



Savings Application Form

We wish to be inclusive at Skipton International. Should you have a disability or vulnerability that would be helped by adjustments in how Skipton handles your application please contact us accordingly.

PO BOX 509, TUDOR HOUSE, THE BORDAGE, ST PETER PORT, GUERNSEY, GY1 6DS, GREAT BRITAIN

Tel: **01481 730730** Website: www.skiptoninternational.com

To help maintain service and quality, some telephone calls may be recorded and monitored
Registered in Guernsey: 30112.



Before you begin, please ensure you have the below details to hand:

- Nominated Current account details – the account where you would like future payments to be made to.
- Photo Identification and Proof of Address (See guidance on what we require)
- Tax Identification Number (TIN) or Social Security Number (Channel Island residents). If you do not have one, you will be asked to state why.

If there are more than two applicants, you will also need to complete the [Third and Fourth Application Sheet](#).

If you do not have access to a printer, please email info@skiptoninternational.com or call +44 (0) 1481 730 730 and one of our friendly customer operations team will post you an application pack.

Please note:

Incomplete applications will not be processed until all relevant documents have been signed, received and all applications have been verified.

Outstanding documentation must be received within 1 month of submission or the application will be rejected. Any documentation that has been submitted to Skipton will be held in line with our Data Retention periods.

Should you have any additional needs that would be helped by Skipton making reasonable adjustments, please contact us to discuss.

Please tick the appropriate box below in relation to the purpose of your application:

New savings applicant Adding an additional account holder

If you are adding an additional account holder, please provide the customer account number:

Please sign below to confirm approval of the additional account holder party.

Name of current account holder _____ Date _____

Signature of current account holder

Should you require any assistance completing the application, please contact our friendly team on +44 (0) 1481 730730. Telephone lines are open Monday to Friday, 08:30 to 17:00 (UK Time). Alternatively, please email info@skiptoninternational.com.

We will comply with the Data Protection (Bailiwick of Guernsey) Law 2017 at all times when obtaining and processing personal data about you. Our Privacy Policy explains how and why Skipton collects, uses, stores and transfers your personal data and can be found at <https://www.skiptoninternational.com/privacy-policy>

Customer Application Form

Please complete all sections of the form in BLOCK CAPITALS and tick appropriate boxes. Please note failure to complete all sections may result in your application being delayed.

1. Your Details

First Applicant

Title
Surname
Forenames
Previous Names
Date of Birth
Country of Birth
Town/City of Birth
Nationality
Dual/Multiple Nationalities

Yes No

Please state any further nationalities:

Do you have any ties to country of birth:

Yes No

Residential Address

Postcode

How long at this address?

Correspondence Address
(if different)

Postcode

Home Telephone

Mobile Telephone

Email address

Occupation

Name of Employer

Annual income

If retired, previous employer and annual income:

Role prior to retirement:

Second Applicant

Title
Surname
Forenames
Previous Names
Date of Birth
Country of Birth
Town/City of Birth
Nationality
Dual/Multiple Nationalities

Yes No

Please state any further nationalities:

Do you have any ties to country of birth:

Yes No

Residential Address

Postcode

How long at this address?

Correspondence Address
(if different)

Postcode

Home Telephone

Mobile Telephone

Email address

Occupation

Name of Employer

Annual income

If retired, previous employer and annual income:

Role prior to retirement:

Politically Exposed Persons:

If you consider yourself a Politically Exposed Person (PEP) as defined in the following link (<https://www.skiptoninternational.com/pages/pep/>) or other regulations please tick the below box.

First Applicant is a PEP

Second Applicant is a PEP

Should your PEP status change throughout your time as a Skipton customer, you are required to contact us directly, informing us of this change.

2. Tax Details

All Applicants must complete the following section:

First Applicant

Are you a tax resident only in the Channel Islands?

Yes

No

Please list all countries in which you are tax resident and supply your TIN for each. If you are tax resident in the Channel Islands, then please provide your Social Security number

Country

TIN*

Any additional countries please provide details below:

Country

TIN*

Are you a citizen of the United States?

Yes

No

If yes, please provide your TIN* above.

Second Applicant

Are you a tax resident only in the Channel Islands?

Yes

No

Please list all countries in which you are tax resident and supply your TIN for each. If you are tax resident in the Channel Islands, then please provide your Social Security number

Country

TIN*

Any additional countries please provide details below:

Country

TIN*

Are you a citizen of the United States?

Yes

No

If yes, please provide your TIN* above.

Social Security Number

Channel Island residents MUST provide Social Security Number, not tax reference.

The Guernsey and Jersey government have signed a number of inter-governmental agreements and the OECD Multilateral Competent Authority Agreement to share tax information, where applicable, with the tax authorities in other jurisdictions. The requirement to collect certain information about each customer's tax agreement is part of the Guernsey and Jersey legislation and as a financial services company we are legally obliged to collect it. We are asking for your tax residency and tax ID numbers (where applicable) and will record this on our records now, but will only disclose this information to the relevant tax authorities if and when we are required by Guernsey and Jersey law.

Your tax residence generally is the country in which you live for more than half a year, but there may be other criteria. Special circumstances (such as studying abroad, working overseas, or extended travel) may cause you to be resident elsewhere or resident in more than one country at the same time (dual residency). The country/countries in which you pay income tax are likely to be your country/countries of tax residence. If you are a US citizen or hold a US passport or green card, you will also be considered tax resident in the US even if you live outside the US.

If you have any questions on how to complete this section we recommend you speak to your tax or legal adviser.

If you are a previous Skipton International customer please provide your old account number if possible.

3. Account Details

Type of account required (refer to the products on the [savings homepage](#))

Account Type 1 Deposit value 1

Account Type 2 Deposit value 2

Account Type 3 Deposit value 3

Account Designation
(if required) e.g University Fees

Notice must be given by the account holder, i.e. this is not an automatic process. Furthermore, once notice is placed on an account you will be notified in writing or via Skipton International Online of the expiry date. Instructions must be given prior to the expiry date.

Joint Applicants

For a joint account, will the signatures of all applicants be required to authorise a withdrawal or only one signature from the applicants?

All

One Applicant

Interest Details

Annual Interest: Interest is only paid annually

Added to my/our Skipton International Account

Paid to my / our UK / Channel Island bank or building society account below
(Sterling Account holders only)

Nominated Account Details

Your nominated account details will be retained and used for future withdrawals requests. The nominated account must be in your own name(s). Please provide a bank statement to confirm the account name and number.

Interest can only be sent to a UK/Channel Island bank or building society account.

Sterling Account Holders

Name of Account Holder(s)

Bank Name

Bank Address

Account Number

Sort Code/SWIFT/BIC*

IBAN Number*

Routing Number*

Reference

*Foreign payment information where applicable.

US Dollar Account Holders

Name of Account Holder(s)

Bank Name

Bank Address

SWIFT/BIC

Account Number

Routing Number/IBAN

Reference

Intermediary Bank Details

Bank Address

SWIFT/BIC

Account Number

Reference

4. Declaration of Source of Funds

Please provide full details of the activity that has generated the funds which are to be invested with Skipton International.

Employment Earning (Salary, wages & bonus)	Insurance Policy Maturity / Pay-out
Compensation (Courts Rulings)	Investment Maturity
Dividend Distributions	Loan
Gambling Winnings	Pension Payments
Gift	Personal Savings
Inheritance	Property (rental / sale)
Supported by spouse	Other - please specify

Total amount of investment/deposit in Sterling (£) or US Dollars (\$)

Please confirm all country connections where your funds have been generated

Full detail (Please see guidance below on what details we require on your SoF):

If self employed	What type of business is/was it? What date was it formed? What jurisdiction was it registered in? How did you develop the skills to start the business? E.g. university course/diploma/apprenticeship
If employed	What is the employers name? What position did you hold/job title? How long did you work there? What was your annual income?
Gifts	If the individual is living, please complete the Gift Letter (download here) .
Property sale	How and when was the property initially acquired? How much were the sale proceeds? What was the address(s) of property(ies)? When was it sold?
Maturing Investments	What sort of investment was it? How long have you had the investment and how was it initially acquired? How much did you receive on maturity?
Inheritance	From whom did you inherit? How much did you inherit and when? What is the name of the Solicitor/Executor/Trustee who oversaw the transaction?
Pension	What is the name of your provider? How long have you been receiving your pension? How much do you receive? If a lump sum, how much do you receive and when?

This above list is not exhaustive, please provide details if your source of funds differs to the sources obtained above. Please note we may have to reach out for further information/documentation should it be required for your application.

5. Savings Details

Amount of initial deposit (minimum £25,000*)	Sterling (£)	£
Amount of initial deposit (minimum \$50,000*)	US Dollars (\$)	\$

*Please check the saving product's minimum initial deposit amount as some products may vary.

Form of Payment

Electronic Transfer	Sterling Cheque (submitted with this application) and payable to Skipton International Ltd (Skipton Account holders only)
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6. Rationale for Account

Please confirm the reason for opening your account in Guernsey, as opposed to your home jurisdiction (Non-Bailiwick Residents only).

Attractive interest rates	I found Skipton through an online search
Closure of existing bank account	I need to hold funds in GBP
To diversify my savings and investments	Saving towards retirement
Recommended by a friend or family member	I am unable to invest in GBP/USD in my country
I have banked with Skipton before	Other - please specify

How did you hear about Skipton?

E.g. Radio advert, friend/family referral, investment advisor

Radio	Investment advisor
Friend or family referral	Other - please specify

7. Regular Contributions

Please confirm if you will be making regular contributions to the savings account and if so the frequency of these transactions and also the countries these funds will originate from.

8. Verification of Identity

Skipton International Limited reserves the right to seek and take up references on applicant(s) and to take such measures in order to verify the identity and/or the address of the applicant(s) as Skipton International Limited, in its sole discretion, thinks fit.

Please submit two forms of verification, 1 from List A and 1 from List B. There is guidance available on our website. If you would like to use our new Free Automatic Verification Software to verify documentation and identity please tick here so the team can send you a link. Please ensure that you are eligible for ID PAL use by contacting the Customer Operations team on +44(0)1481 727 374 or email at info@skiptoninternational.com.

Please send me a link to ID PAL

Please note ID-PAL is not available to every country. If you do not wish to use ID PAL, please complete the below and attach the documents requested.

List A

Copy of current valid passport (copies of the relevant pages must be certified as a true copy of the original document which has been seen and a reasonable likeness to the individual who has been met by a professional person. e.g. your bank manager, senior civil servant, solicitor, accountant) Certification must be done within 3 months of receipt. **Please do not post your original documents to us.**

First
Applicant

Second
Applicant

Copy of current full driving licence (with photograph) certified as a true copy of the original document which has been seen and a reasonable likeness to the individual who has been met. by a professional person eg. your bank manager, senior civil servant, solicitor, accountant. Certification must be done within 3 months of receipt.

List B

Copy of a Utility bill showing address certified as a true copy of the original document which has been seen (eg. gas, electricity, etc. and must be no more than 3 months old. Mobile phone bills and general invoices are not acceptable)

First
Applicant

Second
Applicant

Copy of a Bank, building society or credit card statement certified as a true copy of the original document which has been seen (statements must be no more than 3 months old);

Copy of a Correspondence from a government source certified as a true copy of the original document which has been seen (to be dated within the last 3 months).

If your utility bill or bank statement is a PDF (Dated within the last three months) and is received directly by e-mail or downloaded on a portal from an online provider we will require the original email to be forwarded to us along with the attachment or a screen shot of your account on the portal showing your name.

9. Skipton International Online

Skipton International Online allows you to digitally access your accounts, open new accounts, make external payments to your nominated account and make transfers between existing accounts at the touch of a button. Signing up – which is FREE - reduces the amount of paper we send to you, helping both you and Skipton International become more environmentally friendly.

To register for [Skipton International Online](#), we require an email address, and intend to use the email address provided under the 'Your Details' section (page 3), unless stated otherwise.

Skipton International Online operates on Two Factor Authentication, meaning you must have access to Two separate devices when registering and logging in. One of these devices must be capable of downloading applications from either the Apple App Store or the Google Play Store.

If you wish to sign up to Skipton International Online, please tick here.

Skipton Telephone Banking

Passcode(s) for Telephone Instructions

The passcode facility allows customers to give instructions via telephone. For security purposes this facility can only be used to:

- Make payments to Nominated Accounts (which have to be in your own name(s))
- To make transfers between accounts in your name(s) held at Skipton International Limited
- Obtain information about your account(s) held with Skipton International Limited

We recognise that it is convenient to be able to communicate via telephone, but there must be safeguards against misuse by other persons. You should understand that when we receive instructions by telephone we cannot be sure that they come from you. It is therefore vital that you keep tight control of your passcode. Security is your responsibility and therefore you should not divulge your chosen passcode and you should not write it down. Should it fall into the wrong hands, it would be easy for someone to give instructions that appear to have come from you. We will respond to such requests from you, provided that you waive any right of action you might have against us in the event that information is passed to someone else as a result of our responding to a request that purports to have come from you. If your account requires more than one signature for withdrawals, all passcodes will be required when giving instructions verbally over the telephone.

As you are using an insecure means of communication to give instructions to us and to receive information, we advise you to take legal advice before ticking the indemnity.

We will not make payments unless the correct passcode is quoted.

In order to register for Telephone Banking please provide your chosen passcode(s) below:

First Applicant

Second Applicant

The passcode must be numerical and six digits long and should be unique and non-obvious, please do not use your date of birth.

Please note joint account holders must have different passcodes. Security is your responsibility and therefore you should not divulge your chosen passcode and should not write it down.

10. Indemnity

In consideration of you, your employees or agents acting in accordance with any instructions given verbally over the telephone authorised by a password in your possession purporting to be from me, I:

- Irrevocably authorise you to debit my account with all sums of monies paid out pursuant to such instructions and with all charges and expenses (including any sums payable under the indemnity below) which you may incur as a result of your complying with such instructions;
- Undertake to indemnify and keep you indemnified against all claims, losses, expenses and liabilities in relation to or arising out of your acting on such instructions;
- Declare that I have been advised to obtain legal advice before executing this agreement and either have taken legal advice or have had the opportunity but have not done so and I understand that enforcement by you of your rights under the indemnity in this agreement may result in loss to me;
- Understand that apart from transfers between accounts with you in my/our name(s), instructions authenticated by passwords will be accepted by you only to give out information on account(s) with you and/or to make payments to my/our nominated bank account and/or to issue Sterling cheques payable in my/our own name(s) to my/our registered address;

Note that only one password indemnity per customer relationship is to be used.

By ticking the below box, I confirm that I have read and agree to the Indemnity terms above, I understand that this Indemnity shall be governed by the law of Guernsey and I submit to the non-exclusive jurisdiction of the Guernsey courts in all matters arising from it.

First Applicant

Second Applicant

Declaration (all applicants must complete)

To enable Skipton International Limited (Skipton) to confirm and document my tax status accurately; I/we hereby certify that:

The information provided on this form is complete and accurate.

I am the beneficial owner(s) of the account, or are authorised to sign on behalf of the individual who is the beneficial owner of the account.

I will notify Skipton immediately in the event of any change in the personal information provided or in my/our circumstances relevant to this form, and will provide Skipton with an updated form within 30 days of such change occurring. I/we further understand and agree that any failure to do so shall entitle Skipton, in its sole discretion, to terminate any account in which I/we have beneficial interest.

I will comply with all tax and exchange control laws, regulations and reporting requirements imposed by an applicable jurisdiction relating to my/our accounts maintained with Skipton.

I declare that all statements made in this declaration are, to the best of my knowledge and belief, correct and complete. I undertake to advise Skipton International Limited within 30 days of any change in circumstances which affects my tax residence status or causes the information contained in the declaration to become incorrect, and to provide Skipton International Limited with a suitably updated Self Certification and Declaration within 30 days of such change in circumstances.

I agree and will comply with the Skipton International Online Terms of Use (available on www.skiptoninternational.com)

Skipton International Limited is required to comply with all applicable international financial sanctions, including those imposed by the United Nations (UN), the United Kingdom (UK), the European Union (EU), and local regulations within the Bailiwick of Guernsey. As part of our regulatory obligations:

- We are unable to provide banking services to individuals or entities subject to sanctions.
- We reserve the right to delay, refuse, or terminate any application or transaction that involves a sanctioned person, country, or organisation.
- We may be required to freeze assets or report activity to relevant authorities if we suspect a breach of sanctions.

By completing this application, you confirm that:

- You are not subject to financial sanctions, and
- You are not acting on behalf of a sanctioned person or entity.

For further information on sanctions, please visit www.gov.gg/sanctions

I confirm that I have received and read the account leaflet and agree to be bound by the account Terms and Conditions and the Skipton International Limited General Terms and Conditions for savings accounts. I also confirm that the requested account is to be held by me/us just for my/our benefit as owner(s).

First Applicant

Signature

Date

Second Applicant

Signature

Date

Skipton International Limited (Skipton), registered in Guernsey: 30112, is a wholly owned subsidiary of Skipton Building Society. Skipton is licensed under the Banking Supervision (Bailiwick of Guernsey) Law 2020, as amended.

Skipton will comply with the Data Protection (Bailiwick of Guernsey) Law 2017 at all times when obtaining and processing personal data. Our Privacy Policy can be found at www.skiptoninternational.com. Skipton is a participant in the Guernsey Banking Deposit Compensation Scheme (the "Scheme") established by The Banking Deposit Compensation Scheme (Bailiwick of Guernsey) Ordinance, 2008 (the "Ordinance").

Further information and a leaflet about the Scheme are available at: Website: www.dcs.gg
Telephone: +44 (0) 1481 722756 Post: P.O. Box 380, St Peter Port, GY1 3FY

Deposits made with Skipton International Limited are not covered by the Financial Services Compensation Scheme established under the UK Financial services and Markets Act 2000. To help maintain service and quality, telephone calls may be recorded and monitored.

The Data Protection (Bailiwick of Guernsey) Law, 2017



The full Skipton International Privacy Policy can be found online at www.skiptoninternational.com and will also be issued alongside the terms and conditions for all new customers.



We are committed to protecting your privacy and keeping your personal information secure. Skipton will only request personal information that is necessary for us to process and maintain your accounts with us.



The Data Protection (Bailiwick of Guernsey) Law, 2017 gives individuals certain rights over their personal data and defines the rules for how a data controller, such as Skipton International, are allowed to process personal information. It also states that those who record and process personal information must be open and honest in how that information is used.

Lawfulness of Data Processing

The Data Protection Law only allows us to use (or process) your personal information if we have a proper reason for doing so. We must have one or more of the following reasons:

- To fulfil our contractual obligations to you.
- It is a legal obligation.
- If you consent to it.
- If it is in our legitimate interest to do so

Collecting Personal Information

The information that we collect about you may come from both yourself and some other sources as listed in the full Privacy Policy.

Sharing Personal Information

The information that we collect about you may come from both yourself and some other sources as listed in the full Privacy Policy.

Personal Data Rights

Under the Data Protection (Bailiwick of Guernsey) Law, 2017 individuals have specific rights over how companies use their personal data. Please see the full Privacy Policy for details of these personal data rights and how Skipton meet these requirements.

We may occasionally contact customers with details of Skipton products including new interest rate options via post, email or telephone.

We believe it is within our legitimate interests to do so and that it is in your interests to be made aware of new products that could be of benefit to you. However, you can request that you are not contacted for this purpose via email to 'optout@www.skiptoninternational.com' or by contacting our friendly Customer Services team on (+)44 1481 730730. You can also make this request in writing to the Data Protection Officer:

Data Protection Officer
Skipton International Limited
P.O. Box 509, Tudor House, La Bordage,
St Peter Port, GY1 6DS Guernsey

Please tick the below boxes if you would like to receive further product information from Skipton International via the following channels:

Marketing allowed by phone

Marketing allowed by post

Marketing allowed by email

Customer Savings Application Form Checklist

Please complete this checklist and submit with your savings application. Incomplete applications will not be processed until all required documentation has been received.

Please read the guidelines carefully

Savings Application Form

(Fully completed printed and signed by all applicants)

Proof of ID

(Must be certified copies with the following wording: 'I certify this is a true copy of the original document which I have seen and bears a true likeness to the individual whom I have met' certified by a professional within the last 3 months)

Proof of address

(Must be certified copies with the following wording: 'I certify this is a true copy of the original document which I have seen' certified by a professional within the last 3 months)

Nominated Account Bank Statement

(Bank statement to verify your chose nominated account completed in the application form)

Declaration

(Signed with signature)

Example of acceptable proof of ID



Example of acceptable proof of address



Certification wording:

'I certify this is a true copy of the original document which I have seen and the photograph bears a true likeness to the individual whom I have met'.

Certification wording:

'I certify this is a true copy of the original document which I have seen'.

Certifier details: (must be included)

- Signature
- Full name
- Date
- Company name
- Position
- Registration number of professional body
- Contact telephone number
- Email address

Suitable certifier:

- a qualified lawyer, attorney, or barrister, registered with the relevant national professional body
- a qualified doctor, registered with the relevant national professional body
- a serving judge or a serving justice of the peace
- a current member of parliament (all Houses)
- a director or equivalent of an Appendix C regulated business where the individual forms part of the same organisation
- Mortgage broker or advisor regulated or working for a company which is regulated by the Financial Conduct Authority ("FCA")
- Post Office Official
- Notary public
- officer of an embassy, consulate or high commission of the country or territory that issued the passport or identification

This is not an exhaustive list, and other certifiers may be considered which are equivalent in nature.

Please email the completed application to info@skiptoninternational.com, together with the required documentation: proof of ID, address verification and confirmation of your nominated account details.

Alternatively, please post to:
Skipton International Ltd.

PO BOX 509, Tudor House, La Bordage, St Peter Port
Guernsey, GY1 6DS, Great Britain

**Please do not post your original passport or driving licence to us.
Charges may apply for returning documents to you.**

Should you require any assistance completing the application, please contact our friendly team on
+44 (0) 1481 730730. Telephone lines are open Monday to Friday, 08:30 to 17:00 (UK Time).
Alternatively, please email info@skiptoninternational.com.
