








# Personal Account Application Form

## How to complete the form

**1** Please use a **BLACK** pen 

**2** Mark boxes like this   
If you make a mistake, do this  and mark the correct box

**3** Please use **BLOCK CAPITAL**    
**LETTERS** and leave one space between each word

## Contents

This AIB (NI) application form includes:

- Personal Account Opening Application Form
- Data Protection Notice
- Account Mandate and Declaration
- Bank Use Only section (we will fill out these pages)

## Eligibility

- 18 Years and Over
- UK Resident

## Data Protection

For information in relation to how we collect personal information about you, how we use it and how you can interact with us about it, see our Data Protection Notice in Branches and online at [aibni.co.uk/data-protection](http://aibni.co.uk/data-protection). It may change from time to time.

## Things you'll need to complete your application

After you submit your application we will ask to see one item from each of the following two lists (plus the same for a joint party). Please note you can use Current UK photo card driving licence to confirm both your identity and address.

If you are unable to provide documents from the following lists, please speak with the individual you have been liaising with to discuss other documents that you may be able to provide. You may be asked for additional information at the time of account opening.

### Your Identity:

- Current passport
- Current UK photocard driving licence
- Current EEA National Identity Card

### Your Address:

- Current UK photocard Driving Licence
- Utility Bill dated within the last three months
- Bank or building society statement dated within the last three months
- A local authority or tax bill valid for current year

About You:

Applicant 1

Title (Mr, Mrs, Miss, Ms, other)

First name

Other name

Surname

Day

Month

Year

Date of birth

Applicant 2 (if applicable)

Title (Mr, Mrs, Miss, Ms, other)

First name

Other name

Surname

Day

Month

Year

Date of birth

Your Relationship Status:

Applicant 1

Single ☐

Married ☐

Civil Partnership ☐

Widowed ☐

Separated ☐

Divorced ☐

Number of dependants

Age range (under 18s only)

Applicant 2 (if applicable)

Single ☐

Married ☐

Civil Partnership ☐

Widowed ☐

Separated ☐

Divorced ☐

Number of dependants

Age range (under 18s only)

Where You Live:

Applicant 1

Current address

Postcode

Country

Years

Months

Time at address (years / months)

Previous address (if above is less than 3 years)

Postcode

Country

Residential Status

Home Owner ☐

Living with Parents ☐

Rent Your Home ☐

Country of birth

Nationality

Applicant 2 (if applicable)

Current address

Postcode

Country

Years

Months

Time at address (years / months)

Previous address (if above is less than 3 years)

Postcode

Country

Residential Status

Home Owner ☐

Living with Parents ☐

Rent Your Home ☐

Country of birth

Nationality

Your Contact Details:

Applicant 1

Mobile number

Work number

Home telephone number

Email

Indicate your preferred contact number

Mobile\* ☐ Work ☐ Home ☐

\*We need your mobile number so that we can send you text alerts which will help us keep you informed about your account activity

Applicant 2 (if applicable)

Mobile number

Work number

Home telephone number

Email

Indicate your preferred contact number

Mobile\* ☐ Work ☐ Home ☐

\*We need your mobile number so that we can send you text alerts which will help us keep you informed about your account activity

Marketing Options:

From time to time, AIB Group would like to tell you about offers, products and services available from us and carefully selected third parties. Please tell us below if you are happy for us to contact you, and by which methods. If you later decide to change these preferences, you may contact us at any time.

Applicant 1

By phone Yes ☐ No ☐ By post Yes ☐ No ☐ By email Yes ☐ No ☐

Applicant 2

By phone Yes ☐ No ☐ By post Yes ☐ No ☐ By email Yes ☐ No ☐

Employment Details – Applicant 1

Occupation

When did you start?

Day

Month

Year

/

/

Status

Permanent

Temporary

Full Time

Part Time

No of hrs

Employer name

Purpose of account

Gross annual income

Net monthly income

Deposit / source of funds

Source of Income and Wealth

Expected Turnover of account

Employment Details – Applicant 2 (if applicable)

Occupation

When did you start?

Day

Month

Year

/

/

Status

Permanent

Temporary

Full Time

Part Time

No of hrs

Employer name

Purpose of account

Gross annual income

Net monthly income

Deposit / source of funds

Source of Income and Wealth

Expected Turnover of account

Under UK tax law we need you to confirm some details for us.

## Effective 1 April 2021

We respect your trust in us to use, store and share your information. In this notice, we explain how we collect personal information about you, how we use it and how you can interact with us about it.

We try to keep this notice as simple as possible but if you are unfamiliar with our terms, or want more detail on any of the information here, please see our website's Frequently Asked Questions section or our contact details at [aibni.co.uk/data-protection](http://aibni.co.uk/data-protection) or [www.aibgb.co.uk/Data-protection](http://www.aibgb.co.uk/Data-protection). You can also ask for more details at your local branch.

### 1. Who we are

In this notice, 'we', 'us' and 'our' refers to AIB Group (UK) p.l.c. which includes AIB (NI), Allied Irish Bank (GB) and Allied Irish Bank (GB) Savings Direct, and AIB Group which refers to Allied Irish Banks, p.l.c., its subsidiaries, affiliates and their respective parent and subsidiary companies. For more information about our group of companies, please visit [www.aibgroup.com](http://www.aibgroup.com).

We share your information within AIB Group to help us provide our services, comply with regulatory and legal requirements, and improve our products.

### 2. Data Protection Officer

Our Data Protection Officer oversees how we collect, use, share and protect your information to ensure your rights are fulfilled. You can contact our Data Protection Officer at [UKDPO@aib.ie](mailto:UKDPO@aib.ie) or by writing to them at: Data Protection Officer, AIB Group (UK) p.l.c., 92 Ann Street, Belfast, BT1 3HH.

### 3. How we collect information about you

We collect personal information from you, for example when you open an account; make a deposit; apply for products and services; use your credit or debit card; complete transactions; or look for advice. We also collect information through our website, apps, social media, discussion forums, market research and CCTV footage. We will sometimes record phone conversations and we will always let you know when we do this.

We may collect information to identify you through voice, facial or fingerprint (biometric data) recognition technology. We always ask for your consent to do this.

Our websites use 'cookie' technology. A cookie is a little piece of text that our server places on your device when you visit any of our websites or apps. They help us make the sites work better for you.

When you apply to us for products and services, and during the time you use these, we carry out information searches and verify your identity. We do this by sending and receiving information about you to and from third parties including credit reference agencies and fraud prevention agencies. We and these agencies may keep records of our searches whether or not the product or service goes ahead.

### 4. How we keep your information safe

We protect your information with security measures under the laws that apply and we meet international standards. We keep our computers, files and buildings secure.

When you contact us to ask about your information, we may ask you to identify yourself. This is to help protect your information

### 5. How long we keep your information

To meet our legal and regulatory obligations, we hold your information while you are a customer and for a period of time after that. We do not hold it for longer than necessary.

### 6. Meeting our legal and regulatory obligations

To use your information lawfully, we rely on one or more of the following legal bases:

- performance of a contract;
- legal obligation;

- protecting the vital interests of you or others;
- public interest;
- our legitimate interests; and
- your consent.

To meet our regulatory and legal obligations, we collect some of your personal information, verify it, keep it up to date through regular checks, and delete it once we no longer have to keep it. We may also gather information about you from third parties to help us meet our obligations. If you do not provide the information we need, or help us keep it up to date, we may not be able to provide you with our products and services.

### 7. Consent

Sometimes we need your consent to use your personal information. With direct marketing for example, we need your consent to make you aware of products and services which may be of interest to you. We may do this by phone, post, email, text or through other digital media.

You can decide how much direct marketing you want to accept when you apply for new products and services. If we ever contact you to get your feedback on ways to improve our products and services, you have the choice to opt out.

When we use sensitive personal information about you, such as medical or biometric data, we ask for your consent. Before you give your consent, we tell you what information we collect and what we use it for. You can remove your consent at any time by contacting us.

### 8. How we use your information

We use information about you to:

- provide relevant products and services;
- identify ways we can improve our products and services;
- maintain and monitor your products and services;
- protect both our interests;
- meet our legal and regulatory obligations; and
- decide and recommend how our products and services might be suitable for you.

To provide our products and services under the terms and conditions we agree between us, we need to collect and use personal information about you. If you do not provide this personal information, we may not be able to provide you with our products and services.

We analyse the information that we collect on you through your use of our products and services and on our social media, apps and websites. This helps us understand your financial behaviour, how we interact with you and our position in a market place. Examples of how we use this information includes helping protect you and others from financial crime, offering you products and services and personalising your experience.

We may report trends we see to third parties. These trend reports may include information about activity on devices, for example mobile phones, ATMs and self-service kiosks, or card spend in particular regions or industries. When we prepare these reports, we group customers' information and remove any names. We do not share information in these reports that can identify you as a customer, such as your name, or account details.

We sometimes use technology to help us make decisions automatically. For example, when you apply for a loan online. Before we make a decision, we automatically score the information you give us, any information we already hold about you, and any information we may get from other sources.

### 9. Your information and third parties

Sometimes we share your information with third parties.

For example to:

- provide products, services and information;
- analyse information;

- research your experiences dealing with us;
- collect debts;
- sell your debts;
- sell whole or part of our business;
- prevent financial crime;
- help trace, investigate and recover funds on your behalf;
- trace information; and
- protect both our interests.

In order to process your application we will supply your personal information to credit reference agencies (CRAs) and they will give us information about you, such as about your financial history. We do this to assess creditworthiness and product suitability, check your identity, manage your account, trace and recover debts and prevent criminal activity.

We will also continue to exchange information about you with CRAs on an ongoing basis, including about your settled accounts and any debts not fully repaid on time. CRAs will share your information with other organisations. Your data will also be linked to the data of your spouse, any joint applicants or other financial associates.

The personal information we have collected from you will be shared with fraud prevention agencies who will use it to prevent fraud and money-laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance or employment.

Further details of the CRA's and fraud prevention agencies, and how they process your information can be found at our websites.

We expect these third parties to have the same levels of information protection that we have.

We also have to share information with third parties to meet any applicable law, regulation or lawful request. When we believe we have been given false or misleading information, or we suspect criminal activity we must record this and tell law enforcement agencies, which may be either in or outside the UK.

## 10. International transfers of data

We may transfer your personal information outside of the United Kingdom (UK) and the European Economic Area (EEA) to help us provide your products and services. We expect the same standard of data protection is applied outside of the UK and EEA to these transfers and the use of the information, to ensure your rights are protected.

## 11. Your personal information rights

You will find information about your rights, when they apply and our responsibility to you on our website's Frequently Asked Questions section.

You can exercise your rights by calling into a branch, using our social media channels, phoning or writing to us. Further information and our contact details are available on our websites at [aibni.co.uk/data-protection](http://aibni.co.uk/data-protection) or [www.aibgb.co.uk/Data-protection](http://www.aibgb.co.uk/Data-protection)

We can help you with:

*Accessing your personal information:* You can ask us for a copy of the personal information we hold. You can ask us about how we collect, share and use your personal information.

*Updating and correcting your personal details.*

*Removing consent:* You can change your mind wherever you give us your consent, such as for direct marketing, or using your sensitive information, such as medical or biometric data.

*Restricting and objecting:* You may have the right to restrict or object to us using your personal information or using automated decision making.

*Deleting your information (your right to be forgotten).* You may ask us to delete your personal information.

*Moving your information (your right to Portability).* Where possible we can share a digital copy of your information directly with you or another organisation.

When you contact us to ask about your information, we may ask you to identify yourself. This is to help protect your information.

We generally do not charge you when you contact us to ask about your information.

## 12. Making a complaint

If you have a complaint about the use of your personal information, please let a member of staff in your branch (or service outlet) know, giving them the opportunity to put things right as quickly as possible. If you wish to make a complaint you may do so in person, by telephone, in writing and by email. Please be assured that all complaints received will be fully investigated. You can register a complaint through our contact centre, our branches, our Website, by phone, by email or in person at your branch. We ask that you supply as much information as possible to help our staff resolve your complaint quickly.

You can also contact the Information Commissioner's Office at [www.ico.org.uk](http://www.ico.org.uk)

## 13. Updates to this notice

We will make changes to this notice from time to time, particularly when we change how we use your information, and change our technology and products.

You can always find an up-to-date version of this notice on our website at [aibni.co.uk/data-protection](http://aibni.co.uk/data-protection) or [www.aibgb.co.uk/Data-protection](http://www.aibgb.co.uk/Data-protection). You will also find a copy on display at your local branch, or you can ask us for a copy.

**Warning:** If you hold a joint account, you and each of the other account holders will be jointly and severally liable for any balance you owe and any debts that come about as a result of any of you withdrawing money from this account. If you choose “Both of us” in statement 2 below, you will not be eligible for a Visa debit card.

For statements 2, 4, 5 and 6 please indicate with a ☐ whichever is to apply.

To: AIB Group (UK) p.l.c. T/A AIB (NI) ('the Bank')

1. Please open a

account in my sole/our joint names and I/We agree that I/We are bound by the Bank's terms and conditions for these accounts, a copy of which has been/will be given to me/us.

2. I/We authorise payments and transfers from the account on the signature(s) of:

**Myself** ☐, and I apply to the Bank to activate Online, Mobile and Phonline Banking ☐

**Either of us** ☐, and We apply to the Bank to activate Online, Mobile and Phonline Banking ☐

**Both of us** ☐ , and We apply to the Bank to activate Online, Mobile and Phonenumber Banking ☐ This is restricted to view only

3. Statements are available monthly.

4. For joint account holders, do you both wish to receive copies of statements? Yes ☐ No ☐

**If you have selected 'yes' you will be provided with separate statements of your account in line with Consumer Credit Act 1974**

5. In the event of the death of any of us, the money then in the account is to be paid to the survivor of us, subject to any right to payment that the Bank may have. (Delete this statement if it is a sole account)

For joint account holders with different addresses, which address should be used for correspondence purposes -

Applicant 1 ☐ Applicant 2 ☐

6. I/We apply for a Visa debit card under the Bank's card terms and conditions, to be sent to me/us at our address overleaf with our personal identification numbers (PINS)

7. I/We acknowledge receipt of the Financial Services Compensation Scheme (FSCS) Depositor Information Sheet and Exclusions List.

8. I/We certify that the information above is accurate.

9. I/We have read and understand the Data Protection Notice.

Applicant 1 signature	Date
<div></div>	<div>Day</div> <div><div></div><div></div> / <div></div><div></div> / <div></div><div></div><div></div><div></div></div>
Applicant 2 signature	Date
<div></div>	<div>Day</div> <div><div></div><div></div> / <div></div><div></div> / <div></div><div></div><div></div><div></div></div>



## For bank use only

**BANK Information only**

Designated Referral Code

[illegible]

Account number (if applicable)

### Applicant 1

[illegible]

### Applicant 2

Source of Income & Wealth

### Account 1

[illegible]

Account Short Name

Product Code 

--	--	--	--	--

Product Name

[illegible][illegible][illegible]

## Account 2

[illegible]

Account Short Name

Product Code

Product Name

[illegible][illegible][illegible]

### Other information

If the answer to any of the following questions is 'Yes' then a Personal Risk Assessment must be completed.

Was the customer born or is a resident in a geographic area considered to be high risk? Yes ☐ No ☐

Was the customer NOT met face to face? Yes ☐ No ☐

Will payments be received from unknown or un-associated third parties? Yes ☐ No ☐

What is the anticipated term of the relationship? One off transaction ☐ Ongoing ☐

Is Customer a Politically Exposed Person/RCA? Yes ☐ No ☐

Risk Classification Standard ☐ Non Standard ☐

If existing customer is there a change to Risk Classification?  
(If Yes new PAT and Trigger event form attached) Yes ☐ No ☐

Does the CDD flag on customer profile match the risk assessment above? Yes ☐ No ☐

## BANK Information only

Customer Type	<input type="text"/>
BoE Class	<input type="text"/> <input type="text"/>
Sector	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Sector Group	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Sector Sub Group	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Sector Code	<input type="text"/> <input type="text"/> <input type="text"/>

Is the customer an existing business account holder	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Confirm that Summary Box been handed to customer (if applicable)	Yes <input type="checkbox"/>	No <input type="checkbox"/>
ID/POA Held/Received	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Equifax Search Completed	Yes <input type="checkbox"/>	No <input type="checkbox"/>
All documents provided to customer including FSCS Information Sheet & Exclusions List	Yes <input type="checkbox"/>	No <input type="checkbox"/>

Day      Month      Year

Date full information to open the account was provided by the customer  /  /

Online Banking and a Card Reader    Yes ☐    How Many ☐    No ☐

Visa debit card Yes ☐ How Many ☐ No ☐

Overdraft Yes ☐ No ☐

Was the customer issued with their account number on the day the account was opened? Yes ☐ No ☐

Signed off by (Staff no)								Location (Branch/Department)								Signature												Date						
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>													Day	Month		Year	
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>													<input type="text"/>	/	<input type="text"/>	<input type="text"/>	/

By signing this I confirm that all the above is correct and where necessary documents attached, confirm that they are accurate and complete.



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# Customer Information Section

You will need to read and retain these pages



Protected

# Financial Services Compensation Scheme – Depositor Information Sheet



## Basic information about the protection of your eligible deposits

Eligible deposits in AIB Group (UK) p.l.c. are protected by:	the Financial Services Compensation Scheme ("FSCS") <sup>(1)</sup>
Limit of protection:	£85,000 per depositor per bank <sup>(2)</sup> Your bank, AIB Group (UK) p.l.c., operates under license as AIB (NI) in Northern Ireland and Allied Irish Bank (GB) and Allied Irish Bank (GB) Savings Direct in Great Britain
If you have more eligible deposits at the same bank:	All your eligible deposits at the same bank are "aggregated" and the total is subject to the limit of £85,000. <sup>(2)</sup>
If you have a joint account with other person(s):	The limit of £85,000 applies to each depositor separately. <sup>(3)</sup>
Reimbursement period in case of bank's failure:	20 working days <sup>(4)</sup>
Currency of reimbursement:	Pound sterling (GBP, £)
To contact AIB Group (UK) p.l.c for enquiries relating to your account	AIB Group (UK) p.l.c (trading as AIB (NI)) 92 Ann Street, Belfast, BT1 3HH 0345 6005 925 <sup>†</sup> aibni.co.uk <sup>†</sup> Call charges may vary – refer to your service provider
To contact the FSCS for further information on compensation:	Financial Services Compensation Scheme 10th Floor Beaufort House, 15 St Botolph Street, London, EC3A 7QU Tel: 0800 678 1100 or 020 7741 4100 Email: ICT@fscs.org.uk
More information:	<a href="http://www.fscs.org.uk">http://www.fscs.org.uk</a>

## Additional information

### (1) Scheme responsible for the protection of your deposit

Your eligible deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your bank should occur, your eligible deposits would be repaid up to £85,000 by the Deposit Guarantee Scheme.

### (2) General limit of protection

If a covered deposit is unavailable because a bank is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers a maximum of £85,000 per bank. This means that all eligible deposits at the same bank are added up in order to determine the coverage level. If, for instance a depositor holds a savings account with £80,000 and a current account with £20,000, he or she will only be repaid £85,000.

This method will also be applied if a bank operates under different trading names. AIB Group (UK) p.l.c. also trades under AIB (NI) in Northern Ireland and Allied Irish Bank (GB) and Allied Irish Bank (GB) Savings Direct in Great Britain. This means that all eligible deposits with one or more of these trading names are in total covered up to £85,000.

In some cases eligible deposits which are categorised as "temporary high balances" are protected above £85,000 for six months after the amount has been credited or from the moment when such eligible deposits become

legally transferable. These are eligible deposits connected with certain events including:

- (a) certain transactions relating to the depositor's current or prospective only or main residence or dwelling;
- (b) a death, or the depositor's marriage or civil partnership, divorce, retirement, dismissal, redundancy or invalidity;
- (c) the payment to the depositor of insurance benefits or compensation for criminal injuries or wrongful conviction.

More information can be obtained under <http://www.fscs.org.uk>

### (3) Limit of protection for joint accounts

In case of joint accounts, the limit of £85,000 applies to each depositor.

However, eligible deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of £85,000.

### (4) Reimbursement

The responsible Deposit Guarantee Scheme is the Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London, EC3A 7QU, Tel: 0800 678 1100 or 020 7741 4100, Email: ICT@fscs.org.uk. It will repay your eligible deposits (up to £85,000) within 20 working days until 31 December 2018;

within 15 working days from 1 January 2019 until 31 December 2020; within 10 working days from 1 January 2021 to 31 December 2023; and within 7 working days from 1 January 2024 onwards, save where specific exceptions apply. Where the FSCS cannot make the repayable amount available within 7 working days, it will, from 1 June 2016 until 31 December 2023, ensure that you have access to an appropriate amount of your covered deposits to cover the cost of living (in the case of a depositor which is an individual) or to cover necessary business expenses or operating costs (in the case of a depositor which is not an individual or a large company) within 5 working days of a request. If you have not been repaid within these deadlines, you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be barred after a certain time limit. Further information can be obtained under <http://www.fscs.org.uk>.

### Other important information

In general, all retail depositors and businesses are covered by Deposit Guarantee Schemes. Exceptions for certain deposits are stated on the website of the responsible Deposit Guarantee Scheme. Your bank will also inform you of any exclusions from protection which may apply. If deposits are eligible, the bank shall also confirm this on the statement of account.



Protected

# Financial Services Compensation Scheme – Exclusions List



## A deposit is excluded from protection if:

- |   |   |
|---|---|
| <p>(1) The holder and any beneficial owner of the deposit have never been identified in accordance with money laundering requirements. For further information, contact your bank, bank building society or credit union.</p> <p>(2) The deposit arises out of transactions in connection with which there has been a criminal conviction for money laundering.</p> <p>(3) It is a deposit made by a depositor which is one of the following:</p> <ul style="list-style-type: none"> <li>• credit institution</li> <li>• financial institution</li> <li>• investment firm</li> <li>• insurance undertaking</li> <li>• reinsurance undertaking</li> <li>• collective investment undertaking</li> <li>• pension or retirement fund<sup>(1)</sup></li> <li>• public authority, other than a small local authority.</li> </ul> <p>(4) It is a deposit of a credit union to which the credit union itself is entitled.</p> | <p>(5) It is a deposit which can only be proven by a financial instrument<sup>(2)</sup> unless it is a savings product which is evidenced by a certificate of deposit made out to a named person and which existed in the <i>UK, Gibraltar</i> or a Member State of the EU on 2 July 2014.</p> <p>(6) It is a deposit of a collective investment scheme which qualifies as a small company.<sup>(3)</sup></p> <p>(7) It is a deposit of an overseas financial services institution which qualifies as a small company.<sup>(4)</sup></p> <p>(8) It is a deposit of certain regulated firms (investment firms, insurance undertakings and reinsurance undertakings) which qualify as a small business or a small company<sup>(5)</sup> – refer to the FSCS for further information on this category.</p> <p>(9) It is not held by an establishment of a bank, building society or credit union in the <i>UK</i> or, in the case of a <i>bank or building society</i> incorporated in the <i>UK</i>, it is not held by an establishment in Gibraltar.</p> |
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**For further information about exclusions, refer to the FSCS website at [www.FSCS.org.uk](http://www.FSCS.org.uk)**

<sup>(1)</sup> Deposits by personal pension schemes, stakeholder pension schemes and occupational pension schemes of micro, small and medium sized enterprises are **not** excluded

<sup>(2)</sup> As listed in Part I of Schedule 2 to the Financial Services and Markets Act 2000 (Regulated Activities) Order 2001, read with Part 2 of that Schedule

<sup>(3)</sup> Under the Companies Act 1985 or Companies Act 2006

<sup>(4)</sup> See footnote 3

<sup>(5)</sup> See footnote 3