

Current Account Application Form



HOLT'S
MILITARY
BANKING

Please contact us before completing your application to ensure we open the right account for you.

Call **01252 893962**

Customers with hearing and speech difficulties can contact us by Minicom
0845 900 59 60

Please contact us before completing your application to ensure we open the right account for you – 01252 893962

After speaking to us, please fill in this form and return it directly to us at the address below:

Holt's Military Banking
The Royal Bank of Scotland plc
2nd Floor
Lawrie House
31-37 Victoria Road
Farnborough, Hampshire GU14 7NR

The proof of identity you need to open an account with us (new customers)

To protect customers from the risks of fraud and prevent money laundering, we check the identity and address of everyone who opens an account.

Please contact us on 01252 893962 to discuss the requirements. As a guide, the following documents are required:

Evidence of identity

- Current signed passport
- Current full UK driving licence
- Current photocard provisional UK driving licence
- NHS medical card (if you are aged 20 or under)
- Birth certificate (if you are aged 20 or under)
- UK armed forces identity card

AND one of the following:

Evidence of Address

- An original gas, electricity or phone bill (mobile telephone bills are not acceptable)
- An original current council tax bill
- An original bank or building society statement

All documents must be the most recent that you have received and must not be more than six months old. They can be in your parent(s) name if you are under 18, you have the same surname and you are at the same address.

If you have a current account with another bank or building society, we may need to see your statements for the most recent month, along with evidence of income, in order to give you an account with the best facilities possible (e.g. debit card/overdraft). We may ask for three months' statements in some circumstances. If you have these available, it may help you to open your new account more quickly. If your statements have your address on them, you can use them to confirm your current permanent address.

For existing customers – if you are an existing customer you may have to provide evidence of identity and address. Please speak to a member of staff at Holt's.

What happens when we accept your application?

If we agree your application we will open your account and send you the following (separately) within 10 days:

- a debit card (if you have requested one)
- your Personal Identification Number (PIN) (where applicable)
- an account welcome pack

Which Service? Army Royal Navy Royal Air Force Royal Marines

Before completing this application form, please read:

- **Current Accounts – Helping you get more from everyday banking;** and
- **Helping you get the most from your Personal & Private RBS Current Account;** and
- **RBS Personal & Private Current Account Terms;** and
- **Personal & Private Current Account Fees & Interest Rates.**

In addition:

Applicants for Select Silver Account, please read:

- **Select Silver Account Insurance Policy Summaries** (includes Keyfacts about our insurance services).

Applicants for Royalties Gold Account, please read:

- **Royalties Gold Account Insurance Policy Summaries** (includes Keyfacts about our insurance services).

Applicants for an Instant Access Savings Account or a Royalties Saver Account, please read:

- **Savings – Whatever you're saving for we could help;** and
- **Personal and Private Banking – Terms and Conditions;** and
- the fees leaflet that applies to your savings account (either **Personal Banking – Charges and Rates of Interest** or **Private Banking – Charges and Rates of Interest**); and
- **Savings Interest Rates.**

Please read these documents carefully as they contain all the information you need to be aware of before opening your current account and any Instant Access Savings Account or Royalties Saver Account. If there is anything that you do not understand please ask for further information.

If you do not have any of the above documents which are relevant to the account(s) you are applying for, please contact Holt's to obtain those you are missing. Please mark this box with a cross to confirm that you have all of the above documents which are relevant to your application.

🔒 Your information

For details of how we and others will use your information and how to give your consent, please look for this padlock symbol below and in the accompanying **RBS Personal & Private Current Account Terms** or contact Holt's.

⚙️ Please complete this form in BLOCK CAPITALS and in black ink, mark the box with a cross where applicable and delete as appropriate. Please do not write on or mark this form outside the boxes and lines provided as this could cause our electronic readers to misread your instructions. Applying is simple and should only take about 15 minutes.

I/We would like to apply for Select Silver Account Select Account

Royalties Gold Account Basic Account

I/We would like to open a Sole Account Joint Account

Please note: if you are applying for a Royalties Gold Account, Select Silver Account or Select Account and would like to include it in our Offset Service, please speak to a member of staff at Holt's.

1. Customer details – main applicant

Are you an existing Royal Bank of Scotland customer? Yes No Armed Forces ID number

If 'Yes', please provide Account number Sort code

Rank (please specify) Male Female

First name

Middle name(s)

Surname

Address line 1

Address line 2

Address line 3

Address line 4 OR
overseas country

Postcode/BFPO

Is this property a flat?

Yes No

Date of entry to this address
(e.g. 01JUN2005)

If you have lived at your current address for less than 3 years, please provide previous address

Previous address line 1
(Home or Service)

Previous address line 2

Previous address line 3

Previous address line 4 OR
overseas country

Postcode/BFPO

Is this property a flat?

Yes No

Date of entry to this address

Nationality

Country of residence

Great Britain **OR** Other Please specify

If 'Other', please provide

Country of birth

Place of birth (town/city)

Residential status

Home owner Renting Living with parents Other

Home telephone number

Work telephone number

Mobile number

Email address

If we hold an email address or mobile phone number for you, we may use this to communicate service-related information to you and, in particular, we may alert you to any concerns we may have about activity on your account.

Please give details of your main credit card. This is the one with the greatest balance.

Type of card (e.g. MasterCard/ Visa/Storecard)	<input type="text"/>																										
Issuer	<input type="text"/>																										
Name of account/cardholder	<input type="text"/>																										
Credit limit	£	<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"/>	0	0	Balance	£	<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"/>	0	0
Approximate date account opened	<input type="text"/>																										

1.3. Financial status – main applicant

Have you ever been insolvent, bankrupt, sequestrated or been involved in any court proceedings for debt or made arrangements with your creditors?

Yes No

If 'Yes', please provide full details on an attached sheet.

1.4. New Royal Bank of Scotland account – main applicant

This section allows you to request certain features for your new account. You can make changes at a later date if you need to do so.

Card details

Do you wish to receive a debit card for use on this account?

Yes No

If you would like your card to show a description of the account to which it relates e.g. 'Current account', please enter the details you would like to appear on your card.

Overdraft – not available to Basic Account customers

I/We wish to apply for an arranged overdraft facility of

Telephone and Internet Banking – please provide me with information on

Telephone and Internet Banking **OR** Telephone Banking only

Credit cards

I would like to receive more information about a credit card

Yes No

Savings account

I wish to apply for an Instant Access Savings account

Yes No

I wish to apply for a Royalties Saver account

Yes No

Please note that the Royalties Saver account is only available to Royalties Gold Account, Royalties Private Account and Black Account customers.

If 'Yes', please open an account in

My sole name

OR Our joint names

If you are applying for an Instant Access Savings account or a Royalties Saver account, and you would like to make an initial deposit or set up a standing order to your Instant Access Savings account or Royalties Saver account, please speak to a member of staff who can do this for you.

2. Customer details – joint applicant

Are you an existing Royal Bank of Scotland customer?

Yes No

If serving – Armed
Forces ID number

If 'Yes', please provide

Account number

Sort code

Title

Mr Mrs Miss Ms

Rank

(please specify)

First name

Middle name(s)

Surname

Address line 1

Address line 2

Address line 3

Address line 4 OR overseas country

Postcode/BFPO

Is this property a flat? Yes No

Date of entry to this address (e.g. 01JUN2005)

If you have lived at your current address for less than 3 years, please provide previous address

Previous address line 1 (Home or Service)

Previous address line 2

Previous address line 3

Previous address line 4 OR overseas country

Postcode/BFPO

Is this property a flat? Yes No

Date of entry to this address

Nationality

Country of residence Great Britain OR Other Please specify

If 'Other', please provide Country of birth

Place of birth (town/city)

Residential status Home owner Renting Living with parents Other

Home telephone number

Work telephone number

Mobile number

Email address

If we hold an email address or mobile phone number for you, we may use this to communicate service-related information to you and, in particular, we may alert you to any concerns we may have about activity on your account.

Relationship status Single Living with partner Married/In a civil partnership

Widowed/Surviving civil partner Divorced/Dissolved/Separated

Date of birth
(e.g.29JAN1970)

Number of dependants

Memorable word

Please choose a memorable word of no more than 15 characters. This may be used to confirm certain transactions.

2.1. Employment details – joint applicant

Occupation

Employed Self-employed Unemployed Homemaker Retired

Employer's name
(if applicable)

Employer's address line 1

Employer's address line 2

Employer's address line 3

Employer's address line 4 OR
overseas country

Postcode/BFPO

Date this employment
commenced (date established
if self-employed)

Net monthly income
(i.e. after tax)

£

How often are you paid?

Monthly Fortnightly Weekly Other

How are you paid?

Cash Cheque Direct to RBS Direct to other bank

If your salary is not already credited to an account with The Royal Bank of Scotland please enclose your original payslips or other evidence of income for the previous 3 months. These will be returned.

2.2. Current banking details – joint applicant

Please give details of your main bank (where you hold your current or savings account) if not The Royal Bank of Scotland.

Main bank

Account number

Sort code

Approximate date
account opened

If you are not an existing customer, please enclose your previous 3 months' account statements. These will be returned.

Type of account

Current **OR** Savings

Do you have a

Payment/Debit card? Cheque Card?

How many credit cards
do you have?

Total outstanding balance of all credit cards

£

5. Keeping you informed

We would like to keep you informed by letter, phone and electronic means (including email and mobile messaging) about products and additional benefits that we believe may be of interest to you.

If you would like us to do this, please place a cross in this box

Notwithstanding your choices above we shall keep you informed of preferential offers that are directly associated with this account.

6. Giving your consent

By signing this application you are agreeing that we may use your information in the way described in this form (including the 'Keeping you informed' section) and in the associated **RBS Personal & Private Current Account Terms**.

Please read the following section carefully before selecting your preference

7. Joint Account Overdraft requests

When we receive a request for an overdraft which will be regulated by the Consumer Credit Act, we are required to provide some information about the overdraft before the facility is agreed. We refer to this information as pre-contract information, or PCI. This means that, for joint accounts, if one accountholder telephones, or goes online, or attends at a branch to request an overdraft, we will be unable to grant the request until we have provided PCI to the other accountholder(s).

However, the Consumer Credit Act permits joint current accountholders to give consent to Overdraft PCI being provided to only one party to the account. This is consistent with how an 'either or any one to sign' joint account mandate operates, allowing any joint accountholder to authorise their bank to accept an overdraft request without contacting the other accountholder(s).

What happens if you give consent to PCI being given to only one party to the account?

The overdraft will normally be available to use immediately after the single PCI is provided and we confirm our agreement to provide the facility.

- There may be exceptions when we attach conditions, which have to be satisfied before you can use the overdraft.
- We will send both/all of you a copy of the Confirmation letter/Facility agreement setting out the terms that apply to the agreed overdraft. This will be issued after the overdraft is agreed.

What happens if you want PCI to be given to all parties to the account?

We will have to provide PCI to all accountholders before the overdraft is agreed. If both/all of you present yourselves at the branch to request the overdraft we will be able to provide PCI to everyone at the same time and process the request immediately.

However, if any party to the account cannot be present along with the other(s) when the request is made:

- We will **not** be able to confirm that the overdraft request has been granted at the time the request is made.
- We will **not** be able to make funds available immediately if we decide to meet the request.
- We must **send** PCI to the accountholder(s) not present at the time of the request.
- We must allow the recipient(s) time to read the PCI we send to them and then to let us know if they are happy for the overdraft to be granted. To this end we will require them to sign and return to us an overdraft application form so we can be certain they wish the overdraft to proceed. The present accountholder will also be required to sign the application form.

Therefore, if you decide that PCI is to be provided to all accountholders, there will be a delay to making the overdraft available. The delay could be a number of days and if you are looking for the overdraft to be made available urgently we will be prevented from helping you as we will be forced first to provide PCI to all of you.

What do we need to do if both/all of us are happy for only one of us to receive PCI?

Delete section B in the Declaration section of this Application form (declining the opportunity for only one of you to be provided with pre-contract information) before signing.

What do we need to do if all parties to the account are to receive PCI?

Delete the section A (consent) in the Declaration section of this Application form (cross out the boxed text by two diagonal pen strokes) before signing.

8.1 Your right to cancel your current account

You have a period of 14 days within which to cancel your **Basic Account, Select Account, Select Silver Account or Royalties Gold Account**. The cancellation period begins on the later of the following two dates;

- a) the date your account is opened; or
- b) the first date on which you have received a copy of each of the following:

- **RBS Personal & Private Current Account Terms;**
- **Personal & Private Current Account Fees & Interest Rates;**
- any other documents containing contractual terms relating to your account.

8.2 Your right to cancel your savings account

You have a period of 14 days within which to cancel your Instant Access Savings Account and/or your Royalties Saver Account.

The cancellation period begins on the later of the following two dates;

- a) the date your account is opened; or
- b) the first date on which you have received a copy of each of the following:

- **Personal and Private Banking – Terms and Conditions;**
- the fees leaflet that applies to your savings account (either **Personal Banking – Charges and Rates of Interest** or **Private Banking – Charges and Rates of Interest**);
- **Savings Interest Rates;** and
- any other documents containing contractual terms relating to your account.

9. Declaration and signature(s)

The following declaration applies if I/we have applied for a Basic Account, Select Account, Select Silver Account or Royalties Gold Account:

1. I/We hold a copy of **RBS Personal & Private Current Account Terms** and **Personal & Private Current Account Fees & Interest Rates**. I/We accept that upon signing this application, I/we will become bound by the terms contained in those documents and in the other documents whose receipt I/we have acknowledged.
2. I/We declare that the details provided are correct and agree to notify you of any changes.
3. The following declaration applies unless I/we have stated above that I/we do not wish to receive a debit card:
I/We apply for a debit card with this account and I/we accept that upon signing this application I/we will become bound by General Term 15 of **RBS Personal & Private Current Account Terms**.
4. I/We understand that you may at any time at your discretion, on giving written notice to me/us, amend the limit on any arranged overdraft (and that overdrafts are only available to applicants aged 18 years or over). Arranged overdrafts are not available to Basic Account customers.

For accounts in joint names only –

1. Statement of Account

We request and authorise you not to comply with the requirement of the Consumer Credit Act 1974 to provide separate periodical statements of account (delete this clause if you require separate statements).

2. Pre-Contract Information on Arranged Overdraft requests – Section A (consent)

We have read the section of this application form titled '**Joint Account Overdraft requests**' and we consent to you, when dealing with overdraft requests on our joint account(s) with you, to provide pre-contract information for the purposes of the Consumer Credit Act 1974 to only one of us and not to all of us.

We understand that by giving this consent you will be permitted to agree overdrafts after providing pre-contract information about the overdraft to only one of us.

- Please delete section B (declining the opportunity for only one of you to be provided with pre-contract information) **if both/all of you are giving the Section A consent above when each of you sign below.**

Section B

You are to provide each of us with pre-contract information for the purposes of the Consumer Credit Act 1974 when dealing with overdraft requests on our joint account(s) with you.

- Please delete section A (consent) set out above (cross out the boxed text by two diagonal pen strokes) if each of you are to be given pre-contract information when we deal with overdraft requests on your joint account(s).

The following declaration applies if I/we have applied for an Instant Access Savings Account and/or Royalties Saver Account:

1. I/We hold a copy of **Personal and Private Banking – Terms and Conditions**, the appropriate fees leaflet (either **Personal Banking – Charges and Rates of Interest** or **Private Banking – Charges and Rates of Interest**) and **Savings Interest Rates**. I/We accept that upon signing this application, I/we will become bound by the terms contained in these documents and in the other documents whose receipt I/we have acknowledged.
2. I/We declare that the details provided are correct and agree to notify you of any changes.

Customer signature(s)

Main applicant

Joint applicant

Date _____

Date _____

Please ensure that your signature is inside the box, as it will be sorted electronically and may be used for verification purposes.

Branch use only			
Application reference number	<input style="width: 100%;" type="text"/>		
Account number allocated	<input style="width: 100%;" type="text"/>	Sort code	<input style="width: 100%;" type="text"/>
Main applicant CIN	<input style="width: 100%;" type="text"/>	Joint applicant CIN	<input style="width: 100%;" type="text"/>
Is the 'R' or 'V' marker present?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	If 'No', undertake KYC process.
For joint applications, if both are required to sign, joint account mandate attached	<input type="checkbox"/>		
B of E Industrial code	<input style="width: 100%;" type="text"/>	B of E Institutional code	<input style="width: 100%;" type="text"/>
Overseas resident code	<input style="width: 100%;" type="text"/>	NOR <input type="checkbox"/>	R85 <input type="checkbox"/>
Lead code	<input style="width: 100%;" type="text"/>	Seller code	<input style="width: 100%;" type="text"/>
		Portfolio code	<input style="width: 100%;" type="text"/>

Authorised and regulated by the Financial Services Authority.

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