

Graduate Royalties Application Form

Please fill in this form and take it to the branch of your choice. If you need advice about which account to open, or how to fill in this form, our staff will be pleased to help you.

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 bring any **one** of the following to your local branch:

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. And 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.

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

Graduate Royalties Application Form

Before completing this application form please read:

- **Students and Graduates – Get off to a great start with our help;** and
- **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**

Please read these documents carefully as they contain all the information you need to be aware of before opening your current 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 please contact any branch 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 your branch.

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 would like to open an account at your _____ branch (If left blank, your account will be opened at your existing branch, or for new customers the branch nearest to your home address)

I would like to apply for _____ Graduate Royalties Account

I would like to open a _____ Sole account _____ Joint account

I wish to apply for an account in joint names with _____

Note: The joint applicant must complete a separate application form and both must be attached together

You must use your Graduate Royalties Account as your main current account and any existing student or graduate banking facilities which you have must be transferred to us.

1. Customer details

Are you an existing Royal Bank of Scotland customer? Yes No

If 'Yes', please provide Account number _____ Sort code _____

Title Mr Mrs Miss Ms Other _____ (please specify)

First name _____

Middle name(s) _____

Surname _____

Address line 1 _____

Address line 2 _____

Address line 3 _____

Address line 4 OR overseas country _____

Postcode _____

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

Previous address line 2

Previous address line 3

Previous address line 4 OR

overseas country

Postcode

Is this property a flat?

Yes No

Date of entry to this address

(e.g. 01JUN2005)

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.

1.1. Education details

University/College attended

Subject studied

Qualification achieved

Year course started

Year of graduation

1.2. Employment details

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

Date employment commences/ commenced (date established if self-employed)

Net monthly income £

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.

1.3. Current banking details

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

Type of account Current **OR** Savings

Do you have a Cheque card? Payment/Debit card?

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

How many credit cards do you have? Total outstanding balance of all credit cards £

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

Type of card (e.g. MasterCard/ Visa/Storecard)

Issuer

Name of account/cardholder

Credit limit £ Balance £

Please read the following section carefully before selecting your preference.

8. Joint Account Overdraft requests

When we receive a request for an overdraft which will be regulated by the Consumer Credit Act, we require 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 account holder 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 account holder(s).

However, the Consumer Credit Act permits joint current account holders 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 account holder to authorise their bank to accept an overdraft request without contacting the other account holder(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 account holders 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 account holder(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 account holder will also require to sign the application form.

Therefore, if you decide that PCI is to be provided to all account holders, 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.

9. Your right to cancel

You have a period of 14 days within which to cancel your 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;** and
 - any other documents containing contractual terms relating to your account.

10. Declaration and signature(s)

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 these documents and in the other documents whose receipt 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).

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).

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, Private Banking Manager or CSC use only

Account number allocated

Sort code

Application reference number

Details of ID obtained

Existing CIN

Joint applicant's CIN

Is the 'R' and 'V' marker present?

Yes No If 'No', undertake KYC process

For joint applications, if both are required to sign, joint account mandate attached

Applicant has changed address and Change of address form sent to CSC

Yes N/A

Card authorised by
Staff signature

Staff name

Location

Date

Contact number

Account type

Reason for application

CRI

Purpose of overdraft
if not AS

Days items RTD

SCI

Outlet code

Source of introduction

Sales code

Purpose of account
code

B of E Industrial code

B of E Institutional code

Responsibility code

Overseas resident

Course code

BRT liability

Yes No NOR

Account sanctioner

Lead code

Seller code

Authorised and regulated by the Financial Services Authority.

The Royal Bank of Scotland plc.

Registered Office: 36 St. Andrew Square, Edinburgh EH2 2YB.

Registered in Scotland No. 90312.

Web Site www.rbs.co.uk

RBS45054 04/07/2011