

# Remove a Party from a Joint Personal Account

Please complete in BLOCK CAPITALS and in black ink. Please mark option boxes with an 'x'.

## 1. Account details

Account name

Account holding branch

Accounts from which party is to be removed.

Account number

Sort code

Account number

Sort code

**Please note: This form is not to be used to remove a party from a joint loan account or fixed rate bonds.**

A request for removal from a joint loan account will need to be assessed and if agreed by us, will require to be documented separately. Fixed rate bonds will need to be closed off or continue to maturity in joint names.

## 2. Details of Party being removed

Full name of party to be removed

To be completed by the party being removed

Destroyed by me

Destroyed by the bank

N/A

I can confirm that any bank cards have been:

I can confirm that any cheque books have been:

**Note: The remaining party will be responsible for any pending transactions that have not yet been debited.**

## 3. Overdraft facilities

**\* Please note that the removal of a party may result in reduction /removal of your overdraft limit based on the account being in sole name.**

### Account 1

Are there any current overdraft facilities in place on this account(s)?

Yes

No  (If No, go to section 5)

### Account 2

Are there any current overdraft facilities in place on this account(s)?

Yes

No  (If No, go to section 5)

**If you would like to reduce the level of your overdraft, or remove it, you can easily do this online or please discuss this at your local branch, as part of a wider financial health check.**

## 4. Confirmation of Income and Outgoings for Remaining Party to assess overdraft limit in sole name

\* Please note that with the changes to account ownership, we will need to review the lending arrangements on the account. This could involve an internal credit assessment on the remaining party. All parties, including the party being removed from the account, will remain liable for any outstanding facilities until this assessment has been completed.

### Your Income

#### What is your monthly income after tax?

(The actual monthly income you receive from salary, benefits, investment income, pensions, bonus or any other income you receive)

£

#### Will your income reduce in the next 2 years?

(If you expect your income to reduce in the next 2 years, what will your reduced monthly income be?)

£

**Your Outgoings**

**How much do you spend each month on rent or a mortgage?**

(If a joint mortgage enter total monthly payment)

£

**All monthly loan payments – (both with this bank/other banks)**

£

**Other lending - Total balance on all Credit Cards /Store Cards / Catalogues**

(both with this bank /other banks)

£

**Do you have any other current or future outgoings?**

(If you have any current or expected future expenditure from the following list – please include either the total monthly payment or, if it is not paid monthly, the monthly equivalent) If you do not have any of the following costs please enter 0 (zero)

- Any credit repayments which have not yet started, eg buy now pay later, or a new loan where payments have not yet started
- School / Education fees.
- Care costs for dependants
- Child maintenance payments
- Property costs in addition to your mortgage or rent (e.g. Ground Rent or Service Charges)
- Any other significant monthly expenses

£

**How many dependants do you have?**

(People you are financially responsible for)

---

**5. Contact details of the party to REMAIN on the account**

Name (in full)

Mobile number

Preferred daytime contact number  
(Including extension if applicable)

Email address

Residential Address

Address line 1

Address line 2

Address line 3

Address line 4 OR  
overseas country

Post code

---

**Contact details of the party to be REMOVED from the account**

Name (in full)

Mobile number

Preferred daytime contact number  
(Including extension if applicable)

Email address

Residential Address

Address line 1

Address line 2

Address line 3

Address line 4 OR  
overseas country

Post code

 

---

**6. Standing orders and Direct Debits**

If any standing orders or Direct Debits are to be amended or cancelled you can do this via Online Banking, by calling Telephone Banking or in Branch.

---

**7. Confirmation – All parties to the account must sign below**

Please note:

1. Once a party is removed from an account(s), he/she will no longer have any access to the account(s) or to any credit balance on the account(s).
2. Once a party is removed from the account(s), he/she will no longer be liable to repay any overdraft on the account(s).

The remaining party on the account(s) will be solely liable to pay back any overdraft on the account(s).

Signature of party to be removed

Remaining customer signature

Name \_\_\_\_\_

Name \_\_\_\_\_

Date (DD/MM/YYYY) \_\_\_\_\_

Date (DD/MM/YYYY) \_\_\_\_\_

**\*Please note that failure to complete all sections of this form may delay completion of request.**

**\*\*If PoA has been applied to the account please ensure the main account holder has signed for any amendments to the account (if applicable)\*\***

**For Bank Staff Use only**

CIN of party being removed

Are any of the accounts part of an Offset arrangement?  
If 'Yes' please contact the Offset Servicing Team.

Yes

No

Is a new account to be opened for the party being removed?

Yes

No

For existing customers, please ensure the signature on the mandate matches the signature held on bank records.

Staff signature

Staff name \_\_\_\_\_

Location \_\_\_\_\_

ISV \_\_\_\_\_

Contact telephone number

Date (DD/MM/YYYY) \_\_\_\_\_

**If the account is Relationship Managed forward direct to the RM for authorisation. In all other cases forward to your aligned RCSC.**