

Consent to open a joint account

Your information: It is essential you read carefully the condition headed 'Using and sharing your information' in the terms and conditions of your account(s). This explains how we will use your information. The Data Controller is The Co-operative Bank p.l.c.

 You will see this padlock symbol by the condition.

Credit reference & fraud prevention agencies: We may make searches about you at credit reference agencies who will supply us with credit information as well as information from the Electoral Register. The agencies will record details of any search whether or not this application proceeds. We may use credit scoring methods to assess this application and to verify your identity. Credit searches and other information which is provided to us and/or the credit reference agencies about you and anyone with whom you are linked financially may be used by us or The Co-operative Group and other companies or organisations if credit decisions are made about you or anyone with whom you are linked financially or other members of your household. This information may also be used for debt tracing and the prevention of money laundering as well as the management of your account(s). In addition, we may ask you to provide physical forms of identification and/or we may telephone you to confirm your identity.

Joint account mandate

By completing this form you are entering into a joint account. By doing so you will both be responsible together and individually for all debts on the joint account.

This means that in the case of an overdraft that each account holder is responsible for the repayment of the balance and not just half of it. Also, in most cases one party can withdraw the entire balance of the account alone. Should one of you die, the account will transfer to the surviving party/parties. In the event of a relationship dispute, or if you require any further information, please refer to your account terms and conditions or contact us on 08457 212 212 or call into any Branch or visit co-operativebank.co.uk

Declaration by each applicant to The Co-operative Bank

We declare that the information we have given on this form is true to the best of our knowledge and belief and that we have read the account and Visa debit card terms and conditions where applicable. We accept them and authorise and request you:

- to open an account in our joint names and where applicable provide a Co-operative Bank Visa debit card, subject to the conditions of use
- to honour our signatures as shown below for all purposes
- to accept the instructions of either of us.

We have read the declarations above. We agree, in accordance with Section 185(2) of the Consumer Credit Act 1974, that you do not need to provide more than one Statement of Account to us as joint account holders.

We agree, in relation to any application for an overdraft on our joint account and to the extent permitted by law, that where you are required to give information to any of us orally you may give this information to any one of us.

Your consent: It is important that you read the section entitled 'Your information' (including the parts about credit reference and fraud prevention agencies) at the beginning of this form and in the terms and conditions ('Using and sharing your information'), and also 'Keeping you informed' below the signature box.

By signing this form you agree that we can use your information in this way.


Please complete in **BLOCK CAPITALS** and in **black ink**

Application Tracking Number / Enrolment Number	
First Applicant's Postcode	Second Applicant's Postcode
Name of First Applicant	Name of Second Applicant
Signature	Signature
Date of signature	Date of signature

Please complete and return to **The Co-operative Bank, PO Box 50, Freepost NWW2331A, Delf House, Skelmersdale, WN8 6GF**

For bank and office use only	
Sort code	Account number
<input type="text"/>	<input type="text"/>
A copy of this form should be taken and stored for each current or savings account opened as part of this application	

Please call 08457 212 212 if you would like to receive this information in an alternative format such as large print, audio or Braille.

 **Keeping you informed:** As already referred to in the conditions of your account(s), we, The Co-operative Group and any other organisations whom we feel appropriate would like to tell you by letter, telephone, fax, (including automated dialling), email, SMS (short message service) or any other means of communication, about products and services which we believe would be of interest to you and which are offered by us, The Co-operative Group and other carefully selected organisations or companies. If you do not want us to do this, please tick this box. In accordance with data protection requirements you have the right of access to your information held by the bank on payment of a fee.

The Co-operative Bank is authorised and regulated by the Financial Services Authority (No.121885), subscribes to the Lending Code, is a member of the Financial Ombudsman Service and is licensed by the Office of Fair Trading (No. 006110). The Co-operative Bank p.l.c., P.O. Box 101, 1 Balloon Street, Manchester M60 4EP. Registered in England and Wales No. 990937.