

Community account application - existing customers

Registered Charities, Community Interest Companies, Co-operatives and Credit Unions

(If your organisation is not classified above you are not eligible to apply for a Community account)

By completing and submitting this form you are confirming that all the information that we hold on your organisation and key account parties is up to date.

As part of your application for an existing account we need to confirm some details for verification purposes and to meet our regulatory requirements for the prevention of money laundering.

This form should not be used to make changes to the information that the Bank holds about your organisation or any key account parties. If you need to update this information, please follow the standard processes. Information on how to update us about changes to your organisation can be found here - www.co-operativebank.co.uk/business/help-and-support/managing-your-account/useful-forms

This Community account application form is split out into the following sections:


Important Information

Ethical policy

- Section 1:** Your Details
- Section 2:** About your Organisation
- Section 3:** Part A: Personal Details
Part B: Shareholders/stakeholders
- Section 4:** Banking Requirements
- Section 5:** Confirmation

To open a Co-operative Bank Community account, just follow the five easy steps below:

- 1** Complete all relevant sections in the application form and write clearly in CAPITAL LETTERS.

- 2** Ensure all key account parties and Account Signatories have read the 'Important information' section in the application form. This application form will need to be signed in accordance with the existing signing authority for your organisation's main account (as detailed in Section 1 - Your Details). All required signatures will be highlighted with the image to the right. 

- 3** Post the completed form to us using the address below – no stamp is required.
It may be useful if you keep a scanned copy or photocopy of your application before you send it to us.

Please send to:

Business Account Opening
The Co-operative Bank p.l.c.
FREEPOST NWW2331A
P.O. Box 50
Skelmersdale
WN8 6YL

Important information



Credit decisions and also the prevention of fraud and money laundering.

We may use credit reference and fraud prevention agencies to help us make decisions. A short guide to what we do and how both we and credit reference and fraud prevention agencies will use your information is detailed in the section called: **A condensed guide to the use of your personal and business information by ourselves and at credit reference and fraud prevention agencies.** For details of how your data may be used, also read carefully the 'Using Your Personal Information' notice provided with the terms and conditions of your account and the 'Your marketing preferences and consent declaration' section in this application form.

By confirming your agreement to proceed you are accepting that we may each use your information in this way.

A condensed guide to the use of your personal and business information by ourselves and at credit reference and fraud prevention agencies

- 1) When you apply to us to open an account, this organisation will check the following records about you and, where applicable, your business Partners and anyone to whom you are linked financially:
 - a) Our own.
 - b) Personal and, where applicable, business records at credit reference agencies (CRAs). When CRAs receive a search from us they will place a search footprint on your personal credit file and where applicable your business credit file that may be seen by other lenders. They supply both public (including the electoral register) and shared credit and fraud prevention information.
 - c) Those at fraud prevention agencies (FPAs).
 - d) If you're a Director, we will seek confirmation, from credit reference agencies, that the residential address that you provide is the same as that shown on the restricted register of Directors' usual addresses at Companies House.

We will make checks such as assessing this application for credit and verifying identities to prevent and detect crime and money laundering. We may also make periodic searches at CRAs and FPAs to manage your account with us.

- 2) If you are making a joint application or tell us that you have a spouse or financial associate, we will link your records together so you must be sure that you have their agreement to disclose information about them. CRAs also link your records together and these links will remain on your and their files until such time as you or your Partner successfully files for a disassociation with the CRAs to break that link.
- 3) Information on applications will be sent to CRAs and will be recorded by them, including, where applicable, information on your business and its proprietors. The CRAs may create a record of the name and address of your business and its proprietors if there is not one already.
- 4) Where you borrow from us, we will give details of your account(s) and how you manage it/them to CRAs.
- 5) If you borrow and do not repay in full and on time, CRAs will record the outstanding debt. This information may be supplied to other organisations by CRAs and FPAs to perform similar checks and to trace your whereabouts and recover debts that you owe. Records remain on file for six years after they are closed, whether settled by you or defaulted.
- 6) If false or inaccurate information is provided and fraud is identified, details including the names of the company Directors at the time of the fraud will be passed to fraud prevention agencies. You undertake to inform all Directors of this notice.
- 7) Law enforcement agencies may access and use this information.
- 8) We and other organisations may also access and use this information to prevent fraud and money laundering, for example, when:
 - a) Checking details on applications for credit and credit-related or other facilities.
 - b) Managing credit and credit-related accounts or facilities.
 - c) Recovering debt.
 - d) Checking details on proposals and claims for all types of insurance.
 - e) Checking details of job applicants and employees.
- 9) If you have borrowed from us and do not make payments that you owe us, we will trace your whereabouts and recover debts.
- 10) We and other organisations may access and use from other countries, the information recorded by fraud prevention agencies.
- 11) Your data may also be used for other purposes for which you give your specific permission or, in very limited circumstances, when required by law or where permitted under the terms of the Data Protection Legislation.



How to find out more

You can contact the credit reference agencies currently operating in the UK; the information they hold may not be the same so it is worth contacting them all.

- **TransUnion**, Consumer Services Team, P.O. Box 491, Leeds LS3 1WZ or call 0330 024 7579 or log on to www.transunionstatreport.co.uk
- **Equifax** PLC, Credit File Advice Centre, P.O. Box 3001, Bradford BD1 5US or call 0844 335 0550 or log on to www.equifax.co.uk
- **Experian**, Consumer Help Service, P.O. Box 8000, Nottingham NG80 7WF or call 0344 481 8000 or log on to www.experian.co.uk
- If you want to receive details of the relevant fraud prevention agencies please contact us at The Co-operative Bank, Fraud Management, Delf House, Skelmersdale WN8 6NY.

Ethical Policy

Our Ethical Policy promises our customers that we will not provide banking services to organisations involved in certain activities. In order to meet these stated obligations and to assist in our ongoing assessment, please reaffirm the position of your organisation(s) (including parent company and subsidiaries) on the following:

	Yes	No
Are you involved in the manufacture or trade of equipment for military or security purposes?	<input type="checkbox"/>	<input type="checkbox"/>
Do you have any business arrangements with developing countries including imports and overseas operations?	<input type="checkbox"/>	<input type="checkbox"/>
Are you involved in the manufacture of pharmaceuticals?	<input type="checkbox"/>	<input type="checkbox"/>
Are you involved in the provision of water utility services to developing countries?	<input type="checkbox"/>	<input type="checkbox"/>
Do you manufacture tobacco products?	<input type="checkbox"/>	<input type="checkbox"/>
Are you involved in biotechnology or the development of genetically modified organisms?	<input type="checkbox"/>	<input type="checkbox"/>
Are you involved in nanotechnology or the development of products utilising nanotechnology?	<input type="checkbox"/>	<input type="checkbox"/>
Have you contravened any environmental legislation or regulations in the last three years?	<input type="checkbox"/>	<input type="checkbox"/>
Are you involved in the extraction, production or distribution of fossil fuels?	<input type="checkbox"/>	<input type="checkbox"/>
Are you involved in the production or distribution of other fuels (e.g. biofuels)?	<input type="checkbox"/>	<input type="checkbox"/>
Do you manufacture chemicals?	<input type="checkbox"/>	<input type="checkbox"/>
Are you involved in forestry or the timber trade?	<input type="checkbox"/>	<input type="checkbox"/>
Are you involved in the fishing industry?	<input type="checkbox"/>	<input type="checkbox"/>
Are you a promoter or a client of a tax scheme subject to HMRC notification or have you contravened any tax laws or rules (e.g. been convicted of tax evasion within the last five years)?	<input type="checkbox"/>	<input type="checkbox"/>
Do you manufacture (or are you involved in the animal testing of) cosmetics, toiletries or household products or their ingredients?	<input type="checkbox"/>	<input type="checkbox"/>
Are you involved in the experimentation or use of Great Apes for any purpose?	<input type="checkbox"/>	<input type="checkbox"/>
Are you involved in animal farming?	<input type="checkbox"/>	<input type="checkbox"/>
Are you involved in blood sports (e.g. fox hunting)?	<input type="checkbox"/>	<input type="checkbox"/>
Are you involved in the animal fur trade?	<input type="checkbox"/>	<input type="checkbox"/>
Are you involved in the gambling industry?	<input type="checkbox"/>	<input type="checkbox"/>
Are you involved in the provision of short-term, small-value personal loans (e.g. payday loans, home collected credit)?	<input type="checkbox"/>	<input type="checkbox"/>
Have you ever breached any relevant advertising standards codes or marketing codes (e.g. Advertising Standards Agency codes)?	<input type="checkbox"/>	<input type="checkbox"/>

If you answered 'yes' to any of the questions above, please provide details:

Section 1 Your details

Existing Account Details

Please provide the details of your organisation's existing main Co-operative Bank current account:

Full name of existing account

Sort code

			-					-			
--	--	--	---	--	--	--	--	---	--	--	--

Account number

--	--	--	--	--	--	--	--	--	--	--	--

New Account Details

Please note: The signatories and signing authority for the new account will be the same as the existing arrangements for the main account detailed above.

Full name of new account

What will this account be used for? E.g. 'this is for paying something specific', 'it is for managing payments' or 'it is to be used for savings'.

Section 2 About your organisation

Introduction

This section is used to confirm how your organisation operates.

Please be as specific as possible when answering these questions, as failure to provide information may result in a delay in the application process.

Please note that we may require more information from you once we have received and reviewed this application.

Nature of business

What does your organisation do and how does it operate? - We would expect your answer to be reflected in your governing document. Please give a full description, *e.g. We are a registered charity whose purpose is to help support sick and injured animals. We raise funds through donations, crowd funding and sponsorship.*

Do you provide any of the following services? Money transmission Money service business
 Cheque cashing Money lending Payday lending

If you have ticked any of the above please provide further details:

Financial details

Date organisation established
Day Month Year

What were the start-up costs in forming your organisation, where did the funds come from and what were they used for? *e.g. The total costs of establishing my charity was £2,000; this was generated from £500 of personal savings and a £1,500 donation from a Trust of property that receives an income. £200 was used to create a website and the rest was used to rent office space and purchase office equipment.*

Have there been any capital injections into your organisation (such as grant funding) since it started? Yes No

If yes, please confirm the source and amount, *e.g. Since starting the charity we have received a £2,000 grant from our local authority which was used to purchase marketing material to be used at events.*

Date of capital injection (if applicable)
Day Month Year

Is your registered premises owned or leased? Owned Leased Other

If other please specify:

If you have a different trading premises, is it owned or leased? Owned Leased Other

If other please specify:

What is your expected turnover in the next 12 months?
Turnover is the total amount of money that comes into your organisation

£

How do you intend to meet your expected turnover? Please be specific. If you generate income from multiple sources, please provide a breakdown, *e.g. We receive donations through our website ranging from £500 - £1,000 per month and we also attend events where we collect cash donations of around £200 per month.*

What is your expected turnover for this account in the next 12 months?
If you have other accounts for your organisation, only some of your total turnover may end up in this account

£

Are there any additional sources of income that will fund this account? *e.g. Rent, savings, donations.*

What is your expected financial growth over the next 12 months?

%

What is the reason for the expected financial growth? *e.g. We will be launching a national fundraising campaign through social media in the next six months.*

By what methods do you expect to receive and make your payments? (Tick all appropriate.)

Cheque Electronic, e.g. Faster Payments/CHAPS Foreign payments Cash Debit/credit card

Your customers - If you operate/transact with customers outside the UK, you will need to provide a breakdown of your main customers, the country they're based in and approximate share of turnover per customer:

Section 2 About your organisation

Your suppliers - If you operate/transact with suppliers outside the UK, you will need to provide a breakdown of your main suppliers, the country they're based in and approximate share of turnover per supplier:

Do you have any business assets or operations outside the UK?
Please provide us with more detail about these assets and operations and the country/countries involved.

Tax status

UK tax regulations require the collection of information regarding an account holder's tax residency and citizenship. Therefore, please complete the questions below and provide the information requested. Please note that we may be required to share this information about you with the relevant tax authorities.

If at any time in the future you need to change the information that you have provided, you are required to advise us within 30 days of such a change in circumstances. If you have any questions about how to complete this form, please contact your tax adviser.

Was your organisation established or is it resident for tax outside the UK? Yes No

If yes, please provide details of your tax residencies below. If you have more than two countries' information to provide, please photocopy this page.

Country where organisation established/tax residency	Tax Identification Number (TIN)

Does your organisation generate 50% or more of its income from the sale of goods, provision of services, grants, donations or subscriptions?

Yes No

Key Contact Details

Please provide contact details for the person we could contact in the event of any queries about the application. The details you provide will only be used in relation to the application process.

Name

--

Telephone number

--

Email address

--

Section 3 Part A – Personal details

IF NECESSARY PLEASE PHOTOCOPY THIS SECTION BEFORE COMPLETING

In this section we require the personal details of all individuals registered on your existing account (as detailed in section 1 - Your Details), this includes Signatories, Authorised Users, Directors and Trustees, regardless of whether or not they will have access to the account.

Title	First name (in full)	Middle name
<input type="text"/>	<input type="text"/>	<input type="text"/>
Surname	Date of birth	
<input type="text"/>	<input type="text"/>	
Nationality/Nationalities	Day	Month
<input type="text"/>	<input type="text"/>	Year
Position within organisation	<input type="text"/>	
<input type="text"/>	<input type="text"/>	

Current home address	
Home/Flat name/number	Street
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
Town/City	Postcode
<input type="text"/>	<input type="text"/>

Are you a UK resident for Tax purposes? 'Yes' can include retired people, children and anyone who would be liable to pay tax in the UK if they had enough income. If you are unsure of your UK tax residence status, please refer to the government website: www.gov.uk/tax-foreign-income/residence Yes No

Are you a United States (US) Citizen? If 'Yes', add your Tax Identification Number here Yes No
The term US Citizen means: an individual born in the United States, an individual whose parent is a United States citizen, a former alien who has been naturalized as a United States citizen, or an individual born in Puerto Rico, Guam or United States Virgin Islands.

Are you resident outside the UK for tax purposes? If 'Yes' complete the details of your tax residencies and associated references below: Yes No

Countries or jurisdictions where tax resident	Tax Identification Number (TIN)
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

Enter the tax reference number that your country of residence for tax purposes has issued you (this includes TIN, a National Insurance Number (Jersey, Guernsey or IoM), a social security number or a resident registration number.

Do you require any of the following?

Online banking Debit Card (current accounts only)

If requested above, Signatories and/or Authorised Users will be permitted to use online banking and make transactions on your behalf regardless of any different signing instructions or authority on your account held by the Bank.

Section 3 Part A – Personal details

IF NECESSARY PLEASE PHOTOCOPY THIS SECTION BEFORE COMPLETING

In this section we require the personal details of all individuals registered on your existing account (as detailed in section 1 - Your Details), this includes Signatories, Authorised Users, Directors and Trustees, regardless of whether or not they will have access to the account.

Title First name (in full) Middle name

Surname

Date of birth
Day Month Year

Nationality/Nationalities

Position within organisation

Current home address

Home/Flat name/number Street

Town/City Postcode

Are you a UK resident for Tax purposes? 'Yes' can include retired people, children and anyone who would be liable to pay tax in the UK if they had enough income. If you are unsure of your UK tax residence status, please refer to the government website: www.gov.uk/tax-foreign-income/residence Yes No

Are you a United States (US) Citizen? If 'Yes', add your Tax Identification Number here Yes No
The term US Citizen means: an individual born in the United States, an individual whose parent is a United States citizen, a former alien who has been naturalized as a United States citizen, or an individual born in Puerto Rico, Guam or United States Virgin Islands.

Are you resident outside the UK for tax purposes? If 'Yes' complete the details of your tax residencies and associated references below: Yes No

Countries or jurisdictions where tax resident Tax Identification Number (TIN)

Enter the tax reference number that your country of residence for tax purposes has issued you (this includes TIN, a National Insurance Number (Jersey, Guernsey or IoM), a social security number or a resident registration number.

Do you require any of the following?

Online banking Debit Card (current accounts only)

If requested above, Signatories and/or Authorised Users will be permitted to use online banking and make transactions on your behalf regardless of any different signing instructions or authority on your account held by the Bank.

Section 3

Part B – Major shareholders/stakeholders’ details

IF NECESSARY PLEASE PHOTOCOPY THIS SECTION BEFORE COMPLETING. PLEASE ENSURE YOU HAVE READ AND UNDERSTOOD THE IMPORTANT INFORMATION SECTION IN THE APPLICATION FORM.

In this section we need to confirm information about any other organisation or individual who has beneficial ownership of your organisation in addition to those individuals named in Part A.

If you have no major shareholders/stakeholders, **please tick here**

Business/organisation with 10% (or more) shareholding/stakeholding voting right

Business/organisation name

Company registration number

Business/organisation shareholding/stakeholding/voting right percentage. (Business/organisation shareholding/stakeholding/voting right percentage means the proportion of the business owned by another business/organisation.)

 %

Principal personnel of above named business/organisation or individuals with 10% (or more) shareholding/stakeholding voting right (other than those specified in Part A)

Title

First name (in full)

Middle name

Surname

Date of birth

Day Month Year

Nationality/Nationalities

Position within business

Current home address

Home/Flat name/number

Street

Town/City

Postcode

Individual’s shareholding/stakeholding/voting right percentage

(The percentage means the proportion of the business owned by the individual.)

 %

Are these shares being held by a nominee? Yes No

If yes, please provide full details of actual (beneficial) shareholders (name, address, date of birth, nationalities):

Section 4 Banking requirements

Introduction

This section is required in order to help provide you with the account(s) you require.
The security information that we hold for your main current account will be applicable to this account.

Type of account required

Current accounts:

Community Directplus

Savings accounts:

Business Select Instant Access

95 Day Notice

35 Day Notice

N.B. Community Directplus is designed for customers whose credit turnover does not exceed £1m per annum, who deposit less than £100,000 cash per annum, or who deposit less than 5,000 cheques per annum.

Stationery Requirements (current accounts only)

Cheque Book

Paying-in Book - you will need a paying-in book if you will be paying cash or cheques at a branch, or paying in cheques by post or at a Post Office®.

Online banking (If you are not already set up for online banking, you will need to complete a new application form available on the 'Useful forms' page on our website)

Would you like to be able to access this account through your existing online banking set up? Yes No

Post Office® banking (for use once your account is opened)

Please complete the relevant section(s) below in full if you will be using the Post Office® for making cash or cheque deposits or requesting change. Missing information will prevent the facilities from being set up.

Services Required (tick as appropriate):

Deposit Facility Required Number of Deposits per week

Average cash deposit per week £ (This is the combined Notes/Coins value) Of this, the average weekly coin value £

If you don't want to use your debit card to pay in cash please tick this box and a Post Office® paying in book will be sent to you

Cheque Deposit Facility Required

Change Giving Required

Please provide estimated weekly change requirements.

£5 £ £2 £ £1 £ 50p £ 20p £
10p £ 5p £ 2p £ 1p £ Total £

Please complete the section(s) below if you are likely to deposit over £2,000 per day and/or require a change giving facility.

Please note these facilities may take up to three weeks to set up. We will confirm when arrangements are in place.

Cash can be deposited at any Post Office® up to £10,000 per week without prior arrangement.

Name of Post Office®

Street

Town/City

Postcode

Section 5 Confirmation

This request for an additional account must be signed in accordance with the signing authority on the account mandate for your existing main business current account (as completed in Section 1 - Your Details).

IF NECESSARY PLEASE PHOTOCOPY THIS PAGE BEFORE COMPLETING.

Please provide the relevant signatures below.

Name

Position in Organisation

Date

Signature



Name

Position in Organisation

Date

Signature



Name

Position in Organisation

Date

Signature



Name

Position in Organisation

Date

Signature



Name

Position in Organisation

Date

Signature



Please call 03457 213 213* if you would like to receive this information in an alternative format such as large print, audio or Braille.

The Co-operative Bank p.l.c. is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (No.121885). The Co-operative Bank, Platform, smile and Britannia are trading names of The Co-operative Bank p.l.c., P.O. Box 101, 1 Balloon Street, Manchester M60 4EP. Registered in England and Wales No.990937. Credit facilities are provided by The Co-operative Bank p.l.c. and are subject to status and our lending policy. The Bank reserves the right to decline any application for an account or credit facility. The Co-operative Bank p.l.c. subscribes to the Standards of Lending Practice which are monitored by the Lending Standards Board.

*Lines open 8am - 8pm Monday to Friday, 9am - 12 midday Saturday. Calls to 03 numbers cost the same as calls to numbers starting with 01 and 02. Calls may be monitored or recorded for security and training purposes.

Information correct as at 03/2020.