

# DETAILS AMENDMENT FORM

## MORTGAGES

(including Offset Saver Account & Mortgage Reserve Account)

Send your completed form to: Scottish Widows Bank, Mortgage Customer Services, PO Box 12757, 67 Morrison Street, Edinburgh, EH3 8YJ.  
Telephone: 0345 845 8555

This form should be used to amend existing account details with us. If you need any assistance please contact our customer service team, lines are open 8am to 6pm Monday to Friday (Wednesday from 10am). Please note that a separate form must be used for each mortgage account you have with us. Additional forms are available to download from our website, [www.scottishwidowsbank.co.uk](http://www.scottishwidowsbank.co.uk) or on request by telephone or by post.

Please complete all fields in this section, and update other sections as required.

Account Number	<input type="text"/>	
	<b>First customer</b>	<b>Second customer</b>
Name of Account Holder(s)	<input type="text"/>	<input type="text"/>
Nationality (List all if more than one)	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
Countries of tax residency (List all if more than one)	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
Town/city of birth	<input type="text"/>	<input type="text"/>
Country of birth	<input type="text"/>	<input type="text"/>
Tin	<input type="text"/>	<input type="text"/>
By TIN, we mean your Taxpayer Identification Number or similar tax payer reference you hold for countries you are tax resident in.		
Occupation	<input type="text"/>	<input type="text"/>

Please ensure you sign overleaf before returning the form

## CHANGE OF CODE WORD

Changes to codewords and personal details will apply to your Offset Saver Account, associated Scottish Widows Bank Mortgage and Mortgage Reserve Account (if applicable)

**Do not complete this section if you don't want to change your existing code words.**

If you can't remember your existing code word(s) please write 'unknown' in the Existing field.

First Primary School	Existing	<input type="text"/>	New	<input type="text"/>
Mother's Maiden Name	Existing	<input type="text"/>	New	<input type="text"/>
Personal Choice	Existing	<input type="text"/>	New	<input type="text"/>

Always take reasonable steps to keep the passwords and other security information secret at all times. This is essential to help prevent fraud and protect the accounts. Take care when storing or disposing of information about your accounts. You should take simple steps such as shredding printed material. It is essential that you tell us as soon as possible if you suspect or discover someone else knows your security information – call our customer service team on **0345 845 8555**.

## CHANGE OF PERSONAL DETAILS (ADDRESS\*)

<b>From:</b>		<b>To:</b>	
Address	<input type="text"/> <input type="text"/>	Address	<input type="text"/> <input type="text"/>
Postcode	<input type="text"/>	Postcode	<input type="text"/>
Daytime Tel. No.	<input type="text"/>	Daytime Tel. No.	<input type="text"/>
Evening Tel. No.	<input type="text"/>	Evening Tel. No.	<input type="text"/>

\*If you are changing your address please provide the following details:

What is the current occupancy status of the mortgaged property?

Do you live in the mortgaged property at the moment?

Yes  No

If not, do you intend to let the mortgaged property?

Yes  No

You are reminded under the terms of your mortgage, you should not enter into an agreement to let the property without obtaining our written consent first.

If you do wish to apply for consent to let please complete and return the Consent to Let Application Form. This can be downloaded from our website, [www.scottishwidowsbank.co.uk](http://www.scottishwidowsbank.co.uk), or is available upon request from our customer service team on **0345 845 0829**.

If consent is granted you will be charged 0.5% of the total outstanding balance of the mortgage, including any further drawdowns, as at the 1st of the month in which consent to let is granted. Any consent granted will be for a maximum of 12 months.

Whilst your property is let you won't be able to re-negotiate your mortgage interest rate or borrow any additional funds.

After 12 months the property must revert to your main residence or you must contact us to discuss the options available to you.

CHANGE OF PERSONAL DETAILS (NAME\*)

From:	Mr <input type="checkbox"/>	Mrs <input type="checkbox"/>	Ms <input type="checkbox"/>	Miss <input type="checkbox"/>	To:	Mr <input type="checkbox"/>	Mrs <input type="checkbox"/>	Ms <input type="checkbox"/>	Miss <input type="checkbox"/>
Other	<input type="text"/>				Other	<input type="text"/>			
First Name	<input type="text"/>				First Name	<input type="text"/>			
Surname	<input type="text"/>				Surname	<input type="text"/>			

\* Supporting documentation required:

- Certified copy of a marriage certificate or decree absolute\*\*
- Confirmation of name change e.g. enrolled deed poll

\*\* Copies must be certified by an official of another bank, an IFA or a solicitor and must include the full name, address and status or position of the certifier. The copy must be dated and state 'original seen' or similar. Applicants are not permitted to certify their own documents.

CHANGE OF BANK OR BUILDING SOCIETY ACCOUNT DETAILS

NB: Please enclose confirmation e.g. original bank statement, cancelled cheque or pre printed bank giro credit slip.

From:		To	
Sort Code	<input type="text"/>	Sort Code	<input type="text"/>
Bank/Society	<input type="text"/>	Bank/Society	<input type="text"/>
Branch	<input type="text"/>	Branch	<input type="text"/>
Account Names	<input type="text"/>	Account Names	<input type="text"/>
Account Number	<input type="text"/>	Account Number	<input type="text"/>

Do you want this change to apply to:

- Offset Saver Account
- Scottish Widows Bank Mortgage
- Mortgage Reserve Account

CHANGE OF OFFSET BENEFIT

Change my offset benefit to:  reduced term  reduced monthly payment  
(please tick one box)

FREQUENCY OF STATEMENTS

Rules are changing how often banks send statements for Savings Accounts, which includes Mortgage Offset Saver accounts. It's part of the Payment Services Regulations 2017. We would like you to confirm your preferred statement frequency (annual, six-monthly, quarterly or monthly). **These statements will be in paper form.** Whatever you decide, you can ask for a statement of your recent transactions, at any time and free of charge by contacting us.

How often would you like to receive your printed Mortgage Offset statements? The statements detail all transactions on the main mortgage and Offset Saver account for the period.

- Annually  Half-yearly  Quarterly  Monthly

## YOUR MARKETING CHOICES

We'd like to keep you up to date on products and offers that may be of interest to you. Select how you want us to contact you below.

This won't affect any information we have to send you, such as statements.

Don't worry, if you change your mind, you can update your choices at any time.

### INTERNET BANKING

You'll see relevant messages when you log on to Internet Banking and our apps. If you choose 'No', you may still see messages, but they won't be tailored to you.

### EMAIL

### POST

### DEVICE MESSAGING

You'll receive relevant notifications to your mobile device.

### TEXT MESSAGE

### PHONE

#### First customer

#### Second customer

Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>

### About Scottish Widows Bank

By saying yes you are giving your consent to Scottish Widows Bank to use your personal information to send you relevant offers and products. Scottish Widows Bank includes the following legal entities: Scottish Widows Bank.

Scottish Widows Bank may send you carefully selected messages on products and offers, from other companies within Lloyds Banking Group. <http://www.lloydsbankinggroup.com/our-brands/>

It is important that you understand how the personal information you give us will be used. Therefore please read our short privacy notice below before continuing with this application.

Note: The words 'you' and 'your' refer to the applicant(s) and may be taken to mean the plural as well as the singular. The words 'our', 'we' and 'us' refer to Scottish Widows Bank.

## PRIVACY STATEMENT

### Who looks after your personal information

Your personal information will be held by Scottish Widows Bank which is part of the Lloyds Banking Group. More information on the Group can be found at [www.lloydsbankinggroup.com](http://www.lloydsbankinggroup.com)

### How we use your personal information

We will use your personal information:

- to provide products and services, manage your relationship with us and comply with any laws or regulations we are subject to (for example the laws that prevent financial crime or the regulatory requirements governing the products we offer).
- for other purposes including improving our services, exercising our rights in relation to agreements and contracts and identifying products and services that may be of interest.

To support us with the above we analyse information we know about you and how you use our products and services, including some automated decision making. You can find out more about how we do this, and in what circumstances you can ask us to stop, in our full privacy notice.

### Who we share your personal information with

Your personal information will be shared within Lloyds Banking Group and other companies that provide services to you or us, so that we and any other companies in our Group can look after your relationship with us. By sharing this information it enables us to better understand our customers' needs, run accounts and policies, and provide products and services efficiently. This processing may include activities which take place outside of the European Economic Area. If this is the case we will ensure appropriate safeguards are in place to protect your personal information. You can find out more about how we share your personal information with credit reference agencies below and can access more information about how else we share your information in our full privacy notice.

## **Where we collect your personal information from**

We will collect personal information about you from a number of sources including:

- information given to us on application forms, when you talk to us in branch, over the phone or through the device you use and when new services are requested.
- from analysis of how you operate our products and services, including the frequency, nature, location, origin and recipients of any payments.
- from, or through, other organisations (for example card associations, credit reference agencies, insurance companies, retailers, comparison websites, social media and fraud prevention agencies).
- In certain circumstances we may also use information about health or criminal convictions but we will only do this where allowed by law or if you give us your consent.

You can find out more about where we collect personal information about you from in our full privacy notice.

## **Do you have to give us your personal information**

We may be required by law, or as a consequence of any contractual relationship we have, to collect certain personal information. Failure to provide this information may prevent or delay us fulfilling these obligations or performing services.

## **What rights you have over your personal information**

The law gives you a number of rights in relation to your personal information including:

- The right to access the personal information we have about you. This includes information from application forms, statements, correspondence and call recordings.
- The right to get us to correct personal information that is wrong or incomplete.
- In certain circumstances, the right to ask us to stop using or delete your personal information.
- From 25th May 2018 you will have the right to receive any personal information we have collected from you in an easily re-usable format when it's processed on certain grounds, such as consent or for contractual reasons. You can also ask us to pass this information on to another organisation.

You can find out more about these rights and how you can exercise them in our full privacy notice.

## **Other individuals you have financial links with**

We may also collect personal information about other individuals who you have a financial link with. This may include people who you have joint accounts or policies with such as your partner/spouse, dependents, beneficiaries or people you have commercial links to, for example other directors or officers of your company.

We will collect this information to assess any applications, provide the services requested and to carry out credit reference and fraud prevention checks. You can find out more about how we process personal information about individuals with whom you have a financial link in our full privacy notice.

## **How we use credit reference agencies**

In order to process your application we may supply your personal information to credit reference agencies (CRAs) including how you use our products and services and they will give us information about you, such as about your financial history. We do this to assess creditworthiness and product suitability, check your identity, manage your account, trace and recover debts and prevent criminal activity.

We may also continue to exchange information about you with CRAs on an ongoing basis, including about your settled accounts and any debts not fully repaid on time, information on funds going into the account, the balance on the account and, if you borrow, details of your repayments or whether you repay in full and on time. CRAs will share your information with other organisations, for example other organisations you ask to provide you with products and services. Your data will also be linked to the data of any joint applicants or other financial associates as explained above.

You can find out more about the identities of the CRAs, and the ways in which they use and share personal information, in our full privacy notice.

## **How we use fraud prevention agencies**

The personal information we have collected from you and anyone you have a financial link with may be shared with fraud prevention agencies who will use it to prevent fraud and money laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance or employment. Further details of how your information will be used by us and these fraud prevention agencies, and your data protection rights, can be found in our full privacy notice.

**Our full privacy notice**

It is important that you understand how the personal information you give us will be used. Therefore, we strongly advise that you read our full privacy notice, which you can find at - [http://www.scottishwidows.co.uk/bank/about-us/full\\_privacy\\_notice.html](http://www.scottishwidows.co.uk/bank/about-us/full_privacy_notice.html) or you can ask us for a copy.

**How you can contact us**

If you have any questions or require more information about how we use your personal information please contact us using <https://www.scottishwidows.co.uk/secure/forms/bank/global/product-enquiries> You can also call us on **0345 845 0829** (or **0044 131 655 2000** from overseas).

If you feel we have not answered your question Lloyds Banking Group has a Group Data Privacy Officer, who you can contact on **0345 845 0829** (or **0044 131 655 2000** from overseas) and tell us you want to speak to our Data Privacy Officer.

**Version Control**

This notice was last updated in February 2018.

**OTHER INSTRUCTIONS (MISCELLANEOUS)**

**DECLARATION**

Please accept this authority to carry out the above amendments in accordance with our account instructions.

If changing name, please supply confirmation of both your old and new signatures below.

If not, please sign in the new/current signature box/boxes only.

**NEW/CURRENT SIGNATURE**

	<b>First Customer:</b>		<b>Second Customer:</b>
Signature	<input style="width: 150px; height: 25px;" type="text"/>	Signature	<input style="width: 150px; height: 25px;" type="text"/>
Date (DDMMYYYY)	<input style="width: 100px; height: 20px;" type="text"/>	Date (DDMMYYYY)	<input style="width: 100px; height: 20px;" type="text"/>

**OLD SIGNATURE**

	<b>First Customer:</b>		<b>Second Customer:</b>
Signature	<input style="width: 150px; height: 25px;" type="text"/>	Signature	<input style="width: 150px; height: 25px;" type="text"/>
Date (DDMMYYYY)	<input style="width: 100px; height: 20px;" type="text"/>	Date (DDMMYYYY)	<input style="width: 100px; height: 20px;" type="text"/>



Copies of our literature can be provided in large print or in Braille and additional assistance is available to any customer upon request.

If you have any special requirements please contact our customer service team on **0345 845 0829**.

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