

# 3 YEAR FIXED TERM DEPOSIT ACCOUNT

Provided by Scottish Widows Bank

## SUMMARY BOX

PLEASE READ THIS SUMMARY BOX BEFORE YOU COMPLETE THE APPLICATION AND THEN KEEP IT FOR YOUR RECORDS. **DON'T RETURN IT WITH THE APPLICATION.**

This summary is designed to give enough information to help you easily compare the account with other savings products. It is not intended to replace any terms and conditions.

SUMMARY BOX								
Account name	3 Year Fixed Term Deposit Account							
What is the interest rate?	The interest rate is fixed. The rate is shown in the table below. <table border="1"><thead><tr><th>Balance</th><th>Gross rate / AER</th></tr></thead><tbody><tr><td>£10,000+</td><td>0.80%</td></tr></tbody></table> <ul style="list-style-type: none"><li>Interest will be paid on all funds in the account.</li><li>Interest can be paid monthly, quarterly or annually.</li></ul>		Balance	Gross rate / AER	£10,000+	0.80%		
Balance	Gross rate / AER							
£10,000+	0.80%							
Can Scottish Widows Bank change the interest rate?	No. The account has a fixed rate of interest. This means we will not change your interest rate during the term.							
What would the estimated balance be after 36 months based on £10,000 deposit?	An illustration of the future balance is shown below. <table border="1"><thead><tr><th>Initial deposit</th><th>Gross rate / AER</th><th>Balance at 36 months</th></tr></thead><tbody><tr><td>£10,000</td><td>0.80%</td><td>£10,240</td></tr></tbody></table> <p>This is an illustrative example and assumes that:</p> <ul style="list-style-type: none"><li>You make your initial deposit payment on the day you open the account.</li></ul>		Initial deposit	Gross rate / AER	Balance at 36 months	£10,000	0.80%	£10,240
Initial deposit	Gross rate / AER	Balance at 36 months						
£10,000	0.80%	£10,240						
How do I open and manage my account?	You can open an account online or by printing our online application form and posting it to us. <ul style="list-style-type: none"><li>Applicants must be aged 16 and over and a UK resident.</li><li>The minimum initial deposit is £10,000.</li><li>The maximum deposit is £5,000,000.</li><li>The initial deposit must be received within the offer period. Multiple deposits can be made within the offer period.</li><li>The interest rate available during the offer period will be the same as the interest rate for the fixed term. Interest earned during this period will be paid to your pre-advised account at the end of the offer period.</li><li>No additional deposits are allowed after the offer period has ended.</li><li>The fixed term starts immediately after the offer period</li></ul> You can manage the account over the telephone and by post.							

## SUMMARY BOX (CONTINUED)

SUMMARY BOX (CONTINUED)	
Can I withdraw money?	<ul style="list-style-type: none"><li>• No withdrawals are allowed other than closure.</li><li>• Early closure is allowed but you will be charged an amount equal to 200 days' interest. We will work this out at the rate at which we pay interest on your fixed term deposit account.</li><li>• If the account holder dies, we will repay the deposit and interest up to the date of early closure on receipt of a request to do so, without any early closure charge.</li><li>• A maturity letter will be sent to you at least 30 days before the account maturity date. If your maturity instructions are not received before the maturity date, your account will automatically be rolled over to a Scottish Widows Bank Maturity Base Rate Tracker Account with interest payable at the Bank of England base rate.</li><li>• If you close the account and wish to withdraw your money the same day by CHAPS payment, a charge will be applied to cover our transfer costs. Withdrawal by other forms of electronic transfer will be made free of charge.</li></ul>
Additional information	<ul style="list-style-type: none"><li>• There is a 14-day cancellation period from the account opening date during which the account can be closed without any charge.</li><li>• AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year.</li><li>• Gross rate means we will not deduct tax from the interest we pay on money in the account. It's your responsibility to pay any tax you may owe to HM Revenue &amp; Customs (HMRC).</li></ul>

Scottish Widows Bank plc. Registered Office: PO Box 12757, 67 Morrison Street, Edinburgh EH3 8YJ. Registered in Scotland no. 154554.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 201601.

52415 Summary box 12/16

# 3 YEAR FIXED TERM DEPOSIT ACCOUNT

Provided by Scottish Widows Bank

## APPLICATION FORM

(For office use only)

Issue  Interest Rate   
Account Number

### APPLICATION CHECKLIST

In order for us to open your account and complete our verification procedures you must provide the following:

#### Bank identification

We're required to verify the account you use to fund the opening balance of this account. If you're opening this account with a cheque drawn on the nominated account listed in section 5 of this application form this is sufficient verification. If your opening balance is coming from a different account to that listed in section 5 you must provide one of the following documents as verification of the account you are using:

- An original, recent bank/building society statement\* **OR**  
 A cancelled cheque

\*If you print out an online statement this must be certified by your branch.

We cannot process your application without sight of these documents, which will be returned accordingly.

### 1. INTRODUCER DETAILS (TO BE COMPLETED BY FINANCIAL ADVISER OR OTHER INTRODUCER IF APPLICABLE)

Name

Company name and address

Postcode

Telephone number

E-mail address

Financial Services Register  
number (if applicable)

If you are part of a network  
please give details

## 2. PERSONAL DETAILS

### FIRST CUSTOMER

Do you have an existing relationship with Scottish Widows Bank? Yes  No

This may include customer, power of attorney or third party.

Title Mr  Mrs  Miss   
Ms  Other

First Name(s)

Surname

Address

Postcode

Date moved to address   
(DD MM YYYY)

### SECOND CUSTOMER

Do you have an existing relationship with Scottish Widows Bank? Yes  No

Title Mr  Mrs  Miss   
Ms  Other

First Name(s)

Surname

Address

Postcode

Date moved to address   
(DD MM YYYY)

If the applicant has been at their present address for less than three years please provide previous addresses to cover this period. For foreign nationals we require a five year address history.

Previous address

Postcode

Date lived at this address (MM YY) From  To

Previous address

Postcode

Date lived at this address (MM YY) From  To

Use the additional details section at the back of the form to list additional previous addresses as required.

Date of birth   
(DD MM YYYY)

Town/city of birth

Country of birth

Sex Male  Female

Which countries are you tax resident in?

Nationality

National Insurance number

Date of birth   
(DD MM YYYY)

Town/city of birth

Country of birth

Sex Male  Female

Which countries are you tax resident in?

Nationality

National Insurance number

(List all if more than one. Use additional details section if required. NB: If you are a US Citizen or resident in the US for tax purposes by any other means, include the US as one of your countries of tax residency.)

(List all if more than one held. Use additional details section if required)

## 2. PERSONAL DETAILS (CONT.)

### FIRST CUSTOMER

Contact numbers;  
Daytime

Evening

Mobile

Include dialling code and country/international dialling code if non UK.

Email address

(An email address is required if you would like to register for Internet Banking)

Internet Banking access required? Yes  No

Internet Banking allows you to manage your account online.  
Please note, Internet Banking cannot be accessed or operated  
by Powers of Attorney or Third Party Mandate Holders. Already registered

Occupation

Employer Name

Employer's Address

Postcode

TIN

### SECOND CUSTOMER

Yes  No

Already registered

By TIN, we mean your Taxpayer Identification Number or similar tax payer reference you hold for countries you are tax resident in. Use the additional details section at the back of this form to provide additional TINs (if you have more than one).

**NB:** If your primary place of residence ceases to be in the UK or if your country of residence changes you must inform Scottish Widows Bank as soon as possible. See the EU Savings Tax Directive section in the account Terms and Conditions booklet.

## 3. DEPOSIT DETAILS

Please credit the following to my Fixed Term Deposit Account with you (tick one or more as appropriate).

### Initial Payment

Enclosed cheque(s) for: £

Transfer of: £

made payable to 'Scottish Widows Bank' <account holders name>  
(3rd party cheques are not permitted)

from my/our existing Scottish Widows Bank account:

a/c no.

#### 4. INTEREST OPTIONS

Interest will be paid gross and you will be responsible for paying any tax due to HMRC.

If you don't complete this section interest will be paid annually to the nominated account detailed in section 5.

Please complete the relevant box to indicate how you would like your interest paid:

Monthly  Quarterly  Annually

a) By adding it to a different Scottish Widows Bank account in the same name or in an individuals name who is party:

to the account – a/c no

held in the name of

b) By adding it to my/our bank or building society account detailed in Section 5.

#### 5. NOMINATED BANK OR BUILDING SOCIETY DETAILS (MAIN CURRENT ACCOUNT) – (THIS SECTION MUST BE COMPLETED IN ALL CASES)

Bank/Building Society Name

Branch Address

Postcode

Branch sort code

Account number

Roll number (building society only)

Account name

#### 6. IMPORTANT – FOR YOUR SECURITY

In order to provide telephone access we require details to be included for numbers 1, 2 and 3. However, if you are an existing Scottish Widows Bank account holder and wish to use the security codewords already provided please tick here  and proceed to section 7.

##### FIRST CUSTOMER

##### SECOND CUSTOMER

1. First primary school

2. Mother's maiden name

3. Customer Code Word

When receiving telephone instructions we will ask for the above passwords.

Always take responsible 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 0829**.

**Note:** Throughout this section the words 'we', 'our' and 'us' refer to Scottish Widows Bank. The words 'you' and 'your' refer to the applicants.

### Who we are

Your 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 share your information with Group companies

Your personal information will be shared within the Lloyds Banking Group to enable us to better understand your needs, run your accounts, and provide products in the efficient way that you expect.

### Using your information for fraud prevention

We will share your personal information from your application with fraud prevention agencies. If false or inaccurate information is provided and fraud is identified, details of this fraud will be passed to these agencies to prevent fraud and money laundering. Further details explaining how information held by the fraud prevention agencies may be used can be obtained by reading the privacy notice at [www.scottishwidowsbank.co.uk](http://www.scottishwidowsbank.co.uk), or you can request a copy by calling us on 0345 845 0829.

### Checking your identity

We may ask you to provide physical forms of identity verification or search the files of credit reference agencies which will keep a record of our search, whether or not your application proceeds. This is not seen or used by lenders to assess your ability to obtain credit.

### How we use your information to contact you about products and services

Lloyds Banking Group companies may use your information to contact you by mail, telephone, email or text message about products and services that may be of interest to you. If you do not wish to receive this information please tick the box .

### Further information

For further information please contact us on 0345 845 0829.

### Your consent to process your information

To understand how the personal information you give us will be used. We strongly advise that you read our full Privacy Notice, which you can find at [www.scottishwidowsbank.co.uk](http://www.scottishwidowsbank.co.uk), or you can ask us for a copy. By signing this application, you agree to your personal information being used in the ways we describe. Please contact us if you have any questions.

**Warning:** Messages sent by email may not be secure and may be intercepted by third parties. For these reasons, please do not use email to send us communications which contain confidential information. If you disregard this warning and choose to send us confidential information, you agree that you do so at your own risk and that you will not hold Scottish Widows Bank responsible for any loss you suffer as a result.

**8. DECLARATION – PLEASE SIGN NOW**

I, the person whose signature appears below, declare that monies are being/will be deposited in Scottish Widows Bank Deposit Account as sole beneficial owner/as joint beneficial owners. I declare that the information given on this form is true to the best of my knowledge.

(For joint account holders only.) We as joint account holders, hereby authorise Scottish Widows Bank to accept and act on either written or verbal instructions requesting account closure given by any one of us. I understand Scottish Widows Bank can only accept

instructions to collect funds from a pre-advised account I am party to. Account closure should be sent direct to my bank/building society account in Section 5.

I have received a copy of the Financial Services Compensation Scheme information sheet.

I agree to the 3 Year Fixed Term Deposit Account terms and conditions (you should read the terms and conditions before you decide whether to accept them).

Signature (First customer)	<input type="text"/>	Date	<input type="text"/>
		(DD MM YYYY)	
Signature (Second customer)	<input type="text"/>	Date	<input type="text"/>
		(DD MM YYYY)	

**Note:** Throughout this application form the words “I” and “we” may be taken where appropriate to mean the plural as well as the singular.





FOR MORE INFORMATION

For further information on the products and services provided by Scottish Widows Bank,  
please call our customer service team on:



0345 845 0829

If calling from overseas telephone:

00 44 131 655 2000



Or visit our website:

[www.scottishwidowsbank.co.uk](http://www.scottishwidowsbank.co.uk)

Lines are open 8am to 6pm Monday to Friday (Wednesday from 10am).

Scottish Widows Bank plc. Registered Office: PO Box 12757, 67 Morrison Street, Edinburgh EH3 8YJ. Registered in Scotland no. 154554.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 201601.

52415 06/17

**SCOTTISH WIDOWS**