

# INSTANT SAVER 2 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	Instant Saver 2 Account							
What is the interest rate?	The interest rate is variable. The current 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>£100+</td><td>0.35%</td></tr></tbody></table> <ul style="list-style-type: none"><li>• Interest can be paid monthly, quarterly, half yearly or annually.</li><li>• Monthly interest payments are only available on balances of at least £10,000.</li><li>• Interest will be paid on all funds in the account.</li><li>• Interest can be paid to the account. Alternatively, it can be transferred to a different account with us in the same name or, providing the account balance is above £2,500, transferred to your pre-advised account.</li></ul>		Balance	Gross rate / AER	£100+	0.35%		
Balance	Gross rate / AER							
£100+	0.35%							
Can Scottish Widows Bank change the interest rate?	Yes. We can move the interest rate up or down at any time. For example, if the Bank of England base rate changes, we will review our rates. The terms and conditions explain when and how we will do this.							
What would the estimated balance be after 12 months based on £1,000 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 12 months</th></tr></thead><tbody><tr><td>£1,000</td><td>0.35%</td><td>£1,003.50</td></tr></tbody></table> <p>This is an illustrative example and assumes that:</p> <ul style="list-style-type: none"><li>• You don't withdraw any money and interest isn't paid out of the account.</li><li>• The interest rate stays the same.</li><li>• You make your initial deposit payment on the day you open the account.</li><li>• You don't make any further deposits.</li></ul>		Initial deposit	Gross rate / AER	Balance at 12 months	£1,000	0.35%	£1,003.50
Initial deposit	Gross rate / AER	Balance at 12 months						
£1,000	0.35%	£1,003.50						
How do I open and manage my account?	You can open an account 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 £100.</li><li>• The account cannot have a balance of more than £1,000,000. If you wish to discuss special arrangements, please call us.</li><li>• Additional deposits must be either for a minimum of £100 or a regular payment via direct debit of £10 or more.</li></ul> You can manage the account over the telephone, by post and online.							



## SUMMARY BOX (CONTINUED)

SUMMARY BOX (CONTINUED)	
Can I withdraw money?	<ul style="list-style-type: none"><li>• Yes. You can make withdrawals from the account.</li><li>• Individual withdrawals must be at least £100.</li></ul>
Additional information	<ul style="list-style-type: none"><li>• Accounts can be opened in sole or joint names.</li><li>• You can close the account at any time.</li><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 is a trading name of Lloyds Bank plc. Registered office: 25 Gresham Street, London EC2V 7HN. Registered in England and Wales, no. 2065. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under number 119278.

52258 Summary box 04/18

# INSTANT SAVER 2 ACCOUNT

Provided by Scottish Widows Bank

## APPLICATION FORM

This form is only for the use of personal customers.

Please complete this form in **BLOCK CAPITALS** and in ink.

Account Number (For office use only)

### 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 4 of this application form this is sufficient verification. If your opening deposit is being made by Direct Debit, or coming from a different account to that listed in section 4 you must provide one of the following documents as verification of the account you are using:

An original bank/building society statement\* **OR**

A cancelled cheque

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

If we can help clarify any of these requirements please call us on **0345 845 0829**

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

All fields marked with an \* are completed.

### 1. PERSONAL DETAILS

#### FIRST CUSTOMER

#### SECOND CUSTOMER

Do you have an existing relationship with  
Scottish Widows Bank?\*

Yes

No

Yes

No

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

Title\*

Mr

Mrs

Miss

Mr

Mrs

Miss

Ms

Other

Ms

Other

First Name(s)\*

Surname\*

Address\*

Postcode\*

Date moved to address\*

(DD MM YYYY)

(DD MM YYYY)

**SCOTTISH WIDOWS**

1. PERSONAL DETAILS (CONTINUED)

FIRST CUSTOMER

SECOND CUSTOMER

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

From

To

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)

(DD MM YYYY)

Town/city of birth\*

Country of birth\*

Sex\*

Male

Female

Male

Female

Which countries are you are tax resident in?\*

(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.)

Nationality\*

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

National Insurance number\*

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

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

Already registered

Occupation\*

TIN

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).

## 1. PERSONAL DETAILS (CONTINUED)

### FIRST CUSTOMER

### SECOND CUSTOMER

Employer's name

Employer's address

Postcode

**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 EU Savings Tax Directive section in account Terms and Conditions.

If calling from overseas please contact our customer service team on **00 44 131 655 2000** to confirm our current requirements.

## 2. DEPOSIT DETAILS

**You must complete the following details, as we're unable to open your account without this information:**

Do you intend to save into this account on an ongoing basis? (please select)

No: Initial deposit only.      Yes: Monthly £      and/or Annually £

**Please credit the following into my account:**

a) Enclosed cheque made payable to Scottish Widows Bank/account holder(s) name.      £

b) Transfer of      £

from our existing Scottish Widows Bank account – a/c no.

c) By CHAPS transfer, please contact us on **0345 845 0829** for requirements.

d) By Direct Debit (Please note that a Direct Debit will not be effective until three working days after receipt).

Single Payment Amount: £      OR      Regular Payment Amount: £

Frequency:

Value Date:

Start Date:

(If Applicable DD MM YYYY)

(DD MM YYYY)

End Date:

(If Applicable DD MM YYYY)

**Please complete the Direct Debit form at the back of this application.**

## 3. 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 listed in section 4.**

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

Annually      Quarterly      Monthly<sup>†</sup>

<sup>†</sup>A minimum balance of £10,000 is required for monthly interest.

a) By adding it to this Scottish Widows Bank account.

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

to the account – a/c no

held in the name of

c) By adding it to my/our bank or building society account detailed in section 4. (Minimum balance of £2,500 required.)

#### 4. NOMINATED BANK OR BUILDING SOCIETY DETAILS (MAIN CURRENT ACCOUNT)

Bank/building society name\*

Branch address\*

Postcode\*

Branch sort code\*

Account number\*

Roll number (building society only)\*

Account name\*

#### 5. FREQUENCY OF STATEMENTS

The Payment Services Regulations (2017) changed the rules around how often banks send statements for savings accounts. We'd like you to confirm your preferred statement frequency (annually, six-monthly, quarterly or monthly). **These statements will be in paper form.** Whatever you decide, you can ask us 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 statements?

Annually

Six-monthly

Quarterly

Monthly

#### 6. IMPORTANT – FOR YOUR SECURITY

For telephone and/or Internet Banking access, we need you to provide us with answers to our customer identity questions. These are listed below. It is vital that you provide answers to these questions now, or, 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 the next section.

##### FIRST CUSTOMER

##### SECOND CUSTOMER

1. First primary school\*
2. Mother's maiden name\*
3. A word of your choice,  
which we call your  
'Customer Code Word'\*

When receiving telephone instructions we will ask for your passwords.

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**.

#### 7. ADDITIONAL DETAILS

This page has been provided for your use should you require to give further information on any of the sections.

Section and Number	Description



## 8. YOUR MARKETING CHOICES (CONTINUED)

### About Scottish Widows Bank

By saying 'Yes' to your choices above you're giving 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:

- Lloyds Bank Plc

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/>

## 9. PRIVACY STATEMENT

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, a trading name of Lloyds Bank plc, 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.



## 9. PRIVACY STATEMENT (CONTINUED)

### 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.

**10. 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 the bank to accept and act on either written or verbal instructions requesting account withdrawals/deposits given by any one of us.

Scottish Widows Bank can only accept instructions to collect funds from a pre-advised account you are a party to. Account withdrawals should be sent direct to my bank/building society account in section 4.

I acknowledge that no payments in favour of third parties will be made.

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

I agree to the Instant Saver 2 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 (DD MM YYYY)	<input type="text"/>
Signature (Second customer)	<input type="text"/>	Date (DD MM YYYY)	<input type="text"/>

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

**SEND YOUR COMPLETED APPLICATION FORM TO:**

Scottish Widows Bank PO Box 12757 67 Morrison Street Edinburgh EH3 8YJ

If you have any questions about your application, please call our customer service team on **0345 845 0829**.  
Lines are open 8am to 6pm Monday to Friday (Wednesday from 10am).

# DIRECT DEBIT INSTRUCTION

## HOW TO FILL IN YOUR DIRECT DEBIT

(Please keep this top section, only return the bottom half to us.)

Using your cheque book as a guide please complete the following on the form below:

1. The full name and address of the bank or building society where your account is held.
2. The name of the account holder as shown on your cheques.
3. The branch sort code number.
4. The account number.

Finally, sign and date the instruction and return it with your application form in the envelope provided.

1. Bank/Building Society Name and Address		3. Bank/Building Society Sort Code	
ABC BANK LTD 17 MAIN ST YOUR TOWN		20-83-45	
Pay _____		£ _____	
_____		JOHN SMITH	
277860	208345	0052678	
Cheque Number	3. Bank/Building Society Sort Code	4. Account Number	2. Name of Account to be debited

## THE DIRECT DEBIT GUARANTEE

- This Guarantee is offered by all banks and building societies that accept Instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit Scottish Widows Bank will notify you 10 working days\* in advance of your account being debited or as otherwise agreed. If you request Scottish Widows Bank to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit, by Scottish Widows Bank or your bank or building society you are entitled to a full and immediate refund of the amount paid from your bank or building society.
- If you receive a refund you are not entitled to, you must pay it back when Scottish Widows Bank asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.



\*If you wish to change the amount to be paid or the payment dates, we require only 3 working days' notice to arrange the transfer.

## INSTRUCTION TO YOUR BANK OR BUILDING SOCIETY TO PAY DIRECT DEBITS

Please fill in the whole form and return it to us.

### INSTANT SAVER 2 ACCOUNT

1. Name and full postal address of your bank or building society branch.

To the Manager

Bank or building society

Address

Postcode

2. Name of account holder(s)

3. Branch sort code

4. Bank or building society account number

5. Scottish Widows Bank reference number

Originator's ID Number

9	0	9	2	4	6
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## INSTRUCTION TO YOUR BANK OR BUILDING SOCIETY

Please pay Scottish Widows Bank, Direct Debits from the account detailed on this instruction subject to the safeguards assured by The Direct Debit Guarantee.

I understand that this instruction may remain with Scottish Widows Bank and, if so, details will be passed electronically to my bank/building society.

Signature(s)

Date

 (DD MM YYYY)

Banks and building societies may not accept Direct Debit instructions from some types of account.

(for Bank use only)



**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).

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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