

Personal deposit account application form

For use by up to 2 individuals who wish to open a deposit account

1. Guidance

- Before completing this application form, please read our General Terms and Conditions and the Product Conditions, where applicable, for your chosen account. You should already have been supplied with these but they can be found in the Important Information section on our website [permanent-bank.com](https://www.permanent-bank.com)
- Where the application is for 3 or 4 individuals wishing to open a joint deposit account please use the "Personal Deposit Application (3&4)" which can be downloaded from the Forms section on our website [permanent-bank.com](https://www.permanent-bank.com)
- Please read our guide to Providing Identification Documents supplied with this application form as it contains important information about the documentation which must be supplied when returning this form to us. We would like to make you aware that incomplete information or lack of supporting documentation may lead to a delay and prevent us from opening your account. On occasion we may require additional information before we open an account, at which point we will contact you directly.
- Please do not transfer funds electronically until your account has been opened and an account number provided.
- To avoid any delays, please ensure that you complete this form in full using block capitals. If you prefer, this form can also be completed on line before being printed, signed and forwarded to us.

2. New or existing customer?

Are you a new customer to the Bank? Yes No

If 'No', please confirm your existing account number

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Please confirm the type of account(s) you wish to open, and write the amount of deposit in the relevant currency box.

Variable Rate	Short Term Fixed Deposit	Long Term Fixed Deposit	Limited Edition Fixed Term Deposit							
<input type="checkbox"/> Instant Access <table style="width: 100%; border: none;"> <tr> <td style="border: 1px solid black; width: 50%; text-align: center;">£</td> <td style="border: 1px solid black; width: 50%; text-align: center;">€</td> </tr> </table>	£	€	<input type="checkbox"/> 3 Month <table style="width: 100%; border: none;"> <tr> <td style="border: 1px solid black; width: 50%; text-align: center;">£</td> <td style="border: 1px solid black; width: 50%; text-align: center;">€</td> </tr> </table>	£	€	<input type="checkbox"/> 1 Year <table style="width: 100%; border: none;"> <tr> <td style="border: 1px solid black; width: 50%; text-align: center;">£</td> <td style="border: 1px solid black; width: 50%; text-align: center;">€</td> </tr> </table>	£	€	<input type="checkbox"/> <input style="width: 100%;" type="text"/> Issue Number (GBP only)	
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<input type="checkbox"/> 35 Day Notice <table style="width: 100%; border: none;"> <tr> <td style="border: 1px solid black; width: 50%; text-align: center;">£</td> <td style="border: 1px solid black; width: 50%; text-align: center;">€</td> </tr> </table>	£	€	<input type="checkbox"/> 6 Month <table style="width: 100%; border: none;"> <tr> <td style="border: 1px solid black; width: 50%; text-align: center;">£</td> <td style="border: 1px solid black; width: 50%; text-align: center;">€</td> </tr> </table>	£	€	<input type="checkbox"/> 2 Years <table style="width: 100%; border: none;"> <tr> <td style="border: 1px solid black; width: 50%; text-align: center;">£</td> <td style="border: 1px solid black; width: 50%; text-align: center;">€</td> </tr> </table>	£	€	<input style="width: 100%;" type="text"/> £ <input style="width: 100%;" type="text"/> Term	
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3. How will you be sending your initial deposit?

Please do not transfer any funds electronically until you have received confirmation from us that your account has been opened and you have your new account number.

Sterling cheque(s) only. We regret that we do not accept currency cheques. Amount:

Please note that sterling cheques received with application forms will not be processed until the account has been opened and the account number allocated.

Transfer from another bank Amount Currency

Please refer to our General Terms and Conditions if you are sending funds in a different currency to that of the account you are applying for.

Please confirm the details of the bank from which the initial deposit is coming:

Bank name Sort Code or SWIFT code (if non-UK)

Bank address

Account name Account number/IBAN

4. Personal details of the account holder(s) (Please note all sections are mandatory)

1st Applicant

Title Mr Mrs Ms Miss
 Other (please specify)

Gender Male Female

First name(s)

Surname(s)

Maiden name or any other name(s) used.

Date of birth

Country and town of birth

Nationality Dual nationality (if applicable)

Are you a US Citizen?
 Yes No

Full permanent residential address including postcode (a PO Box or c/o address is not normally acceptable as a residential address). Please refer to our guide to providing identification documents

Postcode

Number of years at this address?

Correspondence address (if different from residential address)

Postcode

Tax Identification Number/National Insurance Number

Countries of tax residence

What is your relationship with the other applicant? (if applicable)

Account correspondence is sent by post. There may be occasions when we need to contact you urgently, for example to clarify an instruction. Please provide all of the following information.

Home phone number (including area code)

Mobile contact telephone number (including area code)

Email address

2nd Applicant

Title Mr Mrs Ms Miss
 Other (please specify)

Gender Male Female

First name(s)

Surname(s)

Maiden name or any other name(s) used.

Date of birth

Country and town of birth

Nationality Dual nationality (if applicable)

Are you a US Citizen?
 Yes No

Full permanent residential address including postcode (a PO Box or c/o address is not normally acceptable as a residential address). Please refer to our guide to providing identification documents

Postcode

Number of years at this address?

Correspondence address (if different from residential address)

Postcode

Tax Identification Number/National Insurance Number

Countries of tax residence

What is your relationship with the other applicant? (if applicable)

Account correspondence is sent by post. There may be occasions when we need to contact you urgently, for example to clarify an instruction. Please provide all of the following information.

Home phone number (including area code)

Mobile contact telephone number (including area code)

Email address

4. Personal details of the account holder(s) continued (Please note all sections are mandatory)

1st Applicant

Are you:

- Employed Retired Homemaker
 Self-employed Student Unemployed

Employer's name/name of your business*

Nature of business*

Occupation*

***(prior to retirement if applicable)**

Please indicate your approximate current **gross** annual income

Annual income range £0-25k £25-50k £50-100k £100k+
(approx sterling equivalent)

2nd Applicant

Are you:

- Employed Retired Homemaker
 Self-employed Student Unemployed

Employer's name/name of your business*

Nature of business*

Occupation*

***(prior to retirement if applicable)**

Please indicate your approximate current **gross** annual income

Annual income range £0-25k £25-50k £50-100k £100k+
(approx sterling equivalent)

5. Details about your expected account turnover (This section is mandatory for all type of accounts)

If you are opening a Fixed Term Deposit, please indicate any expected additional future activity.

Account turnover

How often will you use the account?

- Weekly Monthly Quarterly Half yearly Annually

What is the anticipated total sum of deposits expected each year (excluding your initial deposit) in the currency of your deposit?

- < 10,000 10,001 - 25,000 25,001 - 50,000 50,001 - 100,000 100,001 - 250,000 250,001 or more

How many debit and credit transactions do you estimate making and/or receiving during a year (excluding interest payments)?

- 1 - 5 6 - 10 11 - 15 16 or more

6. General information (This section is mandatory for all type of accounts)

To meet our requirements we need to understand your reasons for opening the account(s) and how the funds being deposited have been accumulated.

Please provide full details of where the funds have been derived (complete all that are applicable. We reserve the right to request evidence of this.

	Received over what period	Amount	Further details
<input type="checkbox"/> Lifetime savings			
<input type="checkbox"/> Sale of a property			
<input type="checkbox"/> Sale of a business			
<input type="checkbox"/> Inheritance			
<input type="checkbox"/> Pension			
<input type="checkbox"/> Salary/Bonuses			
<input type="checkbox"/> Gift			
<input type="checkbox"/> Other			

Please indicate the purpose of the account(s), i.e. what is/are the account(s) to be used for?

If you are not an Isle of Man resident, please tell us why you have chosen to operate an account in the Isle of Man.

Which of the following countries or geographical regions do you expect to make or receive payments to and/or from?

- Isle of Man UK Middle East North America Africa
 Channel Islands EU Countries Far East Australia Other

7. Personal information and data protection

Information you provide on this application form may be held on computer by Permanent Bank International Ltd, as Data Controller, and will be used only for purposes registered under the Data Protection Act, including administration, research, analysis and keeping you informed of related products and services from members of the Permanent TSB Group. Please note that no information is passed by us to any third party for marketing purposes. Information about you will be kept after your account is closed. You have the right to see certain records held by us on payment of a fee. If you wish to exercise this right you should write to:

The Compliance Manager, Permanent Bank International Ltd, Hillary House, Prospect Hill, Douglas, Isle of Man, IM1 1EQ.

I/We do not wish to receive marketing information

When we correspond with you

Please note that all correspondence issued will be addressed and sent to the first-named account holder only. We reserve the right to vary this arrangement when circumstances arise.

8. Verification of Identity

There are times when we will communicate with you by telephone, sometimes to answer a query you have, other times it may be as a result of us contacting you to confirm the authenticity of a written request purportedly to have come from you. You will appreciate that we must take measures to ensure that it is you we are talking to. In addition to other security questions we may ask you, please nominate a password and provide the first applicant's mother's maiden name for use with this account as a measure of verifying your identity over the telephone.

Password:
(MUST BE COMPLETED)

First applicant's Mother's maiden name:
(MUST BE COMPLETED)

We reserve the right not to discuss your account with you by telephone unless you quote the correct password or first applicant's Mother's maiden name, in addition to other security questions we may ask you.

9. How did you hear about us?

We would find it very helpful if you could tell us how you heard about us:

10. Declaration and Mandate

This section sets out information which forms the agreement between you and Permanent Bank International Ltd. Please take time to read this section carefully.

Account declaration

- I/We understand that Permanent Bank International Ltd reserves the right to decline this application at its discretion and without reason.
- I/We declare that the information given is true and I/we authorise Permanent Bank International Ltd to make any appropriate enquiries to obtain independent verification of any information provided in this application form.
- I/We confirm that I/we have read and understood the current General Terms and Conditions and the Product Conditions, where applicable, applying to the account(s) and I/we agree to be bound by them.
- I/We confirm that in the event of death, where an account is held in joint names, the account will be vested to the surviving account holder(s).
- I/We confirm that I/we agree to be bound by the current Terms and Conditions relating to this account and to all future accounts opened where the Terms and Conditions remain materially unchanged.
- I/We confirm that I/we will notify Permanent Bank International Ltd of any change in my/our name, address and contact details in relation to the information supplied in this application form.

Signature mandate

- I/We agree that Permanent Bank International Ltd is authorised until further notice to accept the mandate as specified below as a discharge for withdrawals or for any other purpose in connection with this account.

My signature Any one of us All of our signatures
(sole accounts only)

Where no preference is indicated, Permanent Bank International Ltd will assume that any account holder may sign for withdrawals and for any other purpose in connection with this account.

Your signature(s)

1st Applicant

Signature

Full name

Date

2nd Applicant

Signature

Full name

Date

Final Checklist

- Have you fully completed all sections of this form?
- Have you nominated a password and provided the first applicant's Mother's maiden name as required in Section 8?
- Has the declaration and mandate been signed at Section 10?
- Have you enclosed the certified copy documents to verify the identity and residential address of each applicant?
Have you enclosed your Sterling cheque (unless you are remitting funds electronically when the account is open)

Please provide full details of the **certifier** of the documents below (mandatory)

Full name

Title or position Profession

Professional body and qualifications for certifier (where applicable)

Certifier's office address

Telephone Fax

Email address Website


Date of certification:


Next Steps



Once you have completed the checklist above, print the application form and (if completed on a computer), make sure it is signed by all account holders in section 10 and send it in the post with your certified copy identification documents and cheque (if applicable) to the address below:

Permanent Bank International
Hillary House
Prospect Hill
Douglas
Isle of Man IM1 1EQ

If you have any questions at all, please do not hesitate to contact us by any of the following methods:

 **01624 673373 (+44 1624 673373 if calling from outside the UK)**

 **01624 673263 (+44 1624 673263 if faxing from outside the UK)**

 **info@permanent-bank.com**
 **www.permanent-bank.com**

Permanent Bank International Ltd ("PBI") is licensed by the Isle of Man Financial Services Authority.

PBI is an Isle of Man registered company No: 064936C and is a wholly owned subsidiary of permanent tsb p.l.c. which is incorporated in Ireland and regulated by the Central Bank of Ireland. As PBI places funds with other parts of its Group its financial standing is linked to that of the Group. Depositors may wish to form their own view on the financial standing of PBI and the Group based on publicly available information. The latest report and accounts for PBI and the Group are available on our website www.permanent-bank.com. PBI is a participant in the Isle of Man Depositor's Compensation Scheme as set out in the Depositors' Compensation Scheme Regulations 2010.