FOR OFFICE USE ONLY

Account Number: **Branch:**

Leeds Building Society

Albion Cheque Account Application Form

This application form is for personal customers only.

Please answer all relevant questions in black ink using BLOCK CAPITALS and tick the appropriate boxes.

1 Personal details

1st Applicant

Title Mr Mrs Miss Ms Other

Forename(s) in full

Surname

Date of Birth D D M M Y Y Y Y

Nationality

Mother's Maiden Name:
(or some other 6-10 character word to be used for password identification purposes)

Permanent Residential Address

Postcode

Tel: Daytime

Tel: Evening

Email

How long have you lived at this address? Years Y Y Months M M

What is your residential status at this address?

Owner occupier Tenant Living with friends Living with family

If you have lived at your current address for less than 3 years, please provide your previous address

Postcode

How long have you lived at this address? Years Y Y Months M M

If your name has changed in the last 3 years please tell us your previous name

2nd Applicant

Title Mr Mrs Miss Ms Other

Forename(s) in full

Surname

Date of Birth D D M M Y Y Y Y

Nationality

Mother's Maiden Name:
(or some other 6-10 character word to be used for password identification purposes)

Permanent Residential Address

Postcode

Tel: Daytime

Tel: Evening

Email

How long have you lived at this address? Years Y Y Months M M

What is your residential status at this address?

Owner occupier Tenant Living with friends Living with family

If you have lived at your current address for less than 3 years, please provide your previous address

How long have you lived at this address? Years Y Y Months M M

If your name has changed in the last 3 years please tell us your previous name

Please provide details of all addresses over the last 3 years (on a separate sheet if necessary)

Please tick if you require a second cheque book for joint accounts

2 YOUR INTEREST...IN THEIRS:

The Society will deduct the pence amount of your annual net interest (never more than 99p a year) and donate this to the Leeds Building Society Charitable foundation and partner charities. If you do **not** wish to donate your pence interest, please tick this box

3 Occupation details

1st Applicant

Name of Employer
(or name of business if self employed)

Business Address

Postcode

Occupation details

Time with employer/self employed Years Y Y Months M M

How are you paid? Direct to bank Cheque Cash

Salary £ p.a.

2nd Applicant

Name of Employer
(or name of business if self employed)

Business Address

Postcode

Occupation details

Time with employer/self employed Years Y Y Months M M

How are you paid? Direct to bank Cheque Cash

Salary £ p.a.

4 Financial details

1st Applicant

Do you have any of the following cards? ☐ American Express ☐ Visa ☐ M&S ☐ Mastercard ☐ Diners ☐ Other

Do you have a current account/cheque account with another building society/bank? ☐ Yes ☐ No

Account details Sort code ☐☐ ☐☐ ☐☐

Account number ☐☐☐☐☐☐☐☐

How long have you held the account? Years Y Y Months M M

Do you have any accounts with the Society? If yes please give details

Have you ever been bankrupt or insolvent or entered into any arrangement with creditors or been subject to any judgement or decree for debt outstanding? ☐ Yes ☐ No

If yes give details

2nd Applicant

Do you have any of the following cards? ☐ American Express ☐ Visa ☐ M&S ☐ Mastercard ☐ Diners ☐ Other

Do you have a current account/cheque account with another building society/bank? ☐ Yes ☐ No

Account details Sort code ☐☐ ☐☐ ☐☐

Account number ☐☐☐☐☐☐☐☐

How long have you held the account? Years Y Y Months M M

Do you have any accounts with the Society? If yes please give details

Have you ever been bankrupt or insolvent or entered into any arrangement with creditors or been subject to any judgement or decree for debt outstanding? ☐ Yes ☐ No

If yes give details

5 Declarations

Please read this Declaration carefully and fill in the form overleaf.

1. I/We confirm that the information provided on this form is complete and true and the Account is for personal use only and not for business purposes.
2. I/We authorise you to make enquiries of my/our employer, accountant, bank, landlord or mortgagee as the Society may deem necessary to assess this application.
3. I/We acknowledge receipt of the Albion Cheque Account Terms and Conditions and agree to be bound by those Terms and Conditions and the Society's rules.
4. †We understand that the Society will accept the signature of either of us to operate the Account and request you to act on either signature for all purposes.
5. †Pursuant to Section 185(2) of the Consumer Credit Act 1974 we authorise the Society not to comply in our case with the need to provide more than one statement of account unless specifically requested in writing.
6. I am/We are 18 years of age or over.

† Joint accounts only.

Assignment of Conversion Benefits

IF YOU WERE A SHAREHOLDING OR A BORROWING MEMBER OF THE SOCIETY ON 28TH FEBRUARY 1999, AND HAVE CONTINUED TO BE A MEMBER (OF EITHER TYPE) EVER SINCE THAT DATE, THE FOLLOWING WORDING DOES NOT APPLY TO YOU; IN THAT CASE, PLEASE GO TO THE USE OF PERSONAL INFORMATION SECTION. ALL OTHER APPLICANTS SHOULD READ ON.

I/We understand and agree that: By applying to open a share account on or after 1st March 1999, I/we agree with the Society and Leeds Building Society Charitable Foundation ('the Foundation') that I/we will assign to the Foundation (or to any charity(ies) nominated by it, but to no other person) the right to any relevant conversion benefits (defined below). This obligation will not apply to me/us if I/we fall within any class of persons which as at today's date the Society wishes to be excluded from such obligation. My/our agreement is irrevocable and authorises the Society to make over to the Foundation (or to any charity(ies) nominated by it) any such benefits without further notice to me/us. I/we understand that neither the Society nor the Foundation will release me/us from this agreement or vary its terms. I/We also understand that the Society will require (on behalf of itself and the Foundation) that all applicants for share accounts who are not members of the Society will agree to the above condition (or a condition having substantially the same effect) except that the requirement will not apply to any applicants falling within any class of persons where, at the time of the applicants becoming shareholding members, the Society considers this to be inappropriate. The Society will not impose that requirement on applicants if the Society decides and announces by press release that it is no longer in the best interests of the Society to do so generally on a continuing basis. Any such decision by the Society would not have retrospective effect and I/we would continue to be bound by the above condition. For this purpose: 'relevant conversion benefits' means any conversion benefits which I/we might become entitled to receive as a shareholding member(s) of or depositor(s) with the Society at any time within the five years immediately following the date on which my/our share account is opened (or within such shorter period as the Society today considers appropriate having regard to any particular class of person within which I/we may fall); 'conversion benefits' means any benefits under the terms of any future transfer of the Society's business to a company (i.e. on conversion or takeover) except the statutory right to have shares in the Society (including any balances on share accounts) converted into deposits with the company; and, if the Society merges with any other society, after the date of such merger, 'Society' includes such other society. I/We authorise the Society to pass to the Foundation such information relating to me/us and my/our share accounts with the Society as the Foundation may reasonably require in connection with this agreement to assign. A list of the classes of persons which the Society currently wishes to be excluded from the obligation to assign (which may change from time to time) is available on request from the Society's Secretary at its Head Office.

Use of Personal Information

In considering your application, we will search your record at credit reference agencies who will supply us with information, including information from the Electoral Register. The agencies will record this search whether or not this application proceeds. We may use automated credit scoring methods to assess this application and to verify your identity. Credit searches and other information which is provided to us and/or the credit reference agencies about you and those with whom you are linked financially, may be used by us and other companies if credit decisions are made about you, or other members of your household. Information held about you by the credit reference agencies may be linked to records relating to one or more of those with whom you are or have been financially linked or associated. For the purposes of this application you may be treated as financially linked or associated and your application will be assessed with reference to any 'associated' records.

By stating a financial association with another party, you are declaring that you are entitled to disclose information about your joint applicant and/or anyone else referred to by you and you authorise us to search, link and/or record information at credit reference agencies about you and/or anyone else referred to by you. An 'association' between joint applicants and/or any individual identified as your financial partner, will be created at credit reference agencies which will link your financial records. You and anyone else with whom you have a link should understand that each other's financial information will be taken into account in all future applications by either or both of you. This link will continue until one of you successfully files a 'disassociation' at the credit reference agency/ies.

The credit reference agencies will add to your record details of our search and your application. We will also add to this record details of your account. If you do not repay in full and in time, we may tell the agencies who will record the outstanding debt.

Information which you provide or which we obtain through your dealings with us will be held on the Society's computers and in other records. We may pass on such information as follows:

- To subsidiary and associated companies of the Society who may use it for marketing purposes as mentioned below. You can ask for a list of such companies.
- To anyone whom we transfer our rights and duties under our agreement with you.
- If we have a duty to do so or if the law allows us to do so.
- If you are not an existing customer for whom we already hold sufficient identification details, we will use electronic means to verify and validate your identity.

We may undertake a search with a credit reference agency for the purposes of verifying your identity and the details submitted, in line with regulatory requirements.

We use the Experian credit reference agency for our identity checks. Experian may check the details supplied against any database (public or otherwise) to which they have access. They may also use the details in the future to assist other companies for verification purposes. A record of the search will be retained, but it will not affect future credit.

You have the right to apply directly to Experian (at the address below) for details of information, which they hold about you - this is subject to payment of a fee. You should ensure that your letter includes:

- Your full name: title, forename, 2nd initial, surname (and maiden name if appropriate)
- Details of all addresses you have lived at over the last 6 years - including town, county, postcode and date you moved in
- A cheque or postal order, payable to 'Experian' for the fee, currently £2.00
- The date and your signature to authorise the Credit File request.

Consumer Help Services, Experian, PO Box 8000, Nottingham NG80 7WF, www.experian.co.uk

By proceeding with this application you are agreeing to a search being undertaken in this way.

If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information.

We and other organisations may also access and use this information to prevent fraud and money laundering, for example, when:

- Checking details on applications for credit and credit related or other facilities
- Managing credit and credit related account or facilities
- Recovering debt
- Checking details on proposals and claims for all types of insurance
- Checking details of job applicants and employees

Please contact us on freephone 0500 225777 if you want to receive details of the relevant fraud prevention agencies. We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.

You have the right on payment of a fee to receive a copy of the information we hold about you if you apply in writing to the Compliance Department, Leeds Building Society, 105 Albion Street, Leeds, LS1 5AS. We may monitor and/or record your telephone conversations with the Society to ensure consistent service levels (including staff training).

Leeds Building Society Group Marketing Programme

We may use and share your customer records including your contact details, details about this application and any of the services we provide to you, with:

- companies within Leeds Building Society Group (including in particular Leeds Financial Services Limited) and;
- companies which form part of its strategic partnerships.

You can ask us for a list of such companies. This is so that we or they may contact you by mail, telephone, fax or email with Society news, and to inform you about our other financial services including mortgages, savings and investments, life products, loans and credit cards, general insurance and financial planning services and of competitions or offers which may be of interest to you. By submitting this application you agree to being contacted as described unless you have ticked the box in the consent section.

6 Consent

I/We have read and agreed to be bound by the sections "Declaration" and if it applies "Assignment of Conversion Benefits", also I/we have read the section entitled "Use of Personal Information". By signing this form I/we consent to the uses and disclosures of information listed.

It is important that you read and understand the section entitled 'Use of Personal Information' (including the information regarding credit reference and fraud prevention agencies) set out above in this application form and by signing this application, you agree that we can use your personal information in this way.

1st Applicant

Date: DD / MM / YYYY

I consent to receive marketing information as detailed in the 'Use of Personal Information' section unless I tick this box: ☐

2nd Applicant

Date: DD / MM / YYYY

I consent to receive marketing information as detailed in the 'Use of Personal Information' section unless I tick this box: ☐