

Personal application form

For office use only	
Account number	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
	RM <input type="text"/>

WEBSITE

This application form is for individuals or joint applicants. If there are more than two applicants, please ask for an Additional Applicants Form. Before we can open your account, we need to verify your identity and the original source of the funds you are depositing with us. You will find full details in the "What we need you to provide" insert.

If your application is incomplete or supporting documentation is missing, it may take us longer to open your account.

If you need any assistance completing this form, please call our application helpline on +44 (0)1534 825085 or e-mail: application@bankofscotlandint.com. We'll be pleased to help.

Please complete in ink and use block capitals. *You will need to tick where applicable and delete where appropriate.

- Tick here if you are an existing Bank of Scotland International customer
My/Our* current Bank of Scotland International account number is Sort code - -
- Tick here if you are an existing customer of Halifax and/or Bank of Scotland
My/Our* account details are: Account number Sort code - -
- Tick here if you are to be a new customer of Bank of Scotland International

Bank of Scotland International Limited is the deposit-taker and bank contracting party for all accounts, other than Flexible Plus Current Account and Instant Access Savings Account. For these accounts, the deposit-taker and bank contracting party is Bank of Scotland plc.

Section 1 - Personal details

First applicant

Title Mr/Mrs/Miss/Ms/other (please state) _____
First name(s) _____
Surname _____
Any aliases/other names _____
Residential address _____

Town _____
Country _____
Post code _____

How long have you lived at this address? Years Months

Residential information Home owner Tenant

Living with family Other (please state) _____

Second applicant (if applicable)

Title Mr/Mrs/Miss/Ms/other (please state) _____
First name(s) _____
Surname _____
Any aliases/other names _____
Residential address _____

Town _____
Country _____
Post code _____

How long have you lived at this address? Years Months

Residential information Home owner Tenant

Living with family Other (please state) _____

Section 1 - Personal details continued

First applicant

Previous address (only complete if you have lived at your current address for less than three years)

Town _____

Country _____

Post code _____

How long did you live at this address? Years Months

Residential information

Home owner Tenant Living with family

Other (please state) _____

Correspondence address (if different from above)

Town _____

Country _____

Post code _____

Phone number (including dialling code)

Home _____

Mobile _____

Work _____

May we phone you at work? Yes No Convenient time

Fax number _____

Email address _____

Nationality _____

Date of birth _____

Place of birth _____

Country of birth _____

Marital status

Single Separated Married Divorced

Widowed Civil partnership Dissolved civil partnership

Number of dependent children

Employment status

Full time Part time Self-employed Retired

Other _____

Occupation (if retired, please state former occupation) _____

Employer's name _____

Gross annual income _____

Second applicant

Previous address (only complete if you have lived at your current address for less than three years)

Town _____

Country _____

Post code _____

How long did you live at this address? Years Months

Residential information

Home owner Tenant Living with family

Other (please state) _____

Correspondence address (if different from above)

Town _____

Country _____

Post code _____

Phone number (including dialling code)

Home _____

Mobile _____

Work _____

May we phone you at work? Yes No Convenient time

Fax number _____

Email address _____

Nationality _____

Date of birth _____

Place of birth _____

Country of birth _____

Marital status

Single Separated Married Divorced

Widowed Civil partnership Dissolved civil partnership

Number of dependent children

Employment status

Full time Part time Self-employed Retired

Other _____

Occupation (if retired, please state former occupation) _____

Employer's name _____

Gross annual income _____

Section 2 - Account details

Please select the account(s) you wish to open and the amount(s) to be deposited.

<input type="checkbox"/> Flexible Plus Current Account (minimum £5,000 Sterling)	Amount £
	For Flexible Plus Current Account interest is added to the account on the last business day of each month.
<input type="checkbox"/> Instant Access Savings Account (minimum £5,000 Sterling)	Amount £
	I would like my interest <input type="checkbox"/> Added to the account annually on the last bank working day of February <input type="checkbox"/> Added to the account on the last bank working day of each month
<input type="checkbox"/> Bonus Saver Account (minimum £5,000 Sterling, maximum £1,000,000)	Amount £
	For International Bonus Saver Account interest is added to the account on the last bank working day of each month.
<input type="checkbox"/> Monthly Income Account (minimum £25,000 Sterling, maximum £1,000,000)	Amount £
	I would like my interest payment date to be on _____ of each month. If no date is selected, interest will be paid on the same date each month as the date of account opening in accordance with the Special conditions for this account. You must complete section 7 to indicate where you want your interest paid away.
<input type="checkbox"/> Fixed Rate Account (minimum £10,000 Sterling, maximum £1,000,000)	Amount £
	Investment term <input type="checkbox"/> 6 months <input type="checkbox"/> 1 year <input type="checkbox"/> 2 years <input type="checkbox"/> 3 years I would like my interest <input type="checkbox"/> Paid away at the end of the term (for investments of 6 months and 1 year) <input type="checkbox"/> Paid away monthly (for investments of 1, 2 or 3 years) <input type="checkbox"/> Paid away annually (for investments of 2 and 3 years) If you opt to have interest paid away, you must complete section 7. If no selection is made, interest will be paid annually.
<input type="checkbox"/> Base Rate Tracker Account (minimum £25,000 Sterling or \$50,000 US Dollars or €35,000 Euros; maximum £1,000,000 or \$2,000,000 or €1,400,000. Please note that this account cannot be opened with money already deposited with Bank of Scotland International)	Currency _____ Amount _____ I would like my interest <input type="checkbox"/> Added to the account annually on the last bank working day of August <input type="checkbox"/> Paid away on the last bank working day of August. For US Dollar and Euro accounts, the interest can be paid away only to a Bank of Scotland International account held in the same currency. If you opt to have interest paid away, you must complete section 7.
<input type="checkbox"/> International US Dollar Savings Account (minimum \$5,000 US Dollars)	Amount US\$
	For International US Dollar Savings Account interest is capitalised annually on 31st December.
<input type="checkbox"/> International Euro Savings Account (minimum €5,000 Euros)	Amount €
	For International Euro Savings Account interest is capitalised annually on 31st December.
<input type="checkbox"/> Fixed Term Deposit Account (minimum £25,000 Sterling or \$50,000 US Dollars or €35,000 Euros or currency equivalent of £25,000. Available in most major currencies)	Currency _____ Amount _____ Investment term <input type="checkbox"/> 7 days <input type="checkbox"/> 2 weeks <input type="checkbox"/> 1 month <input type="checkbox"/> 2 months <input type="checkbox"/> 3 months <input type="checkbox"/> 6 months <input type="checkbox"/> 12 months Other (term not exceeding 12 months) _____ For Fixed Term Deposit Accounts, interest is calculated daily and added to the account on maturity.
<input type="checkbox"/> Call Deposit Account (minimum £50,000 Sterling or \$75,000 US Dollars or €70,000 Euros or currency equivalent of £50,000. Available in most major currencies)	Currency _____ Amount _____ For Call Deposit Accounts, interest is calculated daily and added to the account on maturity.

Section 3 - Deposit details

My opening deposit:

- | | |
|---|--|
| <input type="checkbox"/> is enclosed by cheque/draft* made payable to myself or | Internal transfer |
| <input type="checkbox"/> will be transferred electronically from another bank or building society once my new account number has been received or | <input type="checkbox"/> will be transferred from an existing Bank of Scotland International account. Please complete the 'Internal funds transfer request' form on page 8 |

Section 4 - Account activity

This section **must** be completed. The information provided enables us to better understand the transactions passing through your account. If the information provided is not clear or is not consistent with other information provided, we may have to ask you for clarification. This may in turn delay the processing of your application.

Reason for originally establishing account in Jersey/Isle of Man

Purpose of account

(Please be specific with the reason for the opening of the account, for example saving for retirement, saving for house purchase, etc)

Please indicate the ORIGINAL source of funds, i.e. where the funds to open the account originated

(Please send in any appropriate documentation to confirm the source. See Step 3 of the What we need you to provide leaflet for details)

- Accumulation of savings House sale proceeds Pension Salary/Bonus Inheritance
- Sale of shares Sale of business Maturing life policy Other, please state

How much do you intend to deposit each year? Sterling/US Dollar/Euro/other currency - (delete as appropriate)

- less than 5,000 5,001 to 10,000 10,001 to 20,000 20,001 to 50,000 50,001 to 100,000

greater than 100,000 - please state amount

Please indicate, if applicable, the source of the ongoing funds that will be credited to the account

(Documentation may be requested to support future large credits to your account)

- Accumulation of savings House sale proceeds Pension Salary/Bonus Inheritance
- Sale of shares Sale of business Maturing life policy Other, please state

If your balance exceeds £100,000 (or currency equivalent), what economic activity was involved in the establishment of your wealth?

(Please be specific and use the 'other information' section if required. Generic answers such as 'investments' and 'savings' are not acceptable)

Any information you may be able to provide us with regarding future transactions (debit/credit). This may negate the necessity of contacting you for further information

Any other relevant information

Section 5 - Account location

Please specify your preferred account location Jersey* Isle of Man

*If no selection is made, accounts will be opened in Jersey

Section 6 - Tax details (For customers resident in the European Union)

If you are resident within the European Union, you may be affected by the implementation of tax laws in Jersey and the Isle of Man which came into effect on the 1st of July 2005 and are similar provisions to those identified within the European Union Savings Tax Directive. Please select from one of the options below. For further information on the options open to you, please refer to the enclosed fact sheet. If you already have an account with Bank of Scotland International, your existing choice will also apply to this account. If this applies to you, please do not complete this section.

Please note: your accounts will default to Retention Tax if you do not complete this section

First applicant

- Exchange of Information
- Please provide us with your Tax Identification Number (TIN), below

TIN: _____

- Retention Tax
- Exemption

Second applicant (if applicable)

- Exchange of Information
- Please provide us with your Tax Identification Number (TIN), below

TIN: _____

- Retention Tax
- Exemption

(Please enclose either your Tax Certificate/letter from your accountant/solicitor)

Section 7 - Interest

(This section relates to Monthly Income Account, Fixed Rate Account and Base Rate Tracker Account only)

To a Bank of Scotland International account

Account title _____

Account number Sort code - -

For Flexible Plus Current Account interest is added to the account on the last business day of each month.

To a UK bank account
(must be part of the UK clearing system - which includes most Halifax and Bank of Scotland accounts. Not available to US Dollar and Euro Base Rate Tracker Saver)

Account title _____

Account number Sort code - -

Bank name _____

Bank address _____

Section 8 - Internet banking

(This relates to the following accounts - Monthly Income Account, Fixed Rate Account, Base Rate Tracker Account, International Bonus Saver Account, International US Dollar Savings Account and International Euro Savings Account)

Internet Banking will allow you to manage your account portfolio for the accounts listed above. You will be able to view your accounts and balances and make transactions on certain accounts. If you would like to use the Internet Banking service please tick in the appropriate box below. Once your account is set up we will write to you advising you of a Username and Activation Code. These will be sent by separate post for security reasons. You will need both the Username and the Activation Code to register online. The Activation Code letter will give you instructions on how to complete this registration process. Please refer to the specific conditions contained in the Internet Banking Terms and Conditions which will be available for you to read and accept during the online registration process.

In order to comply with our security requirements, it is necessary to apply for telephone and fax banking service as part of your internet banking application, please see section 9 below. Please also ensure you have completed your email address in section 1.

First applicant Second applicant (if applicable) Third applicant (if applicable) Fourth applicant (if applicable)

For Internet Banking for Flexible Plus Current Account or Instant Access Savings Account please contact our customer service team on +44 (0)1534 825085.

Section 9 - Telephone banking service

The following code word will be used to help identify you when using this service and **must be kept confidential**.

This service is subject to specific conditions contained in the Terms and Conditions booklet.

For security reasons when you telephone we will ask you for your personal code word. Your code word should have between 5 and 8 alpha numeric characters.

Section 10 - 24 hour telephone banking service

(This section relates to Flexible Plus Current Account and Instant Access Savings Accounts only)

The following information will be used to help identify you when using this service and must be kept confidential. This service is subject to specific conditions contained in the Terms and Conditions booklet.

First applicant

Place of birth _____

Mother's maiden name _____

Name or first school attended _____

Second applicant (if applicable)

Place of birth _____

Mother's maiden name _____

Name or first school attended _____

Third applicant (if applicable)

Place of birth _____

Mother's maiden name _____

Name or first school attended _____

Fourth applicant (if applicable)

Place of birth _____

Mother's maiden name _____

Name or first school attended _____

Section 11 - Account requirements

(This section relates to Flexible Plus Current Account applicants only)

Application for debit card (cash/ATM/cheque guarantee) and cheque book

Cards and cheque books are subject to application. Cards are subject to the Terms and Conditions of Use for a Bank of Scotland debit card

First applicant

Debit card Cheque book

Second applicant (if applicable)

Debit card Cheque book

Name to printed on cheques and cards _____

Name to printed on cheques and cards _____

Section 12 - Additional services

Statement frequency (Please select how often you would like to receive a statement)

Monthly Quarterly Half yearly Annually

If you would like to receive information about American Express® International Currency Cards, please tick the appropriate box.

American Express® International Currency Cards

Cards are linked to your International Euro or US Dollar Savings Account.

Checklist

Please confirm the following before sending your application. If all relevant sections are not completed or essential documentation not enclosed, this could delay the processing of your application.

- Sections 1-5.** All questions completed. (Please ensure you include income and employer's details, if appropriate.)
- Sections 6-12.** All relevant sections completed. (For section 6, if you select the exemption option, you will need to enclose the relevant supporting document.)
- All parties to the account have signed the application form.
- You have enclosed a cheque made payable to you, if applicable.
- You have completed the 'Internal funds transfer request' form, if applicable.

As detailed in the 'What we need you to provide' insert you need to ensure:

- All parties to the account have provided a certified copy of their passport.
- All parties to the account have provided verification of address documentation.
- You have provided confirmation of source of funds.

Declaration

Please note. Sections A and C apply to you if you are applying for a Flexible Plus Current Account. Sections B and C apply to you if you are applying for an Instant Access Savings Account, International Bonus Saver Account, Monthly Income Account, Fixed Rate Account, Base Rate Tracker Account, Fixed Term Deposit Account, Call Deposit Account, International Dollar Account and International Euro Account.

Section A

Flexible Plus Current Account only

I agree to be bound by the Bank of Scotland International Flexible Plus Current Account Conditions, the Terms and Conditions of Use for Bank of Scotland Debit Card (where I have applied for a card), the 24 Hour Telephone Banking Terms and Conditions and the Telephone Banking Conditions.

Joint applicants only

- the Bank may honour cheques and withdrawals signed by either or the survivor of us even if this causes the account to become overdrawn. The Bank may accept the signature or other instruction of either or any one of us for all purposes connected with the account.
- we are jointly and severally liable for any overdraft, interest and charges.
- this authority continues until one of us cancels it in writing.

Sole named applicants

- information held about you by the Credit Reference Agencies may already be linked to records relating to one or more of your partners. During this application you may be treated as financially linked and your application may be assessed with reference to any "associated" records.

General

We may search credit reference agency files for credit information in assessing your application. The agency also gives us other details and information from the UK Electoral Register to verify your identity. The agency will keep a record of the search type (credit or identification), whether or not the application proceeds.

We may give details of your account and how you conduct it to credit reference agencies. If you borrow and do not repay in full and on time, we may tell credit reference agencies who will record the outstanding debt.

If you state a financial association with another person, you declare that you are entitled to provide information about your joint applicant and anyone else you mention. You also declare that they authorise us to search, link and/or record information about them at credit reference agencies.

I have never been bankrupt or insolvent or entered into any arrangement with creditors or been the subject of any judgement or decree for debt outstanding.

Under the Bank of Scotland International Flexible Plus Current Account conditions, you may on demand require me to pay you any overdraft, interest and charges which I owe you on my account.

- I am over the age of 18.

Please remember:

We will check your details with fraud prevention agencies. If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention 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.bankofscotland-international.com or contacting your local branch. We and other organisations may search these records to help:-

- make decisions about credit and related services for you and members of your household;
- trace debtors, recover debt, prevent fraud and manage your accounts;
- check your identity to prevent money laundering, unless you provide us with other satisfactory proof of identity.

When considering your application for credit, we may use the information supplied to us to offer additional products.

Section B

Instant Access Savings Account, International Bonus Saver Account, Monthly Income Account, Fixed Rate Account, Base Rate Tracker Account, Fixed Term Deposit Account, Call Deposit Account, International Dollar Account, International Euro Account only.

I agree to be bound by the General Savings Conditions, and to the Special Conditions for the account(s) that I am applying for - Instant Access Savings Account, International Bonus Saver Account, Monthly Income Account, Fixed Rate Account, Base Rate Tracker Account, Fixed Term Deposit Account, Call Deposit Account, International Dollar Account and International Euro Account. I agree to be bound by the conditions that apply to the 24 Hour Telephone Banking Terms and Conditions and the Telephone Banking Conditions.

Section C

Applicable to all accounts

This sum is being invested by me as sole/joint* beneficial owner/s*. I confirm that the details shown on this application form are correct. I agree to pay for any loss or expense which you suffer because of my negligence in relation to the Telephone Banking Service (24 hour Telephone Banking Service and Telephone Banking Service), for example in letting anyone else use or know my access code.

Where I have selected Exchange of Information as my option in section 6, I hereby authorise you to report information on my interest payments to the appropriate tax authority. I agree to inform Bank of Scotland International should my situation change and I am no longer eligible for exemption. I understand that I will then be subject to either retention tax or exchange of information. I understand that if you are not in receipt of my Tax Certificate/letter from my accountant/solicitor, or a Self Certified Exemption form, my interest will be subject to retention tax until such time that you are in receipt of the relevant document(s).

I agree that Bank of Scotland International may:

- request confirmation of my identification from another bank, if required;
- suspend operations on the account until satisfactory identification has been supplied.

We will ask you to supply physical forms of identity, name and address confirmation. Please refer to the insert **Verification of Identity**.

We may also search credit reference agency files in assessing your application. The agency also gives us other details and information from the UK Electoral Register to verify your identity. The agency keeps a record of our search whether or not your application proceeds. Our search is not seen or used by lenders to assess your ability to obtain credit. We may use scoring methods to assess your application and verify your

identity. Members of our Group and other companies may use the search records and any other information provided to the agency if you, or other members of your household, apply for other products and services, including insurance applications and claims. This information may also be used for debt tracing, prevention of money laundering and the management of your account.

Data Protection Notice

To see how we use your information, please read the privacy statement on our website www.bankofscotland-international.com or ask for a printed copy of this.

We will use your information to contact you by mail, telephone, e-mail, SMS or otherwise about other products and services that may be of interest to you. If you do not wish to receive this information please advise your local branch or visit www.bankofscotland-international.com for details on how to opt out of this service.

By (signing/submitting) this form you agree that (i) we can use your information in the ways described in the privacy statement referred to above and (ii) the privacy statement is part of the legal agreement between you and us for your account.

I agree that I will use my account for personal use only.

I agree that Bank of Scotland International is authorised until further notice to accept:

My sole signature
(for single accounts only)

Either of our signatures
(for accounts with more than one holder)

as a discharge for withdrawals or any other purpose in connection with this account.

Please ensure all account holders sign below

First applicant

Date

Second applicant

Date

Third applicant

Date

Fourth applicant

Date

Internal funds transfer request form

You will need to complete this form if you would like to transfer money from your existing Bank of Scotland International account.

Please remember to show the amount of the transfer and sign in the authorised signature box(es). If your account requires two signatures, you will need to ensure that the request has been authorised by both signatories.

We will action your instruction once your new account is ready to accept funds. Please complete in ink and USE BLOCK CAPITALS.

Section 1

Funds to be transferred from my Account number Sort code - -
Bank of Scotland International account

Section 2

Funds to be transferred

Account to be closed and transferred

Funds to be sent in:

Sterling US Dollars Euro Other, please state _____

Amount in figures _____

Amount in words _____

Section 3

Authorised signature(s) for account selected in section 1

Authorised signature one _____

Authorised signature two _____

Date _____

Date _____

For completion by Bank of Scotland International

Telegraphic Transfer (SWIFT/CHAPS)

BACS Transfer

Please remit the payment immediately by Telegraphic Transfer or BACS Transfer, as indicated, for credit to:

Account name _____

Account number

Reference (if any) _____

Please send your application and essential documentation to:

Bank of Scotland International

PO Box 19

Evergreen House

43 Circular Road

Douglas

Isle of Man

IM99 1AT

If you need assistance completing this form,

please call our application helpline on:

+44 (0) 1534 825085

or e-mail: application@bankofscotlandint.com

Complaints

We aim to provide the highest possible standard of service to our customers – but know that sometimes, things go wrong.

If you have a problem or complaint we want to know. In most cases this can be dealt with by contacting us on +44(0) 1534 613500 or writing to: Customer Relations Manager, Bank of Scotland International, Evergreen House, 43 Circular Road, Douglas, Isle of Man, British Isles. A copy of our full complaints procedure is available on request.

The Isle of Man has a Financial Services Ombudsman Scheme covering disputes relating to financial services offered in or from the Isle of Man to individuals.

About Us

Bank of Scotland International is a registered business name in Jersey and the Isle of Man for Bank of Scotland plc and Bank of Scotland International Limited.

Bank of Scotland plc. Registered in Scotland No. SC327000. Registered Office: The Mound, Edinburgh EH1 1YZ. Bank of Scotland plc is a wholly owned subsidiary of Lloyds Banking Group plc. Bank of Scotland International Limited. Registered in Jersey No. 84643. Registered Office (and business address of Bank of Scotland in Jersey): Halifax House, 31-33 New Street, St. Helier, Jersey, Channel Islands. Bank of Scotland International Limited is a wholly owned subsidiary of Bank of Scotland plc. The place of business in Isle of Man for Bank of Scotland plc and Bank of Scotland International Limited is Evergreen House, 43 Circular Road, Douglas, Isle of Man, British Isles.

Financial

Bank of Scotland International Limited places funds with other parts of the Lloyds Banking Group and thus its financial standing is linked to that of the Group. Depositors may wish to form their own view on the financial standing of Bank of Scotland International Limited and the Lloyds Banking Group based on publicly available information. The consolidated financial statements of the Lloyds Banking Group are available at http://www.lloydsbankinggroup.com/investors/financial_performance.asp.

A copy of the audited financial statements of Bank of Scotland International Limited is available on request and the consolidated financial statements can be found at www.bankofscotland-international.com

The paid up capital and reserves of Bank of Scotland plc exceed £11.9 billion and Bank of Scotland International Limited exceed £204 million as at 31 December 2008.

Regulatory

Bank of Scotland plc and Bank of Scotland International Limited are regulated by the Jersey Financial Services Commission and licensed by the Isle of Man Financial Supervision Commission to take deposits.

Deposit products and savings accounts

Deposits made at Isle of Man branches of Bank of Scotland plc and Bank of Scotland International Limited are covered by the Depositors' Compensation Scheme contained in the Banking Business (Compensation of Depositors) Regulations 1991.

There is currently no compensation scheme in Jersey covering deposits.

Deposits made in Jersey and the Isle of Man are not covered by the UK Financial Services Compensation Scheme.

Bank of Scotland International Limited is the deposit taker for all deposit accounts, with the exception of the Instant Access Savings Account and Flexible Plus Current Account where the deposit taker is Bank of Scotland plc.

Deposit accounts are held in Jersey or the Isle of Man depending upon which location is specified at the time of application.

Tax

Although interest rates are quoted gross of tax, it may be subject to tax according to the tax rules in your country of residence. You must advise your local tax authority of the amount of interest earned if there is a legal requirement for you to do so.

We are not qualified to provide tax advice and recommend that you seek advice from a professional tax adviser.

General

Telephone calls may be recorded for training, quality monitoring or evidential purposes. Bank of Scotland International makes no charge for the use of its Telephone Banking Service. However, any charge made by your Telecoms Provider will still apply. Internet emails are not necessarily secure as information could be intercepted, lost or destroyed. Please do not email any account or other confidential information. Accounts and services have their own detailed conditions and you should be given a copy of those before opening an account. Copies of the conditions are available on request.

The American Express® International Currency Cards are issued by American Express Services Europe Limited, Registered Office Portland House, Stag Place, London SW1E 5BZ. Registered in England and Wales with No.1833139. All lending is subject to appraisal of the applicant's financial status. You must be at least 18 years old to apply.