

Close Brothers Savings Select Gold

Fixed term deposit application form and guidance notes

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Please retain pages 1 and 2 for your information and **return** pages 3 and 4 completed to Close Brothers Limited, PO Box 64390, 10 Crown Place, London, EC2P 2GS

Applying for your Select Gold deposit

Please carefully read the information on pages 1 and 2, and then complete the details requested on the application form (pages 3 and 4) in pen using block capitals. Please then sign the Acknowledgement and confirmation on page 4 to confirm that you have fully understood and accept the Customer Agreement (Terms and Conditions) and additional conditions detailed on this application form and guidance notes. Please send your completed application form, together with any documentation that we have requested (see Check list on page 2), to Close Brothers Limited at our address below. If you have any questions about your application please call our Client Services team on 020 7392 1772 (opening times: 9am - 5pm, Monday to Friday) who will be happy to assist with your enquiry.

About our Select Gold deposit

Select Gold is a fixed term deposit with interest paid annually and at maturity. This offer is subject to availability. **Please note that no early withdrawals are permitted.** Interest will automatically be paid by electronic transfer to your nominated bank account annually.

The Select Gold fixed term deposit (the 'Account') is open to individual and joint investors depositing personal funds. All investors must be UK residents aged 18 or over. Application is subject to availability and we may withdraw the offer at any time without notice. We reserve the right to refuse a deposit or decline to open an Account.

For your application to be considered we must receive both your fully completed signed application form and cheque, electronic payment or alternatively an instruction to transfer funds from an account in your name with Close Brothers Limited. If your cheque is subsequently returned to us unpaid, your application may be rejected. **The total amount you wish to deposit with us must be received by us in one single payment using one method only.**

Important information

The Customer Agreement and additional conditions below form the standard client agreement upon which we intend to rely. A copy of the Customer Agreement is provided with this application form or can be found on our website (www.closesavings.co.uk). For your own benefit and protection you should read the Customer Agreement and additional conditions carefully before agreeing to them by returning this application form to us. If you do not understand any point please ask for further information. Copies of the Customer Agreement are also available upon request by telephoning 020 7392 1772.

Select Gold - additional conditions

All deposits placed with Close Brothers Limited, Close Brothers Savings are subject to our general Customer Agreement (as may vary from time to time) and to these additional conditions. If there is any conflict between the Customer Agreement and these additional conditions, these additional conditions will apply. The Customer Agreement (and these additional conditions) is the standard client agreement upon which we intend to rely.

1. **You may not withdraw funds or deposit additional funds in the Account during the term.**
2. Interest rates are reviewed on a weekly basis and are available on our website www.closesavings.co.uk or by calling our Client Services team on 020 7392 1772. The rate applied to your account will be the advertised rate on the date we receive your application and funds, and will be fixed until the first maturity date.
3. The interest rate is fixed for the term of the Account. We will not change any other condition except for a reason listed in condition 14.11 of your Customer Agreement.
4. Interest is calculated in advance at the agreed rate and is payable annually and at maturity. Interest payable on the Account will be paid into the UK clearing bank account nominated by you when you apply.
5. Whenever a payment is due on a day that is not a working day in the UK, we will make that payment on the next business day. Interest will be calculated up to the end of the day prior to the day on which payment is made.
6. Tax at the lower rate will normally be deducted from the interest payable on deposits of less than £50,000, unless a valid HM Revenue & Customs Form R85 is provided entitling you to receive interest gross. On deposits of £50,000 and over we will automatically pay interest gross.
7. If you open an Account in joint names, instructions to change nominated bank account details must be authorised by both Account holders.
8. Once we have accepted your application, you will not have a right to cancel this agreement.
9. **You cannot close or amend this Account before the maturity date.** Once the account has been opened, you may not transfer it into another person's name, add another person or remove a person from the account.
10. The minimum balance is £10,000 and the maximum balance is £2 million.
11. We will only accept one single remittance, using one payment method only.
12. Your account will be opened within 10 working days of receipt of the completed application and cleared funds. However, we may require additional documentation for anti-money laundering purposes, in order to finalise our account opening procedure.

At maturity

We will write to you prior to the maturity of your Select Gold fixed term account notifying you of the options that are available to you at the time. If we do not hear from you, on maturity, interest will automatically be paid into your nominated bank account and the principal amount will automatically be re-invested into a one year fixed term fixed rate product that is prevalent at the time of maturity. A 21 day cooling off period will apply from the date your account matures.

Close Brothers Savings Select Gold

Fixed term deposit guidance notes continued

Please retain pages 1 and 2 for your information

Processing of applications

We make every effort to process all applications as soon as we receive them, but in the event of high demand for a particular product, it can take longer than usual to process applications. Interest is payable upon receipt of cleared funds, which in the case of electronic transfers is the value date our account is credited. Please be advised the account may take up to 10 working days to open provided there are no errors or omissions on your application. If you elect to invest by cheque, kindly note it will not be banked by us until our account opening procedures are completed which as mentioned above, may take up to 10 working days. Interest will be paid from the date your cheque clears. If your application is rejected, funds will be returned to you within five working days, by the same method in which they were submitted.

How to send your remittance to us

For applications in your sole name, your cheque must be drawn on a UK bank account either in your sole name or on a joint account to which you are a party. For applications in your joint names, your cheque must be drawn on a UK bank account either in your joint names or in either of your sole names. Building Society cheques will be accepted provided the funds originate from an account in your name, proof of source of funds must be provided in the form of a copy of a building society passbook or statement showing the account number and sort code. All cheques should be made payable to Close Brothers Ltd a/c 're: account holder's name' and sent to us with your completed application form to the address at the top of this form e.g if the account was to be opened in the name of Mr John Smith, the cheque should be made payable to Close Brothers Ltd a/c 're: Mr John Smith'.

Electronic transfers should be sent to 'Close Brothers Limited' using our direct Sort Code 16-51-87, quoting 'Account No. 20009464' and referencing 'your surname and postcode'. Please send funds so they are available when we process your application. We require both completed application and cleared funds in order to open your account.

Deduction of tax on interest

We will pay interest net of tax unless you enclose a completed HM Revenue & Customs Form R85 confirming that you are entitled to receive interest without the deduction of tax. A completed R85 form is required from each customer for each individual account held with Close Brothers Limited where tax is not to be deducted.

For further guidance about this, please either contact your tax office or visit the following website: www.hmrc.gov.uk/individuals

Your nominated UK bank account for repayments

Please note that the account you nominate for repayments is the account to which we will make repayments of principal and/or interest from your fixed term deposit. For applications in your sole name, the account must either be in your sole name, or a joint account to which you are a named party. For applications in joint names, the account must either be in your joint names, or an account in either of your sole names. **For verification purposes, please enclose a photocopy of a recent bank statement for your nominated account with the account holder's name, account number and sort code clearly visible or alternatively a paying in slip or a voided cheque. We do not accept internet bank statements.** Please be advised that any originals may be retained for our records.

Any changes to the nominated bank account must be received by us in writing and must be signed by all applicants who have signed this application form, at least 10 days prior to any repayments being made by us. Your request must be accompanied by a photocopy of a recent bank statement confirming the amended repayment details.

Any subsequent changes to your nominated account must be directed to our Client Services department by telephoning 020 7655 3416.

Check list

Please ensure that you enclose:

- Completed and signed application form (pages 3 & 4)
- Photocopied bank statement of your nominated bank (no internet bank statements)
- Completed and signed cheque (if not paying by electronic transfer)
- Completed and signed Form(s) R85 (if applicable)

About Close Brothers Limited

Close Brothers Treasury and Close Brothers Savings are trading styles of Close Brothers Limited ('CBL'), a subsidiary of Close Brothers Group plc. CBL is registered in England and Wales with company number 195626 and registered office at 10 Crown Place, London EC2A 4FT. Close Brothers Limited is authorised and regulated by the Financial Services Authority, firm reference number 124750.

Proof of identity and address

Under the current money laundering regulations, in common with other banks, we are required to verify your identity. To do this, we use the services of electronic data registers, including credit reference agencies. If we are not able to verify your identity by this method, we reserve the right to ask you to provide us with suitable documents to confirm your identity. If, as part of this application, you provide us with information about another person, you are also confirming that you have told them about this application, and that we will also need to verify their identity. If you do not provide this, we reserve the right to close your account and return your funds with no interest.

Financial Services Compensation Scheme (FSCS)

CBL is a member of the Financial Services Compensation Scheme ('FSCS') which protects up to £85,000 of an eligible depositor's funds held with CBL. The FSCS limit relates to the total funds held by a depositor with CBL, including their share of any joint account and not to each separate account.

Close Brothers Limited, PO Box 64390, 10 Crown Place, London, EC2P 2GS

Close Brothers Savings Select Gold

Fixed term deposit application form

Please complete this form in **BLOCK CAPITALS** and then return the form (pages 3 and 4 only) to Close Brothers Limited at the address listed at the bottom of the page. **ALL** fields are mandatory, unless otherwise stated.

Please tick if you are applying for a sole or joint account

 Sole account

 Joint account

Personal account holder's details

Are you an existing customer?

 Yes No

Existing customer number (if applicable)

Title	Forename(s)	Surname
<input type="text"/>	<input type="text"/>	<input type="text"/>

Date of birth e.g. (21/02/1956) DD/MM/YYYY	Nationality	Residency (UK residency only)
<input type="text"/>	<input type="text"/>	UK

Current residential address (all correspondence issued by us will only be sent to this address)

First line of address	Second line of address	Area / district (if applicable)
<input type="text"/>	<input type="text"/>	<input type="text"/>

Town / city	County	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>

Home telephone number	Mobile telephone number
<input type="text"/>	<input type="text"/>

Email address
<input type="text"/>

Previous residential address (only complete if you have lived at your current residential address for less than 2 years)

First line of address	Second line of address	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>

Joint account holder's details (if applicable)

Are you an existing customer?

 Yes No

Existing customer number (if applicable)

Title	Forename(s)	Surname
<input type="text"/>	<input type="text"/>	<input type="text"/>

Date of Birth e.g. (21/02/1956) DD/MM/YYYY	Nationality	Residency (UK residency only)
<input type="text"/>	<input type="text"/>	UK

Current residential address

First line of address	Second line of address	Area / district (if applicable)
<input type="text"/>	<input type="text"/>	<input type="text"/>

Town / city	County	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>

Home telephone number	Mobile telephone number
<input type="text"/>	<input type="text"/>

Email address
<input type="text"/>

Previous residential address (only complete if you have lived at your current residential address for less than 2 years)

First line of address	Second line of address	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>

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Close Brothers Savings Select Gold

Fixed term deposit application form continued

Interest rates

Interest rates are reviewed on a weekly basis and are available on our website www.closesavings.co.uk or by calling our Client Services team on 020 7392 1772. The rate applied will be the advertised rate on the date we receive your application.

Amount of your fixed term deposit (minimum of £10,000, maximum of £2 million)

Please confirm the amount you are depositing

Please confirm the fixed term you are applying for is:

1 year

I/we confirm that my/our deposit as detailed above will be sent to you by one single payment using one method only. If you are sending funds electronically, please send payments so funds are available when we process your application.

Cheque as enclosed
 Faster payment
 BACS transfer
 CHAPS transfer

Your nominated UK bank account for repayments (see Guidance notes)

Please provide us with a UK bank account for repayments. We require you to provide evidence of this account, please see 'Your nominated bank account for repayments' page 2.

Bank name

Account name (Payee name)

Sort code (6 digits)

Account number (8 digits)

Roll number (if applicable)

Nominated password (minimum of 5 characters, maximum of 10 characters)

In the boxes above, please provide a password that is strong, easy for you to remember but hard for someone else to guess. This will then be used to verify your identity before we accept your telephone instructions or discuss any aspect of your account with us. (If you are an existing customer your existing password will apply).

Financial information

Please describe how the funds for your initial deposit were acquired (e.g. sale of asset, inheritance)

Data Protection Act 1998

Please note that Close Brothers Limited will hold and use your personal information for the purposes of providing our services to you and for other purposes connected with our relationship with you, and we may share your personal information with others, including credit reference agencies and fraud prevention agencies, for certain purposes. Please see Condition 11 of your Customer Agreement ('How we use your information'), which describes the information we will be using and sharing, who we may share it with and the purposes that we and they will use it for. We may also use your personal information and share it with other companies within Close Brothers Group for us and them to send you information about products or services that we or they think may be of interest to you. By signing this application form you agree to this.

If you do not want to receive marketing information from Close Brothers Limited in this context, please tick here.

If you do not want to receive marketing information from other companies in our group, please tick here.

From time to time we would like to offer you products and services that we believe may be of interest or benefit to you and are offered by companies outside of Close Brothers Group. We will not disclose your details to third parties, unless you specifically opt-in to this type of mailing. **To opt-in please tick the box here.**

Acknowledgement and confirmation

I/we apply to open the Account(s) as indicated on this application form. I/we accept the Customer Agreement and any additional conditions contained in this application form and guidance notes, and confirm that the details given by me/us on this application form are correct and will remain in force until such time as you have received notice from me/us in writing to the contrary, together with any necessary revised documentation required by you.

Signature (first applicant - account holder)

Signature (joint account holder) (if applicable)

Name (BLOCK CAPITALS)

Date

Name (BLOCK CAPITALS)

Date

For office use only
Account officer