

Deposit account application

SME notice account

Applying for your SME notice account

Please carefully read the information on pages 1 and 2, then complete the details requested on pages 3, 4 and 5 in pen using block capitals, before signing the Acknowledgement and confirmation. Please send your completed application form, together with any documentation that we have requested (see Documentation checklist on page 5), to Close Brothers Limited at our above address.

If you have any questions about your application please call our Marketing team on 020 7655 3407 (opening times: 9am - 5pm, Mon - Fri) who will be happy to assist with your enquiry.

Important information

The Customer Agreement and Additional Conditions, form the standard client agreement upon which we intend to rely. A copy of the Customer Agreement is provided with this application form or on our website (www.closebrothers.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 7655 3407.

Notice account acceptance criteria

The SME Notice Account (the 'Account') is offered with either a 4 or a 6 month notice period. The accounts are only open to small and medium sized enterprises (the 'Investor') who meet the following criteria:

1. the Investor must be a UK incorporated company registered under the UK Companies Acts; and
2. the Investor must meet at least two of the following three criteria:
 - a) an average number of employees during the current financial year of less than 250
 - b) a total balance sheet not exceeding £35,000,000.00*
 - c) an annual net turnover not exceeding £40,000,000.00**

This is a limited offer, subject to availability, and may be withdrawn at any time. We may refuse a deposit or decline to open an account.

For your application to be considered we must receive your fully completed application form together with your initial deposit by cheque, CHAPS or BACS. If your deposit is subsequently returned to us unpaid, your application will be rejected. You may use this application form to apply for either a 4 Month Notice or a 6 Month Notice Account or both. The total initial amount you wish to deposit with us must be received by us in one single payment amount only.

Notice account additional terms and conditions

All deposits placed with Close Brothers Treasury are subject to the Customer Agreement (as may be varied) 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 (together with these Additional Conditions) is the standard client agreement upon which we intend to rely.

1. The minimum balance required to open an account is £10,000. The maximum balance allowed at any time is £10,000,000 per account. If your balance exceeds this limit for any reason the excess funds will be returned to your nominated bank account.
2. You may only withdraw funds from an SME Notice Account by giving us the required period of notice for that account.
3. Only one application form per company will be permitted.
4. For balances of £10,000 and over, interest will be payable as specified in section 3 on page 3. For balances that subsequently fall below £10,000, interest will be payable at 0.5% gross p.a. variable.
5. The initial deposit must be paid by a single cheque, BACS or CHAPS payment drawn on your nominated bank account, subject to the nominated bank account requirements on page 2, or can be transferred from an existing Close Brothers account subject to the account's terms and conditions and the bank's absolute discretion.
6. Subsequent deposits can be made by cheque, BACS or CHAPS from any UK bank account held in the company name, subject to the nominated bank account requirements on page 2.
7. Interest will be calculated on a daily basis from the day that funds clear and will be applied to the account biannually, on 1st January and 1st July.
8. An account statement will be sent to your correspondence address monthly in addition to transaction advices.
9. Notice can be given by written, signed instruction or by telephone. Notice cannot be given by way of email or fax.
10. All repayments will be made to your nominated bank account by electronic transfer as agreed in the Terms & Conditions (Customer Agreement). Payments under £5,000 will be made by BACS, payments over £5,000 will be made by CHAPS. Alternatively, funds may be transferred internally to another account held by Close Brothers Limited.
11. A Request to close the account and have all funds repaid must be received in writing signed by the account holder(s).

*Figure stated has been converted from Euro to Sterling using 1.20 exchange rate. Original figure EUR43,000,000

**Figure stated has been converted from Euro to Sterling using 1.20 exchange rate. Original figure EUR50,000,000

Your nominated bank account requirements

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 deposit. Your nominated bank account and the account(s) from which you make subsequent payments into the Notice Account must be held in the company name.

For verification purposes, please enclose a photocopy of a bank statement for your above account, dated within the last six months and with the account holder's name, address, account number and sort code clearly visible.

Any changes to the nominated account must be received by us in writing and must be signed in accordance with the attached Mandate, 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.

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. We will start paying interest on deposits from the date of cleared funds and this will almost always be within 10 working days of receipt of your application (accompanied by the required supporting documentation) providing all documentation is complete and correct.

How we use your information

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 the 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 in this context, please tick here:

You may contact us at any time to ask us not to use your information in this way.

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 here:

You may contact us at any time to ask us not to use your information in this way.

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.

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.

Deposit account application

SME notice account

Please complete this form in BLOCK CAPITALS and then return to Close Brothers Limited, 10 Crown Place, London EC2A 4FT. All fields are mandatory, unless otherwise stated.

Section 1. About your business

Name of Company (Account holder name)

Registered number

Section 2. Business contact details

Existing customer

The personal details of **all** officials authorised to give instructions must be provided on the attached Mandate form.

Primary business contact details

FAO

Contact number

Correspondence address

Postcode

Section 3. Account requirements and method of payment

Please give the reason for opening the account(s):

Please indicate the type of account(s) required:	Deposit amount	We confirm that the initial deposit will be sent to you by:		
		Cheque	CHAPS	BACS
4 month notice account 2.00% AER* (1.99% gross p.a. variable)		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6 month notice account 2.40% AER* (2.39% gross p.a. variable)		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Existing internal transfer from account number (please state):		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

*AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest were paid and added each year. The gross rate of interest is the rate payable before the deduction of tax.

- BACS/CHAPS electronic transfers should be made to Sort code 16-04-00 and account number 20009464, quoting reference 'SME account holder name'
- Cheques should be made payable to Close Brothers Limited 'Account holder's name'

Section 4. Nominated UK bank account for repayments

All repayments will only be sent to your nominated bank account which must be held in the 'Account holder name'.

Nominated UK bank account

Bank name & address

Sort code

Account number

Roll number

Section 5. Financial information

What is your expected average monthly balance for your account(s)?	£10,000 - £50,000	£50,001 - £100,000	£100,001 - £250,000	£250,001 - £500,000	£500,001 - £10,000,000
Easy Access account	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Notice Account	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
What is your expected number of payments into your account(s) on a monthly basis?	0 - 5		Greater than 5		
Easy Access account	<input type="checkbox"/>		<input type="checkbox"/>		
Notice Account	<input type="checkbox"/>		<input type="checkbox"/>		

In addition to being a UK incorporated company registered under the UK Companies Act, please confirm that the company fulfills at least two of the following eligibility criteria:

- The average number of employees during the current financial year is less than 250
- The total balance sheet does not exceed £35,000,000.00*
- The annual net turnover does not exceed £40,000,000.00**

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Section 6. Principal stakeholders

Please complete this section with details of any stakeholders with an interest in the company of 25% or more.

Current principal shareholders

Title Forename(s) Surname

Current residential address (including Postcode)

Date of birth

Nationality

Residency

% Shareholding

Title Forename(s) Surname

Current residential address (including Postcode)

Date of birth

Nationality

Residency

% Shareholding

Title Forename(s) Surname

Current residential address (including Postcode)

Date of birth

Nationality

Residency

% Shareholding

Title Forename(s) Surname

Current residential address (including Postcode)

Date of birth

Nationality

Residency

% Shareholding

Section 7. Documentation checklist

Please forward the following documents with your completed application form (all original documentation will be returned):

- A copy of a bank statement dated within the last six months, confirming your nominated account(s) for repayments as detailed in Section(s) 4. **Please note we are unable to accept internet banking print outs.**
- A completed Mandate form as attached.

Section 8. Acknowledgement and confirmation

We apply to open the account(s) as indicated on this application form. We accept the Customer Agreement and any additional conditions contained in this application form, on your website or any other marketing material sent to us and confirm that the details given by us are correct and will remain in force until such time as you receive notice from us in writing to the contrary, together with any necessary revised documentation required by you.

For and on behalf of the Account holder
1st Authorised Official signature
(Must be signed by an Authorised Official detailed on the Mandate)

Print name

Title

Date

For and on behalf of the Account holder
2nd Authorised Official signature
(Must be signed by an Authorised Official detailed on the Mandate)

Print name

Title

Date

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For office use only

Marketing	Customer administration		
Source <input type="text"/>	CAD checked <input type="text"/>	Customer number <input type="text"/>	
Account officer <input type="text" value="CBT"/>	Industry codes <input type="text"/>	CAD approved <input type="text"/>	
Market officer <input type="text"/>	Initial deposit from nominated account	Yes <input type="checkbox"/> No <input type="checkbox"/>	Treasury back office
Class <input type="text"/>	Tax to be deducted	Yes <input type="checkbox"/> No <input type="checkbox"/>	TBO input by <input type="text"/>
Customer group <input type="text"/>	Documents complete	Yes <input type="checkbox"/> No <input type="checkbox"/>	TBO checked <input type="text"/>

Close Brothers Treasury

Corporate account mandate (Limited/PLC/LLP)

Account name: ('the Company')

We request that Close Brothers Limited trading as Close Brothers Treasury ('the Bank') opens/continues to operate accounts in the Company's name as detailed above and may open such further account(s) as we may request from time to time.

In connection with all accounts operated in the name of the Company from time to time, we set out below the names, specimen signatures and other personal information of the persons authorised to give instructions, and include overleaf an extract from the board minutes of the Company approving the appointment of such persons as Authorised Officials.

Use of Authorised Officials' personal data

By law, we are required to verify the identity and address of the Authorised Officials. To do this, we may use the services of electronic data registers, including, but not limited to, credit reference agencies. We may also ask you to provide us with documents to confirm identity and addresses. By signing below, each Authorised Official agrees that we may use their personal data in this way. We do not use information relating to authorised officials, directors and principal shareholders for marketing purposes, or allow others to use the information for such purposes.

Authorised Officials

Name Position held

Home telephone number Mobile telephone number Work telephone number

Email address

Residential address Postcode

Date of birth

Signature

Name Position held

Home telephone number Mobile telephone number Work telephone number

Email address

Residential address Postcode

Date of birth

Signature

Name Position held

Home telephone number Mobile telephone number Work telephone number

Email address

Residential address Postcode

Date of birth

Signature

Name Position held

Home telephone number Mobile telephone number Work telephone number

Email address

Residential address Postcode

Date of birth

Signature

Corporate account mandate (Limited/PLC/LLP) continued

Account name

At the meeting of the Board of Directors of Ltd/Plc/LLP (delete as applicable)

Company registration number ('the Company') held on

The Directors considered the Close Brothers Limited Customer Agreement ('The Agreement') and other documents which Close Brothers Limited has provided and resolved that:

1. The Company
 - a. appoint the Bank as the Company's bankers; or
 - b. cancel the Company's existing mandate(s) to the Bank (with the exception of any instructions given by the Company prior to receipt of this resolution) and replace it/them with the attached.
2. The Company accept the terms of the Agreement and confirm such acceptance to the Bank by completing the Bank's Account Mandate form.
3. The Company authorise any person named in this mandate in the section headed 'Authorised Officials' (an 'Authorised Official') individually to give instructions relating to the operation of the Company's accounts, in accordance with the security procedures set out in the Agreement.
4. A certified copy of these resolutions, which shall remain in force until the Bank receives a certified copy of a resolution rescinding or amending the same, be given to the Bank.

The Directors noted that the Bank is entitled to act on all instructions given by an Authorised Official in accordance with the Bank's security procedures until the Company notifies the Bank that the Authorised Official is no longer authorised to act for it.

Instructions to amend customer static data can only be provided to the Bank in writing and must be signed by an Authorised Official. Fax, email or telephone requests will not be accepted. Instructions to make payments on an account can be provided by Authorised Officials in any way permitted by the Agreement.

It is the responsibility of the Company to advise the Bank of any changes to your Authorised Officials. The Authorised Officials will remain in place until such time as you update us and confirm the removal, or addition of Authorised Officials. Any amendments to Authorised Officials must be made by providing the Bank with an updated Account Mandate form.

Use of personal data provided by the Company

By law, we are required to verify the identity and address of the authorised officials, directors and principal shareholders. To do this, we may use the services of electronic data registers, including, but not limited to, credit reference agencies. We may also ask you to provide us with documents to confirm identity and addresses of authorised officials. If, as part of your appointment of Close Brothers Treasury as your bankers, you provide us with information about another person, you are also confirming that you have told them about this Account Mandate, that they agree to the use of their personal data in this manner and that we may contact those officials and verify their identity and address. The Bank reserves the right to refuse individuals to be authorised officials on any account operated by you. We do not use information relating to authorised officials, directors and principal shareholders for marketing purposes, or allow others to use the information for such purposes.

Password

Please provide us with a suitable password which is easy to remember and difficult to guess. The password will be used as part of our identification process for authorised individuals.

Password (minimum of 5 characters and maximum of 10 characters without spaces)

We certify the above to be a true extract from the Minutes and that the specimen signatures recorded on this Mandate are correct.

Two signatures must be provided on behalf of the Company.

For and on behalf of the Company

Director/Company Secretary

(Must be signed by an Authorised Official detailed on the Mandate)

Print name

Title (delete as appropriate) Director / Company Secretary

Date

For and on behalf of the Company

Director/Company Secretary

(Must be signed by an Authorised Official detailed on the Mandate)

Print name

Title (delete as appropriate) Director / Company Secretary

Date

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