

# OFFSET SAVER ACCOUNT

Provided by Scottish Widows Bank

## DECLARATION

Application reference number

or

Mortgage account number

The following Declaration must be read, agreed and signed by all applicants.

Please confirm tax residency information for all applicants:

### APPLICANT 1

Which countries are you  
tax resident in?

(List all if more than one)

TIN

  
  

### APPLICANT 2

  
  

By TIN, we mean your Taxpayer Identification Number or similar taxpayer reference you hold for countries you are tax resident in.

## PRIVACY STATEMENT

**Note:** Throughout this section the words 'we', 'our' and 'us' refer to Scottish Widows Bank plc. The words 'you' and 'your' refer to the applicants.

### Who we are

Your information will be held by Scottish Widows Bank which is part of the Lloyds Banking Group. More information on the Group can be found at [www.lloydsbankinggroup.com](http://www.lloydsbankinggroup.com)

### How we share your information with Group companies

Your personal information will be shared within the Lloyds Banking Group to enable us to better understand your needs, run your accounts, and provide products in the efficient way that you expect.

### Using your information for fraud prevention

We will share your personal information from your application with fraud prevention agencies. If false or inaccurate information is provided and fraud is identified, details of this fraud will be passed to these 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.scottishwidowsbank.co.uk](http://www.scottishwidowsbank.co.uk), or you can request a copy by calling us on 0345 845 0829.

### HMRC

In order to confirm the accuracy of the income information you have provided, we may share information about you and your application with HM Revenue and Customs ("HMRC"). HMRC will help us to validate whether the income information provided to us is accurate. HMRC may also use the information provided to inform its risk profiling activities and to establish any mismatch with declared income.

### Undertaking credit searches

We may obtain information about you from credit reference agencies and Group records to check your credit status. The credit reference agency enquiries may be seen by other companies making their own enquiries and may affect your ability to obtain credit elsewhere in the future. We may also use credit scoring.

### Undertaking credit searches on a joint applicant

If this is a joint application you are giving us permission to search and record information in respect of you both, and create a link between your financial records at credit reference agencies which will remain until you successfully apply for a "notice of disassociation" at these agencies.

## PRIVACY STATEMENT (CONTINUED)

### Checking your identity

We may ask you to provide physical forms of identity verification or search the files of credit reference agencies which will keep a record of our search, whether or not your application proceeds. This is not seen or used by lenders to assess your ability to obtain credit.

### How we use your information to contact you about products and services

Lloyds Banking Group companies may use your information to contact you by mail, telephone, email or text message about products and services that may be of interest to you. If you do not wish to receive this information please tick the box ☐

### Further information

For further information please contact us on 0345 845 0829.

### Your consent to process your information

To understand how the personal information you give us will be used. We strongly advise that you read our full Privacy Notice, which you can find at [www.scottishwidowsbank.co.uk](http://www.scottishwidowsbank.co.uk), or you can ask us for a copy. By signing this application, you agree to your personal information being used in the ways we describe. Please contact us if you have any questions.

**Warning:** Messages sent by email may not be secure and may be intercepted by third parties. For these reasons, please do not use email to send us communications which contain confidential information. If you disregard this warning and choose to send us confidential information, you agree that you do so at your own risk and that you will not hold Scottish Widows Bank responsible for any loss you suffer as a result.

## OFFSETTING DECLARATION

I, the person whose signature appears below, declare that monies are being/will be deposited in a Scottish Widows Bank Offset Saver Account as sole beneficial owner/as joint beneficial owners. I declare that the information given on this form is true to the best of my knowledge.

For joint account holders only: We as joint account holders, hereby authorise Scottish Widows Bank to accept and act on either written or verbal instructions requesting account withdrawals/deposits given by any one of us.

Scottish Widows Bank can only accept instructions to collect funds from a pre-advised account that I am a party to. Account withdrawals should be sent direct to my bank/building society account linked to my Offset Saver Account. I have received a copy of the Financial Services Compensation Scheme information sheet. I acknowledge that no payments or deposits in favour of third parties will be made. I have read, and agree to, the terms and conditions of the Scottish Widows Bank Offset Saver Account (these can be found in the accompanying brochure 'A Guide to Offsetting').

**Note:** throughout this declaration the words "I" and "we" may be taken where appropriate to mean the plural as well as the singular.

Signature of Applicant 1

Date (DD MM YYYY)

Name (printed):

Signature of Applicant 2

Date (DD MM YYYY)

Name (printed):

Scottish Widows Bank plc. Registered Office: PO Box 12757, 67 Morrison Street, Edinburgh EH3 8YJ. Registered in Scotland no. 154554.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 201601.

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