

Business Banking and Lending application form

For Start Up Loans Company applicants



BUSINESS BANKING

Completing this form

This application form should be completed by Start Up Loans Company entrepreneurs that want to open a 2 Year Start Up Business Current Account. This form can also be used to apply for an Unsecured Business Loan and a 2 Year Start Up Business Current Account. Please fill in the form using **BLOCK CAPITALS** and black ink. Tick any boxes which apply.

Please also refer to the Application Checklist at the end of this form for guidance on how to complete this form.

1a Which type of account(s) would you like to open?

Please tick to indicate if you would like to apply for an Unsecured Business Loan and/or 2 Year Start Up Business Current Account.

Business Lending

Unsecured Business Loan

☐

Business Current Account

2 Year Start-up Business Current Account

☐

Do you want to switch an existing business current account to us using the Current Account Switch Service? Yes ☐ No ☐

If yes, please complete the Switch Agreement Form (MISC 2059) and the Account Closure Instruction Form (MISC 2060).

You will automatically be registered for online banking if the account you are applying for allows for this.

1b About your business

A. To be completed for all Business Banking/Lending applications.

What is the name of your business? (Company trading name)

Registered name (if different)

If there has been a change in your company name at Companies House within the last three months then you will need to provide additional information. Please see the checklist at the back of this application form for details.

What is the nature of your business?

What is the legal status of your business?

Sole Trader

☐

Partnership

☐

Limited Company (LTD)

☐

Other (Please state)

Do you undertake Money Service Business (MSB) either as a primary or secondary business activity in your business name or as an agent for another MSB?

☐

Yes

☐

No

(An MSB is defined as a business that operates one or more of the following activities: Bureau de Change, Money Transfer Business, Third Party Cheque Encashment)

Are you a franchisee?

Yes

☐

No

☐

(We will require a copy of your Franchise Agreement or a Letter of Accreditation from the Franchisor.)

Company registration number (if applicable)

(8 digits with leading zeroes OR 2 letters followed by 6 digits)

FCA registration number (if applicable) Charity number (if applicable)

(6 digits, no letters)

(6 or 7 digits beginning with 1)

HMRC/VAT registration number (if applicable)

Professional association and reference number (if applicable)

Other number (if applicable)

Country of registration

How long have you been operating in this sector?

Years Months

How long have you been involved in running your own business?

Years Months

OLA

1b About your business (continued)**Business/Trading address for your business**

(No PO Box, c/o addresses or virtual company mail box addresses. Physical premises addresses only please.)

This is the address that we will send all correspondence to unless you tell us otherwise

Postcode

Date the business moved here

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Previous address (Only complete if the business has been at the current address for less than three years. Please list all your previous addresses for the last three years. Please attach an additional sheet if required)

Postcode

Date the business moved here

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Registered address (only complete if different from business/trading address)

Postcode

When did your business start/
What is the anticipated start date?

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Correspondence address

(If different from business/trading address shown above)

Postcode

Telephone number (including area code)

--

Fax number (including area code)

--

Email address

--

Business website address

--

Where do you advertise?

--

If your business has an existing account with Santander, please provide us with

Sort code

--	--	--

Account number

--	--	--	--	--	--	--	--

Running your business

How many Directors/Partners/Owners are there?

--

How many employees does the business have?

--

What has been the turnover of the business in the last 12 months? *

£

What is the anticipated turnover of the business as a whole over the next 12 months? *

£

Net Profit

£

Net Capital

£

You will need to provide a Business Plan demonstrating demand and income for the next 24 months. Please send this with your application.

***If your annual turnover exceeds £250,000 we will not be able to process your application. Please refer to the Santander Corporate & Commercial Bank website for products tailored to your business.**

How much do you expect to pay into your account with us on a monthly basis?

Business Current Account

£

How do you expect to make future payments into the account? (e.g. CHAPS, cash, cheque)

--

Purpose of Business Current Account

Main trading account

--

Secondary (main business current account with another provider)

--

Other (please specify)

--

Source of funds

If you are opening the account with £10,000 or more please tell us the source of the money

Shareholder funds

--

 Sale of asset

--

Trading income

--

 Bank finance

--

Directors loan

--

Other (please specify what they are/where they are from)

--

Nature of business premises

Rented

--

 Owned

--

 Lease

--

 Office at home

--

Owned outright

--

 Owned with mortgage

--

Other (please specify)

--

Property value

£

Mortgage outstanding

£

2 Who owns and runs the business?



Instructions: The information in this section is used to do a credit reference check. Further information regarding this can be found in the Credit reference agencies section in Section 6. Please provide all partner details. For Limited Companies, the Directors should complete this part of the form together. Please provide all Director details or, if you have a Company Secretary, Director plus Company Secretary details.

Please complete Supplementary sheets (Section 8 – use photocopies if you need to) for each additional Director/Partner/Major Shareholder with a holding of more than 25% and also authorised users. Please attach these to your completed application form.

Details of ALL Directors and Partners as well as any Shareholders with a holding greater than 25%, and any other operators.

Are you Male ☐ Female ☐

Your title Mr ☐ Mrs ☐ Ms ☐ Miss ☐

Other (please specify)

Marital status

First name

Middle name(s)

Surname

Previous surname (if applicable)

Other names you're known by or commonly use (not nicknames)
(please include title, first name and surname)

Date of birth

Country of birth

Nationality

Second nationality (if dual nationality)

Country of residence

Country of fiscal residence (i.e. the country in which you are currently resident and employed)

Countries in which you are a tax contributor due to citizenship or residence conditions (please list all countries)

Your relationship to the business

Owner ☐ Director/Partner/Member ☐

More than 25% Shareholder ☐ Authorised user ☐

How much of the business do you own? %

How many years have you been involved in this type of business?

Your current home address (No PO Box or c/o addresses – please refer to the checklist at the end of this application form for more details)

Postcode									

Date you started living here

Do you share a mailbox? Yes ☐ No ☐

(For example, in a block of flats or a converted house where letterbox is shared with people you don't live with)

If Yes, please specify which branch you want us to send your card to

Branch number (if known)

Branch name City

If you do not complete the branch details above, we will send your card to the branch nearest to your business/trading address.

Previous address (previous address information is only required for Directors, Partners and all operators.)

(Only required if you have been living at your current address for less than three years. Please list all previous addresses over the last three years. Attach additional sheet if required)

Postcode									

Date you started living here

Your contact details

Daytime telephone number (including area code)

Mobile telephone number

Personal email address

If you have an existing personal account with Santander please provide us with details (Directors and Partners only)

Sort code Account number

2 Who owns and runs the business? (continued)

Who owns and runs your business – only to be completed if you are applying for a Business Current Account and you are a Director or Partner of the business.

Home details

Is your property: Owned outright ☐ Owned with mortgage ☐
Rented ☐

Other (please specify)

Property value

Mortgage outstanding

Amount of time with your personal bank Y Y M M

Number of personal credit/store cards

Marketing preferences

If I prefer not to receive up-to-date information on other products and services, or to be included in market research, I can tick the following boxes: Please do not contact me by telephone ☐ by post ☐ by electronic media (including email and SMS) ☐ for market research ☐. Unless I have indicated otherwise, by continuing with this application, I consent to you contacting me via any of the channels above.

3a Opening your Business Current Account

We would like to open this account (minimum deposit £50) by

☐ Cheque made payable to our business

☐ Transfer from an existing Santander account

Account name

Sort code

Account number

Where do you want interest to be paid?

Same account ☐

Santander account ☐

Sort code

Account number

External account

Sort code

Account number

Would you like a chequebook?

Yes ☐

No ☐

3b Application for gross interest

We are eligible under HM Revenue & Customs Regulations to receive interest gross and this account is not a relevant deposit as set out in Section 856 of the Income Tax Act 2007. We understand that you may ask our local tax office to satisfy you that we are eligible to receive interest gross. Tick if applicable ☐

[illegible]

5 Business Lending

Section 5 only needs to be completed if you are applying for an Unsecured Business Loan that will be linked to your new 2 Year Start Up Business Current Account. If you do not wish to apply for an Unsecured Business Loan please proceed to section 6.

5a Funding requested

Name(s) of proposed borrower(s) (Owners, Directors or Shareholders)

Amount

Purpose

Total cost of purchase/project

Source of your contribution

Over what term would you like to repay your loan? yrs up to five years

5b Other income

! **Instructions:** Please give details of any regular income received by any proposed borrowers which is not from the attached business.

Source

Net income per month

Source

Net income per month

5c Your business banking and financial details

Name of your present/other banker(s)

Length of time account held yrs

Account number

Sort code

Is your current tax position up to date (VAT and PAYE)?

Yes ☐ No ☐

5d Details of your current business borrowing (including your Start up loan from the Start Up Loans Company)

Have you any outstanding unsecured business lending products with Santander? (This includes overdrafts, credit cards and unsecured business loans)

Yes ☐ No ☐

If Yes, what is the outstanding amount that you owe?

Have you any outstanding secured business lending products with Santander? (This includes commercial mortgages, secured business loans and any invoice or asset financing you may have)

Yes ☐ No ☐

If Yes, what is the outstanding amount that you owe?

Have you any outstanding unsecured business lending products with other providers? (This includes overdrafts, credit cards and unsecured business loans)

Yes ☐ No ☐

If Yes, what is the outstanding amount that you owe?

Have you any outstanding secured business lending products with other providers? (This includes commercial mortgages, secured business loan and any invoice or asset financing you may have)

Yes ☐ No ☐

If Yes, what is the outstanding amount that you owe?

What is the amount and term of your loan from the start up loans company?

Amount

Term Months

Have you ever been in default on your start up loan from the Start Up Loans Company

Yes ☐ No ☐

What is the combined monthly repayment amount on all of your business lending?

6 Mandate, Use of your information and Data Protection statement

6.1 Mandates

Mandate of your Partnership

Name in which the partnership carries out business

- 1 We (the partners in the partnership named above) appoint you (Santander Business Banking) as our bankers from the date of this Mandate and apply for the accounts and services as indicated in this form.
- 2 We authorise you to make payments relating to cheques issued or other instructions given by us from any account held with you in the name of the partnership. You will only make the payment if the cheque or any other instruction has been signed by at least the agreed number of signatories. You may make any payment even if it results in any account(s) becoming overdrawn or further overdrawn.
- 3 We authorise you to act on instructions concerning the account(s) or the property of the partnership which are signed by at least the agreed number of signatories.
- 4 We agree that all partners are jointly and severally liable for all debts owing to you.
- 5 We agree that all amounts that we owe to you are due and payable on demand.
- 6 We agree to give you notice of changes to the partnership agreement, the membership of the partnership or about changes to authorised signatories.
- 7 We agree that all notices of any change we give to you will be in writing and signed by all partners.
- 8 We have read and understood and consent to the Declaration contained in this application.

Mandate of your Limited Company

The following are the resolutions of the Company which are the Company's Mandate to Santander Business Banking ('the Bank').

- 1 The Company appoints the Bank as its bankers from the date of this Mandate and applies for the accounts and services as indicated on the Bank's application form for business current accounts ('the Application Form').
- 2 The Company authorises the Bank to make payments from any account(s) held with the Bank in the name of the Company in respect of cheques issued or other instructions given by the Company. The Bank will make the payment only if the cheque or other instruction has been signed as required by this mandate. The Bank may (but is not obliged to) make any payment even if it results in any account(s) becoming overdrawn or further overdrawn.
- 3 The Company agrees that the list of directors and/or other officials of the Company who are authorised to sign instructions on its behalf as set out in the Application Form is accurate. The Company must notify the Bank of any changes to the signatories or otherwise relevant to the operation of the account(s) in writing, signed by the correct people as explained in paragraph 4 below.
- 4 Any notice must be in writing and signed by any two directors or if there is only one director of the Company his or her signature will be acceptable if it is witnessed in writing.
- 5 The Company agrees to inform the Bank if it creates any fixed charge over book debts.
- 6 The above resolutions of the Company shall be communicated to the Bank and shall be the Company's Mandate to the Bank. This Mandate shall remain in force and the Bank may act upon it until the Company notifies the Bank that it is to end or to be changed.
- 7 The Company has read and understood and consents to the Declaration contained in the Application Form.

It is certified that the above resolutions were duly passed and entered into the Minute Book of the Company and duly signed by the Chairman and that the specimen signatures shown in Section 7 are correct.

6.2. Data Protection Statement

Please read this section as this tells you how your personal and business information will be used

I confirm that I am entitled to give information to you about any person named on this form and that I have their consent to act on their behalf. Where there are two or more people named on this form, this declaration applies to each person separately.

Using my personal information

Whether or not I become a customer, you may use all the information I give to you Santander UK plc, or you hold on me as a personal or business customer, to provide and manage the account or service I have applied for. This includes information about the conduct (including details of transactions) of any account that I have with you, a group company or an associated company. You may also use information about me and the business to help you develop and improve your products and services. You will keep information about me and the business after this account is closed.

Sharing my personal information

You may share my information for the purposes described in this statement with the group of companies to which you belong (the Santander group) and your associated companies, and with service providers or agents. These companies may be based in other countries. I understand that you will make sure that my information is only used in line with your instructions and your own strict policies on confidentiality. If you transfer my information to another country, you will also make sure that you give it the same levels of protection as needed under the UK Data Protection Act. You may also give essential information about this account and cards (if any) to others if needed to manage this account and for regulatory purposes.

My marketing preferences

You may invite me to take part in market research surveys and identify and let me know by post, telephone or electronic media (including fax, email and SMS) of products or services, which your group of companies and its associated companies think may interest me. (When deciding whether to provide me with details of a credit product you may check my details and those of my business against the files of credit reference agencies which will not make a record of this search available to other lenders who search my file).

If I would prefer not to receive up to date information on other products and services or to be included in market research, I can indicate this in section 2 'Who owns and runs the business?'.

Credit reference agencies

I understand that when you assess this application, and to manage the account, including any future request for new or increased credit or overdraft facilities you will use the information (including information about the conduct of any of my accounts) for credit assessment, which may include credit scoring. For more information on how credit scoring works, I can read the 'Your application and credit scoring – use of your personal and business information' leaflet available online at www.santander.co.uk/business, in branch or by calling 0845 607 0666. You may make any enquiries relating to me and the business that you consider necessary (for example, from another financial institution) and search the files of credit reference agencies at my home and business address, who will keep a record of each search. The credit reference agencies will supply both public (including the electoral register) and shared credit and fraud prevention information. This could affect my ability to get credit elsewhere within a short period of time. If I am a director, you will seek confirmation from credit reference agencies that the residential address that I provide is the same as that shown on the restricted register of directors' usual addresses at Companies House. Details about any applications (whether or not they go ahead) will be recorded at the credit reference agency, including information on the business and its proprietors, and credit reference agencies may create a record of the name and address of my business and its proprietors if there is not one already. A financial link between joint applicants or between myself and any named business partner or individual will be created at the credit reference agency. This will link our financial records (including records of any previous and subsequent names), where each will be taken into account in all future applications by either or both of us. If an association linking my financial records with those of any other person already exists at the credit reference agency, any applications will be assessed with reference to these associated records. This situation will continue until one of us successfully files a 'disassociation' at the credit reference agency. You will also pass details about me, the business and the conduct of this account (if this application is successful) to credit reference agencies. I understand that this will include any failure to make agreed payments into the account even if I remain within the agreed credit limit, and that this information may affect my ability to get credit.

6 Mandate, Use of your information and Data Protection statement (continued)

Verifying my identity and fraud checks

Before you can approve this application, in order to prevent or detect fraud you will check and share the information provided in this application or at any stage with fraud prevention agencies and the Start Up Loans Company, and may make searches at credit reference agencies who will supply you with information, including information from the electoral register, for the purposes of verifying my identity. Scoring methods may be used to verify my identity. A record of this process will be kept that may be used to help other companies to verify my identity. If false or inaccurate information is provided and fraud identified details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information.

You and other organisations may search and use the records held by credit reference and fraud prevention agencies to prevent and investigate crime, fraud and money laundering and for example:

- to check details on applications for credit and credit related or other facilities;
- to verify my identity if I or my financial associate applies for other facilities;
- to undertake statistical analysis and system testing;
- to manage credit and credit related accounts or facilities;
- to recover debt and trace my whereabouts;
- to check details on proposals and claims for all types of insurance; and
- to check details of job applicants and employees.

You may also search and use your internal records for these purposes.

You and other organisations may search and use from other countries the information recorded at fraud prevention agencies. For further information about the use of my personal and business data by Santander and the credit reference and fraud prevention agencies please refer to the leaflet 'Your application and credit scoring – use of your personal and business information' available online at www.santanderbusinessbanking.co.uk, in branch or by calling the Business Banking Centre.

Sharing information with the Start Up Loans Company

You will check our eligibility to make this application with the Start Up Loans Company and will share with them information regarding this application (including if it is declined and the reasons why). You and the Start Up Loans Company will share and use information about any accounts that we have with either of you including information regarding the conduct of these accounts.

Cards on my account

If there are cards on this account, I understand that you may give information on transactions made using the cards on this account to any payment system under which you issue the cards (for example Visa or MasterCard), who may transfer the information overseas to deal with transactions, to resolve disputes and for statistical purposes.

Access to my information

I understand I have the right to see certain records you hold about me if I pay a fee and I can get an information sheet explaining my rights, from any branch.

7 Declarations

Part 1 should be signed as follows:

- Sole Trader – the Sole Trader is required to sign.
- Partnership – by a minimum of two Partners.
- Private Limited Company – by two Directors or by one Director and the Company Secretary. If there is no Company Secretary and only a Sole Director, or if the Sole Director is also the Company Secretary then the Sole Director must sign. In this instance the Sole Director must sign in the presence of a witness who attests the signature.

ALL account operators must complete Part 2.

Please do not sign this form until you have read the Data Protection Statement and the terms and conditions of each account that you are applying for.

You will need to supply suitable identification for each account operator. Please see the ID checklist on page 12.

Declaration – part 1

Part 1 should be signed as follows:

- Sole Trader – the Sole Trader is required to sign.
- Partnership – by a minimum of two Partners.
- Private Limited Company – by two Directors or by one Director and the Company Secretary. If there is no Company Secretary and only a Sole Director, or if the Sole Director is also the Company Secretary then the Sole Director must sign. In this instance the Sole Director must sign in the presence of a witness who attests the signature.

By signing this Application Form we agree that:

- We have read and understand the Data Protection Statement, and agree that you can use our information as stated in the statement.
- We confirm the validity of the Account operators.
- The information contained in this application is true and correct.
- We also confirm that we are a customer of the Start Up Loans Company and that we have never been in default on our start up loan from the Start Up Loans Company

- If we are applying for a loan, we also confirm that our business has been trading for six months or more.
- Santander is duly authorised by the legal entity named at section 1b) of this form, to operate the account(s) designated at section 3 and 5 of this form.
- You will check our eligibility to make this application with the Start Up Loans Company and will share with them information regarding this application (including if it is declined). You and the Start Up Loans Company will share and use information about any accounts that we have with either of you including information regarding the conduct of these accounts.

By signing this declaration, I confirm that I agree on behalf of the legal entity named in section 1(b) of this form, all the terms and conditions of the account(s) and/or investment(s) designated at section 3 and 5 of this form, and that I am duly authorised to agree such terms and conditions on behalf of such entity.

Full name

Signature

Position

Date

Full name

Signature

Position

Date

To be completed only by a Witness who is attesting the signature of a Sole Director of a Private Limited Company.

Full name

Signature

Date

Permanent residential address

Postcode

Occupation

We do not require any personal identification documentation for you.

Declaration – part 2 (to be completed and signed by ALL account operators named in section 4)

Full name

Signature

Date

Full name

Signature

Date

Full name

Signature

Date

Full name

Signature

Date

Full name

Signature

Date

Full name

Signature

Date

The Financial Services Compensation Scheme (FSCS) – is your business eligible?

We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a bank is unable to meet its financial obligations. Most depositors – including most individuals and small businesses – are covered by the scheme.

Small businesses must meet specific criteria to be eligible under the scheme and it is a regulatory requirement that all banks have to maintain records to help determine the eligibility of their customers.

To help us determine the eligibility status of your company under these regulations we need some additional information about your business. We may also need to contact you from time to time to make sure that this information is up to date.

To confirm if you are a Sole Trader or a **NON** Limited Liability Partnership please tick this box ☐

All other organisations should complete Section A.

A. All companies and other corporate bodies including Limited Liability Partnerships (excluding unincorporated associations and mutuals):

Is your company deemed a **small company*** under sections 382 and 383 of the Companies Act 2006?

Yes ☐ No ☐

*Under the Companies Act, a company is deemed to be small if it meets **two or more** of the following criteria:

1. Annual turnover

Companies: £6.5 million or less

Parent Companies: £6.5 million or less net or £7.8 million or less gross

2. Balance sheet

Companies: £3.26 million or less

Parent Companies: £3.26 million or less net or £3.9 million or less gross

3. Employees – 50 employees or less

There are additional qualification requirements. Please refer to the Companies Act to see the full requirements or alternatively speak to your accountant.

Note: A parent company's eligibility status is established by aggregating its thresholds with that of its subsidiaries.

A. To be completed for all Business Banking/Lending Account applications.

How many years have you been involved in this type of business?

Sort code Account number

8 Supplementary sheet (continued)

B. Only to be completed if you are applying for a Business Current Account and you are a Director or Partner of the business.

Home details

Is your property: Owned outright ☐ Owned with mortgage ☐

Rented ☐

Other (please specify)

Property value

Mortgage outstanding

Amount of time with your personal bank

Number of personal credit/store cards

Marketing preferences

If I prefer not to receive up-to-date information on other products and services, or to be included in market research, I can tick the following boxes: Please do not contact me by telephone ☐ by post ☐ by electronic media (including email and SMS) ☐ for market research ☐. Unless I have indicated otherwise, by continuing with this application, I consent to you contacting me via any of the channels above.

Checklist – Business Account application form**General**

1. Please complete all fields on the application form using BLOCK CAPITALS and in **black ink**, marking boxes not applicable (N/A) where appropriate.
2. Supplementary pages should be used for each additional Director/Partner, over 25% Shareholders and extra account user.
3. If you do have any questions regarding the completion of the application form please contact the Business Banking Centre.

About your business

1. **What is the name of your business?**
Please enter the name that your business is known by
e.g. A Jones t/a Jones the Butcher, M & M Art Ltd etc.
2. **What is the nature of your business?**
Please enter the main activity that your business is involved in as it is registered, e.g. plumbing. Please include details (if any) of what type of product, which countries you trade with, any import/export etc.
3. **What is the legal status of your business?**
 - a. Legal status – if the legal status of your business is not covered by the first four boxes, for example if your business is limited by guarantee, please tick the 'other' box and provide further details in the space provided.
 - b. Business registration number – if your business has a registration number of any kind, please give full details, e.g. Limited Company registration number. If your business has more than one registration number please provide all.
4. **Contact details for your business**
 - a. Please tell us your business/trading address. This could be the same as your personal address if you are trading from home. This is the address that we will send all correspondence to unless you tell us otherwise.
 - b. If your business has been at the current address for less than three years please tell us the previous address(es) during this time. If there has been more than one previous address please provide details on a separate piece of paper.
5. **Running your business**
 - a. How many employees does the business have? Please include all paid employees including yourself. If your business is in the process of being set up please detail the expected number of employees once up and running.
 - b. What is the anticipated turnover of the business over the next 12 months? Please estimate the annual turnover of the business as a whole, including accounts with other banks if necessary. If your business is still in the process of being set up please estimate the likely turnover once up and running.
 - c. Future Payments – please tell us how you expect to make future payments into the account, for example by CHAPS payment, standing order or by cheque.
 - d. You will need to provide a Business Plan demonstrating demand and income for the next 24 months. Please send this with your application.

Who owns and runs the business?

1.
 - a. For ALL applicants – please complete a supplementary sheet for each additional Director/over 25% Shareholder/ Partner/Authorised account user as required and enclose this with your application.
 - b. For Registered companies only – to comply with UK regulations, the Directors/Partners detailed on the application form must match those registered at Companies House.
2. **Your home address**
If you have lived at your current address for less than three years please tell us the previous address(es) during this time. If there has been more than one previous address please provide details on a separate piece of paper.
3. **Do you share a mailbox?**
Please note we are unable to accept PO Box or Care of addresses.

4. Previous address

This is only required if you have lived in your current address for less than three years.

5. How much of the business do you own?

Please tell us what percentage of the company you own. If your business is still in the process of being set up please tell us what percentage of the company you will own once it is up and running.

Data Protection Statement

1. Please read this section as this tells you how your personal information will be used by us and informs you of the mandate between Santander Business Banking and your company.

Which products or services would you like?

1. **Register for telephone banking**
This will allow you to access a range of banking services via the telephone. We will provide you with a security password for identification purposes.
2. **Online banking**
This will allow you access to a range of banking services via our secure internet site: santanderbusinessbanking.co.uk
3. **Current Account Switch Service**
If you have any standing orders, Direct Debits or other automated payments set up on your existing account, our Current Account Switch Service can make the move to your new Business Current Account easier. If you would like to switch, please indicate so in section 1a.
4. **Opening your Business Current Account**
Initial deposits can be made by cheque, made payable to your business, or an instruction can be provided for this deposit to be taken electronically. Cheques made payable to 'Santander' will be returned and cannot be paid into your account.
5. **Chequebook**
Please indicate if you would like to be sent a chequebook.

Declarations

Sole Trader – the Sole Trader is required to sign.

Partnership – a minimum of two Partners are required to sign.

Private Limited Company – by two Directors or by one Director and the Company Secretary. If the Company has a Sole Director and has not appointed a Company Secretary, the Director must sign in the presence of a witness.

Financial Services Compensation Scheme – please ensure you have completed either Section A or Section B depending on your business type.

Supplementary sheet

Please ensure that you complete a supplementary sheet for each additional Director/Partner, over 25% Shareholder and Authorised User and send this off along with your completed application form.

What to do next

Please make sure you (tick to confirm):

- ☐ Fill in all relevant sections of this application form (if any information is missing, we will be unable to process the application).
- ☐ Send us all the necessary identification and paperwork.
- ☐ A Business Plan demonstrating demand, income and expenditure for the next 24 months.
- ☐ Six months of personal and business account statements.
- ☐ A supporting letter from my Delivery Partner (if business is less than 12 months old).

Checklist – Business Account application form (continued)

☐ Staple or fasten all paperwork together and return to:

Start Up Loan Company application team, Santander Business banking TB M4, 1st Floor Operations, Bridle Road, Bootle, Merseyside L30 4GB.

All Directors/Operators/over 25% Shareholders must complete the application form and ensure they provide proof of identity, if operating the account.

ID requirements for all business types – ID is required for both personal verification AND business entity verification.

Documentation required for Personal Verification if you are operating the account.

Please supply an item from each of the two lists below.

List A

Please tick to indicate which ONE from the list you have provided:

- ☐ Valid passport (black and white photocopy acceptable).
- ☐ Valid UK photocard driving licence (black and white photocopy acceptable).

List B

Please tick to indicate which ONE from the list you have provided:

- ☐ Bank statement (not internet printed) that is less than three months old.
- ☐ Credit card statement (not internet printed) that is less than three months old.
- ☐ Utility bill (not mobile phone, satellite/cable TV or internet printed bills) that is less than three months old.

The Witness is not required to supply any personal identity documentation.

Documentation required for Verification of Business Entity Sole Trader or Partnerships of five or less where the trading address does not match the personal address of the Sole Trader or one of the Partners in the organisation **OR** Ltd Companies where the trading address does not match the registered address, please provide one document from the list below:

Please tick to indicate which ONE from the list you have provided:

- ☐ Business current account statement (not internet printed) that is less than three months old.

☐ HM Revenue & Customs Certificate issued within the last year.

☐ Letter from Certified or Chartered Accountant or Solicitor that is less than three months old.

☐ Recent utility bill or statement in the name of the business for the business premises that is less than three months old.

Partnership (with more than five partners) – the following is required:

☐ A letter containing a list of ALL current partners which must be on business letterhead paper.

Private Limited Company

Other than the documentation requirements as detailed above, no further documentary evidence is required, however if the Directors/Secretary/Designated Members details have recently changed, copies of forms 288a/b/c or LLP288a/b/c should be supplied as appropriate.

If you do not have the above documentation please call **0845 607 0666** for a full list of acceptable ID and documentation.

Please return all documentation to:

Start Up Loans account opening team
Santander Business Banking
Bridle Road
Bootle
Merseyside
L30 4GB

Contact us

Call our Dedicated Start Up Loan team with any queries on:



0800 068 6756

Lines are open Monday to Friday 8am to 7pm.

Office use only

Branch number

Scheme code

LBM/RM name

Staff number

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