

Direct Saver Fixed Rate Bond

northern
rock

Personal application form

This application form is valid for our postal accounts only.

Please read these notes before you fill in this form.

- To open this account you must be 18 or over, a Republic of Ireland resident and use a Republic of Ireland address for all correspondence.
- For legal reasons we must check your identity if you do not have an account with Northern Rock already. Please refer to the enclosed Confirmation of Identity form.

Should you require any assistance with the completion of this form, please contact our office on (01) 602 0324. Lines are open 9am to 5pm business days and calls may be monitored and recorded.

For existing Northern Rock customers - please provide your account number in the personal details section below, so that we may verify your identity.

(Please note that we may require further identification in order to update our records).

Provision of confirmation of identity and residence is required by law. We cannot open an account or permit transactions unless suitable proof of identity and residence is provided for each applicant.

Please complete all sections in black ink using block capitals.

and put a in the appropriate boxes. If any section is incomplete we may not be able to open your account.

**Please state in the following box which bond issue you wish to invest in.
(this box must be completed)**

Personal details

1st applicant

Title: Mr, Mrs, Ms, Miss
Other (please specify)

Surname

First name(s) in full

Date of Birth

Place of birth

PPS number

Permanent address
Please note that all
communications will be sent to
the first applicant's address

Home telephone number

Daytime telephone number
(if different from above)

Existing Northern Rock
account number (if applicable)

2nd applicant

3rd applicant

Title: Mr, Mrs, Ms, Miss
Other (please specify)

Surname

First name(s) in full

Date of Birth

Place of birth

PPS number

Permanent address
Please note that all
communications will be sent to
the first applicant's address

Home telephone number

Daytime telephone number
(if different from above)

Existing Northern Rock
account number (if applicable)

4th applicant

Interest

How would you like your interest paid? **(tick one choice only)**

Added upon maturity to your bond

Upon maturity to another Northern Rock account

Monthly to another Northern Rock account

Upon maturity to your bank/building society

Monthly to your bank/building society

Please give details of the Northern Rock account interest is to be transferred to

Please provide details of the bank to which the interest is to be transferred to.

Bank name

Address

Bank sort code

 - -

Account number

Payee's name(s)

Payee's reference
(if any)

Please note:-

- Interest will normally be paid on the due date. However, where interest is to be paid to an external bank account, it will generally be received up to four working days after the due date. (Please refer to your terms and conditions.)
- The account where interest is sent to must be in your own name.
- **The monthly interest rate will always be 0.25% below the annual interest rate.**
- Interest earned will be subject to Deposit Interest Retention Tax (DIRT) at the prevailing rate, unless you are eligible and have registered to receive interest gross by completing a DIRT Exemption Declaration for each account you hold. Please call (01) 602 0324 for more information.

Initial lodgement

The minimum amount required to open this type of account is €1,000. The total maximum investment holding with Northern Rock is €3 million per investor. We may be able to accept funds in excess of this amount subject to prior arrangement. How will you be opening your account?

a) By cheque

Please confirm the amount

€

Please enclose your cheque with the completed application form and identity items. Where possible the cheque should be made payable to "Northern Rock for A/c of (insert account holder(s) name(s))" and crossed "A/c Payee only".

b) By electronic transfer

You must return the completed application form with identity item(s).

We will then arrange for details of your account number and the appropriate bank details to be advised to you.

You must then make arrangements with your bank/building society for the transfer to take place.

c) By electronic transfer from an existing account

Please specify the account number and amount you wish to debit to open the bond

€

To close your account and transfer all funds insert 'To Close' in the space provided. Any closing interest will normally be added to the existing account before the transfer takes place.

Please note that the terms and conditions of your existing account may apply to this transfer.

I wish to transfer the above amount/closing balance from my existing Northern Rock notice account immediately and accept the charge (please refer to the Charges Leaflet for details on charges for immediate withdrawal).

Security questions - You must complete this section if you would like to make enquiries, withdrawals by telephone, fax or email.

If you are an existing customer and wish to use your current password, please tick here

Please provide a password (between four and eight characters), to be used for security purposes. We will not be able to accept withdrawals requests by telephone, fax or email without this information.

Nominated bank account

If you are an existing customer and wish to use your current nominated bank account details, please tick here

Withdrawals from Direct Saver Fixed Rate Bond by electronic transfer will be sent to a nominated bank account. This account must be in your own name and suitable for receipt of electronic payments (e.g. a Current Account). Bank or building society deposit type accounts may not be used as your nominated account. Please check with your bank or building society that they are able to accept electronic payments. Please advise us of the details of the account you wish to use.

Bank name	<input type="text"/>	Bank sort code	<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"/>
Address	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	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"/>
		Account holder(s) name(s)	<input type="text"/>
		Account holder(s) reference (if any)	<input type="text"/>

Declaration to Northern Rock

(If you are applying jointly, all account holders must read and sign this declaration.)

1. I/We declare that the information I/we have given on this form is true and accurate and I/we will inform Northern Rock without delay, of any changes in my/our circumstances affecting any information in this form.
2. I/We declare that I/we am/are permanent resident(s) of the Republic of Ireland, subject to Irish tax legislation and will inform Northern Rock if I/we cease to be so resident.
3. The investments made into this account are invested by me/us as sole/joint beneficial owner/s.
4. I/We have read and agree to be bound by the terms and conditions of any account opened for me/us.
5. **Data Protection Act 1988-2003** I/We agree that information provided by us may be held by Northern Rock in its computer and used only for the purposes registered under Data Protection Act 1988-2003, including general business purposes, credit decisions and marketing. I/We do not wish to receive details of Northern Rock's special offers and services and indicate so by ticking this box.
6. I/We understand that you may, for my/our security, tape telephone conversations for the purpose of recording transactions that I/we wish to complete and for training and monitoring purposes.
7. I/We understand that this account is a fixed term deposit and funds cannot be accessed before the end of the fixed term without incurring a charge.
8. I/We have read and understood the Terms of Business.

Signature of 1st Applicant
Date ____/____/____

Signature of 2nd Applicant
Date ____/____/____

Signature of 3rd Applicant
Date ____/____/____

Signature of 4th Applicant
Date ____/____/____

Please ensure that you print your name and address clearly on the back of any initial cheque deposit you send to us. Cheques should be made payable to 'Northern Rock for A/c of (insert account holder(s) name(s))' and crossed 'A/c Payee only'. We do not accept cash deposits.

Confirmation of identity

Northern Rock takes suitable steps to check the identity and residence of its investors and may telephone to confirm application details. We regret that we cannot open an account or permit transactions unless suitable proof of identity and residence is provided - **funds may be returned if suitable proof of identity for all applicants is not provided, or if the bond is withdrawn.**

For office use only

Account number	
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Password	
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Prepared by		Input by		Chkd by	
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ID 100% checked _____

Basic details input _____

Basic details checked _____

Welcome issued _____

Care	
Signatures checked by	
Opening lodgement	
Type	
Ind I/B	

Scanned by	
Scanning checked by	

Identification

1st applicant

Existing New

Account number

2nd applicant

Existing New

Account number

3rd applicant

Existing New

Account number

4th applicant

Existing New

Account number

Date	Notes