

	2nd Attorney	3rd Attorney
Title: Mr, Mrs, Ms, Miss Other (please specify)	<input type="text"/>	<input type="text"/>
Forename:	<input type="text"/>	<input type="text"/>
Other forename(s):	<input type="text"/>	<input type="text"/>
Surname:	<input type="text"/>	<input type="text"/>
Date of Birth:	<input type="text" value="/ /"/>	<input type="text" value="/ /"/>
Place of birth:	<input type="text"/>	<input type="text"/>
Country of birth:	<input type="text"/>	<input type="text"/>
Permanent address: Please note that communications will be sent to the address of the 1st named Attorney only.	<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"/> <input type="text"/>
Contact telephone number:	<input type="text"/>	<input type="text"/>
Mobile telephone number:	<input type="text"/>	<input type="text"/>
Daytime fax number:	<input type="text"/>	<input type="text"/>
Existing account number (if applicable):	<input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/>	<input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/>

Initial lodgement

The minimum amount required to open this account is €1,000. The total maximum investment holding with Northern Rock is €3 million per investor.

How will you be opening your account?

a) By cheque
Please confirm the amount €

Please enclose your cheque with the completed application form, identity item(s) (if necessary) and Power of Attorney document. 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, identity item(s) (if necessary) and Power of Attorney document. We will then arrange for details of your account number and the appropriate bank details to be advised to you. You can then make arrangements with your bank or building society for the transfer to take place.

c) By transfer from an existing Northern Rock account
Please specify the Northern Rock account number you wish to debit to open the account

Please confirm the amount €

If you want to transfer the whole amount (including interest), insert 'TO CLOSE '. Closing interest will normally be added to the existing account before the transfer takes place.

Please note that the terms and conditions, any notice period, charges and other withdrawal restrictions relating to your existing account will apply.

Nominated bank details - You must complete this section if you would like to make withdrawals by electronic transfer

Withdrawals from Demand Online accounts via electronic transfer will be sent to a nominated bank account. This account must be in the Beneficiary's name(s) and be suitable for receipt of electronic payments (e.g. a Current Account). Bank or building society deposit accounts cannot 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 sort code - -

Bank name

Account number

Address

Beneficiary's name(s):

Beneficiary's reference (if any):

Interest details

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

Added to your new Demand Online account:

Annually Monthly

Added to another Northern Rock account

Annually to another Northern Rock account

Account details:

Monthly to another Northern Rock account

Paid by electronic transfer to Beneficiary's bank

Annually Monthly

Bank sort code - -

Bank name

Account number

Address

Beneficiary's name(s):

Beneficiary's reference (if any):

Please provide details of the bank to which the interest is to be transferred, if different to your nominated account.

Please note:-

- This account must be in the same name as the account with Northern Rock and be suitable for receipt of electronic payments. Please check with your bank or building society that they are able to accept electronic payments.
- Interest will normally be paid on the due date (refer to terms and conditions). However, where interest is to be paid to an external bank account, it will generally be received within four working days after the due date.
- 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 information.

Declaration to Northern Rock

If there is more than one Attorney all must read and sign this declaration. If the Beneficiary is able to sign he/she should also 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 on behalf of the Beneficiary who is the sole beneficial owner.
4. I/We have read and agree to be bound by the terms and conditions of any account opened for me/us.
5. I/We have read and understood the Terms of Business.
6. **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, marketing and transfer to a jurisdiction with equivalent regulations for protection of that information. I/We agree that information agreed by us may be transferred by Northern Rock.

I/We do not wish to receive details of Northern Rock's special offers and services and indicate so by ticking this box.

7. 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.
8. I/We hereby agree that upon receipt by Northern Rock of my/our application form, Northern Rock may contact me/us by post at the address provided.

Signatures

Beneficiary (if able to sign)

1st Attorney

Date:

Date:

2nd Attorney

3rd Attorney

Date:

Date:

Please ensure that you print your name and address clearly on the back of any initial cheque lodgement 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". Cash deposits are not accepted.

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 it will not be possible to open an account unless suitable proof of identity and residence is provided - funds may be returned if suitable proof of identity for all applicants is not provided.

Alternative format

If you require this correspondence in an alternative format, please call us on (01) 602 0324*. Alternatively you can write to us at Northern Rock plc, First Floor, Block 8, Harcourt Centre, Dublin 2 or send us an email to direct.saver@northernrock-ireland.ie

*Lines are open 9am to 5pm business days. Calls are charged at your service provider's prevailing rate and may be monitored and recorded.

