

# Application Form

## Savings Account

### Need more information?



[alrayanbank.co.uk](http://alrayanbank.co.uk)



0800 4086 407

Mon to Fri: 9am–7pm Sat: 9am–1pm

### Returning this form

**It is important that you complete this application form in full to enable us to offer you banking services.** Please ensure that all applicants sign this application. Please use **black ink** and **BLOCK CAPITALS**, and clearly tick the appropriate boxes. A maximum of 4 applicants can apply for a Savings Account. For 3rd and 4th applicants please complete a separate form and attach to this form.

- All applicants must be aged 16 or over
- You'll need move in dates covering the past three years for all applicants
- You'll also need your National Insurance Number or equivalent

Return the form to us at **Al Rayan Bank PLC, PO BOX 12461, Birmingham, B16 6AQ**

## Section 1 Personal details

### First applicant

### Second applicant

Main applicant's details to be completed in all cases.

To help us process your application as quickly as possible, please ensure that you complete all mandatory fields marked with a \*.

Title\*

Mr  Mrs  Miss  Dr  Other  
↓

Mr  Mrs  Miss  Dr  Other  
↓

If other title, please specify



First name\*



Middle name\*



Surname\*



If you have ever been known by a different name, please state:\*

Yes  No  
↓

Yes  No  
↓



Country of birth\*



Nationality\*



Date of birth\*

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

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

Gender\*

Male  Female

Male  Female

Relationship to first applicant\*



Marital status\*



Number of dependents\*

**First applicant**

**Second applicant**

Address Line 1\*

Address Line 2

Town\*

County

Country\*

Postcode\*

Date moved to address\*

D	D	M	M	Y	Y	Y	Y

D	D	M	M	Y	Y	Y	Y

**Our security procedures also require us to hold at least one of the following: your valid email address, your land line phone number or your mobile phone number. This enables us to send you a verification code which will be required to set up or amend the details of payees. You'll not be able to use Mobile Banking app without your email address. Additionally, please indicate your preferred method of verification by ticking one of the grey boxes.**

Home telephone number\*

Work telephone number\*

Mobile telephone number\*

Email address\*



**Please provide details of your previous address(es), if you have been at your current address for less than 3 years.**

Address Line 1\*

Address Line 2

Town\*

County

Country\*

Postcode\*

Date moved to address\*

D	D	M	M	Y	Y	Y	Y

D	D	M	M	Y	Y	Y	Y

**Second previous address**

Address Line 1\*

Address Line 2

Town\*

County

Country\*

Postcode\*

Date moved to address\*

D	D	M	M	Y	Y	Y	Y

D	D	M	M	Y	Y	Y	Y

## First applicant

## Second applicant

### Employment

Type of employment\*

- Employed
- Self-employed
- Student
- Homemaker
- Retired
- Unemployed

- Employed
- Self-employed
- Student
- Homemaker
- Retired
- Unemployed

If you are employed or self-employed, please complete the following details:

Nature of employment / business\*

Job title\*

Total annual income before tax & deductions\*

£

£

### Financial

What is the source/origin of funds you intend to deposit with Al Rayan Bank\*

- Account funded from a bank account in the UK or EU
- Account funded from a bank account held with Masraf Al Rayan
- Account funded from a bank account held outside the UK or EU
- Cash deposit

- Account funded from a bank account in the UK or EU
- Account funded from a bank account held with Masraf Al Rayan
- Account funded from a bank account held outside the UK or EU
- Cash deposit

What is your main source of income\*

- Salary
- Pension
- Savings
- Other

- Salary
- Pension
- Savings
- Other

Have you ever been declared bankrupt?\*

- Yes
- No

- Yes
- No

What is your total net worth?\*

The value of your net assets should not include the value of your main property or pension. Where possible it should be based on recent valuations.

- <£500,000
- £500k – £1m
- £1m – £5m
- £5m – £10m
- £10m – £15m
- £15m – £20m
- >£20m

- <£500,000
- £500k – £1m
- £1m – £5m
- £5m – £10m
- £10m – £15m
- £15m – £20m
- >£20m

### Your home details

Are you?\*

- Owner occupier
- Living with parents
- Tenant (private)
- Tenant (council)
- Other

- Owner occupier
- Living with parents
- Tenant (private)
- Tenant (council)
- Other

## Section 2 Products and services

Please indicate which product you are applying for by ticking the relevant boxes\*:

- Everyday Saver (Issue 2)  
 60 Day Notice Account  
 Fixed Term Deposit Account

If you're opening an **Everyday Saver**, for which purpose(s) do you intend to use the account (select all that apply):\*

- Receive salary/benefits  
 Cash deposits (in/out)  
 Saving goals

If you're opening a **60 Day Notice Account** or a **Fixed Term Deposit Account**, for which purpose(s) do you intend to use the account (select all that apply):\*

- Cash deposits (in/out)  
 Saving goals

If you are enclosing a cheque, please state the amount, otherwise you can make a deposit online after account opening:\*

£

If you are enclosing a cheque and applying for more than one product, please indicate the amounts to be deposited into each new account:

Amount

£   
 £   
 £   
 £

Product

**You'll only be able to fund your savings account via a direct account transfer or a cheque from an account in your name. Al Rayan Bank doesn't accept third party transfers.**

## Section 3 Fixed Term Deposit Account details

**To be completed if you're opening a Fixed Term Deposit (FTD) Account. For all other accounts, please go to the next section.**

Term length: (please tick one)

- 12 months     18 months     24 months     36 months

I would like the profit to be paid into the nominated account below: (please tick one)

- Quarterly     At maturity (capitalised)

Amount of term deposit: (you can only fund your account via a direct account transfer or a cheque from an account in your name)

£

### Nominated account details (to receive quarterly profit / balance at maturity)

We will contact you before your deposit maturity date to confirm whether you would like to rollover your deposit for another term or if you would like to withdraw your funds. If you would like to withdraw your funds, we will pay your maturity balance into the nominated account. If we don't have these details, we will open an Al Rayan Bank instant access savings account for you, and you will be able to withdraw or reinvest your funds when you wish.

**The nominated account must be an account in your name.**

Name(s) on account:

Sort code:

Account number:

### Fixed Term Deposit Account declaration

I have read and agree to the Wakala based Fixed Term Deposit Account Special Conditions. I understand that I will not have access to my deposit or be able to withdraw money throughout the term of my account.

**Please note: The start date of your FTD account will be the date of setting up your FTD account upon receipt of cleared funds and the target profit rate applicable at that time prevails.**

## Section 4 Security and statement preferences

If you are a new customer, please complete the following questions to allow us to establish your security details. **These are required regardless of whether you have opted for mobile banking or not.**

	First applicant	Second applicant
Mother's family name*	<input type="text"/>	<input type="text"/>
School Name*	<input type="text"/>	<input type="text"/>
Town of birth*	<input type="text"/>	<input type="text"/>

**Telephone Banking comes as standard with a Savings account. A Telephone Banking PIN will be issued automatically.**

### Account statement preference

Account statements will be issued by post and through the Mobile Banking app. If you would like to only receive paperless statements, you can update your preferences through the Mobile Banking app. To use the app, you'll need to download it from the App Store or Google Play. More information is available at [www.alrayanbank.co.uk/mobile](http://www.alrayanbank.co.uk/mobile).

**For joint accounts only** - We will only send postal statements to the first applicant's address. If you would like to receive postal statements for each account holder, please make the request by ticking this box. You can also make this request at a later date by writing to us.

**We would like to receive separate bank statements for all account holders who are applying for a joint account within this application**

# Section 5

## Tax residency and citizenship information

Her Majesty's Revenue and Customs (HMRC) requires Al Rayan Bank PLC to collect and report certain information about an account holder's tax residency. Each jurisdiction has its own rules for defining tax residence, and jurisdictions have provided information on how to determine if you're resident in the jurisdiction on the following website [www.oecd.org/tax/automatic-exchange/](http://www.oecd.org/tax/automatic-exchange/).

For the purposes of taxation, please state which countries you're a resident of and include your Tax Identification Number (TIN), or an equivalent of a TIN in that country.

It is mandatory that you include your TIN (or equivalent). If a TIN is unavailable please provide where appropriate, reason A, B or C:

**Reason A** – The country where the Account Holder is liable to pay tax does not issue TINs to its residents

**Reason B** – The Account Holder is otherwise unable to obtain a TIN or equivalent number (please explain why you are unable to obtain a TIN)

**Reason C** – No TIN is required. Only select this reason if the authorities of the country of Tax Residence do not require TIN to be disclosed

If you are solely a tax resident of the United Kingdom, you do not need to provide a TIN.

In certain circumstances we may be required to share this information with the relevant tax authorities. For your assistance, you can read the selected summaries of defined terms on our website at [alrayanbank.co.uk/tax-forms](http://alrayanbank.co.uk/tax-forms). If you're tax resident in more than 2 countries, please give additional details on a separate piece of paper.

	First applicant	Second applicant (if any)
Are you a US Person?*	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If you have answered Yes to the above question please provide your TIN (or tick the box if TIN is not available)	<input type="text"/>	<input type="text"/>
If TIN is not available, state reason code	<input type="text"/>	<input type="text"/>
If you have stated <b>Reason B</b> above, please provide an explanation	<input type="text"/>	<input type="text"/>
Are you resident for tax purposes in any country other than the UK?*	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If No, then proceed to Section 3 Declaration Section. If Yes then fill in sections below.		
Country of tax residence	<input type="text"/>	<input type="text"/>
TIN (or tick the box if TIN is not available)	<input type="text"/>	<input type="text"/>
If TIN is not available, state reason code	<input type="text"/>	<input type="text"/>
If you have stated <b>Reason B</b> above, please provide an explanation	<input type="text"/>	<input type="text"/>
Country of tax residence	<input type="text"/>	<input type="text"/>
TIN (or tick the box if TIN is not available)	<input type="text"/>	<input type="text"/>
If TIN is not available, state reason code	<input type="text"/>	<input type="text"/>
If you have stated <b>Reason B</b> above, please provide an explanation	<input type="text"/>	<input type="text"/>

## Section 6

# Data protection and marketing consent

Any information which you provide to us will be added to our database and used to administer your account, for statistical analysis, for debt collection and fraud prevention.

We may provide your data to third parties who are involved in the delivery of our products and services, however, we will not provide your information to third parties for marketing purposes.

You may request in writing, upon payment of a fee, a copy of the details held about you by Al Rayan Bank PLC.

### Keeping you informed

From time to time we'd also love to tell you about our Islamic financial services, products and any new offers that we think you'd be interested in based on the information we hold about you. If you would like to hear from us about these please tick the appropriate box(es) below so we know how you would prefer us to contact you.

E-Newsletter  Email  Post  SMS  Phone

If you would prefer not to hear from us with Al Rayan Bank marketing information and offers, please tick here:

You can change your preferences at any time, by writing to us at **Al Rayan Bank, PO Box 12461, Birmingham, B16 6AQ** or calling us on **0800 4086 407**.

In accordance with the General Data Protection Regulation, Al Rayan Bank PLC is registered as a Data Controller on the public register of Data Controllers as maintained by the Information Commissioner. If you would like more information about how we use your information please visit our website at [alrayanbank.co.uk/privacy](http://alrayanbank.co.uk/privacy).

## Section 7

# Important - your personal information

### Prevention of fraud and money laundering

We may use fraud prevention agencies (FPAs) to help us make decisions. By confirming your agreement to proceed, you are accepting that we may use your information in this way.

1. If you tell us that you have a spouse or financial associate, we will link your records together, so you must be sure that you have their agreement to disclose information about them. Credit Reference Agencies (CRAs) also link your records together and these links remain on your and their files until such time as you or your partner successfully files for a dissociation with the CRAs to break that link.
2. When you apply to us to open an account, we will check the records at Fraud Prevention Agencies (FPAs).
3. We will carry out checks such as verifying identities to prevent and detect crime, and money laundering. We may also make periodic searches at FPAs to manage your account with us.
4. If you give us false or inaccurate information and we suspect or identify fraud, we will record this and may also pass this information to FPAs and other organisations to prevent fraud and money laundering. Law enforcement agencies may also access this information.
5. Further details explaining how the information held by fraud prevention agencies may be used are contained in section 12.10 of the Consumer Banking Terms and Conditions. These can be downloaded from our website at [alrayanbank.co.uk](http://alrayanbank.co.uk) or you can call us on 0800 4086 407 to request a copy.
6. Your data may also be used for other purposes for which you give your specific permission or, in very limited circumstances, when required by law or where permitted under the terms of the General Data Protection Regulation (EU) 2016/679 and the Data Protection Act 2018.
7. Your information may be held and processed outside of the European Union and you give us explicit permission to do so.

## Section 8

# Basic information about the protection of your eligible deposits

Al Rayan Bank PLC is 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 businesses are covered by the scheme.

Eligible deposits in Al Rayan Bank PLC ("the Bank") are protected by:	the Financial Services Compensation Scheme (FSCS)
Limit of protection	£85,000 per depositor per institution
If you have more eligible deposits at the same bank, building society or credit union	All your eligible deposits at the same bank, building society or credit union are "aggregated" and the total is subject to the limit of £85,000
If you have a joint account	The limit of £85,000 applies to each depositor separately

Reimbursement period in the event of the failure of your bank, building society or credit union	20 working days
Currency of reimbursement	Pound sterling (GBP, £) or for branches of UK banks operating in other EEA Member States, the currency of that State
To contact Al Rayan Bank PLC for enquiries relating to your account	Call: <b>0800 4083 084</b> , Monday to Friday, 9am to 7pm. Saturday, 9am to 1pm Visit: <b>alrayanbank.co.uk</b> Write to: <b>Al Rayan Bank, PO Box 12461, Birmingham, B16 6AQ</b>
To contact the FSCS for further information on compensation	Call: <b>0800 678 1100</b> Visit: <b>fscs.org.uk</b> Email: <b>ict@fscs.org.uk</b> Write to: <b>FSCS, 10th Floor Beaufort House, 15 St Botolph Street, London, EC3A 7QU</b>

**This is the basic information about the protection of your eligible deposits. You will be provided with more information on account opening. If you would like this information in advance, please contact Al Rayan Bank using the contact details above.**

## Section 9

# Declaration and signature

1. By signing below you are applying to Al Rayan Bank PLC for Banking Services.
2. We may ask you to provide original documents of identity when you open your account, and/or we may search credit reference and or fraud prevention agencies' files in assessing your application. The agencies also give us other details and information from the Electoral Register to verify your identity. The agencies keep a record of our search, whether or not your application proceeds. We may use scoring methods to assess your application and verify your identity.
3. By applying in joint names you will create a financial association with that person. You declare that you are entitled to provide information about your joint applicant.
4. Information held about you by the credit reference agencies and fraud prevention agencies may already be linked to records relating to one or more of your partners. During this application you may be treated as financially linked and your application will be assessed with reference to any associated records.
5. I/we have read the section entitled **Data Protection and Marketing Consent**. By signing this form I/we consent to the use of my/our data being added to the Al Rayan Bank PLC database and that I/we have given my/our preference for marketing.
6. I/we have read the section entitled 'Basic information about the protection of your eligible deposits'. By signing this form I/we acknowledge that I/we have been provided with the basic information relating to the protection of my/our eligible deposits under the appropriate deposit guarantee scheme.
7. Tax legislations referred to in this form are regulations created to enable automatic exchange of information and include the Foreign Account Tax Compliance Act, various agreements to improve international tax compliance entered into between the UK, the Crown Dependencies and the Overseas Territories, and the OECD Common Reporting Standard for Automatic Exchange of Financial Account Information, as implemented in the relevant jurisdictions.
  - I understand that the information supplied by me is covered by the full provisions of the terms and conditions governing the Account Holder's relationship with Al Rayan Bank PLC setting out how Al Rayan Bank PLC may use and share the information supplied by me.
  - I acknowledge that the information contained in this form and information regarding the Account Holder and any Reportable Account(s) may be provided to the tax authorities of the country in which this account(s) is/are maintained and exchanged with tax authorities of another country or countries in which the Account Holder may be tax resident pursuant to intergovernmental agreements to exchange financial account information.
  - I certify that I am the Account Holder (or I am authorised to sign for the Account Holder) of all the account(s) to which this form relates.
  - I declare that all statements made in this declaration are, to the best of my knowledge and belief, correct and complete.
  - I undertake to advise Al Rayan Bank PLC within 28 days of any change in circumstances which affects the tax residency status of the individual identified in Section 1 of this form or causes the information contained herein to become incorrect or incomplete, and to provide Al Rayan Bank PLC with a suitably updated self-certification and declaration within 28 days of such change in circumstances.



8. Declaration:

I/we declare that if my/our application is accepted:

- I/we will only use my/our Al Rayan Bank PLC bank account for personal use.
- I/we will not use it as a club, charity, trust, sole trader, company, partnership or any other kind of business account.
- I/we request that you open an Al Rayan Bank PLC account in my/our name. I/we agree that my/our account is bound and governed by the Al Rayan Bank PLC **Consumer Banking Terms and Conditions**, and applicable **Special Conditions**, including the **Telephone Banking Special Conditions** and the **Digital Banking Special Conditions**.

Under the Al Rayan Bank PLC **Consumer Banking Terms and Conditions** and any other applicable **Special Conditions**, you may at any time require me/us to pay you administrative fees and charges (in accordance with the Al Rayan Bank PLC tariffs) which I/we owe to you on my/our account.

You should not sign this application form until you have received a copy of the Al Rayan Bank PLC **Consumer Banking Terms and Conditions**, and all applicable Special Conditions, and have read them carefully.

Please do not sign this application form until you have read the **Data Protection and Marketing Consent** section and have taken independent advice from a solicitor or accountant if you are in any doubt about agreeing to the terms.

**If you are opening a joint account, you agree that Al Rayan Bank PLC will accept the signature of either of you to operate this account.**

This is our application upon which we intend to rely. For your own benefit and protection, you should read all of the terms and conditions before signing this application. If you do not understand any point, please ask for further information.

- I/we confirm that the information given is accurate and true to the best of my/our knowledge, and no information has been withheld that would affect the outcome of this application.

**First applicant's signature**

Your signature must not go outside the box

Date:

D	D	M	M	Y	Y	Y	Y
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**Second applicant's signature**

Your signature must not go outside the box

Date:

D	D	M	M	Y	Y	Y	Y
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Al Rayan Bank PLC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Our firm reference number is 229148. Al Rayan Bank PLC is incorporated and registered in England and Wales. Registration No. 4483430.

Registered office: 44 Hans Crescent, Knightsbridge, London, SW1X 0LZ.

**For office use only**

Face to face contact

Countries of Expected Transaction Activity (Credits)

Countries of Expected Transaction Activity (Debits)

Currencies of Expected Transaction Activity (Denominations)

How was wealth acquired/generated