

# Application Form

## Individual Savings Account (ISA)

### 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 use **black ink** and **BLOCK CAPITALS**, and clearly tick the appropriate boxes.

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

## Section 1

### Cash ISA details

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

Do you currently hold an ISA with Al Rayan Bank which you've subscribed to in this tax year?\*

Yes  No  
↓

As you've subscribed your ISA allowance in the current tax year, you'll have to transfer this whole amount to your new ISA and close the ISA that you've already opened.

National Insurance Number (NINO)\*

If you have never been issued with a NINO number, please tick the box\*

**When you open your Al Rayan Bank cash ISA, you will need to nominate an account into which we will transfer any excess balances over and above the annual ISA allowance that you might try and pay into your account. This cannot be another ISA.**

This account can be an existing account that you hold with Al Rayan Bank PLC, it can be an account that you hold with a bank or building society elsewhere, or we can open an Al Rayan Bank On Demand Savings Account for you for this purpose, which is our basic instant access savings account.

**If you would like to nominate an Al Rayan Bank PLC savings account that you already hold, please complete the following details (this can be a joint account and if so, we do not need the signature of the joint account holder to transfer any excess subscriptions):**

On Demand Savings Account

Direct Savings Account

60 Day Notice Account

90 Day Notice Account

120 Day Notice Account

Sort code

Account number

**If you would like to nominate an account held outside of Al Rayan Bank PLC, please complete the following details (this can be a joint account and if so, we do not need the signature of the joint account holder to transfer any excess subscriptions):**

Name of bank or building society

Sort code

Account number

If you would like Al Rayan Bank PLC to open an On Demand Savings Account for you, please tick the box

## Section 2 Personal details

Title\*

Mr  Mrs  Miss  Dr  Other (please state)

First name\*

Middle name\*

Surname\*

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

Country of birth\*

Nationality\*

Date of birth\*

D  D  M  M  Y  Y  Y  Y

Gender\*

Male  Female

Marital status\*

Number of dependents\*

Address Line 1\*

Address Line 2

Town\*

County

Country\*

Postcode\*

Date moved to address\*

D  D  M  M  Y  Y  Y  Y

**Our security procedures, to keep your account secure, require us to hold your valid email address and your mobile phone number. This enables us to send you a verification code so you can make online purchases in a secure way.**

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

### 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

## Section 3 Employment details

Type of employment\*

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

What is your main source of income\*

Salary  
 Pension  
 Savings  
 Other

Have you ever been declared bankrupt?\*

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

### Your home details

Are you?\*

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

## Section 4 Products and services

Select the product you are applying for:

Instant Access Cash ISA<sup>1</sup>  
↓  
 Receive salary/benefits  
 Cash deposits (in/out)  
 Saving goals

Fixed Term Deposit Cash ISA  
↓  
 Cash deposits (in/out)  
 Saving goals

For which purpose(s) do you intend to use the account (select all that apply):\*

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

£

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

<sup>1</sup>If you are applying for an Instant Access Cash ISA, please go to Section 6 after completing this section.

## Section 5 Fixed Term Deposit (FTD) Cash ISA details

To be completed if you're opening a FTD Cash ISA

Term length: (please tick one)

12 months  24 months

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

Quarterly  At maturity

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

£

Please note: Upon maturity we will transfer your funds into a new Al Rayan Bank Instant Access Cash ISA, as per our terms and conditions. This way you will not lose your ISA status. Once your balance has matured into a new Instant Access Cash ISA, you can instruct us to open a new Cash ISA, or you can tell us to transfer the funds into an external account. However, please be aware that if your external account is a non-ISA account, your funds will lose their ISA status.

**Nominated account details (must be an account in your name):**

Name(s) on account:

Sort code:

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

Account number:

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

**FTD Cash ISA declaration**

**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.**

I have read and agree to the Cash ISAs 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.

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

## Section 6 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.**

**Mother's maiden name\***

**School Name\***

**Town of birth\***

**Telephone Banking comes as standard with an Instant Access Cash ISA 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).

## Section 7

# 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**.

Al Rayan Bank PLC is registered as a Data Controller on the public register of Data Controllers as maintained by the Information Commissioner's Office [Registration number Z8666062]. 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 8

# 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 [www.alrayanbank.co.uk](http://www.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 prevailing data protection legislation.
- 7) Your information may be held and processed outside of the European Union and you give us explicit permission to do so.

## Section 9

# 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	All your eligible deposits at the same bank are "aggregated" and the total is subject to the limit of £85,000
If you have a joint account with other person(s)	The limit of £85,000 applies to each depositor separately
Reimbursement period in case of Bank failure	20 working days
Currency of reimbursement	Pound sterling (GBP, £)
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 10

# Declaration and signature

I apply to subscribe to a cash ISA for the current tax year and each subsequent year until further notice.

I declare that:

- All subscriptions made, and to be made, belong to me.
- I am 16 years of age or over.
- I have not subscribed, and will not subscribe, more than the overall annual subscription limit to a cash ISA and/or a stocks and shares ISA in the same tax year.
- I have not subscribed to and will not subscribe to another cash ISA in the same tax year that I subscribe to this cash ISA.
- I am resident and ordinarily resident in the United Kingdom for tax purposes or, if not so resident, either perform duties which, by virtue of section 28 of Income Tax (Earnings and Pensions) Act 2003 (Crown employees serving overseas), are treated as being performed in the United Kingdom, or I am married to, or in a civil partnership (couples registered under the Civil Partnership Act 2004) with a person who performs such duties. I will inform you if I cease to be so resident or to perform such duties or be married to, or in a civil partnership with, a person who performs such duties.
- I authorise Al Rayan Bank PLC to make on my behalf any claim to relief from tax in respect of my ISA investments held with Al Rayan Bank PLC.
- I authorise Al Rayan Bank PLC to hold my cash subscriptions and any profit earned from those cash subscriptions.
- I authorise Al Rayan Bank PLC to transfer any subscriptions in excess of the annual ISA allowance into my nominated linked savings account, the details of which I have provided in the section titled 'Products and Services'. Where indicated I authorise Al Rayan Bank PLC to open an On Demand Savings Account in my name, and in this case, signing this application constitutes my agreement to be bound and governed by the Al Rayan Bank PLC On Demand Savings Account Special Conditions.

By signing below you are applying to Al Rayan Bank PLC for banking services.

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.

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.

I have read the section entitled Data Protection and Marketing Consent. By signing this form I consent to the use of my data being added to the Al Rayan Bank PLC database and that I have given my preference for marketing.

**Declaration:**

I declare that if my application is accepted:

- I will only use my Al Rayan Bank PLC bank account for personal use.
- I will not use it as a club, charity, trust, sole trader, company, partnership or any other kind of business account.
- I request that you open an Al Rayan Bank PLC account in my name. I agree that my 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.

I 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.

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

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

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

**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