

Current accounts

Application form
for a sterling bank account

Welcome

With an RBS International account, you will benefit from a wide range of financial services, specially developed to make managing your finances as easy as possible.

We welcome you to RBS International and thank you for choosing us. To help us decide whether we can provide you with the services you have asked for, please answer all the questions on this form.

If you want to open a savings account, or an account in another currency, for example US dollars, please ask a member of staff who will be pleased to help.

What happens when we accept your application?

We will send you the following (separately) within 10 days if applicable:

- a cheque book
- a Debit card or ATM card
- your Personal Identification Number (PIN) (where applicable)
- an account welcome pack

Current account application

Before completing this application form you must read 'Current accounts' brochure, Terms and Conditions, 'Fees' leaflet and 'Interest rate' insert. These contain all the information you need to be aware of before opening your current account. If you do not have all of the above items please contact any branch to obtain those you are missing.

Your information

For details of how we and others will use your information, please look for the padlock symbol and in the accompanying Terms and Conditions or contact your branch.

I/We wish to open an account at your

branch

(if left blank your account will be opened at your existing branch, for new customers the branch nearest your home address)

Please select which account you would like to open

R21 account Current account Gold Cheque account*

* No longer available in Jersey or the Isle of Man.

I/We would like to open a

Sole account Joint account

1. Personal details - main applicant

Are you an existing RBS International customer?

Yes No

If yes, please provide Account number Sort code

Title Mr Mrs Miss Ms Other If other, please specify

Surname

First name(s)

Middle name(s)

Previous names (including maiden name or change by deed poll)

Are you known by any other name? Yes No If yes, please specify

Gender Male Female

Full residential address line 1

Address line 2

Address line 3

Address line 4

Postcode

Date of entry to above address

If resident at above address less than 3 years please state previous address
Previous address line 1

Address line 2

Address line 3

Address line 4

Postcode

Date of entry to above address

Address for correspondence
(Only complete if different to residential address)

Postcode

Date of birth

Country of birth

Town of birth

Country of permanent residence

Country of residence for tax purposes

Nationality

Government issued Personal Identification Number i.e the number on the ID document you are providing - Passport, driving licence etc

Relationship status

Single Living with a partner Married/In a civil partnership Widowed/Surviving civil partner Divorced/Separated/ Dissolved

Telephone number (home)

Telephone number (business)

extn

Mobile telephone number

E mail address

Memorable word

(Please choose a memorable word of no more than 15 characters. This may be used to confirm certain transactions)

Number of dependants

Residential status

Home owner Tenant-Furnished Tenant-Unfurnished Living with parents Other

If other, please specify

1.1. Employment details - main applicant

Occupation

Are you

Employed Self-employed Unemployed Homemaker Retired

Employer's name

Employer's address line 1

Address line 2

Address line 3

Address line 4

Postcode

Date employment commenced

If self-employed please state date established

Gross annual salary £

How are you paid?

Cash Cheque Mandated to RBS International Mandated elsewhere n/a Other

If other, please specify

How often are you paid?

Monthly Fortnightly Weekly Other

Is salary to be mandated to this account?

Yes No If your salary is not already credited to an account with RBS International please enclose your previous 3 months' payslips or other evidence of income. These will be returned.

Net income from employer

£ per month

Any other income

£ per month

Total income

£ per month

Are you a RBS International member of staff?

Yes No If yes, please provide your salary reference number

1.2. Current banking details - main applicant

Main bank

Account number

Sort code

Type of account

Date of joining
main bank

Do you have a

ATM card

Debit/ATM card

How many credit cards
do you have

Total outstanding
balance of all
credit cards

£

Please give details of your main credit card. This is the one you use most frequently or the one with the greatest balance.

Type of card
(e.g. MasterCard/Visa)

Issuer

Name of
account/cardholder

Credit limit

£

Balance

£

Approximate date
account opened

1.3. Financial status - main applicant

Have you ever been insolvent, bankrupt, sequestrated, involved in any court proceedings for debt or made arrangements with your creditors?

Yes

No

If yes, please provide full details on an attached sheet.

2. Personal details - second applicant

Are you an existing RBS International customer?

Yes No

If yes, please provide Account number Sort code

Title Mr Mrs Miss Ms Other If other, please specify

Surname

First name(s)

Middle name(s)

Previous names (including maiden name or change by deed poll)

Are you known by any other name? Yes No If yes, please specify

Gender Male Female

Full residential address line 1 (Only necessary if different to main applicant)

Address line 2

Address line 3

Address line 4

Postcode

Date of entry to above address

If resident at above address less than 3 years please state previous address
Previous address line 1

Address line 2

Address line 3

Address line 4

Postcode

Date of entry to above address

Address for correspondence
(Only complete if different to residential address)

Postcode

Date of birth

Country of birth

Town of birth

Country of permanent residence

Country of residence for tax purposes

Nationality

Government issued Personal Identification Number i.e the number on the ID document you are providing - Passport, driving licence etc

Relationship status

Single Living with a partner Married/In a civil partnership Widowed/Surviving civil partner Divorced/Separated/Dissolved

Telephone number (home)

Telephone number (business)

extn

Mobile telephone number

E mail address

Memorable word

(Please choose a memorable word of no more than 15 characters. This may be used to confirm certain transactions)

Number of dependants

Residential status

Home owner Tenant-Furnished Tenant-Unfurnished Living with parents Other

If other, please specify

2.1. Employment details - second applicant

Occupation

Are you

Employed Self-employed Unemployed Homemaker Retired

Employer's name

Employer's address
line 1

Address line 2

Address line 3

Address line 4

Postcode

Date employment
commenced

If self-employed please state date established

Gross annual salary

£

How are you paid?

Cash Cheque Mandated to RBS International Mandated elsewhere n/a Other

If other, please specify

How often are you paid?

Monthly Fortnightly Weekly Other

Is salary to be
mandated to this
account?

Yes No If your salary is not already credited to an account with RBS International please enclose your previous 3 months' payslips or other evidence of income. These will be returned.

Net income
from employer

£ per month

Any other income

£ per month

Total income

£ per month

Are you a RBS
International
member of staff?

Yes No If yes, please provide your salary reference number

2.2. Current banking details - second applicant

Main bank

Account number

Sort code

Type of account

Date of joining
main bank

Do you have a

ATM card

Debit/ATM card

How many credit cards
do you have

Total outstanding
balance of all
credit cards

£

Please give details of your main credit card. This is the one you use most frequently or the one with the greatest balance.

Type of card
(e.g. MasterCard/Visa)

Issuer

Name of
account/cardholder

Credit limit

£

Balance

£

Approximate date
account opened

2.3. Financial status - second applicant

Have you ever been insolvent, bankrupt, sequestrated, involved in any court proceedings for debt or made arrangements with your creditors?

Yes

No

If yes, please provide full details on an attached sheet.

4. Commitments and liabilities

Commitments

Mortgage/Rent £ per month

Local tax £ per month

Loan repayments to RBS International £ per month

Other loan repayments £ per month

Other regular payments £ per month

Total commitments £ per month

Liabilities

Loans outstanding with RBS International £

Other loans outstanding £

Guarantee obligations £

Others £

Please specify e.g. overdrafts

Total liabilities £

5. Assets

Property details: **Main residence**

Other property

Date purchased

Date purchased

Purchase price

£

Purchase price

£

Mortgage outstanding

£

Mortgage outstanding

£

Remaining term in years

Remaining term in years

Estimated present value

£

Estimated present value

£

Property owned

Solely Jointly

Property owned

Solely Jointly

Lender(s)

Other assets

Existing RBS International deposits

£

Other deposits

£

Car(s)

£

Investments

£

Others

£

Please specify

Total assets

£

6. Internet and Telephone Banking (You must be over 16 to qualify)

Here at RBS International we recognise that our customers have different requirements when it comes to banking and that those differences extend to how you wish to bank with us electronically and by telephone.

Digital Banking - our comprehensive sterling only Internet Banking service. Provides detailed account information with the ability to make sterling payments, account transfers and manage standing orders and Direct Debits plus other features.

24 x 7 Telephone Banking - designed for customers who do not have internet access, or prefer to access account information over the phone day or night.

How to enrol - when your account is opened you will automatically be enrolled for Digital Banking and 24 x 7 Telephone Banking. Shortly after your account is opened you will receive in the post your registration letter which provides full details on the security procedures required to get you started.

RBS International ibanking - In addition to our Digital Banking and 24 x 7 Telephone Banking services we also offer RBS International ibanking. This service is ideal for customers who wish to maintain accounts in more than one currency or prefer the freedom to make same day sterling or international payments with ibanking plus. If RBS International ibanking is of interest to you, you have the flexibility to follow the self registration process on our website once your account number has been confirmed.

If you are an existing customer please indicate if you are already registered for RBS International ibanking. Yes No

7. Residents of the European Union

If you are Resident in the European Union then your accounts with us will be subject to the exchange of information measures of the EU Savings Directive. We will automatically exchange information, via our local Tax Controllers, with the relevant EU Tax authority regarding your identity and residence, the amount of savings income earned and the period it relates to.

By completing and signing this application form you authorise us to exchange this information.

Any previous instruction provided in respect of existing accounts you may have with us in Jersey or Gibraltar will be applied automatically, unless you wish to change your election.

Please place a cross here if you would like to receive our Guide to the EU Savings Directive.

8. Declaration and signature(s)

If the application is in joint names, please read the joint applicant's declaration section below and then both sign the form.

1. I/We have read and accepted the Terms and Conditions to the account(s) and the summaries applicable to the products included with the account.
2. I/We apply for a Debit card/ATM card and accept and agree to be bound by the conditions of use (which I/we have read). If for any reason, a Debit card cannot be issued to me/us at this time, I/we apply for an ATM card and I/we request and authorise you, at your discretion and at any time, to issue to me/us a Debit card to replace the ATM card.
3. I/We authorise you to make any enquiries you may deem necessary in connection with this application and understand that you may decline this application without being required to state a reason.
4. I/We understand that if I am/we are dissatisfied with my/our choice of account and decide to close the account or switch, with your approval, to another account within 14 days of the first payment into the account, no extra charges will be payable. I/We accept that to instruct you to do so, I/we must confirm my/our decision in writing addressed to my/our branch.

For accounts in joint names only

We request and authorise you:-

1. To withdraw funds from the account in our names with cheques or withdrawals signed by either or the survivor of us.
2. To release items held in security or safe custody on the written instructions of either or the survivor of us.
3. Subject to any right, mortgage, charge, lien or claim you may have on the death of any one of us to hold the balance of the account(s) to the order of the survivor or survivors of us or to the order of the personal representative(s) of the survivor.

Credit reference agencies

We may obtain information about you from credit reference agencies and Group records to check your credit status and identity. The agencies will record our enquiries which may be seen by other companies who make their own credit enquiries. This may affect your ability to obtain credit elsewhere in the near future. We may use credit scoring.

Your application will be assessed using credit reference agency records relating to anyone with whom you have a joint account or similar financial association. If this is a joint application and such a link does not already exist then one may be created now. These links will remain until you file a 'notice of disassociation' at the credit reference agencies.

However, for this application, you can choose to be treated as financially independent of any person, (except for another party to this application). If you do, by signing this application you declare that you believe your associate's finances will not affect our decision and agree that we may check your declaration. We may decline this application if we find that your declaration is inaccurate. If you want to be treated as financially independent for this application, please place a cross in this box.

Fraud prevention agencies

If false or inaccurate information is provided and fraud is identified or suspected, details may be passed to fraud prevention agencies. We may also obtain information about you from fraud prevention agencies.

Keeping you informed

We would like to keep you informed by letter and by phone about products, services and additional benefits that we believe may be of interest to you. If you don't want us to do this, please place a cross in one or both boxes.

Letter Phone

We would also like to keep you informed via the e-mail address and mobile number you may have provided earlier in this form. May we keep you informed by electronic means, such as e-mail and mobile messaging?

Yes No

Giving your consent

By signing this application you are agreeing that we may use your information in the way described in this form (including the 'Keeping you informed' section) and in the associated Terms and Conditions.

All applicants sign here

Main applicant

Signature

Date _____

Second applicant

Signature

Date _____

9. Signature verification - specimen signature(s)

Please provide us with a copy of your signature(s) in the space below. Please use black ink and ensure that signature(s) are kept within the boxes.

Main applicant

Signature

Date _____

Second applicant

Signature

Date _____

Checklist

1. Please ensure you have fully completed, signed and dated this application form
2. You will need to provide 3 month's of present current account statements showing your salary/pension and day to day living expenses
3. You will need to provide proof of identity documentation as detailed in the accompanying account opening leaflet

INTERNAL MAIL ONLY

THE MANDATE CENTRE

For bank use only Please use black ink

Sort code

Account number

Account short name

Main applicant

Surname

First name

Second applicant

Surname

First name

Operations by:

Either or survivor

OR both to sign

(Complete joint account mandate together with the authorised signatory sheet and forward with this form. If Third Party Mandate or Power of Attorney, forward copy of mandate with this form)

Verified at branch by

Staff signature

ID no.

Date

For bank use only

Application ref. no.

A/C no. allocated

Details of ID obtained

ID number: customer

ID number: joint customer

The Royal Bank of Scotland International Limited (RBS International). Registered Office: PO Box 64, Royal Bank House, 71 Bath Street, St. Helier, Jersey, JE4 8PJ. Regulated by the Jersey Financial Services Commission.

Guernsey business address: PO Box 62, Royal Bank Place, 1 Glatigny Esplanade, St. Peter Port, Guernsey, GY1 4BQ. Regulated by the Guernsey Financial Services Commission and licensed under the Banking Supervision (Bailiwick of Guernsey) Law, 1994, as amended, the Insurance Managers and Insurance Intermediaries (Bailiwick of Guernsey) Law, 2002, and the Protection of Investors (Bailiwick of Guernsey) Law, 1987, as amended.

Isle of Man business address: Royal Bank House, 2 Victoria Street, Douglas, Isle of Man, IM99 1NJ. Licensed by the Financial Supervision Commission of the Isle of Man and registered with the Insurance and Pensions Authority in respect of general business.

Our services are not offered to any person in any jurisdiction where their advertisement, offer or sale is restricted or prohibited by law or regulation or where RBS International is not appropriately licensed.

RBS International is a member of The Royal Bank of Scotland Group. The Royal Bank of Scotland plc - Registered in Scotland No 90312. Registered office: 36 St Andrew Square, Edinburgh, EH2 2YB. The Royal Bank of Scotland plc is authorised and regulated by the Financial Services Authority. The latest report and accounts are available at www.investors.rbs.com

RBS International places funds with other parts of its Group and thus its financial standing is linked to the Group. Depositors may wish to form their own view on the financial standing of RBS International and the Group based on publicly available information. The latest report and accounts are available at www.rbsinternational.com/financial-results

Customers of RBS International are advised that The Royal Bank of Scotland plc ('RBS plc') provide technology support to RBS International's Digital Banking service and this will enable RBS plc in the UK to access your account data. In subscribing for this service, you consent to and authorise this access.

RBS International is not an Authorised Person subject to the rules and regulations made under the UK Financial Services & Markets Act 2000, and therefore deposits made with branches, all of which are outside the UK, are not protected by those rules and regulations covered by the UK Financial Services Compensation Scheme. As at 31 December 2010, RBS International's paid-up capital and reserves exceeded £1,416 million. UK resident depositors may be subject to declaration and taxation of resulting income.

Credit cards are issued by The Royal Bank of Scotland plc. Registered office: 36 St. Andrew Square, Edinburgh. Only available to over 18's. Conditions apply. Subject to status.

If you are not satisfied with any of our products or services, we have a complaints procedure that you can use. A leaflet, giving details of the procedure, is available from your branch upon request.

Credit facilities: Over 18's only

Royalties information:

Your Travel Insurance is underwritten and provided by UK Insurance Limited, Registered Office and Head Office The Wharf, Neville Street, Leeds, LS1 4AZ. Registered in England No 1179980. UK Insurance Limited is authorised and regulated by the UK Financial Services Authority.

Connected Companies - RBS International and UK Insurance Limited are connected companies as they are both members of The Royal Bank of Scotland Group.

Car rental Loss Damage Waiver and Supplementary Liability Insurance cover together with International Purchase Protection cover is provided by White Horse Insurance Ireland Ltd, 14 Clyde Road, Ballsbridge, Dublin 4 which is authorised and regulated by the Irish Financial Services Regulatory Authority (IFSRA).

Claims should be sent to Strategic Claims Management Limited, PO Box 36400, London, EC3N 2AS. Should you have a complaint regarding a claim or your cover, it should also be forwarded to Strategic Claims Management Limited at the address above. If you are still dissatisfied, you should write to the Managing Director of White Horse at the above address.

Should you have a complaint about a claim, this should be sent to Customer Liaison Unit, UK Insurance Limited, The Wharf, Neville Street, Leeds, LS1 4AZ. All other complaints regarding your cover should be sent to Customer Relations Department, PO Box 106, 37 Broad Street, Bristol, BS99 7NQ.

If you remain dissatisfied you may refer your complaint to the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR or telephone 0845 080 1800. Your legal rights are not affected by following this procedure. Please note that the Financial Services Ombudsman Service will normally only consider a complaint once the insurer has issued a final decision.

The Financial Services Authority website which includes a register of all regulated firms can be visited on www.fsa.gov.uk/register, or the Financial Services Authority can be contacted on 0845 606 1234.

Under the Financial Services and Markets Act 2000, should the company be unable to meet all its liabilities to policyholders, compensation may be available. Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at www.fscs.org.uk

RBS International is a member of the Isle of Man Depositors' Compensation Scheme (DCS) as set out in the Depositors' Compensation Scheme Regulations 2010. Further details of the scheme are available on request.

RBS International is a participant in the Guernsey Banking Deposit Compensation Scheme. The scheme offers protection for 'qualifying deposits' up to £50,000, subject to certain limitations. The maximum total amount of compensation is capped at £100,000,000 in any 5 year period. Details are available from: www.dcs.gg.

Telephone: +44 (0)1481 722756. Post: PO Box 380, St. Peter Port, GY1 3FY. Deposits made in a Guernsey Branch will not be covered by any equivalent scheme in any jurisdiction outside of the Bailiwick of Guernsey.

RBS International is a participant in the Jersey Banking Depositor Compensation Scheme. The Scheme offers protection for eligible deposits of up to £50,000. The maximum total amount of compensation is capped at £100,000,000 in any 5 year period. Full details of the Scheme and banking groups covered are available on the States of Jersey website or on request.

This application must be read with Current accounts brochure (RBSI 306) and Terms and Conditions (RBSI 100).