

Opening a postal account

We are required to verify your identity. Therefore, we may ask you to provide evidence to confirm your name and address when you apply to open an account.

For new customers we will require name and address verification before opening the account for you. Details of required evidence are listed on the next page. **Please note we only accept original documents or certified copies. We cannot accept faxed copies or photocopies.**

Existing customers are asked to provide the details of their existing account on the application form. Note: it is not necessary to send your passbook unless you are transferring money from the existing account.

Make sure you have:

- Your completed application form
- Your initial deposit
- One name verification (if required)
- One address verification (if required)
- An additional name OR address verification (if required)

Send the above documents to:

Dunfermline Building Society
FREEPOST SC04118
DUNFERMLINE
KY11 8WY

for a longer happier relationship

ID requirements for postal accounts

We need to check the identification of all new customers opening accounts. Unless you are an existing customer of the Society, we need you to provide items to verify your identity in support of your application. We require three separate documents to confirm both your name and address. **This must include at least one from each of the lists below. The third document can be from either list.** The evidence you supply us will help us prevent anyone else from falsely using your name or address to open an account.

The documents we will accept are common to most people, so supplying three of them should not prove too difficult. If, however, you find you are not able to provide the standard documents on the lists, please let us know and we will be able to advise you.

The identification checks we do when opening your account are a legal requirement, to comply with money laundering regulations, and are for your protection. If you are unable to provide us with sufficient proof of identity, we cannot open the account.

Please note that where a document appears on both lists, it cannot be used to verify both name and address. It can only be used to verify either your name or address.

We strongly advise documents such as Passports, Driving Licences, Bank or Credit Cards, ID Cards, Benefit Books, Birth Certificates and Rent Books should not be sent through the post. Where documents are being copied these must be certified, dated and signed "original seen". The person certifying the document(s) must record their full name, position and contact details. In situations where a good reproduction of photographic evidence cannot be achieved, the copy should be certified as providing a good likeness of the applicant. Certification must be by a regulated or professional person covered by money laundering regulations or a government department. Examples of regulated or professional persons are solicitors, accountants, bank or building society managers. Government Departments include the Inland Revenue, Scottish Office and Scottish Executive.

(Note: photocopies or faxed copies of certified originals are not acceptable)

Name verification documents

- Current valid full, signed UK Passport OR full foreign Passport
- Current EEA or UK photocard signed Driving Licence (either full or provisional) OR full UK Driving Licence (old version) Both parts of photocard driving licences must be PROVIDED
- Current Blue disabled driver's pass.
- Current Benefit/Pension Payment Order Book OR original notification letter (covering current period) confirming the right to benefits or tax credits or state pension from relevant Government Agency
NB: P45s & P60s are not official Inland Revenue documents and are not acceptable
- EEA Member State ID Card
- UK Residence permit issued by the Home Office to EU Nationals
- Cheque Guarantee Card OR Credit Card OR Debit (Switch) Card with inlaid holograph photograph
- Cheque Guarantee Card OR Credit Card OR Debit (Switch) Card OR Post Office Card (no photograph) with original account statements less than 3 months old
- Employer ID Card with Photograph OR Armed Forces Card OR Police Warrant Card OR HM Customs & Excise Card
- Shotgun or Firearms Certificate
- Birth certificate - only for children under 18

Address verification documents

- Recent Utility Bill or Statement, less than 3 months old, (excluding mobile phone/broadband/internet bills/bill or statements printed from the internet) OR Certificate from a supplier of utilities confirming the arrangement to pay for the services on pre-payment terms
- Recent Mortgage Statement (less than 3 months old)
- Credit Card Statement (less than 3 months old)
- Bank OR Building Society statement (less than 3 months old)
- Post Office Account statement (less than 3 months old)
- Credit Union statement (less than 3 months old)
- Recent systems-generated or signed documentation from a regulated financial sector firm indicating that an account/investment/insurance relationship exists and which contains your address (less than 3 months old)
- Local Authority Council Tax Bill/Statement (less than 3 months old)
- Current EEA or UK photocard signed Driving Licence (either full or provisional) OR full UK Driving Licence (old version). Both parts of photocard driving licences must be PROVIDED
- Current Benefit/Pension Payment Order Book OR original notification letter (less than 3 months old) confirming the right to benefits or tax credits or state pension from relevant Government Agency
NB: P45s & P60s are not official Inland Revenue documents and are not acceptable
- Local Council OR Housing Association Rent Book (for current year) OR Tenancy Agreement (less than 3 months old)
- Solicitor's letter confirming recent house purchase or land registry confirmation (within last 3 months)
NB: in these cases we will have to verify your previous address by means of one of the other items listed above

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If you were a member of Nationwide Building Society on 2nd November 1997 and have continued to be a member since that date, the following wording does not apply to you.

Charitable Assignment

By applying to open an account after 2nd November 1997, I also apply to be a charity member of The Nationwide Foundation (“the Foundation”) unless I am already a charity member. I agree that, if the account is opened by the Society and I am or became a charity member of the Foundation, I will be bound to assign to the Foundation (or any charity(ies) nominated by it, but to no other person) the rights to any conversion benefits to which I would otherwise become entitled as a member or depositor at any time before, or within two years after, my membership of the Society comes to an end.

This agreement is irrevocable and authorises the Society to make over to the Foundation (or to any charity(ies) nominated by it) any such benefits without further notice to me. I understand that neither the Society nor the Foundation will release me from this agreement or vary its terms.

I understand that (except in the case of any class of person where the Society considers this to be inappropriate) the Society will require on behalf of itself and the Foundation that all applicants for share and mortgage accounts agree to the above condition (or a condition having substantially the same effect), unless the Society decides and announces by press release that it is no longer in the best interests of the Society to do so generally on a continuing basis. Any such decision by the Society would not have retrospective effect and I would continue to be bound by the above condition.

For this purpose “conversion benefits” means any benefits under the terms of any future transfer of the Society’s business to a company (i.e. on conversion or takeover) except the statutory right to have shares in the Society (including any balances on share accounts) converted into deposits with the company and, if the Society merges with any other society, after the date of such merger “Society” includes such other society.

The terms and conditions of this application shall be governed by and construed in accordance with the Laws of Scotland. The parties hereby submit to the non-exclusive jurisdiction of the Scottish courts.

NB If you amend this section or cross through it, your application will be invalid.

Use of my Information

By Nationwide:

Any information about me and my account may be shared within Nationwide to open and manage the account, make lending decisions, collect debts, trace debtors, prevent fraud and money laundering and for business analysis. It may also be shared within Nationwide and with specialist companies for market research purposes on behalf of Nationwide.

By Dunfermline:

The information provided on this form will be held by Dunfermline Building Society and may be used to open and manage my account, make lending decisions, collect debts, trace debtors, prevent fraud and money laundering and for the development of products and services.

I have a right to receive a copy of the information that Dunfermline Building Society holds about me if I make a request in writing and on payment of the appropriate fee.

Dunfermline Building Society may inform me of special offers, products and services, either by letter, telephone or e-mail. If I am a new Dunfermline customer and I do not wish to receive marketing material by letter, telephone or email, or any combination of these I can write to you at Dunfermline Building Society, Sales and Marketing Department, Caledonia House, Carnegie Avenue, Dunfermline KY11 8PJ. If I am an existing Dunfermline customer my current marketing preferences will continue unless I tell you otherwise. If you have given a previous marketing instruction to Nationwide Building Society, its subsidiaries or trading divisions, your request to them will not change. Dunfermline Building Society (which includes Dunfermline Direct) is a trading division of Nationwide. ‘Nationwide’ means Nationwide Building Society, its subsidiaries and trading divisions. If you require further information you can ask for a copy of our leaflet ‘How Nationwide uses your personal information’. This can be requested from a branch and is also available on line at www.nationwide.co.uk

Electronic Identification Searches

I authorise Dunfermline Building Society to undertake an electronic identity check. (The Society will use your personal information to conduct an electronic identity search via the services of credit reference agencies in order to comply with money laundering regulations. The Agencies will keep a record of the search on your file, whether your application proceeds or not. Please note, however, that this type of search will not influence your ability to obtain credit. We may also ask you to provide some additional forms of identification.)

Declaration

I declare that the above sum is being invested in Nationwide Building Society trading as Dunfermline Building Society by me as sole beneficial owner and I agree to be bound by the Rules of the Society and the conditions applying to the account. A copy of the Rules is available on request from Dunfermline Building Society. I declare that I am not a body corporate nor an unincorporated body and the account will not be held by me as a Trustee for a body corporate nor an unincorporated body. I confirm that I have been made aware of and fully understand the terms and conditions of this investment account and consent to the use of my personal data as detailed above.

Dunfermline Building Society is a trading division of Nationwide Building Society.

Signed

Date