

# Opening a telephone operated account

## Requirements for new Dunfermline Direct customers

You must open your account with a cheque from your nominated account (see “opening an account” section of product Terms and Conditions). The cheque must be made payable to Dunfermline Building Society stating the account holders name(s), for example “Dunfermline Building Society – Mr B Brown”.

- If your nominated account is a bank account, your deposit cheque must show your name and account details (a joint account is acceptable).
- If your nominated account is a building society account, your deposit cheque must be issued by the building society, and you must ask them to verify (with official stamp and signature) the name, sort code and number of the account either on the back of the cheque or by separate letter.

If you are already a Dunfermline Direct customer, to open your Dunfermline Direct Account, simply complete the application form and return it to us along with your deposit cheque from your nominated account. You will also need to tell us the number of your existing account with us on the application form.

## Verifying your identity

Under regulations for prevention of financial crime and money laundering, we have a responsibility to verify the identity of each applicant before opening a new account, even existing customers. To do this, we now use an electronic verification system.

In certain cases (for example if you are not listed on the electoral roll or you have recently moved house) we may need further proof of your identity.

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Make sure you have:

- Completed your application form
- Enclosed your initial deposit   
(Note: When opening an account with a cheque payment, please make this payable to Dunfermline Building Society stating the account holders name(s), for example "Dunfermline Building Society - Mr B Brown")
- Signed and dated your application form

Send your completed, signed application along with your cheque to:

Dunfermline Building Society  
FREEPOST SC04118  
DUNFERMLINE  
KY11 8WY

IMPORTANT: If we require any further information, or the application form is not completed in full, your application and cheque will be returned to you.

for a longer happier relationship



**Application for Direct Now (Issue 2)/  
Direct Saver (Issue 2)**

**Dunfermline Direct**

**TELEPHONE OPERATED ACCOUNT**

I wish to apply for a  Direct Now Account (Issue 2)  
(Please tick appropriate box)  Direct Saver Account (Issue 2)

**Documents enclosed**

Personal cheque  Account Number   
(Please tick appropriate box) (Office use only)  
Building Society cheque   
Existing account holder YES  NO  If YES, account number

**Personal details**

	<b>First Applicant</b>	<b>Second Applicant</b>
Title	<input type="text"/> Mr/Mrs/Miss/Ms	<input type="text"/> Mr/Mrs/Miss/Ms
Forenames	<input type="text"/>	<input type="text"/>
Surname	<input type="text"/>	<input type="text"/>
Home address	<input type="text"/>	<input type="text"/>
Postcode	<input type="text"/>	<input type="text"/>
Home telephone number	<input type="text"/>	<input type="text"/>
Work telephone number	<input type="text"/>	<input type="text"/>
Nationality	<input type="text"/>	<input type="text"/>
Date of birth (DD-MM-YYYY)	<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"/> - <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Occupation	<input type="text"/>	<input type="text"/>
Purpose of account	<input type="text"/>	

**Investment** I/We enclose £  to open the above named account.

This account will be operated on  either or survivor signature  both signatures

**Bank details** Please give us details of your nominated bank or building society account. The account must be in your name, or include your name if it is a joint account. This nominated account will be used for withdrawals and receipts. Please note you cannot nominate an existing Dunfermline Building Society account.

Bank/Building Society	<input type="text"/>	Branch	<input type="text"/>
Sort code shown on the top right of cheques	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Account No.	<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"/>
Account holder or holders	<input type="text"/>	Reference No. (If applicable)	<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"/>

**Interest**

Please pay interest from this account (tick one box only):  Annually to this account (product code 57 for Direct Now or 55 for Direct Saver)  
 Annually to the nominated bank or building society account (product code 57 for Direct Now or 55 for Direct Saver)  
 (For Direct Saver only) Monthly on the 15th of each month to the nominated bank or building society account (product code 56)

**Security information** For security checks please provide the following:

	<b>First Applicant</b>	<b>Second Applicant</b>
1) Your first school attended	<input type="text"/>	<input type="text"/>
2) Your place of birth	<input type="text"/>	<input type="text"/>
3) Your mother's maiden name	<input type="text"/>	<input type="text"/>

**Please ensure all account holders sign the declaration overleaf**

**08457 33 66 88**

Calls may be recorded for your protection and security and for staff training purposes. Call charges will apply and will vary.

If you were a member of Nationwide Building Society on 2 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 2 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 Law 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 email. 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](http://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/We declare that the above sum is being invested in Nationwide Building Society trading as Dunfermline Building Society  by me as sole beneficial owner  by us as joint beneficial owners and I/we 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 Direct. I/We declare that I/we are not a body corporate nor an unincorporated body and the account will not be held by me/us as a trustee(s) for a body corporate nor an unincorporated body.

I/We confirm that I/we 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 (which includes Dunfermline Direct) is a trading division of Nationwide Building Society.

Signed  Date

Signed  Date