

Application for Chelsea Call Direct Advantage

Please complete all applicable white boxes (including declaration below) in **block capitals**. Proof of identity and address will be required for new savers, please read the relevant section of this leaflet.

For transfers, please complete the amount you wish to transfer and complete a transfer form.

Please read and sign the declaration below (all APPLICANTS must sign)



*I/we enclose £ to open Chelsea Call Direct Advantage Interest is paid annually, if you require monthly interest, please tick this box

Applicant(s) details Whoever is first named on the account will be the representative joint shareholder and, under Chelsea's rules he/she alone will be entitled to exercise rights of membership.

Title	First names	Surname	Date of birth	Nationality	Account numbers of any existing accounts held with Chelsea (either savings or mortgage)
			D D M M Y Y Y Y		
			D D M M Y Y Y Y		

Address of first named account holder (If the second named account holder has a different address from the first named account holder please provide details to us in writing.)

Postcode Home telephone Daytime telephone

1st Applicant's national insurance number (if you have one) 2nd Applicant's national insurance number (if you have one)

Do you wish to be supplied with a Chelsea card? (subject to approval) Y N
Chelsea cards are supplied for both savers for joint accounts

*I/we are saving as: (See section 2 of the Declaration overleaf) Attorney(s)

Of: Date of birth

Nominated bank details Must be completed for automated withdrawals by BACS (including Interest Credit where appropriate)

Bank sort code Account number Reference number* Account holder's name

Name and address of bank or building society Postcode

Interest mandate Interest will be added to the account balance unless you complete A or B below:

A Transfer to another account with Chelsea:

B Credit to nominated bank account as detailed below:

Bank sort code Account number Reference number* Account holder's name

Name and address of bank or building society Postcode

Please read and sign the declaration below (all APPLICANTS must sign) *If funds are to be transferred to a building society account a reference number may be required

Declaration

I (each of us if more than one) apply to open a Chelsea Call Direct Advantage on the basis of the completed application form and:

- Confirm that I am 18 years or over.
- Confirm the funds which are to be invested belong to me or, if not, are being invested by me as attorney.
- Agree that the terms that apply to Chelsea Call Direct Advantage are Chelsea's Standard Investment Account Terms and Chelsea Call Direct Advantage Product Terms.
- Confirm that I have received a copy of Chelsea's most recent Summary Financial Statement and Chelsea's 'information for Chelsea savers' leaflet.
- Confirm that you may search my records at one or more credit reference and fraud prevention agencies in order to check my identity. (I understand that details of the search will be recorded by the agency(ies) and that these details will be seen by other organisations carrying out later searches and may be used by them for making lending decisions, collecting debts or fraud prevention.)
- Confirm that you may, for the purpose of verifying identity, confirm my address with my employer or business as detailed in this application.
- I acknowledge that if false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies and law enforcement agencies may access this information.
- I further acknowledge that you and other organisations may also access and use this information to prevent fraud and money laundering, for example, when:
 - checking details on applications for credit and credit related or other facilities
 - managing credit and credit related accounts or facilities
 - recovering debt
 - checking details on proposals and claims for all types of insurance
 - checking details on job applicants and employees.
- I acknowledge that you and other organisations may access and use from other countries the information recorded by fraud prevention agencies. (The fraud prevention agencies Chelsea Building Society uses can be provided on request. Please contact us at Thirstaine Hall, Thirstaine Road, Cheltenham, Gloucestershire, GL53 7AL or call on 0845 744 6622 to receive details.)
- Consent to you holding information about me on computer and other media even after my account has been closed.
- Acknowledge that you have absolute discretion to decide whether to accept my application to open this account or not.
- The following section applies unless you were a Shareholding Member or Borrowing Member of Chelsea Building Society prior to 20 March 2000 and have continued to be a member ever since, or were an exempt customer on the date of application (see 12.4 below).
- I agree with Chelsea and the Chelsea Building Society Charitable Foundation ('the Foundation') that I will assign to the Foundation (or to any charity(ies) nominated by it) the rights to any **windfall conversion benefits** to which I may become entitled if the period between the date of my share account being opened and the date when I would be entitled to receive the **windfall conversion benefits** is less than five years (or, where I am a **partially exempt customer**, such shorter period as Chelsea may consider appropriate having regard to the particular class of partially exempt customer to which I belong)
 - I authorise Chelsea to make over to the Foundation (or to any charity(ies) nominated by it) any such **windfall conversion benefits** without any notice to me.
- I understand that:
 - my agreement cannot be withdrawn and neither Chelsea nor the Foundation will release me from it or vary its terms

12.3 I authorise Chelsea to pass to the Foundation such information relating to me and my share accounts with Chelsea as the Foundation may reasonably require in connection with this agreement to assign.

12.4 '**exempt customer**' means a person who belongs to one of the classes of persons which Chelsea wishes to be excluded from the obligation to assign their **windfall conversion benefits** to the Foundation (or to any charity(ies) nominated by it); '**partially exempt customer**' means a person who belongs to one of the classes of persons for which Chelsea wishes the period of five years in 12.1 above to be a shorter period. A list of those classes, which classes may be changed from time to time, is available on request from Chelsea's Secretary at its Head Office, although no change to the classes will apply retrospectively.

12.5 '**windfall conversion benefit**' means a benefit which a person may become entitled to receive as a shareholding member or depositor of Chelsea under the terms of any future transfer of Chelsea's business to a company (ie on a conversion or takeover) but excludes the statutory right to have shares (including any balances on share accounts) converted into deposits with the company to which Chelsea transfers its business. If Chelsea merges with any other building society, '**Society**' includes that other society after that merger. '**company**' has the meaning given to it by section 97(12) of the Building Societies Act 1986.

Note: Words in bold are defined in 12.4 and 12.5

Keeping you informed about other products and services
We would like to give you details (by telephone and post) of our mortgage, investment, insurance and other products and services which we think you might be interested in. We would also like to pass your details on to other selected organisations so that they can contact you with similar products and services that you might be interested in.

Tick here if you object to receiving such details

Operating joint accounts
We explain in our 'information for Chelsea savers' that, if the account is a joint account, the account may be operated on an either to sign basis or a joint authority basis and the respective benefits/risks to each approach. Please select below how you wish to operate the account.

Signature Signature

Date

If you want the account to operate on a joint signature basis, please tick the box – if not ticked, we shall presume that you want to operate on an either to sign basis (for trust accounts all signatures will be required).

Account number	First named customer's surname	Date A/C opened	Branch	mandate	Staff	Category	R35 Received?	1st customer number	2nd customer number	Completed by and date	Processed by and date	Authorised by and date
							Y/N					

For office use only

Passwords

Please complete all applicable white boxes in **block capitals**.

Please provide your chosen passwords. Minimum of 4 letters, maximum of 10 letters. Please read 'Your passwords – important notes'

For office use only

Account number

Passwords

1st Applicant		
Memorable Name	Memorable Place	Memorable Word
<input type="text"/>	<input type="text"/>	<input type="text"/>

2nd Applicant		
Memorable Name	Memorable Place	Memorable Word
<input type="text"/>	<input type="text"/>	<input type="text"/>

Your passwords - important notes

To send funds to your nominated bank or building society account you will need to call **0845 601 2710** (Monday to Thursday 8am - 8pm, Friday 8am - 6pm and Saturday 9am - 5pm).

- In order to use the Teleauthorisation Service for your Chelsea Call Direct Advantage account, you must provide three passwords: a Memorable **Name**, a Memorable **Place** and a Memorable **Word**, in the spaces provided on the application form
- You must provide words of **at least 4 letters** to a **maximum of 10 letters**. No hyphens or characters other than letters may be used
- **Use words that are memorable to you and that you will readily recall**
- Do not use obvious words such as your own name or the town you live in
- Do not use a repetition or sequence of letters that don't form a word (do not use AAAAAA, ABCDEF etc or similar)
- Do not write the words down, other than on your application
- When you use the Teleauthorisation Service, to send funds to your Nominated Bank or Building Society Account, you will be asked to provide a small selection of letters from the passwords you write on the application form. So, for example, we might ask you for the 2nd and 5th letters from the memorable NAME you provided and perhaps the 1st and 7th letters from the memorable WORD you provided. Please ensure that if we need any letters from either NAME, PLACE or WORD then you will be able to recall these. Should you fail to provide the correct combination to match our records the transaction will not be authorised. Following 3 consecutive failures to provide the correct combination, for security reasons, a stop will be placed on your account. We will write to you at your address as shown in the Chelsea's records and ask that you submit a new set of passwords in order to authorise transactions by telephone. In the interim we will permit withdrawal requests on receipt of your original written instructions.

If you already have one or more Chelsea Call Direct accounts:

- The new set of passwords will take effect for all your Chelsea Call Direct Accounts.