

Application Form

Current Account

Need more information?



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 ensure that all applicants sign this application. Please use **black ink** and **BLOCK CAPITALS**, and clearly tick the appropriate boxes. A maximum of 4 applicants can apply for a Current Account. For 3rd and 4th applicants please complete a separate form and attach to this form.

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

Section 1 Personal details

First applicant

Second applicant

Main applicant's details to be completed in all cases.

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

<p>Title*</p> <p>If other title, please specify</p> <hr/> <p>First name*</p> <p>Middle name*</p> <p>Surname*</p> <hr/> <p>If you have ever been known by a different name, please state:*</p> <hr/> <p>Country of birth*</p> <p>Nationality*</p> <p>Date of birth*</p> <p>Gender*</p> <hr/> <p>Relationship to first applicant*</p> <p>Marital status*</p> <p>Number of dependents*</p>	<p><input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Dr <input type="checkbox"/> Other ↓</p> <p><input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Dr <input type="checkbox"/> Other ↓</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No ↓</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No ↓</p> <p><input type="checkbox"/> Male <input type="checkbox"/> Female</p> <p><input type="checkbox"/> Male <input type="checkbox"/> Female</p>	<p><input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Dr <input type="checkbox"/> Other ↓</p> <p><input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Dr <input type="checkbox"/> Other ↓</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No ↓</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No ↓</p> <p><input type="checkbox"/> Male <input type="checkbox"/> Female</p> <p><input type="checkbox"/> Male <input type="checkbox"/> Female</p>
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First applicant**Second applicant**

Address Line 1*

Address Line 2

Town*

County

Country*

Postcode*

Date moved to address*

D	D	M	M	Y	Y	Y	Y

D	D	M	M	Y	Y	Y	Y

Our security procedures also require us to hold at least one of the following: your valid email address, your land line phone number or your mobile phone number. This enables us to send you a verification code which will be required to set up or amend the details of payees. You'll not be able to use online banking without your email address. Additionally, please indicate your preferred method of verification by ticking one of the grey boxes.

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

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

D	D	M	M	Y	Y	Y	Y

First applicant

Second applicant

Employment

Employment type*

- Employed
 Self-employed
 Student
 Homemaker
 Retired
 Unemployed
 Other

- Employed
 Self-employed
 Student
 Homemaker
 Retired
 Unemployed
 Other

If you are in employment, self-employed or if you've selected 'other' to the question above, please complete the following details:

Employer's / Business name*

Job title*

Occupation / Job role*

Date commenced*

D D M M Y Y Y Y

D D M M Y Y Y Y

Business address Line 1

Business address Line 2

Town

County

Country

Postcode

Total annual income before tax & deductions*

£

£

Financial

What is your main source of income*

- Salary
 Pension
 Savings
 Other

- Salary
 Pension
 Savings
 Other

Have you ever been declared bankrupt?*

- Yes No

- 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

- <£500,000 £500k – £1m
 £1m – £5m £5m – £10m
 £10m – £15m >£15m

Your home details

Are you?*

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

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

First applicant

Second applicant

Politically Exposed People - As a fully regulated UK bank, we are required to identify any customers who fulfil a prominent public function or hold a high public office; these people are referred to as 'Politically Exposed People'. We are also required to identify anyone who is associated to Politically Exposed People.

Are you a politically exposed person (PEP)?*

Yes No

Yes No

Are you associated to a PEP?*

Yes No

Yes No

PEP associates include: spouse, partner; children and their spouses or partners, parents; any individual who is known to have joint beneficial ownership of a legal arrangement, or any other close business relationship with a PEP; any individual who has sole beneficial ownership of a legal entity or legal arrangement which is known to have been set up for the benefit of a PEP.

If you have answered Yes to any of the questions above, we may contact you to ask for more information.

Section 2 Online banking, security and statement preferences

Account statements will be made available through your Online Banking facility. You can change your account preferences by ticking the appropriate box(es) below. If you are an existing customer who is not yet benefiting from our secure Online Banking, you can link your existing accounts to our Online Banking facility by confirming the account number of one of your existing accounts.

Existing customers, please confirm the account number of one of your existing accounts:

If you are a new customer to Al Rayan Bank, we will set up your Online Banking facility unless you tell us not to, by ticking the box:

I/we DO NOT wish to use online banking

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 Online Banking or not.**

	First applicant	Second applicant
Mother's family name*	<input type="text"/>	<input type="text"/>
School Name*	<input type="text"/>	<input type="text"/>
Town of birth*	<input type="text"/>	<input type="text"/>

Telephone Banking comes as standard with a current account. A Telephone Banking PIN will be issued automatically.

Account statement preference

If you are already opted into or have chosen to use online banking, we will send your account statements to you through our secure Online Banking facility. You can, however, choose to receive hard copies of your account statements, even if you bank with us online.

I/we wish to receive hard copies of statements for my/our account

For joint accounts only - If you have chosen to receive a hard copy of your statement for the account(s) that you are applying for, Al Rayan Bank will only send one set of bank statements to the first applicant's address. If you would like to receive statements for each account holder, please make this request by ticking the box below. You can also make this request at a later date by writing to us.

We would like to receive separate bank statements for all account holders who are applying for a joint account within this application

Section 3

Current account information

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

£

First applicant

Your name as you'd like it to appear on your card (maximum 21 characters including spaces)

Second applicant

Your name as you'd like it to appear on your card (maximum 21 characters including spaces)

Would you like a cheque book?

Yes No

Yes No

Section 4

Tax residency and citizenship information

Regulations based on OECD Common Reporting Standards (CRS) require Al Rayan Bank PLC to collect and report certain information about an account holder's tax residency. Each jurisdiction has its own rules for defining tax residence, and jurisdictions have provided information on how to determine if you're resident in the jurisdiction on the following website www.oecd.org/tax/automatic-exchange/.

For the purposes of taxation, please state which countries you're a resident of and include your Tax Identification Number (TIN), or an equivalent of a TIN in that country, **which for UK residents is the National Insurance Number (NINO)**. It is mandatory that you include your TIN (or equivalent). If a TIN is unavailable please provide where appropriate, reason A, B or C as stated below:

Reason A – The country where the Account Holder is liable to pay tax does not issue TINs to its residents

Reason B – The Account Holder is otherwise unable to obtain a TIN or equivalent number (please explain why you are unable to obtain a TIN)

Reason C – No TIN is required. Only select this reason if the authorities of the country of Tax Residence do not require TIN to be disclosed

In certain circumstances we may be required to share this information with the relevant tax authorities. For your assistance, you can read the selected summaries of defined terms on our website at alrayanbank.co.uk/tax-forms. If you're tax resident in more than 2 countries, please give additional details on a separate piece of paper.

	First applicant	Second applicant (if any)
Please confirm if you're a US person and ALSO provide your US details below in addition to any other country of tax residency*	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Country of tax residence*	<input type="text"/>	<input type="text"/>
TIN (or tick the box if TIN is not available)*	<input type="text"/>	<input type="text"/>
If TIN is not available, state reason A, B or C*	<input type="text"/>	<input type="text"/>
If you have stated Reason B above, please give explanation	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>

	First applicant	Second applicant (if any)
Country of tax residence	<input type="text"/>	<input type="text"/>
TIN (or tick the box if TIN is not available)	<input type="text"/>	<input type="text"/>
If TIN is not available, state reason A, B or C	<input type="text"/>	<input type="text"/>
If you have stated Reason B above, please give explanation	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>

Section 5

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**.

If you would like more information about how we use your information please visit our website at alrayanbank.co.uk/privacy.

Section 6

Important - your personal information

Credit decisions and also the prevention of fraud and money laundering

We may use Credit Reference Agencies (CRAs) and Fraud Prevention Agencies (FPAs) to help us make decisions. A short guide to what we do and how we, CRAs and FPAs will use your information is detailed below. If you would like to read the full details of how your data may be used, please visit our website at alrayanbank.co.uk, phone **0800 4086 407** or ask one of the staff in our branches. By confirming your agreement to proceed you are accepting that we may each use your information in this way.

A condensed guide to the use of your personal information by ourselves and at Credit Reference and Fraud Prevention Agencies

1) When you apply to us to open an account, we will check the following records about you and others (see 2 below):

- a) Our own.
- b) Records at CRAs. When CRAs receive a search from us they will place a search footprint on your credit file that may be seen by other lenders. They supply to us both public (including the electoral register) and shared credit and fraud prevention information.
- c) Records at FPAs.

We will make checks such as assessing this application for credit, and verifying identities to prevent and detect crime and money laundering. We may also make periodic searches at CRAs and FPAs so as to manage your account with us.

- 2) If you are making a joint application or 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. CRAs also link your records together and these links will remain on your and their files until such time as you or your partner successfully files for a disassociation with the CRAs to break that link.
- 3) Information on applications will be sent to CRAs and will be recorded by them. Where you borrow from us, we will give details of your accounts and how you manage it/them to CRAs. If you borrow and do not repay in full and on time, CRAs will record the outstanding debt. This information may be supplied to other organisations by CRAs and FPAs to perform similar checks and to trace your whereabouts and recover debts that you owe. Records remain on file for 6 years after they are closed, whether settled by you or defaulted.
- 4) If you have borrowed from us and do not make payments that you owe us, we will trace your whereabouts and recover debts.
- 5) 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 involved in crime and fraud prevention. Law enforcement agencies may access and use this information.

- 6) We and other organisations 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 of job applicants and employees.
- 7) We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.
- 8) 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 General Data Protection Regulation (EU) 2016/679 and the Data Protection Act 2018.
- 9) Your information may be held and processed outside of the European Union and you give us explicit permission to do so.

How to find out more

You can contact the CRAs currently operating in the UK; the information they hold may not be the same so it is worth contacting them all. They will charge you a small statutory fee.

- CallCredit, Consumer Services Team, PO Box 491, Leeds, LS3 1WZ or call 0330 024 7579 or visit www.callcreditstatreport.co.uk
- Equifax Ltd, Customer Service Centre, PO Box 10036, Leicester LE3 4FS or log on to www.equifax.co.uk
- Experian Ltd, Customer Support Centre, PO Box 9000, Nottingham, NG80 7WF or email consumer.helpservice@experian.com

Please contact us on 0800 4086 407, if you want to receive details of the relevant fraud prevention agencies.

Section 7

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, building society or credit union	All your eligible deposits at the same bank, building society or credit union are "aggregated" and the total is subject to the limit of £85,000
If you have a joint account	The limit of £85,000 applies to each depositor separately
Reimbursement period in the event of the failure of your bank, building society or credit union	20 working days
Currency of reimbursement	Pound sterling (GBP, £) or for branches of UK banks operating in other EEA Member States, the currency of that State
To contact Al Rayan Bank PLC for enquiries relating to your account	Call: 0800 4083 084 , Monday to Friday, 9am to 7pm. Saturday, 9am to 1pm Visit: alrayanbank.co.uk Write to: Al Rayan Bank, PO Box 12461, Birmingham, B16 6AQ
To contact the FSCS for further information on compensation	Call: 0800 678 1100 Visit: fscs.org.uk Email: ict@fscs.org.uk Write to: FSCS, 10th Floor Beaufort House, 15 St Botolph Street, London, EC3A 7QU

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 8

Declaration and signature

1. By signing below you are applying to Al Rayan Bank for banking services.
2. We may ask you to provide original documents of identity when you open your account, and/or we may search credit reference/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.
3. By applying in joint names you will create a financial association with that person. You declare that you are entitled to provide information about your joint applicant.
4. 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.
5. I/we 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.
6. Declaration
I/we declare that If my/our application is accepted:
 - I/we will only use my/our Al Rayan Bank account for personal use.
 - I/we will not use it as a club, charity, trust, sole trader, company, partnership or other kind of business account.
 - Under the Al Rayan Bank Consumer Banking Terms and Conditions and Special Conditions, you may at any time require me/us to pay you any administrative fees and charges (in accordance with our tariffs) which I/we owe you on my/our account).
 - I/we understand that a monthly account charge applies to my/our account. Al Rayan Bank has the right to debit the monthly account charge from my/our account in accordance with the Tariff List and Terms and Conditions, copies of which I/we have received.
 - I/we request you to open an Al Rayan Bank account(s) in my/our name(s). I/we agree that my/our account(s) is/are bound by the Al Rayan Bank Consumer Banking Terms and Conditions, all applicable Special Conditions, copies of which I/we have received.
7. Tax legislations referred to in this form are regulations created to enable automatic exchange of information and include the Foreign Account Tax Compliance Act, various agreements to improve international tax compliance entered into between the UK, the Crown Dependencies and the Overseas Territories, and the OECD Common Reporting Standard for Automatic Exchange of Financial Account Information, as implemented in the relevant jurisdictions.
 - I understand that the information supplied by me is covered by the full provisions of the terms and conditions governing the Account Holder's relationship with Al Rayan Bank PLC setting out how Al Rayan Bank PLC may use and share the information supplied by me.
 - I acknowledge that the information contained in this form and information regarding the Account Holder and any Reportable Account(s) may be provided to the tax authorities of the country in which this account(s) is/are maintained and exchanged with tax authorities of another country or countries in which the Account Holder may be tax resident pursuant to intergovernmental agreements to exchange financial account information.
 - I certify that I am the Account Holder (or I am authorised to sign for the Account Holder) of all the account(s) to which this form relates.
 - I declare that all statements made in this declaration are, to the best of my knowledge and belief, correct and complete. - I undertake to advise Al Rayan Bank PLC within 28 days of any change in circumstances which affects the tax residency status of the individual identified in Section 1 of this form or causes the information contained herein to become incorrect or incomplete, and to provide Al Rayan Bank PLC with a suitably updated self-certification and declaration within 28 days of such change in circumstances.

This is our application agreement upon which we intend to rely. For your own benefit and protection, you should read all the terms and conditions carefully before signing this application. If you do not understand any point please ask for further information. I/We confirm that the information given is accurate and true to the best of my/our knowledge, and no information has been withheld that would affect the outcome of this application.

First applicant's signature

Your signature must not go outside the box

Date:

D	D	M	M	Y	Y	Y	Y
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Second applicant's 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.