

# Add New Account Form

## Existing Personal Customers

### Need more information?



[alrayanbank.co.uk](http://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 this application is signed and advise us if any of your personal details have changed recently. **Please use black ink** and **BLOCK CAPITALS**, and clearly tick the appropriate boxes. If you require help to complete the application form, please call our Customer Services team on **0800 4086 407**.

## Section 1

### Personal details

Main customer details to be completed in all cases

Customer account number

Full name on account

## Section 2

### Product and services

Please indicate which product you are applying for by ticking the relevant boxes:

- |  |  |  |
|--|--|--|
| <input type="checkbox"/> Current Account       | <input type="checkbox"/> On Demand Savings Account | <input type="checkbox"/> Direct Savings Account                            |
| <input type="checkbox"/> 60 Day Notice Account | <input type="checkbox"/> 90 Day Notice Account     | <input type="checkbox"/> 12, 18, 24 or 36 month Fixed Term Deposit Account |

If you are enclosing a cheque, please state the amount:

£

These products are subject to our **Consumer Banking Terms and Conditions** and, where applicable, **Special Conditions**, including the **Telephone Banking Special Conditions** and the **Online Banking Special Conditions**. You should ensure that you have received, read and understood these documents and that you agree to be bound by them, before you complete this application form. **To apply for a Fixed Term Deposit Account you will also need to complete a term deposit accounts instruction form.**

## Section 3

### Additional foreign currency accounts

Al Rayan Bank can open a basic transactional account in a range of currencies. If you would like Al Rayan Bank to open a foreign currency account alongside your other account(s), please tick the relevant box(es) below (minimum £50k equivalent).

- |   |  |  |
|---|--|--|
| <input type="checkbox"/> Bahraini Dinar | <input type="checkbox"/> Saudi Arabian Riyal | <input type="checkbox"/> Omani Riyal   |
| <input type="checkbox"/> Euro           | <input type="checkbox"/> US Dollar           | <input type="checkbox"/> Kuwaiti Dinar |
| <input type="checkbox"/> Emirati Dirham | <input type="checkbox"/> Swiss Franc         | <input type="checkbox"/> Qatari Riyal  |

## Section 4

# 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.

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](http://alrayanbank.co.uk/privacy).

## Section 5

# 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](http://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](http://www.callcreditstatreport.co.uk)
- Equifax Ltd, Customer Service Centre, PO Box 10036, Leicester LE3 4FS or log on to [www.equifax.co.uk](http://www.equifax.co.uk)
- Experian Ltd, Customer Support Centre, PO Box 9000, Nottingham, NG80 7WF or email [consumer.helpservice@experian.com](mailto:consumer.helpservice@experian.com)

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

## Section 6

# 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: <b>0800 4083 084</b> , Monday to Friday, 9am to 7pm. Saturday, 9am to 1pm Visit: <b>alrayanbank.co.uk</b> Write to: <b>Al Rayan Bank, PO Box 12461, Birmingham, B16 6AQ</b>
To contact the FSCS for further information on compensation	Call: <b>0800 678 1100</b> Visit: <b>fscs.org.uk</b> Email: <b>ict@fscs.org.uk</b> Write to: <b>FSCS, 10th Floor Beaufort House, 15 St Botolph Street, London, EC3A 7QU</b>

**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 7

## 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 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 request you to open an Al Rayan Bank bank account in my/our name(s). I/We agree that my/our account is bound by the Al Rayan Bank Consumer Banking Terms and Conditions, all applicable Special Conditions, copies of which I/we have received.

Please note that by signing this application form you are requesting an Al Rayan Bank bank account to be opened in your name(s). Your account(s) will be governed by the Al Rayan Bank Consumer Banking Terms and Conditions and applicable Special Conditions, including the Telephone Banking Service Special Conditions, which you should have received. You should not sign this application form until you have received a copy of those terms and have read them carefully.

If you are opening a joint account, you agree that Al Rayan Bank will accept the signature of either of you to operate the account. Please do not sign this form until you have read the Data Protection statement and have taken independent advice from a solicitor or accountant if you are in any doubt about agreeing to the terms.

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.

### 1st applicant's signature

Your signature must not go outside the box

Date:

D	D	M	M	Y	Y	Y	Y
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### Printed name of 1st applicant

### 2nd applicant's signature

Your signature must not go outside the box

Date:

D	D	M	M	Y	Y	Y	Y
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### Printed name of 2nd applicant

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.