

## Charity Application (Registered & Incorporated Charities)

**Before you start to complete this application, please ensure:**

- ☐ All named parties are aged 18 or over and are a UK resident
- ☐ Hold a transactional UK Bank account in the name of the charity, where electronic payments can be made
- ☐ The charity is Registered and/or Incorporated, where the governing document is not a Trust Deed
- ☐ You have provided the original or certified copy of the most recent governing document in accordance with the Charities Commission and a full list of trustees where applicable
- ☐ If required you are able to supply ID for all trustees, signatories and directors where applicable
- ☐ The Charity is UK registered and only benefits UK Jurisdictions
- ☐ Charities Commission is up to date and reflects the information provided

### Section A

Charity name:

\_\_\_\_\_

Legal status:

(i.e. registered/CIO)

\_\_\_\_\_

Charity registration number:

\_\_\_\_\_

Date established:

\_\_\_\_\_

Charitable objectives:

\_\_\_\_\_

Nature of activities:

\_\_\_\_\_

Area(s) of benefit:

\_\_\_\_\_

Website:

\_\_\_\_\_

Your annual turnover:

\_\_\_\_\_

Your balance sheet total:

\_\_\_\_\_

Number of staff employed:

\_\_\_\_\_

Registered address:

\_\_\_\_\_

\_\_\_\_\_

Postcode:

\_\_\_\_\_

Address for correspondence:

\_\_\_\_\_

\_\_\_\_\_

Postcode:

\_\_\_\_\_

Title & name:

\_\_\_\_\_

Position:

\_\_\_\_\_

Telephone:

\_\_\_\_\_

Mobile:

\_\_\_\_\_

Email:

\_\_\_\_\_

### Section B

**Nominated bank account (for transferring funds to, and receiving funds from your UTB account)**

Account name:

\_\_\_\_\_

Account number:

\_\_\_\_\_

Sort code:

\_\_\_\_\_

Branch name:

\_\_\_\_\_

### Section C

**Your new account**

Type of new account required (please check available products)

**Notice deposit**

Period \_\_\_\_\_ days

- ☐ Please tick here to have annual interest repaid to your nominated bank account.

**Fixed deposit**

Term \_\_\_\_\_ months/years  
(delete as appropriate)

- ☐ Please tick here to have annual interest repaid to your nominated bank account. (Only available for terms longer than 1 year)

**Easy Access Deposit**

- ☐ Please tick here to have annual interest repaid to your nominated bank account.

**Opening balance**

We wish to open a deposit account on the basis set out above with an initial deposit of

£: \_\_\_\_\_

Please note, funds must be sent to United Trust Bank either by way of electronic transfer or a cheque from the nominated Bank account (details provided in Section B of this application).

Please choose one of the options below:

- ☐ Faster payment, BACS, CHAPS or cheque made payable to United Trust Bank - once your account has been opened
- ☐ Cheque made payable to United Trust Bank Limited - enclosed with this application

**Source of funds**

Please indicate the source used to fund the savings account:

- ☐ Proceeds of a sale
- ☐ Compensation/settlement
- ☐ Donation/Grant
- ☐ Gift/Inheritance
- ☐ Other - please provide detail \_\_\_\_\_

## Section D

Please provide details of all signatories and at least two Charity Trustees as per the Charities Commission. One has to be the Signatory to the Resolution of authorising the opening of the account (Section H).

**1.**

Title & name:

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Position:

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Date of birth:

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Country of birth:

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Nationality:

---

National Insurance number:

---

Residential address:

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Postcode:

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Telephone:

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Mobile:

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Email:

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Previous address: (Please complete this if you have lived at your current address for less than three years, if there are more addresses, please provide the information on a duplicate sheet.)

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Postcode:

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Signatory ☐ Yes ☐ No (If yes please complete Section E)

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**3.**

Title & name:

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Position:

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Date of birth:

---

Country of birth:

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Nationality:

---

National Insurance number:

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Residential address:

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Postcode:

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Telephone:

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Mobile:

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Email:

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Previous address: (Please complete this if you have lived at your current address for less than three years, if there are more addresses, please provide the information on a duplicate sheet.)

---

Postcode:

---

Signatory ☐ Yes ☐ No (If yes please complete Section E)

---

**2.**

Title & name:

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Position:

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Date of birth:

---

Country of birth:

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Nationality:

---

National Insurance number:

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Residential address:

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Postcode:

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Telephone:

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Mobile:

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Email:

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Previous address: (Please complete this if you have lived at your current address for less than three years, if there are more addresses, please provide the information on a duplicate sheet.)

---

Postcode:

---

Signatory ☐ Yes ☐ No (If yes please complete Section E)

---

**4.**

Title & name:

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Position:

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Date of birth:

---

Country of birth:

---

Nationality:

---

National Insurance number:

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Residential address:

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Postcode:

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Telephone:

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Mobile:

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Email:

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Previous address: (Please complete this if you have lived at your current address for less than three years, if there are more addresses, please provide the information on a duplicate sheet.)

---

Postcode:

---

Signatory ☐ Yes ☐ No (If yes please complete Section E)

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If more than four individuals are required to fulfil signatory and beneficial owner requirements, please provide the information on a duplicate sheet.

## Section E

### Account Mandate

#### Signing arrangements

Please tick one box only. Instructions to operate this account will require:

☐ Any one signatory
 ☐ Any two signatories
 ☐ All signatories
 ☐ Other: \_\_\_\_\_

Please ensure the signature stays within the designated area.

#### Sole/First signatory

Signature:

Date:

Name:

#### Second signatory

Signature:

Date:

Name:

#### Third signatory

Signature:

Date:

Name:

#### Fourth signatory

Signature:

Date:

Name:

## Section F

### How did you hear about United Trust Bank Limited?

Please choose one option from the list below:

- ☐ Existing customer  
☐ Recommendation  
☐ United Trust Bank Limited website  
☐ Other website or search engine (please provide details below)

\_\_\_\_\_

## Section G

Please confirm you are registered in the UK for tax purposes ☐

Are you registered in another country outside of the UK for tax purposes? ☐ No ☐ Yes

Non-UK tax residency country:

Tax reference number:

\_\_\_\_\_

If more than four individuals are required to fulfil signatory requirements, please provide the information on a duplicate sheet.

## Section H

### Agreement

We agree to be bound by the General Terms and Conditions and any Additional Terms and Conditions applying to this account or any other account we open with United Trust Bank Limited. We authorise you to make any enquiries that you consider necessary to confirm the details in this application. The information provided in this application is true to the best of our knowledge and the specimen signatures are correct.

We hereby certify that The Charity has the power to open the account applied for and if required we can produce evidence of the appropriate authority to confirm that the deposit may be made. We confirm that the account we are opening and the money we are investing is on behalf of The Charity named in this application.

We authorise you to act on the instructions of the authorised signatories named in this application. We acknowledge that we agree to indemnify United Trust Bank Limited fully in the event of any losses, claims or costs, which United Trust Bank Limited may suffer from accepting and enacting instructions provided by The Charity in accordance with this mandate. We will inform United Trust Bank Limited immediately, in writing, if the authorised signatories are to be changed. We will inform the bank immediately, in writing, should The Charity's tax status or beneficial owners change.

We confirm that The Charity named in this application is a UK resident entity and that we will inform United Trust Bank Limited immediately, in writing, if the entity or any named individual cease to be a UK resident.

We confirm that we have read a copy of the Terms and Conditions for the Bank's charity accounts in force from time to time and agree to be bound by these.

In order to process your application, United Trust Bank Limited will perform an identity check on your charity and any individuals named in the application with one or more credit reference agencies ("CRAs"). To do this, United Trust Bank Limited will supply information to CRAs and they will give us information about the charity and the individuals. CRAs will supply to us both public (including the electoral register) and shared credit, financial situation and financial history information and fraud prevention information.

United Trust Bank Limited will use this information to:

- Verify the accuracy of the data you have provided to us
- Prevent criminal activity, fraud and money laundering
- Verify the identity of The Charity and the individuals

When CRAs receive a search from us they will place a search footprint on your credit file that may be seen by other deposit takers and lenders.

The personal information we have collected from you will be shared with fraud prevention agencies who will use it to prevent fraud and money-laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance, or employment. Further details of how your information will be used by us and these fraud prevention agencies, and your data protection rights, can be found at [www.utbank.co.uk/privacy-notice](http://www.utbank.co.uk/privacy-notice).

The identities of the CRAs, their role also as fraud prevention agencies, the data they hold, the ways in which they use and share personal information, data retention period and your data protection rights with the CRAs are explained in more detail within the Credit Reference Agencies Information Document (CRAIN). The CRAIN for the CRAs we use can be found at:

TransUnion: [www.transunion.co.uk/crain](http://www.transunion.co.uk/crain) Equifax: [www.equifax.co.uk/crain](http://www.equifax.co.uk/crain) Experian: [www.experian.co.uk/crain](http://www.experian.co.uk/crain)

If you do not have access to the internet or would prefer a paper copy, please contact us on 020 7190 5555.

We will also use your information in accordance with our Privacy Notice which has been previously provided to you.

A further copy can be found at [www.utbank.co.uk/privacy-notice](http://www.utbank.co.uk/privacy-notice) or contact the Data Protection Officer on 020 7190 5555.

We will also use your information in accordance with our Privacy Notice which has been previously provided to you. A further copy can be found at [www.utbank.co.uk/privacy-notice](http://www.utbank.co.uk/privacy-notice) or contact the Data Protection Officer on 020 7190 5555.

### Signed\*

I have received and read a copy of the Depositor Protection Information Sheet ☐

Date:

Name:

Position:

### Signed\*

I have received and read a copy of the Depositor Protection Information Sheet ☐

Date:

Name:

Position:

**\*by : at least one charity trustee must sign this agreement**

**Section I****Marketing Consent**

At United Trust Bank Limited we take your privacy and the security of the data you provide to us seriously.

Occasionally we would like to provide The Charity with details of the deposit accounts, savings rates and other products that we offer.

If you provide your consent for The Charity to receive these details, you are free to withdraw it at any time in the future. You can do this by visiting [www.utbank.co.uk/preference-centre](http://www.utbank.co.uk/preference-centre) or by giving us a call on 020 7190 5555.

We will only ever use your information in accordance with any legal rights we have and always in accordance with our Privacy Notice: [www.utbank.co.uk/privacy-policy](http://www.utbank.co.uk/privacy-policy)

Please note that we will never pass The Charity's details to any third party for marketing purposes.

Please confirm your preferences below:

☐ **The Charity would like to receive information from United Trust Bank Limited regarding Deposit accounts, savings rates and other products that you offer.**

Please let us know the ways in which you are happy for us to contact The Charity by ticking those that apply:

☐ Phone/SMS

☐ Email

☐ Post

☐ **The Charity does not wish to receive such information from United Trust Bank Limited.**

**Checklist:**

Before you send us your application, please ensure the following are checked:

- ☐ All pages of your application form have been completed
- ☐ Marketing consent completed
- ☐ Depositor Protection Information Sheet acknowledgement box completed and sheet retained for your records
- ☐ Relevant documents based on the type of Charity
- ☐ A signed cheque is enclosed (unless cheque to follow or a bank transfer is to be made once the account is open)
- ☐ Photocopies of identity documents may be required for all account holders, signatories, trustees and directors where applicable should electronic checks fail

**Please return your completed application to United Trust Bank, One Ropemaker Street, London EC2Y 9AW**



# Financial Services Compensation Scheme (FSCS) Depositor Protection Information Sheet

The Financial Services Compensation Scheme ('FSCS') protects deposits made by most individuals and businesses. Your account statement will confirm whether your deposits with United Trust Bank Limited are eligible for FSCS protection. Details of certain exclusions from the FSCS's protection are set out in the exclusions list after this information sheet.

## Limit of protection

£120,000 per depositor per bank, building society or credit union.

If United Trust Bank Limited goes out of business the eligible deposits will be added up and the £120,000 will be applied to the total balance. For example, if you hold a savings account with £80,000 and a current account with £50,000, FSCS will pay you £120,000 and you may lose £10,000.

To ensure the FSCS can pay you promptly please ensure that United Trust Bank Limited has your up-to-date contact details including your email address.

## Joint and group accounts

Each eligible account holder is entitled to £120,000 protection in total. For example, if there are two account holders, you will each be entitled to £120,000 protection, giving a total of £240,000.

Eligible deposits in business accounts are treated as if made by a single depositor. This means these types of account will only be protected up to £120,000.

## Temporary high balances

If you have a 'temporary high balance' you may be entitled to more than £120,000 protection for six months from when the amount was first deposited or legally transferred. Temporary high balances are deposits connected with certain events, including:

- (a) Transactions relating to the purchase and sale of your main home.
- (b) Major life events such as death, your marriage or civil partnership, divorce, retirement, redundancy, disability or incapacity.
- (c) Compensation for personal injuries or wrongful conviction.

## How the FSCS will pay you

FSCS will typically return deposits within seven business days by cheque or electronic payment into an alternative account. Payments may take longer in exceptional circumstances, for example if there is a temporary high balance, or the deposit is held on behalf of underlying beneficiaries.

## Contact details for further questions about your account

United Trust Bank Limited  
Deposits Department, 1 Ropemaker Street, London EC2Y 9AW  
Tel: 020 7190 5599 Email: [deposits@utbank.co.uk](mailto:deposits@utbank.co.uk)

## Contact details for more information on FSCS protection

You can find more information on FSCS protection on its website at [www.fscs.org.uk](http://www.fscs.org.uk) or by contacting the FSCS using the details below:

Telephone: 0800 678 1100  
Email: [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk)

## Financial Services Compensations Scheme Exclusions List

As set out in the Depositor Protection Information Sheet, deposits held by individuals and businesses will be generally eligible for FSCS protection up to the compensation limit. However, some exclusions do apply. Details of the most common exclusions are set out below. For full details of the exclusions please see the Depositor Protection Part of the PRA Rulebook.

A deposit is excluded from protection if it meets any of the following criteria:

(1) The account holder is:

- a credit institution
- a financial institution
- an investment firm
- an insurance undertaking
- a reinsurance undertaking
- a collective investment undertaking
- a pension or retirement fund
- a public authority, other than a small local authority.

Note that:

- a) Deposits held on behalf of underlying beneficiaries who are eligible for FSCS protection, are not excluded.
- b) Personal pension schemes, stakeholder pension schemes or occupational pension schemes for micro, small and medium sized companies are not excluded.

(2) It is not held at a UK establishment of a bank, building society or credit union. Or, in the case of a bank, building society or credit union incorporated in the UK, it is not held at an establishment in Gibraltar.

(3) The deposit is involved in any transactions where there is a link to a criminal conviction for money laundering. For example, it is transferred from an account held by someone who has been convicted of money laundering.

November 2025

United Trust Bank Limited, One Ropemaker Street, London EC2Y 9AW  
Telephone: 020 7190 5599 Fax: 020 7190 5550 Email: [deposits@utbank.co.uk](mailto:deposits@utbank.co.uk)  
**[www.utbank.co.uk](http://www.utbank.co.uk)**

Registered in England and Wales 549690  
Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority