

Your tax code notice



HM Revenue
& Customs

J21C4R00MANMBA0000027865001001 345 000

MRS ISOBEL PENELOPE MAUD BIJL
4 HIGHFIELD ROAD
MALVERN
WORCESTERSHIRE
WR14 1HS



26 April 2022

Dear MRS I BIJL

National Insurance number NA 57 03 66 D

This is to tell you your tax code(s) for 6 April 2022 to 5 April 2023

Your tax code is used by your employer(s) and/or pension provider(s) to work out how much Income Tax to collect from your pay or pension. We send them a separate tax code notice.

This tax code should match those shown on any future payslip(s) or pension advice slip(s) you receive.

Please check the information below. If it's right, **you don't need to do anything**.

If you think your tax code is wrong, you can check and let us know of any changes online, go to gov.uk/personal-tax-account

This is how we worked out your tax code(s)

Your tax-free amount		For help
Personal Allowance	£12570	Go to note 1
Personal Pension Relief	£5112	Go to note 2
Total	£17682	
Less Benefits in Kind	£2267	Go to note 3
Total tax-free amount	£15415	
Your total tax-free amount is used as follows		
MALVERN COLLEGE	£15415 of this income is tax-free	1541L replaces 1493L
This totals your tax-free amount		£15415
		Go to note 4
		Go to note 5

Improving our tax system

By making automatic adjustments to your tax code, any changes in the tax you pay will be reflected in your income or taxable pay, as soon as your employer(s) and/or pension provider(s) starts to use your new code. More customers should therefore end the year having paid the right amount of tax.

These notes will help you understand how we have worked out your tax code(s)

Note 1	Personal Allowance	This is the standard amount of taxable income most people can have before they start paying Income Tax. If your total income exceeds £100000, your allowance goes down proportionally.
Note 2	Personal Pension Relief	This is the tax relief you have claimed for your personal pension contributions because you pay Income Tax at a higher rate. Basic rate tax relief is given at source by your pension provider.
Note 3	Benefits in Kind	You pay tax on any taxable benefits or taxable expenses your employer(s) provide(s) you.
Note 4	Tax Code L	Shows you are entitled to the standard tax-free Personal Allowance.
Note 5	Tax-free amount	<p>To create your tax code, we've removed the last digit of your tax-free amount and included a letter. If you have more than one source of income, your tax-free amount may be split across these. We tell your employer(s) or pension provider(s) your tax code but we do not tell them how we worked it out.</p> <p>If your total income and taxable state benefits for the year are more than your tax-free amount then you will pay tax as follows:</p> <ul style="list-style-type: none"> • at 20% on the first £37700 • at 40% on income between £37701 and £150000 • at 45% on anything over £150000

Please keep this tax code notice

You may need it if we send you a P800 Tax Calculation or if you have to complete a Self-Assessment tax return. If you use an agent or a representative to help you with your tax affairs, please share this letter with them.

Your rights and obligations

Your Charter explains what you can expect from us and what we expect from you. For more information go to www.gov.uk/hmrc/your-charter

Most people don't need to respond to this letter. If you do need to contact us

Online

To tell us your current tax code is wrong	www.gov.uk/personal-tax-account
To update your name or your address	www.gov.uk/tell-hmrc-change-of-details
Welsh language	www.gov.uk/government/organisations/hm-revenue-customs/contact/welsh-language-helplines

By telephone

Calling from within the UK	0300 200 3300
Welsh language	0300 200 1900

If you have additional needs

We have a range of services for disabled people. These include guidance in Braille, audio and large print. Most of our forms are also available in large print. Please contact our helplines for more information.

Text relay service	18001 and then 0300 200 3300
Textphone	0300 200 3319

B

Phone: Telephone Banking, enquiries or lost or stolen cards: 0800 9 123 123. For the hard of hearing and/or speech impaired, Text Relay service available: 18001 0800 9 123 123

Online: Online Banking service and information available at [santander.co.uk](https://www.santander.co.uk)

Post: Santander Customer Operations
PO Box 1109
Bradford BD1 5XS

60380 063996 0205 E 34500

MR DAVID JAMES BIJL & MRS ISOBEL PENELOPE MAUD BIJL
HIGHFIELD LODGE 4 HIGHFIELD ROAD
MALVERN
WR14 1HS



Online, Mobile and Telephone Banking
2518161997 | BIJL

Online and Mobile Banking
CARD ENDING 4606 D BIJL

Account name: MR DAVID JAMES BIJL & MRS ISOBEL PENELOPE MAUD BIJL
Your statement for 25/02/2022 to 24/05/2022
Account number: 02366266 **Sort code** 090126
BIC: ABBYGB2LXXX **IBAN:** GB58ABBY09012602366266

Your account summary	Balance
Balance brought forward from previous statement 24/02/2022	£73,040.52
Total money in	£58,578.18
Total money out	£50,994.67
Your balance at close of business 24/05/2022	£80,624.03
Your overdraft limit	£3,000.00

IArranged Overdraft interest rate is 39.94%EAR (variable).

Credit interest rate: 0.50% AER/gross (variable) on balances up to 20,000 GBP. Pay at least 500 GBP into your account each month and have at least 2 active Direct Debits.

11213 Current Account cashback and interest earned since opening 11213 Current Account. £3,369.61

To earn cashback and interest you need to pay at least £500 into your account each month (not including interest or any transfers from another Santander account) and have at least 2 active Direct Debits. You'll receive cashback on any qualifying household bills you pay by Direct Debit and earn interest on credit balances up to £20,000. If you find the account is no longer suitable, you can transfer to another Santander account or close it at any time.

News and information

Need to complete self-assessment tax return for 2021/22?

Your Account Summary will be available by the end of May 2022 as an e-Document to view and print in Online Banking.

Changes to telephone numbers

We want to remind you that we're changing some of our telephone numbers from freephone to basic rate numbers (where local charges will apply) from 30 June 2022.

For some key services, we're keeping freephone numbers. This includes numbers to report fraud, lost or stolen cards, financial support as well as sign to video.

Keeping your money safe

Make sure we always have the right telephone number so we can help protect you. If you use your card online you will notice more frequent verification checks, so you'll need to make sure your mobile number is up to date. For more details, search for 'strong customer authentication' at [santander.co.uk](https://www.santander.co.uk)

Your transactions

Date	Description	Money In	Money Out	Balance
25-Feb	BANK GIRO CREDIT REF MALVERN COLLEGE, .	£3,415.23		£76,455.75
25-Feb	CARD PAYMENT TO COLD CHEF CATERING COM,3.00 GBP, RATE 1.00/GBP ON 23-02-2022		£3.00	£76,452.75
25-Feb	CARD PAYMENT TO WAITROSE 237,33.01 GBP, RATE 1.00/GBP ON 23-02-2022		£33.01	£76,419.74
25-Feb	CARD PAYMENT TO MALVERN COLLEGE(HOLROY ON 24-02-2022		£4.40	£76,415.34
26-Feb	CARD PAYMENT TO MALVERN COLLEGE(HOLROY ON 25-02-2022		£4.60	£76,410.74
26-Feb	CARD PAYMENT TO HOLLAND OPTICIANS LTD ON 25-02-2022		£52.50	£76,358.24
26-Feb	CARD PAYMENT TO WAITROSE 237 ON 25-02-2022		£5.21	£76,353.03
27-Feb	CARD PAYMENT TO SumUp *No 9,1.00 GBP, RATE 1.00/GBP ON 25-02-2022		£1.00	£76,352.03
27-Feb	CARD PAYMENT TO Be The Change Hospital ON 26-02-2022		£46.20	£76,305.83
27-Feb	BILL PAYMENT TO BEECHWOOD PHYSIO REFERENCE BEECHWOOD PHYSIO, MANDATE NO00133		£48.00	£76,257.83
28-Feb	REGULAR TRANSFER FROM PRN MEDICAL TRANSCRIPTION LIMITED REFERENCE - DBSALARY	£719.25		£76,977.08
28-Feb	DIRECT DEBIT PAYMENT TO OCTOPUS ENERGY REF A-9D270277-001, MANDATE NO 0059		£166.77	£76,810.31
28-Feb	DIRECT DEBIT PAYMENT TO PAYPAL PAYMENT REF 5KQJ2222KHK5U, MANDATE NO 0034		£21.08	£76,789.23
28-Feb	CARD PAYMENT TO Maisie's Courtyard Ca ON 27-02-2022		£2.60	£76,786.63
28-Feb	CARD PAYMENT TO Maisie's Courtyard Ca ON 27-02-2022		£1.50	£76,785.13
01-Mar	CARD PAYMENT TO WAITROSE 237,57.95 GBP, RATE 1.00/GBP ON 26-02-2022		£57.95	£76,727.18
01-Mar	CARD PAYMENT TO WAITROSE 237,16.69 GBP, RATE 1.00/GBP ON 27-02-2022		£16.69	£76,710.49
01-Mar	DIRECT DEBIT PAYMENT TO BRITISH RED CROSS REF RED00421077, MANDATE NO 0044		£6.50	£76,703.99
01-Mar	BILL PAYMENT TO CHARLIE BIJL REFERENCE FROM DAD, MANDATE NO00032		£540.00	£76,163.99
02-Mar	CARD PAYMENT TO WAITROSE 237,7.10 GBP, RATE 1.00/GBP ON 28-02-2022		£7.10	£76,156.89
02-Mar	CARD PAYMENT TO THE BRAN TUB ON 01-03-2022		£1.90	£76,154.99
02-Mar	FASTER PAYMENTS RECEIPT REF.Rent March FROM BIJL J S	£400.00		£76,554.99
03-Mar	CARD PAYMENT TO WAITROSE 237,10.14 GBP, RATE 1.00/GBP ON 01-03-2022		£10.14	£76,544.85
03-Mar	DIRECT DEBIT PAYMENT TO PAYPAL PAYMENT REF 5KQJ2222KHK5U, MANDATE NO 0034		£145.00	£76,399.85
03-Mar	DIRECT DEBIT PAYMENT TO MALVERN COLLEGE EN REF MALV1000707, MANDATE NO 0042		£41.50	£76,358.35
03-Mar	DIRECT DEBIT PAYMENT TO SEVERN TRENT WATER REF 583058560520220591, MANDATE NO 0037		£49.94	£76,308.41
03-Mar	CARD PAYMENT TO ABBEY ROAD COFFEE ON 02-03-2022		£3.30	£76,305.11
03-Mar	CARD PAYMENT TO RPM Malvern ON 02-03-2022		£126.65	£76,178.46
03-Mar	BILL PAYMENT VIA FASTER PAYMENT TO JEAN SLESSOR REFERENCE DavidB , MANDATE NO 131		£50.00	£76,128.46
03-Mar	BILL PAYMENT VIA FASTER PAYMENT TO TYLERMASSEY REFERENCE DAVIDBIJL , MANDATE NO 94		£112.00	£76,016.46
03-Mar	WAITROSE 237 (VIA SAMSUNG PAY), ON 02-03-2022		£22.38	£75,994.08
04-Mar	BILL PAYMENT VIA FASTER PAYMENT TO COTSWOLDS SURVEY REFERENCE BIJL-4340-20 , MANDATE NO 140		£750.00	£75,244.08
04-Mar	CARD PAYMENT TO WAITROSE 237 ON 03-03-2022		£18.49	£75,225.59
05-Mar	BILL PAYMENT VIA FASTER PAYMENT TO MR CHARLIE MAGNE REFERENCE EJ65DDO , MANDATE NO 141		£9,500.00	£65,725.59
05-Mar	WAITROSE 237 (VIA SAMSUNG PAY), ON 04-03-2022		£5.70	£65,719.89
06-Mar	CARD PAYMENT TO COLD CHEF CATERING COM,5.00 GBP, RATE 1.00/GBP ON 04-03-2022		£5.00	£65,714.89
06-Mar	CARD PAYMENT TO SumUp *Parish of Malv ON 05-03-2022		£3.00	£65,711.89
07-Mar	DIRECT DEBIT PAYMENT TO RSPCA REF 3017406RO, MANDATE NO 0057		£4.34	£65,707.55
07-Mar	CARD PAYMENT TO TOAST ON 06-03-2022		£2.85	£65,704.70
07-Mar	CARD PAYMENT TO THE ANUPAM ON 06-03-2022		£70.00	£65,634.70
07-Mar	FASTER PAYMENTS RECEIPT REF.Hyundai i30 FROM BIJL J S	£3,725.00		£69,359.70
08-Mar	CARD PAYMENT TO WAITROSE 237,19.58 GBP, RATE 1.00/GBP ON 05-03-2022		£19.58	£69,340.12
08-Mar	CARD PAYMENT TO SUMUP *PARISH OF MALVERN,2.00 GBP, RATE 1.00/GBP ON 05-03-2022		£2.00	£69,338.12
08-Mar	CARD PAYMENT TO WAITROSE 237,7.00 GBP, RATE 1.00/GBP ON 06-03-2022		£7.00	£69,331.12
08-Mar	CARD PAYMENT TO giffgaff ON 07-03-2022		£10.00	£69,321.12
08-Mar	CARD PAYMENT TO WAITROSE 237 ON 07-03-2022		£29.85	£69,291.27
09-Mar	DIRECT DEBIT PAYMENT TO PAYPAL PAYMENT REF 5KQJ2222KHK5U, MANDATE NO 0034		£10.25	£69,281.02
09-Mar	CARD PAYMENT TO UNHERD.COM ON 08-03-2022		£39.00	£69,242.02
10-Mar	CARD PAYMENT TO WAITROSE 237,19.75 GBP, RATE 1.00/GBP ON 08-03-2022		£19.75	£69,222.27
10-Mar	BILL PAYMENT VIA FASTER PAYMENT TO JEAN SLESSOR REFERENCE DavidB , MANDATE NO 131		£50.00	£69,172.27

Pension Scheme Account Opening Request

Email to (preferred option): Partnership.Support@metrobank.plc.uk

Post to: The Manager, Partnership Support, Metro Bank PLC, One Southampton Row, London, WC1B 5HA (if enclosing a cheque, please use this option)

1. PENS ON SCHEME DETAILS

Type of Pension Scheme Full Name of Pension Scheme
(e.g. SIPP, SSAS)

SSAS

PRN Medical Transcription Pension Fund

Full Name of Pension Provider

Registered Scheme Administrator Ltd

Full Name and Address of Professional Trustee

Full Name and Address of Scheme Administrator
(if different to Professional Trustee)

Registered Scheme Administrator Ltd
Venture Wales
Merthyr Tydfil
CF48 4DR

HMRC registration number of the Pension Scheme

00766509RP

Does Employer pay premiums/contributions?

☒ Yes ☐ No

If yes please provide Full Name and Address of Employer and the company registration number (if applicable)

PRN MEDICAL TRANSCRIPTION LIMITED
4 Highfield Road, Malvern, Worcestershire, England,
WR14 1HS
Company number 04857038

Are statements required?

☐ Yes ☒ No

2. MEMBERS AND TRUSTEES Please add below details of all scheme members and trustees

First Scheme Member/Trustee (please delete as appropriate)

Title

Mr

Email Address

david.bijl5@gmail.com

First Name

David

Current Address

4 Highfield Road
Malvern WR14 1HS
England

Middle Name(s)

James

Surname

Bijl

Date moved in

25/09/1997

Date of Birth

15-11-1962

Are statements required?

☐ Yes ☒ No

Gender

Male

Is this individual a Scheme member?

☒ Yes ☐ No

Nationality

New Zealand

Is this individual a Member Trustee?

☒ Yes ☐ No

Country of Birth

New Zealand

Is Online Banking required?
(Please note View Only Access is available.
A mobile number is required for the setup so
please ensure this has been completed
on the form)

☒ Yes ☐ No

Home Telephone
Number

01684568680

Mobile Number

07845663363

OPEN 7 DAYS

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Pension Scheme Account Opening Request *(continued)*

2. TRUSTEES DETAILS *(continued)*

Second Scheme Member/Trustee *(please delete as appropriate)*

Title

First Name

Middle Name(s)

Surname

Date of Birth

Gender

Nationality

Country of Birth

Home Telephone Number

Mobile Number

Email Address

Current Address

Date moved in

Are statements required? ☐ Yes ☒ No

Is this individual a Scheme Member? ☒ Yes ☐ No

Is this individual a Member Trustee? ☒ Yes ☐ No

Is Online Banking required? ☒ Yes ☐ No

*(Please note View Only Access is available.
A mobile number is required for the setup so
please ensure this has been completed
on the form)*

Third Scheme Member/Trustee *(please delete as appropriate)*

Title

First Name

Middle Name(s)

Surname

Date of Birth

Gender

Nationality

Country of Birth

Home Telephone Number

Mobile Number

Email Address

Current Address

Date moved in

Are statements required? ☐ Yes ☐ No

Is this individual a Scheme Member? ☐ Yes ☐ No

Is this individual a Member Trustee? ☐ Yes ☐ No

Is Online Banking required? ☐ Yes ☐ No

*(Please note View Only Access is available.
A mobile number is required for the setup so
please ensure this has been completed
on the form)*

Pension Scheme Account Opening Request *(continued)*

2. TRUSTEES DETAILS *(continued)*

Fourth Scheme Member/Trustee *(please delete as appropriate)*

Title	<input type="text"/>
First Name	<input type="text"/>
Middle Name(s)	<input type="text"/>
Surname	<input type="text"/>
Date of Birth	<input type="text"/>
Gender	<input type="text"/>
Nationality	<input type="text"/>
Country of Birth	<input type="text"/>
Home Telephone Number	<input type="text"/>
Mobile Number	<input type="text"/>

Email Address	<input type="text"/>
Current Address	<input type="text"/>
Date moved in	<input type="text"/>

Are statements required?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is this individual a Scheme Member?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is this individual a Member Trustee?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is Online Banking required? <i>(Please note View Only Access is available. A mobile number is required for the setup so please ensure this has been completed on the form)</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No


Fifth Scheme Member/Trustee *(please delete as appropriate)*

Title	<input type="text"/>
First Name	<input type="text"/>
Middle Name(s)	<input type="text"/>
Surname	<input type="text"/>
Date of Birth	<input type="text"/>
Gender	<input type="text"/>
Nationality	<input type="text"/>
Country of Birth	<input type="text"/>
Home Telephone Number	<input type="text"/>
Mobile Number	<input type="text"/>

Email Address	<input type="text"/>
Current Address	<input type="text"/>
Date moved in	<input type="text"/>

Are statements required?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is this individual a Scheme Member?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is this individual a Member Trustee?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is Online Banking required? <i>(Please note View Only Access is available. A mobile number is required for the setup so please ensure this has been completed on the form)</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No

OPEN 7 DAYS

Monday - Friday: **8am - 8pm** • Saturday: **8am - 6pm** • Sunday: **11am - 5pm**
 Local Call Centre: **0345 08 08 500** • metrobankonline.co.uk •  **MetroBank_Help**

Pension Scheme Account Opening Request *(continued)*

2. TRUSTEES DETAILS *(continued)*

Sixth Scheme Member/Trustee *(please delete as appropriate)*

Title	<input type="text"/>	Email Address	<input type="text"/>
First Name	<input type="text"/>	Current Address	<input type="text"/>
Middle Name(s)	<input type="text"/>		
Surname	<input type="text"/>	Date moved in	<input type="text"/>
Date of Birth	<input type="text"/>	Are statements required?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Gender	<input type="text"/>	Is this individual a Scheme Member?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Nationality	<input type="text"/>	Is this individual a Member Trustee?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Country of Birth	<input type="text"/>	Is Online Banking required?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Home Telephone Number	<input type="text"/>	<i>(Please note View Only Access is available. A mobile number is required for the setup so please ensure this has been completed on the form)</i>	
Mobile Number	<input type="text"/>		

Pension Scheme Account Opening Request *(continued)*

3. CHOOSE YOUR ACCOUNT(S)

- I/We would like to open: ☒ A SIPP/SSAS Account Only ☐ Please tick box if a cheque book is required
- ☐ A Fixed Term Savings Account and a SIPP/SSAS Account
(please complete Section 4)*

*Please note a SIPP/SSAS Account with Metro Bank is also required in order to open a Fixed Term Savings Account

4. YOUR FIXED TERM DEPOSIT DETAILS

Amount to be deposited Term (months)

- Funds to be deposited by: ☐ Cheque made payable to the Pension Scheme
- ☒ Electronic transfer from another bank
(account details to which funds are to be sent will be provided by Metro Bank once the SIPP/SSAS Account has been opened)

5. MANDATE

In this section you tell us how many and which Authorised Signatories are required to operate this account.

Completion of this Mandate authorises Metro Bank to accept all instructions given, or acts performed, in accordance with the "Our Service Relationship with Business Customers" brochure and/or this Mandate on behalf of the Trustees of the Pension Scheme.

Please indicate the signing instructions by ticking the appropriate box:

- ☒ Member Trustee(s) and Professional Trustee(s) to sign together
- *If this option is selected please specify number of authorised signatories on behalf of Member Trustees ☒ 1
- *If this option is selected please specify number of authorised signatories on behalf of Professional Trustees ☒ 1

OR

- ☐ Professional Trustee(s) only to sign
- *If this option is selected please specify number of authorised signatories on behalf of Professional Trustees ☐

*Please indicate below any special instructions:

The Scheme Administrator may alone debit the account for the payment of scheme expense disbursements in accordance with its terms of business and for pensioner income payments to scheme members.

OPEN 7 DAYS

Monday - Friday: 8am - 8pm • Saturday: 8am - 6pm • Sunday: 11am - 5pm
Local Call Centre: 0345 08 08 500 • metrobankonline.co.uk • [MetroBank_Help](#)

Pension Scheme Account Opening Request *(continued)*

6. PRIVACY NOTICE

Who are we?

Metro Bank PLC ("Metro Bank", "we" or "us"), registered in England and Wales, company number: 6419578.

We are a controller for the processing activities specified in this Privacy Notice that relate to your personal data.

This Privacy Notice also explains how other parties, including companies belonging to the Metro Bank group, may use your personal data excluding any products, applications or services that have separate privacy notices which do not incorporate this Privacy Notice.

If you have any questions about this Privacy Notice, or would like more information about how we use your personal data or to exercise any of your data subject rights (see "Your rights"), please contact our Data Protection Officer:

Write to: Data Protection Officer
Metro Bank PLC
One Southampton Row
London, WC1B 5HA

Email: DataProtectionOfficer@metrobank.plc.uk

If you are unhappy with our management of your information, you have the right to lodge a complaint with the Information Commissioner's Office. Please visit www.ico.org.uk for more information.

Our collection and retention of personal data

Personal data includes any information that directly or indirectly (whether alone or in conjunction with other information) identifies you (or someone else). This includes information such as your name, address and contact details, but also includes, for example, any photograph we have of you (e.g. when you provide us with a selfie and a copy of a photo ID as part of the account opening process), online identifiers such as IP address or device ID, and location data.

The personal data we hold about you is limited to information that:

- You have given us directly, for example when you apply for an account or contact us (eg a copy of your ID, a selfie and your contact information, or details of your query or complaint)
- We capture through the use of CCTV when you visit one of our stores
- We record and monitor through our telephone calls to help improve the products and services we offer
- We receive from trusted third parties during eligibility checks
- We collect during the provision of our contracted services to you (e.g. your account details, and details of your transactions and interactions with us)
- We, or third parties acting on our behalf (such as Google Analytics), automatically collect when you use our website or interact with our emails (in each case, with your consent, where necessary). Examples of data collected include your IP address, browser type, referral source, information about which parts of our page you have visited and how long you spent on them, the preferences you have set, and whether you have opened our emails
- We occasionally obtain personal data from publicly available sources, such as social media sites (e.g. we may collect your name and comments where you mention us in a post) and Government registers (e.g. Companies House).

Where we ask you to provide personal data to us on a mandatory basis, we will tell you at the time of collection. In the event that particular personal data is required by the contract or law, this will be made clear. We will also explain the consequences of any failure to provide any mandatory personal data: for example, if you can't show us proof of identity, this will mean that we can't open an account for you.

If you open an account with us and you are under 18, we may also collect personal data that directly or indirectly identifies your parent or legal guardian who helped you open an account. We may use and keep their personal data only for the purposes of checking your identity. You must not give us personal data about someone else (such as a joint applicant or a parent or guardian) without first getting their permission for it to be used and released. We will assume that that person has given permission, although we may still ask for confirmation.

At the end of your relationship with us (for example, if you decide to close your account), we retain your personal data for as long as required to meet our legal and regulatory obligations. Where retention is based on other reasons, we will retain it for no more than seven years, in line with our data retention policy.

The purposes and lawful basis for our collection of personal data

Your personal data is collected and processed for business and compatible purposes, in accordance with applicable laws and as set out below. Personal data may occasionally be used for purposes not obvious to you where the circumstances warrant such use (e.g. in fraud investigations or similar).

We generally process your personal data under one of the following legal bases:

- Our legitimate business interests (described in the section below), except where these are overridden by your interests or fundamental rights and freedoms which require protection of personal data ("Legitimate Interests")
- Compliance with our legal obligations ("Legal Obligation")
- For the performance of a contract to which you are a party or in order to take steps at your request prior to entering into such a contract ("Contractual Performance").

Pension Scheme Account Opening Request *(continued)*

6. PRIVACY NOTICE *continued*

We may also rely on other bases (for example, where the processing is necessary in the performance of a task carried out in the public interest or in order to protect your vital interests or those of another person or where you have given your consent) on an exceptional basis, where none of the above apply.

Sensitive personal data

We may collect a limited amount of Special Category Personal data (revealing racial or ethnic origin, religious or philosophical beliefs, trade union membership, genetic data, biometric data (where that information is used to identify an individual), information concerning physical or mental health, an individual's sex life or sexual orientation (in order to make appropriate accommodations or adjustments), or to provide biometric identification services. When we do so, we will explain to you why we need it, and obtain your consent to use it for the relevant purpose.

To the extent permitted by applicable laws, we may collect and process a limited amount of information regarding criminal convictions and offences and related proceedings (including information relating to allegations and suspicions of criminal offences).

Further processing

If we determine that your personal data is to be used for a new purpose, we will inform you beforehand.

Sharing your information

Your personal information may be shared with third party service providers, including companies belonging to the Metro Bank group, which may provide products or services to you or us.

We will only share your personal data where necessary and where we have a lawful basis for doing so (for the purposes previously outlined).

Recipients of your personal data include:

- Other parties connected to your account (i.e. joint account holders)
- Credit reference agencies (please see section below)
- Our service providers (such as payment processors, IT service providers, email service providers and web analytics providers)
- Specific subcontractors who help to provide you with the services you have requested
- Tax authorities, regulatory authorities, law enforcement agencies and fraud prevention agencies
- Our insurers, lawyers, auditors, consultants and other professional advisers
- Other banks or financial institutions (where you ask us to share your personal data, or where we are asked to confirm your identity for the purposes of preventing or investigating financial crime)
- If you want to use our referral to selected third parties to get discounts for their services, or where you want to take advantage of our functionality to import or export your banking data
- Third parties where you have consented for us to share your data with them.

These recipients may be located in countries around the world (please see "Processing Personal Data outside of the EU (EEA) and UK").

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.cifas.org.uk/FPN.

Your rights

You have specific rights over your personal data, as explained below. These may not apply in all circumstances – we will let you know where this is the case.


- Data subject access request
- Rectification of inaccurate personal data
- Erasure of personal data
- Restricting processing of personal data
- Right of portability
- Object to the processing of your personal data
- Right not to be subject to automated decision-making
- Right to withdraw consent.

You can exercise your rights by contacting us on 0345 08 08 500, in writing using the contact details given at the top of this document, or by visiting one of our stores.

We will respond to your request within one calendar month. We may need to confirm your identity before processing your request. If you can't give us satisfactory proof of your identity, we have the right to refuse your request. We also have the right to reject requests that are manifestly unfounded or excessive.

For more information on how we process your personal data, please see our website Privacy Notice <https://www.metrobankonline.co.uk/about-us/privacy-and-security/>

OPEN 7 DAYS

Monday - Friday: 8am - 8pm • Saturday: 8am - 6pm • Sunday: 11am - 5pm
Local Call Centre: 0345 08 08 500 • metrobankonline.co.uk •  MetroBank_Help

Pension Scheme Account Opening Request *(continued)*

7. DECLARATION AND SIGNATURE(S)

Fraud Prevention Agencies

If you give false or inaccurate information and fraud is identified or suspected, details may be passed to fraud prevention agencies and/or CRAs to prevent fraud and money laundering. Law enforcement agencies may access and use this information.

You authorise Metro Bank to disclose details of your account(s) to your professional adviser (as detailed below) and your pension provider as named on the application form, or their successors in title.

Declaration

Metro Bank's decision to offer you this Pension Scheme Bank Account is based on the information set out in this application. By applying for this Pension Scheme Bank Account, you declare that the information set out in this application is, to the best of your knowledge and belief, correct and not misleading. If any of the information provided in this application changes you must inform Metro Bank promptly in writing.

Your Pension Scheme Bank Account will be subject to the terms and conditions outlined in the documents "Our Service Relationship with Business Customers" and the "Important Information Summary" for this product. If your scheme has more than one trustee you will be applying for a joint account, you acknowledge that each of you is separately responsible for complying with the document "Our Service Relationship with Business Customers" and the "Important Information Summary". If any one of you does not comply, Metro Bank can take action against any or all of you alone or together.

Before signing this Pension Scheme Account Opening Request you should carefully read the document "Our Service Relationship with Business Customers" and the "Important Information Summary" for this product. If there is any term that you do not understand, please discuss it with a Metro Bank Partnerships Service Centre Specialist before signing.

I certify that I have reviewed the Pension Trust Deed in respect of the above named Pension Scheme and:

- The pension has been properly constituted
- The details shown above are complete and accurate
- The Trustees are empowered to open an account at Metro Bank PLC
- The Trustees are empowered to operate the account/to appoint representatives to operate the account
- To facilitate operations on the account the Trustees are empowered to utilise any electronic banking service available from Metro Bank PLC
- The Trust Deed will be available for inspections by the Bank, if required and that the copy will be retained for a period of 7 years after the account has closed
- The signatories on the account mandate (section 6) have been authorised and appointed by all the trustees or the trustees' representatives
- We permit Metro Bank PLC to make enquiries to HMRC to confirm this scheme is registered with them for tax relief and exemptions and we authorise HMRC to provide this information to Metro Bank PLC upon request

By signing this form we acknowledge receipt of details of the Financial Services Compensation Scheme Information Sheet.

The liability of the professional trustee as set out in section one for any indebtedness arising from time to time on the Account(s) shall be limited to the assets of the scheme.

We confirm that the Account is to be subject to the Pension Scheme Bank Account Important Information Summary and the Terms and Conditions as set out in "Our Service Relationship with Business Customers".

I/We hereby authorise Metro Bank PLC ("The Bank") to deduct from my/our Pension Scheme Bank Account such management charges/fees and adviser charges/fees as may be notified from time to time to the Bank under the sole instruction of two authorised signatories of the Professional Trustee as named in Section 1 above.

Professional Trustee(s)

Print name

Emily McAlister

Signature

Emily McAlister

Position Administrator

Date 21 April 2022

Print name

Signature

Position

Date

Pension Scheme Account Opening Request *(continued)***8. PROFESSIONAL ADVISOR DETAILS**

Name of Company

Address

Post code

Telephone Number

Contact Name

Email