

INTERMEDIARY PORTAL: USER ACCESS REQUEST

Please complete this form in BLOCK CAPITALS and black ink and return it in the pre-paid envelope provided to: **Cater Allen Private Bank, 9 Nelson Street, Bradford, BD1 5AN**. If you need any help completing this form, please call us on **0800 092 5500**.

If you're requesting access for more than one user on this form, please print page 1 and fill in for each request. Please ensure each user has read the Data Protection Statement in section 2 before the authorised signatory(ies) sign section 3 to approve the user requests.

All sections of this form are mandatory. We will not be able to grant a user access if fields are left blank.

1: Personal details of the user requesting access

Master Account number

9 0 1 2 0 2 5 9

I am requesting the following access:

- ☐ Telephony
- ☐ Telephony and view only online access
- ☒ Full access authorised signer – please remember to submit 2 types of certified ID along with this form

Mr ☐ Mrs ☐ Ms ☐ Miss ☐

Other ☐ If 'Other' please state

Forename(s)

Esther

Middle name(s)

Carolyn

Surname

Salmon

Date of birth

1 8 0 6 1 9 7 3

Male ☐ Female ☒

Nationality

English

Dual Nationality

N/A

Current home address (permanent residential address). C/O and PO Box addresses are not acceptable.

175 COBHAM ROAD
FETCHAM, LEATHERHEAD
SURREY Postcode KT22 9JE

Country of residence

England

How long have you been at your current home address?

Years 6

Months 6

Mobile

07801 364 582

Email

esther@retirement.capital

Previous home address if less than three years at address shown within 'Current home address' field. (If more than one address in the last three years, please provide details of all other addresses on a separate sheet.)

Postcode

How long did you live at this address?

Years

Months

Occupation

Administrator

Country of birth

England

The boxes I have ticked below indicate the channels I WOULD NOT like you to use to contact me, as explained in the Data Protection Statement in section 2 of this form:

- ☐ Email
- ☐ SMS
- ☐ Phone
- ☐ Post
- ☐ Market research, including customer satisfaction surveys
- ☐ All of the above

I understand that I may receive details of products and services from other Santander group companies if I have agreed with them to receive such information.

By signing this form I agree that:

- I have read the Data Protection Statement, and agree that you can use my/our information as stated in the Data Protection Statement.
- I hereby certify that the information provided in this application form is, to the best of my knowledge and belief, accurate and complete in all respects.
- I have received and accept the Terms and Conditions of the account(s) I will be operating and agree to also be bound by any subsequent amendments advised to me/us by the Bank from time to time.

Signature of user requesting access



Date

0 9 0 3 2 0 2 2

Introduction

My personal data is data which by itself or with other data available to you can be used to identify me. You are Cater Allen Private Bank, the data controller. This data protection statement sets out how you'll use my personal data. I can contact your Data Protection Officer (DPO) at 201 Grafton Gate East, Milton Keynes, MK9 1AN if I have any questions.

For the purposes of this application form, the definition of 'I' and 'we' within this Data Protection Statement relates to 'the Intermediary Firm' Where there are two or more people named on this form, this data protection statement applies to each person separately.

The types of personal data you collect and use

Whether or not my application to be an intermediary is accepted, you'll use my personal data for the reasons set out below and if I become an intermediary you'll use it to register me as an intermediary for the ongoing administration of the registration. I understand you may reject registrations at your discretion without any explanation. You'll collect most of my personal data **directly** during the application journey. The sources of personal data collected **indirectly** are mentioned in this statement. The personal data you use about me as a personal or business customer may include:

- Full name and personal details including contact information (e.g. home and business address and address history, email address, home, business and mobile telephone numbers);
- Date of birth and/or age (e.g. to make sure that I'm eligible to apply);
- Financial details (e.g. salary and details of other income, and details of accounts held with other providers);
- Records of products and services I've obtained or applied for, how I use them and the relevant technology used to access or manage them (e.g. mobile phone location data, IP address, MAC address);
- Biometric data (e.g. fingerprints and voice recordings for TouchID and voice recognition);
- Information from credit reference or fraud prevention agencies, electoral roll, court records of debt judgements and bankruptcies and other publicly available sources as well as information on any financial associates I may have;
- Family, lifestyle or social circumstances if relevant to the product or service (e.g. the number of dependants I have);
- Education and employment details/employment status for credit and fraud prevention purposes; and
- Personal data about other named applicants. I must have their authority to provide their personal data to you and share this data protection statement with them beforehand together with details of what I've agreed on their behalf.

Providing my personal data

You'll tell me if providing some personal data is optional, including if you ask for my consent to process it. In all other cases I must provide my personal data so you can process my application (unless I'm a customer and you already hold my details).

Monitoring of communications

Subject to applicable laws, you'll monitor and record my calls, emails, text messages, social media messages and other communications in relation to my dealings with you. You'll do this for regulatory compliance, self-regulatory practices, crime prevention and detection, to protect the security of your communications systems and procedures, to check for obscene or profane content, for quality control and staff training, and when you need to see a record of what's been said. You may also monitor activities on my account where necessary for these reasons and this is justified by your legitimate interests or your legal obligations.

Using my personal data: the legal basis and purposes

You'll process my personal data:

1. As necessary **to perform your contract with me** for the relevant account, policy or service:
 - a) To take steps at my request prior to entering into it;
 - b) To decide whether to enter into it;

- c) To manage and perform that contract; and
 - d) To update your records
2. As necessary **for your own legitimate interests** or those of other persons and organisations, e.g.:
 - a) For good governance, accounting, and managing and auditing your business operations;
 - b) To monitor emails, calls, other communications, and activities in relation to my intermediary relationship with you;
 - c) For market research, analysis and developing statistics; and
 - d) To send me marketing communications, including automated decision making relating to this.
3. As necessary **to comply with a legal obligation**, e.g.:
 - a) When I exercise my rights under data protection law and make requests;
 - b) For compliance with legal and regulatory requirements and related disclosures;
 - c) For establishment and defence of legal rights;
 - d) For activities relating to the prevention, detection and investigation of crime;
 - e) To verify my identity, make credit, fraud prevention and anti-money laundering checks; and
 - f) To monitor emails, calls, other communications, and activities in relation to my intermediary relationship with you.
4. Based on **my consent**, e.g.:
 - a) When I request you to disclose my personal data to other people or organisations such as a company handling a claim on my behalf, or otherwise agree to disclosures;
 - b) When you process any special categories of personal data about me at my request (e.g. my racial or ethnic origin, political opinions, religious or philosophical beliefs, trade union membership, genetic data, biometric data, data concerning my health, sex life or sexual orientation); and
 - c) To send me marketing communications where you've asked for my consent to do so.

I'm free at any time to change my mind and withdraw my consent. The consequence might be that you can't do certain things for me.

Sharing of my personal data

Subject to applicable data protection law you may share my personal data with:

- The Santander group of companies* and associated companies in which you have shareholdings;
- Sub-contractors and other persons who help you provide your products and services;
- Companies and other persons providing services to you;
- Your legal and other professional advisors, including your auditors;
- Fraud prevention agencies, credit reference agencies, and debt collection agencies when you register me as an intermediary and periodically during my intermediary relationship with you;
- Other organisations who use shared databases for income verification and affordability checks and to manage/collect arrears;
- Government bodies and agencies in the UK and overseas (e.g. HMRC who may in turn share it with relevant overseas tax authorities and with regulators e.g. the Prudential Regulation Authority, the Financial Conduct Authority, the Information Commissioner's Office);
- Courts, to comply with legal requirements, and for the administration of justice;
- In an emergency or to otherwise protect my vital interests;

2: Data Protection Statement (continued)

- To protect the security or integrity of your business operations;
- To other parties connected with me e.g. other people named on the application including joint account holders who will see my transactions;
- When you restructure or sell your business or its assets or have a merger or re-organisation;
- Market research organisations who help to improve your products or services; and
- Anyone else where you have my consent or as required by law.

International transfers

My personal data may be transferred outside the UK and the European Economic Area. While some countries have adequate protections for personal data under applicable laws, in other countries steps will be necessary to ensure appropriate safeguards apply to it. These include imposing contractual obligations of adequacy or requiring the recipient to subscribe or be certified with an 'international framework' of protection. Further details can be found in the 'Using My Personal Data' booklet.

Identity verification and fraud prevention checks

The personal data you've collected from me at application or at any stage will be shared with fraud prevention agencies who will use it to prevent fraud and money-laundering and to verify my identity. If fraud is detected, I could be refused certain services, finance or employment in future. You may also search and use your internal records for these purposes. Further details on how my personal data will be used by you and these fraud prevention agencies, and my data protection rights, can be found in the 'Using My Personal Data' booklet.

Credit reference checks

In order to consider my registration (including as part of an annual review of my business) you'll perform credit and identity checks on me at our home and business addresses with one or more credit reference agencies. To do this you'll supply my personal data to the credit reference agencies and they'll give you information about me. When you carry out a search at the credit reference agencies they'll place a footprint on my credit file. A credit search may either be: a) a quotation search where a soft footprint is left. This has no effect on my credit score, and lenders are unable to see this; or b) a hard footprint where I've agreed/requested Cater Allen to proceed with my application for credit. This footprint will be viewable by other lenders and may affect my ability to get credit elsewhere. You'll also continue to exchange information about me with credit reference agencies while I have a relationship with you. The credit reference agencies may in turn share my personal information with other organisations. The personal data shared with the credit reference agencies will relate to me and my business. Details about my application (whether or not it's successful) will be recorded and you'll give details of me, the business and my accounts and how I manage them to credit reference agencies. If I do not repay any debt in full or on time, they'll record the outstanding debt and supply this information to others performing similar checks, to trace my whereabouts and to recover debts that I owe. Records remain on file for 6 years after they are closed, whether settled by me or defaulted. A financial association link between joint applicants will be created at the credit reference agencies. This will link our financial records and be taken into account in all future applications by either or both of us until either of us apply for a notice of disassociation with the credit reference agencies.

The identities of the credit reference agencies, and the ways in which they use and share personal information is explained in more detail in the 'Using My Personal Data' booklet, or via the Credit Reference Agency Information Notice (CRAIN) document which can be accessed via any of the following links:

- experian.co.uk/crain
- equifax.co.uk/crain
- transunion.co.uk/crain

My marketing preferences and related searches

Any information or data supplied by me (or my customers, providing their permission has been given) may be used for the purposes of conducting market research, preparing strategic or other marketing plans or gauging product sales.

You'll use my home address, phone numbers, and email address and social media (e.g. Facebook, Google and message facilities in other platforms) to contact me according to my preferences. I can change my preferences or unsubscribe at any time by contacting you. In the case of social media messages I can manage my social media preferences via that social media platform. If I'm over 18, you may search the files at credit reference agencies before sending marketing communications to me about credit. The credit reference agencies don't record this particular search or show it to other lenders and it won't affect my credit rating. You do this as part of your responsible lending obligations which is within your legitimate interests.

From time to time you'd like to contact me about products, services and offers that may interest me or to get my opinion on how you are doing. I understand you won't bombard me and I can choose to stop receiving information at any time by contacting you.

Each applicant can choose how they would like to be contacted within section 1 of this form.

Automated decision making and processing

Automated decision making involves processing my personal data without human intervention to evaluate my personal situation such as my economic position, personal preferences, interests or behaviour, for instance in relation to transactions on my accounts, my payments to other providers, and triggers and events such as account opening anniversaries and maturity dates. You may do this to decide what marketing communications are suitable for me, to analyse statistics and assess lending risks. All this activity is on the basis of your legitimate interests, to protect your business, and to develop and improve your products and services, except as follows; when you do automated decision making including profiling activity to assess lending and insurance risks, this will be performed on the basis of it being necessary to perform the contract with me or to take steps to enter into that contract. Further details can be found in the 'Using My Personal Data' booklet.

Other information about me as an intermediary

You may also hold all the information I give to you (i.e. name, address, date of birth, nationality) in order to undertake periodic due diligence checks which banks are required to undertake to comply with UK legislation.

Criteria used to determine retention periods (whether or not I become a customer)

The following criteria are used to determine data retention periods for my personal data:

- **Retention in case of queries.** You'll retain my personal data as long as necessary to deal with my queries (e.g. if my application is unsuccessful);
- **Retention in case of claims.** You'll retain my personal data for as long as I might legally bring claims against you; and
- **Retention in accordance with legal and regulatory requirements.** You'll retain my personal data after my account has been closed or has otherwise come to an end based on your legal and regulatory requirements.

My rights under applicable data protection law

My rights are as follows (noting that these rights don't apply in all circumstances and that data portability is only relevant from May 2018):

- The **right to be informed** about your processing of my personal data;
- The right to have my personal data **corrected if it's inaccurate** and to have **incomplete personal data completed**;
- The right **to object** to processing of my personal data;
- The right **to restrict processing** of my personal data;
- The right **to have my personal data erased** (the "right to be forgotten");
- The right **to request access** to my personal data and information about how you process it;
- The right **to move, copy or transfer my personal data** ("data portability"); and
- Rights in relation **to automated decision making** including profiling.

I have the right to complain to the Information Commissioner's Office. It has enforcement powers and can investigate compliance with data protection law: ico.org.uk.

2: Data Protection Statement (continued)

For more details on all the above I can contact your DPO or request the 'Using My Personal Data' booklet by calling 0800 092 3300 or I can view it online at caterallen.co.uk.

Data anonymisation and aggregation

My personal data may be converted into statistical or aggregated data which can't be used to identify me, then used to produce statistical research and reports. This aggregated data may be shared and used in all the ways described above.

*Group companies

For more information on the Santander group companies, please see the 'Using My Personal Data' booklet.

3: Approval

To approve the access request for this user/these users, the form must be signed in accordance with your master account mandate by the authorised signatory(ies). For example, if your mandate requires two to sign, please ensure both authorised signatories have signed below. If you are adding an authorised signatory to sign on behalf of a corporate trustee company, please also provide an updated list of authorised signatories.

Please confirm how many users you are approving access for with this request

1

Full name

Georgina Martin

Position

Administrator

Full name

Vikki Whitby

Position

Administrator

Signature

Georgina Martin

Date

09 03 2022

Signature

V Whitby

Date

09 03 2022

Cater Allen Private Bank is able to provide literature in alternative formats. The formats available are: Large Print, Braille and Audio CD. If you would like to register to receive correspondence in an alternative format please contact us on 0800 092 3300. For the hard of hearing and/or speech impaired please use the Text Relay service. Further details can be found at <http://ngts.org.uk/>

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