

Loan Application

Sole Traders and Partnerships

To apply for a Co-operative Bank loan just follow the four easy steps:

- 1** Complete all relevant sections in the application form and write clearly in CAPITAL LETTERS.
- 2** Ensure all account parties have read Section 1, 'Important information' and signed this application form as appropriate.
- 3** If you are a Business Banking customer please check you meet the following eligibility criteria:
 - Be 18 years or over.
 - Be a UK resident.
 - Be a sole trader or partner with authority to borrow on behalf of the business or organisation.
 - Hold a business current account with The Co-operative Bank.
 - Require the lending for business use.
- 4** Post everything to us using the address below.

It may be useful if you keep a scanned copy or photocopy of your application before you send it to us.

If you are a Business Banking customer please send to:

Lending Services
The Co-operative Bank
P.O. Box 200
Skelmersdale WN8 6YL

If you have a Relationship Manager please hand this form back to them.

For Bank use only

Application title <div style="border: 1px solid black; height: 40px; margin-top: 5px;"></div>	Reference number <div style="border: 1px solid black; height: 40px; margin-top: 5px; display: flex; border-collapse: collapse;"> <div style="border-right: 1px solid black; width: 25px; height: 35px;"></div> <div style="border-right: 1px solid black; width: 25px; height: 35px;"></div> <div style="border-right: 1px solid black; width: 25px; height: 35px;"></div> <div style="border-right: 1px solid black; width: 25px; height: 35px;"></div> <div style="border-right: 1px solid black; width: 25px; height: 35px;"></div> <div style="border-right: 1px solid black; width: 25px; height: 35px;"></div> <div style="border-right: 1px solid black; width: 25px; height: 35px;"></div> <div style="border-right: 1px solid black; width: 25px; height: 35px;"></div> <div style="border-right: 1px solid black; width: 25px; height: 35px;"></div> <div style="border-right: 1px solid black; width: 25px; height: 35px;"></div> <div style="border-right: 1px solid black; width: 25px; height: 35px;"></div> <div style="border-right: 1px solid black; width: 25px; height: 35px;"></div> <div style="border-right: 1px solid black; width: 25px; height: 35px;"></div> <div style="border-right: 1px solid black; width: 25px; height: 35px;"></div> <div style="width: 25px; height: 35px;"></div> </div>
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Section 1 Important information

Important – Your Personal Information



Credit decisions and also the prevention of fraud and money laundering

We may use credit reference and fraud prevention agencies to help us make decisions. A short guide to what we do and how both we and credit reference and fraud prevention agencies will use your information is detailed in the section called: **A condensed guide to the use of your personal and business information by ourselves and at credit reference and fraud prevention agencies.** For details of how your data may be used, also read carefully the notice headed 'Using Your Personal Information' provided with the terms and conditions of your account.

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 and business information by ourselves and at credit reference and fraud prevention agencies.

- 1) When you apply to us to open an account, this organisation will check the following records about you and, where applicable, your business Partners and anyone to whom you are linked financially:
 - a) Our own.
 - b) Personal and business records at credit reference agencies (CRAs). When CRAs receive a search from us they will place a search footprint on your personal credit file, and where applicable your business credit file, that may be seen by other lenders. They supply both public (including the electoral register) and shared credit and fraud prevention information.
 - c) Those at fraud prevention agencies (FPAs).
 - d) If you are a Director, we will seek confirmation from credit reference agencies, that the residential address that you provide is the same as that shown on the restricted register of Directors' usual addresses at Companies House.

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 to manage your account with us.

- 2) If you're 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, including, where applicable, information on your business and its proprietors. The CRAs may create a record of the name and address of your business and its proprietors if there is not one already.
- 4) Where you borrow from us, we will give details of your account(s) and how you manage it/them to CRAs.
- 5) 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 six years after they are closed, whether settled by you or defaulted.
- 6) If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies.
- 7) Law enforcement agencies may access and use this information.
- 8) We and other organisations may also access and use this information to prevent fraud and money laundering, for example, when:
 - a) Checking details on applications for credit and credit-related or other facilities.
 - b) Managing credit and credit-related accounts or facilities.
 - c) Recovering debt.
 - d) Checking details on proposals and claims for all types of insurance.
 - e) Checking details of job applicants and employees.

- 9) If you have borrowed from us and do not make payments that you owe us, we will trace your whereabouts and recover debts.
- 10) We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.
- 11) 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.

How to find out more

You can contact the credit reference agencies 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 log on to www.callcredit.co.uk
- **Equifax PLC**, Credit File Advice Centre, PO Box 3001, Bradford BD1 5US or call 0844 335 0550 or log on to www.equifax.co.uk
- **Experian**, Consumer Help Service, PO Box 8000, Nottingham NG80 7WF or call 0344 481 8000 or log on to www.experian.co.uk
- If you want to receive details of the relevant fraud prevention agencies, please contact us at:
Fraud Operations,
The Co-operative Bank,
4th Floor Delf House,
Southway,
Skelmersdale WN8 6NY

Section 1

Ethical Policy



Note:

ALL businesses must complete the Ethical Policy section.

Please tick either 'yes' or 'no' for each question.



Remember:

If you answer 'yes' to any of the questions in the Ethical Policy, please ensure you provide further information.

Our Ethical Policy promises our customers that we will not provide banking services to organisations involved in certain activities. In order to meet these stated obligations and to assist in our assessment, **please indicate the position of your organisation(s) (including parent company and subsidiaries) on the following:**

	Yes	No
Are you involved in the manufacture or trade of equipment for military or security purposes?	<input type="checkbox"/>	<input type="checkbox"/>
Do you have any business arrangements with developing countries, including imports and overseas operations?	<input type="checkbox"/>	<input type="checkbox"/>
Are you involved in the manufacture of pharmaceuticals?	<input type="checkbox"/>	<input type="checkbox"/>
Are you involved in the provision of water utility services to developing countries?	<input type="checkbox"/>	<input type="checkbox"/>
Do you manufacture tobacco products?	<input type="checkbox"/>	<input type="checkbox"/>
Are you involved in biotechnology or the development of genetically modified organisms?	<input type="checkbox"/>	<input type="checkbox"/>
Are you involved in nanotechnology or the development of products utilising nanotechnology?	<input type="checkbox"/>	<input type="checkbox"/>
Have you contravened any environmental legislation or regulations in the last three years?	<input type="checkbox"/>	<input type="checkbox"/>
Are you involved in the extraction, production or distribution of fossil fuels?	<input type="checkbox"/>	<input type="checkbox"/>
Are you involved in the production or distribution of other fuels (e.g. biofuels)?	<input type="checkbox"/>	<input type="checkbox"/>
Do you manufacture chemicals?	<input type="checkbox"/>	<input type="checkbox"/>
Are you involved in forestry or the timber trade?	<input type="checkbox"/>	<input type="checkbox"/>
Are you involved in the fishing industry?	<input type="checkbox"/>	<input type="checkbox"/>
Are you a promoter or a client of a tax scheme subject to HMRC notification or have you contravened any tax laws or rules (e.g. been convicted of tax evasion within the last 5 years)?	<input type="checkbox"/>	<input type="checkbox"/>
Do you manufacture (or are you involved in the animal testing of) cosmetics, toiletries or household products or their ingredients?	<input type="checkbox"/>	<input type="checkbox"/>
Are you involved in the experimentation or use of Great Apes for any purpose?	<input type="checkbox"/>	<input type="checkbox"/>
Are you involved in animal farming?	<input type="checkbox"/>	<input type="checkbox"/>
Are you involved in blood sports (e.g. fox hunting)?	<input type="checkbox"/>	<input type="checkbox"/>
Are you involved in the animal fur trade?	<input type="checkbox"/>	<input type="checkbox"/>
Are you involved in the gambling industry?	<input type="checkbox"/>	<input type="checkbox"/>
Are you involved in the provision of short-term, small value personal loans (e.g. payday loans, home collected credit)?	<input type="checkbox"/>	<input type="checkbox"/>
Have you ever breached any relevant advertising standards codes or marketing codes (e.g. Advertising Standards Agency codes)?	<input type="checkbox"/>	<input type="checkbox"/>

If you answered 'yes' to any of the questions above please provide details:

Section 1 Declaration

Sole Traders and Partnerships (all Partners must sign)

Details of how the Account(s) is/are conducted may be recorded with one or more credit reference agencies and may be shared with and used by other lenders for the purpose of assessing further applications from you (including all Partners) and members of your household (including all Partners) and for occasional debt tracing or fraud prevention. The Bank will hold and process the information you provide and may use it to assess the suitability of your application using the technique known as "Credit Scoring". I/We[†], the Owner/Partners[†] of the firm:

(the "Business")

- Authorise The Co-operative Bank p.l.c. (the "Bank") to:
- act as our bankers, open and operate the Account(s) (the "Account(s)") specified by me/us[†] on the application form and provide the Business with the services (the "Service") offered by the Bank
 - accept instructions (including written instructions sent by facsimile and electronic instructions through the use of digital signatures and/or identification numbers or passwords) from the Business in connection with the Account(s) and the Service, provided that the instructions are given and/or signed in accordance with the signing authority listed in the Account signatories Section 4 of this bank mandate. Instructions shall mean: cheques, bills of exchange, promissory notes or other orders for payment drawn, made or accepted on our behalf (even if the payments cause the Account(s) to be overdrawn) and requests or instructions in writing concerning the Account(s), our affairs or property (including the opening of new Account(s), the arranging of facilities and creation of security)
 - communicate with or in respect of the Business by email or SMS in connection with the Account(s)
 - search the files of one or more credit reference agencies, who will keep a record of that search, and make other enquiries the Bank believes necessary to confirm the details on this application form and for credit assessment. It is important that you read and understand the section entitled 'Important – Your Personal Information' at the beginning of this application form and the notice headed 'Using Your Personal Information' provided with the terms and conditions of your account. By signing this application you agree that we can use your information in this way
 - in the case of joint account holders, we agree that on application by one of us for an overdraft on the account, the Bank may provide oral pre-contractual information to one of us only prior to the overdraft being agreed. In this case, any overdraft terms will be sent to multiple account holders after the overdraft is agreed and available to use.

The section below must be completed in all cases.

Please tick: ☐ I/We[†] have received and read the Financial Services Compensation Scheme (FSCS) Information Sheet and Exclusions List.

- I/We[†] agree:
- all signatories/Authorised Account Persons to the account are aged 18 or over
 - no signatories/Authorised Account Persons have been subject to bankruptcy in the last six years
 - no signatories/Authorised Account Persons have had County Court Judgments registered against them in the last six years
 - that the information provided in this mandate and the application form is true and correct
 - to notify the Bank of any change in the constitution of the Business, membership of the Partnership or authorised signatory/ Authorised Account Person (any change will be subject to FCA requirements)
 - that, having considered the terms and conditions of the Account(s) and the Service, I/we[†] will comply with and accept them
 - that this authority will remain in force notwithstanding any change in the constitution, name or membership of the Business
 - that I/we[†] appoint Authorised Account Persons to access and use my/our[†] account(s) with the Bank on the terms set out above entirely at my/our[†] own risk and that the Bank will have no liability to me/us[†] for any losses, costs, charges or expenses of any nature whatsoever that I/we[†] suffer or incur in connection with the Authorised Account Persons' improper or unlawful use of my/our[†] account(s) (save for any liability that the Bank cannot exclude or limit under applicable law).

[†]Please delete as appropriate throughout

Section 1

Declaration – continued



Note:

All Partners must complete this section. Please photocopy if your business has more than four Partners.



Note:

Each person who signs this section must complete Section 3.

Name of Sole Trader (or Partner)	<input type="text"/>	Signature
Date	<input type="text"/>	Partnership percentage <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> % (for Partnerships only)


Name of Partner	<input type="text"/>	Signature
Date	<input type="text"/>	Partnership percentage <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %

Name of Partner	<input type="text"/>	Signature
Date	<input type="text"/>	Partnership percentage <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %

Name of Partner	<input type="text"/>	Signature
Date	<input type="text"/>	Partnership percentage <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %

Section 2

Business details




Note:

ALL businesses must complete Section 2.



Note:

Please tick the box that best describes your business.



Note:

e.g. not just consultancy or sales. Try to give as full a description as possible.

Business name and Business trading name (if different)

Full name of business

Business type

☐ Sole Trader

☐ Partnership

What does your business do and how does it operate on a day-to-day basis?

Do you undertake any of the following activities: money transmission/money service business, cheque cashing, money lending or payday lending? If so, please provide details.

What is your business website address and please provide details of how you advertise your business

Existing business account details

Full name of account

Branch sort code

—

—

Account number

Time at bank

years

months

Business trading address (premises)

House number or name and street

Town

City

Postcode

Are your premises owned ☐ or leased? ☐

Section 2 Business details

Registered address Please record your registered address if this differs from your trading address.

House number or name and street	
<input type="text"/>	
Town	
<input type="text"/>	<input type="text"/>
City	Postcode
<input type="text"/>	<input type="text"/>



Note:

This is the address to which all communication and statements for this account will be sent.

Correspondence address

House number or name and street	
<input type="text"/>	
Town	
<input type="text"/>	<input type="text"/>
City	Postcode
<input type="text"/>	<input type="text"/>



Note:

If you are a newly established business, please complete the financial details section using estimated/projected figures.



Note:

Number of working officials/employees means all individuals involved in the day-to-day running of the business. Not supplying this information may lead to a delay in the processing of your application.

Registered/regulated status

Are you registered with/regulated by a professional industry body? Yes ☐ No ☐

If yes, please record the following: name of registered/regulated body, address of registered/regulated body, registered/regulated number.

<input type="text"/>
<input type="text"/>
<input type="text"/>

Financial details (These details are compulsory and must be completed in ALL cases)

Date organisation established	<input type="text"/>	Current year end date	<input type="text"/>
	day month year		day month year

Annual Credit Turnover /expected turnover £	<input type="text"/>	Number of employees	<input type="text"/>	Expected financial growth %	<input type="text"/>
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Please provide a brief summary of what the start-up costs were in forming the organisation and also confirm how this was funded (e.g. director's loan, property sale, redundancy funds etc.). If there have been any recent cash injections into the organisation, please also confirm the amount and source.

<input type="text"/>
<input type="text"/>
<input type="text"/>
<input type="text"/>

Where will your income/turnover come from, e.g. sale of existing business/assets, etc.?

<input type="text"/>
<input type="text"/>
<input type="text"/>
<input type="text"/>

Section 2

Business details

Tax status

UK tax regulations require the collection of information regarding an account holder’s tax residency and citizenship status. Therefore, please complete the relevant questions below and provide the information requested. Please note that we may be required to share this information about you with the relevant tax authorities.

If at any time in the future you need to change the information that you have provided, you are required to advise us within 30 days of such change in circumstances. If you have any questions about how to complete this form, please contact your tax adviser.

	Yes	No
1. If you are a sole trader, are you resident for tax purposes outside the UK?	<input type="checkbox"/>	<input type="checkbox"/>
2. If you are a sole trader, are you a United States citizen?	<input type="checkbox"/>	<input type="checkbox"/>
3. If you are a partnership, was your business established or is it resident for tax outside of the UK?	<input type="checkbox"/>	<input type="checkbox"/>
If you have answered yes to any of the above questions please complete further details below.		
Country where Business Established / Tax Resident	Tax Identification Number (TIN)	
<input type="text"/>	<input type="text"/>	
<input type="text"/>	<input type="text"/>	
<input type="text"/>	<input type="text"/>	
If you have more than three countries’ information to provide please photocopy this page		
4. If you are a partnership, does your business generate more than 50 % of its income from the creation/sale of goods and/or services?	<input type="checkbox"/>	<input type="checkbox"/>

If you have a Relationship Manager please leave this section blank.

Details of existing business borrowings?

Provider/bank	Amount (£)	Type (e.g. loan/overdraft/HP)	Term	Purpose

Lending requirements from The Co-operative Bank

Amount (£)	Type (e.g. loan/overdraft/HP)	Term	Purpose

FSB membership details

Membership number	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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If you are a member of the Federation of Small Businesses (FSB), please enter your membership number. By entering your number you give your consent for the Bank to verify this number and your membership with the Federation of Small Businesses.

Note:

Only fill in the FSB membership details if they are relevant to your business.

Section 3



Note:

All businesses must complete Section 3.



Note:

If necessary please photocopy this page.



Note:

Please supply assets and liabilities information for each individual.

Personal details

All individuals with authority to transact on the account (either signatory or Authorised Account Persons) must complete this section.

BEFORE COMPLETING THIS SECTION PLEASE ENSURE YOU HAVE READ AND UNDERSTOOD SECTION 1: IMPORTANT INFORMATION. ONCE COMPLETE, PLEASE SIGN SECTION 1.

Title	Forename (in full)	Middle name
<input type="text"/>	<input type="text"/>	<input type="text"/>
Surname	Any other name(s) you have been known as during the last six years	
<input type="text"/>	<input type="text"/>	
Date of birth	Nationality/ies	
<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/>	
day	month	year
Position within business	Individual's stakeholding/voting right percentage <input type="text"/> <input type="text"/> %	

Do you already hold a Co-operative Bank account (personal and/or business)? If so, please complete your sort code and account number in order for us to keep our records up to date.	Branch sort code <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/>	Account number <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
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Please provide three full years' address history for each person. If necessary, provide additional information on a separate sheet and attach to your application.

Home address			
<input type="text"/>			
<input type="text"/>			
<input type="text"/>	Postcode	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Time at this address years <input type="text"/> <input type="text"/> months <input type="text"/> <input type="text"/>

Previous home address (if moved within the last three years)			
<input type="text"/>			
<input type="text"/>			
<input type="text"/>	Postcode	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Time at this address years <input type="text"/> <input type="text"/> months <input type="text"/> <input type="text"/>
Home telephone number (including STD code)		Mobile telephone number	
<input type="text"/>		<input type="text"/>	

Assets	Estimated Current Value £	Liabilities	Amount Outstanding £
Domestic Property	<input type="text"/>	Domestic Mortgage Outstanding	<input type="text"/>
Address <input type="text"/>		Other Mortgage Outstanding	<input type="text"/>
<input type="text"/>		Other Secured Loans	<input type="text"/>
<input type="text"/>		Unsecured Loans	<input type="text"/>
Other Property		Hire Purchase/Credit Cards	<input type="text"/>
Address <input type="text"/>		Bank Overdrafts	<input type="text"/>
<input type="text"/>		Tax Liabilities	<input type="text"/>
<input type="text"/>			
Bank/Building Society Deposits	<input type="text"/>	Total Liabilities	£ <input type="text"/>
Investments	<input type="text"/>		
Total Assets	£ <input type="text"/>		

Your consent

I authorise the Bank to search the files of one or more credit reference agencies, who will keep a record of that search, and make other enquiries the Bank believes necessary to confirm the details on this application form and for credit assessment. If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies to prevent fraud and money laundering. It is important that you read and understand the section entitled 'Important – Your Personal Information' at the beginning of this application form and the notice headed 'Using Your Personal Information' provided with the terms and conditions of your account. By signing this application you agree that we can use your information in this way.

(Additional information may be requested by the Bank if no/insufficient records are found by searches.)

Signature <input type="text"/>	Date <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
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Section 3

Personal details

All individuals with authority to transact on the account (either signatory or Authorised Account Persons) must complete this section.
BEFORE COMPLETING THIS SECTION PLEASE ENSURE YOU HAVE READ AND UNDERSTOOD SECTION 1: IMPORTANT INFORMATION. ONCE COMPLETE, PLEASE SIGN SECTION 1.



Note:

All account holders must complete Section 3.



Note:

If necessary please photocopy this page.

Title	Forename (in full)	Middle name
<input type="text"/>	<input type="text"/>	<input type="text"/>
Surname	Any other name(s) you have been known as during the last six years	
<input type="text"/>	<input type="text"/>	
Date of birth	Nationality/ies	
<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> day month year	<input type="text"/>	
Position within business	Individual's stakeholding/voting right percentage	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
<input type="text"/>		

Do you already hold a Co-operative Bank account (personal and/or business)? If so, please complete your sort code and account number in order for us to keep our records up to date.	Branch sort code <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Account number <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
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Please provide three full years' address history for each person. If necessary, provide additional information on a separate sheet and attach to your application.

Home address	
<input type="text"/>	
<input type="text"/>	
Postcode	Time at this address
<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	years <input type="text"/> <input type="text"/> months <input type="text"/> <input type="text"/>

Previous home address (if moved within the last three years)	
<input type="text"/>	
<input type="text"/>	
Postcode	Time at this address
<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	years <input type="text"/> <input type="text"/> months <input type="text"/> <input type="text"/>

Home telephone number (including STD code)	Mobile telephone number
<input type="text"/>	<input type="text"/>

Assets	Estimated Current Value £	Liabilities	Amount Outstanding £
Domestic Property	<input type="text"/>	Domestic Mortgage Outstanding	<input type="text"/>
Address <input type="text"/>		Other Mortgage Outstanding	<input type="text"/>
<input type="text"/>		Other Secured Loans	<input type="text"/>
<input type="text"/>		Unsecured Loans	<input type="text"/>
Other Property		Hire Purchase/Credit Cards	<input type="text"/>
Address <input type="text"/>		Bank Overdrafts	<input type="text"/>
<input type="text"/>		Tax Liabilities	<input type="text"/>
<input type="text"/>			
Bank/Building Society Deposits	<input type="text"/>	Total Liabilities	£ <input type="text"/>
Investments	<input type="text"/>		
Total Assets	£ <input type="text"/>		



Note:

Please supply assets and liabilities information for each individual.

Your consent

I authorise the Bank to search the files of one or more credit reference agencies, who will keep a record of that search, and make other enquiries the Bank believes necessary to confirm the details on this application form and for credit assessment. If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies to prevent fraud and money laundering. It is important that you read and understand the section entitled 'Important – Your Personal Information' at the beginning of this application form and the notice headed 'Using Your Personal Information' provided with the terms and conditions of your account. By signing this application you agree that we can use your information in this way.
(Additional information may be requested by the Bank if no/insufficient records are found by searches.)

Signature	Date <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
<input type="text"/>	

Please call 03457 213 213* (8am – 8pm Monday to Friday and 9am – 12 noon on Saturday) if you would like to receive this information in an alternative format such as large print, audio or Braille.

The Co-operative Bank p.l.c. is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (No.121885). The Co-operative Bank, Platform, smile and Britannia are trading names of The Co-operative Bank p.l.c., P.O. Box 101, 1 Balloon Street, Manchester M60 4EP. Registered in England and Wales No.990937. Credit facilities are provided by The Co-operative Bank p.l.c. and are subject to status and our lending policy. The Bank reserves the right to decline any application for an account or credit facility. The Co-operative Bank p.l.c. subscribes to the Standards of Lending Practice which are monitored by the Lending Standards Board.

*Calls to 03 numbers cost the same as calls to numbers starting with 01 and 02. Calls to 0844 and 0843 numbers cost 7p per minute, plus your phone company's access charge. Calls may be monitored or recorded for security and training purposes.

Credit facilities are subject to status and are not available to anyone under 18 years of age. Information correct as at 05/2018. The Co-operative Bank reserves the right to decline any application.