






Trust Application Form

How to complete the form

1 Please use a **BLACK** pen 

2 Mark boxes like this 
If you make a mistake, do this 
and mark the correct box

3 Please use **BLOCK CAPITAL LETTERS** and leave one space between each word

Contents

This AIB (NI) application form includes:

- Trust application
- Data Protection Notice
- Account Mandate – Authorised Signatories and Declaration
- Bank Use Only section (we will fill out these three pages)
- Customer information section (you will need to read and retain this section) – this contains Financial Services Compensation Scheme – Depositor Information sheet and Exclusions List

Three easy steps to open a business account

STEP 1

Complete this application form and Account Mandate in full.

STEP 2

Gather all additional supporting documents and information that may be required.

STEP 3

Return documentation to the individual you have been liaising with, by Secure Email for review (instruction provided separately) then by post.

Data Protection

For information in relation to how we collect personal information about you, how we use it and how you can interact with us about it, see our Data Protection Notice in Business Centres and online at aibni.co.uk/data-protection. It may change from time to time.

Documents you will need to show us

After you submit your application we will ask to see one item from each of the following two lists (plus the same for any other beneficial owners). Please note you can use current UK photo card driving licence to confirm both your identity and address.

If you are unable to provide documents from the following lists, please speak with the individual you have been liaising with to discuss other documents that you may be able to provide.

Your identity:

- Current passport
- Current UK photocard driving licence
- Current EEA National Identity Card

Your Address:

- Current UK photocard driving licence
- Utility bill dated within the last three months
- Bank or building society statement dated within the last three months
- A local authority or tax bill valid for current year

Business Documents:

- Cash flow/business plan
- Most recent audited/certified accounts together with bank statements for three months
- Signed certified trust deed and all deeds associated with the trust's establishing trust deed

For non-UK principals, we can only accept passport, driving licence and Identity Card. Please provide two of these documents.

Politically Exposed Persons (PEP's)

A Politically Exposed Person is defined in the Money Laundering, Terrorist Financing and Transfer of Funds regulations in the UK.

The Bank's obligations

AIB Group (UK) p.l.c. is required to obtain details of a Politically Exposed Person's ("PEP") and Relative Close Associate's ("RCA") source of funds for the account and their source of wealth.

Your obligations

You are obliged to inform us of within fourteen days of any change to your management, governance structure or direct and indirect beneficial ownership and control.

1. About your Trust

What is the name of your trust?

Details on whose behalf the Trust is in operation

VAT Number (if applicable)

FCA registration number
(if registered with the Financial Conduct Authority)

When did your business start?

Day / Month / Year
 / /

Running your business:

How many employees does the business have?

Current bankers

Will you continue to bank with your existing bankers in addition to AIB Group (UK) p.l.c.?

Yes

No

If Applicable, please complete the section below if you are happy for us to engage with your solicitor/accountant in relation to your account

Current solicitors

Current accountants

Contact details for your business

Trading address/general
correspondence address
(if different from registered office)

Contact name

Telephone number (including area code)

Mobile number

Trust / business email address

Trust / business website address

Source of Funds

Name of Bank

Sort code

Account number

Name of Account

2. Tax Certification Form for Business Customers

Trust Name

Tax Reporting

Financial institutions in the UK are required under legislation which incorporates the US Foreign Account Tax Compliance Act (FATCA) and the OECD* Common Reporting Standard (CRS) into UK law to seek answers to certain questions for purposes of identifying those accounts, the details of which are reportable to HMRC for onward transmission to tax authorities in relevant jurisdiction(s).

If customers do not provide all of the information requested, we may not be able to proceed with opening the new account until the relevant information is provided.

Please note that we are unable to offer taxation advice. For tax related questions and/or further information please contact your professional tax advisor or HMRC at

<https://www.gov.uk/guidance/automatic-exchange-of-information-account-holders>

Customers must **promptly** advise us if their tax residence, FATCA and/or CRS entity type classification, and /or Controlling Person(s) details change.

* Organisation for Economic Cooperation and Development

US Foreign Account Tax Compliance Act (FATCA)

Please indicate entity type

Under legislation which incorporates FATCA into UK law you are required to identify the Entity Type applicable to your organisation. When providing answers to the questions below please refer to the "Entity Classification Guide" for descriptions of each entity type.

This Guide is available at aibni.co.uk/fatca

1. Is your organisation a US Person? (If yes please tick one of the options below. If no please go to question 2)

Specified US Person (Note 1)

Other US Person

2. Is your organisation a Financial Institution? (If yes please tick one of the options below. If no please go to question 3)

Certified Deemed Compliant Financial Institution (FI)

Participating Financial Institution (Note 2)

Registered Deemed Compliant Financial Institution (Note 2)

Non-Participating Financial Institution

Partner Jurisdiction Financial Institution (Note 2)

3. Is your organisation an Exempt Beneficial Owner? (If yes please tick below. If no please go to question 4)

(Examples: Government Entity, Central Bank, Pension Trust, and International organisation such as World Bank, and IMF)

Exempt Beneficial Owner

4. If your organisation does not fall into one of the categories above, it is a Non-Financial Foreign (Non-US) Entity (NFFE). (Please tick selection below)

Typically an NFFE will be an Active NFFE if less than 50% of its gross income is from passive sources (including dividends, interest, annuities, and rent) AND less than 50% of its assets are held for the production of passive income. It is expected that the majority of organisations will fall into the Active NFFE category. A Passive NFFE is one that is not an Active NFFE.

Active NFFE

Passive NFFE (Note 3)

Note 1: Please provide US TRN (Tax Reference Number)

Note 2: Please provide GIIN (Global Intermediary Identification Number)

Note 3: If the Entity is a Passive NFFE, please complete the certification details of the Beneficial Owners/Controlling Persons (Pages 6 and 7). For more information please see Definitions of Controlling Persons by Legal Entity section on page 14.

Please include GIIN/US TIN where applicable.

4. What products and services do you require?

Let us know what kind of business account you require and if there are any additional products and services detailed below, that may be of interest to you:

Daily Banking Services Current Account <input type="checkbox"/>	Deposit Accounts Fixed Term Deposit <input type="checkbox"/>	Borrowings Fixed Rate Loan <input type="checkbox"/> Overdraft <input type="checkbox"/> Term Loan <input type="checkbox"/> Asset Finance <input type="checkbox"/>
International Banking Services Currency Account <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	Visa Company Visa Credit Card <input type="checkbox"/> Merchant Facilities <input type="checkbox"/>	Electronic Banking Services iBusiness Banking (iBB)* <input type="checkbox"/> Online services* <input type="checkbox"/>

*Visit aibni.co.uk/ways-to-bank to choose the electronic banking service that best meets your needs.

Statement requirement

When do you wish to receive your current account statements? Monthly Weekly

If monthly, on which date of the month would you like your statement to be issued?

Additional requirements

Do you require a cheque book? Yes No

Do you require a lodgement book? Yes No

Do you require a Post Office Cash Deposit Card? Yes No

If yes, number of cards required

Account title for cheque and lodgement books

(ensure one letter per box only)

(Please indicate how you would like your business/organisation's name to appear on your cheque and lodgement books. For companies, the FULL company name as detailed in the Certificate of Incorporation must appear)

5. Data Protection Notice

Effective 1 April 2021

We respect your trust in us to use, store and share your information. In this notice, we explain how we collect personal information about you, how we use it and how you can interact with us about it.

We try to keep this notice as simple as possible but if you are unfamiliar with our terms, or want more detail on any of the information here, please see our website's Frequently Asked Questions section or our contact details at aibni.co.uk/data-protection or www.aibgb.co.uk/Data-protection. You can also ask for more details at your local branch.

1. Who we are

In this notice, 'we', 'us' and 'our' refers to AIB Group (UK) p.l.c. which includes AIB (NI), Allied Irish Bank (GB) and Allied Irish Bank (GB) Savings Direct, and AIB Group which refers to Allied Irish Banks, p.l.c., its subsidiaries, affiliates and their respective parent and subsidiary companies. For more information about our group of companies, please visit www.aibgroup.com.

We share your information within AIB Group to help us provide our services, comply with regulatory and legal requirements, and improve our products.

2. Data Protection Officer

Our Data Protection Officer oversees how we collect, use, share and protect your information to ensure your rights are fulfilled. You can contact our Data Protection Officer at UKDPO@aib.ie or by writing to them at: Data Protection Officer, AIB Group (UK) p.l.c., 92 Ann Street, Belfast, BT1 3HH.

3. How we collect information about you

We collect personal information from you, for example when you open an account; make a deposit; apply for products and services; use your credit or debit card; complete transactions; or look for advice. We also collect information through our website, apps, social media, discussion forums, market research and CCTV footage. We will sometimes record phone conversations and we will always let you know when we do this.

We may collect information to identify you through voice, facial or fingerprint (biometric data) recognition technology. We always ask for your consent to do this.

Our websites use 'cookie' technology. A cookie is a little piece of text that our server places on your device when you visit any of our websites or apps. They help us make the sites work better for you.

When you apply to us for products and services, and during the time you use these, we carry out information searches and verify your identity. We do this by sending and receiving information about you to and from third parties including credit reference agencies and fraud prevention agencies. We and these agencies may keep records of our searches whether or not the product or service goes ahead.

4. How we keep your information safe

We protect your information with security measures under the laws that apply and we meet international standards. We keep our computers, files and buildings secure.

When you contact us to ask about your information, we may ask you to identify yourself. This is to help protect your information

5. How long we keep your information

To meet our legal and regulatory obligations, we hold your information while you are a customer and for a period of time after that. We do not hold it for longer than necessary.

6. Meeting our legal and regulatory obligations

To use your information lawfully, we rely on one or more of the following legal bases:

- performance of a contract;
- legal obligation;
- protecting the vital interests of you or others;

- public interest;
- our legitimate interests; and
- your consent.

To meet our regulatory and legal obligations, we collect some of your personal information, verify it, keep it up to date through regular checks, and delete it once we no longer have to keep it. We may also gather information about you from third parties to help us meet our obligations. If you do not provide the information we need, or help us keep it up to date, we may not be able to provide you with our products and services.

7. Consent

Sometimes we need your consent to use your personal information. With direct marketing for example, we need your consent to make you aware of products and services which may be of interest to you. We may do this by phone, post, email, text or through other digital media.

You can decide how much direct marketing you want to accept when you apply for new products and services. If we ever contact you to get your feedback on ways to improve our products and services, you have the choice to opt out.

When we use sensitive personal information about you, such as medical or biometric data, we ask for your consent. Before you give your consent, we tell you what information we collect and what we use it for. You can remove your consent at any time by contacting us.

8. How we use your information

We use information about you to:

- provide relevant products and services;
- identify ways we can improve our products and services;
- maintain and monitor your products and services;
- protect both our interests;
- meet our legal and regulatory obligations; and
- decide and recommend how our products and services might be suitable for you.

To provide our products and services under the terms and conditions we agree between us, we need to collect and use personal information about you. If you do not provide this personal information, we may not be able to provide you with our products and services.

We analyse the information that we collect on you through your use of our products and services and on our social media, apps and websites. This helps us understand your financial behaviour, how we interact with you and our position in a market place. Examples of how we use this information includes helping protect you and others from financial crime, offering you products and services and personalising your experience.

We may report trends we see to third parties. These trend reports may include information about activity on devices, for example mobile phones, ATMs and self-service kiosks, or card spend in particular regions or industries. When we prepare these reports, we group customers' information and remove any names. We do not share information in these reports that can identify you as a customer, such as your name, or account details.

We sometimes use technology to help us make decisions automatically. For example, when you apply for a loan online. Before we make a decision, we automatically score the information you give us, any information we already hold about you, and any information we may get from other sources.

9. Your information and third parties

Sometimes we share your information with third parties.

For example to:

- provide products, services and information;
- analyse information;
- research your experiences dealing with us;
- collect debts;

- sell your debts;
- sell whole or part of our business;
- prevent financial crime;
- help trace, investigate and recover funds on your behalf;
- trace information; and
- protect both our interests.

In order to process your application we will supply your personal information to credit reference agencies (CRAs) and they will give us information about you, such as about your financial history. We do this to assess creditworthiness and product suitability, check your identity, manage your account, trace and recover debts and prevent criminal activity.

We will also continue to exchange information about you with CRAs on an ongoing basis, including about your settled accounts and any debts not fully repaid on time. CRAs will share your information with other organisations. Your data will also be linked to the data of your spouse, any joint applicants or other financial associates.

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 the CRA's and fraud prevention agencies, and how they process your information can be found at our websites.

We expect these third parties to have the same levels of information protection that we have.

We also have to share information with third parties to meet any applicable law, regulation or lawful request. When we believe we have been given false or misleading information, or we suspect criminal activity we must record this and tell law enforcement agencies, which may be either in or outside the UK.

10. International transfers of data

We may transfer your personal information outside of the United Kingdom (UK) and the European Economic Area (EEA) to help us provide your products and services. We expect the same standard of data protection is applied outside of the UK and EEA to these transfers and the use of the information, to ensure your rights are protected.

11. Your personal information rights

You will find information about your rights, when they apply and our responsibility to you on our website's Frequently Asked Questions section.

You can exercise your rights by calling into a branch, using our social media channels, phoning or writing to us. Further information and our contact details are available on our websites at aibni.co.uk/data-protection or www.aibgb.co.uk/Data-protection

We can help you with:

Accessing your personal information: You can ask us for a copy of the personal information we hold. You can ask us about how we collect, share and use your personal information.

Updating and correcting your personal details.

Removing consent: You can change your mind wherever you give us your consent, such as for direct marketing, or using your sensitive information, such as medical or biometric data.

Restricting and objecting: You may have the right to restrict or object to us using your personal information or using automated decision making.

Deleting your information (your right to be forgotten). You may ask us to delete your personal information.

Moving your information (your right to Portability). Where possible we can share a digital copy of your information directly with you or another organisation.

When you contact us to ask about your information, we may ask you to identify yourself. This is to help protect your information.

We generally do not charge you when you contact us to ask about your information.

12. Making a complaint

If you have a complaint about the use of your personal information, please let a member of staff in your branch (or service outlet) know, giving them the opportunity to put things right as quickly as possible. If you wish to make a complaint you may do so in person, by telephone, in writing and by email. Please be assured that all complaints received will be fully investigated. You can register a complaint through our contact centre, our branches, our Website, by phone, by email or in person at your branch. We ask that you supply as much information as possible to help our staff resolve your complaint quickly.

You can also contact the Information Commissioner's Office at www.ico.org.uk

13. Updates to this notice

We will make changes to this notice from time to time, particularly when we change how we use your information, and change our technology and products.

You can always find an up-to-date version of this notice on our website at aibni.co.uk/data-protection or www.aibgb.co.uk/Data-protection. You will also find a copy on display at your local branch, or you can ask us for a copy.

Marketing Options:

From time to time, AIB Group would like to tell you about offers, products and services available from us and carefully selected third parties. Please tell us below if you are happy for us to contact you, and by which methods. If you later decide to change these preferences, you may contact us at any time.

Applicant 1

By phone Yes No

By post Yes No

By email Yes No

Applicant 2

By phone Yes No

By post Yes No

By email Yes No

Acceptance

Where I / We have opened a current account, deposit account or currency account, I / We acknowledge receipt of the Financial Services Compensation Scheme (FSCS) Depositor Information Sheet / Exclusions List.

All trustees signatures required.

Duly authorised signatory	Date
<input type="text"/>	Day / Month / Year <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/>
Duly authorised signatory	Date
<input type="text"/>	Day / Month / Year <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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Duly authorised signatory	Date
<input type="text"/>	Day / Month / Year <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/>

Definitions of Controlling Persons by Legal Entity

Company

'Any individuals who ultimately own or control 25% or more of the shares or voting rights in the company or otherwise exercise control over the management of the company.

In circumstances where no individual owns or controls 25% or more of the shares or voting rights in the Company or otherwise exercises control over the management of the Company, then details of the two individuals who hold the greatest percentage of shares or voting rights in the Company or otherwise exercise control must be provided. For example, if 5 shareholders own or control equal shares (20%) of a Company then the details for any 2 individuals must be provided to the Bank.

Incorporated Society

'Any individual who ultimately own or control 25% or more of the shares or voting rights in the incorporated society or otherwise exercise control over the management of the incorporated society.

In circumstances where no individual(s) ultimately own or control 25% or more of the shares or voting rights in the incorporated society or otherwise exercises control over the management of the incorporated society, details for the 2 individuals who hold the greatest percentage of shares or voting rights in the incorporated society or otherwise exercise control must be provided. For example, if 5 shareholders own or control equal shares (20%) of an Incorporated Society then the details for any 2 individuals must be provided to the Bank.

Partnership

'Any individuals who ultimately own or control a 25% or more share of the capital, or profits or voting rights in the partnership, or who otherwise exercise control over the management of the partnership'.

Limited Partnership

'Any individuals who ultimately own or control a 25% or more share of the capital, or profits or voting rights in the partnership, or who otherwise exercise control over the management of the partnership'.

Trust

In relation to a trust, means each of the following:

- the settlor(s);
- the trustee(s);
- the beneficiary(ies)
- the protector(s);
- any individual who has control over the trust.

Unincorporated Entity (e.g. Association, Society, Club / Charity)

Any individual who benefits from or who exercises control over at least 25% or more of the property of the Unincorporated Entity.

Other Legal Entities Within the Ownership Structure of your Business

Where there are other legal entities within the ownership structure of your Business, and they own or control 25% or more of the shares or voting rights, capital or profit, (as applicable), or otherwise exercises control in your Business, the details for the Controlling Persons (Beneficial Owners) of that legal entity must be provided to the Bank, and so on until the details of all Controlling Persons (Beneficial Owners) within the ownership structure of your Business are established.

For bank use only

BANK Information only

Designated Referral Code

Sort Code

Account number (if applicable)

Source of income & wealth

Account 1

Account Title

Account Short Name

Product Code

Product Name

Purpose & Reason for Opening

Origin of Funds

Turnover

Account 2

Account Title

Account Short Name

Product Code

Product Name

Purpose & Reason for Opening

Origin of Funds

Turnover

Customer Information Section

You will need to read and retain these pages



Protected

Financial Services Compensation Scheme – Depositor Information Sheet



Basic information about the protection of your eligible deposits

Eligible deposits in AIB Group (UK) p.l.c. are protected by:	the Financial Services Compensation Scheme (“FSCS”) ⁽¹⁾
Limit of protection:	£85,000 per depositor per bank ⁽²⁾ Your bank, AIB Group (UK) p.l.c., operates under license as AIB (NI) in Northern Ireland and Allied Irish Bank (GB) and Allied Irish Bank (GB) Savings Direct in Great Britain
If you have more eligible deposits at the same bank:	All your eligible deposits at the same bank are “aggregated” and the total is subject to the limit of £85,000. ⁽²⁾
If you have a joint account with other person(s):	The limit of £85,000 applies to each depositor separately. ⁽³⁾
Reimbursement period in case of bank’s failure:	20 working days ⁽⁴⁾
Currency of reimbursement:	Pound sterling (GBP, £)
To contact AIB Group (UK) p.l.c for enquiries relating to your account	AIB Group (UK) p.l.c (trading as AIB (NI)) 92 Ann Street, Belfast, BT1 3HH 0345 6005 925 [†] aibni.co.uk [†] Call charges may vary – refer to your service provider
To contact the FSCS for further information on compensation:	Financial Services Compensation Scheme 10th Floor Beaufort House, 15 St Botolph Street, London, EC3A 7QU Tel: 0800 678 1100 or 020 7741 4100 Email: ICT@fscs.org.uk
More information:	http://www.fscs.org.uk

Additional information

(1) Scheme responsible for the protection of your deposit

Your eligible deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your bank should occur, your eligible deposits would be repaid up to £85,000 by the Deposit Guarantee Scheme.

(2) General limit of protection

If a covered deposit is unavailable because a bank is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers a maximum of £85,000 per bank. This means that all eligible deposits at the same bank are added up in order to determine the coverage level. If, for instance a depositor holds a savings account with £80,000 and a current account with £20,000, he or she will only be repaid £85,000.

This method will also be applied if a bank operates under different trading names. AIB Group (UK) p.l.c. also trades under AIB (NI) in Northern Ireland and Allied Irish Bank (GB) and Allied Irish Bank (GB) Savings Direct in Great Britain. This means that all eligible deposits with one or more of these trading names are in total covered up to £85,000.

In some cases eligible deposits which are categorised as “temporary high balances” are protected above £85,000 for six months after the amount has been credited or from the moment when such eligible deposits become

legally transferable. These are eligible deposits connected with certain events including:

- certain transactions relating to the depositor’s current or prospective only or main residence or dwelling;
- a death, or the depositor’s marriage or civil partnership, divorce, retirement, dismissal, redundancy or invalidity;
- the payment to the depositor of insurance benefits or compensation for criminal injuries or wrongful conviction.

More information can be obtained under <http://www.fscs.org.uk>

(3) Limit of protection for joint accounts

In case of joint accounts, the limit of £85,000 applies to each depositor.

However, eligible deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of £85,000.

(4) Reimbursement

The responsible Deposit Guarantee Scheme is the Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London, EC3A 7QU, Tel: 0800 678 1100 or 020 7741 4100, Email: ICT@fscs.org.uk. It will repay your eligible deposits (up to £85,000) within 20 working days until 31 December 2018;

within 15 working days from 1 January 2019 until 31 December 2020; within 10 working days from 1 January 2021 to 31 December 2023; and within 7 working days from 1 January 2024 onwards, save where specific exceptions apply.

Where the FSCS cannot make the repayable amount available within 7 working days, it will, from 1 June 2016 until 31 December 2023, ensure that you have access to an appropriate amount of your covered deposits to cover the cost of living (in the case of a depositor which is an individual) or to cover necessary business expenses or operating costs (in the case of a depositor which is not an individual or a large company) within 5 working days of a request.

If you have not been repaid within these deadlines, you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be barred after a certain time limit. Further information can be obtained under <http://www.fscs.org.uk>.

Other important information

In general, all retail depositors and businesses are covered by Deposit Guarantee Schemes. Exceptions for certain deposits are stated on the website of the responsible Deposit Guarantee Scheme. Your bank will also inform you of any exclusions from protection which may apply. If deposits are eligible, the bank shall also confirm this on the statement of account.



Protected

Financial Services Compensation Scheme – Exclusions List



A deposit is excluded from protection if:

- | | |
|---|---|
| <p>(1) The holder and any beneficial owner of the deposit have never been identified in accordance with money laundering requirements. For further information, contact your bank, bank building society or credit union.</p> <p>(2) The deposit arises out of transactions in connection with which there has been a criminal conviction for money laundering.</p> <p>(3) It is a deposit made by a depositor which is one of the following:</p> <ul style="list-style-type: none"> • credit institution • financial institution • investment firm • insurance undertaking • reinsurance undertaking • collective investment undertaking • pension or retirement fund⁽¹⁾ • public authority, other than a small local authority. <p>(4) It is a deposit of a credit union to which the credit union itself is entitled.</p> | <p>(5) It is a deposit which can only be proven by a financial instrument⁽²⁾ unless it is a savings product which is evidenced by a certificate of deposit made out to a named person and which existed in the <i>UK, Gibraltar</i> or a Member State of the EU on 2 July 2014.</p> <p>(6) It is a deposit of a collective investment scheme which qualifies as a small company.⁽³⁾</p> <p>(7) It is a deposit of an overseas financial services institution which qualifies as a small company.⁽⁴⁾</p> <p>(8) It is a deposit of certain regulated firms (investment firms, insurance undertakings and reinsurance undertakings) which qualify as a small business or a small company⁽⁵⁾ – refer to the FSCS for further information on this category.</p> <p>(9) It is not held by an establishment of a bank, building society or credit union in the <i>UK</i> or, in the case of a <i>bank or building society</i> incorporated in the <i>UK</i>, it is not held by an establishment in Gibraltar.</p> |
|---|---|

For further information about exclusions, refer to the FSCS website at www.FSCS.org.uk

⁽¹⁾ Deposits by personal pension schemes, stakeholder pension schemes and occupational pension schemes of micro, small and medium sized enterprises are **not** excluded

⁽²⁾ As listed in Part I of Schedule 2 to the Financial Services and Markets Act 2000 (Regulated Activities) Order 2001, read with Part 2 of that Schedule

⁽³⁾ Under the Companies Act 1985 or Companies Act 2006

⁽⁴⁾ See footnote 3

⁽⁵⁾ See footnote 3