

Trust Account Opening Form and Mandate

In this Form, when we refer to 'you' or 'your' we mean the Trustee(s) acting in a professional capacity in respect of the Trust as detailed in Section 1 (below).

Please complete this form using black ink and initial any corrections (all signatories if more than one).

You are reminded that the Metro Bank 'Our Service Relationship with Business Customers' brochure (the 'Terms and Conditions') and the relevant Important Information Summary (the 'IIS') govern the operation and use of Metro Bank Accounts. Please refer to the relevant IIS for key features (including charges and interest).

1. TRUST DETAILS

Trust Name (As per deed):	<input type="text"/>	
Nature of Trust eg discretionary, personal injury or will	<input type="text"/>	
Principal Contact Name:	<input type="text"/>	
Country of establishment	Country(ies) where trust operates e.g. where assets have been accumulated or are currently held	<input type="text"/>
Please list all the assets and their values held by the trust (e.g. property address, equity holdings, cash balances and where held)	<input type="text"/>	
How have the trust assets been accumulated? (e.g. deceased estate funds, sale of business, encashment of investments, amassed personal savings)	<input type="text"/>	
Value of initial deposit(s) expected into this account	Where is this initial deposit currently held? E.g. name of account and bank where held.	<input type="text"/>

1. Is more than 50% of your income from investments/dividends/interest/royalties? Yes No Don't know
2. Is more than 50% of the Trust assets held for the purpose of generating this income? Yes No Don't know

2. TRUST REGISTRATION SERVICE (TRS) CUSTOMER ATTESTATION

From September 2022 all trusts in the UK need to have registered with HMRCs Trust Registration Service (TRS) unless they have a valid exemption reason. If you are not sure if registration is required, please seek advice from your professional advisor before continuing with your account application. If you need to register and have not yet done so, we are unable to assist you with banking until registration is complete. If you have been advised that your trust is exempt from registration, Metro Bank requires an explanation of which particular exemption applies to your trust and why registration is not needed. If you have already registered your trust, Metro Bank requires proof of registration. Please provide you Unique Trust Reference (UTR) number in the box below along with a Confirmation of Registration document. This can be [downloaded](#) in PDF format using your TRS login credentials you created when you registered the trust.

Have you registered your trust with HMRCs Trust Registration Service? Yes No

If YES, please enter UTR/URN number and provide a Confirmation of Registration document as proof of registration

If NO, Please provide a valid exemption reason for not registering your trust in the box below:

Trust Account Opening Form and Mandate *(continued)*

3. ACCOUNT ACTIVITY

Do you make and receive international payments? Yes No

If yes please detail the principal countries you transact with

Percentage of overall funds deposited as physical cash

Purpose of the account

Please explain what activity is expected through the Metro Bank account (e.g. types and volumes of transactions over a month/quarter/year)

4. PROFESSIONAL ADVISER'S DETAILS

Name of Company

Telephone Number Contact Name

Email Address

5A. SETTLOR DETAILS

Title: Surname:

Forename(s):

Address:

DOB:

Entity name (if applicable):

Please list all countries where you are resident to pay tax. (inc. UK)

Nationality(ies):

Country of birth:

Country of Residence:

Other Names Known By:

Date of Death (if applicable)

5B. SECOND SETTLOR (if applicable)

Title: Surname:

Forename(s):

Address:

DOB:

Entity name (if applicable):

Please list all countries where you are resident to pay tax. (inc. UK)

Nationality(ies):

Country of birth:

Country of Residence:

Other Names Known By:

Date of Death (if applicable)

Metro Bank will undertake electronic identity checks (EID&V) for settlors. Please note, if EID&V checks do not confirm an individual's identity, we may request further proof documentation to complete necessary due diligence steps.

Trust Account Opening Form and Mandate *(continued)*

6. TRUSTEE DETAILS *(if a corporate trustee is appointed, please complete section 7 e.g. if a trustee is a limited company)*

It is your responsibility as trustees to inform the bank within 14 days of any new key account parties (e.g. trustees & protectors) associated with the trust, so that we can complete any necessary due diligence steps.

As trustees you also have a responsibility to inform us of any changes to the beneficiaries associated with the trust. This includes:

- any new adult (age 18 or over) beneficiary named by the trustees,
- minors (under age 18) if they are to receive a disbursement before coming of age,
- individuals who have recently come of age and now have a vested interest in the trust,
- individuals previously unnamed as part of a class, once they become named or exercise vested rights.

Notification to Metro Bank must be made prior to any payments being sent directly to previously undisclosed beneficiaries.

Trustee Name:

Address:

Telephone Number:

Email Address:

Trustee Name:

Address:

Telephone Number:

Email Address:

Trustee Name:

Address:

Telephone Number:

Email Address:

Trustee Name:

Address:

Telephone Number:

Email Address:

Trust Account Opening Form and Mandate *(continued)*

7. CORPORATE TRUSTEES *(only to be completed if a corporate trustee has been appointed)*

Is the corporate trustee an existing Metro Bank customer? Yes No If yes, please provide Metro Bank customer number:

Registered Entity Name:

Company Number:

Please complete the following details if corporate trustee is not an existing Metro Bank customer (for existing customers, proceed to section 7):

Trading Name: (if applicable)

Previous Business Name (if applicable):

Registered Address:

Trading Address (if different):

Postcode:

Date of Incorporation:

Postcode:

Country of trading:

Country of incorporation:

Beneficial Owner(s)

For a **Limited Company (Private, Public & Limited by Guarantee)**; a Beneficial Owner is any individual/Business who/that:

- ultimately owns or controls (whether through direct or indirect ownership or control, including through bearer shareholdings) 25% or more of the shares or 25% or more of the voting rights in your business; or
- otherwise exercises control over the management of your business

For a **Partnership (inc. Limited Partnership), Limited Liability Partnership, Club, Society, Charity or other Unincorporated Association**; a Beneficial Owner is any individual who:

- is ultimately entitled to or who controls (whether directly or indirectly) 25% or more of the capital or profits of the business or 25% or more of the voting rights in your business; or
- otherwise exercises control over the management of your business

In all instances, a Beneficial Owner must be identified using the Business Individual Identification & Verification Form (regardless of whether or not they will be an account operator).

Company/Organisation Official(s)

For a **Limited Company (Private, Public & Limited by Guarantee), Limited Liability Partnership**; please provide details of all Company Officials (Directors/Designated Members/Company Secretaries). Two of these Company Officials (if two or more exist) are required to be identified using the Business Individual Identification & Verification Form (whether they will be an account operator or not) and are required to sign the Declaration page of this form.

*Please note that if one of the Company Officials is a Company Secretary who plays no active role in the Company, there is no requirement for them to be identified and verified and they are not required to sign the Declaration page of this form.

For a **Club, Society, or other Unincorporated Association**; please provide details of two Officials (Chairperson/Treasurer/Trustees/Office Bearers) if two or more are appointed. If only one Official is appointed to the Organisation, please provide details for the sole Official only.

This/these Official(s) is/are required to be identified using the Business Individual Identification & Verification Form and is/are required to sign the Declaration page of this form.

Please use these tables to provide details of Beneficial Owners and Company Officials only (as detailed above)

Name of Individual	% Shareholding (if Beneficial Owner)	Position in Business	Nationality(ies)	Country of Residence

Trust Account Opening Form and Mandate *(continued)*

8. BENEFICIARIES OF TRUST ASSETS *(Please list named beneficiaries with a stated interest in the trust)*

Please provide the names and permanent addresses of the Trust's beneficial owner(s).
There are two categories of beneficial owner of a trust:

- individuals with a specified interest in the trust capital or income (a person has a specified interest if they have a vested interest of the requisite level in possession or remainder or reversion, defeasible or indefeasible)
- classes of people in whose main interest the trust operates; e.g. The Grandchildren of...

You must notify us immediately if the identity or details of the beneficial owners changes during the course of your agreement with Metro Bank.

Title: **Forename(s):**

Surname:

Other Names Known By:

Address:

Nationality(ies):

Country of Residence:

Country of Birth:

DOB: Percentage Interest:

Please list all countries where you are resident to pay tax. (inc. UK):

Title: **Forename(s):**

Surname:

Other Names Known By:

Address:

Nationality(ies):

Country of Residence:

Country of Birth:

DOB: Percentage Interest:

Please list all countries where you are resident to pay tax. (inc. UK):

Title: **Forename(s):**

Surname:

Other Names Known By:

Address:

Nationality(ies):

Country of Residence:

Country of Birth:

DOB: Percentage Interest:

Please list all countries where you are resident to pay tax. (inc. UK):

Title: **Forename(s):**

Surname:

Other Names Known By:

Address:

Nationality(ies):

Country of Residence:

Country of Birth:

DOB: Percentage Interest:

Please list all countries where you are resident to pay tax. (inc. UK):

If a class of beneficiaries is applicable please provide details of that class below

Metro Bank will undertake electronic identity checks (EID&V) for beneficiaries. Please note, if EID&V checks do not confirm an individual's identity, we may request further proof documentation to complete necessary due diligence steps.

Trust Account Opening Form and Mandate *(continued)*

9. MANDATE

Please tell us how you would like to use and operate your Metro Bank account(s) in relation to the Trust.

A. Authorised Signatory:

An Authorised Signatory is an Account Operator who can have full access on the Trust Account in accordance with the instructions set out in this Mandate.

Please specify below the Authorised Signatory(ies) who will operate your Trust Account(s) by selecting the "Add individual" box.

If you wish to remove any Authorised Signatory(ies), please select the "Remove individual" box and complete the details below.

Please refer to our Terms and Conditions for the definition of an Authorised Signatory.

Identification and address verification of authorised signatories

To comply with current regulations, Metro Bank must identify and verify the address(es) of all account holders, authorised signatories and beneficial owners. Unless an IVC has been provided, we will require separate identification documents from each relevant individual to confirm their identity and verify their address(es).

Examples of documents include the following:

- Valid full Passport for identification along with a bank statement / utility bill dated within the last 3 months for address verification; or
- Full UK Photo Driving Licence for either identification or residential address verification (please note this cannot be used to verify both identity and address)

Please ask us if you need guidance on other suitable identification documents.

B. Account-holders:

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 (Terms and Conditions) and/or this Mandate on behalf of the Customer by:

- Any ONE of the Authorised Signatories
 ALL of the Authorised Signatories (view only Online Banking)
- Any Two of the Authorised Signatories (view only Online Banking)
 Authorised Signatories in accordance with the specific instructions set out below:

C. Please provide the following details of all authorised signatories on your account(s) in relation to the Trust*.

Authorised Signatory 1 Please specify your instruction for this Account Operator:

- Add individual
 Remove individual

Title: Forename(s):

Surname:

Signature:

Scope of Permissions:

- Online Banking Yes No
 Telephone Banking Yes No
 Obtain account information Yes No
 Set up payments Yes No
 Appoint other Account Operators Yes No
 Authorise, Amend and Cancel Payments Yes No

Authorised Signatory 2 Please specify your instruction for this Account Operator:

- Add individual
 Remove individual

Title: Forename(s):

Surname:

Signature:

Scope of Permissions:

- Online Banking Yes No
 Telephone Banking Yes No
 Obtain account information Yes No
 Set up payments Yes No
 Appoint other Account Operators Yes No
 Authorise, Amend and Cancel Payments Yes No

Authorised Signatory 3 Please specify your instruction for this Account Operator:

- Add individual
 Remove individual

Title: Forename(s):

Surname:

Signature:

Scope of Permissions:

- Online Banking Yes No
 Telephone Banking Yes No
 Obtain account information Yes No
 Set up payments Yes No
 Appoint other Account Operators Yes No
 Authorise, Amend and Cancel Payments Yes No

Authorised Signatory 4 Please specify your instruction for this Account Operator:

- Add individual
 Remove individual

Title: Forename(s):

Surname:

Signature:

Scope of Permissions:

- Online Banking Yes No
 Telephone Banking Yes No
 Obtain account information Yes No
 Set up payments Yes No
 Appoint other Account Operators Yes No
 Authorise, Amend and Cancel Payments Yes No

*We can only accept payment instructions via the telephone banking service or the online banking service from an authorised signatory. If your mandate instructions require 2 or more signatories to release funds then they will need to jointly agree before transactions can be authorised

Trust Account Opening Form and Mandate *(continued)*

9. MANDATE *(continued)*

Nominated Persons

A Nominated Person is only authorised to access transaction information and account balances and may only transact on an Account in accordance with the limited scope of permissions requested below.

If you would like to appoint a Nominated Person(s) who will assist in the operation of your Trust Account(s), please select the 'Add Individual' box and complete the details below.

If you wish to remove any Nominated Person(s) from your Trust Account(s), please select 'Remove Individual' box and complete the details below.

Nominated Person 1

Please specify your instruction for this Account Operator:

Add individual Remove individual

Title Forename(s)

Surname

Nominated Person 2

Please specify your instruction for this Account Operator:

Add individual Remove individual

Title Forename(s)

Surname

Nominated Person 3

Please specify your instruction for this Account Operator:

Add individual Remove individual

Title Forename(s)

Surname

Nominated Person 4

Please specify your instruction for this Account Operator:

Add individual Remove individual

Title Forename(s)

Surname

Scope of Permissions:

Telephone Banking (Limited access*) Yes No

Online Banking (View only) Yes No

Obtain account information Yes No

*May obtain account balances, transaction information and set up payments only if 'Yes' is crossed above

Scope of Permissions:

Telephone Banking (Limited access*) Yes No

Online Banking (View only) Yes No

Obtain account information Yes No

*May obtain account balances, transaction information and set up payments only if 'Yes' is crossed above

Scope of Permissions:

Telephone Banking (Limited access*) Yes No

Online Banking (View only) Yes No

Obtain account information Yes No

*May obtain account balances, transaction information and set up payments only if 'Yes' is crossed above

Scope of Permissions:

Telephone Banking (Limited access*) Yes No

Online Banking (View only) Yes No

Obtain account information Yes No

*May obtain account balances, transaction information and set up payments only if 'Yes' is crossed above

10. CHOOSE YOUR ACCOUNT(S)

I/We would like to open: A Trust Current Account A Fixed Term Savings Account

I/We require: Cheque book Paying in book

Would you like credit interest to be paid? Yes No

11. YOUR FIXED TERM DEPOSIT DETAILS (if applicable)

Amount to be deposited

Term (months)

Interest Rate

Funds to be deposited by: Cheque made payable to the trust Transfer from Metro Bank Trust Account (please inform us when funds are available for transfer)

Trust Account Opening Form and Mandate *(continued)*

12. 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”).

Trust Account Opening Form and Mandate *(continued)*

12. 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/>

Trust Account Opening Form and Mandate *(continued)*

13 . AUTHORITIES, REPRESENTATIONS AND WARRANTIES

The Trustees confirm they are empowered to open a trust account with Metro Bank

Please read and confirm the following. In all cases:

1. Please attach a certified copy of the trust deed. We have asked for a copy of the trust deed to identify beneficial owners, otherwise it is for our record keeping purposes only.
2. By signing this Form, you represent and warrant in favour of Metro Bank that this application does not, and the account and related services if offered will not, contravene the terms of the trust deed or any agreement to which you are a party.
3. By signing this Form, you:
 - (i) authorise Metro Bank to pay and debit, receive and credit to your account(s) all cheques or other orders to pay signed, made, accepted or given by you or (if there is more than one Trustee) the number of you or, if you have completed Section 6, the number of Authorised Signatories specified in Section 6 as being required to consent to payments or made payable or endorsed in your favour, notwithstanding that each such payment or debit may create or increase an instant overdraft;
 - (ii) authorise Metro Bank to act or otherwise rely upon any other instruction, notice or document given or signed by you or (if there is more than one Trustee) the number of you or, where you have completed Section 6, the number of authorised signatories specified for such instruction, notice or document in Section 6; and
 - (iii) authorise Metro Bank to give each account operator access to those facilities that you permit that account operator to have in accordance with this Mandate.
4. By signing this Form you represent and warrant that all information set out in this Mandate is true, accurate and complete.
5. By signing this Form:
 - (i) you agree (if applicable) that all individuals nominated in this Mandate as account operators shall be authorised to act in accordance with this Mandate until Metro Bank receives written notification to the contrary (such notification to be provided in accordance with the terms of this Mandate);
 - (ii) you agree that Metro Bank can rely on all the other information provided in this Mandate unless and until notified otherwise in accordance with the terms of this Mandate;
 - (iii) in consideration of Metro Bank complying with this Mandate (including the authorities conferred by this Mandate) you undertake to indemnify Metro Bank against any loss, charge or expense that Metro Bank may suffer or sustain and to absolve Metro Bank of all liability for loss or damage which you may sustain as a result of Metro Bank acting on this Mandate, in particular, but not limited to, any liability arising as a result of the Trust or any breach of the Trust;
 - (iv) you confirm that the names, residential addresses, date of birth, official positions and specimen signatures of the Authorised Signatories (and/or Nominated Person(s) where applicable), as set out in Section 6 and the account operator details (which shall form part of this Mandate), are true and correct; and
 - (v) you confirm that this Mandate has been completed, signed and dated under the authority properly conferred on the Trustee(s) in accordance with the trust deed; and that such authority has not been amended or revoked and otherwise remains in full force and effect as at the date indicated below next to your signature(s); and all Trustee(s) confirm that you are fully and duly authorised to open and operate this bank account in accordance with the terms of the Trust and with no restriction.
6. You authorise Metro Bank to disclose details of your account(s) to your professional adviser as named on the application form, or their successors in title.
7. By signing this form we acknowledge receipt of details of the Financial Services Compensation Scheme Information Sheet.

Signature of Trustee

Print Name

Date

Signature of Trustee

Print Name

Date

Signature of Trustee

Print Name

Date

Signature of Trustee

Print Name

Date