

# Add a New Party to an Executor Account



**For Executor accounts only.** This form is only to be used where there are multiple Executors named in the Will and subsequent Grant of Probate/Certificate of Confirmation or Letters of Administration. Each named Executor (or Administrator) needs to be added to the Executor account using this form, where the additional party/parties have been unable to apply digitally.

## How we will use your information

Before continuing with this application, please read the information below which explains how we and others will use your personal and financial information during this application process. When we use and share personal and financial information, we do so on the basis that we have a legitimate interest to prevent fraud and money laundering, to manage our risk and to protect our business and to comply with laws that apply to us (including verifying your identity and assessing the suitability of our products).

For details about how we use the personal and financial information of our customers, please see our full Privacy Notice at [www.natwest.com/privacy](http://www.natwest.com/privacy).

## Who we are

The organisation responsible for processing your personal and financial information is National Westminster Bank plc, a member of NatWest Group.

Please complete this form in BLOCK CAPITALS with black ink. So that we can complete your application, we'll need you to visit any of our branches with two forms of ID and your completed mandate \*\*

### 1. Account details

Account name	<input type="text"/>		
Account holding branch	<input type="text"/>		
Account to which the new party is to be added	Account number	Sort code	
	<input type="text"/>	<input type="text"/>	<input type="text"/>

### 2. New party personal details

Are you an existing NatWest customer?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	
If 'Yes', please provide	Account number	<input type="text"/>	Sort code	<input type="text"/>	
Full name of Party to be Added	<input type="text"/>				Go to Section 3
If 'No', please complete the details below					
Gender	Male	<input type="checkbox"/>	Female	<input type="checkbox"/>	
Title	Mr	<input type="checkbox"/>	Mrs	<input type="checkbox"/>	Miss <input type="checkbox"/>
		<input type="checkbox"/>		<input type="checkbox"/>	Ms <input type="checkbox"/>
					Other <input type="checkbox"/>
					<input type="text"/>
					(please specify)
First name	<input type="text"/>				
Middle name(s)	<input type="text"/>		<input type="text"/>		
Surname	<input type="text"/>				
Other known name, e.g. alias name (If applicable)	<input type="text"/>				

### 2.1 Where you live now

Address line 1*	<input type="text"/>
Address line 2	<input type="text"/>
Address line 3	<input type="text"/>

Address line 4 OR overseas country

Postcode

Is this property a flat? Yes  No

Date of entry to this address (e.g. 01JUN2005)

Residential Status Home owner  Renting  Living with parents  Other

If you have lived at your current address for less than 3 years, please provide your previous address

Previous address line 1\*

Previous address line 2

Previous address line 3

Previous address line 4 OR overseas country

Postcode\*

Is this property a flat? Yes  No

Date of entry to this address\* (e.g. 01JUN2005)

Home telephone number

Work telephone number

Mobile number\*

Email address

If we hold an email address or mobile phone number for you, we may use this to communicate service-related information to you and, in particular, we may alert you to any concerns we may have about activity on your account. This may include Act Now Alerts and arranged overdraft alerts (where applicable) if you provide a valid mobile number. These are sent if you are at risk of exceeding your agreed limit or if we are unable to make all your payments.

Country of residence

Nationality

Do you hold any other Nationalities/Citizenships? Yes  No

If 'Yes' list here

Do you hold more than 5 Nationalities/Citizenships? Yes  No

Date of birth  (DD/MM/YYYY)

Country of birth

Place of birth (town)

Where are you resident for tax purposes?

What is your tax number/social security number other local equivalent (if known)?

Please enter the Tax Identification/Reference Number, or local equivalent (if known) for selected country. If United Kingdom please leave blank.

Are you resident for tax purposes in any other countries? Yes  No

If 'Yes' list here and provide your tax number/social security number or local equivalent (if known).

Country	<input type="text"/>	Tax no.	<input type="text"/>
Country	<input type="text"/>	Tax no.	<input type="text"/>
Country	<input type="text"/>	Tax no.	<input type="text"/>
Country	<input type="text"/>	Tax no.	<input type="text"/>

**3. New party additional details**

Home telephone number

Work telephone number

Mobile number\*

We need a valid mobile number to enrol you for text overdraft alerts. If no valid mobile number is provided/held enrolment cannot occur.

Email address

Memorable word  Please choose a memorable word of no more than 15 characters. This may be used to confirm certain transactions

Occupation

Number of dependants

Main source of income, e.g. Basic Salary, no income

\*Mandatory field

**4. Account features for new party to account**

Would you like a book and/or card on any of the previously mentioned account(s)?

If 'Yes', account number  Note – Some features may not be applicable to all account types.

Contactless debit card  Cheque book  Paying in book

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## 5. How we will use and share your information

### (a) Credit reference and fraud prevention agencies

We may request information about you from credit reference agencies to help verify your identity, and to check your credit status to help assess what product you are most suitable for and/or your ability to repay any credit. Those agencies may keep a record of our request(s) and this may affect your ability to obtain credit elsewhere.

While you have a relationship with us, we will continue to share information with credit reference agencies about how you manage your account including your account balance, the regularity of payments being made, credit limits and any arrears or default in making payments. This information will be made available to other organisations.

When assessing this application, we may consider any financial connections you have with third parties (for example from any joint accounts or joint mortgage you hold/have held). If this is a joint application then a new financial connection may be created. Any financial connection will remain on your record until you request the third party's information to be removed from your record by filing a "notice of disassociation" with the credit reference agencies.

Further information about credit reference agencies, how they use personal information, and financial connections and how they may be ended, can be obtained from the credit reference agencies: Experian ([www.experian.co.uk](http://www.experian.co.uk)), Equifax ([www.equifax.co.uk](http://www.equifax.co.uk)) and Callcredit ([www.callcredit.co.uk](http://www.callcredit.co.uk)).

Application decisions may be taken based on solely automated checks of information from credit reference agencies and internal NatWest Group records.

You have rights in relation to automated decision making. If you want to know more please see our full privacy notice at [www.natwest.com/privacy](http://www.natwest.com/privacy) or contact us at NatWest- 03457 888 444, Overseas- +44 3457 888 444, Relay UK - 18001 03457 888 444.

In order to prevent and detect fraud and/or money laundering, the information provided in this application may be checked with fraud prevention agencies. If fraud is identified or suspected details may be recorded with these agencies to prevent fraud and money laundering.

If we, or a fraud prevention agency, determine that you pose a fraud or money laundering risk, we may refuse to provide the services and financing to you.

When credit reference and fraud prevention agencies process your information, they do so on the basis that they have a legitimate interest in preventing fraud and money laundering, to protect their business and to comply with laws that apply to them.

### (b) With other NatWest Group companies

We and other NatWest Group companies worldwide will use the information you supply in this application (and any information we or other NatWest Group companies may already hold about you) in connection with processing your application and to assess your suitability for our products.

If your application is declined we will normally keep your information for up to 5 years, but we may keep it for longer required by us or other NatWest Group companies in order to comply with legal and regulatory requirements.

We and other NatWest Group companies may use your information in order to improve the relevance of our products and marketing.

### (c) With other third parties

The information provided in this application may be used for compliance with legal and regulatory screening requirements, including confirming your eligibility to hold a UK bank account and sanctions screening.

We may be required to disclose certain information to regulators, government bodies and similar organisations around the world, including the name, address, tax number, account number(s), total gross amount of interest paid or credited to the account and the balance or value of the account(s) of our customers to HM Revenue and Customs ("HMRC"). HMRC may exchange this information with other countries' tax authorities.

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## 6. Your Information

Your information includes all the financial and personal information we hold about you and your transactions.

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## 7. Joint account overdraft requests

When we receive a request for an overdraft which will be regulated by the Consumer Credit Act, we are required to provide some information about the overdraft before the facility is agreed. We refer to this information as pre-contract information, or PCI. This means that, for joint accounts, if one account holder telephones, or goes online, or attends a branch to request an overdraft, we will be unable to grant the request until we have provided PCI to the other account holder(s).

However, the Consumer Credit Act permits joint current account holders to give agreement to Overdraft PCI being provided to only one party to the account. This is consistent with how an 'either or any one to sign' joint account mandate operates, allowing any joint account holder to authorise their bank to accept an overdraft request without contacting the other account holder(s).

### What happens if you give agreement to PCI being given to only one party to the account?

The overdraft will normally be available to use immediately after the single PCI is provided and we confirm our agreement to provide the facility.

- There may be exceptions when we attach conditions, which have to be satisfied before you can use the overdraft
- We will send both/all of you a copy of the Confirmation letter/Facility agreement setting out the terms and conditions that apply to the agreed overdraft. This will be issued after the overdraft is agreed

### What happens if you want PCI to be given to all parties to the account?

We will have to provide PCI to all account holders before the overdraft is agreed. If both/all of you present yourselves at the branch to request the overdraft we will be able to provide PCI to everyone at the same time and process the request immediately.

However, if any party to the account cannot be present along with the other(s) when the request is made:-

- We will **not** be able to confirm that the overdraft request has been granted at the time the request is made
- We will **not** be able to make funds available immediately if we decide to meet the request
- We must send PCI to the account holder(s) not present at the time of the request
- We must allow the recipient(s) time to read the PCI we send to them and then to let us know if they are happy for the overdraft to be granted. To this end we will require them to sign and return to us an overdraft application form so we can be certain they wish the overdraft to proceed. The present account holder will also need to sign the application form

Therefore, if you decide that PCI is to be provided to all account holders, there will be a delay in making the overdraft available. The delay could be a number of days and if you are looking for the overdraft to be made available urgently we will be prevented from helping you as we will be forced first to provide PCI to all of you.

### What do we need to do if both/all of us are happy for only one of us to receive PCI?

Select option A in the Declaration section of this Application form (instructing us to provide only one party to the account with pre-contract information) before signing.

### What do we need to do if all parties to the account are to receive PCI?

Select option B in the Declaration section of this Application form (instructing us to provide all parties to the account with pre-contract information) before signing.

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## 8. Confirming your agreement

By continuing with this application, you confirm you have read and understood how we may use your information in the ways described above and are happy to proceed.

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## 9. Marketing information

NatWest Group would like to keep you informed by letter, phone, email and text message about products, services and offers that we believe may be of interest to you. If you do not wish us to contact you for these purposes, please place a cross in the box.

NatWest Group will not share your information with third parties for their own marketing purposes.

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## 10. Communications about your account

Notwithstanding your marketing choices above, we will contact you with information relevant to the operation and maintenance of your account by a variety of means including online banking, mobile banking, email, text message, post and/or telephone.

- You will be enrolled to receive Act Now Alerts when providing a valid mobile number (which will tell you when you use an unarranged overdraft or are about to have a payment rejected). If you have one, you will also be enrolled to receive text alerts when you use your arranged overdraft
- If no valid mobile number is provided/held enrolment cannot occur
- Being enrolled for these overdraft alerts will help you stay aware of your overdraft use and manage the costs more efficiently, and not being enrolled may lead to you incurring avoidable overdraft charges
- You can select how you wish to receive your alerts or switch them off by using online banking, via 'message us' in the mobile app, by calling us or at your local branch.

**11. Declarations and signatures – Both existing and new parties to the account must sign**

We request and authorise you:

1. To release items held in security or safe custody on the written instruction of either or the survivor of us
2. Not to comply in our case with the requirement of the Consumer Credit Act 1974 to provide separate periodical statements of account (delete this clause if you require separate statements)

Pre-contract Information on Arranged Overdraft requests:

- We have read the section of this application form titled 'Joint Account Overdraft requests' and we agree to you, when dealing with overdraft requests on our joint account(s) with you, to provide pre-contract information for the purposes of the Consumer Credit Act 1974 to only one of us and not to all of us.

We understand that by giving this agreement you will be permitted to agree overdrafts after providing pre-contract information about the overdraft to only one of us.

OR

- You are to provide each of us with pre-contract information for the purposes of the Consumer Credit Act 1974 when dealing with overdraft requests on our joint account(s) with you.

Existing customer signature

Name \_\_\_\_\_

Date (DD/MM/YYYY) \_\_\_\_\_

New party signature

Name \_\_\_\_\_

Date (DD/MM/YYYY) \_\_\_\_\_

Existing customer signature

Name \_\_\_\_\_

Date (DD/MM/YYYY) \_\_\_\_\_

Existing customer signature

Name \_\_\_\_\_

Date (DD/MM/YYYY) \_\_\_\_\_

# Executor(s)/Administrator(s) Account Mandate



Please complete this form in BLOCK CAPITALS and in black ink. Please mark option boxes with an 'x'.

## 1. Customer details

Please insert the names of ALL Executors/Administrators:

Name (in full) \_\_\_\_\_ Name (in full) \_\_\_\_\_  
Name (in full) \_\_\_\_\_ Name (in full) \_\_\_\_\_  
Name (in full) \_\_\_\_\_ Name (in full) \_\_\_\_\_  
Name (in full) \_\_\_\_\_ Name (in full) \_\_\_\_\_

## 2. Authority

I/We named above in section 1 as Executor(s)/Administrator(s) of the late:

whose last known address was: \_\_\_\_\_

authorise The National Westminster Bank Plc (the **Bank**) as follows:

A. Before I/we have obtained Grant of Probate or Letters of Administration or Confirmation, to open and allow credits to be applied to an account in my/our name as Executor(s)/Administrator(s) named above.

B. In England and Wales, after I/we have obtained and presented Grant of Probate or Letters of Administration to an authorised representative of the Bank, to accept all requests and instructions from:

\*One of us **OR**  \*\*All of us **OR**  Another combination as detailed below

C. In Scotland, after I/we have obtained and presented Confirmation to an authorised representative of the Bank, to accept all requests and instructions from:

\*\*All of us **OR**  \*\*\* Another majority combination as detailed below

\* Requests will be processed on the instruction of one of the parties individually.

\*\* Requests will be processed only if provided jointly by all parties.

\*\*\* Requests will be processed only if provided by the majority of the parties jointly.

This includes, but is not limited to:

- requests and instructions in relation to opening, continuing or closing an account;
- signing cheques and providing instructions for standing orders, Direct Debits, electronic payments, banker's drafts and other payments on an account (even if it causes that account to become overdrawn or exceed any limit); and
- requests and instructions to change any of my/our personal details.

Where there is more than one Executor/Administrator signatory, we agree to be jointly and severally liable for any debt on an account.

We do not require separate statements of account and we request the Bank to send statements to:

(Insert name and address of nominated account holder)

# Executor(s)/Administrator(s) Account Mandate Authorised Signatories Sheet



### 3. Executor(s)/Administrator(s) signature(s) – please sign in the centre of the box(es).

Please cross through any unused boxes in this section and on any additional sheets.

Specimen signature

Full name and home address of authorised signatory

Name (in full) \_\_\_\_\_

Full home address and postcode \_\_\_\_\_  
\_\_\_\_\_

Date (DD/MM/YYYY) \_\_\_\_\_

Name (in full) \_\_\_\_\_

Full home address and postcode \_\_\_\_\_  
\_\_\_\_\_

Date (DD/MM/YYYY) \_\_\_\_\_

Name (in full) \_\_\_\_\_

Full home address and postcode \_\_\_\_\_  
\_\_\_\_\_

Date (DD/MM/YYYY) \_\_\_\_\_

Name (in full) \_\_\_\_\_

Full home address and postcode \_\_\_\_\_  
\_\_\_\_\_

Date (DD/MM/YYYY) \_\_\_\_\_

#### For Bank use only

Guidance notes must be detached prior to sending to Mandate Centre

Sort code

| | |

Account number

| | | | | |

Account number

| | | | | |

Account number

| | | | | |

| | | | | |

| | | | | |

| | | | | |



**For Branch or Relationship Manager use only**

**NOTE – FAILURE TO FULLY COMPLETE THIS FORM MAY RESULT IN DELAYS AND UNNECESSARY IMPACT TO OUR CUSTOMERS**

I confirm that the following actions have been undertaken in accordance with the signing rules of the mandate:

I confirm that this Executor Add a Party request doesn't relate to any Packaged Account

I confirm that this request is for a select account which has been converted to an Executor account on back office, and that there is more than one Executor named on the Will, Grant of representation or Confirmation

The existing account holder(s) named in Section 1 has/have been fully identified in line with existing ID standards (Chip and Pin, Table A KYC process or where not possible refer to exceptions process)

The existing account holder(s) named in Section 1 has/have signed the mandate and this matches the signature on file

They have confirmed that they are aware of the request to add party named in Section 2, to the account and are in agreement

I have fully completed the Executors account checklist and attached the supporting documents

The new account holder being added to the account, if existing to bank, has been fully identified in line with existing ID standards (Chip and Pin, Table A KYC process or where not possible refer to exceptions process) Yes  N/A

For parties being added who are new to bank customers, please ensure the following is attached:

Completed new account sanctioner checklist Yes  N/A

Copied and certified identification and address verification documents Yes  N/A

Staff signature

Staff name \_\_\_\_\_

Location \_\_\_\_\_

Contact number \_\_\_\_\_

Date (DD/MM/YYYY) \_\_\_\_\_

**Please forward to your RCSC**

**If the form is incomplete or inaccurate then it will be returned to your branch**