# Confirmation of Payee ‘Opt out’ / Back In’ Request

**What is Confirmation of Payee?**

Confirmation of Payee will check the name on the account you want to send money to and also confirm the name on your account when someone wants to send a payment to you.

The service is designed to give individuals and businesses greater assurance that they are sending payments to the right person, helping them to avoid making payments to the wrong account holder, as well as providing another layer of protection in the fight against fraud and scams.

We have automatically opted in all eligible customers to the Confirmation of Payee service.

**Can I opt out?**

We’ll only agree to an opt-out request in exceptional circumstances.

By opting out of the service you’ll still be able to use Confirmation of Payee when you send a payment to another account (if available). However, your account will not be checked when another person or business tries to make a payment to you.

In the event that you do opt out of this service then individuals or businesses making payments to your account will get a message that your details can’t be checked.

**If I switch my account to another bank will I remain opted out of the Confirmation of Payee service’?**

If you switch your account to another provider your opt out request will not automatically switch. You’ll need to opt out with your new account provider

**What if I want to opt back in?**

If you have already opted out of Confirmation of Payee and wish to opt back into the service you can do so at any time. Please tick the **Opting back in** box below, sign and return the completed request to the address detailed below.

**IMPORTANT PLEASE READ CAREFULLY**

**How will this information be processed?**

**For all Personal & Business accounts**

**For both Personal & Business accounts, following a review of the ‘Opt out’ request, if approved, your request will be applied to all of your accounts and not just that which you have quoted below. We’ll use this information to apply the opt out to your accounts, and to keep a record of your request as long as this is in place. We will keep your personal information for as long as we either need to retain it, or are required to do so by regulation/law. You can find out more about how we process your information by visiting our website and reading our “How we use your personal information” document.**

**Personal Joint Accounts**

**For Personal accounts this will also include any joint accounts that you are party to, resulting in the joint account being opted out of Confirmation of Payee. This will not affect any sole accounts the joint party holds with Danske Bank.**

**Please make sure the other joint party is aware of this and if they are happy for the joint account to be opted out they must also provide their authorised signature below**

**Is your request in relation to (please tick relevant option below):**

**Business Account:**

**Personal Account:**

**Opting Out:**

**Opting back in:**

**Your details**

|  |  |
| --- | --- |
| **First Name:** |  |
| **Middle Name(s):** |  |
| **Last Name:** |  |
| **Account name:**  **(Or full Business name):** |  |
| **Sort Code:** |  |
| **Account Number:** |  |
| **Address on Account:** |  |
| **If your request is for ‘Opting Out’ Please provide as much detail why you wish to opt out of the Confirmation of Payee service, you can continue on a separate page if needed.** *Note, we may need to contact you to discuss this.* | |

Once this form is submitted it will be sent to a dedicated team and they will assess your request and will inform you of the outcome within 30 calendar days.

Please make sure that the person requesting the opt out has the capacity and authority on the account to do so.

**Personal Customers - sole and/or joint accounts (Note – both joint account holders’ signatures are required)**

Account Holder 1: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Print name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Account Holder 2: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Print name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Business Customers**

**Sole Trader**

Account Holder: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Print name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Partnership**

Partner: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Print name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Partner: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Print name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Incorporated Company (Limited and Unlimited)**

Director: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Print name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Director/Secretary: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Print name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**LLP**

**Member:** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Print name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Member**: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Print name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Unincorporated Clubs/Societies/Trusts**

Chairman/Officer: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Print name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Chairman/Secretary: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Print name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**When complete please print and return this signed form to;**

Danske Bank

CoP Opt-Out Team

5th Floor, Donegall Square West

Belfast

BT1 6JS

If you are unable to print and send this application to the address above, please visit or phone your local branch and they can provide you with the form**.**