

Eligibility

Debit cards are not available to Cardholders who are not a party to the bank account or Cardholders who are not named as an authorised signatory under the mandate provided to operate the bank account.

Before completing this application, please read the Business Banking Terms and Conditions which can be found at www.ulsterbank.co.uk/businesscurrentaccountterms.

Please read this document carefully as it contains all the information you need to be aware of before applying for your card. If there is anything that you do not understand please ask for further information.

Please note – when filling out this form on-screen please use the tab and arrow keys to move between the relevant fields. Ensure you do **not** use the return or enter keys. Please complete in BLOCK CAPITALS. If filling out this form by hand please complete in BLOCK CAPITALS and in black ink.

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 full details about how we use the personal and financial information of our customers, please see our full Privacy Notice at www.ulsterbank.co.uk/privacy.

Who we are

The organisation responsible for processing your personal and financial information is Ulster Bank Limited, a member of The Royal Bank of Scotland Group (“RBS”).

1. Account details

Bank Account holder's name	<input type="text"/>	Account number	<input type="text"/>
Business name as you wish it to appear on the card (max 15 characters including spaces)	<input type="text"/>	Sort code	<input type="text"/>
Daily ATM cash withdrawal limit (max £1,500)	<input type="text"/>	Please note – the daily ATM cash withdrawal limit is set at the account level and not at individual card level.	

2. Card details

Please note a maximum of four cards can be made available, please provide the name(s) of cardholders.

First cardholder

Title	Mr <input type="checkbox"/>	Mrs <input type="checkbox"/>	Miss <input type="checkbox"/>	Ms <input type="checkbox"/>	Other <input type="checkbox"/>	<input type="text"/>
First name	<input type="text"/>					
Middle name(s)	<input type="text"/>					
Surname	<input type="text"/>					
Name as you wish it to appear on the Card	<input type="text"/>					
Full residential address line 1	<input type="text"/>					
Address line 2	<input type="text"/>					
Address line 3	<input type="text"/>					
Postcode	<input type="text"/>	<input type="text"/>				
Nationality	<input type="text"/>					
Date of birth (DDMMYYYY)	<input type="text"/>					

We are required to obtain cardholder's telephone number and email address to verify suspicious transactions.

Mobile number

E-mail address

Memorable word (mandatory)

(please choose a memorable word of no more than 15 characters. This may be used to confirm certain transactions)

How we will use and share your information

(a) Credit reference and fraud prevention agencies

We may request information about you/your business and the proprietors of that business 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. The main agencies we use are Experian (www.experian.co.uk/crain), Equifax (www.equifax.co.uk/crain), Callcredit (www.callcredit.co.uk/crain), CIFAS (www.cifas.org.uk/privacy-notice) and Hunter (www.nhunter.co.uk/privacypolicy). We may use other agencies from time to time. For more information about the agencies we use, see Section 11 of our main privacy notice (Credit reference and fraud prevention agencies).

Application decisions may be taken based on solely automated checks of information from credit reference agencies and internal RBS records. You have rights in relation to automated decision making. If you want to know more please see our full privacy notice at www.ulsterbank.co.uk/privacy or contact your Relationship Manager.

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, you could be refused services, finance or employment.

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 verify your identity, to protect their business and to comply with laws that apply to them.

(b) With other RBS companies

We and other RBS companies worldwide will use the information you supply in this application (and any information we or other RBS companies may already hold about you) in connection with processing your application and 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 if required by us or other RBS companies in order to comply with legal and regulatory requirements.

We and other RBS 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.

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.

Cardholder's signature

Name (in full) _____

Date (DD/MM/YYYY) _____

Marketing information

RBS 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.

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

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.

Second cardholder

Title Mr Mrs Miss Ms Other

First name

Middle name(s)

Surname

Name as you wish it to appear on the Card

Full residential address line 1

Address line 2

Address line 3

Postcode

Nationality

Date of birth (DDMMYYYY)

We are required to obtain cardholder's telephone number and email address to verify suspicious transactions.

Mobile number

E-mail address

Memorable word (mandatory)

(please choose a memorable word of no more than 15 characters. This may be used to confirm certain transactions)

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.

Cardholder's signature

Name (in full) _____

Date (DD/MM/YYYY) _____

Third cardholder

Title Mr Mrs Miss Ms Other

First name

Middle name(s)

Surname

Name as you wish it to appear on the Card

Full residential address line 1

Address line 2

Address line 3

Postcode

Nationality

Date of birth (DDMMYYYY)

We are required to obtain cardholder's telephone number and email address to verify suspicious transactions.

Mobile number

E-mail address

Memorable word (mandatory)

(please choose a memorable word of no more than 15 characters. This may be used to confirm certain transactions)

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.

Cardholder's signature

Name (in full) _____

Date (DD/MM/YYYY) _____

Fourth cardholder

Title Mr Mrs Miss Ms Other

First name

Middle name(s)

Surname

Name as you wish it to appear on the Card

Full residential address line 1

Address line 2

Address line 3

Postcode

Nationality

Date of birth (DDMMYYYY)

We are required to obtain cardholder's telephone number and email address to verify suspicious transactions.

Mobile number

E-mail address

Memorable word (mandatory)

(please choose a memorable word of no more than 15 characters. This may be used to confirm certain transactions)

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.

Cardholder's signature

Name (in full) _____

Date (DD/MM/YYYY) _____

3a. Sole Traders

Declaration and signature:

- I apply to Ulster Bank Ltd (the Bank) for a Business Debit card to be issued to each requested cardholder for use on the account detailed above (the Account).
- I confirm that the information given is true and complete and I authorise you to make any enquiries you may think necessary in connection with this application.
- By signing I agree to the Business Banking Terms and Conditions which can be found at ulsterbank.co.uk/businesscurrentaccountterms

Customer signature

Official position _____

Full name _____

Date (DD/MM/YYYY) _____

3b. Partnerships, Limited Companies and Limited Liability Partnerships, Clubs & Societies and Unincorporated Charities

Resolution:

This resolution must be passed at a Meeting of the members of the relevant management committee of the Business/Organisation who holds the Bank Account listed in Section 1 (“Customer”)

It was resolved that:

- the Cardholders (who are also Authorised Signatories to the bank account listed in Section 1) are authorised to request and be issued with Debit card(s) and/or Debit card details (including replacement cards, card details and security details) for use in relation to the operation and the giving instructions in relation to the bank account
- the Signing Rules contained in the mandate provided to operate the bank account listed in Section 1 above be supplemented (but not replaced) by the additional Card Transaction Authorisation Rules which will apply to the operation of the bank account using a Debit card or Debit card details. The current mandate to operate the bank account shall accordingly continue as supplemented and amended
- the Customer agrees to the Business Banking Terms and Conditions which can be found at www.ulsterbank.co.uk/businesscurrentaccountterms
- the Customer agrees that all transactions authorised by a duly authorised Debit card should be debited to the bank account in Section 1 and that the Customer accepts liability for any unarranged overdraft resulting from any such transactions that Cardholders may use their Debit card to order cheque books and statements and to obtain details of the balance on an account
- the Bank may continue to rely upon this Resolution until it is revoked in writing by a suitably authorised notice to the Bank.

4. Additional Card Transaction Authorisation Rules to be applicable to the Account detailed in Section 1

The Bank may act on instructions provided, on behalf of the Customer, where a transaction on the Bank Account is authorised by the use of a Debit card in any manner permitted under the Business Banking Terms and Conditions by any **one** of the Cardholders listed in Section 2. Such transactions will be authorised even if the mandate otherwise requires two or more authorised signatories for other types of bank transactions.

Cardholders may authorise card payment of unlimited amounts notwithstanding any limits imposed by the Bank on transactions associated with a Card. Accordingly, a Cardholder can request changes to any limits associated with Cards.

5. Certificate

We certify that the Resolution set out in Section 3 was passed at a meeting at which a quorum was present, held on (DD/MM/YYYY)

In respect of this Application Form:

- all the signatures are genuine;
- the information given is correct; and
- we have initialled all corrections

The total number of Cardholders authorised on this form is

Customer signature

Official position _____

Full name _____

Date (DD/MM/YYYY) _____

Customer signature

Official position _____

Full name _____

Date (DD/MM/YYYY) _____

Customer signature

Official position _____

Full name _____

Date (DD/MM/YYYY) _____

Customer signature

Official position _____

Full name _____

Date (DD/MM/YYYY) _____

- for a Partnership, minimum of two Partners*
- for a Company, the Chairman of the meeting (who must be a Director) and the Secretary, if any*
- for an LLP, the Chairman of the meeting (who must be a Member) and one other Member*
- for a Club or Society, Unincorporated Charity or CIO, the Chairman of the meeting and the Secretary*
- for a Trust, the Chairman of the meeting (who must be a Trustee) and all other Trustees*

In addition, if none of the required signatories is authorised under the relevant Bank mandate to operate the company's principal account with the Bank, then a sufficient number of those persons who are so authorised must also sign this section in order to comply with the requirements of the Bank mandate.

*Delete as appropriate

Please return the completed form to Data Amendments & Payments Team, R&COBO UB Services, Ulster Bank Ltd, Danesfort, Stranmillis Road, Belfast, BT9 5UB. Alternatively hand the form in to any Ulster Bank branch.