

# Business Debit Card Application Form



## Make everyday payments easier to manage

The NatWest Business Debit card enables you to access your available funds, pay for day-to-day goods and services and keep track of business expenses. It reduces the administration and paperwork associated with reconciling personal cards and cheques. The Business Debit card is the ideal choice to help you manage and control your business expenses, giving you more time to focus on growing your business. The NatWest Business Debit card offers:

- **Easy payments**

Pay for goods and services online, on the high street or over the phone. You can also set up regular payments from your card, for example for membership or subscription fees.

- **Access to cash**

You can make free cash withdrawals (up to your daily limit) with your Business Debit card from any NatWest or RBS cash machine (ATM). You can also withdraw up to £100 in a single transaction through the Cashback service offered by many UK retailers.

- **Worldwide acceptance**

Use your Business Debit card at 29 million retail outlets across 160 countries, wherever you see the Visa logo.

- **Emergency cash**

If your card is lost, stolen or misused call us and we'll give you a code to withdraw up to £300 of your money from any NatWest, RBS or Ulster Bank cash machine in the UK or Ireland.

- **Online banking**

Track your purchases online any time with online banking.

- **Secure online shopping**

The NatWest Secure system protects you when you shop on websites that use Verified by Visa. It's an extra level of security that helps prevent fraudulent use of your card.

## Important information about the Debit card

When you request a Debit card or cards for use on your account, on their sole authority every Cardholder will be able to:

- Withdraw cash up to the daily amount from ATMs or Post Office counters (max £1,500 per day across all Cardholders on an account)
- Make purchases for any amount, up to the limit of the total available balance in the account in accordance with the terms and conditions and Debit card mandate below.

If your bank account mandate contains any rules or restrictions on the number of signatories required to make transactions of a certain value, these will not apply to transactions made by Cardholders with a Debit card.

Please consider this information carefully when deciding to request a Debit card.

## Debit card Terms

### 1. CARD ISSUE

- 1.1 The Bank may issue a Debit card for use on an Account, and a PIN for use with the card, to the Cardholder, who will be the Customer or someone else at the Customer's request.
- 1.2 Each card will bear the name of the Cardholder. Cardholders may only use the card issued with their name.

### 2. CARD USE

- 2.1 The Cardholder may:
  - 2.1.1 use a card with the PIN to obtain cash from cash machines or over the counter at any bank, or bureau de change displaying the logo on the card.
  - 2.1.2 use a card for purchases (and to obtain cash at the same time) from suppliers displaying the logo on the card.  
The amount of cash that may be withdrawn is the lowest of:
    - any cash machine, bank, bureau de change or supplier restrictions
    - the Customer's agreed daily cash withdrawal limit
    - the available funds on the Account
- 2.2 The Customer will ensure that each Cardholder:
  - 2.2.1 complies with the Agreement and any security measures advised by the Bank.
  - 2.2.2 discloses the card number to third parties only in order to carry out a card transaction.
  - 2.2.3 signs any card issued immediately on receipt.
  - 2.2.4 memorises any PIN, never records the PIN in a way that might be recognised by someone else and does not disclose the PIN to any person.
  - 2.2.5 takes reasonable care of the card.
  - 2.2.6 does not use a card while it is suspended, after it has been cancelled or in breach of any restriction.
  - 2.2.7 only uses the card for business purposes.
- 2.3 The Bank may disclose information to any Cardholder. This information will include, but will not be restricted to details of the Account.
- 2.4 The Bank may disclose information to a third party where it is necessary to carry out card transactions or to comply with its obligations as a payment scheme member.
- 2.5 When the Bank issues a replacement card, it may be under a different payment scheme.
- 2.6 A card transaction is authorised by the Customer where a Cardholder follows the supplier's requirements which may include:
  - entering the PIN
  - signing a sales voucher
  - providing the card details and any other details requested
  - using a card reader
  - using a card and the PIN at a cash machine or any bank counter
  - providing the card details and requesting a transfer from the AccountCard transactions can be single payments or recurring transactions for a specified number of payments or indefinitely.

- 2.7 Future transactions can be authorised for certain or unspecified amounts. A Customer or Cardholder may sometimes use a card to authorise a payment where the amount that is to be paid is not known, for example when checking into a hotel or hiring a car. If this happens the Customer or Cardholder should be asked to confirm the exact amount that will be blocked on the account. If the Customer or Cardholder has agreed that an exact amount can be blocked, the Bank will reduce the available funds and that amount will not be available for use. Once the Bank becomes aware of the amount of the transaction, the Bank will restore the available funds. If the Customer or Cardholder makes the payment using a different card or payment method, the Bank will not know that payment has been made and it may take the Bank longer to restore the available funds, but the Bank will usually release the blocked funds after 7 days.

- 2.8 A supplier may ask the Bank for authorisation before accepting payment by card. The Bank may decide not to give authorisation if:
  - 2.8.1 the card has been reported as lost, stolen or misused, or the Bank has reason to suspect it is lost, stolen or misused.
  - 2.8.2 the Customer or Cardholder has broken the Agreement.
  - 2.8.3 there are insufficient funds available on the Account. If the supplier is not able to request immediate authorisation, a transaction may be declined.

### 3. TRANSACTIONS

- 3.1 Card transactions will normally be applied to the Account on the same day or the next Business Day.
- 3.2 Any transaction made in a foreign currency using your Debit card is converted into Sterling using the Visa Payment Scheme Exchange Rate. To see the up-to-date rates used for Debit cards visit [www.visaeurope.com](http://www.visaeurope.com) and click on the **Cardholders** section. All card payments made in a currency other than Sterling will be converted into Sterling by us on the date the transaction is processed, using the Visa Payment Scheme Exchange Rate. We will then charge the Non Sterling Transaction Fee on the value of the transaction. The exchange rate may not be the same as the rate which applied on the date the transaction was made, if the payment is processed by the relevant payment scheme after that date. Additional charges on transactions abroad will apply depending on the transaction method as shown in the cardholder guide.
- 3.3 The Bank does not guarantee that a Cardholder will always be able to use the card.
- 3.4 If the Customer claims a refund from the merchant, the Bank will credit the Account with the amount of the refund when the Bank has received the refund advice from the merchant.
- 3.5 Once the Cardholder has carried out a transaction, the Customer cannot ask the Bank to stop that transaction.
- 3.6 If a card transaction overdraws the Account or exceeds an agreed overdraft limit it will create an unarranged overdraft.

#### **4. LOST STOLEN OR MISUSED CARDS**

- 4.1 The Customer or Cardholder must notify the Bank without undue delay at a branch or by phoning 0370 6000 459\*, minicom 0370 154 1192 (or +44 1268 500 813 from abroad) if they suspect that a:
  - 4.1.1 card is lost, stolen or has been misused.
  - 4.1.2 PIN is known to an unauthorised person.
  - 4.1.3 card has been used without authorisation.
  - 4.1.4 reported card has been found. A card which is later found must be destroyed.
- 4.2 If the Customer or Cardholder is unable to give notice in any other way, they must write without undue delay to the Account holding branch or to NatWest Card Loss Centre, PO Box 700, Central House, Otley Road, Harrogate, North Yorkshire HG3 1XH.
- 4.3 The Bank may disclose relevant information to a third party if it is in connection with the loss, theft or possible misuse of the card or PIN.
- 4.4 When using the card on the internet the Customer or Cardholder may be required to enter a One Time Passcode to complete the transaction. This One Time Passcode will be sent by text message to the mobile number the Customer has provided to the Bank.

#### **5. PAYMENTS AND CHARGES**

- 5.1 The Customer will meet all expenditure, charges and interest incurred through the use of all cards including where the Bank has suspended, cancelled or restricted their use or where the details on the sales voucher are wrong or where no sales voucher is signed, if the Cardholder has authorised the transaction.
- 5.2 The Customer will pay charges as agreed and confirmed at account opening which are set out in detail in Term 8, Debit card charges.

#### **6. NOTIFICATION/CANCELLATION**

- 6.1 The Customer will:
  - 6.1.1 notify the Bank immediately of any change of a Cardholder's details.
  - 6.1.2 cut through the magnetic strip and the chip of any card which a Cardholder is no longer permitted to use and destroy it.
  - 6.1.3 notify all suppliers with a continuing payment authority that a card has been cancelled.

#### **7. ENDING THE USE OF THE CARD**

- 7.1 The Customer may, at any time, end the use of a card by written notice to the Bank and returning the card to the Bank cut through the magnetic strip and the chip.
- 7.2 The Bank may suspend or terminate the use of a card with immediate effect:
  - 7.2.1 for security reasons.
  - 7.2.2 where the Customer materially breaches the Agreement.
  - 7.2.3 where the Bank suspects unauthorised or fraudulent use of the card.
  - 7.2.4 if any other circumstances occur which cause the Bank to believe that the Customer's obligations to the Bank may not be met. Unless there is a security or other legal reason not to, the Bank will notify the Customer either before it takes action, or immediately after, and give reasons for doing so.
- 7.3 If the use of a card is terminated, the Customer must cut through the magnetic strip and the chip of the card and destroy it.
- 7.4 If the Account is closed the Customer must not use a card for any further transactions or to guarantee payment of cheques.

\*Calls may be recorded. Call charges from residential lines, business lines and mobiles vary and depend on your telephone operator's tariffs.

## 8. DEBIT CARD CHARGES

This section sets out our charges for the transaction types listed below. It does not reflect any charges which a third party might charge you (for example, commission rates or ATM fees).

Transaction type	Charges
Sterling cash withdrawals from any UK cash machine (ATM)	No charge
Sterling cash withdrawals from any NatWest branch in the UK, the Channel Islands, Isle of Man or Gibraltar	
Sterling cash withdrawals in the UK in any bank, travel agent, bureau de change or other outlet displaying the Visa logo	
Purchase of foreign currency or travellers' cheques in the UK	
Foreign currency withdrawal from any cash machine (ATM) in the UK	We will charge a Foreign Cash Fee of 2% of the value of the transaction (minimum £2, maximum £5). We will also charge a Non-Sterling Transaction Fee of 2.75% of the value of the transaction If you elect for the transaction to be converted into Sterling at the point of sale or withdrawal, we will not charge a Non-Sterling Transaction Fee, however the transaction handler may charge you a separate fee
Cash withdrawals or the purchase of currency or travellers' cheques outside the UK	
Purchases made outside the UK (for example, purchasing goods in a shop)	We will charge a Foreign Purchase Fee of 2.75% of the value of the transaction (minimum £1)
Purchases made anywhere in a foreign currency (for example, online/telephone purchases made in or outside the UK)	

Where a charge in the table above is stated as a percentage, this is a percentage of the Sterling transaction amount.

### Visa Payment Scheme Exchange Rate

Any transaction made in a foreign currency using your Debit card is converted by us into Sterling using the Visa Payment Scheme Exchange Rate. To see the up-to-date rates used for Debit cards visit [www.visaeurope.com](http://www.visaeurope.com) and click on the **Cardholders** section.

## Debit card eligibility and application requirements

### 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 accompanying Terms and Conditions and:

- the Business Account Terms;
- the Business Account Charges; and
- any other documents containing contractual terms relating to your card or your account.

Please read these documents carefully as they contain 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.

### 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.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 The Royal Bank of Scotland Group (“RBS”).

## 1. Account details

Bank Account holder's name	<input type="text"/>		
Account number	<input type="text"/>	Sort code	<input type="text"/>
Business/Organisation's name as you wish it to appear on the card			
Business/Organisation's name	<input type="text"/>	Daily ATM cash withdrawal limit (max £1,500)	<input type="text"/>
(max 15 characters incl. spaces)			

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"/>
If 'Other', please specify <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

Address line 3

Address line 4

Postcode

Country of residence

Great Britain  OR Other  If 'Other', complete details below

Country of residence

Country of birth

Town of birth

Nationality

Date of birth  
(DD/MM/YYYY)

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

Mobile number

E-mail address

Security password

(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 credit reference and fraud prevention agencies we use are Experian ([www.experian.co.uk/crain](http://www.experian.co.uk/crain)), Equifax ([www.equifax.co.uk/crain](http://www.equifax.co.uk/crain)), Callcredit ([www.callcredit.co.uk/crain](http://www.callcredit.co.uk/crain)), CIFAS ([www.cifas.org.uk/privacy-notice](http://www.cifas.org.uk/privacy-notice)) and Hunter ([www.nhunter.co.uk/privacypolicy](http://www.nhunter.co.uk/privacypolicy)). We may use other agencies from time to time. For more information on how we use and share information and the agencies we use, please 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.natwest.com/privacy](http://www.natwest.com/privacy) or contact us at NatWest- 03457 888 444, Overseas- +44 3457 888 444, Minicom- 0800 404 6161.

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 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 that you have read and understood how we may use your information in the ways described above and are happy to proceed.

Cardholder signature

Name

Date (DD/MM/YYYY)

**Marketing information**

NatWest 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 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

If ‘Other’, please specify

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

Address line 4

Postcode

Country of residence

Great Britain  OR Other  If 'Other', complete details below

Country of residence

Country of birth

Town of birth

Nationality

Date of birth  
(DD/MM/YYYY)

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

Mobile number

E-mail address

Security password

(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. You authorise us to pass information about you and your actions on the account to the primary cardholder.

Cardholder signature

Name

Date (DD/MM/YYYY)

### Third cardholder

Title Mr  Mrs  Miss  Ms  Other

If 'Other', please specify

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



Address line 4

Postcode

Country of residence

Great Britain  OR Other  If 'Other', complete details below

Country of residence

Country of birth

Town of birth

Nationality

Date of birth (DD/MM/YYYY)

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

Mobile number

E-mail address

Security password

(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. You authorise us to pass information about you and your actions on the account to the primary cardholder.

Cardholder signature

Name

Date (DD/MM/YYYY)

**Fourth cardholder**

Title Mr  Mrs  Miss  Ms  Other

If 'Other', please specify

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

Address line 4

Postcode

Country of residence

Great Britain  OR Other  If 'Other', complete details below

Country of residence

Country of birth

Town of birth

Nationality

Date of birth  
(DD/MM/YYYY)

We are required to obtain cardholders telephone number and email address to verify suspicious transactions.

Mobile number

E-mail address

Security password

(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. You authorise us to pass information about you and your actions on the account to the primary cardholder.

Cardholder signature

Name

Date (DD/MM/YYYY)

### 3a. Sole Traders

#### Declaration and signature:

- I apply to The Royal Bank of Scotland plc (the Bank) for a 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 attached Debit card Terms which form part of the Terms and Conditions for the Account, a copy of which is available from the Bank on request.

Customer signature

Official position

Full name

Date (DD/MM/YYYY)

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### **3b. Partnerships, Limited Companies and Limited Liability Partnerships, Clubs & Societies, Unincorporated Charities and Charitable Incorporated Organisations**

#### **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 be bound by the Debit card Terms contained in this Application Form and any amendments made to them from time to time. These terms apply in addition to the terms and conditions for the bank account, which shall not be prejudiced or affected by the Debit card Terms
- 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.

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#### **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 Debit card Terms 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

If you are a Business Banking customer – Please return the completed form to **Chatham Customer Service Centre, Western Avenue, Chatham Maritime, Chatham, ME4 4RT** or return to your Relationship/Business manager or hand it in at a NatWest branch.

If you are a Commercial or Corporate Banking customer please fax the completed form to your usual **Corporate Service Centre**, alternatively please return to **Customer Service Team, Parklands, De Havilland Way, Horwich, Bolton BL6 4YU**.