

Business debit card

Application

Please return your completed application form in the envelope provided or to: Customer Services,
The Co-operative Bank p.l.c., P.O. Box 250,
Skelmersdale WN8 6WT.

If you have any queries regarding this application form, you can contact us on the customer services telephone numbers, which are available on our website or your statement.

If you need any help completing your application form, you can contact us on the customer services telephone numbers, which are available on our website or your statement.

For bank use only – all sections must be completed prior to despatch to Customer Services

Print name

Signature

Date

Your information

Important – Your Personal Information



Credit decisions and also the prevention of fraud and money laundering

We may use credit reference and fraud prevention agencies to help us make decisions. A short guide to what we do and how both we and credit reference and fraud prevention agencies will use your information is detailed in the section called: **A condensed guide to the use of your personal information by ourselves and at Credit Reference and Fraud Prevention Agencies.**

For details of how your data may be used, also read the notice headed 'Using your personal information' provided with the terms and conditions of your account and the 'Keeping You Informed' section in this application form.

By confirming your agreement to proceed you are accepting that we may each use your information in this way.

A condensed guide to the use of your personal and business information by ourselves and at Credit Reference and Fraud Prevention Agencies

- 1) When you apply to us to open an account, this organisation will check the following records about you and, where applicable, your business partners and anyone to whom you are linked financially:
 - a) Our own.
 - b) Personal and, where applicable, business records at credit reference agencies (CRAs). When CRAs receive a search from us they will place a search footprint on your personal credit file and where applicable your business credit file that may be seen by other lenders. They supply to us both public (including the electoral register) and shared credit and fraud prevention information.
 - c) Those at fraud prevention agencies (FPAs).
 - d) If you are a director, we will seek confirmation, from credit reference agencies, that the residential address that you provide is the same as that shown on the restricted register of directors' usual addresses at Companies House.

We will make checks such as assessing this application for credit and verifying identities to prevent and detect crime and money laundering. We may also make periodic searches at CRAs and FPAs to manage your account with us.
- 2) If you are making a joint application or tell us that you have a spouse or financial associate, we will link your records together so you must be sure that you have their agreement to disclose information about them. CRAs also link your records together and these links will remain on your and their files until such time as you or your partner successfully files for a disassociation with the CRAs to break that link.
- 3) Information on applications will be sent to CRAs and will be recorded by them, including, where applicable, information on your business and its proprietors. The CRAs may create a record of the name and address of your business and its proprietors if there is not one already.
- 4) Where you borrow from us, we will give details of your accounts and how you manage it/them to CRAs.
- 5) If you borrow and do not repay in full and on time, CRAs will record the outstanding debt. This information may be supplied to other organisations by CRAs and FPAs to perform similar checks and to trace your whereabouts and recover debts that you owe. Records remain on file for six years after they are closed, whether settled by you or defaulted.
- 6) If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies.
- 7) Law enforcement agencies may access and use this information.
- 8) We and other organisations may also access and use this information to prevent fraud and money laundering, for example, when:
 - a) Checking details on applications for credit and credit-related or other facilities.
 - b) Managing credit and credit-related accounts or facilities.
 - c) Recovering debt.
 - d) Checking details on proposals and claims for all types of insurance.
 - e) Checking details of job applicants and employees.
- 9) If you have borrowed from us and do not make payments that you owe us, we will trace your whereabouts and recover debts.
- 10) We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.
- 11) Your data may also be used for other purposes for which you give your specific permission or, in very limited circumstances, when required by law or where permitted under the terms of the Data Protection Act 1998.



How to find out more

You can contact the CRAs currently operating in the UK; the information they hold may not be the same so it is worth contacting them all. They will charge you a small statutory fee.

- **CallCredit**, Consumer Services Team, PO Box 491, Leeds LS3 1WZ or call 0845 366 0071 or log on to callcredit.co.uk
- **Equifax** Ltd, Customer Service Centre, PO Box 10036, Leicester LE3 4FS or call 0844 335 0550 or log on to equifax.co.uk/ask
- **Experian**, Consumer Help Service, PO Box 9000, Nottingham NG80 7WF or call 0844 481 8000 or log on to experian.co.uk
- If you want to receive details of the relevant fraud prevention agencies please contact us at The Co-operative Bank, Fraud Management, Pennylands House, 1 Westgate, Skelmersdale WN8 8LP.

Keeping You Informed

We would like to send you information about products and services supplied by ourselves or other carefully selected organisations that we believe would be of interest to you. You can inform us at any time if you do not want to receive marketing information.

Please tick the relevant box(es) only if you do not want to be contacted using the following methods:

by post by phone by email by SMS

Please tick if you would not like other companies, carefully selected by us, to contact you with details of goods and services offered by them:

Cardholder details

Business debit card Individual Users

Card 2

Title	Forename (in full)	Middle name
<input type="text"/>	<input type="text"/>	<input type="text"/>
Surname	Any other name(s) you have been known as during the last six years	
<input type="text"/>	<input type="text"/>	
Date of birth	Nationality	
<input type="text"/>	<input type="text"/>	
Day	Month	Year
Home address	<input type="text"/>	
<input type="text"/>	Postcode <input type="text"/>	
Previous home address (if moved within the last three years)	Time at current address: <input type="text"/> Years <input type="text"/> Months	
<input type="text"/>	<input type="text"/>	
<input type="text"/>	Postcode <input type="text"/>	
	Time at this address: <input type="text"/> Years <input type="text"/> Months	
<p>Your consent: I authorise the bank to search the files of one or more Credit Reference Agencies, who will keep a record of that search, and make other enquiries the bank believes necessary to confirm the details on this application form and for credit assessment. If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies to prevent fraud and money laundering. It is important that you read and understand the section entitled 'Important – Your Personal Information' at the beginning of this application form and the 'Using your personal information' notice provided with the terms and conditions.</p>		
By signing this application you agree that we can use your information in this way.		
Daily limit	Signature	
<input type="text"/>	<input type="text"/>	

Need help?

Contact a Customer Service Adviser on the customer services telephone numbers, which are available on our website or your statement.

Cardholder details

Business debit card Individual Users

Card 3

Title	Forename (in full)	Middle name
<input type="text"/>	<input type="text"/>	<input type="text"/>
Surname	Any other name(s) you have been known as during the last six years	
<input type="text"/>	<input type="text"/>	
Date of birth	Nationality	
<input type="text"/>	<input type="text"/>	
Day	Month	Year
Home address		
<input type="text"/>		
<input type="text"/>		
Postcode		
<input type="text"/>		
Time at current address:		
<input type="text"/>	Years	<input type="text"/>
<input type="text"/>	Months	
Previous home address (if moved within the last three years)		
<input type="text"/>		
<input type="text"/>		
Postcode		
<input type="text"/>		
Time at this address:		
<input type="text"/>	Years	<input type="text"/>
<input type="text"/>	Months	
Your consent: I authorise the bank to search the files of one or more Credit Reference Agencies, who will keep a record of that search, and make other enquiries the bank believes necessary to confirm the details on this application form and for credit assessment. If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies to prevent fraud and money laundering. It is important that you read and understand the section entitled 'Important – Your Personal Information' at the beginning of this application form and the 'Using your personal information' notice provided with the terms and conditions.		
By signing this application you agree that we can use your information in this way.		
Daily limit	Signature	
<input type="text"/>	<input type="text"/>	
£		

If you require additional cards, please photocopy this page. (Maximum of 20 cards per organisation.)

Business/Organisation Declaration

I/We irrevocably authorise the Bank to issue a Co-operative Bank Business debit card to each of the individuals named in the 'Cardholder Details' section within this application. I/We understand and acknowledge that the Bank retains sole discretion as to whether an individual is given a card and that it will carry out certain checks against the named individuals, such as credit checks. I/We confirm that I/we have informed each named individual of the Business Account terms and conditions and security requirements associated with the issue of a debit card and I/we accept full responsibility for any failure by any cardholder to comply with these.

Name		
<input type="text"/>		
Position		
<input type="text"/>		
Signature 1		
<input type="text"/>		
Date		
<input type="text"/>		
Day	Month	Year

Name		
<input type="text"/>		
Position		
<input type="text"/>		
Signature 2		
<input type="text"/>		
Date		
<input type="text"/>		
Day	Month	Year

Note

To authorise the issuing of debit cards to the individuals specified within the 'Cardholder Details' section, this form must be signed in accordance with your mandate signing instruction. Please photocopy this page if necessary.

Please call 03457 213 213* if you would like to receive this information in an alternative format such as large print, audio or Braille.

The Co-operative Bank p.l.c. is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (No.121885). The Co-operative Bank, Platform, smile and Britannia are trading names of The Co-operative Bank p.l.c., P.O. Box 101, 1 Balloon Street, Manchester M60 4EP. Registered in England and Wales No. 990937. Credit facilities are provided by The Co-operative Bank p.l.c. and are subject to status and our lending policy. The Bank reserves the right to decline any application for an account or credit facility. The Co-operative Bank p.l.c. is a member of the Council of Mortgage Lenders and subscribes to the Lending Code which is monitored by the Lending Standards Board.

Calls to 0800 and 0808 numbers are free from landlines and mobiles. Calls to 03 numbers cost the same as calls to numbers starting with 01 and 02. Calls to 0845 and 0870 numbers cost 3p per minute, plus your phone company's access charge. Calls to 0844 and 0843 numbers cost 7p per minute, plus your phone company's access charge. Calls may be monitored or recorded for security and training purposes.

*Lines open 24 hours a day and are managed by operators 8am-8pm Monday-Friday and 9am-12pm Saturday.