

The **co-operative** bank
good with money

Business debit card

Application

Please return your completed application form in the reply paid 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, please call Customer Services on **08457 213 213**.

If you need any help completing your application form, please contact one of our Customer Service Advisers on **08457 213 213**.

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 carefully the section headed **Using and Sharing your Information** in the terms and conditions of your account.

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 you give us false or inaccurate information and we suspect or identify fraud we will record this and may also pass this information to FPAs and other organisations involved in crime and fraud prevention.
- 7) If you have borrowed from us and do not make payments that you owe us, we will trace your whereabouts and recover debts.
- 8) We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.
- 9) 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

This is a condensed version and if you would like to read the full details of how your data may be used for Credit Referencing and Fraud Prevention purposes please visit our website at co-operativebank.co.uk or phone 08457 213 213 or ask one of our staff.

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 0870 060 1414.
- **Equifax** PLC, Credit File Advice Centre, PO Box 3001, Bradford, BD1 5US or call 0870 010 0583 or log on to www.myequifax.co.uk
- **Experian**, Consumer Help Service, PO Box 8000, Nottingham NG80 7WF or call 0844 481 8000 or log on to www.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

Organisation details

Business debit card Individual Users

Please issue Co-operative Bank Business debit cards for the undermentioned, who by signing this form agree to be issued with a Co-operative Bank Business debit card and accept and abide by The Co-operative Bank Business debit card conditions of use overleaf.

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. 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 and Sharing Your Information' section in your terms and conditions.

By signing this application you agree that we can use your information in this way.

Card 1

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	Daily limit	
<input type="text"/>	£ <input type="text"/>	
Day	Month	Year
<input type="text"/>		

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	Daily limit	
<input type="text"/>	£ <input type="text"/>	
Day	Month	Year
<input type="text"/>		

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	Daily limit	
<input type="text"/>	£ <input type="text"/>	
Day	Month	Year
<input type="text"/>		

If you require additional cards, please complete details on a separate sheet of paper. (Maximum of 20 cards per organisation).

Need help?

Contact a Customer Service Adviser on **08457 213 213**

Definitions

1. In these conditions **'the bank'** means The Co-operative Bank p.l.c., P.O. Box 101, 1 Balloon Street, Manchester M60 4EP, and its successors and assignees. **'Account'** means any **account** or **accounts** held by the **bank** in the name of the customer on which services are available. **'Card'** means The Co-operative Bank business debit card(s) issued by the **bank** from time to time and subject to the business debit card conditions of use. **'Cardholder'** means the person(s) nominated by the Company for whose use a Card has been issued by the bank. **'Card Transaction'** means the purchase of goods or the obtaining of services or cash advances with the use of the **Card(s)** whether or not a sales or cash advance voucher is signed by the **Cardholder**. **'Company'** means the company, limited liability partnership, partnership, organisation, trust, society, club, sole trader or individual in whose name an **Account** is maintained by the **bank**. **'Mandate'** means the **bank** document which gives the Customer's authorised person(s)/signatories authority to sign on the Customer's Account(s) and to authorise the **bank** to act on the instructions of such person(s). **'PIN'** means the personal identification number issued to the **Cardholder** for use with the card. **'Signatory'** means any person whom the Customer has given authority to sign on the **Account(s)** on the Customer's behalf being duly authorised by the Customer through the **bank's Mandate**. **The Co-operative Group** means us, The Co-operative Group Limited, Co-operative Insurance Society Limited and any companies or organisations the **bank**, The Co-operative Group or Co-operative Insurance wholly or partly own or are owned by at any time and any other independent Co-operative Societies. **'Information'** includes any **information** about you or anyone associated with you, which we or The Co-operative Group hold now or in the future as a result of the application process or other dealings with us or The Co-operative Group, searches or checks at credit reference or fraud prevention agencies, products or services you hold within The Co-operative Group and any transactions for goods or services arising out of your **account** (including the supplier and the type of goods or services), and such **information** may include sensitive **information** as defined in the Data Protection Act 1998.

Card Issue

2. A **card** will automatically be issued to all **account** signatories of the **Company**. Any such person who does not wish to receive such a **card** must notify the **bank** at the time of **account** opening or as soon as practicable thereafter. If a **card(s)** has already been issued, such **card(s)** must be returned to the **bank** in accordance with Condition 10 (ii).

Use of the Card

3. The **Card** must be signed by the **Cardholder** immediately on receipt and may only be used:
 - (i) by that **Cardholder**
 - (ii) subject to the terms of the Agreement current at the time of use
 - (iii) within the credit balance
 - (iv) to obtain the facilities and benefits from time to time made available by the **bank** in respect of the use of the **Card**
 - (v) during the validity period (if any) embossed on the **Card**
 - (vi) subject to the right of the **bank**, in its absolute discretion and without prior notice, at anytime to withdraw the right to use the **Card** for, or to refuse any request for authorisation of, any particular **Card Transaction** and to publish any such withdrawal or refusal. In deciding whether to authorise any outstanding **Card Transaction**, any authorisation already given for a prospective **Card Transaction** and any funds which the **bank** in its own discretion may deem to have credited or debited to the **Account**
 - (vii) by the **Cardholder** solely as an agent of the **Company**.
4. Each **Cardholder** undertakes that, and the **Company** undertakes to procure that, the **Card** shall not be used in a manner prohibited by law, including in particular, the provisions of Section 330 of the Companies Act 1985 or any statutory modification or re-enactment thereof.

Customer Account Name

5. On the production of the **Card**, the name of the Customer will be embossed on the face of the **Card**. As the Customer name may be longer than the number of characters which can be embossed on the face of the **Card**, the **bank** reserves the right to abbreviate the Customer name which is embossed on the **Card**.

Payment

6. The Company irrevocably authorises the **bank** to debit to the **Account** each banking day (in priority to all drawings or debits) whether by electronic transfer or otherwise:
 - (i) the amount of any **Card Transaction** notified to the **bank**
 - (ii) the amount of any payments authorised by the **bank** for a prospective **Card Transaction** (whether or not such payments are made)
 - (iii) where the **Account** has been debited by the amount of the payment so authorised, such debit will be cancelled only if the **bank** receives notification satisfactory to it that the transaction to which the authorisation relates has not taken place or has been cancelled (in which event the authorisation shall also cease to have effect).
7. The amount of any **Card Transaction** in a currency other than sterling will be converted at a rate of exchange determined by the **bank** for the date when the **Card Transaction** is debited to the **Account** and will be subject to an additional 2.75% foreign transaction fee.
8. A handling charge of 2% or £2, whichever is the greater, of the amount of the advance will be debited to the **Account** where cash is advanced on the **Card** via a VISA or PLUS cash dispenser or via a VISA authorised bank branch (including purchase of foreign currency and traveller's cheques). Where cash is withdrawn in a currency other than sterling, the foreign transaction fee of 2.75% (see Condition 7) will also apply.

Termination/Withdrawal

9. Subject to any limitations imposed by statute, all amounts due under this Agreement will be immediately payable in full by the **Company** if the **Company** goes into liquidation, has a receiver, administrative receiver, or administrator appointed over the whole or any part of its property or undertaking, dies, commits an act of bankruptcy or is dissolved, at the **bank's** discretion, either if there is any breach of the Agreement or the terms of the **Account** by the **Company** or a **Cardholder** or if the **Company** is in default in respect of any other monies or liability due or incurred to the **bank**. For the purposes of this condition the **'Company'** shall include any of its subsidiaries to which **Card(s)** have been issued.
10. (i) The **bank** may at any time without notice cancel or suspend the right to use the **Card** entirely or in respect of specific facilities or refuse to reissue, renew or replace any **Card** without in any case affecting the **Company's** obligations under this Agreement which shall continue in force.
 - (ii) The **Card** remains the property of the **bank** at all times. On request any **Card** issued for use on the **Account** must be returned immediately to the **bank** or to any other person acting for the **bank**.
11. The **Company** may terminate this Agreement by written notice to the **bank** but such termination shall only be effective on return to the **bank** of all **Card(s)** issued and the payment of all liabilities of the **Company** under this Agreement. Until such termination, the **bank** may reissue **Card(s)** from time to time in accordance with this Agreement. The **bank** may terminate this Agreement by written notice to the **Company**, usually giving 30 days prior notice. The **Company** shall return to the **bank** all **Card(s)** issued and pay all liabilities under this Agreement following receipt of such notice.

Information

12. The **Company** shall provide to the **bank** all such financial and accounting **information** as the **bank** shall request. The **Company** agrees that the **bank** may at all times disclose to its agents and subcontractors any **information** with respect to the **Account**, the use of the **Card** by a **Cardholder** and the **Company's** financial affairs and similarly that the **bank's** agents and subcontractors may at all times disclose any such **information** to the **bank**.

Safeguarding the Card and PIN

13. (i) At the request of the **Company**, the **bank**, at its discretion, may issue a **Card** for use by a **Cardholder**. Upon the issue of a **Card**, a **PIN** will be automatically issued which may be used or required to be used with that **Card**. The **Company** undertakes that the **Cardholder** will exercise all possible care to ensure the safety of the **Card** and to ensure that the **PIN** notification is destroyed immediately following receipt after memorisation of the **PIN** and to prevent the **PIN** from becoming known to any other person. The **Cardholder** and the **Company** will exercise all reasonable care to ensure the safety of the **Card**. The **Cardholder** will not disclose the **Card** number to any third party except for the purpose of a **Card Transaction** and when reporting the actual loss or theft of the **card**.
 - (ii) If the **Card** is lost, stolen or for any reason liable to misuse, or if the **PIN** is disclosed in breach of this condition, the **Cardholder** or **company** must immediately notify the **bank**, Tel: 0845 600 6000. Until the **bank** receives effective notification, the **Company** will be liable (subject to any statutory limitation) in respect of any use of the **Card**. Provided that the **Card** has not been used by a person who has acquired possession of it with the **Cardholder's** consent or negligence and provided that notification is given by the **Cardholder** in accordance with the above provisions, the **Company's** liability shall not exceed £50.00. After the **bank** has been effectively notified, the **Company's** liability for any subsequent use of the **Card** other than by the **Cardholder** will cease.
 - (iii) The **Cardholder** will give the **bank** all the **information** in the **Cardholder's** possession as to the circumstances of the loss, theft or misuse of the **Card** or disclosure of the **PIN** number and take all steps deemed necessary by the **bank** to assist in the recovery of a missing **Card**. In the event of such loss, theft, misuse or disclosure being suspected, the **bank** may provide the Police with any **information** it considers relevant. If a **Card** is reported as lost, stolen or liable to misuse, that **Card** must not subsequently be used but must be destroyed by cutting it up into pieces and written confirmation of destruction must be forwarded to the **bank** immediately.

Refund and claims

14. (i) The **Account** will only be credited with a refund in respect of a **Card Transaction** if the **bank** receives a refund voucher or other refund verification acceptable to it. No claim by the **Company** against a third party may be the subject of a defence or counter claim against the **bank**. No rights of the **Company** against the **bank** may be assigned or otherwise disposed of.
 - (ii) The **bank** shall not be liable in any way if the **Card** is not honoured by a third party.

Liability

15. (i) The **bank** may issue a **Card** for use by an individual nominated by the **Company** as a **Cardholder**. The **Company** shall be liable for all amounts arising from, or losses incurred by the **bank** in connection with use of the **Card** by the **Cardholder** (including any use in breach of this Agreement which the **bank** shall be under no responsibility to prevent) which may be debited to the **Account**. In addition to its other powers, the **bank** may cancel any **Card** at any time upon request in writing of the **Company** and the return of such **Card** to the **bank** or upon the surrender of such **Card** to the **bank** by the **Cardholder**.
 - (ii) The **bank** shall not be liable if it is unable to perform its obligations under this Agreement due (directly or indirectly) to the failure of any machine, data processing system or transaction link or to any industrial dispute or anything outside the control of the **bank**, its agents or sub contractors.

Variation

16. The **bank** may vary this Agreement at any time whether or not similar variation is made to the like agreements maintained by the **bank** from time to time with third parties. Subject to the requirements of statute, notification of any such variation that is to your disadvantage shall be given direct to the **Company** by the **bank** at least 30 days before we make the change. We may make any other change immediately and notify the **Company** direct within 30 days of the change.

Change of address

17. The **Company** shall immediately notify The Co-operative Bank, Customer Services, P.O. Box 250, Skelmersdale WN8 6WT, in writing of any change of name OR address. Any change of a **Cardholder's** name shall also be immediately notified and the **Company** undertakes that the **Cardholder** will so notify the **bank**. In the event of failure to notify, the **bank** may charge to the **Account** the cost of tracing the **Company** and/or the **Cardholder**.

General

18. This Agreement is governed by English Law.

Using and Sharing Your Information

19. **'The Co-operative Group'** means us, The Co-operative Group Limited (Co-operative Group), Co-operative Insurance Society Limited (CIS) and any companies or organisations the bank, Co-operative Group or CIS wholly or partly own or are owned by us at any time and any other independent Co-operative Societies. **'Information'** includes any **information** about you or anyone associated with you, which we or The Co-operative Group hold now or in the future as a result of the application process or other dealings with us or **The Co-operative Group**, searches or checks at credit reference or fraud prevention agencies, products or services you hold within **The Co-operative Group** and any transactions for goods or services arising out of your **account** (including the supplier and the type of goods or services), and such **information** may include sensitive **information** as defined in the Data Protection Act 1998.
 - (i) Your **information** may be held by us in any form and on any Co-operative Group database and used by us and The Co-operative Group for the purposes set out below.

- 19.1 **We** and **The Co-operative Group** may use, analyse and access your **information** to maintain and develop our relationships with **you**. **Information** shared with the credit reference and fraud prevention agencies may be accessed by other organisations and used by **us** and them to prevent fraud and money laundering. This may include the following purposes:
 - (i) checking details on applications for credit and credit-related facilities
 - (ii) to make credit decisions about **you** and anyone to whom **you** are linked financially
 - (iii) managing credit and credit related facilities
 - (iv) to consider and implement business, products and technology developments
 - (v) to undertake statistical analysis, financial risk assessment, money laundering checks; (which may include telephoning **you**), compliance and regulatory reporting, fraud prevention and recovering debt
 - (vi) checking details on insurance proposals and claims such as motor, household, credit, life and other insurance proposals and insurance claims for **you** and anyone else linked to **your** insurance proposal or claim
 - (vii) to help **us** identify products and services which may be of interest to **you** (unless **you** have asked us not to)
 - (viii) meeting any obligations **we** may have under the card scheme **your** card is issued under
 - (ix) checking details of job applicants and employees.

- 19.2 **We** may link your **information** between your **account(s)** and other products and services you have with **us** or **The Co-operative Group** and with **information** about others with whom you have a financial link.

- 19.3 **We** and **The Co-operative Group** may identify and tell **you** by letter, telephone, fax, including automated dialling, email or any other means of communication about products and services which may be of interest to **you** and which are offered by **us**, **The Co-operative Group** or other carefully selected organisations or companies. (If **you** do not wish to receive such information please write to **us** at Customer Services, The Co-operative Bank p.l.c., P.O. Box 250, Skelmersdale, WN8 6NY for more details, but please note that this may mean you will not receive information about business product or service developments which may be of benefit to you). **You** do agree that **we** can forward any newsletter, statement message, new terms and conditions or **information** about any changes to the way **your account(s)** operate or provide information on card carriers.

- 19.4 **We** will disclose **information** outside **The Co-operative Group** only:
 - (i) where you have provided **your** agreement
 - (ii) to **our** agents or subcontractors for operational reasons
 - (iii) to **our** affinity partner(s) if you have an affinity product(s)
 - (iv) to any persons, including, but not limited to, insurers, who provide a service or benefits to **you** or for **us** in connection with **your account(s)**
 - (v) to licensed credit reference agencies as set out below
 - (vi) to fraud prevention and other agencies to help prevent crime or where **we** suspect fraud
 - (vii) if compelled to do so by law
 - (viii) for the purpose of compliance and regulatory reporting and to confirm **your** identity for money laundering purposes, which may include checking the electoral register
 - (ix) to any person **we** will or intend to transfer **our** rights or obligations
 - (x) if **your** card or PIN are lost or stolen, or to meet any obligations **we** may have under any card scheme **your** card is issued under.

- 19.5 **We** may disclose **your information** and, where applicable, your business partners' and anyone to whom you are linked financially to licensed credit reference and/or fraud prevention agencies to help make financial or insurance proposals and claims decisions (this will be during the application process and on an ongoing and/or periodic basis, to decide whether to continue to make products or services available to **you** or adjust any level of credit) for **you** and anyone with whom you are linked financially – **our** enquiries or searches may be recorded and credit reference agencies will place a search footprint on your personal credit file and, where applicable, your business credit file. This may be seen by other lenders. Credit reference agencies supply us with both public (including the electoral register) and shared credit and fraud prevention information.

- 19.6 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. Information on applications will be sent to credit reference agencies and will be recorded by them including, where applicable, information on your business and its proprietors. The credit reference agencies may create a record of the name and address of your business and its proprietors if there is not one already.

- 19.6 **We** may also disclose **information** to licensed credit reference agencies about how you conduct **your account(s)** and this **information** may be shared with other financial institutions to help make financial decisions about you and anyone with whom you are linked financially. If **you** borrow and do not repay in full and on time, **we** may tell credit reference agencies who will record the outstanding debt. This information may be supplied to other organisations by credit reference agencies and fraud prevention agencies to perform similar checks and 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. If you have borrowed from us and do not make payments that you owe us we will trace your whereabouts and recover debts.

- 19.7 A link between joint applicants and/or any individual identified as **your** financial partner will be created at credit reference agencies, which will link **your** financial records. **You** and anyone else with whom you have a financial link understand that each other's **information** will be taken into account in all future applications by either or both of **you**. This linking will continue until one of **you** successfully files a disassociation at the credit reference agencies.

- 19.8 **You** agree that **your information** may be transmitted to, from and/or through any country as a result of **your use of your account(s)** and any services which form part of **your account(s)** irrespective of the levels of data protection provided in any particular country and at **your** own risk. If **we** transfer **your information** to an agent or subcontractor who provides a service to **us** in another country outside the European Economic Area **we** will ensure they agree to treat **your information** with the same level of protection as **us**.

- 19.9 If you write to **us** and pay a fee you have the right of access to **your information** held by **us**. Write to **us** at Customer Feedback, The Co-operative Bank p.l.c., P.O. Box 101, 1 Balloon Street, Manchester, M60 4EP.

- 19.10 You have a right of access to **your information** held by credit reference and fraud prevention agencies on payment of a fee. If you ask **we** will tell **you** the name and address of the credit reference and fraud prevention agencies **we** may use.

- 19.11 **We** and other organisations may access and use from other countries the information recorded by fraud prevention agencies.

- 19.12 Law enforcement agencies may access and use this **information**.

- 19.13 **We** may record and/or monitor telephone calls to enhance security, sort out complaints, improve our customer service and for staff training purposes.

Please call 08457 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., P.O. Box 101, 1 Balloon Street, Manchester M60 4EP. Registered in England and Wales No. 990937.

The Co-operative Bank is authorised and regulated by the Financial Services Authority (No. 121885), subscribes to the Lending Code and the Financial Ombudsman Service and is licensed by the Office of Fair Trading (No. 006110).

Calls may be monitored or recorded for security and training purposes. For BT customers, calls to 0844 numbers will cost 10.9p plus 5p per minute. Call charges from other companies may vary and you may want to check this with your service provider. Lines are open 24 hours a day.

Credit facilities are subject to status and are not available to anyone under 18 years of age. The Co-operative Bank reserves the right to decline any application.