

bSecure

Application & mandate

For Public Key Infrastructure service (PKI)

Important 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 notice headed 'Using Your Personal Information' provided with the terms and conditions of your account and the 'Your marketing preferences and consent declaration' 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 or update 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 CRAs, that the residential address you have provided 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 General Data Protection Regulation.

How to find out more

You can contact the credit reference agencies currently operating in the UK; the information they hold may not be the same so it is worth contacting them all.

- **TransUnion**, Consumer Services, P.O. Box 491, Leeds LS3 1WZ or call 0330 024 7574 or log on to www.transunion.co.uk
- **Equifax Ltd**, Customer Service Centre, P.O. Box 10036, Leicester LE3 4FS or call 0844 335 0550 or log on to www.equifax.co.uk
- **Experian Ltd**, Consumer Help Service, P.O. Box 9000, Nottingham NG80 7WF or call 0344 4818000 or log on to www.experian.co.uk
- If you want to receive details of the relevant fraud prevention agencies, please contact us at:
Fraud Operations, The Co-operative Bank, 4th Floor Delf House, Southway, Skelmersdale WN8 6NY.

1 bSecure application form

(a) Business/organisation details

Name

Company registration number (if applicable)

Address

(b) Account details

Account name

Branch

Sort code - -

Account number

Postcode

Telephone

Fax number

Email address

Unless otherwise stated this is the account which charges will be debited to.

(c) Communication address

Title

Forename

Surname

Position

(d) Registered address of organisation Please complete if different to Section c

Address

Postcode

Telephone

Fax number

2 bSecure authorised users

Please complete the section below for all authorised users of bSecure. Please note a card will be issued to each authorised user.

(1) Title

First name

Middle name

Surname

Telephone

Position

Department

Email address

(3) Title

First name

Middle name

Surname

Telephone

Position

Department

Email address

(2) Title

First name

Middle name

Surname

Telephone

Position

Department

Email address

(4) Title

First name

Middle name

Surname

Telephone

Position

Department

Email address

3 Card readers

Please state the number of card readers you require (minimum of 1)

4 Declaration and signature authorisation – please complete declaration (A) or (B) depending on your business type.

In order that the authorised users who are non-signatories detailed in Section (2) can be added to the bSecure service, the section below must be signed by existing current account signatories in accordance with their specified signing instruction, as detailed on the current account mandate. It is important that you read and understand the section entitled Your Information (including the parts about credit reference and fraud prevention agencies) at the beginning of this application form and the notice headed 'Using your personal information' provided with your terms and conditions. By signing this application you agree that we can use your information in this way.

Signature (1) X	<input type="text"/>	Name	<input type="text"/>
		Date	<input type="text"/>
Signature (2) X	<input type="text"/>	Name	<input type="text"/>
		Date	<input type="text"/>
Signature (3) X	<input type="text"/>	Name	<input type="text"/>
		Date	<input type="text"/>
Signature (4) X	<input type="text"/>	Name	<input type="text"/>
		Date	<input type="text"/>

Declaration A – Sole Traders and Partnerships (all partners must sign)

I/We, the owner of/the partners of the firm:

(the "Business")

Authorises and requests The Co-operative Bank p.l.c. (the "bank") to:

- register the Business for the bSecure Service
- accept instructions (including written instructions sent by facsimile and electronic instructions through the use of digital signatures and/or identification numbers or passwords) from the Business in connection with the Account(s) opened from time to time by the bank on our behalf at our request and the Service, provided that the instructions are given and/or signed in accordance with the signing authority listed in the Signature Verification Section (5) on the Account mandate
- Instructions shall mean: cheques, bills of exchange, promissory notes or other orders for payment drawn, made or accepted on our behalf (even if the payments cause the Account(s) to be overdrawn) and requests or instructions made in writing or electronically through the use of digital signatures and/or identification numbers or passwords, concerning the Account(s), our affairs or property (including the opening of new Account(s) or the request for/utilisation of any Services which the bank makes available on the Account(s), the arranging of facilities and creation of security).

I/We agree:

- that the information provided in this mandate and application form is true and correct
- that, having read and considered the terms and conditions of the bSecure Service, I/we accept them
- that this authority will remain in force notwithstanding any change in the constitution, name or membership of the business.

Signature (1) X	<input type="text"/>	Name	<input type="text"/>
		Date	<input type="text"/>
Signature (2) X	<input type="text"/>	Name	<input type="text"/>
		Date	<input type="text"/>
Signature (3) X	<input type="text"/>	Name	<input type="text"/>
		Date	<input type="text"/>
Signature (4) X	<input type="text"/>	Name	<input type="text"/>
		Date	<input type="text"/>

Declaration B – Limited Companies, Limited Liability Partnerships, Schools, Unincorporated Associations, Clubs, Charities, Voluntary Organisations, Societies and Trusts (all Trustees must sign)

On behalf of

(the "Company") (the "LLP") (the "School") (the "Organisation")†

I/We authorise and request The Co-operative Bank p.l.c. (the "bank") to register the company/LLP/school/organisation for the bSecure service.

Name of Director/Chairman/Member/Head teacher/Trustee†

Signature X	<input type="text"/>	Date	<input type="text"/>
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Name of secretary/member† (This must be a different individual to above)

Signature X	<input type="text"/>	Date	<input type="text"/>
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Excerpt of minutes of a meeting of directors/members/trustees/governors† of

Held at	<input type="text"/>	on	<input type="text"/>
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It was resolved that:

- The Co-operative Bank p.l.c. (the "bank") shall be authorised and requested to provide the bSecure Service to us.
- The bank shall be authorised to accept instructions (including written instructions sent by facsimile and electronic instructions through the use of digital signatures and/or identification) from the Business in connection with the Account(s) opened from time to time by the bank on our behalf at our request and the Service, provided that the instructions are given and/or signed in accordance with the signing authority listed in the Signature Verification Section (5) on the Account mandate.
- Instructions shall mean: cheques, bills of exchange, promissory notes or other orders for payment drawn, made or accepted on our behalf (even if the payments cause the Account(s) to be overdrawn) and requests or instructions made in writing or electronically through the use of digital signatures and/or identification numbers or passwords, concerning the Account(s), our affairs or property (including the opening of new Account(s) or the request for/utilisation of any Services which the bank makes available on the Account(s), the arranging of facilities and creation of security).
- The Directors/Members/Trustees/Governors having read and considered the Terms and Conditions of the bSecure Service, agreed to accept them.
- This authority shall remain in force notwithstanding any change in our constitution, LLP agreement (if applicable), name or membership.
- Pursuant to section 82 of the Charities Act 1993, and have been given a general authority to enter into obligations on our behalf and that a copy of the trustees' resolution confirming such delegation shall be annexed to the bank mandate. (Charities only – please print names of two authorised signatories.)

Signature X	<input type="text"/>	Name	<input type="text"/>
		Date	<input type="text"/>

be authorised to sign this declaration on our behalf.

† Delete as appropriate


Before returning your application

Before returning your bSecure application form and mandate and other supporting documentation please ensure that you have completed all details in the spaces provided and signed in all places marked with an X.

Please return your completed bSecure application form and mandate and other supporting documentation to:
Digital Business Banking, The Co-operative Bank p.l.c., 6th Floor, Balloon Street, Manchester M60 4EP.

Should you require any assistance when completing your forms please contact Digital Business Banking at bsecure@co-operativebank.co.uk

Your marketing preferences and consent declaration

 At The Co-operative Bank p.l.c. (trading names - smile, Platform and Britannia) we would like to keep you up to date with details of our banking products and services such as: current accounts, savings, secured and unsecured lending products.

If you consent to us contacting you for this purpose, please tick the relevant box(es):

You have the right to withdraw, object to, or change your marketing preferences at any time by either calling us or visiting one of our branches.

by post by telephone by email by text message

The Co-operative Bank p.l.c. would also like to keep you up to date with relevant products and services available to you by our carefully selected **third parties**.

(Go to co-operativebank.co.uk/global/thirdparties) Please tick if you consent to this:

For bank use only

Other details (Any further information/specific instructions)

Declaration

I can confirm that the application has been received and the customer has completed the mandate correctly.

Print name

Signature

Date

Please call the Business Banking or Commercial Banking accounts telephone numbers, which are available on our website 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. subscribes to the Standards of Lending Practice which are monitored by the Lending Standards Board.

*Lines open 8am-6pm Monday to Friday. Calls to 03 numbers cost the same as calls to numbers starting with 01 and 02. Calls may be monitored or recorded for security and training purposes.

The Co-operative Bank p.l.c. reserves the right to decline any application.

Information correct as at 12/2021