

Cardholder Application Form



Place a cross against the product for which you require a new cardholder.

onecard Corporate Card Purchasing Card

Guidelines for completing this form

On screen

- Use the tab key to move between the relevant fields
- Do **not** use the return or enter keys
- Please refer to the icons as you complete the form for additional 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

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").

Please note your application may be delayed if not fully completed.

1. Billing Unit details

Business/
Organisation name

Billing Unit name

Billing Unit number* – please insert your 16 digit account number as shown on your Summary Statement:

***We are unable to process your application without the Billing Unit number.**

Reporting Unit name

2. Cardholder details

Please ensure ALL sections are completed, missing or partial information will delay the opening of the card.

Title Mr Mrs Miss Ms Other

If 'Other', please specify

First name

Middle name(s)

(please provide the middle name(s) in full)

Surname

Name as you wish it
to appear on the card

(e.g. title, first name, middle initial and surname (max. 19 characters incl. spaces))

Residential address

Address Line 2

Address Line 3

Address Line 4

Postcode

Country of residence

Great Britain

OR Other

If 'Other', please specify

What is the nationality
of the cardholder?

Date of birth
(DD/MM/YYYY)

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

Preferred telephone/
mobile number

Alternative telephone/
mobile number

Email address

i Security password from the cardholder for identification (max. 15 characters, no spaces)

Correspondence address (optional)

Only required where cards or statements are being posted to you directly.

Please provide your correspondence address below, or if this is the same as your residential address above, please mark here

Address Line 1

Address Line 2

Address Line 3

Address Line 4

Postcode

3. Cardholder details to be specified by the company/organisation

What monthly credit limit is required
for this cardholder?

£

Card options *i*

Place a cross in the box for your choice of card

Standard

Gold (**onecard** only)

Black ePCS Branded (ePCS customers only)

Is a cash withdrawal facility required? *i*

Yes

No

Is a single transaction limit required? *i*

Yes

No

If 'Yes', how much?

£

Cardholder reference number (optional)
(for identification of your cardholder on reports)

Please refer to **onecard**, Corporate Card or Purchasing Card Charges sheet for information on charges applicable to each card.

4. 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 to comply with laws that apply to us. This request will not affect your ability to obtain credit (for example for a loan or credit card) in the future.

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) and Callcredit (www.callcredit.co.uk/crain). 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.natwest.com/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, we may refuse to provide the services and financing to you.

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

1. you are holding authorisation from the other officers and beneficial owners to agree to the searches against them as individuals and use of the information indicated in this agreement;
 2. you will promptly notify them of any changes we notify to you about the use of information provided in this form or obtained as a result of the credit searches;
 3. you have notified the other officers and beneficial owners that if they would like a copy of the information we hold on them or have any questions about how we use that information they should write to the bank at the address shown in our full Privacy Notice; and
 4. you have retained a copy of this form and have provided the other officers and beneficial owners with a copy of this form including our Privacy Notice.

As part of the application process we may ask you to verify your compliance with the process set out above.

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.

5. Authorisation by the business/organisation

Please issue a NatWest card to the person named in section 2, who is authorised by the company/organisation to undertake card transactions as defined in the card Terms and Conditions.

The company/organisation agreed that it will meet all expenditure and other charges and interest incurred through the use of the card or in respect of transactions.

Signed in accordance with the card programme Application Form or as amended by previously completed Amendment Forms.

Authorised signature(s)

X

Authorised signature(s)

X

Name (title, first name and surname)

Name (title, first name and surname)

Date (DD/MM/YYYY)

Date (DD/MM/YYYY)

6. Business/Organisation Checklist

- Have all relevant sections been completed in full, e.g. full name details?
- Have the persons authorised to bind your organisation signed **section 5**?

7. What to do next

Please check to ensure you have completed all relevant sections of the Cardholder Application Form, and once printed make sure the agreement is signed in **section 5**. Then send the form electronically to Commercial Card Operations using the appropriate email address: Application.Forms@natwest.com or if ePCS: ePCSAccountApplications@natwest.com. Alternatively you can send the form to NatWest, Commercial Cards Division, Cards Customer Services, PO Box 5747, Southend-on-Sea SS1 9AJ.

Please retain a copy of the completed Cardholder Application Form for your records.

Additional information

The following is intended for reference as you complete the Cardholder Application Form, if you need any help filling out the form or have a question, please ask your Relationship Manager.

i 2. Cardholder details – Anti-money laundering regulations require that we obtain certain information, including full name, date of birth, nationality and residential address of cardholders.

i 2. Cardholder's telephone number and email address – Failure to provide these details may delay transaction authorisation.

i 2. Security Password – This should be a memorable word that we can use to identify the cardholder by phone.

i 3. Card type – Choose which type of card is appropriate for the cardholder.

i 3. Cash withdrawal facility – Select whether the cardholder can use their card to withdraw cash.

Please refer to NatWest onecard, Corporate Card or Purchasing Card Charges sheet for cash withdrawal fees.

i 3. Single transaction limit – Choose whether you require a single transaction limit for the cardholder. Where you do, please also provide us with the limit.

HOW WE WILL USE YOUR INFORMATION

Who we are

At National Westminster Bank PLC we do all we can to respect your rights to privacy and the protection of your personal information. We are a member of The Royal Bank of Scotland Group (“RBS”) and this notice sets out a summary of what we, and other companies in RBS, do with your information in order to run our business and provide our customers with products and services.

We encourage you to read our full privacy notice on our website www.natwest.com/privacy for more detailed information on how we use your information and your rights in relation to that. Our privacy notice may be updated from time to time and we will communicate any changes to you and publish the updated notice on our website.

The information we use and where we get it from

We collect and process various categories of personal information, including basic information such as name and contact details, and information about financial circumstances, accounts and transactions.

Most of your information will have been provided by you (or our customer), or created through the use of our products and services. We also collect information from the technology you use when dealing with us and from third party organisations (such as other RBS companies, credit reference agencies or public sources).

In order to protect us or you, for example to prevent fraud or to make our services accessible to you, we may also process certain special categories of information, such as information about your health, or information about your personal characteristics (biometric information).

Where permitted by law, we may process information about criminal convictions or offences and alleged offences for specific and limited activities and purposes, such as to perform checks to prevent and detect crime, to comply with laws relating to money laundering, fraud, terrorist financing, bribery and corruption, and for international sanctions,

For more information about the types and sources of information we process please see our full privacy notice.

Your rights

You have certain legal rights to control what we do with your information. This includes a right to get access to your personal information; to request us to correct or update incorrect information; to object to or request that we restrict processing your information in certain circumstances; to object to direct marketing; and to receive the personal information you provided in a portable format.

For more information about your rights, including how to exercise them and the circumstances in which they apply, please see our full privacy notice or contact us at 03457 888 444 or contact your Relationship Manager.

It is important to understand that in some cases, exercising your rights may mean that we are no longer able to provide you with products or services.

If you wish to raise a complaint on how we have handled your personal information, you can contact our Data Protection Officer at 03457 888 444.

We hope that we can address any concerns you may have, but you can always contact the Information Commissioner's Office (ICO). For more information, visit www.ico.org.uk.

How we and other RBS companies use your information

We and other RBS companies use your information primarily to provide you with products and services, to better understand our customers' needs and improve the products and services we offer, and for the day to day running of our business. We also use it to comply with laws and regulations that apply to us and to protect our business, our customers and employees.

For more detailed information about the purposes for which we use your information, please see Schedule A of our full privacy notice (Schedule of Processing Purposes).

Sharing your information outside RBS

We keep your information confidential and will only share your information outside of RBS for the purposes mentioned in our privacy notice. This may include sharing with third parties such as service providers, credit reference and fraud prevention agencies and law enforcement agencies or regulators,

For more detailed information about the third parties with whom we may share your information, please see Section 7 of our full privacy notice (Sharing with third parties).

Transferring information overseas

Most of the information we hold on you will be used and stored in the UK. However, we may transfer your information overseas as some of our operations, regulators and third party providers are not based in the UK.

We will only transfer your information where lawfully permitted and in compliance with applicable laws.

For more information about overseas transfers and your associated rights, please see Section 8 of our full privacy notice (Transferring information overseas).

Marketing

Unless you have told us not to, we will send you marketing information relating to products and services that we think will be of interest and relevant to you. If you change your mind and no longer want to receive these communications you can tell us at any time by contacting us at 0131 556 8555 or Minicom 0345 900 5960, emailing largemarketadmin@natwest.com or speaking to your Relationship Manager or Business Manager Team.

RBS will not share your information with third parties for their own marketing purposes without your permission.

Communications about your account

We may contact you with information relevant to the operation and maintenance of your account by a variety of means, including via online banking, mobile banking, email, text message, post and/or telephone. If at any point in the future you change your contact details you should tell us promptly about those changes.

Credit reference and fraud prevention agencies

When you apply for a product or service we may request information about you from credit reference agencies and we will explain the details and what that means for you when you apply. We use a system of credit scoring to assess your application and decisions may be taken based solely on automated checks of information from credit reference and fraud prevention agencies and internal RBS records.

We will continue share information with credit reference agencies about how you manage your account, for example account balances and repayment history.

We use and share information because we have an interest to prevent fraud and money laundering, to manage our risk and protect our business and to comply with laws that apply to us (including verifying your identity and assessing the suitability of our products).

We might also check and share your information with fraud prevention agencies. If fraud is identified or suspected, these agencies may keep a record of that information and we may refuse to provide any services. Law enforcement agencies may access and use this information.

Information shared with credit reference and fraud prevention agencies will be seen by other organisations that rely on this information. You can obtain copies of the information held by these agencies but they might charge a fee. For further information about credit reference agencies and how they use personal information, please visit: Experian (www.experian.co.uk/crain), Equifax (www.equifax.co.uk/crain) and Callcredit (www.callcredit.co.uk/crain). Please note that we may use other agencies from time to time.

For more information on how we use and share information, please see Section 11 of our main privacy notice (Credit reference and fraud prevention agencies).

How long we keep your information

We don't keep your information for longer than we need to, which is usually up to six years after your relationship with the bank ends, unless we are required to keep it longer (for example due to a court order or investigation by law enforcement agencies or regulators).

Security

We are committed to ensuring that your information is secure with us and with third parties who act on our behalf. We use many tools to make sure that your information remains confidential and accurate and we may monitor or record calls, emails, text messages or other communications in order to protect you and us.