

Anytime Internet and Telephone Banking Business Application Form



Please note – when filling out this form on-screen please use the tab and arrow keys to move between the relevant fields. Ensure you do **not** use the return or enter keys. Please complete in BLOCK CAPITALS. Mark option boxes with an 'X'. If filling out this form by hand please complete in BLOCK CAPITALS and in black ink.

- Complete sections 1, 2 and 3 of the form, plus the relevant section for your organisation and sign where required. Please read the Terms in section 7 and complete section 8 before returning your application.
- This form supports applications to Anytime Internet and Telephone Banking for up to 3 Users. If you require any additional Users please complete an additional application form.
- If you are an existing Ulster Bank personal customer, note that once you register your business for Anytime Internet Banking you will be able to view both your business and personal accounts online using the same login details. If you have an additional business you will need to register this separately.
- Please note that we are unable to provide Anytime Internet and Telephone Banking for two to sign Trust accounts or One to sign Trust accounts where the trustee does not have the power to authorise transactions.

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 ulsterbank.ie/privacy

Who we are

The organisation responsible for processing your information is Ulster Bank Ireland DAC, a member of The Royal Bank of Scotland Group ("RBS").

1. Business details

Business name	<input type="text"/>		
Sort code	<input type="text"/>	Account number	<input type="text"/>

2. Personal details

All applicants to complete

Complete personal details for each User who requires Ulster Bank Anytime Internet and Telephone Banking.

2.1 User 1

Title	Mr <input type="checkbox"/>	Mrs <input type="checkbox"/>	Miss <input type="checkbox"/>	Ms <input type="checkbox"/>	Other <input type="checkbox"/>	<input type="text"/> (please specify)
First name	<input type="text"/>					
Middle name(s)	<input type="text"/>	<input type="text"/>				
Surname	<input type="text"/>					
Date of birth (DD/MM/YYYY)	<input type="text"/>					
Home address line 1	<input type="text"/>					
Home address line 2	<input type="text"/>					
Home address line 3	<input type="text"/>					
Home address line 4	<input type="text"/>					
Postal code	<input type="text"/>					
Mobile phone number	<input type="text"/>					

Email address

Country of residence

Do you have a UB personal account? Yes No

If yes, please provide the following: Account number Sort code

How we will use and share your information

(a) The Central Credit Register, credit reference and fraud prevention agencies

We may request information about you from the Central Credit Register and credit reference agencies to check your credit status to help assess what product you are most suitable for and/or your ability to repay any credit. They may keep a record of our request(s) and this may affect your ability to obtain credit elsewhere.

Further information about the Central Credit Register and credit reference agencies and how they use personal information, can be obtained from the Central Credit Register (www.centralcreditregister.ie) and the Irish Credit Bureau (www.icb.ie).

You can review the ICB Fair Processing Notice, which is available at [www.icb.ie/pdf/Fair Processing Notice.pdf](http://www.icb.ie/pdf/Fair%20Processing%20Notice.pdf).

Application decisions may be taken based on solely automated checks of information from the Central Credit Register, 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 ulsterbank.ie/privacy or contact us at the following numbers:

1800 283062 – Opening hours are Mon to Sun 08.00 – 22.00, from abroad 003531 804 7475; lines are open 24/7.

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 the Central Credit Register, 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 to assess your suitability for our products.

If your application is declined we will normally keep your information for up to 7 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 bank account and sanctions screening.

We may be required to disclose certain information to regulators, government bodies and similar organisations, 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 the Office of the Revenue Commissioners. The Office of the Revenue Commissioners may exchange this information with other countries' tax authorities.

Marketing information

If you agree, we would like to keep you informed about products, services and offers that we believe may be of interest to you. Please let us know how you would like to be informed:

Letter Phone Email Text

We 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.

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.

Signature of User 1

Date (DD/MM/YYYY)

2.2 User 2

Title Mr Mrs Miss Ms Other
(please specify)

First name

Middle name(s)

Surname

Date of birth (DD/MM/YYYY)

Home address line 1

Home address line 2

Home address line 3

Home address line 4

Postal code

Mobile phone number

Email address

Country of residence

Do you have a UB personal account? Yes No

If yes, please provide the following: Account number Sort code

How we will use and share your information

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Ulster Bank Ireland DAC. A private company limited by shares, trading as Ulster Bank,
Ulster Bank Group, Banc Uladh, Lombard and Ulster Bank Invoice Finance.
Registered in Republic of Ireland. Registered No 25766. Registered Office:
Ulster Bank Group Centre, George's Quay, Dublin 2, D02 VR98.
Ulster Bank Ireland DAC is regulated by the Central Bank of Ireland.
Calls may be recorded.

When the Central Credit Register, 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

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We may be required to disclose certain information to regulators, government bodies and similar organisations, 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 the Office of the Revenue Commissioners.

The Office of the Revenue Commissioners may exchange this information with other countries' tax authorities.

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Confirming your agreement

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Signature of User 2

Date (DD/MM/YYYY)

2.3 User 3

Title Mr Mrs Miss Ms Other
(please specify)

First name

Middle name(s)

Surname

Date of birth (DD/MM/YYYY)

Home address line 1

Home address line 2

Home address line 3

Home address line 4

Postal code

Mobile phone number

Email address

Country of residence

Do you have a UB personal account? Yes No

If yes, please provide the following: Account number Sort code

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The Office of the Revenue Commissioners may exchange this information with other countries' tax authorities.

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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.

Signature of User 3

Date (DD/MM/YYYY)

3. Your Organisation's legal status

Please select your organisation's legal status then progress to the appropriate section:

- Sole trader – continue to section 4.
- Company – continue to section 5.
- Partnership – continue to section 6.
- Club/Society/Association/Charity/Trust (Unincorporated Body) – continue to section 6.

4. Declaration – sole trader

Full name of sole trader

Business name

Important information – please read carefully

I wish to use Ulster Bank Anytime Internet Banking and Telephone Banking (the "Service").

I confirm that the Bank is authorised to accept Ulster Bank Anytime Internet Banking and Telephone Banking instructions on the account or accounts from the Person(s) detailed above (the "Users").

I acknowledge that the User may be using the Service for their personal accounts as well.

I acknowledge that, by allowing the User to set up his/her personal accounts on the Service, the User would have the ability to use the Service to make transfers from the accounts of the business to his/her personal accounts.

If two or more people are named as signatories in respect of any account, the Bank is authorised, when providing Ulster Bank Anytime Internet Banking and Telephone Banking, to accept and act upon verbal and electronic instructions authorising account withdrawals given by any one of the persons named as signatories.

If there is more than one User, we will act on the instructions of any one of you but you are each responsible jointly and severally for all transactions carried out and for the repayment of any borrowing which arises on your account.

I agree that if an account provides for more than one signatory, and the existing instructions for operations on the account do not permit any one person to operate the account alone, we hereby authorise the Bank to accept the instructions (whether verbal or electronic) of the User alone in respect of matters relating to the operation of the account(s) by means of Ulster Bank Anytime Internet Banking and Telephone Banking.

I have read and accepted the Terms for Ulster Bank Anytime Internet Banking and Telephone Banking in section 7.

Signature

Date (DD/MM/YYYY)

Please note – you must provide identification and address verification documents to your Branch for Users where they have not been previously supplied and verified. This is to maintain the security on your business accounts and to satisfy regulatory requirements around account opening.

Please progress to section 8.

5. Resolution – company board

The Chairperson of your board meeting – either a Director or the Company Secretary – must sign this resolution.

Company name

At a meeting of the Directors of the Company held on the

Date (DD/MM/YYYY)

The application by (provide full names of each User):

User 1

User 2

User 3

Important information – please read carefully

The User(s) (“User(s)”) for Ulster Bank Anytime Internet Banking and Telephone Banking (“the Service”) detailed above was considered and it was resolved that:

1. The application and the terms for the Service (now produced to the meeting) be approved and that the User(s) is authorised to sign the application form and agree to the terms of the Service for and on behalf of the Company in respect of the Company’s account(s).
2. The User(s) be authorised to sign any documentation in addition to the application form, which may be necessary from time to time for the provision of the Service.
3. The User(s) described within this application form can give instructions in writing, electronically or by telephone or fax or by any other means agreed by the User(s) for all purposes in connection with the Service including (but not limited to) instructions for the setting up of accounts, bill payments and inter account transfers.
4. It was acknowledged that the User(s) may also use the service to access and carry out transactions on his/her personal accounts using the same security codes as those used for the Company’s accounts. It was also acknowledged that, by allowing the User(s) to set up his/her personal accounts on the Service, the User would have the ability to use the Service to make transfers from the accounts of the Company to the User’s personal accounts.
5. If two or more people are named as signatories in respect of any account, the Bank is authorised, when providing the Service, to accept and act upon verbal and electronic instructions authorising account withdrawals given by any one of the persons named as signatories.
6. The Company agrees that if an account provides for more than one signatory, and the existing instructions for operations on the account do not permit any one person to operate the account alone, the Company hereby authorises the Bank to accept the instructions (whether verbal or electronic) of the User alone in respect of all matters relating to the operation of the account(s) by means of the Service.
7. The Company agrees that personal information about directors provided to the Bank may be used as described in the personal details section on the first page(s) of this application form.

I certify that the above resolution was passed.

Signed by the Chairperson of the meeting (Director or the Company Secretary)

Name

Position

Signature

Date (DD/MM/YYYY)

Please note – you must provide identification and address verification documents to your Branch for Users where they have not been previously supplied and verified. This is to maintain the security on your business accounts and to satisfy regulatory requirements around account opening.

Please progress to section 8.

6. Declaration – Partnership/Charity/Club/Society/Association/Trust (Unincorporated body)

All Partners/Officials must sign this declaration to apply for Ulster Bank Anytime Internet Banking and Telephone Banking

I/we being the Partners/Officials of:

Business name

Important information – please read carefully

I/We agree that the User (“User”) described within this application form can access our business account(s) using Ulster Bank Anytime Internet and Telephone Banking (“the Service”) in accordance with the Ulster Bank Anytime Internet and Telephone Banking terms.

I/We agree for and on behalf of the business to be bound by these terms.

I/We acknowledge that the User maybe using the service for their personal accounts as well.

I/We acknowledge that, by allowing the User to set up his/her personal accounts on the Service, the User would have the ability to use the Service to make transfers from the accounts of the business to his/her personal accounts.

If two or more people are named as signatories in respect of any account, the Bank is authorised, when providing Ulster Bank Anytime Internet and Telephone Banking, to accept and act upon verbal and electronic instructions authorising account withdrawals given by any one of the persons named as signatories.

If there is more than one User, we will act on the instructions of any one of you but you are each responsible jointly and severally for all transactions carried out and for the repayment of any borrowing which arises on your account.

We agree that if an account provides for more than one signatory, and the existing instructions for operations on the account do not permit any one person to operate the account alone, we hereby authorise the Bank to accept the instructions (whether verbal or electronic) of the User alone in respect of all matters relating to the operation of the account(s) by means of Ulster Bank Anytime Internet and Telephone Banking. This does not apply to Trusts where the Trust Deed indicates that two or more signatories must give instructions on the account or accounts.

We agree that personal information about partners/officials provided to the Bank may be used as described in the personal details section on the first page(s) of this application form.

Please ensure that all signatories have signed this agreement.

Full name

Signature

Date (DD/MM/YYYY)

Please note – you must provide identification and address verification documents to your Branch for Users where they have not been previously supplied and verified. This is to maintain the security on your business accounts and to satisfy regulatory requirements around account opening.

Full name

Signature

Date (DD/MM/YYYY)

Please note – you must provide identification and address verification documents to your Branch for Users where they have not been previously supplied and verified. This is to maintain the security on your business accounts and to satisfy regulatory requirements around account opening.

Full name

Signature

Date (DD/MM/YYYY)

Please note – you must provide identification and address verification documents to your Branch for Users where they have not been previously supplied and verified. This is to maintain the security on your business accounts and to satisfy regulatory requirements around account opening.

Full name

Signature

Date (DD/MM/YYYY)

Please note – you must provide identification and address verification documents to your Branch for Users where they have not been previously supplied and verified. This is to maintain the security on your business accounts and to satisfy regulatory requirements around account opening.

Full name

Signature

Date (DD/MM/YYYY)

Please note – you must provide identification and address verification documents to your Branch for Users where they have not been previously supplied and verified. This is to maintain the security on your business accounts and to satisfy regulatory requirements around account opening.

Certified that the above resolutions were duly passed and duly signed by the Chairperson.

7. Terms for online and telephone banking (excluding Bankline)

These Terms should be read in conjunction with the Bank's Business Banking Terms and Conditions which have previously been provided to and accepted by the Customer. A copy is available from the Bank on request. These Terms should also be read in conjunction with the Anytime for Business Application Form, which is the related application form for the purposes of this Service. The signing instructions governing this Service are set out in this Anytime for Business Application Form. If there is any inconsistency between the signing instructions provided for this Anytime Application Form and the signing instructions provided for in any other application form which the Customer may sign in favour of the Bank, these signing instructions will override such other instructions for the purposes of this Service only.

7.1 Instructions

7.1.1 The Customer authorises the Bank to act on an instruction to make payments to or from the Customer's Account(s) when the transaction has been authenticated by the Security (see Section 7.2) procedure.

7.1.2 The User(s) will be the Customer or someone else appointed by the Customer to operate the Service and give instructions.

7.1.3 The Bank is under no obligation to allow an instruction to be cancelled or amended once received and even if the Bank tries to reverse or revoke an action carrying out an instruction, it may not be able to do so.

7.1.4 The Bank will only act on an instruction during the hours of operation on a day on which commercial banks are open for business in Ireland (a "Business Day") and in accordance with the cut off times advised by the Bank.

7.1.5 The Customer is responsible for all instructions given between the time the User passes the Security procedure until the User exits the Service. This includes any input errors or Instructions sent by someone other than the User, so Users should not leave the Service unattended while still logged on.

7.1.6 If a transaction overdraws the Account or exceeds an agreed overdraft limit it will create an unarranged overdraft.

7.1.7 The Bank does not guarantee that the Service will always be available for use.

7.1.8 The Bank may suspend the User's use of the Service for security reasons, or where the Bank suspects unauthorised or fraudulent use of the Service. Unless there is a security or other legal reason not to, the Bank will notify the User either before it takes action, or immediately after, and give reasons for doing so.

7.2 Security

7.2.1 The Customer and each User must keep all security details secret and devices secure and prevent them from becoming known to or accessible by any unauthorised person.

7.2.2 If the Customer or a User receives a request to disclose any security details in full (even if the use of the Bank's name and logo and appear to be genuine) it will be fraudulent. The Customer or User must not reveal the security details and must report the request to the Bank immediately.

7.2.3 The Customer or User must contact the Bank immediately if they suspect or believe that:

- a security device is lost, misused or stolen;
- any security details may be known to an unauthorised person;
- there has been any unauthorised use of the Service.

7.2.4 Calls to Anytime Telephone Banking may be recorded.

7.3 Fees and Charges

The Customer will pay the Bank's charges for the Service as agreed and confirmed at account opening or when providing the Service. Those fees and charges are set out in Ulster Bank's 'A Guide to Business Current Account Fees' and 'Payment and International Banking Charges' which are available at our branches or on the Ulster Bank website (www.ulsterbank.ie). Details of new or increased charges will be notified to you at least sixty days before they are introduced.

7.4 Changes

The Bank may change the operation of the Service or any Service material, the website and software at any time and will give notice of any material changes.

7.5 Termination

7.5.1 The Customer may terminate the Service by giving the Bank written notice at any time.

7.5.2 The Bank may terminate the Service by giving the Customer not less than 60 days' notice.

7.5.3 Under the following circumstances, the Bank may terminate the Service without notice and with immediate effect, or suspend or limit the Customer's or any User's use of the Service:

- the Bank suspects that the security details or devices have not been kept safe;
- the Bank suspects unauthorised or fraudulent use of the security details or devices;
- any other circumstances occur which cause the Bank to believe that the Customer's obligations to the Bank may not be met;
- the Bank considers it appropriate for the Customer's protection.

The Bank will notify the Customer of this action as soon as possible.

8. Checklist

Before returning this application please check that you have supplied the following:

Section 1

- Full business name completed.
- Correct sort code (6 digits) and account number (8 digits) – you can find your sort code and account number on your statement or in your cheque book.

Section 2

- All personal details for each User is correct, including:
 - Title
 - Forename(s)
 - Surname
 - Date of birth
 - Home address
 - Signed and dated by User.
- Legal status selected in section 3.
- Terms have not been altered.
- All pages of the application are enclosed.
- Sole traders**
Section 4 sole trader declaration has been signed and dated by the owner of the business.
- Companies**
Section 5 has been completed, signed and dated by the company secretary or a company director.
- Partnerships**
Section 6 has been completed, signed and dated by ALL partners.
- Charities/Clubs/Societies/Associations/Trusts (Unincorporated bodies)**
Section 6 has been completed, signed and dated by ALL officials.

9. Submitting your application

Return the completed application to your local branch or post to the following address. No stamp is required.

Ulster Bank Anytime Internet Banking
PO Box 10558
FREEPOST F2023
Dublin 2