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onecard is a payment solution that provides clear visibility and control of your T&E and purchasing expenditure and helps improve cash flow. For full details on the features and benefits that are available with **onecard** please refer to your Relationship Manager.

This Account Opening Form should be used for the following types of organisations*:

- Limited companies
- Other corporate bodies, e.g. limited liability partnerships, charitable incorporated organisations and bodies established by statute
- UK public sector organisations
- Partnerships of four or more partners
- Charities without individuals as trustees

***Your organisation must be registered in the UK and have an annual turnover of £2M or above (turnover restriction does not apply to ePCS applications).**


If your organisation does not fall into one of the categories above please contact your Relationship Manager to discuss our Business Credit Card. Applications must be made via NatWest Relationship Managers in the relevant jurisdiction. For example, if your organisation is in the UK, the application must be made via NatWest in the UK.

Important

The NatWest onecard Terms & Conditions, tariff information, Direct Debit guarantee and insurance policies are provided in this application pack. This information is important – you should read it carefully before proceeding with the completion of the Account Opening Form and print or save a copy for your own records.

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
- The completed form can be printed but not saved
- Please refer to the  icons as you complete the form for additional information.

By hand

- To print the form, please use one of the print options in **section 8**
- Complete in **BLOCK CAPITALS** and in black ink
- Please refer to the additional information provided at the back of the form as you complete the form.

Authorised Contacts

- Appoint specific Programme Administrators for this Commercial Card programme in **section 2 if required**
- Ensure **section 6 of the form is signed** in accordance with your existing signing authorisation(s).

If you require any of the optional forms mentioned in this form, for example the Cardholder Schedule to request more than 3 cardholders, or the Amendment Form, please request from your Relationship Manager or download them at www.natwest.com/onecard.

Please ensure that your authorised contacts (listed in **section 2**) and cardholders (listed in **section 5.2**) are provided with a copy of Schedule 1 How we will use and share your information, provided at the end of this form.

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

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.

For full details about how we use the personal and financial information of our customers, please see the NatWest onecard Terms and Conditions.

Who we are

The organisation responsible for processing your information is National Westminster Bank Plc, a member of The Royal Bank of Scotland Group (“RBS”).

1. Business/Organisation details

Full legal name of the business/organisation

Trading name (if different from the name above)

VAT registration number

Business/Organisation address

Please enter your business/organisation address.
This is the address we will use for statements and correspondence.

Address Line 1

Address Line 2

Address Line 3

Town or City

Postcode

2. Authorised Contacts

2.1. Programme Administrator

This will be the person who we will send statements, cards and correspondence to. This person can also request information about the card programme.

Important note: If you wish this person to be able to make changes to your card programme, please also appoint them as an Authorised Signatory in section 6. If you wish to nominate additional Authorised Signatories, please complete the Amendment Form.

The personal information collected here will only be used to confirm their identity in the event that we have contact with them by telephone.

Title

Mr Mrs Miss Ms Other

If 'Other', please specify

First name

Middle name(s)

(please provide the middle name in full)

Surname

Date of birth (DD/MM/YYYY)

Mobile number

Alternative telephone number

Business email address

Security password 

3. Card Account

3.1. Organisation or Department name (billing unit) of the account

3.2. Organisation or Department name (billing unit) as you wish it to appear on the card (maximum 21 characters including spaces)

3.3. Alternative address for cards & PINs

If you would like your cards and PINs sent to a different address (from the one provided in **section 1**), please complete this section.

Contact name

Address line 1

Address line 2

Address line 3

Town or city

Postcode

3.4. Billing

Central Billing

A single consolidated statement will be sent to your Programme Administrator for central payment of the outstanding balance.

Payment grace period

Please choose the payment grace period required. (Mark one box only.)

Please note fees apply for payment grace periods of more than 7 days (see NatWest onecard Charges sheet)

7 days

14 days*


21 days*

28 days*


*Fees apply

By default, cards are sent to the Programme Administrator at the organisation's address, and PINs are sent to the cardholder at the organisation's address.

Alternatively, the following options are available:

If you require cards & PINs to be sent direct to the cardholder (at a different address to the organisation), please place a cross in the box and provide each cardholder's details and business correspondence address by completing a Cardholder Schedule (Excel) 



If you require cards to be sent to the Programme Administrator at the organisation's address and PIN advices to be sent to cardholders (at a different address to the organisation), please place a cross in the box and provide each cardholder's details and business correspondence address by completing a Cardholder Schedule (Excel)

3.5. Payment method: 

• Direct Debit

Please complete the Direct Debit instruction below. The monthly payment will be collected from your business account subject to the safeguards assured by the Direct Debit guarantee given at the end of the NatWest onecard Terms and Conditions.

• If you prefer a different payment method, please place a cross in this box.

	Instruction to your bank or building society to pay by Direct Debit	
Service user number <input type="text" value="6"/> <input type="text" value="7"/> <input type="text" value="6"/> <input type="text" value="6"/> <input type="text" value="3"/> <input type="text" value="5"/>		
Please fill in the whole form using a ball point pen and send to - Commercial Cards, PO Box 5747, Southend-on-Sea SS1 9AJ		
Name(s) of account holder(s) <input type="text"/> <input type="text"/>		
Branch sort code <input type="text"/>		
Bank/building society account number <input type="text"/>		
Instructions to your bank or building society Please pay NatWest onecard Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this instruction may remain with NatWest onecard and if so, details will be passed electronically to my bank/building society.		
For the NatWest onecard OFFICIAL USE ONLY This is not part of the instruction to your bank or building society. New Customers: We will complete the reference number when your account/card is opened. Monthly payments: The actual amount and date the Direct Debit will be collected will be shown on each monthly statement.		
Reference <input type="text"/>		
Signature(s) <input type="text" value="X"/>		
Banks and building societies may not accept Direct Debit Instructions for some types of Account		

3.6. Credit limit required £

This should cover your total expected card spend in a typical month.

Your credit limit, if agreed, will normally be higher than your expected monthly expenditure to allow for the payment grace period.

3.7. In total, how many cards do you require?

If you require up to 3 cards please provide the cardholder's name and details, plus card preferences in **section 5.2**.

If you require more than 3 cards or wish to have memo statements  please complete the Cardholder Schedule (Excel) 

4. Programme Preferences

4.1. Online Card Management

Our online services combine live payment information and access to current and historic statements via Cards Online, plus more sophisticated management reporting through Smart Data.

Enrolment in **Cards OnLine** will be set-up automatically. E-statement notifications will be sent to the first Authorised Signatory (nominated in **section 6**) who will be able to view statements, monitor cardholder activity and close/order replacement cards using Cards OnLine **i**

Individual cardholders will also be able to register on Cards Online, giving them access to their card balance, available credit, and recent transactions, plus they'll be able to view/download their statement.

- If you would prefer **not** to enrol your Authorised Signatory in Cards Online, please place a cross in this box

The benefits of requesting additional access to **Smart Data** include:

- a comprehensive view of your organisation's card spending patterns at business, department and merchant level
- data export for analysis or to integrate with your accounting system, and
- ability to manage, review and approve employee expense transactions online

For more information, please speak to your Relationship Manager. **i**

If you require online card management, please ensure the email address for the first Authorised Signatory requested in **section 6** is completed.

4.2. Statements

- Please advise your preferred statement date – **from 3rd to 28th inclusive**
- Optional paper memo statements **i**

Cardholders can access their statements online by registering on Cards Online, but if you prefer a paper statement to be sent to cardholders, please place a cross in the box and provide each cardholder's details and business correspondence address by completing a Cardholder Schedule (Excel)

5. Cardholders

5.1. Cardholder details **i**

Cardholder 1

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 in full)

Surname

Name as you wish it to appear on the card

(e.g. title, first name, middle initial and surname (max. 21 characters incl. spaces))

Residential address

(should be different from company 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. 

Mobile number

Alternative telephone number

Email address

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

What monthly credit limit is required for this cardholder?

£

Card options* 

Place a cross in the box for your choice of card

Standard onecard

onecard Gold

Is a cash withdrawal facility required? 

Yes

No

Is a single transaction limit required? 

Yes

No

If 'Yes', how much?

£

*Please refer to NatWest onecard Charges sheet for information on charges applicable to each card.

Cardholder 2

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 in full)

Surname

Name as you wish it to appear on the card

(e.g. title, first name, middle initial and surname (max. 21 characters incl. spaces))

Residential address

(should be different from company 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. 

Mobile number

Alternative telephone number

Email address

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

What monthly credit limit is required for this cardholder? £

Card options* 

Place a cross in the box for your choice of card

Standard **onecard** **onecard** Gold

Is a cash withdrawal facility required? 

Yes No

Is a single transaction limit required? 

Yes No

If 'Yes', how much?

£

*Please refer to NatWest onecard Charges sheet for information on charges applicable to each card.

Cardholder 3

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 in full)

Surname

Name as you wish it to appear on the card

(e.g. title, first name, middle initial and surname (max. 21 characters incl. spaces))

Residential address

(should be different from company 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. 

Mobile number

Alternative telephone number

Email address

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

What monthly credit limit is required for this cardholder?

£

Card options* 

Place a cross in the box for your choice of card

Standard **onecard**

onecard Gold

Is a cash withdrawal facility required? 

Yes

No

Is a single transaction limit required? 

Yes

No

If 'Yes', how much?

£

*Please refer to NatWest onecard Charges sheet for information on charges applicable to each card.

5.2. Spend Controls (Merchant Category Group Blocking – Optional)

You can opt to block cardholders from using cards in various types of merchant by completing the Amendment Form.

How we will use and share your information

(a) Credit reference and fraud prevention agencies

We may request information about your business and the proprietors of that business from credit reference agencies to help verify your identity, and to check your credit status to help assess what product you are most suitable for and/or your ability to repay any credit. Those agencies may keep a record of our request(s) and this may affect your ability to obtain credit elsewhere.

This application will be treated as financially independent of any person (except for another party to this application). By completing this application you declare that you believe that the finances of any individual(s) with whom you remain financially connected will not affect our decision and agree that we may check your declaration. We may decline this application if we find that your declaration is inaccurate.

Further information about credit reference agencies, and financial connections and how they may be ended can be obtained from the credit reference agencies: Experian (www.experian.co.uk), Equifax (www.equifax.co.uk) and/or Callcredit (www.callcredit.co.uk).

Application decisions may be taken based on solely automated checks of information from credit reference agencies and internal RBS records.

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.

(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) to verify your identity and assess your suitability for our products.

If your application is declined we will keep your information for as long as it is 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.

Giving your consent

By continuing with this application, you agree that 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 consent to the searches against them as individuals and use of the information indicated in this agreement;
2. and 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. and 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 the NatWest **onecard** Terms and Conditions, 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 the NatWest **onecard** Terms and Conditions under ‘Accessing your information’.

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.

Authority to accept requests for information and instructions

1. **For Programme Administrators** the organisation agrees and confirms that NatWest is authorised to provide information on any of the Commercial Card accounts in the organisation's name to a Programme Administrator provided:
 - written, fax, email requests reasonably appear to be signed by a Programme Administrator
 - verbal requests from a Programme Administrator can be identified by agreed security questions.
2. **For Authorised Signatories** the organisation agrees and confirms that NatWest is authorised to provide information and accept instructions on any of the Commercial Card accounts in the organisation's name from an Authorised Signatory provided:
 - written, fax, email requests reasonably appear to be signed by an Account Signatory
 - verbal requests from an Account Signatory can be identified by agreed security questions.
3. If NatWest cannot identify a Programme Administrator or Authorised Signatory by agreed security questions in relation to a verbal request or instruction (as the case may be) then NatWest may request such request or instruction to be made in writing.
4. The organisation will notify NatWest of any changes to an Authorised Signatory & Programme Administrator. Such notifications must be in writing and reasonably appear to be signed by an Authorised Signatory.
5. The provisions of this Authority are in addition to and not in substitution for the provisions of the organisation's prevailing authorisation and the appropriate product Terms and Conditions.

6. Authorisation by the business/organisation

The Authorised Signatories are the person(s) who can exercise all of those functions of a Programme Administrator and, in addition, **including authorising additional cardholders**, amending card limits, spend controls, account details, open and close billing units and appoint or remove Programme Administrators and Authorised Signatories.

Important note: The person(s) nominated as Authorised Signatories are authorised, in accordance with your existing signing authorisation(s), to bind the organisation to the NatWest onecard Terms and Conditions.

I/We agree on behalf of the organisation to be bound by the NatWest onecard Terms and Conditions as amended from time to time and request that the Bank issue cards pursuant to these.

I/We confirm that the details provided to the Bank are full and correct and will notify NatWest of any changes.

Please complete and sign overleaf →

The personal information collected here will only be used to confirm your identity in the event that we have contact with you by telephone.

First Authorised Signatory

Title Mr Mrs Miss Ms Other

If 'Other', please specify

First name

Middle name

(please provide the middle name in full)

Surname

Date of birth
(DD/MM/YYYY)

Security password 

Mobile number

Alternative telephone
number

Business email address (must be completed for online card management – see **section 4.1**)

Email address

Signature

X

Date (DD/MM/YYYY)

Second Authorised Signatory

Title Mr Mrs Miss Ms Other

If 'Other', please specify

First name

Middle name

(please provide the middle name in full)

Surname

Date of birth
(DD/MM/YYYY)

Security password 

Signature

X

Date (DD/MM/YYYY)

7. Business/Organisation Checklist

- Have all relevant sections been completed in full, e.g. full name details?
- If you wish to pay by Direct Debit, has the mandate been completed?
- Have the persons authorised to bind your organisation signed **section 6**?
- Have any optional forms been completed and signed?

8. What to do next

Please check to ensure you have completed all relevant sections of the Account Opening Form, and once printed make sure the agreement is signed in **section 6**. Then return the Account Opening Form and any optional forms to your Relationship Manager. If you have completed this form on screen please use the print buttons below, you can select to print either:

1. The whole document. If you select this option you will print the Account Opening Form for return and the rest of the document for your records; or
2. The Account Opening Form only. If you select this option please ensure you save a copy of the full document for your records.

CLICK HERE FOR PRINT OPTION 1
To print the Account Opening Form and for your records the NatWest onecard Terms and Conditions, charging information, Direct Debit guarantee and insurance policies.

CLICK HERE FOR PRINT OPTION 2
To print the Account Opening Form only. Please save a copy of this full document for your records.

Please retain a copy of the completed Account Opening Form for your records.

BANK USE ONLY – onecard Relationship Manager Checklist**IMPORTANT** – Failure to complete ALL sections could lead to the application being delayed or returned to you.**1. RM details**

Relationship Manager name	<input type="text"/>	
Portfolio code	<input type="text"/>	Phone <input type="text"/>
External Email address	<input type="text"/>	
Location and Address	<input type="text"/>	
	<input type="text"/>	
	<input type="text"/>	
	<input type="text"/>	

2. Customer details

Business account number	<input type="text"/>	Branch sort code	<input type="text"/>
CIS	<input type="text"/>		
Customer ID (CIN) (Relationship Manager only enter last 9 digits) 1 -	<input type="text"/>		(must be completed)
Legal entity name	<input type="text"/>		
RMP/Prism cards facility ID	<input type="text"/>		
Bank of England Industrial code/ Institution code	<input type="text"/>		
Is this customer a Relevant Financial Institution (RFI)?			
Yes	<input type="checkbox"/>	(Customer eligible for 7 days payment grace period only)	No <input type="checkbox"/>

3. Please note and complete the following if applicable:

- The Direct Debit (if requested) authorising NatWest to collect payment is in the same name as the contracting entity
- The residential address of the cardholder(s) is the same as the business address
- If customer has completed an 'Additional Billing Unit Application Form(s)' please ensure sufficient credit sanction is provided for that billing unit(s).

4. Credit sanction

A corporate credit facility of £ is required. To calculate the facility amount take the business credit limit requested in **section 3.6** of the application form. Add a margin to allow for the payment grace period (in **section 3.4** of the application form) – see table below:

Payment grace period	Facility Amount
7 days	Limit + 25%
14 days	Limit + 50%
21 days	Limit + 75%
28 days	Limit + 100%

Please ensure evidence of sanction (RMP/PRISM) is provided with this application

5. Customer Due Diligence (CDD) & Customer Eligibility

By signing below I confirm that:

- CDD has been successfully completed on this customer, and the underlying evidence can be provided upon request
- **The customer meets ALL of the following eligibility criteria:**
 - Product was sold in the UK
 - Customer is a UK registered company or entity
 - RFI customer is eligible for 7 days grace payment period only
 - the customer has annual turnover (at connection level) of £2M *for exceptions, please see Product Toolkit or above (not applicable to ePCS applications)
 - If cards are being issued to foreign affiliates of the customer:
 - the contract is with the UK customer
 - the programme is billed to the UK customer
 - credit risk sits with the UK customer
 - settlement is made within the UK
- **This is not a CCA Regulated account because the customer is not:**
 - a sole trader
 - small partnership of 2 or 3 partners (where the partners are not all incorporated bodies)
 - an unincorporated body.

Signed for and on behalf of National Westminster Bank Plc.
Relationship/Oriination Manager's signature

X

My ISV number is

Date (DD/MM/YYYY)

The signature & ISV boxes above must be completed otherwise the card account cannot be opened.

6. ePCS applications only

By completing this section you confirm the customer qualifies for the **HM Government electronic Purchasing Card Solutions (ePCS) for UK Public and Charity Sectors** (refer to ePCS section on Product Toolkit for eligibility criteria and process guidance).

Please select the appropriate ePCS lot & card plastic below. Ensure an ePCS order form is completed, signed by the customer and counter signed by the Bank (a copy of which must be sent with the application form to Operations).

Lot type – please choose one option only	<input type="checkbox"/> Lot 1	<input type="checkbox"/> Lot 2	<input type="checkbox"/> Project
Plastic type – please choose one option only	<input type="checkbox"/> Black ePCS	<input type="checkbox"/> Scottish ePCS	<input type="checkbox"/> Standard onecard
Please confirm the following:	<input type="checkbox"/> Signed copy of ePCS order form is attached with Account Opening Form	<input type="checkbox"/> Customer is Non – UK CCA regulated	

7. Next steps – please indicate any additional forms being sent with the Account Opening Form:

- Cardholder Schedule (please send the Excel File as an attachment and ensure the customer signature page is scanned and attached as a PDF)
- Additional Features Form
- Additional Billing Unit Form(s)

Send forms electronically to Commercial Card Operations using the appropriate email box:

~ Application Forms@RBS.co.uk or if ePCS ~ ePCS Account Applications

Alternatively, if you do not have access to scanning/secure print facilities, please fax all forms to **0845 878 9798**.

Reminder, please ensure you use the latest version of the application form and that all forms are fully completed and signed to avoid any delays opening the account.

For Cards Customer Services use only

ASC For ASC, please refer to the product preparation sheet.

CDF 24 UK CCA regulated

All cardholders on this form must be set not to receive marketing information.

CUSTOMER TO RETAIN

Additional information

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

i 2.1. Programme Administrator – Much of our day to day contact with you will be through your Programme Administrator. This person will be able to obtain general card programme information at corporate & cardholder level, and request PIN reminders, replacement cards and copy statements to the address we hold on file. The Programme Administrator cannot make any changes to the account. The Programme Administrator that is our main point of contact (the person we send statements to) will be able to obtain balance and transaction information at billing unit level via our automated telephony system 24/7 as well.

i 2.1. Security Password – This should be a memorable word that we can use to identify the cardholder/authorised contact by phone.

i 3.4. Payment grace period – Your payment due date is your statement date plus the payment grace period selected. Extended payment periods are subject to additional fees set out in the NatWest **onecard** Charges sheet. If you select payment by Direct Debit, the actual amount and date the Direct Debit will be collected will be shown on each monthly statement.

i 3.5. Payment Method – Direct Debit is the most convenient method to pay your account. Simply complete and sign the Direct Debit instruction provided to make payment from your business account. If you wish to settle your statement by another payment method (e.g. Online banking, telephone banking or CHAPS), please cross the box on the form to indicate this.

i 3.7. Cardholder Schedule – Allows you to provide multiple cardholder details and preferences in an Excel spreadsheet.

i 4.1. Cards Online – Is an online statement and information service provided with your **onecard**. It gives you and your cardholders secure access to card statements, recent card transactions, current balances and available credit. Shortly after your account is opened a user ID and initial password will be notified to your main Programme Administrator by email (if provided). To complete the registration process the Programme Administrator should visit natwest.com/cardsonline, click on the Cards Online login link and then login under the section headed 'Already Enrolled?' following the on-screen instructions. A Mailer Authentication Code will be sent to the Programme Administrator within 10-14 days of registering for Cards Online. After entering the code in the system the Programme Administrator will have full access to the service, and can choose to have all future statements provided electronically or continue with paper statements.

i 4.1. Smart Data Online – To request access to Smart Data, please call the **onecard** helpline (0370 010 1152) once your account is opened. Following registration a user ID and temporary password will be notified to you. Please ensure you access the service at natwestbusinesscard.com within 60 days of receiving your login details, otherwise it will be necessary to call us to reset the user ID.

i 4.2. Memo Statements – In addition to the cardholder statement being sent to the Programme Administrator, this option allows a paper memo statement to be sent to the cardholder's business correspondence address as well.

i 5.1. Cardholder details – Anti-money laundering regulations require that we obtain certain information, including full name, date of birth and residential address of cardholders. We are required to obtain cardholder's telephone number and email address to verify suspicious transactions. Failure to provide these details may delay transaction authorisation.

i 5.1. Business Mobile contact number – Please provide a business mobile number and email address (if available) in case we need to contact the cardholder, for example to confirm a suspicious transaction.

i 5.1. Card type – Choose which type of card – Standard or Gold – is appropriate to each cardholder. If you have employees who travel abroad regularly on business you may wish to consider the **onecard** Gold option, which provides the cardholder and up to 3 colleagues (travelling with them), worldwide travel insurance for business trips up to 90 days. **Please see NatWest onecard Charges sheet for details of card fees, and Your Insurance Policies for full details of benefits, levels of cover and significant exclusions.** This is in addition to the benefits and flexibility of our standard **onecard**.

i 5.1. Cash withdrawal facility – Select whether each cardholder can use their card to withdraw cash. **Please refer to NatWest onecard Charges sheet for cash withdrawal fees.**

i 5.1. Single transaction limit – Choose whether you require a single transaction limit for each cardholder. Where you do, please also provide us with the limit.

1. DEFINITIONS

Capitalised terms in the Agreement have the meaning set out at the end of the Agreement.

2. OPENING ACCOUNTS

2.1 What happens when we open an Account?

- (a) When we accept your completed Application Form and you enter into the Agreement with us we'll, in accordance with any request made by you, either:
- (i) open a Card Account under a Card Account Facility and issue Cards, PIN(s) and, if requested by you Convenience Cheques, under that Card Account to the Cardholders and Drawers named in the Application Form;
 - (ii) open a Virtual Account under a Virtual Account Facility, or a Card Account Facility if requested by you, and issue Virtual Account Details under that Virtual Account to the Virtual Accountholder named in the Application Form; or
 - (iii) open a Lodge Account under a Lodge Account Facility and issue Lodge Account Details under that Lodge Account to you for use by Authorised Lodge Users.

2.2 Additional Instruments

- (a) You can ask us to:
- (i) open another Card Account and/or issue a Card and PIN to another Cardholder and/or a Convenience Cheque to another Drawer under a Card Account Facility;
 - (ii) open another Virtual Account and issue Virtual Account Details to another Virtual Accountholder under a Virtual Account Facility or Card Account Facility; and
 - (iii) open another Lodge Account and issue Lodge Account Details for use by another Authorised Lodge User under a Lodge Account Facility, at any time during the term of the Agreement by completing and sending the appropriate form to us which you can request from your relationship manager at any time.
- (b) There may be certain reasons why we decide not to open Accounts or issue Instruments and, if we do this, we'll explain the reason for this decision to you if possible.

2.3 Authorising Users

- (a) Where we do open Accounts or issue Instruments you are confirming that Users are authorised to make Transactions on your behalf which you are liable for.
- (b) Instruments can only be used by the relevant Users. You agree that we can deal with Users and Authorised Contacts as if they were you for the purposes of the Agreement. You and Users must comply with the terms of the Agreement.
- (c) You need to tell us immediately if your details, Users' details or Authorised Contacts' details change.
- (d) Where a Cardholder or Drawer is no longer permitted to use a Card or Convenience Cheque, you must return these to us or destroy them.

2.4 Limits

- (a) You must not exceed the Business Credit Limit. You must ensure that Users do not exceed a User Limit.
- (b) We may change the Business Credit Limit from time to time. If we reduce it, we'll only do this for a good reason; for example, because your circumstances have changed or because we think there's an increased risk that you might not be able to repay your liabilities to us.
- (c) You can ask us to increase the Business Credit Limit. Before agreeing an increase, we'll assess your ability to repay your liabilities to us. You can ask us to reduce the Business Credit Limit at any time.
- (d) An Authority Holder, Account Signatory and Authorised Signatory can ask us to change a User Limit at any time.
- (e) If we authorise a Transaction that results in you or a User exceeding the Business Credit Limit or a User Limit this does not mean that we've agreed to an increase in the Business Credit Limit or a User Limit.

2.5 Ways we can take instructions

- (a) We can take different types of instructions on your behalf from Authorised Contacts which are appointed by you from time to time. You must tell us if you appoint, change or remove an Authorised Contact or if their details change.
- (b) A Programme Administrator can ask us for information about, but not make changes to, Accounts or Facilities.
- (c) An Authority Holder can do what Programme Administrators can but they can also ask us to make a change to an Account. They can't open an Account, ask us to open or close a Facility or appoint or remove a Programme Administrator, Authority Holder or Account Signatory.
- (d) An Account Signatory can do what Programme Administrators can but they can also ask us to make a change to an Account, including opening an Account. They can't ask us to open or close a Facility or appoint or remove a Programme Administrator, Authority Holder or an Account Signatory.
- (e) An Authorised Signatory can do what a Programme Administrator and an Account Signatory can but they can also ask us to open or close a Facility and appoint or remove a Programme Administrator, Authority Holder or an Account Signatory.
- (f) We can generally accept instructions from Authorised Contacts in writing or by fax, e-mail or by phone if we've agreed this with you. We can rely on the instructions as being accurate and act on them as long as instruction appears to be from an Authorised Contact or in line with the mandate for your Business Current Account.
- (g) We might need to contact the Authorised Contact who gave us written, e-mailed or faxed instructions to confirm any details with them and, if we accept

telephone instructions, we'll need the person on the phone to complete agreed security questions before doing this. If they can correctly answer the security questions and appear to be an Authorised Contact or other person authorised to act on an Account or a Facility, then we can rely on such instructions, assume they're accurate and comply with them.

- (h) An Authorised Contact can ask us for copies of any documents forming the Agreement at any time during the life of the Agreement which are available from your relationship manager on request.
- (i) You can also give instructions through third parties you've authorised to act on your behalf, for example third party providers (like account aggregator services).

2.6 Additional features and benefits

Unless we tell you otherwise, additional features or benefits which we make available to you or any User do not form part of the Agreement and we can withdraw them at any time.

3. USING ACCOUNTS AND INSTRUMENTS

3.1 How you and others nominated by you can authorise Transactions

- (a) A Transaction is authorised where a User:
 - (i) follows the procedures required by a merchant, which may include:
 - (A) entering the PIN or providing any other security code;
 - (B) signing a sales voucher;
 - (C) providing any details requested; or
 - (D) waving or swiping a Card over a Card reader;
 - (ii) uses a Card and PIN to obtain a Cash Advance at an ATM machine or bank counter;
 - (iii) orally or in writing provides Instruments and requests a Cash Advance or payment;
 - (iv) orally or in writing consents to the Transaction after it has taken place;
 - (v) presents (or sends) a completed Convenience Cheque to anyone with the Card details on it.
- (b) Authorisation can cover single Transactions, a series of Recurring Transactions, or a future Transaction of a certain or uncertain amount.
- (c) You agree to meet all expenditure, charges, fees and interest, incurred on all Facilities (unless you're lawfully due a refund). This includes where you or any User has exceeded the Business Credit Limit or any User Limit, have continued to use an Account or Instrument after it has been suspended or cancelled, the Agreement has ended or where the use of an Account or Instrument causes you or any User to breach the Agreement.
- (d) We don't guarantee that Instruments will be accepted on all occasions.
- (e) We're not responsible if any merchant or machine fails to let a User pay or withdraw cash or where we can't provide any part of our service for a reason beyond our control.
- (f) There may also be times where circumstances beyond our control mean that Transactions with

particular merchants are processed by us following authorisation by a User even though you've asked us to block Transactions with these merchants. We are not responsible for your losses if these circumstances arise.

- (g) You may sometimes use your card to authorise a payment where the amount that is to be paid is not known, for example when you check into a hotel or hire a car. If this happens you should be asked to confirm the exact amount that will be blocked on your account. If you have agreed that an exact amount can be blocked, we will reduce your available funds and that amount will not be available for you to use. Once we become aware of the amount of the transaction, we will restore your available funds. Please note that if you make the payment using a different card or payment method, we will not know that payment has been made and it may take us longer to restore your available funds, but we will usually release the blocked funds after 7 days.

3.2 When you and others nominated by you can withdraw consent for a Transaction

- (a) Generally once a User authorises a Transaction then such authorisation can't be withdrawn unless:
 - (i) in relation to a Transaction that is due to take place at a future date, we receive notice no later than close of business on the Business Day before it's due to take place;
 - (ii) in the case of Recurring Transactions (see below).

3.3 Recurring Transactions

- (a) You can cancel Recurring Transactions either by phoning us on **0370 010 1152 (Minicom 0370 154 1192)** or by contacting the merchant. If you ask us to cancel Recurring Transactions, we advise that you should also give notice of the cancellation to the merchant because our cancellation doesn't cancel any contract you might have with the merchant, it just stops the payments coming out of an Account.
- (b) Recurring Transactions are not covered by the Direct Debit Guarantee.

3.4 Foreign Transactions

- (a) Card Transactions are carried out in Sterling. Any Transaction in a foreign currency will be converted to Sterling at the Payment Scheme Exchange Rate (the rate provided by MasterCard), at the date and time of processing. The number to call for information on exchange rates is at the end of the Agreement. You can also see up to date rates at **MasterCard.com/global**.
- (b) The Payment Scheme Exchange Rate is indicative and provided for reference purposes only. The rate applied to a Transaction might be different to the rate which applied when the Transaction was made as these can change regularly and it depends when the payment scheme processes the Transaction.
- (c) The following Charges apply to foreign Transactions:

Transaction type	What we'll charge you
All Transactions not in Sterling	A Non Sterling Transaction Fee of 2.95% of the value of the Transaction
All Cash Advances not in Sterling	A Non Sterling Transaction Fee of 2.95% of the value of the Transaction PLUS a Cash Fee of 2.95% of the Transaction value (minimum £2.95 charge)

3.5 Timescales for processing Transactions

(a) The following timescales apply to the processing of Transactions:

Transaction type	When the instruction is classed as being received by us	When the payment will be made
Purchases and ATM Transactions	When we receive the Transaction instruction from the merchant acquirer (the retailer's bank or other service provider) or the ATM operator	By the end of the next Business Day after we've received the instruction. It might take an extra day if you authorised the Transaction using a paper based authorisation process

(b) The Transaction will immediately reduce the total amount that you or a User can spend under the Business Credit Limit or a User Limit.

3.6 When we can refuse a Transaction

(a) We might refuse a Transaction if:

- (i) any of the reasons in Condition 4.3(a) occur;
- (ii) it causes you to exceed a Limit (taking account of any amounts yet to be applied);
- (iii) we've experienced systems or software failures or errors; or merchants, payment processors or payment schemes refuse a Transaction or experience failures or errors;
- (iv) we suspect the Card has been lost, stolen or misused or we think the Transaction is potentially suspicious or illegal;
- (v) you've breached the Agreement;
- (vi) the merchant involved falls within a category that we've determined poses a high risk of not providing the goods or services you are expecting; or
- (vii) you've requested some sort of restriction to be placed on a Card, Account or Transactions and we've agreed to this.

(b) If we refuse a Transaction, we'll, if possible, give you the reason for the refusal and you may be able to correct any information which led to it. You can obtain this information about the refusal by calling **0370 010 1152**. We may also tell you orally or in writing.

4. KEEPING YOUR ACCOUNT SAFE AND LIMITING THE USE OF YOUR ACCOUNT

4.1 What you need to do to keep an Account or Instrument safe

- (a) You and any User (as appropriate and where relevant) must:
- (i) sign the Card when it's received;
 - (ii) memorise the PIN;
 - (iii) keep passwords and PINs safe and take all reasonable precautions to prevent them becoming known to an unauthorised person and prevent their unauthorised use;
 - (iv) not disclose Card Details, Virtual Account Details or Lodge Account Details to any person except for the purpose of a Transaction, when contacting us to discuss an Account, or to someone who is authorised by you;
 - (v) be aware that if you or a User give your password and log in details to a third party provider, we're not responsible for what they do with your details or account information;
 - (vi) only use an Account or Instrument for business purposes;
 - (vii) maintain an internal policy or other guidance requiring Users to use an Account or an Instrument for business purposes only;
 - (viii) keep Accounts and Instruments secure;
 - (ix) write Convenience Cheques in Sterling only; and
 - (x) tell us if a User is no longer authorised by you.
- (b) You and any User (as appropriate and where relevant) must also:
- (i) recover and return all Cards and Convenience Cheques to us or a person acting on our behalf when we ask you to, which will belong to us at all times;
 - (ii) return to us or destroy all Cards and unused Convenience Cheques issued to a Cardholder and/ or Drawer if they're no longer authorised by you; and
 - (iii) notify all originators of recurring Transactions if any Account or Instrument has been closed, cancelled, suspended or withdrawn.
- (c) You and any User (as appropriate and where relevant) must not:
- (i) exceed the Business Credit Limit or any User Limit;
 - (ii) use Accounts or Instruments after they have expired or been closed or cancelled;
 - (iii) write Convenience Cheques for cash;
 - (iv) use an Account for illegal purposes; or
 - (v) use an Account or Instrument before the User is authorised.
- (d) We'll never ask you, an Authorised Contact or a User to disclose full and/or complete security details to us or to any other person or organisation. Even if the person requesting your details is using our name and logo and appears to be genuine, details must not be shared with them.
- (e) Some third party providers might ask you for your log in details and password to provide their service to you. If you decide to give them this information,

this means that they'll be able to see and do anything you can on your accounts.

4.2 What you need to do if you think an unauthorised person knows your security details or you've lost an Instrument

- (a) Please tell us without undue delay (and within a maximum of 13 months of you becoming aware) by calling **0370 6000 459 (Minicom 0370 154 1192) (or +44 1268 500 813 from outside the UK)** or by contacting a member of staff at one of our branches if:
 - (i) any Card is lost, stolen or misused or if a PIN, password, Virtual Account Details, or Lodge Account Details become known to any unauthorised person;
 - (ii) any Convenience Cheque is lost or stolen or if you or any Drawer is aware of any misuse of Convenience Cheques; or
 - (iii) you suspect that an unauthorised, late or incorrect Transaction has been made from an Account.
- (b) If you can't call us or visit your branch, please write to us without undue delay at NatWest, Commercial Cards, Cards Customer Services, PO 5747, Southend-on-Sea SS1 9AJ.

4.3 Limiting the use of an Account or our services

- (a) We may suspend, restrict or stop access to an Account, an Instrument or to certain services, reduce any Business Credit Limit or User Limit or terminate your Agreement with us if:
 - (i) we reasonably believe that an Account or an Instrument hasn't been kept safe;
 - (ii) we reasonably suspect that your Accounts or Instruments have been used fraudulently or without your permission;
 - (iii) as a result of a change in the way you operate an Account or in your financial circumstances, we reasonably believe that you may have difficulty in meeting your commitments under the Agreement;
 - (iv) we believe it's appropriate in order to protect an Account; or
 - (v) you breach any term of the Agreement.
- (b) We may also restrict the amount that a Cardholder can withdraw as a Cash Advance during a particular day or other period of time.
- (c) We'll tell you before we take any of these steps and we'll explain why we've done so, unless we're unable to contact you or there's a legal reason or other circumstance beyond our control that stops us from doing so. If we can't get hold of you beforehand, we'll (where possible) tell you and explain our reasons afterwards.
- (d) If any of the circumstances listed in Condition 4.3(a)(i) cease to exist then we will reinstate your access to an Account, an Instrument, certain services or your Business Credit Limit or User Limit.

4.4 If we suspect or become aware that your account may be subject to fraud or security threats, we will contact you via the most recent contact details we hold on record for you. This may include your

mobile phone number, landline number, postal address or email address.

We will never:

- Phone you to ask for your four-digit card PIN or your online banking password, even by tapping them into the telephone keypad.
- Ask you to withdraw money to hand over to us for safe-keeping.
- Ask you to transfer money to a new account for fraud reasons, even if we say it is in your name.
- Send someone to your premises to collect your cash, PIN, payment card or cheque book if you are a victim of fraud.
- Ask you to purchase goods using your card and then hand them over for safe-keeping.

When using the card on the internet you may be required to enter a One Time Passcode to complete the transaction. This One Time Passcode will be sent by text message to the mobile number you have provided to us.

5. COMMUNICATIONS

5.1 How we'll contact you

- (a) All notices and other communications from us must be in writing in English unless we've agreed they can be made verbally under the Agreement or by law.
- (b) We can deliver a notice or communication to you at the contact details which we last had for you; your registered office or electronically where we've agreed this. These notices include Statements and notices of changes to the Agreement.
- (c) If your contact details change (including any of your name, address, telephone number(s) or email address), you must tell us promptly to ensure you receive all communications. If you telephone us to inform us of the change, you may be asked to confirm in writing.
- (d) You should ensure that your electronic device(s) are set up in order to receive our electronic communications (for example, they have the correct hardware, software, operating system and browser). Please note that notices and information sent to you by email may be sent by an electronic attachment (for example, by a PDF or other similar electronic attachment).

Type of communication	When the notice will be treated as being delivered to you
Personal delivery	At the time of delivery to you
Electronic communications	On the next Business Day after we send it
By post	On the second Business Day after posting
By fax	Before 6.00pm on a Business Day – at the time of sending
	After 6.00pm or on a non Business Day – on the next Business Day

5.2 Notices from you

Unless we agree otherwise, a notice from you to us must be in writing addressed to NatWest, Commercial Cards, Cards Customer Services, PO Box 5747, Southend-on-Sea SS1 9AJ and will be effective when we receive it.

6. STATEMENTS

- 6.1 Monthly Statements will be issued to you. You or any User must let us know without undue delay (and within a maximum of 13 months after the date the Transaction is debited to the Account) if an unauthorised, late or incorrect Transaction is shown on a Statement.
- 6.2 Statements will be provided or made available to you (as agreed) monthly, including details of payments and all amounts charged to an Account since the previous Statement. Separate Statements will be sent for each Account if there is more than one. We won't issue a statement if there is a nil balance and there have been no entries since the last statement.
- 6.3 A Statement will show:
- (a) information relating to each Transaction which will enable it to be identified (including where appropriate, information relating to the payee);
 - (b) the amount of the Transaction shown in the currency in which the Transaction was paid or debited to the Account;
 - (c) the amount of charges for the Transaction and where applicable, a breakdown of the amounts of such charges and the interest payable;
 - (d) any exchange rate used by the Bank to effect any currency conversion and the amount payable after the currency conversion has been made; and
 - (e) the date the Transaction is authorised and posted onto the Account.
- 6.4 A Statement is a demand for payment. The first monthly statement will normally be produced within one month of using the Account.
- 6.5 We'll send Lodge Management Information with a Statement in relation to a Lodge Account. This is not a demand for payment. We'll send this for information.
- 6.6 The amount on a Statement must be paid in full by you by the Payment Due Date. A payment due on a non-Business Day will be payable on the next Business Day (i.e. by a weekday other than a bank holiday).
- 6.7 You can pay the amount on a Statement by:
- (a) presenting to your bank a request for payment by Direct Debit and irrevocably authorising it to pay all such requests upon presentation;
 - (b) sending a cheque and completed giro slip to us;
 - (c) presenting a cheque and completed giro slip to one of our branches or any other clearing bank in the United Kingdom; or
 - (d) other payment methods that are agreed between us from time to time.
- 6.8 We may charge interest on any outstanding balances not repaid by the Payment Due Date at the rate set out in your Tariff. Interest is calculated on the average daily balance outstanding from the date of your Statement until full payment is credited to the Account.
- 6.9 Arrears from previous Statements must be paid

without us asking again. We may include the amount of any arrears in Statements to show the total amount we are owed. We may add the arrears to any amount that need to be paid that month.

- 6.10 We'll send Statements either by post or electronically where we've agreed this with you. A charge will be made for supplying additional or duplicate copies of Statements. The amount of the applicable charge is set out in your Tariff.

7. CHARGES AND TAX

- 7.1 You must pay the Charges set out in your Tariff, together with any tax, duty or other charge required to be paid to any authority, which will be applied to an Account.
- 7.2 You must also pay any reasonable costs we incur in enforcing payment, after as well as before any court order, including the cost of finding you if you change your address but don't tell us.

8. PAYMENTS

8.1 Paying your balances

- (a) A payment to an Account or a Facility won't reduce a balance until the payment is cleared. Your Statement includes information about how long it takes for payments to clear.
- (b) You must not create a credit balance on your Account by overpaying to your Account. We may return any credit balance to you. We usually send payments using the Faster Payments Service but if this isn't possible we'll give you any alternative options available, e.g. to use CHAPS or cheques and tell you about any applicable charges.

8.2 How we apply your payments to an Account

- (a) You can't choose how a payment is applied to an Account or a Facility. We apply any payments you make to an Account or a Facility in the following order to repay:
 - (i) Charges;
 - (ii) Cash Advances;
 - (iii) Purchases;
 - (iv) Cash Advances which are not yet shown on your Statement;
 - (v) Purchases made which are not yet shown on your Statement.

8.3 Using money in an account with us to repay money you owe us

- (a) If you owe us any money in relation to any Account, we may:
 - (i) take money from any account you've with us where we are allowed to do so in order to repay some or all of the money you owe us; and/or
 - (ii) open a new Account in your name to replace an existing Account and debit the new Account with any outstanding balance on an existing Account.
- (b) We'll give you any notices required by law if we do this.

9. WHAT HAPPENS WHEN SOMETHING GOES WRONG?

9.1 What to do if an incorrect, late or unauthorised Transaction takes place

If you or a Cardholder, Authorised Virtual User or Authorised Lodge User suspects that an incorrect, late or unauthorised Transaction has been made from an Account, please contact us without undue delay (and within a maximum of 13 months after the date the Transaction is debited to the Account) by calling **0370 6000 459** or contacting your branch.

9.2 What we'll do if you notify us of an incorrect or late Transaction

- (a) If you or any Cardholder, Authorised Virtual User or Authorised Lodge User gives us incorrect Transaction details when making a payment then we'll make reasonable efforts to recover your payment. We may not be able to recover the payment and we may charge you a fee for trying. If we charge you a fee it will be the same amount as it costs us to try. If we're unable to recover the payment we won't refund you.
- (b) If you tell us that we've made a payment which:
 - (i) hasn't been received by the payee; or
 - (ii) was our error,we'll immediately try to recover the payment when you ask us to and refund you without undue delay (including any charges or interest which you've paid as a result of the payment being taken) unless we can show that the payee's bank received the payment from us on time in which case you should contact the payee's bank for a refund or confirmation that the payment will be credited to the payee's account.
- (c) If we make or credit a payment later than we said we would, then we will put your account back in the position it would have been had we not made the error. You can also ask us to contact the other bank and ask them to correct the amount of interest on their customer's account.

9.3 What we'll do if you notify us of an unauthorised Transaction

- (a) If you or any Cardholder, Authorised Virtual User or Authorised Lodge User have notified us of an unauthorised Transaction arising from the use of a lost or stolen Card, or the misuse of a Card, your maximum liability for this will be £25 unless you or any Cardholder, Authorised Virtual User or Authorised Lodge User have acted fraudulently or with gross negligence.
- (b) If you or any Cardholder, Authorised Virtual User or Authorised Lodge User have acted fraudulently or with gross negligence you will be liable for the full amount of any losses we incur as a result of any unauthorised Transactions (including any Charges).
- (c) If you or any Cardholder were not able to detect the loss, theft or misuse of the card prior to the payment, or if the unauthorised transaction was our fault, you will not be liable for any loss.
- (d) If you are entitled to a refund we'll normally refund such unauthorised Transactions as soon as practicable and by no later than the end of the next Business Day (including any charges or interest which you've paid as a result of the payment being taken) unless we reasonably suspect that you're not entitled to a refund (for

example, if we suspect the claim may be fraudulent). In those circumstances, we may need to investigate your claim before offering a refund and we may need additional information from you to help our investigation.

- (e) If you've any claim against a User arising from their use of an Account or Instrument then you agree that you will pursue this without recourse to us. You agree to fully indemnify us against all claims, liability, damages, costs and expenses, including legal fees, arising out of a breach of the Agreement by a User, even where such breach is a result of, or been made possible by, us breaching the Agreement.
- (f) You, Cardholders, Virtual Accountholders and/or Authorised Lodge Users agree that you will help us, or any person acting on our behalf, investigate any unauthorised Transactions.
- (g) Once you've told us a Card has been lost, stolen or misused by someone else, we'll cancel it and you won't be responsible for any further Transactions made with it. If you find the Card, you mustn't use it. To help prevent fraud, cut it in half through the signature box, magnetic strip and chip.

9.4 What we'll do if the payer's bank tells us about an incorrect payment

We may take a payment from an Account if the payer's bank tells us that this payment was sent to you incorrectly. If this happens we will hold the money and contact you to tell you what has happened. We will ask you to confirm if the payment was sent to you incorrectly. If we can't get in touch with you within 15 business days, then we'll return the payment to the payer. You consent to us sharing information about you with the payer's bank to help them recover the payment.

9.5 Payments processed without you agreeing the amount

- (a) Where you authorise a Transaction without knowing how much the final amount will be then we'll refund you if:
 - (i) you didn't know the exact amount of the Transaction when you authorised it;
 - (ii) the amount of the Transaction exceeded what you could reasonably have expected to pay (excluding increases resulting from exchange rate fluctuations);
 - (iii) the payment was made in the EEA; and
 - (iv) you ask for a refund within 8 weeks of the date the payment left an Account.

9.6 Liability Waiver

- (a) If you've more than one Card and or a Virtual Account you will be automatically protected against losses arising from the unauthorised use of Cards and Convenience Cheques by Cardholders or Drawers and Virtual Account Details by an Authorised Virtual User, by the Liability Waiver that we'll put in place for you provided you comply with the terms of the Agreement. We'll send you a copy of the Liability Waiver if you ask us to.
- (b) If the Liability Waiver does not cover an unauthorised Transaction your liability is

explained in Conditions 9.2, 9.3, 9.4 and 9.5.

- (c) If you've selected Convenience Cheques, the fee payable for the Convenience Cheque is inclusive of payee data on the management information and insurance cover to the same level and extent as provided by the Liability Waiver for Transactions.

9.7 Loss not caused by an incorrect Transaction, late Transaction, unauthorised Transaction or Transaction processed without you agreeing the amount

We won't be liable to refund you for any losses caused by circumstances beyond our control (i.e. the situation was abnormal or unforeseeable), for example, due to extreme weather, terrorist activity or industrial action.

9.8 Disclosing your information

- (a) You agree that we may give any third party such information about you that we consider to be appropriate:
 - (i) in connection with the use, loss or theft of an Instrument, and/or a PIN or password; or
 - (ii) to meet our obligations as a member of a relevant payment scheme.

10 MAKING CHANGES TO THE AGREEMENT

10.1 What we can change

- (a) We may make changes at any time to:
 - (i) any of the terms of the Agreement;
 - (ii) any exchange rate or a relevant payment scheme's exchange rate;
 - (iii) any of the terms of the Liability Waiver.

10.2 Notice period for changes

- (a) If we make changes to the Agreement we'll give you notice as set out below:

Type of change	Notice period
Interest rates, fees or charges including introducing new fees or charges or changing other terms of the Agreement except those noted specifically in this table	At least 2 months
Favourable changes including to interest or exchange rates	We may make the change immediately and let you know about this as soon as possible afterwards
Changes to reference interest or reference exchange rates	We may make the change immediately and let you know about this as soon as possible afterwards
Increasing the Business Credit Limit	At least 30 days
Decreasing the Business Credit Limit	Immediately if any of the circumstances in Condition 4.3(a) occur

- (b) You can terminate the Agreement at any time without any cost during the notice period. We'll assume you've accepted the changes unless you do this and pay off your outstanding balance.

11 ENDING YOUR AGREEMENT WITH US

11.1 How to terminate the Agreement

- (a) This Agreement will start when we accept your Application Form and will continue indefinitely unless it's terminated by either of us.
- (b) You can terminate the Agreement at any time. You will need to give us at least one month's notice that you want to do this.

11.2 When we can terminate the Agreement

- (a) We can terminate the Agreement for any reason, including for convenience or legal or regulatory reasons, by giving you two months' notice. We may also terminate this Agreement on a shorter notice period where, in our determination or in the determination of any of our regulators, we are required to do so to comply with the relevant law or regulation. As an alternative to terminating the Agreement, we may by written notice to you, immediately reduce the payment grace period applicable to the Payment Due Date.
- (b) We can also terminate the Agreement immediately if:
 - (i) you breach any term of the Agreement; and/or
 - (ii) any event occurs which, in our reasonable opinion, causes you to be unwilling or unable to comply with the terms of the Agreement.
- (c) If we decide to terminate the Agreement we'll send you notice of, and you agree to pay, any outstanding balance on an Account.

11.3 What happens when the Agreement is terminated

- (a) All Accounts and Instruments will be closed, cancelled and/or withdrawn.
- (b) You agree to return all Cards and unused Convenience Cheques.
- (c) Any balance, fees and interest on each Account will be immediately payable and, where Card Fees have been applied to an Account within the preceding year, they will be pro-rated to the date the Agreement ends and we'll repay you the proportion of the amount that corresponds to the period after the date of termination.
- (d) If you don't pay any outstanding balance in full, interest and fees will continue to be added at the amounts specified under the Agreement. The relevant terms will continue to operate as though the Agreement is still in force.
- (e) You're responsible for all Transactions which took place before termination and also for any which were applied afterwards due to being in flight at the time of termination.
- (f) Termination won't affect any terms that apply to the outstanding balance, including interest or fees payable under the Agreement; or the rights or liabilities of either party until the point of termination.

12 SDOL

12.1 What we'll do

- (a) We'll provide the SDOL Services and SDOL Systems to you provided you:
 - (i) don't breach the Agreement; and
 - (ii) ensure that SDOL Users don't breach the Agreement.

- (b) We'll also ensure that any information or data supplied to you through the SDOL System accurately reflects the information we receive from a third party (but we are not responsible for the accuracy of the information we receive from that third party).
- (c) We may suspend, restrict or stop access to the SDOL Services and SDOL Systems if:
 - (i) we need to carry out maintenance;
 - (ii) we reasonably believe that a breach of security has occurred;
 - (iii) we reasonably believe it's necessary to do so.
- (d) We'll tell you before we take any of these steps and we'll explain why we've done so, unless we're unable to contact you or there's a legal reason or other circumstance beyond our control that stops us from doing so. If we can't get hold of you beforehand, we'll (where possible) tell you and explain our reasons afterwards.

12.2 Cardholder Maintenance Requests

- (a) If an SDOL User sends us a Cardholder Maintenance Request you agree that we can rely on it as being accurate and we can act on it.
- (b) You must ensure that all Cardholder Maintenance Requests:
 - (i) are given to us by an SDOL User that is authorised by you to do so;
 - (ii) are accurate and complete; and
 - (iii) are transmitted correctly to and received by the SDOL System (as set out in the SDOL Documentation).
- (c) When we receive a Cardholder Maintenance Request we'll:
 - (i) send you an acknowledgment message confirming that we've received it; and
 - (ii) unless it does not meet the criteria set out in Condition 12.2(b) or we believe there has been a breach of security (in which case we'll get in touch with you to let you know), process it:
 - (A) immediately if it's made on the Smart Data Real Time Account Manager platform; or
 - (B) within four Business Days if it's not made on the SDRAM platform.
- (d) You must let us know if you don't receive an acknowledgment from us. You are responsible for monitoring the status of Cardholder Maintenance Requests.
- (e) If you ask us to cancel or change a Cardholder Maintenance Request we'll try our best to do this but we'll not be responsible if we are not able to (for example if we've already processed the Cardholder Maintenance Request).

12.3 What you need to do to keep the SDOL Services and SDOL Systems safe

- (a) You must:
 - (i) comply with any security related instructions we give you;
 - (ii) set up and maintain regularly reviewed security arrangements to ensure that the SDOL Service and SDOL Systems are not used by unauthorised people;
 - (iii) let us know as soon as you can if you become aware of any unauthorised use of the SDOL

- Service and SDOL Systems, an unauthorised Cardholder Maintenance Request or any attack on the SDOL Service and SDOL Systems (such as a virus for example);
- (iv) ensure that any SDOL Users does not do anything that might affect the security of the SDOL Service and SDOL Systems or the systems and security of our customers; and
- (v) use information and material obtained from the SDOL System and the SDOL Services for business purposes.

12.4 Our responsibilities

- (a) If something happens in relation to the SDOL Services and SDOL Systems which is our fault our maximum liability to you for one claim or a series of connected claims will be £2,000 per year or the total amount of fees you've paid us for the SDOL Services and SDOL Systems in the preceding year (whichever is the higher amount).
- (b) All terms that might be implied into the Agreement by relevant law (including in relation to things such as satisfactory quality, merchantability or fitness for any particular purpose of the SDOL System or the SDOL Services) are excluded from the Agreement.
- (c) You will be liable to us for our losses if:
 - (i) you breach this Agreement;
 - (ii) we act on a Cardholder Maintenance Request that you authorised; and
 - (iii) you act with fraud or negligence.

13 TRANSFER OF RIGHTS

- 13.1 We may allow any person to take over any of our rights and duties under the Agreement. If we do this we'll give you two months' notice and send you the transferee's contact details for communications to replace our details in Condition 5.
- 13.2 If we do this you agree that we may give to anyone any information about you or the Agreement in connection with any proposed transfer and any transferee can rely on the truth and accuracy of any information provided by you.
- 13.3 References to us in the Agreement include our successors.
- 13.4 The Business may not novate, transfer or assign any of its rights, duties or obligations under this Agreement.

14 SEVERANCE

If any of the terms of the Agreement were found to be unlawful or unenforceable, we could sever them from the rest of the Agreement and the remainder of the Agreement would still continue in force between us.

15 YOUR FINANCIAL INFORMATION

At any time, we might reasonably request financial information about you or the Business to assess your financial condition. You agree to provide this to us promptly and this may include providing audited financial statements.

16 WAIVING ANY OF OUR RIGHTS

If we waive any of our rights, it doesn't mean that we'll again waive those rights in future.

17 THINGS WE'RE NOT RESPONSIBLE FOR

- 17.1 We're not liable for any loss arising:
- (a) where we do not act on a payment instruction for any reason set out in the Agreement;
 - (b) from abnormal or unforeseen circumstances which were out with our control and which we couldn't have avoided despite all efforts to do so;
 - (c) from our compliance with legal or regulatory requirements;
 - (d) from loss or corruption of data unless this was caused by our negligence or willful default;
 - (e) because the details in a payment instruction or request for authorisation were incorrect; and/or
 - (f) from any indirect or consequential loss (including without limitation for business interruption, loss of revenue, goodwill, opportunity and/or anticipated savings).
- 17.2 Except as set out in the Agreement, neither of us has relied upon and don't have any rights against each other in relation to any written or oral representations, warranties or associated contracts made before the date of the Agreement.
- 17.3 There is nothing in the Agreement excluding liability for fraudulent misrepresentations, death or personal injury.

18 GOVERNING LAW

- 18.1 If the address provided in the Application Form is in Scotland, Scots law applies to the Agreement and we both agree to use the non-exclusive jurisdiction of the Scottish courts to settle any dispute between us. If the address provided was elsewhere, English law applies and we both agree to use the non-exclusive jurisdiction of the English courts to settle any dispute between us.
- 18.2 We'll issue you a Card or Convenience Cheque or open a Virtual Account or Lodge Account for you if you've a registered business address in the UK, Channel Islands, Isle of Man or Gibraltar. If you're an individual, business or organisation, you should be registered for tax purposes in one of those jurisdictions.
- 18.3 We have a complaints handling procedure you can use to resolve any issues. For more information about this procedure you can get a leaflet from any branch or by telephone. You may also have the right to complain to the Financial Ombudsman Service at Exchange Tower, London E14 9SR or telephone **0800 023 4567 (Text relay (18002) 020 7964 1000)**.

19 YOUR INFORMATION

19.1 Who we are

We are a member of The Royal Bank of Scotland Group ("RBS"). For more information about other RBS companies please visit rbs.com or contact your branch or Relationship Manager.

19.2 The information we hold about you

These terms apply to primary cardholders and to any additional authorised users. Your information is made up of all the financial and personal information we hold about you and your transactions. It includes:

- (a) information you give to us;
- (b) information that we receive from third parties (including other RBS companies, third parties who provide services to you or us and credit reference,

- fraud prevention or government agencies);
- (c) information that we learn about you through our relationship with you and the way you operate your accounts and/or services such as the payments made to and from your accounts; and
- (d) information that we gather from the technology which you use to access our services (e.g. location data from your mobile phone, or an Internet Protocol (IP) address or telephone number); and
- (e) information that we gather from publicly available sources, such as the electoral register.

19.3 Accessing your information and other enquiries

- (a) If you would like a copy of the information we hold about you, please write to: Cards Customer Services, SAR Team, PO Box 5747, Southend-on-Sea SS1 9AJ. A fee of £10 is payable.
- (b) If you believe that any of the information that we hold about you is inaccurate, or if you've any queries about how we use your information which are not answered here, please contact us at 0370 010 1152 or speak to your relationship manager.

19.4 Changes to the way we use your information

From time to time we may change the way we use your information. Where we believe you may not reasonably expect such a change we will notify you and will allow a period of 60 days for you to raise any objections before the change is made. However, please note that in some cases, if you do not agree to such changes it may not be possible for us to continue to operate your account and/or provide certain products and services to you.

19.5 How we use and share your information with other RBS companies

We may use and share your information with other RBS companies. This information is used by us and them to:

- (a) assess and process applications, provide you with products and services and manage our (or their) relationship with you, and or as part of a sale, reorganisation, transfer or other transaction relating to our business;
- (b) understand our customers' preferences, expectations and financial history in order to improve the products and services we offer them;
- (c) carry out financial (including credit) and insurance risk assessments and for risk reporting and risk management;
- (d) develop, test, monitor and review the performance of products, services, internal systems and security arrangements offered by RBS companies;
- (e) assess the quality of our service to customers and to provide staff training;
- (f) improve the relevance of offers of products and services by RBS companies to our customers;
- (g) recover debt;
- (h) confirm your identity;
- (i) prevent and detect crime, including fraud and money laundering;
- (j) comply with legal and regulatory obligations; and
- (k) identify our customers' use of third party products and services in order to facilitate the uses of

customer information detailed above.

Application decisions may be taken based on solely automated checks of information from credit reference agencies and internal RBS records.

19.6 Sharing with third parties

We will not share your information with anyone outside RBS except:

- (a) where we've your permission;
- (b) where required for your product or service;
- (c) where we are required by law and/or by law enforcement agencies, government entities, tax authorities or regulatory bodies around the world;
- (d) to third parties providing services to us, such as market analysis and benchmarking, and agents and subcontractor acting on our behalf, such as the companies which print our account statements (we will only share your information with third parties on a limited basis following due diligence and in accordance with our internal procedures);
- (e) to debt collection agencies;
- (f) to credit reference and fraud prevention agencies;
- (g) to other companies that provide you with benefits or services (such as insurance cover) associated with your product or service;
- (h) where required for a sale, reorganisation, transfer or other transaction relating to our business;
- (i) in anonymised form as part of statistics or other aggregated data shared with third parties;
- (j) where permitted by law, it's necessary for our legitimate interests or those of a third party, and it's not inconsistent with the purposes listed above; or
- (k) to any third party provider you ask to provide you with account information or payment initiation services.

In the event that any additional authorised users are added to your account, you and the additional account user authorise us to pass information about you to the other user.

RBS will not share your information with third parties for their own marketing purposes.

If you consent to a third party provider accessing your accounts to provide you with their services, this carries a risk. We're not responsible for any such third party provider's use of your account information. This will be governed by their agreement with you and any privacy statement they provide to you.

19.7 Transferring information overseas

We may transfer your information to organisations in other countries (including to other RBS companies) on the basis that anyone to whom we pass it protects it in the same way we would and in accordance with applicable laws.

19.8 Marketing information

If you've permitted us to do so, then we'll send you relevant marketing information (including details of other products or services provided by us or other RBS companies which we believe may be of interest to you), by mail, phone, email, text and other forms of electronic communication. If you change your mind about how you would like us to contact you or you no longer wish to receive this information, you can tell us

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at any time by contacting us at **0370 010 1152** or by speaking to your relationship manager.

19.9 Communications about your account

- (a) We'll contact you with information relevant to the operation and maintenance of your account, including updated information about how we process your personal information, 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.
- (b) We may monitor or record calls, emails, text messages or other communications in accordance with applicable laws for the purposes outlined in Condition 19.5 above.

19.10 Credit reference and fraud prevention agencies

- (a) We may access and use information from credit reference agencies when you open your account and periodically to:
 - (i) manage and take decisions about your accounts;
 - (ii) prevent fraud and money laundering;
 - (iii) check your identity; and
 - (iv) trace debtors and recover debts.
- (b) We may share information with credit reference agencies about how you manage your account including your account balance, credit limit and any arrears or default in making payments. This information will be made available to other organisations (including fraud prevention agencies and other financial institutions) so that they can take decisions about you, your associates and members of your household.
- (c) If false or inaccurate information is provided and/or fraud is identified or suspected, details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information.
- (d) We and other organisations may access and share fraud prevention agency information about you to prevent fraud and money laundering, for example, when checking:
 - (i) applications and managing credit or other facilities and recovering debt;
 - (ii) insurance proposals and claims; or
 - (iii) details of job applicants and employees.
- (e) We and other organisations may access and use this information from other countries.
- (f) If you would like a copy of your information held by the credit reference and fraud prevention agencies we use, please contact us at **0370 010 1152** where you can obtain their contact details. The agencies may charge a fee.

19.11 How long we keep your information

We'll keep your information for as long as it's required by us or other RBS companies (even if you close your account) in order to comply with legal and regulatory requirements, or for other operational reasons, such as dealing with any queries relating to your account.

19.12 Security

We are committed to ensuring that your information is secure with us and with the third parties who act on

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our behalf. For more information about the steps we are taking to protect your information please visit natwest.com/security.

19.13 File feeds

If you ask us to we'll share electronic files relating to Transactions with third party expense management providers.
We can rely on these instructions as your consent to us sharing these electronic files with your nominated third party expense management provider(s).

CONTACT DETAILS

To notify a lost or stolen card or suspected misuse

Phone: 0370 6000 459 (24 hours)
Or from abroad: **+44 1268 500 813**
Minicom: **0370 154 1192**

Or write to: NatWest Card Loss Centre, PO Box 5747,
Southend-on-Sea SS1 9AJ

or contact a member of staff in one of our branches.

General enquiries:

Phone: **0370 010 1152** (Mon to Fri: 8.00am to 6.00pm, Saturdays: 9.00am to 1.00pm)
+44 1268 508019 (from abroad)
0370 154 1192 (minicom)

Or write to: NatWest, Commercial Cards, Cards Customer Services, PO Box 5747,
Southend-on-Sea SS1 9AJ

Definitions

Account Signatory – the person nominated by you from time to time to have the rights, and perform the functions, set out in Condition 2.5(d)

Accounts – Card Accounts, Virtual Accounts and/or Lodge Accounts (as the context requires)

Agreement – the agreement between you and us for the provision of a Facility which includes the Application Form, these onecard Terms and Conditions, the Tariff and, if applicable, the SDOL Documentation, as amended and replaced from time to time

Application Form – the form/forms which is/are completed and sent by you to us in relation to your application for a Facility

Authorised Contact – a Programme Administrator, an Authority Holder, an Account Signatory and/or an Authorised Signatory (as the context requires)

Authorised Lodge User – your officer or employee authorised by you to use Lodge Account Details to make Transactions which are debited to a Lodge Account

Authorised Signatory – the person nominated by you from time to time to have the rights, and perform the functions, set out in Condition 2.5(e)

Authorised Virtual User – your officer or employee authorised by you to use Virtual Account Details to make Transactions which are debited to a Virtual Account

Authority Holder – The person nominated by you from time to time to have the rights, and perform the functions, set out in Condition 2.5(c)

Business Credit Limit – the maximum aggregate amount of credit across your Facilities which we'll provide to you from time to time

Business Day – a day on which the banks in the United

Kingdom are generally open for business other than weekends and local Bank Holidays

Card – The onecard issued under a Card Account Facility which can be used by a Cardholder to make Transactions on a Card Account

Card Account – the account under which Cards and Convenience Cheques are issued to Cardholders and Drawers and to which Transactions made using Cards and Convenience Cheques are debited

Card Account Facility – the facility under which Card Accounts and Virtual Accounts are opened

Card Details – the numbers or details unique to a particular Card that enable a Cardholder to make a Transaction on a Card Account

Card Fees – the annual fee for each Card which is charged for each year or part of a year during which a Card Account is maintained

Cardholder – your officer or employee authorised by you to use Cards to make Transactions which are debited to a Card Account

Cardholder Limit – the maximum debit balance which a Cardholder is allowed on a Card Account as agreed between you and us from time to time

Cardholder Maintenance Request – any advice, request, instruction or communication which you send us through the SDOL System or otherwise relating to the SDOL System or the SDOL Services

Cash Advance – the use of a Card to withdraw cash from cash machines or over a bank counter or the purchase of foreign currency or travellers' cheques

Cash Fees – the fee charged for the use of a Card to obtain a Cash Advance

Charges – the Card Fees, Cash Fees and all fees and charges listed in the Tariff

Convenience Cheque – a onecard Convenience Cheque issued by us to Drawers which may be used by a Drawer to make Purchases on a Card Account

Drawer – your officer or employee authorised by you to receive and use Convenience Cheques

Drawer Limit – the maximum debit balance which a Drawer is allowed on a Card Account as agreed between you and us from time to time

Facility – the Card Account Facility, the Lodge Account Facility and/or the Virtual Account Facility (as the context requires)

Instruments – Cards, Virtual Account Details, Lodge Account Details or Convenience Cheques (as the context requires)

Liability Waiver – the insurance policy we'll put in place for you if you've more than one Card or Virtual Account in accordance with Condition 9.5

Lodge Account – the account under which Lodge Account Details are issued to Authorised Lodge Users and to which Transactions made using those Lodge Account Details are debited

Lodge Account Details – the numbers or details unique to a particular Lodge Account that enable an Authorised Lodge User to make a Transaction on that Lodge Account

Lodge Account Facility – the facility under which Lodge Accounts are opened

Lodge Account Limit – the maximum debit balance which you are allowed on a Lodge Account as agreed between you and us from time to time

Lodge Management Information – Transaction data we

provide to you electronically through Smart Data Online

Payment Due Date – the date of the Statement plus the payment grace period you requested in your Application Form or such other period we may notify to you in accordance with Condition 11.2(a)

PIN(s) – the personal identification number used by a Cardholder to authorise a Transaction

Programme Administrator – the person nominated by you from time to time to have the rights, and perform the functions, set out in Condition 2.5(b)

Purchases – the use of an Account or Instrument to purchase goods or services in person, by mail order, over the telephone, over the internet or such other as we permit from time to time and, in relation to a Lodge Account, to purchase business related travel and accommodation services from a supplier authorised by you

Recurring Transactions – regular payments (including for an indefinite period) that a Cardholder, Authorised Virtual User or Authorised Lodge User has authorised a third party to collect from an Account

SDOL – Smart Data Online

SDOL Documentation – any documentation provided by us or otherwise available on request (including any business guides and cardholder maintenance guides) which describes the SDOL System and/or SDOL Services

SDOL Services – the provision of any electronic management information and related SDOL Services supplied by us via (or initiated via) the SDOL System from time to time, as further described in the Documentation

SDOL System – the SDOL System (as amended from time to time) as further described in the Documentation

SDOL Users – any of your employees or agents who are appointed by you from time to time to use the SDOL System and the SDOL Services

Statement – a statement that we send to you at least once per month showing a list of Transactions debited to an Account and the Charges incurred

Tariff – the onecard Charges document showing the Charges which we'll provide to you and which forms part of the Agreement

Transactions – Cash Advances, Purchases and all other transactions using a Facility, an Account or an Instrument

User Limit – the Cardholder Limit, Drawer Limit, Virtual Account Limit or Lodge Account Limit (as the context requires)

Users – Cardholders, Authorised Virtual Users, Authorised Lodge Users and/or Drawers (as the context requires)

Virtual Account – the account which can be opened under a Virtual Account Facility or a Card Account Facility and Virtual Account Details are issued to Virtual Accountholders and can be used by Authorised Virtual Users and to which Transactions made using those Virtual Account Details are debited

Virtual Account Details – the numbers or details unique to a particular Virtual Account that enable an Authorised Virtual User to make a Transaction on that Virtual Account

Virtual Account Facility – the facility under which Virtual Accounts can be opened

Virtual Account Limit – the maximum debit balance which a Virtual Accountholder is allowed on a Virtual Account as agreed between you and us from time to time

Virtual Accountholders – your department or unit authorised by you to operate a Virtual Account

We, us or our – National Westminster Bank Plc

You or your – any customer operating a Facility, Account or Instrument with us.

The Direct Debit Guarantee



- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit NatWest **onecard** will notify you 3 working days in advance of your account being debited or as otherwise agreed. If you request NatWest **onecard** to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit by NatWest **onecard** or your bank or building society you are entitled to a full and immediate refund of the amount paid from your bank or building society.
- If you receive a refund you are not entitled to, you must pay it back when NatWest **onecard** asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.

Tariff

Interest rates – Fee Structure

Card Type	Charge Standard*	Charge Gold*
Monthly Interest	1.6%	1.6%

*Charge only applies if balance is not cleared in full by due date

Grace Period – Monthly Fees

Card Type		Grace Period				
		Billing Type	7 days	14 days	21 days	28 days
Charge Card		Centrally Billed	free	0.45%*	0.55%*	0.70%*

*Grace Period fee is calculated monthly as this percentage of the statement balance

Annual Card Fees^{1,2}

Standard Card fee	£45
Gold Card fee	£75

Cash Advances^{1,2}

Cash fee	2.95% of the transaction amount (minimum £2.95). The fee will be applied on the date the transaction is debited to the Account
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Cheques^{1,2}

Handling fee	2% (minimum £2.50) of the value of each cheque processed
Unpaid cheques	£25 fee for each cheque returned
Stopped cheques	£25 fee for each request to stop a cheque

Non-Sterling Transactions

Non-Sterling transaction fee	2.95% of the transaction value
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Payment Overdue

Administration Fee	£12
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Services

Electronic transaction file feed (optional)	Set up fee £665 Monthly fee £70
Change of organisation name	£5 per card
Duplicate card receipt (sales voucher) UK	£5
Duplicate card receipt (sales voucher) abroad	£10
Duplicate statements per sheet	£1 (max £40)
Emergency card replacement overseas	£75 ^{1,2}

¹Not applicable to Lodge account

²Not applicable to Virtual account

CUSTOMER TO RETAIN Your Insurance Policies

Please note:

1. The Financial Conduct Authority (FCA) is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.
2. For our **onecard** programmes we offer insurance products from Chubb European Group Limited and certain underwriters at Lloyd's of London.
3. You will not receive advice or recommendations from us in respect of any of the insurances detailed in this booklet. You will need to make your own choice on how to proceed.
4. You will not have to pay a fee for our services in respect of any of the insurances detailed in this booklet.
5. National Westminster Bank Plc, 135 Bishopsgate, London EC2M 3UR is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our Financial Services Register number is 121878. Our permitted business includes arranging and advising on non-investment insurance. You can check this on the Financial Services Register by visiting the FCA's website register.fca.org.uk or by contacting the FCA on 0800 111 6768.
6. If you wish to register a complaint, please contact us:
In writing: NatWest, Commercial Cards, PO Box 5747, Southend-on-Sea, Essex SS1 9AJ. By phone: **0370 01 01 152**.
If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.
7. We are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 90% of the claim, without any upper limit.

You are entitled, at any time, to request information regarding any commission which the Bank may have received in respect of these insurance products that are relevant to your account by calling **0370 01 01 152 (Minicom 0370 154 1192)**.

*Calls may be recorded. Call charges from residential lines, business lines and mobiles vary and depend on your telephone operator's tariffs.

Travel Insurance (NatWest onecard Gold only)

Statement of Demands and Needs

We have not provided you with a personal recommendation as to whether this policy is suitable for your specific needs. This product meets the demands and needs of those who wish to receive Travel Insurance coverage as described in the certificate of insurance.

Statement of Price

NatWest **onecard** Gold Travel Insurance is provided with your **onecard** Gold at no extra cost.

Pre-requirement for cover to apply

The Employing Company must have its registered or business address in the United Kingdom, Ireland, Channel Islands, Isle of Man or Gibraltar at the commencement date and throughout the duration of the policy.

The Insured Person must be resident in the United Kingdom, Ireland, Channel Islands, Isle of Man, Gibraltar or the European Union at the commencement date and throughout the duration of the policy.

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Your Policy Summary

This policy summary does not contain the full terms and conditions of your Travel Insurance Policy, which can be found in your Policy Document. Please take time to make sure you understand the cover it provides. Cover is underwritten by Chubb European Group Limited (Chubb). This Travel Insurance Policy is provided free of charge for you for business Journeys, and up to three business colleagues or business associates who are travelling with you, when the fares and travel costs relating to a business Journey are charged to your NatWest **onecard** Gold account.

Duration

Cover remains in force as long as the **Corporate Card/Lodge Account** is maintained, you remain an employee of your company and Chubb remains the Insurer. As this insurance may continue for more than a year you should review it periodically to ensure that cover remains adequate.

Cancellation

If, for any reason, you wish to cancel your cover you may contact Chubb on 0800 169 2431 and cover shall cease from the day Chubb receives such notice. If Chubb no longer wishes to offer this Policy and needs to cancel this Policy, Chubb will write to the Employing Company at the current address Chubb has, giving 30 days notice. If Chubb cancels the Policy, Chubb will refund the premium paid by NatWest to NatWest provided no claims have been made.

Significant Features and Benefits

See pages 7 to 18 of the policy document for full details of cover

- Medical Expenses up to £2,000,000 for any one trip and additional travel and accommodation expenses up to a maximum of £10,000
- Cancellation, Curtailment and Alternation to Itinerary costs up to a maximum of £3,000 per Journey
- Personal Injury during a Journey up to a maximum of £25,000, increased to £250,000 if you are travelling on public transport or in a hired car
- Replacement employee transportation costs up to £1,000
- Travel Delay after the first 4 hours of £25 per hour up to a maximum of £300
- Personal Belongings up to a maximum of £1,200 (maximum £750 in total for all valuables)
- Money up to a maximum of £500 per person
- Personal Liability up to a maximum of £1,000,000.

Significant Exclusions or Limitations

See page 7 of the policy document for full details of cover as well as special exclusions within some sections of the Policy.

Chubb will not be liable for:

- injury, loss or expense due to alcohol, solvents or drugs, suicide, attempted suicide or self-inflicted injury or illegal act
- claims resulting from engaging in:
 - aerial pursuits or aviation as a pilot or crew member, aerial pursuits include micro-lighting, hang-gliding, para-gliding, parachuting, sky-diving and bungee-jumping but not parascending
 - racing motor rallies and competitions, professional sports, mountaineering or rock climbing requiring the use of ropes or guides or winter sports
- claims where the Insured Person is a full time member of the armed forces, national or international authority or a member of any Reserve Forces called out for Permanent Service
- claims resulting from war or any act of war whether declared or not
- This Policy does not cover claims which would result in Chubb being in breach of any resolutions or trade or economic sanctions or other laws.
- claims where the Journey is undertaken against the advice of a Qualified Medical Practitioner
- the first £50 of each and every claim for Medical (except in-patient benefit), Personal Belongings and Money
- Personal Property or Money left in a motor vehicle unless out of sight in a locked boot or compartment or under the purpose built luggage cover of an estate or hatchback car.

Claims

If a claim needs to be made, the Chubb Claims Service Team, need to be notified within 60 days of the occurrence, or as soon as possible after that. We will then ask for a claim form to be filled in to register the **Claim**.

Our contact details are:

Postal Address: **Chubb (Claims Dept.), PO Box 682, Winchester, SO23 5AG**

Telephone: **0345 841 0059 (Within UK only)**

International: **+44 (0)141 285 2999**

Facsimile: **+44 (0)141 285 2901**

Email: **uk.claims@chubb.com**

Complaints Procedure

In the event of a complaint relating to the sale of your policy please contact the following:

a) Complaints Officer

NatWest,
Commercial Cards Division,
Cards Customer Services,
PO Box 5747,
Southend-on-Sea SS1 9AJ.
Telephone: **0370 010 1152**

In the event you have a complaint in relation to how your **Claim** was handled please contact the following:

b) The Customer Relations Department,

Chubb
PO Box 682, Winchester, SO23 5AG
Telephone: 0800 519 8026
E-mail: customerrelations@chubb.com

- c) The Insured or Insured Person has the right to refer their complaint to the Financial Ombudsman Service (FOS) if they are dissatisfied with Chubb or NatWest's final response. Their contact details are:
Financial Ombudsman Service, Exchange Tower,
Harbour Exchange Square, London E14 9SR
Telephone: +44 (0) 800 023 4567 (calls are free from a UK landline or mobile)
+44 (0) 300 123 9 123 (calls to this number cost no more than calls to 01 and 02 numbers)
Email: complaint.info@financial-ombudsman.org.uk
Website: financial-ombudsman.org.uk

The existence of these complaint procedures does not reduce an Insured or Insured Person's Statutory Rights relating to this Policy. For further information about Statutory Rights the Insured or Insured Person should contact the Citizens Advice Bureau.

Financial Services Compensation Scheme

In the unlikely event of Chubb being unable to meet its liabilities, you may be entitled to compensation under the Financial Services Compensation Scheme. Their contact details are: **Financial Services Compensation Scheme, PO Box 300, Mitcheldean, GL17 1DY.**

Telephone: **0800 678 1100 or 0207 741 4100.**

Website: **www.fscs.org.uk**

Online Form: **<https://claims.fscs.org.uk/>**

Travel Accident Insurance

(NatWest onecard Standard only)

Statement of Demands and Needs

We have not provided you with a personal recommendation as to whether this policy is suitable for your specific needs. This product meets the demands and needs of those who wish to receive Travel Insurance coverage as described in the certificate of insurance.

Statement of Price

NatWest **onecard** Standard Travel Accident Insurance is provided with your **onecard** Standard at no extra cost.

Pre-requirement for cover to apply

The Employing Company must have its registered or business address in the United Kingdom, Ireland, Channel Islands, Isle of Man or Gibraltar at the commencement date and throughout the duration of the policy.

The Insured Person must be resident in the United Kingdom, Ireland, Channel Islands, Isle of Man, Gibraltar or the European Union at the commencement date and throughout the duration of the policy.

Your Policy Summary

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This policy summary does not contain the full terms and conditions of your Travel Accident Policy, which can be found in your Policy Document. Please take time to make sure you understand the cover it provides. Cover is underwritten by Chubb European Group Limited (Chubb). This Travel Accident Policy is provided free of charge for you for business Journeys, and up to three business colleagues or business associates who are travelling with you, when the fares and travel costs relating to the business Journey are charged to your NatWest **onecard** account.

Duration

Cover remains in force as long as the **Corporate Card/Lodge Account** is maintained, you remain an employee of your company and Chubb remains the Insurer. As this insurance may continue for more than a year you should review it periodically to ensure that cover remains adequate.

Cancellation

If, for any reason, you wish to cancel your cover you may contact Chubb on 0800 169 2431 and cover shall cease from the day Chubb receives such notice. If Chubb no longer wishes to offer this Policy and needs to cancel this Policy, Chubb will write to the Employing Company at the current address Chubb has giving 30 days notice. If Chubb cancels the Policy, Chubb will refund the premium paid by NatWest to NatWest provided no claims have been made.

Significant Features and Benefits

See page 23 of the policy document for full details of cover. Benefits for Bodily Injury as a result of an Accident while you are on a Journey

	Basic Benefit	Enhanced Benefit*
Death	GBP25,000	GBP100,000
Loss of Limb	GBP25,000	GBP100,000
Loss of Sight	GBP25,000	GBP100,000
Permanent Total Disablement	GBP25,000	GBP100,000

*The Enhanced Benefit is payable if you are travelling on public transport or in a hired car at the time of the Accident.

Significant Exclusions or Limitations

See pages 25 to 26 of the Policy document for full details of cover.

Chubb will not be liable for:

- injury, loss or expense due to alcohol, solvents or drugs, suicide, attempted suicide or self-inflicted injury or illegal act
- claims resulting from sickness or disease not as a result of Bodily Injury
- claims resulting from engaging in:
 - aerial pursuits or aviation as a pilot or crew member, aerial pursuits include micro-lighting, hang-gliding, para-gliding, parachuting, sky-diving and bungee-jumping but not parasailing
 - racing motor rallies and competitions, professional sports, mountaineering or rock climbing requiring the use of ropes or guides or winter sports
- claims where the Insured Person is a full time member of the armed forces, national or international authority or a member of any Reserve Forces called out for Permanent Service
- claims resulting from war or any act of war whether declared or not
- This Policy does not cover claims which would result in Chubb being in breach of any resolutions or trade or economic sanctions or other laws.

How to Claim

If a claim needs to be made, Chubb Claims Service Team need to be notified within 60 days of the Accident, or as soon as possible after that. We will then ask for a claim form to be filled in to register the claim. Our contact details are:

Postal Address: **Chubb (Claims Dept.), PO Box 682, Winchester, SO23 5AG**

Telephone: **0345 841 0059 (Within UK only)**

International: **+44 (0)141 285 2999**

Facsimile: **+44 (0)141 285 2901**

Email: **uk.claims@chubb.com**

Website: **www.chubbclaims.co.uk**

(to report claims online)

Complaints

In the event of a complaint relating to the sale of your policy please contact the following:

- a) Complaints Officer
NatWest,
Commercial Cards Division,
Cards Customer Services,
PO Box 5747,
Southend-on-Sea SS1 9AJ.
Telephone: **0370 010 1152**

In the event you have a complaint in relation to how your claim was handled please contact the following:

- b) The Customer Relations Department,
Chubb
PO Box 682, Winchester, SO23 5AG
Telephone: 0800 519 8026
E-mail: customerrelations@chubb.com
- c) The Insured or Insured Person has the right to refer their complaint to the Financial Ombudsman Service (FOS) if they are dissatisfied with Chubb or NatWest's final response.
Their contact details are:
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Telephone: +44 (0) 800 023 4567 (calls are free from a UK landline or mobile)
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Email: complaint.info@financial-ombudsman.org.uk
Website: financial-ombudsman.org.uk

The existence of these complaint procedures does not reduce an Insured or Insured Person's Statutory Rights relating to this Policy. For further information about Statutory Rights the Insured or Insured Person should contact the Citizens Advice Bureau.

Financial Services Compensation Scheme

Chubb is a member of the Financial Services Compensation Scheme (FSCS), which is an independent body that has been set up as a final safety net for customers. In the unlikely event that Chubb is no longer able to meet its liabilities you may be entitled to compensation under the scheme.

Their contact details are **Financial Services Compensation Scheme, PO Box 300, Mitcheldean, GL17 1DY.**

Telephone: **0800 678 1100 or 0207 741 4100.**

Website: **www.fscs.org.uk**

Online Form: **<https://claims.fscs.org.uk/>**

NatWest onecard (MasterCard) Corporate Liability Waiver Insurance

Statement of Demands and Needs

We have not provided you with a personal recommendation as to whether this policy is suitable for your specific needs. This product meets the demands and needs of those who wish to receive Corporate Liability Waiver coverage as described in the Policy.

Statement of Price

NatWest onecard Corporate Liability Waiver Insurance is provided with your onecard at no extra cost.

Your Policy Summary

This document provides a summary only of the benefits and limitations of the NatWest onecard Liability Waiver Insurance provided to companies that have established a Commercial Card account with NatWest. It has been prepared in accordance with format requirements prescribed by the Financial Conduct Authority. The full terms and conditions of cover are set out in the Policy document in this booklet, and may be viewed on request. You are encouraged to read the Policy document(s) prior to policy commencement in order to understand fully all conditions and exclusions which relate to this cover. In the event of a cardholding employee of your company misusing their NatWest onecard, the insurance automatically protects National Westminster Bank Plc and you by way of liability waiver, against losses up to £1,500,000 per company and £50,000 per cardholder during the period of insurance. There is a smaller limit of £600 for misuse involving cash. The period of waiver is 75 days prior to the discovery date of the loss by your company and 14 days after this date.

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The cover is provided by certain underwriters at Lloyd's of London, and covers [National Westminster Bank Plc] and you by liability waiver. The policy contains a cancellation clause which can result in the termination of the cover to National Westminster Bank Plc in 90 days. Should a cancellation notice be issued to National Westminster Bank Plc, they are obliged to notify you immediately. The underwriters will not be liable for loss of interest or consequential loss of any kind, and cash advances which exceed £200 per day or a maximum of £600 in all prior to Termination Date. If you have any questions or concerns about your policy or the handling of a claim you should, in the first instance, contact **NatWest, Commercial Cards Division, Cards Customer Services, PO Box 5747, Southend-on-Sea SS1 9AJ**. Telephone: **0370 010 1152**. If you are unable to resolve the situation and wish to make a complaint you can do so at any time by referring the matter to the Complaints Department (Lloyd's). Their address is **Complaints Department, Lloyd's, One Lime Street, London EC3M 7HA**.

Telephone: **020 7327 5693**.

Fax: **020 7327 5225**.

Email: **complaints@lloyds.com**.

Complaints that cannot be resolved by the Complaints Department may be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaints process. You may be entitled to compensation from the Financial Services Compensation Scheme should the underwriters be unable to meet their liabilities under this policy.

CUSTOMER TO RETAIN

Important – All cards issued to the business/organisation are to be used for business expenditure only.

Schedule 1 – How we will use and share cardholder/authorised contact information

How we will use cardholder/authorised contact information

Please read the information below which explains how we and others will use cardholder/authorised contact personal and financial information during this application process.

Who we are

The organisation responsible for processing your information is National Westminster Bank Plc, a member of The Royal Bank of Scotland Group (“**RBS**”).

How we will use and share cardholder/authorised contact information

(a) Credit reference and fraud prevention agencies

We may request information about you from credit reference agencies to help verify your identity. This request will not affect your ability to obtain credit (for example for a loan or credit card) in the future.

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.

(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.

(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 its customers to HM Revenue and Customs (“**HMRC**”). HMRC may exchange this information with other countries’ tax authorities.

Communications about your account

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.