

# Your Banking Requirements

## Additional Business Accounts



**Please note** – when filling out this form please use the tab and arrow keys to move between the relevant fields. Ensure you do **not** use the return or enter keys.

Please indicate below the number of accounts you would like to apply for. **Sections 1, 7 and 8 must also be completed.**

### Account Types

#### Current accounts

	Number required	
Business Current Account	<input type="text"/>	Complete section 2

#### Deposit accounts

Business Reserve	<input type="text"/>	} Complete sections 4.1, 4.2 & 4.3
Liquidity Select	<input type="text"/>	
Solicitor's Reserve Account	<input type="text"/>	
Money Desk Deposit Account	<input type="text"/>	Complete section 4

#### Currency accounts

	Number required	
Business Currency Current Account	<input type="text"/>	} Complete section 3
Currency Call Deposit Account	<input type="text"/>	

#### Treasury products

Foreign Exchange	<input type="text"/>	Complete sections 6.1 & 6.4
UB Trade	<input type="text"/>	Complete sections 6.2 & 6.4
Treasury Deposits	<input type="text"/>	Complete sections 6.3 & 6.4

# Your Banking Requirements

## Additional Business Accounts



I/We wish to open an account at your \_\_\_\_\_ branch.  
(If left blank your account will be opened at the branch nearest to your business address)

### How we will use your information

Before continuing with this application, please read the information below which explains how we and others will use your personal and financial information during this application process. When we use and share personal and financial information, we do so on the basis that we have a legitimate interest to prevent fraud and money laundering, to manage our risk and to protect our business and to comply with laws that apply to us (including verifying your identity and assessing the suitability of our products).

For full details about how we use the personal and financial information of our customers, please see our full Privacy Notice at [www.ulsterbank.co.uk/privacy](http://www.ulsterbank.co.uk/privacy).

### Who we are

The organisation responsible for processing your personal and financial information is Ulster Bank, a member of NatWest Group.

### 1.1 Customer details

For Bank use only Non-Personal CIN

Full business name

Please complete details of your main current account.

Account

Sort code

Company/Charity registration number

Registered country of business

## 1.2 Non-financial intermediaries

**Do not complete this section if you are a Sole Trader or a Financial Institution applying to open an account.**

We've a legal requirement to identify the purpose of an account and if the money that will be held within it is being deposited on behalf of a third party (e.g. another person(s) or entities/organisations).

We are unable to open a new or additional account if we do not have the information requested below.

Question 1	Yes – tick below	No
<p><b>Is the purpose of the account to hold money on behalf of a third party/parties</b> (a third party would be one or more people and/or entities that are not connected to the running/ownership of the entity that is opening the account)?</p>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Next Step</b>	Go to Q2	Go to Section 1.3

Question 2	Yes – tick below	No
<p><b>Is the account holding the money on behalf of a third party, for one or more of the following purposes?:</b></p> <ul style="list-style-type: none"> <li>• a court order, judgement or other legal matter</li> <li>• a sale, exchange, or lease of real or personal property where it also meets the following conditions: <ul style="list-style-type: none"> <li>– The account holds only the monies appropriate to secure an obligation of one of the parties directly related to the transaction, or a similar payment, or with a financial asset that is deposited in the account in connection with the transaction.</li> <li>– The account is established and used solely to secure the obligation of the parties to the transaction.</li> <li>– The assets of the account, including the income earned thereon, will be paid or otherwise distributed for the benefit of the parties when the transaction is completed.</li> <li>– The account is not a margin or similar account established in connection with a sale or exchange of a financial asset.</li> </ul> </li> </ul>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Next Step</b>	Go to Section 1.3	Go to Q3

Question 3	Yes – tick below	No
<p><b>Is the account holding the money on a pooled basis</b> (e.g. a Client Account, where a number of third parties' money is being held in the one account)?</p>	<input type="checkbox"/>	<p>The third party must complete the <b>Non-Financial Intermediary</b> form and it should be returned with this completed application form.</p> <p>The form may be downloaded from <a href="http://www.ulsterbank.co.uk/taxresidency">www.ulsterbank.co.uk/taxresidency</a>.</p>
<b>Next Step</b>	Go to Section 1.3	Complete step above and go to Section 1.3

**1.3 Key Principal - (One) Details**

**For guidance on the definition of a Key Principal please consult your RM**

For Bank use only Personal CIN

Capacity Director  Partner  Beneficial Owner  Sole Trader

Title Mr  Mrs  Miss  Ms  Other    
(please specify)

Surname

First name(s)  
(as per photographic ID)

Middle name(s)  
(as per photographic ID)

Position held

Are you known by any other name? Yes  No

Please state any other name you are known by (e.g. alias name)

Other known first name

Other known middle name(s)

Other known surname

Country of residence

Country of nationality

Date of birth (DD/MM/YYYY)

Country of birth

Place of birth

Do you hold any other  
Citizenships/Nationalities? Yes  No

If 'Yes' list here

Do you hold more than 5  
Citizenships/Nationalities? Yes  No

Address line 1

Address line 2

Address line 3  
OR overseas country

Postcode

Date of entry to this  
address (DD/MM/YYYY)

If less than 3 years, please provide former address

Previous address line 1

Previous address line 2

Previous address line 3  
OR overseas country

Postcode

Are you currently living in the UK? Yes  No

If you are not a permanent resident of the United Kingdom, but are temporarily living here, please provide your address

Address line 1

Address line 2

Address line 3  
OR overseas country

Postcode

Occupation

Extent of Holding  
(% of issued share capital)

Voting Rights  
(% of voting rights)

**What is your main source of income?**

Please select the option that best describes how your income is generated.

Basic salary (Employed) <input type="checkbox"/>	Basic salary (Self employed) <input type="checkbox"/>	Benefits <input type="checkbox"/>
Other income (Employed) <input type="checkbox"/>	Other income (Self employed) <input type="checkbox"/>	Rental income <input type="checkbox"/>
Pension (Employed) <input type="checkbox"/>	Pension (Self employed) <input type="checkbox"/>	No income <input type="checkbox"/>

**1.3.1 Key Principal - (Two) Details**

**For guidance on the definition of a Key Principal please consult your RM**

For Bank use only Personal CIN

Capacity Director  Partner  Beneficial Owner  Sole Trader

Title Mr  Mrs  Miss  Ms  Other

(please specify)

Surname

First name(s)  
(as per photographic ID)

Middle name(s)  
(as per photographic ID)

Position held

Are you known by any other name? Yes  No

Please state any other name you are known by (e.g. alias name)

Other known first name

Other known middle name(s)

Other known surname

Country of residence

Country of nationality

Date of birth (DD/MM/YYYY)

Country of birth

Place of birth

Do you hold any other  
Citizenships/Nationalities? Yes  No

If 'Yes' list here

  
  
  

Do you hold more than 5  
Citizenships/Nationalities? Yes  No

Address line 1

Address line 2

Address line 3  
OR overseas country

Postcode

Date of entry to this  
address (DD/MM/YYYY)

If less than 3 years, please provide former address

Previous address line 1

Previous address line 2

Previous address line 3  
OR overseas country

Postcode

Are you currently living in the UK? Yes  No

If you are not a permanent resident of the United Kingdom, but are temporarily living here, please provide your address

Address line 1

Address line 2

Address line 3  
OR overseas country

Postcode

Occupation

Extent of Holding (% of issued share capital)

Voting Rights (% of voting rights)

### What is your main source of income?

Please select the option that best describes how your income is generated.

Basic salary (Employed) <input type="checkbox"/>	Basic salary (Self employed) <input type="checkbox"/>	Benefits <input type="checkbox"/>
Other income (Employed) <input type="checkbox"/>	Other income (Self employed) <input type="checkbox"/>	Rental income <input type="checkbox"/>
Pension (Employed) <input type="checkbox"/>	Pension (Self employed) <input type="checkbox"/>	No income <input type="checkbox"/>

## 2. Current Accounts

### 2.1 Cheque book and paying-in book details

Business (60 cheques) cheque book  Quantity  Business Paying in book  Quantity

Title to appear on cheque book (if different from account name)

Voucher return required? (**Solicitor accounts**) Yes  No

### 2.2 Statement details

Statement frequency  (Daily, Weekly, Monthly, Minimum frequency is Quarterly) Start Date (DD/MM/YYYY)

Other specific statement requirement please specify \_\_\_\_\_ Additional copies required Yes  No  Number of copies

**2.3 If you require a different Business Name on the statement to that supplied in Section 1 please complete the section below:**

**2.4 Statement mailing address (only complete if different from existing trading address)**

Mailing name	
Mailing name/ Address line 1	
Address line 2	
Address line 3	
Postcode	

**3. Currency accounts**

**3.1 Currency requirements**

Currency	Number of Business Currency Current Accounts required	Number of Currency Call Deposit Accounts required	Number of paying-in books required	Number of Euro cheque books required
Euro	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
US Dollars	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	N/A
Other* (Please specify e.g. Yen)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	N/A
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	N/A

\*For a full list of available currencies please visit [www.ulsterbank.com](http://www.ulsterbank.com)

If you have any other requirements please ask your Relationship Manager/Branch Representative.

**3.2 Statement mailing address (only complete if different from existing trading address)**

Mailing name	
Mailing name/ Address line 1	
Address line 2	
Address line 3	
Postcode	

**4. Deposit Accounts**

**4.1 Deposit Statement requirements & frequency**

Your organisation name will be on your statements. What additional notation (e.g. Tax Account) would you like for these accounts?

How often would you like to receive statements on your Deposit Account?

Monthly

Quarterly

Other

Please specify



#### 4.2 Deposit Details

Please credit my account with an initial deposit of £  .  p

By means of:

Transfer from my/our Ulster Bank account      Account number       Sort code

**OR**

The enclosed cheque of £  .  p      drawn on my / our current account

#### For internal use

RM Signature to confirm transfer

Date (DD/MM/YYYY) \_\_\_\_\_

#### 4.3 Interest details

We normally add interest to the account it relates to, however, if you prefer, we can pay it to another Ulster Bank account in the same name

If you would like us to do this, please provide your

Account number       Sort code

#### 4.4 Money Desk Deposit Account

##### 4.4.1 Money Desk Deposit Details

Please place an initial deposit of £  .  p      on my account

Term      Week(s)       Month(s)       Year(s)

By means of Service a/c transfer from and mature to my/our Ulster Bank Account.

Account number       Sort code

##### 4.4.2 Interest Options

Paid at Maturity       \*Monthly Income paid to Servicing Account (account detailed above)

\*This option is only available on terms >1 Year

#### 5. Online Banking

Do you have Bankline or Anytime Business Banking?      Yes       No

#### 6. Treasury Products

If you trade internationally, have foreign investment or operate in a non-domestic currency, we have solutions to support you in managing your potential Foreign Exchange exposure. By providing traditional and innovative approaches to financial risks, we can help create solutions to meet your specific needs.

A Capital Markets mandate must be provided for all Treasury Products and supported by a Board Resolution where applicable. Your Relationship Manager or Capital Markets representative will provide you with a copy of the relevant mandate.

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## 6.1 Foreign Exchange

Should you require information regarding hedging Foreign Exchange exposure, a representative from the Markets team will contact you to discuss.

If you wish for us to contact you, please advise which of your contacts listed in Section 2 you would like us to discuss your requirements with.

Name:

- A. You initiate payments either online using Bankline or manually using secure signal numbers. Your Relationship Manager can advise you how to obtain and use secure signal numbers.
- B. You instruct Foreign Exchange settlement through agreed Standard Settlement Instructions. Your settlement instructions must be advised on the mandate.
- C. You also have the option to use both A and B.

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## 6.2 UB Trade

Our online Foreign Exchange platform offers you the ability to get fast and easy access to Foreign Exchange markets and our indicative rates, allowing you to request a quote and execute Spot and Forward deals. You can also settle Foreign Exchange deals automatically, either online via Bankline or using your mandated Standard Settlement Instructions. Access is available 24 hours a day, 5 days a week.

Your Capital Markets representative can provide you with details of how you can avail of this product.

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## 6.3 Treasury Deposits

The following are general guidelines for Treasury Deposits:

- Minimum term may apply
- Minimum amount may apply
- Refer to your Relationship Manager to discuss your specific requirements

Standard Settlement Instructions are required for Treasury Deposits and must be quoted on the mandate.

### Interest Details

If you or your organisation is non-resident, please complete a Non-Resident Declaration which is available from your Relationship Manager or Capital Markets representative.

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## 7. Your Agreement

### 7.1 How we will use and share your information

#### (a) Credit reference and fraud prevention agencies

We may request information about you 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.

While you have a relationship with us, we will continue to share information with credit reference agencies about how you manage your account including your account balance, the regularity of payments being made, credit limits and any arrears or default in making payments. This information will be made available to other organisations.

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, how they use personal information, and financial connections and how they may be ended, can be obtained from the credit reference agencies. The main agencies we use are Experian ([www.experian.co.uk/crain](http://www.experian.co.uk/crain)), Equifax ([www.equifax.co.uk/crain](http://www.equifax.co.uk/crain)) and Callcredit ([www.callcredit.co.uk/crain](http://www.callcredit.co.uk/crain)). We may use other agencies from time to time. For more information about the agencies we use, see Section 11 of our main privacy notice (Credit reference and fraud prevention agencies).

Application decisions may be taken based on solely automated checks of information from credit reference agencies and internal NatWest Group records. You have rights in relation to automated decision making. If you want to know more please see our full privacy notice at [www.ulsterbank.co.uk/privacy](http://www.ulsterbank.co.uk/privacy) or contact your Relationship Manager.

In order to prevent and detect fraud and/or money laundering, the information provided in this application may be checked with fraud prevention agencies. If fraud is identified or suspected details may be recorded with these agencies to prevent fraud and money laundering.

If we, or a fraud prevention agency, determine that you pose a fraud or money laundering risk, we may refuse to provide the services and financing to you.

When credit reference and fraud prevention agencies process your information, they do so on the basis that they have a legitimate interest in preventing fraud and money laundering, to protect their business and to comply with laws that apply to them.

### **(b) With other NatWest Group companies**

We and other NatWest Group companies worldwide will use the information you supply in this application (and any information we or other NatWest Group companies may already hold about you) in connection with processing your application and assess your suitability for our products.

If your application is declined we will normally keep your information for up to 5 years, but we may keep it for longer if required by us or other NatWest Group companies in order to comply with legal and regulatory requirements.

We and other NatWest Group 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.

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### **7.2 Confirm your agreement**

By continuing with this application, you confirm you have read and understood how we may use your information in the ways described above and are happy to proceed.

You are also confirming that:

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

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

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### **7.3 Marketing information**

NatWest Group 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.

~~NatWest Group will not share your information with third parties for their own marketing purposes.~~

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### **7.4 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.

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### **7.5 Financial Services Compensation Scheme**

I have received the Financial Services Compensation Scheme Information Sheet and Exclusions List.  
(Please place a cross in the box to confirm)

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## 8. Declaration & signature

I/We confirm the details on this form are full and correct and agree to notify the Bank of any changes.

I/We have received a copy of the Terms and Conditions and agree to be bound by them.

**Signed by the highest level of authority for and on behalf of company/firm detailed on page 2 in accordance with the Relationship Authority or Mandate (as appropriate) held by the Bank.**

### Customer signature(s)

Title Mr  Mrs  Ms  Other \_\_\_\_\_

Name \_\_\_\_\_

Position held \_\_\_\_\_

Date (DD/MM/YYYY) \_\_\_\_\_

Title Mr  Mrs  Ms  Other \_\_\_\_\_

Name \_\_\_\_\_

Position held \_\_\_\_\_

Date (DD/MM/YYYY) \_\_\_\_\_