

Business Debit Card



Before you begin: It's best to save this form to your computer and open it using Adobe Acrobat Reader. Doing this will allow you to fill in the PDF and upload signatures. You can get the latest version of Adobe Acrobat Reader by visiting <https://get.adobe.com/reader/>

Guidance notes

You can fill in this form online. Use the toolbar to save your progress.
Complete any fields marked with an *
Upload an image of your signature in the signatories' Section once you have completed your application.

You can email your signed form to us using the contact details at the bottom of the form.
You can also print this form and complete it by hand.

1. Business details

Business address

Do you already have Debit cards issued on this account? *

Yes No

If no please confirm Business type below:

Business type (choose one option only):

Limited Company or
Limited Liability Partnership
(Complete Section 5.1)

Club, Charity or
Society resolution
(Complete Section 5.2)

Sole Trader
or
Partnership

Branch sort code *

Branch account number *

How many new Debit Cards are required for
Authorised Users? * (Please give details in Section 4)

Business name to appear on card (maximum of 26 characters including spaces) *

Please be advised that New Debit Cards will be delivered to the Business Mailing Address held on bank systems for your business

2. Keeping you informed/Request for additional information

Title * Mr Mrs Miss Ms Other (please specify)

Your mobile phone number (UK only) *

Your first name *

Business email address (This email address will not be used for marketing purposes) *

Your last name (surname) *

Please note: We'll keep you updated by email, the contact information provided will be used to update you on progress, or should we need to contact you for additional information.

3. Personal and Business Information and Lloyds Banking Group

Who looks after your personal information

Your personal information will be held by Bank of Scotland plc which is part of the Lloyds Banking Group. More information on the Group can be found at www.lloydsbankinggroup.com

How we use your personal information

We will use your personal information:

- ▶ to provide products and services, manage your relationship with us and comply with any laws or regulations we are subject to (for example the laws that prevent financial crime or the regulatory requirements governing the products we offer).
- ▶ for other purposes including improving our services, exercising our rights in relation to agreements and contracts and identifying products and services that may be of interest.

To support us with the above we analyse information we know about you and how you use our products and services, including some automated decision making. You can find out more about how we do this, and in what circumstances you can ask us to stop, in our full privacy notice.

Who we share your personal information with

Your personal information will be shared within Lloyds Banking Group and other companies that provide services to you or us, so that we and any other companies in our Group can look after your relationship with us. By sharing this information it enables us to better understand our customers' needs, run accounts and policies, and provide products and services efficiently. This processing may include activities which take place outside of the European Economic Area. If this is the case we will ensure appropriate safeguards are in place to protect your personal information. You can find out more about how we share your personal information with credit reference agencies below and can access more information about how else we share your information in our full privacy notice.

Where we collect your personal information from

We will collect personal information about you from a number of sources including:

- ▶ information given to us on application forms, when you talk to us in branch, over the phone or through the device you use and when new services are requested.
- ▶ from analysis of how you operate our products and services, including the frequency, nature, location, origin and recipients of any payments.
- ▶ from or through other organisations (for example card associations, credit reference agencies, insurance companies, retailers, comparison websites, social media and fraud prevention agencies).
- ▶ in certain circumstances we may also use information about health or criminal convictions but we will only do this where allowed by law or if you give us your consent.

You can find out more about where we collect personal information about you from in our full privacy notice.

Do you have to give us your personal information

We may be required by law, or as a consequence of any contractual relationship we have, to collect certain personal information. Failure to provide this information may prevent or delay us fulfilling these obligations or performing services.

What rights you have over your personal information

The law gives you a number of rights in relation to your personal information including:

- ▶ the right to access the personal information we have about you. This includes information from application forms, statements, correspondence and call recordings.
- ▶ the right to get us to correct personal information that is wrong or incomplete.
- ▶ in certain circumstances, the right to ask us to stop using or delete your personal information.

- ▶ from 25 May 2018 you will have the right to receive any personal information we have collected from you in an easily re-usable format when it's processed on certain grounds, such as consent or for contractual reasons. You can also ask us to pass this information on to another organisation.

You can find out more about these rights and how you can exercise them in our full privacy notice.

Other Individuals you have financial links with

We may also collect personal information about other individuals who you have a financial link with. This may include people who you have joint accounts or policies with such as your partner/spouse, dependents, beneficiaries or people you have commercial links to, for example other directors or officers of your company.

We will collect this information to assess any applications, provide the services requested and to carry out credit reference and fraud prevention checks. You can find out more about how we process personal information about individuals with whom you have a financial link in our full privacy notice.

How we use credit reference agencies

In order to process your application we may supply your personal information to credit reference agencies (CRAs) including how you use our products and services and they will give us information about you, such as about your financial history. We do this to assess creditworthiness and product suitability, check your identity, manage your account, trace and recover debts and prevent criminal activity.

We may also continue to exchange information about you with CRAs on an ongoing basis, including about your settled accounts and any debts not fully repaid on time, information on funds going into the account, the balance on the account and, if you borrow, details of your repayments or whether you repay in full and on time. CRAs will share your information with other organisations, for example other organisations you ask to provide you with products and services. Your data will also be linked to the data of any joint applicants or other financial associates as explained above.

You can find out more about the identities of the CRAs, and the ways in which they use and share personal information, in our full privacy notice.

How we use fraud prevention agencies

The personal information we have collected from you and anyone you have a financial link with may be shared with fraud prevention agencies who will use it to prevent fraud and money laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance or employment. Further details of how your information will be used by us and these fraud prevention agencies, and your data protection rights, can be found in our full privacy notice.

How we share personal information about insurance products

If you apply to us for insurance, we may pass your details to the relevant insurer and their agents. If a claim is made, any personal information given to us, or to the insurer, may be put onto a register of claims and shared with other insurers to prevent fraudulent claims.

Our full privacy notice

It is important that you understand how the personal information you give us will be used. Therefore, we strongly advise that you read our full privacy notice, which you can find at www.bankofscotland.co.uk/businessprivacy or you can ask us for a copy.

How you can contact us

If you have any questions or require more information about how we use your personal information please speak to your usual bank contact in the first instance.

If you feel we have not answered your question Lloyds Banking Group has a Group Data Privacy Officer, who you can contact on **0345 721 3141** (+44 131 337 4218 from outside the UK) and tell us you want to speak to our Data Privacy Officer.

Version Control

This notice was last updated in February 2025.

4. Details of New Debit Card Holders (Authorised Users)

4.1 First Authorised User

Please read the information in Section 3 headed Personal and Business Information and Lloyds Banking Group, which explains how we will process your personal and business data and your rights in this respect.

Title * Mr Mrs Miss Ms Other (please specify)

Your first name *

Your last name (surname) *

Any different names you have had in the last six years

Your date of birth *

Your contact telephone numbers and area dialling codes *
Mobile
Work
Home

It's important that we have your up-to-date contact details as we can use these to help keep your account safe. For instance, we'll contact you to confirm online purchases using your Business Debit Card. If you do not provide contact details, we may be unable to authenticate online transactions which could otherwise be declined.

We will never use your phone numbers for marketing purposes if you've asked us not to. You can change your marketing preferences at any time by logging on to Online Banking or visiting us in branch.

Your personal Bank of Scotland sort code and account number (if you have one)

Your home address (where you live) *

 Postcode *

Date you moved there *

Your previous address (if less than three years at current address)

 Postcode *

Date you moved there *

Your previous address (if at previous and present address for less than three years in total)

 Postcode *

Date you moved there

Please note: Continue on separate sheet if you have lived at other addresses over the last three years.

Your nationality *

Your country of residence

I understand that the Business named in Section 1 of this form has requested that a Business Debit Card be issued to me and has authorised me to use any Card issued to me.

I have read and understood the Business Card Terms and Conditions.

I understand that any Business Debit Card issued to me may not be used for the purposes of cheque guarantee or cheque encashment. I undertake to advise you of any change of name and/or address.

I understand that I will be issued with a confidential Personal Identification Number (PIN†) to use on this account, which will allow me to use my card to withdraw cash from cash machines and within Bank branches, access any information about the accounts in the name of the Business and to authorise payments at retail outlets.

† This is a security measure, designed to protect unauthorised access to my account. My PIN will only be known by me and this number will not have been revealed to anyone else or be known by any member of bank staff.

4.2 Second Authorised User

Please read the information in Section 3 headed Personal and Business Information and Lloyds Banking Group, which explains how we will process your personal and business data and your rights in this respect.

Title * Mr Mrs Miss Ms Other (please specify)

Your first name *

Your last name (surname) *

Any different names you have had in the last six years

Your date of birth *

Your contact telephone numbers and area dialling codes *

Mobile
Work
Home

It's important that we have your up-to-date contact details as we can use these to help keep your account safe. For instance, we'll contact you to confirm online purchases using your Business Debit Card. If you do not provide contact details, we may be unable to authenticate online transactions which could otherwise be declined.

We will never use your phone numbers for marketing purposes if you've asked us not to. You can change your marketing preferences at any time by logging on to Online Banking or visiting us in branch.

Your personal Bank of Scotland sort code and account number (if you have one)

Your home address (where you live) *

 Postcode *

Date you moved there *

Your previous address (if less than three years at current address)

 Postcode *

Date you moved there *

Your previous address
 (if at previous and present address for less than three years in total)

 Postcode *

Date you moved there

Please note: Continue on separate sheet if you have lived at other addresses over the last three years.

Your nationality *

Your country of residence

I understand that the Business named in Section 1 of this form has requested that a Business Debit Card be issued to me and has authorised me to use any Card issued to me.

I have read and understood the Business Card Terms and Conditions.

I understand that any Business Debit Card issued to me may not be used for the purposes of cheque guarantee or cheque encashment. I undertake to advise you of any change of name and/or address.

I understand that I will be issued with a confidential Personal Identification Number (PIN†) to use on this account, which will allow me to use my card to withdraw cash from cash machines and within Bank branches, access any information about the accounts in the name of the Business and to authorise payments at retail outlets.

† This is a security measure, designed to protect unauthorised access to my account. My PIN will only be known by me and this number will not have been revealed to anyone else or be known by any member of bank staff.

4.3 Third Authorised User

Please read the information in Section 3 headed Personal and Business Information and Lloyds Banking Group, which explains how we will process your personal and business data and your rights in this respect.

Title * Mr Mrs Miss Ms Other (please specify)

Your first name *

Your last name (surname) *

Any different names you have had in the last six years

Your date of birth *

Your contact telephone numbers and area dialling codes *

Mobile
Work
Home

It's important that we have your up-to-date contact details as we can use these to help keep your account safe. For instance, we'll contact you to confirm online purchases using your Business Debit Card. If you do not provide contact details, we may be unable to authenticate online transactions which could otherwise be declined.

We will never use your phone numbers for marketing purposes if you've asked us not to. You can change your marketing preferences at any time by logging on to Online Banking or visiting us in branch.

Your personal Bank of Scotland sort code and account number (if you have one)

Your home address (where you live) *

 Postcode *

Date you moved there *

Your previous address (if less than three years at current address)

 Postcode *

Date you moved there *

Your previous address
 (if at previous and present address for less than three years in total)

 Postcode *

Date you moved there

Please note: Continue on separate sheet if you have lived at other addresses over the last three years.

Your nationality *

Your country of residence

I understand that the Business named in Section 1 of this form has requested that a Business Debit Card be issued to me and has authorised me to use any Card issued to me.

I have read and understood the Business Card Terms and Conditions.

I understand that any Business Debit Card issued to me may not be used for the purposes of cheque guarantee or cheque encashment. I undertake to advise you of any change of name and/or address.

I understand that I will be issued with a confidential Personal Identification Number (PIN†) to use on this account, which will allow me to use my card to withdraw cash from cash machines and within Bank branches, access any information about the accounts in the name of the Business and to authorise payments at retail outlets.

† This is a security measure, designed to protect unauthorised access to my account. My PIN will only be known by me and this number will not have been revealed to anyone else or be known by any member of bank staff.

4.4 Fourth Authorised User

Please read the information in Section 3 headed Personal and Business Information and Lloyds Banking Group, which explains how we will process your personal and business data and your rights in this respect.

Title * Mr Mrs Miss Ms Other (please specify)

Your first name *

Your last name (surname) *

Any different names you have had in the last six years

Your date of birth *

Your contact telephone numbers and area dialling codes *

Mobile
Work
Home

It's important that we have your up-to-date contact details as we can use these to help keep your account safe. For instance, we'll contact you to confirm online purchases using your Business Debit Card. If you do not provide contact details, we may be unable to authenticate online transactions which could otherwise be declined.

We will never use your phone numbers for marketing purposes if you've asked us not to. You can change your marketing preferences at any time by logging on to Online Banking or visiting us in branch.

Your personal Bank of Scotland sort code and account number (if you have one)

Your home address (where you live) *

 Postcode *

Date you moved there *

Your previous address (if less than three years at current address)

 Postcode *

Date you moved there *

Your previous address
 (if at previous and present address for less than three years in total)

 Postcode *

Date you moved there

Please note: Continue on separate sheet if you have lived at other addresses over the last three years.

Your nationality *

Your country of residence

I understand that the Business named in Section 1 of this form has requested that a Business Debit Card be issued to me and has authorised me to use any Card issued to me.

I have read and understood the Business Card Terms and Conditions.

I understand that any Business Debit Card issued to me may not be used for the purposes of cheque guarantee or cheque encashment. I undertake to advise you of any change of name and/or address.

I understand that I will be issued with a confidential Personal Identification Number (PIN†) to use on this account, which will allow me to use my card to withdraw cash from cash machines and within Bank branches, access any information about the accounts in the name of the Business and to authorise payments at retail outlets.

† This is a security measure, designed to protect unauthorised access to my account. My PIN will only be known by me and this number will not have been revealed to anyone else or be known by any member of bank staff.

5 Business Type (if applicable)

There are **two** ways to add signatures to the form:

- 1 Upload an image of your signature
- 2 Print and sign with a pen.

To upload an image:

- Save the form to your device
- Open the form in **Adobe Acrobat Reader**
- Select the signature field to upload your image.

5.1 Limited Company or Limited Liability Partnership resolution (if applicable)

Please read the information in Section 3 headed Personal and Business Information and Lloyds Banking Group, which explains how we will process your personal and business data and your rights in this respect.

Please complete this Section unless your account authority already gives authorised signatories the authority to apply for the issue of Business Debit Cards. Your Client Support Manager or Relationship Manager will advise you about this.

If you are applying for an **additional user** then you do **not** need to complete this Section.

At a meeting of the *

(Board or Committee)

Of *

(Business)

Held on *

D D M M Y Y Y Y

It was resolved:

- 1 That the Business apply to Lloyds Bank plc or Lloyds Bank Corporate Markets plc (as appropriate) ("the Bank") for the issue of Business Debit Cards to authorised users as determined by the Business from time to time. The cards to be subject to the Business Debit Card Terms and Conditions, a copy of which was produced to the meeting and approved.

- 2 That

Director (if company);
Member (if LLP) *

Any one directors/
member

Any two directors/
members

from time to time be authorised to request the Bank to issue Business Debit Cards to certain authorised users and be authorised to sign the application form and any other relevant documentation on behalf of the Business.

- 3 That the Bank be and is hereby authorised to debit the Business account number detailed in Section 1 with all transactions effected under such Business Debit Cards together with any interest thereon and with any fees for the issue and renewal of such Business Debit Cards and that the Business will be responsible for any overdraft so created with interest.
- 4 That the Bank be and is hereby authorised to disclose any information about the accounts in the name of the Business to any of the authorised users of the Business Debit Cards.
- 5 These resolutions shall be governed by and construed in accordance with the law of the country in which our accounts with the Bank are held.
- 6 We certify that the foregoing resolutions have been duly passed.

Signature of Director/Member *

Signature of Director/Member *

5.2 Club, Charity or Society resolution (if applicable)

Please read the information in Section 3 headed Personal and Business Information and Lloyds Banking Group, which explains how we will process your personal and business data and your rights in this respect.

Please complete this Section unless your account authority already gives authorised signatories the authority to apply for the issue of Business Debit Cards. Your Client Support Manager or Relationship Manager will advise you about this.

If you are applying for an **additional user** then you do **not** need to complete this Section.

At a meeting of the *

(Officers)

Of *

(Organisation)

Held on *

D D M M Y Y Y Y

It was resolved:

- 1 That the Business apply to Lloyds Bank plc or Lloyds Bank Corporate Markets plc (as appropriate) ("the Bank") for the issue of Business Debit Cards to authorised users as determined by the Business from time to time. The cards to be subject to the Business Debit Card Terms and Conditions, a copy of which was produced to the meeting and approved.

- 2 That *

Any one officer

Any two officers

from time to time are authorised to request the Bank to issue Business Debit Cards to certain authorised and are authorised to sign the application form and any other relevant documentation on behalf of the Organisation.

- 3 That the Bank is authorised to debit the Organisation's account number that is specified in the application form for the Business Debit Cards with all transactions effected under such Business Debit Cards together with any interest thereon and with any fees for the issue and renewal of such Business Debit Cards and that the Organisation will be responsible for any overdraft so created with interest.
- 4 The Organisation acknowledges that the authorised users will be able to access information about the Organisation's account when using a Business Debit Cards at an ATM, and consents to this disclosure.
- 5 These resolutions will be governed by and construed in accordance with the law of the country in which our accounts with the Bank are held.
- 6 We certify that the foregoing resolutions have been duly entered in the minute book and are in accordance with the Rules of the Organisation.

Your Signature *

Second Signature (if applicable)

6 Declaration and authorisation

Please read the following documents before you submit your application. We also recommend you save these documents for your records.

Business Card Terms and Conditions - <https://business.bankofscotland.co.uk/businesscardst&cs>

- 1 My Business Account will go into an unauthorised overdraft if another cardholder or I use the card when there isn't enough money in the account. This applies only if the card payment is authorised by the Bank.
- 2 Interest and charges will be applied to my Business Account if it goes into an unauthorised overdraft
- 3 I can find more information about these interest and charges at business.bankofscotland.co.uk/business and in the Account Charges & Processing Times brochure - <https://business.bankofscotland.co.uk/assets/pdf/bos-account-charges-and-processing-times.pdf>
- 4 Cardholders can use a Business Debit Card to access certain information about my Business Account.

I can confirm that:

- 1 I have read and agreed the Business Card Terms and Conditions.
- 2 I am responsible for all spending on the Business Debit Card.
- 3 I am responsible for keeping both the cardholder's and card details secure.
- 4 If I am applying for someone else: the new cardholder is happy for me to apply for a card on their behalf and provide the information I have given to you. They also agree to an identity check.

For and behalf of (Business name)

Please ensure that this form is signed by the correct number of signatories, in accordance with the signing instructions set out in your mandate. If you are unsure of your current signatories please contact your service team. By signing, you confirm that the information on this form is accurate.

There are **two** ways to add signatures to the form:

- 1 Upload an image of your signature
- 2 Print and sign with a pen.

To upload an image:

- Save the form to your device
 - Open the form in **Adobe Acrobat Reader**
 - Select the signature field to upload your image.
- Once you're satisfied, please sign and return the form to us (see details below).

Please note: signatures must match the signatures held on your mandate.

First authoriser's name *

First authoriser's signature *

Second authoriser's name (if required)

Second authoriser's signature (if required)

Third authoriser's name (if required)

Third authoriser's signature (if required)

Fourth authoriser's name (if required)

Fourth authoriser's signature (if required)

Other information

If you have any queries about your Business Debit Card, please contact your client servicing team or relationship management team. The Business Card Terms and Conditions can also be found on our website at business.bankofscotland.co.uk/business-debit-card.

Our Service Promise

Please let us know if you have a problem - we're here to help. See our complaints process on our 'Help & Support' page at: business.bankofscotland.co.uk/help/account-management/make-a-complaint

If you have additional signatories, please attach the form to an email and send to other signatory(s) to counter sign.

Once completed and fully signed:

- Email the form to: businessbankingservicing@lloydsbanking.com

OR

- Post the form to: **Bank of Scotland, Business Banking, The Green Building, Kirkstall Road, LEEDS, LS78 1LB.**

Please contact us if you would like this information in an alternative format such as Braille, large print or audio.

www.bankofscotland.co.uk/helpcentre/accessibility

Bank of Scotland plc. Registered office: The Mound, Edinburgh EH1 1YZ. Registered in Scotland no. SC327000. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 169628.

Eligible deposits with us are protected by the Financial Services Compensation Scheme (FSCS). We are covered by the Financial Ombudsman Service (FOS).

Please note that due to FSCS and FOS eligibility criteria not all business customers will be covered.

Bank of Scotland is a member of Lloyds Banking Group.

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