

**Please complete this form to open an additional billing unit for your onecard, Corporate Card or Purchasing Card programme.**

When filling out this form by hand, please complete in BLOCK CAPITALS and in black ink. When filling out this form on screen, please use the tab key to move between the relevant fields. Ensure you do **not** use the return or enter keys. If you require any of the optional forms mentioned in this form (that is the Cardholder Schedule, Additional Features Form or Amendment Form), please request from your Relationship Manager or download at [natwest.com](http://natwest.com)

### How we will use your information

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

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

### Who we are

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

**Please place a cross against the product where you require a new Billing Unit**

onecard

Corporate Card

Purchasing Card

### 1. New Billing Unit details

Business/  
Organisation name

Billing Unit name

### 1.2. Existing Billing Unit details (existing customers only)

Please provide details of one of your existing Billing Units:

Billing Unit name

Billing Unit number

(please insert the 16 digit account number as shown on your Summary Statement)\*

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

### 1.3. 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

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#### 1.4. Alternative address for cards & PINs

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

Contact Name	<input type="text"/>	
Address Line 1	<input type="text"/>	
Address Line 2	<input type="text"/>	
Address Line 3	<input type="text"/>	
Town or City	<input type="text"/>	
Postcode	<input type="text"/>	<input type="text"/>

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#### 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.

**Please note:** If you wish this person to be able to make changes to your card programme, please also appoint them as an Account Signatory in **section 2.2**.

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

Title	Mr <input type="checkbox"/>	Mrs <input type="checkbox"/>	Miss <input type="checkbox"/>	Ms <input type="checkbox"/>	Other <input type="checkbox"/>
	If 'Other', please specify <input type="text"/>				
First name	<input type="text"/>				
Middle name(s)	<input type="text"/>				
Surname	<input type="text"/>				
Date of birth (DD/MM/YYYY)	<input type="text"/>				
Preferred daytime contact number	<input type="text"/>				
Business mobile number	<input type="text"/>				
Business email address (must be completed for online card management – see <b>section 5.1</b> )	<input type="text"/>				
Security password	<input type="text"/>				

## 2.2. Account Signatories

This will be the person(s) who can request information and request changes to the account, **including authorising additional cardholders**, amending card limits, spend controls and account details.

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

Title      Mr    Mrs    Miss    Ms    Other

If 'Other', please specify

First name

Middle name(s)

Surname

Date of birth (DD/MM/YYYY)

Security password

Signature

Title      Mr    Mrs    Miss    Ms    Other

If 'Other', please specify

First name

Middle name(s)

Surname

Date of birth (DD/MM/YYYY)

Security password

Signature

If you wish to nominate additional Account Signatories, please complete the Amendment Form.

If you require more than one Account Signatory to authorise documentation, please state the number of Account Signatories required here.

**Please bear in mind the operational implications when deciding upon the number of Account Signatories required to authorise documentation, e.g. annual leave/unexpected absence, as we will not be able to process changes without the number of signatories that you state.**

### 3. Card Account

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

### 3.2. Billing

<b>Central Billing</b> A single consolidated statement will be sent to your Programme Administrator for central payment of the outstanding balance.	<b>Payment grace period</b> Please choose the payment grace period required. (Mark one box only.) <b>Please note fees apply for payment grace periods of more than 7 days (see onecard, Corporate Card or Purchasing Card Charges sheet)</b> 7 days <input type="checkbox"/> 21 days* <input type="checkbox"/> 14 days* <input type="checkbox"/> 28 days* <input type="checkbox"/> *Fees apply
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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 and 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 from 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)

### 3.3. Payment method:

• Direct Debit  **Please complete the Direct Debit instruction provided at the end of this form. 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 this form.**

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

**3.4.** 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.

**3.5.** In total, how many cards do you require?

If you require up to 4 cards please provide the cardholder's name and details, plus card preferences in **section 4.2**.

If you require more than 4 cards or wish to have memo statements please complete the Cardholder Schedule (Excel).

#### 4. Cardholders

##### 4.1. Spend Controls (Merchant Category Group Blocking – Optional)

You can opt to block **all** cardholders from using cards in various types of merchant.

- Please place a cross in the appropriate boxes below if you wish to take advantage of this facility.

**Important note:** There may be some circumstances outside of the Bank’s control where transactions with merchants are processed even though you have blocked that merchant category. Please refer to your Relationship Manager for further information.

1. Building services	<input type="checkbox"/>	19. Office stationery, equipment and supplies	<input type="checkbox"/>
2. Building materials	<input type="checkbox"/>	20. Computer equipment	<input type="checkbox"/>
3. Estates and garden services	<input type="checkbox"/>	21. Print and advertising	<input type="checkbox"/>
4. Utilities and non-automotive fuel	<input type="checkbox"/>	22. Books and periodicals	<input type="checkbox"/>
5. Telecommunication services	<input type="checkbox"/>	23. Mail and courier services	<input type="checkbox"/>
6. Catering and catering supplies	<input type="checkbox"/>	24. Miscellaneous industrial/commercial supplies	<input type="checkbox"/>
7. Cleaning services and supplies	<input type="checkbox"/>	25. Vehicles, servicing and spares	<input type="checkbox"/>
8. Training and educational	<input type="checkbox"/>	26. Automotive fuel	<input type="checkbox"/>
9. Medical supplies and services	<input type="checkbox"/>	27. Travel	<input type="checkbox"/>
10. Staff – temporary recruitment	<input type="checkbox"/>	28. Auto rental	<input type="checkbox"/>
11. Business clothing and footwear	<input type="checkbox"/>	29. Hotels and accommodation	<input type="checkbox"/>
12. Mail order/Direct selling	<input type="checkbox"/>	30. Restaurants and bars	<input type="checkbox"/>
13. Personal services	<input type="checkbox"/>	31. General retail and wholesale	<input type="checkbox"/>
14. Freight and storage	<input type="checkbox"/>	32. Leisure activities	<input type="checkbox"/>
15. Professional services	<input type="checkbox"/>	33. Miscellaneous	<input type="checkbox"/>
16. Financial services	<input type="checkbox"/>	34. For cash blocking, please indicate at cardholder level in <b>section 4.2</b> below, or in the cardholder schedule.	<input type="checkbox"/>
17. Clubs/Associations/Organisations	<input type="checkbox"/>		
18. Statutory bodies	<input type="checkbox"/>		

- Please complete the Amendment Form if you wish to have different controls for different cardholders

##### 4.2. Cardholder details

###### Cardholder 1

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

Title Mr  Mrs  Miss  Ms  Other

If 'Other', please specify

First name

Middle name

Surname

Name as you wish it to appear on the card

Name

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

Residential address

Address Line 2

Address Line 3

Address Line 4

Postcode

Country of residence

Great Britain  OR Other

If 'Other', please specify

What is the nationality of the cardholder?

Date of birth (DD/MM/YYYY)

Preferred daytime contact number (including extension if applicable)

Business mobile number

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  Gold (onecard only)  Black ePCS (Branded ePCS customers only)

Is a cash withdrawal facility required? Yes  No

Is a single transaction limit required? Yes  No

If 'Yes', how much? £

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

**Cardholder 2**

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

Title Mr  Mrs  Miss  Ms  Other

If 'Other', please specify

First name

Middle name

Surname

Name as you wish it to appear on the card

Name

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

Residential address

Address Line 2

Address Line 3

Address Line 4

Postcode

Country of residence

Great Britain  OR Other

If 'Other', please specify

What is the nationality of the cardholder?

Date of birth (DD/MM/YYYY)

Preferred daytime contact number (including extension if applicable)

Business mobile number

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  Gold (onecard only)  Black ePCS (Branded ePCS customers only)

Is a cash withdrawal facility required? Yes  No

Is a single transaction limit required? Yes  No

If 'Yes', how much? £

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

**Cardholder 3**

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

Title Mr  Mrs  Miss  Ms  Other

If 'Other', please specify

First name

Middle name

Surname

Name as you wish it to appear on the card

Name

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

Residential address

Address Line 2

Address Line 3

Address Line 4

Postcode

Country of residence

Great Britain  OR Other

If 'Other', please specify

What is the nationality of the cardholder?

Date of birth (DD/MM/YYYY)

Preferred daytime contact number (including extension if applicable)

Business mobile number

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  Gold (onecard only)  Black ePCS (Branded ePCS customers only)

Is a cash withdrawal facility required? Yes  No

Is a single transaction limit required? Yes  No

If 'Yes', how much? £

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

**Cardholder 4**

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

Title Mr  Mrs  Miss  Ms  Other

If 'Other', please specify

First name

Middle name

Surname

Name as you wish it to appear on the card

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



Residential address

Address Line 2

Address Line 3

Address Line 4

Postcode

Country of residence

Great Britain  OR Other

If 'Other', please specify

What is the nationality of the cardholder?

Date of birth (DD/MM/YYYY)

Preferred daytime contact number (including extension if applicable)

Business mobile number

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       Gold (onecard only)       Black ePCS (Branded ePCS customers only)

Is a cash withdrawal facility required?      Yes       No

Is a single transaction limit required?      Yes       No

If 'Yes', how much?      £

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

**5. Programme Preferences**

**5.1. 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** for **onecard** or **IntelliLink** for Corporate Card and Purchasing Card.

Enrolment in **Cards OnLine** will be set-up automatically. E-statement notifications will be sent to the card Programme Administrator (nominated in **section 2.1**) who will be able to view statements, monitor cardholder activity and close/order replacement cards using **Cards OnLine**.

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 Programme Administrator in **Cards OnLine**, please place a cross in this box

The benefits of requesting additional access to **Smart Data** for **onecard** or **IntelliLink** for Corporate Card and Purchasing Card, include:

- a complete 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.

If you require online card management, please ensure the email address requested in **section 2.1** is completed.

## 5.2 Statements

• Please advise your preferred date – **from 3rd to 28th inclusive**

• Optional paper memo statements

Cardholders can access their statements online by registering on **Cards OnLine**, but if you would like 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).

## 6. Authority to accept requests for information and instructions

- 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.
- For Account 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 Account 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.
- 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 Authorised Signatory.
- If NatWest cannot identify a Programme Administrator or Account 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.
- The organisation will notify NatWest of any changes to an Authorised Signatory, Account Signatory & Programme Administrator. Such notifications must be in writing and reasonably appear to be signed by an Authorised Signatory.
- 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.

## 7. Authorisation by the business/organisation

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

Authorised signature(s)

Name (title, first name and surname)

Date (DD/MM/YYYY)

Authorised signature(s)

Name (title, first name and surname)

Date (DD/MM/YYYY)

## 8. What to do next

Please check to ensure you have completed all relevant sections of the Cardholder Application Form, and once printed make sure the agreement is signed in **section 7**. Then send the form electronically to Commercial Card Operations using the appropriate email address: [Application.Forms@natwest.com](mailto:Application.Forms@natwest.com) or if ePCS: [ePCSAccountApplications@natwest.com](mailto:ePCSAccountApplications@natwest.com). Alternatively you can send the form to NatWest, Commercial Cards Division, Cards Customer Services, PO Box 5747, Southend-on-Sea SS1 9AJ.

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



Please fill in the whole form using a ball point pen and send it to:

National Westminster Bank Plc  
Commercial Cards Division  
Cards Customer Services  
PO Box 5747  
Southend-on-Sea  
SS1 9AJ

Instruction to your bank or building society to pay by Direct Debit

Service user number

6 7 6 6 3 5

### FOR NATWEST ONECARD OFFICIAL USE ONLY

This is not part of the instruction to your bank or building society.

Existing **onecard** Card customers

Please complete the reference number below:

– Use your 16 digit account number as shown on your statement.

New **onecard** Card 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.

Name(s) of account holder(s)

  

Bank/building society account number

Branch sort code

Name and full address of your bank or building society

To: The Manager	Bank/building society
Address	
Postcode	

Instruction 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

Signature(s)

Date (DD/MM/YYYY)

Reference

Banks and building societies may not accept Direct Debit Instructions for some types of account

DD11

This guarantee should be detached and retained by the Payer

### 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.

# Direct Debit instruction for Corporate Card and Purchasing Card



Please fill in the whole form using a ball point pen and send it to:

National Westminster Bank Plc  
Commercial Cards  
Cards Customer Services  
PO Box 5747  
Southend-on-Sea  
SS1 9AJ

Name(s) of account holder(s)

  

Bank/building society account number

Branch sort code

Name and full address of your bank or building society

To: The Manager	Bank/building society
Address	
Postcode	

Reference

Instruction to your bank or building society to pay by Direct Debit

Service user number

## FOR NATWEST OFFICIAL USE ONLY

This is not part of the instruction to your bank or building society.

Existing customers

Please complete the reference number below:

– Use your 16 digit account number as shown on your statement.

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.

## Instruction to your bank or building society

Please pay NatWest 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 and if so, details will be passed electronically to my bank/building society.

Signature(s)
Date (DD/MM/YYYY)

Banks and building societies may not accept Direct Debit Instructions for some types of account

DD11

This guarantee should be detached and retained by the Payer

### 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 will notify you 3 working days in advance of your account being debited or as otherwise agreed. If you request NatWest 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 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 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.

## **CUSTOMER TO RETAIN**

### **How we will use your information**

#### **Who we are**

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

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

#### **The information we use and where we get it from**

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

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

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

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

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

#### **Your rights**

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

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

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

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

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

#### **How we and other RBS companies use your information**

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

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

#### **Sharing your information outside RBS**

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

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

#### **Transferring information overseas**

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

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

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

## **Marketing**

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

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

## **Communications about your account**

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

## **Credit reference and fraud prevention agencies**

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

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

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

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

Information shared with credit reference and fraud prevention agencies will be seen by other organisations that rely on this information. You can obtain copies of the information held by these agencies but they might charge a fee. For further information about credit reference agencies, how they use personal information and how to contact them, please visit: 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)). Please note that we may use other agencies from time to time.

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

## **How long we keep your information**

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

## **Security**

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