



RBS International OneCard Application Form

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RBS International OneCard is a payment solution that provides clear visibility and control of your travel and entertainment and purchasing expenditure and helps improve cash flow. For full details on the features and benefits that are available with RBS International OneCard please refer to your Relationship Manager or online at rbsinternational.com.


RBS International OneCard

Important

The RBS International **OneCard** Terms & Conditions, tariff information, Direct Debit guarantee and insurance policies are provided in this application pack.

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. Please refer to page 15.

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 rbsinternational.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 cardholder/authorised contact information, provided at the end of this form.

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

Your Information

We collect and process various categories of personal and financial information throughout your relationship with us, to allow us to provide our products and services and to run our business. For more information about how we use your personal information, the types of information we collect and process and the purposes for which we process personal information, please read our Privacy Notice provided on our website at rbsinternational.com/global/privacy-notice.html

We may update this from time to time and would encourage you to visit our website regularly to stay informed of the purposes for which we process your information and your rights to control how we process it.

Who we are

The organisation responsible for processing your information is The Royal Bank of Scotland International Limited ("RBS International"), a member of NatWest Group plc (NatWest Group).

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

Surname

First name(s)

Middle name(s)

Date of birth

Telephone/Mobile
Number

Alternative Telephone/
Mobile 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	<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"/>

3.4. Billing

Central Billing A single consolidated statement will be sent to your Programme Administrator for central payment. The outstanding balance will be collected in full by Direct Debit as per section 3.5.	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 RBS International OneCard Charges sheet) 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 will be 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 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)  ☒

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) ☒

3.5. 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 below.**

<h2>The Direct Debit Guarantee</h2> <ul style="list-style-type: none">• 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 RBS International will notify you 3 working days in advance of your account being debited or as otherwise agreed. If you request RBS International 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 RBS International 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 RBS International 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.	
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Please fill in the whole form using a ball point pen and send it to:

Commercial Cards
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

1	6	2	1	4	6
---	---	---	---	---	---

Name(s) of account holder(s)

Bank/building society account number

--	--	--	--	--	--	--	--

Branch sort code

--	--	--	--	--	--

Instructions to your bank or building society

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

FOR RBS INTERNATIONAL 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

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Signature(s)

--

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?

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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 ClearSpend, plus more sophisticated management reporting through Smart Data.

ClearSpend is a free web and mobile app that gives you complete control of your account in real-time and lets employees check their balance on the go. ClearSpend works across all the major platforms, whether that's Android, iOS or through your web browser. Once your account is opened, we will send you details on how to register for ClearSpend. Alternatively, to find out more and download the app, visit rbsinternational.com/clearspend 


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. 

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 

Cardholders can access their statements online by registering on ClearSpend, 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) ☐

4.3. Travel Accident and Corporate Liability Waiver insurance benefits

RBS International OneCard is offered with free Chubb Travel Accident insurance and Corporate Liability Waiver insurance, however you can choose to opt-out of receiving one or both of these benefits by indicating this below. Please be aware there will be no discount to fees or charges as a result of choosing not to take these free benefits.

- Travel Accident insurance – OneCard comes with a free Chubb travel accident insurance policy that pays a lump sum if your cardholder and/or up to three business colleagues/associates sustain a permanent serious injury while travelling on a business trip when this card has been used to pay for the travel/fares. Cover is offered for loss of limb, loss of sight, permanent total disablement and death caused by an accident (please refer to the Policy Summary included in this application form for more details).

If you **do not** want to have this free insurance included, then please cross this box ☐

- Corporate Liability Waiver insurance – our Corporate Liability Waiver Insurance will protect your business if a cardholder uses their OneCard for something that's not legitimate business spending (please refer to the Policy Summary included in this application form for more details).

If you **do not** want to have this free protection included, then please cross this box ☐

5. Cardholders

5.1. 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.

5.2 Cardholder details

By completing this form you confirm that the user has requested this service.

Card holder 1

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

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(s)	<input type="text"/>
Middle name(s)	<input type="text"/> (Please provide the middle name in full)
Surname	<input type="text"/> Name as you wish it to appear on the card
Name	<input type="text"/> (e.g. title, first name, middle initial and surname (max. 21 characters incl. spaces))
Residential address	<input type="text"/>
Address Line 2	<input type="text"/>
Address Line 3	<input type="text"/>

Address Line 4	<input type="text"/>
Postcode	<input type="text"/> <input type="text"/>
Country of residence	<input type="text"/>
What is the nationality of the cardholder?	<input type="text"/>
Date of birth	<input type="text"/>

We are required to obtain cardholders telephone number and email address to verify suspicious transactions. [i](#)
Failure to provide these details may delay transaction authorisation.

Preferred telephone/ mobile number	<input type="text"/>
Alternative Telephone/ Mobile Number	<input type="text"/>
Email address	<input type="text"/>

[i](#) Security password from the cardholder for identification (max. 15 characters, no spaces)

What monthly credit limit is required for this cardholder?

£

Is a cash withdrawal facility required? [i](#) Yes ☐ No ☐

Is a single transaction limit required? [i](#) Yes ☐ No ☐

If 'Yes', how much? £

*Please refer to the RBS International **OneCard** Charges sheet for information on charges applicable to each card.

Card holder 2

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

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(s)	<input type="text"/>
Middle name(s)	<input type="text"/> (Please provide the middle name in full)
Surname	<input type="text"/> Name as you wish it to appear on the card
Name	<input type="text"/> (e.g. title, first name, middle initial and surname (max. 21 characters incl. spaces))
Residential address	<input type="text"/>
Address Line 2	<input type="text"/>
Address Line 3	<input type="text"/>
Address Line 4	<input type="text"/>
Postcode	<input type="text"/> <input type="text"/>

Country of residence

What is the nationality of the cardholder?

Date of birth

We are required to obtain cardholders telephone number and email address to verify suspicious transactions. [i](#)

Failure to provide these details may delay transaction authorisation.

Preferred telephone/
mobile number

Alternative Telephone/
Mobile Number

Email address

[i](#) Security password from the cardholder for identification (max. 15 characters, no spaces)

What monthly credit limit is required for this cardholder?

£

Is a cash withdrawal facility required? [i](#) Yes ☐ No ☐

Is a single transaction limit required? [i](#) Yes ☐ No ☐

If 'Yes', how much? £

*Please refer to the RBS International **OneCard** Charges sheet for information on charges applicable to each card.

Card holder 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(s)

Middle name(s)

(Please provide the middle name in full)

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

What is the nationality of the cardholder?

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---



Preferred telephone/
mobile number

[illegible][illegible][illegible]

£

--	--	--	--	--	--	--

Yes ☒ No ☒

Yes ☒ No ☒

£

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Letter ☐ Phone ☐ Email ☐ Text ☐

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Authority to accept requests for information and instructions

1. **For Programme Administrators** the organisation agrees and confirms that RBS International 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 RBS International 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
 - verbal requests from an Authorised Signatory can be identified by agreed security questions.
3. If RBS International 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 RBS International may request such request or instruction to be made in writing.
4. The organisation will notify RBS International 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 but not limited to 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 RBS International OneCard Terms & Conditions.

I/We agree on behalf of the organisation to be bound by the RBS International **OneCard** Terms & Conditions as amended from time to time and request that RBS International issue cards pursuant to these.

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

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 <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"/>
Surname	<input type="text"/>
First name(s)	<input type="text"/>
Middle name(s)	<input type="text"/>
Date of birth	<input type="text"/>
Security password 	<input type="password"/>
Job Title	<input type="text"/>
Preferred telephone/ mobile number	<input type="text"/>
Alternative telephone/ mobile number	<input type="text"/>
Business email address (must be completed for online card management – see section 4.1)	
Email address	<input type="text"/>
	<input type="text"/>

Signature

Date

Second Authorised signatory

Title

Mr

☒

Mrs

☒

Miss

☒

Ms

☒

Other

☒

If other, please specify

Surname

First name(s)

Middle name(s)

Date of birth

Security password 

Job Title

Preferred telephone/
mobile number

Alternative telephone/
mobile number

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

Email address

Signature

Date

7. Business/Organisation Checklist

- Have all relevant sections been completed in full, e.g. full name details?
- Has the Direct Debit 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 Application Form, and once printed make sure the agreement is signed in section 6. Then return the Application Form and any optional forms to your Relationship Manager.

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

BANK USE ONLY – RBS International 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"/>																		
Customer ID (CIN)	<input type="text"/>																													
(Relationship Manager only enter last 9 digits) 1 - <input type="text"/> (must be completed)																														
Legal entity name	<input type="text"/>																													
CIS	<input type="text"/>																													
If there is no CIN but customer has an IBBA Account, tick this box <input checked="" type="checkbox"/>																														
Prism/RMP cards facility ID	<input type="text"/>																													
Bank of England Industrial code/Institution code	<input type="text"/>																													
Is this customer a Relevant Financial Institutions (RFI)?																														
Yes <input checked="" type="checkbox"/> (Customer eligible for 7 days payment grace period only) No <input checked="" type="checkbox"/>																														

3. Where is the Customer Account held

Jersey	<input checked="" type="checkbox"/>	Gibraltar	<input checked="" type="checkbox"/>	London	<input checked="" type="checkbox"/>
Guernsey	<input checked="" type="checkbox"/>	Isle of Man	<input checked="" type="checkbox"/>	Luxembourg	<input checked="" type="checkbox"/>

4. Please note and complete the following if applicable:

- The Direct Debit authorising RBS International to collect payment from a RBS International current account 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).

5. 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/RMPS) is provided with this application

6. 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:**
Customer must hold commercial accounts with RBS International, NatWest International or Isle of Man Bank. Customers settlement must be via Direct Debit on a RBS International, NatWest International or Isle of Man Bank current account.

This is not a CCA Regulated Account.

Signed for and on behalf of RBS International
Relationship/Origination Manager's signature

My ISV number is Date

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

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

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

Reminder, please ensure 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.

8. Data for RBS International field (CDF 102) on MACD screen on Commercial TS2

Key appropriate code depending on Account location on previous page:

- Jersey **JER**
- Guernsey **GUE**
- Gibraltar **GIB**
- Isle of Man **IOM**
- London **LON**
- Luxembourg **LUX**

* If the IBBA box has been ticked, leave a space after the code and key IBBA, e.g. IOM IBBA

CUSTOMER TO RETAIN

Additional information

The following is intended for reference as you complete the Application 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 RBS International **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.

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

i 4.1. ClearSpend – Is a online statement and information service provided with your OneCard. It gives ClearSpend Administrators and cardholders secure access to card statements, recent card transactions, current balances and available credit. Once your account is opened, you'll be able to register at rbsinternational.com/clearspend. From the ClearSpend Log In page you will need to click on the Need to register link. We will verify your details to ensure you are the OneCard account owner and send you a registration email. Follow the steps in the email to activate your account. The first ClearSpend user within a company will need to be an authorised signatory and their email address must be recorded on the OneCard account in order for them to register. Once registered, the authorised signatory can then invite additional users within their company to also use ClearSpend.

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 rbsbusinesscard.co.uk 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 5.2. Cardholder details – Anti-money laundering regulations require that we obtain certain information, including full name, date of birth, nationality and residential address of cardholders. We are required to obtain cardholders telephone number and email address to verify suspicious transactions. Failure to provide these details may delay transaction authorisation.

i 5.2. Business Mobile contact number – Please provide a business mobile number (if available) in case we need to contact the cardholder, for example to confirm a suspicious transaction.

i 5.2. Cash withdrawal facility – Select whether each cardholder can use their card to withdraw cash. **Please refer to RBS International OneCard Charges sheet for cash withdrawal fees.**

i 5.2. Single transaction limit – Choose whether you require a single transaction limit for each cardholder. Where you do, please also provide us with the limit.

CUSTOMER TO RETAIN

RBS International OneCard Terms and Conditions

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 and PIN(s), under that Card Account to the Cardholders named in the Application Form;
 - (ii) open a Lodge Account under a Lodge Account Facility, or a Card Account Facility if requested by you, and issue Lodge Account Details under that Lodge Account to the Lodge Accountholder named in the Application Form.
- (b) To use a Lodge Account you will need to lodge your Lodge Account details with a supplier using a secure method such as secure hosting with secure access controls. The Lodge Account can only be used to make transactions via a dedicated payment process e.g. through a Travel management company booking tool, Corporate booking tool or a Corporate purchasing system with secure access controls and cannot be used to make transactions in any other way. If you use the Lodge Account without lodging your Lodge Account details with a supplier and without following a dedicated payment process we may revoke use of the card immediately and without prior notice. The Bank is not liable for any loss relating to transactions resulting from your failure to use the Lodge Account details in this way.
- (c) If we can no longer provide the Lodge Account for legal, regulatory or technical reasons, we will withdraw it. We may not be able to give you notice of withdrawal immediately but will otherwise give you reasonable notice. All other parts of your product will remain the same. The agreement will continue in effect until it is ended in line with the General Conditions.

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 under a Card Account Facility;
 - (ii) open another Lodge Account and issue Lodge Account Details to another Lodge Accountholder under a Lodge Account Facility or Card Account Facility; and
- (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 is no longer permitted to use a Card, 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 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) Authorised Contacts in writing or by fax, e-mail or by phone if we've agreed this with you. We can also accept instructions from authorised users of your digital or electronic service with the Bank. 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, emailed 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 have 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;
- (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 have 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.
- (h) Some services let you create a digital copy of your card (for example, by adding your card to your mobile device to make contactless mobile payments or by saving your card details online to let you make payments more quickly). If you use your card in this way, any payments will be treated as if you used the physical card.

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, Relay UK 18001 0370 010 1152 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), normally when you make the transaction. The number to call for information on exchange rates is at the end of the Agreement. The rate may change at any time and without notice - to see the up-to-date rates used please visit mastercard.com/global/en/personal/get-support/convert-currency.html.
- (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 is 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) including the Non Sterling Transaction Fee

- (d) If you'd like to view our currency conversion charge with reference to the daily rate which is issued by the European Central Bank (ECB), you can visit rbsinternational.com/businesscardabroad. The figures displayed on that page change daily and are simply to help you compare our fees with other banks across Europe.

The Bank and the customer agree that as the customer is a business customer (and not a consumer) that for each charge card linked to the same account the bank will **not**, after the payment is made, send to the payer an electronic message with the above currency reference information. This is because the customer is instead able to access currency reference rate information at rbsinternational.com/businesscardabroad.

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 have 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) if you have requested some sort of restriction to be placed on a Card, Account, Lodge 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 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) tell us if a User is no longer authorised by you.
 - (x) make sure Account details are put into and only used through merchant booking tools which offer appropriate security in accordance with payment card industry - data security standards and appropriate protection for data in accordance with the general data protection regulation.
- (b) You and any User (as appropriate and where relevant) must also:
- (i) recover and return all Cards 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 issued to a Cardholder 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) use an Account for illegal purposes; or
 - (iv) 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 have lost an Instrument

- (a) Please tell us without undue delay (and within a maximum of 13 months of you becoming aware) by calling **0800 0964 743 Relay UK 18001 0800 0964 743 (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 or Lodge Account Details become known to any unauthorised person;
 - (ii) 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 Commercial Cards, Cards Customer Services, PO Box 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) the merchant involved falls within a category that we have determined poses a high risk of not providing the goods or services you are expecting, or we determine that the transaction falls within a category that poses a high risk of financial loss to our customers; 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) 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 4-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

We will contact you and provide notices and information to you (including monthly statements and notices of changes to this agreement) by:

- post;
- phone;
- email to the email address you gave us;
- secure message to online banking; or
- text message to the mobile phone number you gave us.

Any documentation we send you by email or secure message may be sent as an electronic attachment (for example, as a PDF or other similar electronic attachment). You should ensure that your electronic device(s) are set up to receive our communications (for example, they have the correct hardware, software, operating system and browser).

If any of your contact details change, you must tell us promptly to ensure you receive all communications.

If you don't tell us we'll continue to use your old contact details.

All communications between us will be in English.

5.2 Notices from you

Unless we agree otherwise, a notice from you to us must be in writing addressed to 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 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).

6.6 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.

- 6.7** 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.
- 6.8** 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.
- 6.9** 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 have 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; and/or
 - (iii) any amounts outstanding may be subject to interest following the expiry of applicable agreed period of Grace as agreed with your relationship manager.
- (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 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 0800 0964 743 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 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 have 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 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 or Authorised Lodge User have acted fraudulently or with gross negligence.
- (b) If you or any Cardholder 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 have 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 have 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 and/or Lodge Accountholders agree that you will help us, or any person acting on our behalf, investigate any unauthorised Transactions.
- (g) Once you have 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 European Economic Area; 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 have more than one Card and or a Lodge Account you will be automatically protected against losses arising from the unauthorised use of Cards by Cardholders and Lodge Account Details by an Authorised Lodge 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.

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; and
 - (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 have 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) If you close your business current account with us. This is because you must have an active Business Current account with us to have a OneCard.
- (c) 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.
- (d) If we decide to terminate the Agreement we'll send you notice, 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.
- (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. SMART DATA ONLINE (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; and
 - (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) Without limiting or affecting your rights under clause 9 or elsewhere in this Agreement, 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 have 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 gross 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 or assigns.
- 13.4** You may not transfer or assign any of your 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 wilful 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 These Terms are governed by Jersey law and the courts in Jersey have non exclusive jurisdiction, although we may take proceedings against you in any court.

18.2 We'll issue you a Card or open a Lodge Account for you if you have 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 either:

- (a) the Financial Services Ombudsman Scheme, Thie Slieau Whallian, Foxdale Road, St John's, Isle of Man, IM4 3AS or telephone +44 (0) 1624 686500;
- (b) the Channel Islands Financial Ombudsman at PO BOX 114, Jersey, Channel Islands, JE4 9QG or telephone +44 (0) 1534 748610 (Jersey), +44 (0) 1481 722218 (Guernsey/Alderney/Sark), +44 (0) 1534 748610 (international)

CONTACT DETAILS

To notify a lost or stolen card or suspected misuse

Phone: 0800 0964 743 (24 hours)
Or from abroad: **+44 1268 500 813**
Relay UK 18001 0800 0964 743

Or Write to: 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 0101 152
+44 1268 508019 (from abroad)
Relay UK 18001 0370 010 1152

Or Write to: 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 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 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 Lodge User – your officer or employee authorised by you to use Lodge Account Details to make Transactions which are debited to a Lodge 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 Jurisdictional 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 are issued to Cardholders and to which Transactions made using Cards are debited

Card Account Facility – the facility under which Card Accounts and Lodge 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

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

Instruments – Cards or Lodge Account Details (as the context requires)

Liability Waiver – the insurance policy we'll put in place for you if you have more than one Card or Lodge Account in accordance with Condition 9.6

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, 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 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 is a demand for payment 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

To lodge – Providing a supplier with the 16 digit account number, expiry date, CVV2 value and the account name using a secure method such as secure hosting with secure access controls.

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

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

Users – Cardholders or Authorised Lodge Users (as the context requires)

Lodge Account – the account which can be opened under a Lodge Account Facility or a Card Account Facility and Lodge Account Details are issued to Lodge Accountholders and can be used by 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 can be opened

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

Lodge Account Holders – your department or unit authorised by you to operate a Lodge Account

We, us or our bank – The Royal Bank of Scotland International Limited

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

Tariff

Interest rates – Fee Structure

Card Type	Charge
Monthly Interest	1.6%*

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

Grace Period – Monthly Fees		Grace Period			
Card Type	Billing Type	7 days	14 days	21 days	28 days
RBS International OneCard	Centrally Billed	free	0.45%*	0.55%*	0.70%*

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

Annual Card Fees¹

Card fee £45

Cash Advances¹

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

Non-Sterling Transactions

Non-Sterling transaction fee 2.95% of the transaction value

Payment Overdue

Administration fee £12

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)
Courier card request (if you request a new/replacement card to be sent by courier)	UK address £10 Overseas address £15

¹Not applicable to Lodge account

CUSTOMER TO RETAIN

Your Insurance Policies

A summary of your insurance policies is provided below. Full details of the insurance can be viewed online at rbsinternational.com/policyterms. A copy will be provided with your account welcome letter by post.

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 SE 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. The Royal Bank of Scotland International Limited ("RBS International") is incorporated in Jersey and registered on the Jersey Financial Services Commission ("JFSC") company registry as a private company with limited liability. It is authorised and regulated by the JFSC with registration number 2304. Registered and Head Office: Royal Bank House, 71 Bath Street, St. Helier, Jersey, JE4 8PJ. Tel. 01534 285200. 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: Commercial Cards, PO Box 5747, Southend-on-Sea, Essex SS1 9AJ. By phone: **0370 010 1152**. If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

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 010 1152***, Relay UK 18001 0370 010 1152.

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

Travel Accident Insurance (RBS International OneCard)

This policy/cover is only provided to Corporate Card Holders that chose not to 'opt out' of the free insurance. If you chose to opt out of the free insurance when you applied for the Corporate Card, then this cover will not apply to you.

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

RBS International **OneCard** Travel Accident Insurance is provided with your **OneCard** 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 SE (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 RBS International **OneCard** account, provided that the Employing Company did not opt-out of cover during the application process.

Duration

Cover remains in force as long as the **Corporate Card/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 0345 841 0056 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 RBS International to RBS International provided no claims have been made.

Significant Features and Benefits

See page 7 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	GBP 25,000	GBP 100,000
Loss of Limb	GBP 25,000	GBP 100,000
Loss of Sight	GBP 25,000	GBP 100,000
Permanent Total Disablement	GBP 25,000	GBP 100,000

*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 9 to 10 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 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.

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.), Sentinel Building, 103 Waterloo St, Glasgow G2 7BW**

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

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

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

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

(to report claims online)

www.chubbclaims.co.uk

Complaints

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

- Complaints Officer
Commercial Cards,
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:

- The Customer Relations Department, Chubb
Sentinel Building, 103 Waterloo St, Glasgow G2 7BW
Telephone: **0800 519 8026**
Email: **customerrelations@chubb.com**

- The Employing Company or Insured Person has the right to refer their complaint to the Financial Ombudsman Service (FOS) if they are dissatisfied with CHUBB or RBS International'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 citizens advice.

Financial Services Compensation Scheme

In the unlikely event of Chubb being unable to meet its liabilities, Insured Persons who are located in the UK, Channel Islands, Isle of Man or Gibraltar (or who have risks located in these jurisdictions) may be entitled to compensation under the Financial Services Compensation Scheme. Further information can be obtained from the Chubb European Group SE or from

the Financial Services Compensation Scheme at the following address: **PO Box 300, Mitcheldean, GL 17 1DY.**

Telephone: **0800 678 1100 or +44 (0) 207 741 4100**

Website: **fscs.org.uk**

On-Line Form: **claims.fscs.org.uk/**

RBS International 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

RBS International **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 RBS International **OneCard** Liability Waiver Insurance provided to companies that have established a Commercial Card account with The Royal Bank of Scotland International Limited. 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 RBS International **OneCard**, the insurance automatically protects The Royal Bank of Scotland International Limited 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. The cover is provided by certain underwriters at Lloyd's of London, and covers The Royal Bank of Scotland International Limited and you by liability waiver. The policy contains a cancellation clause which can result in the termination of the cover to The Royal Bank of Scotland International Limited in 90 days. Should a cancellation notice be issued to The Royal Bank of Scotland International Limited, 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 **Commercial Cards, Cards Customer Services, PO Box 5747, Southend-on-Sea SS1 9AJ. Telephone: 0370 010 1152.**

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The Royal Bank of Scotland International Limited (RBS International). Registered Office: Royal Bank House, 71 Bath Street, St. Helier, Jersey, JE4 8PJ. Tel. 01534 285200. Regulated by the Jersey Financial Services Commission.

The Royal Bank of Scotland International Limited ("RBS International") is incorporated in Jersey and registered on the Jersey Financial Services Commission ("JFSC") company registry as a private company with limited liability. It is authorised and regulated by the JFSC with registration number 2304. Registered and Head Office: Royal Bank House, 71 Bath Street, St. Helier, Jersey, JE4 8PJ. Tel. 01534 285200. RBS International London Branch is registered in the United Kingdom as a foreign company with registration number FC034191 and branch number BR019279. United Kingdom business address: Level 3, 440 Strand, London, WC2R 0QS. RBS International London Branch is authorised by the Prudential Regulation Authority and is subject to regulation by the Financial Conduct Authority (reference number 760675) and limited regulation by the Prudential Regulation Authority. Details about the extent of RBS International's regulation by the Prudential Regulation Authority are available on request.

Guernsey business address: Royal Bank Place, 1 Gategny Esplanade, St. Peter Port, Guernsey, GY1 4BQ. Tel. 01481 703860. Regulated by the Guernsey Financial Services Commission and licensed under the Banking Supervision (Bailiwick of Guernsey) Law, 2020, as amended, the Insurance Managers and Insurance Intermediaries (Bailiwick of Guernsey) Law, 2002, and the Protection of Investors (Bailiwick of Guernsey) Law, 2020, as amended, and The Lending, Credit and Finance (Bailiwick of Guernsey) Law, 2022.

Isle of Man business address: 2 Athol Street, Douglas, Isle of Man, IM99 1AN. Tel. 01624 646464. Licensed by the Isle of Man Financial Services Authority in respect of Deposit Taking, Investment Business and registered as a General Insurance Intermediary.