



Business e-mail address

When did/will your business/entity start trading?

MMYYYY

Date of registration

DDMMYYYY

Country of registration

Registration number (if applicable)

Are your business premises owned or leased?

Owned  Leased

Tax residency - please list below the countries in which the business is resident for tax purposes and provide the corresponding tax reference numbers or local equivalent.

Country

Tax reference number

Is the business tax resident in more than 2 countries?

Yes  No

If 'Yes', please provide the additional information to your usual contact at the Bank.

Actual/anticipated\* annual sales turnover/expenditure\*

£ ££££££00 \* delete as appropriate

Actual/anticipated\* net profit before tax

£ ££££££00 \* delete as appropriate

Financial year-end date

DDMM

**Your Employees**

How many are full time?

How many are part time?

**2. Relationship Information**

Please provide full answers to each of the questions below, do not leave text boxes blank. Your application may be delayed if you do not complete as requested.

**Business activity and ongoing source of funds**

Please provide a detailed description of the nature/purpose of business. For example:

- Within which business sector do you trade?
- What Products and Services are offered?

Please provide details of the following activity expected through the account(s) on a monthly basis:

- % value of Cash and/or other credits e.g. Electronic, Direct Debit, Standing Order, Point of Sale, Cheque.
- Number of transactions
- Value of transactions

**Where the business is trading**

Does the entity deal outside the UK?

Yes  No

If "Yes", Please state in which country your main business/activity is located

Please state all countries where you hold material business assets

Please state the main countries from where you receive payments (eg; where your customers are based)

Please state the main countries to which you make payments (eg; where your suppliers are based)

**Initial deposit**

Please provide details of the source of funds to be introduced into the account(s) and advise on;

- The amount of initial deposit
- How these funds were generated, together with details of source and location they will be remitted from

**Source of wealth**

Please provide details of where wealth originated i.e. savings from earnings\* (please state time period), sale of property\*, inheritance\* etc, how contribution to start up business has been generated.

\*The Bank may require you to supply evidence to support the information you have provided.

If you are not locally resident in the jurisdiction where the account is to be domiciled, please provide an explanation for the account.

**3. Personal details** – please provide details of the proprietor

Are you an existing NatWest International personal account holder?

Yes  No

If yes, please provide Account number  Sort code

Title Mr  Mrs  Miss  Ms  Other  If other, please specify

Surname

First name(s)

Middle name(s)

Previous names (including maiden name or change by deed poll)

Are you known by any other name? Yes  No  If yes, please specify

Principal residential address line 1

Address line 2

Address line 3

Address line 4

Postcode

Date of entry to above address

If resident at above address less than 3 years please state previous address

Address line 1

Address line 2

Address line 3

Address line 4

Postcode

Date of entry to above address

If you have lived at any other addresses in the last 3 years, please advise a member of staff

Address for correspondence

(Only complete if different to residential address)

Postcode

Date of birth  Male  Female

Country of birth

Town of birth

Country of permanent residence

Government issued personal identification number of unique identifier (e.g. passport, driving licence etc.)

Nationality

Document type

ID number

Expiry date

Other nationalities/  
citizenships

UK National Insurance  
Number (or equivalent)

Do you have more than 2 nationalities/citizenships?

Yes  No

If 'Yes', please provide the additional information to your usual contact at the Bank.

Country

Tax reference number

Are you tax resident in more than 2 countries?

Yes  No

If 'Yes', please provide the additional information to your usual contact at the Bank.

Telephone number (home)

Telephone number (business)  extn

Mobile telephone number

Email address

Memorable word  (Please choose a memorable word of no more than 15 characters. This may be used to confirm certain transactions)

When did you become the owner of your business?

Please confirm if you have any tax arrears or legal proceedings outstanding or ever been insolvent, bankrupt or had any court proceedings for debt?

Yes  No

If yes, please provide full details on a separate sheet.

#### 4. Banking services

Please select which of the following features you require from your business current account

Cheque book: With 20 cheques  With 60 cheques

Paying in book: With counterfoil

Monthly statements: Please let us know which day of the month you prefer

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## 5. Finance

Does your business require finance?      Overdraft     Loan     No finance required

Please specify amount of finance required    £

All finance is subject to status. You will need to provide further information. This does not constitute a binding offer or commitment by the Bank. Any formal offer would be subject to status, credit approval and the completion of documentation satisfactory to the Bank.

Are all debtors and creditors up to date?    Yes     No

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## 6. Online and Telephone Banking Services

I wish to sign up and use the NatWest International Online and Telephone Banking services

I have read and accepted the associated Terms and Conditions

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## 7. Card details

I would like a: Business Debit card

Unless otherwise stated, your name will appear on the card as follows, e.g. Mr Peter J Richards. If you wish some other name to appear on your card then please provide details below.

If you would like your card to show a description of the account to which it relates e.g. 'business account', please enter the details below.

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## 8. Additional accounts

Please select which type of account you would like us to open for you:

Business current account  (no minimum, no maximum)

Business Reserve  (no minimum, no maximum)

Business multi currency account  (no minimum, no maximum)

(Cheque books not available on this account)

If you would like to make an initial deposit please specify the amount required    £

### How would you like to open the account?

Transfer from NatWest International account

Account number     Sort code

**OR**

Cheque from current account held at another bank.  
(Please enclose cheque made payable to NatWest International. You can only transfer funds that have been cleared)

**OR**

Transfer of cleared funds from another bank account.  
(You will need to instruct your bank to make the transfer and pay any fees they charge)

For additional information please ask a member of staff for our leaflet about savings.

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## 9. Sole Trader declaration and signature

I confirm that I carry on business as \_\_\_\_\_ (type of business e.g., plumber).

and that in the name of \_\_\_\_\_ (trading name e.g., A trading as Y)

I confirm that the information given in this form is true and complete and I authorise NatWest International to open the bank account(s) requested.

I/We have read and understood the Terms contained in the brochure entitled 'Non-Personal Terms' and agree to be bound by such Terms.  
I/We have received the following literature:

Non - Personal Terms



Business Banking - Business Account Charges



Unless I have stated that I do not wish to receive a Business Debit card for use on this account, I apply for a Business Debit card with this account and I accept that upon signing this application I will become bound by the Non-Personal Terms.

I confirm that the Bank is authorised to accept NatWest International Online Banking instructions on the account or accounts from the person detailed as the proprietor (the 'Authorised User').

I acknowledge that the authorised user may be using the service for their personal accounts as well.

I acknowledge that, by allowing the authorised user to set up his/her personal accounts on the service, the authorised user would have the ability to use the service to make transfers from the accounts of the business to his/her personal accounts.

If two or more people are named as signatories in respect of any account, the Bank is authorised, when providing NatWest International Online Banking, to accept and act upon verbal and electronic instructions authorising account withdrawals given by any one of the persons named as signatories.

I agree that if an account provides for more than one signatory, and the existing instructions for operations on the account do not permit any one person to operate the account alone, we hereby authorise the Bank to accept the instructions (whether verbal or electronic) of the authorised user alone in respect of all matters relating to the operation of the account(s) by means of NatWest International Online Banking.

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## How we use and share your information

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

We may obtain information about you from credit reference agencies and Group records to check your credit status and identity. Application decisions may be taken based on solely automated checks of information from credit reference agencies and internal NatWest records. You have rights in relation to automated decision making. If you want to know more please see our full privacy notice.

The agencies will record our enquiries which may be seen by other companies who make their own credit enquiries. This may affect your ability to obtain credit elsewhere in the near future. We may use credit scoring.

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

Your application will be assessed using credit reference agency records relating to anyone with whom you have a joint account or similar financial association. If this is a joint application and such a link does not already exist then one may be created now. These links will remain until you file a 'notice of disassociation' at the credit reference agencies.

However, for this application, you can choose to be treated as financially independent of any person, (except for another party to this application). If you do, by signing this application you declare that you believe your associate's finances will not affect our decision and agree that we may check your declaration. We may decline this application if we find that your declaration is inaccurate. If you want to be treated as financially independent for this application, please place a cross in this box.

If false or inaccurate information is provided and fraud is identified or suspected, details may be passed to fraud prevention agencies. We may also obtain information about you from fraud prevention agencies.

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

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

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

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

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

If your application is declined we will normally keep your information for up to 6 years (or 10 years in Jersey), but we may keep it for longer if required by us or other NatWest Group companies in order to comply with legal and regulatory requirements.

We and other NatWest Group companies may use your information in order to improve the relevance of our products and marketing.

**(c) With other Third Parties**

The information provided in this application may be used for compliance with legal and regulatory screening requirements, including confirming your eligibility to hold a UK bank account and sanctions screening.

We may be required to disclose certain information to regulators, tax authorities, government bodies and similar organisations around the world, including the name, address, tax number, account number(s), total gross amount of interest paid or credited to the account and the balance or value of the account(s) of our customers.

**Marketing information**

NatWest International would like to keep you informed about products, services and offers that we believe may be of interest to you. If you would prefer not to receive this information by any or all of the methods below, please place a cross in the relevant boxes (if you leave these boxes blank we will assume that you are happy to be contacted by these methods):

Letter  Phone  Email  Text

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

**Communications about your account**

Notwithstanding your marketing choices above, we will contact you with information relevant to the operation and maintenance of your account by a variety of means including online banking, mobile banking, email, text message, post and/or telephone.

**Confirming your agreement**

By signing this application you confirm that you have read and understood how we may use your information in the way described in this form (including the 'Keeping you informed' section) and in the associated Privacy Notice at [natwestinternational.com/privacynotice](http://natwestinternational.com/privacynotice)

Customer signature

Date \_\_\_\_\_

**Please provide your specimen signature for our records on the next page.**

**11. Sole Trader customer specimen signature**

**Please ensure that your signature is inside the box as it will be stored electronically and may be used for verification purposes.**

Customer signature

Date \_\_\_\_\_

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



The Royal Bank of Scotland International Limited trading as NatWest International (NatWest International). Registered Office: Royal Bank House, 71 Bath Street, St. Helier, Jersey, JE4 8PJ. Tel. 01534 282850. Regulated by the Jersey Financial Services Commission.

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, 1994, as amended, the Insurance Managers and Insurance Intermediaries (Bailiwick of Guernsey) Law, 2002, and the Protection of Investors (Bailiwick of Guernsey) Law, 1987, as amended.

Isle of Man business address: 2 Athol Street, Douglas, Isle of Man, IM99 1AN. Tel. 01624 637190. Licensed by the Isle of Man Financial Services Authority in respect of Deposit Taking, Investment Business and registered as a General Insurance Intermediary.

NatWest International is the registered business name of The Royal Bank of Scotland International Limited under the Business Names Registration Act. Gibraltar business address: NatWest International House, 57 Line Wall Road, Gibraltar. Tel. 200 77737 or 200 73200. Regulated and authorised by the Financial Services Commission, Gibraltar to undertake Banking and Investment Business from 55 and 57 Line Wall Road, Gibraltar.

NatWest International is a participant in the Jersey Banking Depositor Compensation Scheme. The Scheme offers protection for eligible deposits of up to £50,000. The maximum total amount of compensation is capped at £100,000,000 in any 5 year period. Full details of the Scheme and banking groups covered are available on the States of Jersey website [www.gov.je/dcs](http://www.gov.je/dcs) or on request.

NatWest International is a participant in the Guernsey Banking Deposit Compensation Scheme. The scheme offers protection for 'qualifying deposits' up to £50,000, subject to certain limitations. The maximum total amount of compensation is capped at £100,000,000 in any 5 year period. Details are available from: Website: [www.dcs.gg](http://www.dcs.gg). Telephone: +44 (0)1481 722756. Post: P.O. Box 380, St Peter Port, GY1 3FY. Deposits made in a Guernsey Branch will not be covered by any equivalent scheme in any jurisdiction outside of the Bailiwick of Guernsey.

NatWest International is a member of the Isle of Man Depositors' Compensation Scheme (DCS) as set out in the Depositors Compensation Scheme Regulations 2010. To understand your eligibility under the scheme you may wish to visit <https://www.iomfsa.im/consumer-material/isle-of-man-depositors-compensation-scheme-dcs/>

NatWest International is covered by the Gibraltar Deposit Guarantee Scheme ('GDGS'). The GDGS can pay compensation to depositors if a credit institution is unable to meet its financial obligations. Ordinarily, most depositors – including individuals, corporations and small businesses – can claim back up to EUR 100,000 of their deposits (or EUR 100,000 for each eligible account holder if it's a joint account). However, there are important exclusions which apply to certain depositors, which are set out on the website of the GDGS. For further information about the compensation provided by the GDGS refer to: [www.gdgb.gi](http://www.gdgb.gi)

Under the scheme(s) customers are entitled to make only one claim per licensed entity regardless of the number of brands or trading names contained within that licensed entity and customers are entitled to make one claim only per licensed entity in the jurisdiction where the deposits are held. Therefore as NatWest International brand is operated by RBS International it is not licensed in its own right. A person with a deposit in NatWest International and a deposit in RBS International would thus only be entitled to make one claim.

NatWest International is a member of NatWest Group. NatWest Group plc - Registered in Scotland No 45551. Registered office: 36 St Andrew Square, Edinburgh EH2 2YB. The latest report and accounts are available at [www.investors.natwestgroup.com](http://www.investors.natwestgroup.com). NatWest International places funds with other parts of NatWest Group and thus its financial standing is linked to the Group. Depositors may wish to form their own view on the financial standing of NatWest International and the Group based on publicly available information. The latest report and accounts are available at [www.natwestinternational.com/financial-results](http://www.natwestinternational.com/financial-results)

Customers are advised that NatWest International is part of NatWest Group plc ("NatWest Group"). NatWest Group companies in the UK and elsewhere provide support for our Online Banking service and can access your account data.

As at 31 December 2019, RBS International's paid-up capital and reserves exceeded £1,581.2 million. UK resident depositors may be subject to declaration and taxation of resulting income.

If you are not satisfied with any of our products or services, we have a complaints procedure that you can use. A leaflet giving details of the procedure is available from your branch upon request.