

Business Debit Card Application



To apply for a Business Debit Card, simply follow these three steps:

1. Complete the details on this form.
2. Remember to include the signatures you need.
3. Upload a copy (scanned or a photo) of the application form and one piece of Government-issued photo ID that includes a reproduction of your signature (e.g. a driving licence or passport) for each official to our secure online document portal at: send.cbonline.co.uk/commercial.

Alternatively, you can return this completed form to your nearest Virgin Money Store, or post it to us at: Virgin Money, Business Distribution, Business Direct, 40 St Vincent Place, Glasgow, G1 2HL.

Customer Details

Sort Code		Account Number		(the "Account")
Business Name (the "Business")				
Trading Address				
		Post code		
Business Email				

Cardholder applicant details and signature

Title		First Name	
Last Name		Date of Birth	
Current Address			
Post code		Mobile Number	
Email Address			
If less than 3 years at current address please provide previous address details:			
Previous Address			
Post code			
Previous Address			
Post code			

I, the person referred to above (the "Cardholder"):

- Apply for a card for use on the Account and for a Personal Identification Number for use with the card;
- Where the Account is a Business Current Account, confirm that I have been supplied with a copy of the Business Current and Savings Account Terms and Conditions;
- Where the Account is an M Account for Business, confirm that I have been supplied with a copy of the M Account for Business Terms and Conditions (as appropriate, the relevant terms and conditions for the Account being referred to as the "Account Terms");
- Agree that the Account Terms will govern the use of the card and understand that for my benefit and protection, I should:
 - read the Account Terms carefully before signing this form; and
 - if I do not understand any point, ask for further information; and
- Understand that:
 - Unplanned Borrowing is when an account goes overdrawn without the Bank's prior agreement;
 - I can find more details on Unplanned Borrowing and the fees applicable to the Account in the Account Terms and I will ask for more information if I do not understand any point;
 - my use of the card may create Unplanned Borrowing or increase an Unplanned Borrowing facility on the Account, and may cause fees, including Unplanned Borrowing fees, to be applied to the Account.

Marketing Preference

From time to time, we think of new offers and products that could save you money or make your life easier. These will be from us and may include details from our selected partners. Can we let you know about them? If so, please tell us the best way to get in touch.

- ☐ Email
- ☐ Internet and mobile banking
- ☐ Messaging (inc SMS)
- ☐ Phone
- ☐ Post

Your preferences can be changed or you can choose to stop receiving marketing communications at any time online, via Store or by calling us. You can find out more about partners and the type of information that we use to help us tell you about these offers and products by reading our Privacy Notice (link below).

Use of personal information

The Bank’s Privacy Notice can be found at [virginmoney.com/security](#). By signing this application form the Cardholder confirms that they have read the Bank’s Privacy Notice and are aware of their personal information being used in the manner described in the Privacy Notice.

Cardholder signature

Signature

Date

Account holders to complete and sign

To Clydesdale Bank PLC (which also trades as Virgin Money, Clydesdale Bank and Yorkshire Bank) (“you” or “Bank”) I/We authorise and request you to issue a Debit Mastercard and PIN (withdraw cash from ATMs/make payment to suppliers for goods and services) to the Cardholder and to debit the Account, with all card transactions made using this card by the Cardholder even if this has the effect of creating Unplanned Borrowing or increasing an Unplanned Borrowing facility on the Account.

I/We understand that by signing we are agreeing:

- That the Business will continue to be liable for any overdraft balance on the Account as well as any applicable fees, charges, and interest that may be applied to the Account (and that if the Business is a partnership, trust or unincorporated association the liability of each partner (or general partner), trustee or member (as applicable) shall be joint and several);
- To allow the Cardholder to withdraw cash from ATMs subject to any maximum that the Bank shall from time to time determine/make payments to Suppliers for goods and services up the available balance held in the Account (each of which may cause new overdraft borrowing);
- That you may from time to time offer new functions to Cardholders which offer the Cardholder additional means to use funds in the Account;
- To give a continuing authority to you to debit the Account with transactions made using the card issued to the Cardholder and issue replacement cards to the Cardholder, which will only stop if I/we instruct you in writing to stop and I/we return the relevant card(s) to you; and
- That the card is issued subject to the Account Terms (as defined above), a copy of which has been supplied to me/us and by which I/we hereby agree to be bound. We confirm that where required a meeting has taken place where the directors/members/partners/general partners/committee members passed the above as resolutions and that those have been recorded appropriately (not applicable for sole traders).

You have agreed with us who can sign to operate your account. If you don’t know who that is, the following people may be sufficient. If not,we’ll be in touch to ask for further signatures:

- Limited Company – If you've got two or more directors, two directors. If you have one director, one director and a witness.
- LLP – Two Members must sign.
- Trust – The Trustee must sign (where there is more than one trustee on the account, a Debit card is not available).
- Partnership/Limited Partnership – All partners/general partners must sign (unless your Partnership Deed specifies otherwise – please supply evidence).
- Other – All members/committee members must sign (unless your constitutional documents specifies otherwise – please supply evidence).

Signature		Official position	
		Date	
Name			
Signature		Official position	
		Date	
Name			
Signature		Official position	
		Date	
Name			
Signature		Official position	
		Date	
Name			

Clydesdale Bank PLC (which also trades as Virgin Money, Yorkshire Bank and B) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register No. 121873. Credit facilities other than regulated mortgages and regulated credit agreements are not regulated by the Financial Conduct Authority. Clydesdale Bank PLC is registered in Scotland (No. SC001111). Registered Office: 30 St Vincent Place, Glasgow G1 2HL.