

# Global Markets

## FXPay Application Sole Traders



## SECTION 1 (A): YOUR BUSINESS DETAILS

To: The Governor and Company of the Bank of Ireland ("the Bank")

I the undersigned hereby authorise you to operate the Service as set out in this Mandate in my Name/Business Name of:	
Registered Address	Address Line 1
	Address Line 2
	Town/City
	County/State/Region
	Eircode/Post Code/Zip
	Country
Certificate of Registration of Business Name Number:	
Principal Business Activity (If none apply, select "Other" and specify below)	Retail <input type="checkbox"/> Hospitality <input type="checkbox"/> Technology <input type="checkbox"/> Agriculture <input type="checkbox"/> Manufacturing <input type="checkbox"/> Motor <input type="checkbox"/> Property <input type="checkbox"/> Healthcare <input type="checkbox"/> Other <input type="checkbox"/>
If Other, please specify:	
of which I am sole proprietor and to charge to the account(s) as set out in Section 1(B) and to act on instructions relating to the Transactions authorised by myself or by an Authorised Individual as indicated in Section 2 notwithstanding that such action may lead to the nominated account(s) to be overdrawn or any overdraft increased. Furthermore, I hereby agree to hold myself liable for all monies due and liabilities, demands, claims, losses, costs and expenses incurred under the above authorisation in any manner whatsoever and howsoever.	

## SECTION 1(B): BANK OF IRELAND ACCOUNT HOLDERS

For Bank of Ireland Account holders only, you must nominate the Bank of Ireland accounts **FROM** which payments will be made that will be loaded onto Bank of Ireland FXPay:

COMPANY BANK ACCOUNT DETAILS					
	Account Reference Name	Currency	Default Account for Currency? <small>Where more than one account is specified for a currency, please indicate which account is the default account from which money is to be withdrawn.</small>		IBAN
1			Yes <input type="checkbox"/>	No <input type="checkbox"/>	
2			Yes <input type="checkbox"/>	No <input type="checkbox"/>	
3			Yes <input type="checkbox"/>	No <input type="checkbox"/>	
4			Yes <input type="checkbox"/>	No <input type="checkbox"/>	

## SECTION 2: AUTHORISED INDIVIDUALS

The individuals specified below are authorised to enter into FXPay Spot Transactions with the Bank as specified below on behalf of your business as per the resolution on page 5.

Note that an electronic signature is acceptable for an Authorised Signatory however please note that it must replicate the Authorised Signatory's wet ink signature, so that Instructions by wet ink signature can also be accepted.

### AUTHORISED INDIVIDUAL DETAILS

Name of Authorised Individual			
Telephone Number			
Email Address			
Job Title			
Book Spot Deals	Permitted <input type="checkbox"/>	Not Permitted <input type="checkbox"/>	
Payment Authorisation	Level 1 – Full Authorisation <input type="checkbox"/>	Level 2 – Partial Authorisation <input type="checkbox"/>	Level 3 – Input Only <input type="checkbox"/>
Payee Authorisation	Level 1 – Full Authorisation <input type="checkbox"/>	Level 2 – Partial Authorisation <input type="checkbox"/>	Level 3 – Input Only <input type="checkbox"/>
Bulk Payments	Permitted <input type="checkbox"/>	Not Permitted <input type="checkbox"/>	
Administration (disable users)	Permitted <input type="checkbox"/>	Not Permitted <input type="checkbox"/>	

### USER DETAILS - SECURITY IDENTIFICATION FOR NEW USERS

Date of Birth (DD/MM/YYYY)	<input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>	Mother's Maiden Name	
Place of Birth		Middle Name	

As per the resolution on page 5, the individual specified above shall be provided by the bank with access to FXPay on behalf of the Company and is authorised with the permissions set out above.

### AUTHORISED INDIVIDUAL DETAILS

Name of Authorised Individual			
Telephone Number			
Email Address			
Job Title			
Book Spot Deals	Permitted <input type="checkbox"/>	Not Permitted <input type="checkbox"/>	
Payment Authorisation	Level 1 – Full Authorisation <input type="checkbox"/>	Level 2 – Partial Authorisation <input type="checkbox"/>	Level 3 – Input Only <input type="checkbox"/>
Payee Authorisation	Level 1 – Full Authorisation <input type="checkbox"/>	Level 2 – Partial Authorisation <input type="checkbox"/>	Level 3 – Input Only <input type="checkbox"/>
Bulk Payments	Permitted <input type="checkbox"/>	Not Permitted <input type="checkbox"/>	
Administration (disable users)	Permitted <input type="checkbox"/>	Not Permitted <input type="checkbox"/>	

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Place of Birth		Middle Name	

As per the resolution on page 5, the individual specified above shall be provided by the bank with access to FXPay on behalf of the Company and is authorised with the permissions set out above.

## NOTES ON FXPAY:

All users on FXPay have the basic ability to View Deals.

### OPTIONAL USER PERMISSIONS:

#### **Book Spot FX Deals:**

You can grant users permission to book the following types of deals:

- Spot - A deal booked to make a payment within the next two days.

#### **Bulk Payment**

- Allows you to create one payment file containing multiple beneficiaries which can be paid from a single debit account.

#### **Making Payments:**

- Level 1 Full Authorisation  
- This grants the user permission to authorise payments added by everyone, including their own. This is the highest level of payment permission.
- Level 2 Partial Authorisation  
- This grants the user permission to authorise payments added by other people in the company. They cannot authorise payments they have added themselves.
- Level 3 Input Only - This grants the user permission only to input payments. The user has no ability to authorise any payments.

Note: Level 1, 2 & 3 permissions apply to Urgent, Standard and Bulk Payments

#### **Adding/Amending Payees:**

- Level 1 Full Authorisation  
- This grants the user permission to authorise payee details added by everyone, including their own. This is the highest level of payee permission.
- Level 2 Partial Authorisation  
- This grants the user permission to only authorise payee details added by other people in the company. They cannot authorise payees they have added themselves.
- Level 3 Input Only - This grants the user permission only to input payees. The user has no ability to authorise any payees.

#### **System Administrator:**

- The Administrator permissions allow the user to enable/disable every other user from the system. It also grants the user permission to see everyone else in the company's permissions on the FXPay System.

## SECTION 3: DECLARATIONS AND AGREEMENTS

I agree that The Governor and Company of the Bank of Ireland (the "Bank") be requested and authorised as follows:

1. To enter into those Transactions with me as specified in the Account Mandate and in accordance with the Treasury Terms and Conditions, which have been provided to me.
2. To act on the Instructions from the Authorised Individuals as set out in the Account Mandate.
3. In respect of any information and/or copy documents supplied to the Bank, to disclose to, transfer to, or send copies to any branch, division or other member of the Bank or the Group, any regulatory authority or any other designated body to enable the Bank to comply with its obligations to our identity in accordance with applicable anti-money laundering legislation (as may be amended or varied from time to time).
4. To make all and any enquiries which the Bank considers appropriate or to disclose any information provided to the Bank to any third party providing a credit reference or anti-fraud service.
5. The Bank will be supplied with such documentation as required by the Account Mandate, the Treasury Terms and Conditions and the FXPay Special Terms and Conditions, as applicable.
6. I will notify the Bank in writing, of any changes to the list of Authorised Individuals.

### I hereby certify that:

1. All information in this Account Mandate is accurate and has been completed to the best of my knowledge and belief.
2. I have received or accessed, read and agree to be bound by the terms of this Account Mandate and the documents to be provided by the Bank listed under 'Customer Checklist' in this Account Mandate as applicable for the operation of our Account(s)\*.
3. I have read and understand the terms relating to the use and disclosure of data and personal information set out in the Data Privacy Notice ([www.bankofireland.com/privacy](http://www.bankofireland.com/privacy)). I/we warrant that I have the consent of the owners of any personal data given to the Bank under this Agreement to use and disclose this data.
4. I understand that all conversations such as telephone conversations and electronic communications will be recorded (even where they do not lead to the conclusion of a transaction).
5. With respect to Bank of Ireland FXPay Service:
  - (i) the Bank is requested to provide the relevant individual(s) specified above with access to FXPay on behalf of the business and the Bank is authorised to provide such persons with the permissions set out above;
  - (ii) I have fully read, understand and agree to be bound by the FXPay Special Terms and Conditions; and
  - (iii) in accordance with Clause 19.10 of the FXPay Special Terms and Conditions, the Bank may take by telephone and electronically any Instructions provided by, or purported to be by, any Authorised Users or Administrator relating to any Transactions initiated through or in connection with FXPay.
6. The Customer expressly consents to the execution of the order outside of a trading venue.

### DATA PRIVACY

The information you have provided will be treated as confidential and retained and processed by the Bank as set out in our Data Privacy Notice ([www.bankofireland.com/privacy](http://www.bankofireland.com/privacy)).

Signatory Name: (BLOCK CAPITALS)	
Signature:	
Date:	<input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>

\*This account is subject to Treasury Terms and Conditions, FXPay Special Terms & Conditions and terms not otherwise defined in this Account Mandate shall have the meaning given to them under these Treasury Terms and Conditions. You will have received a copy of these with this FXPay Application. You can also access a copy of these on our website <https://corporate.bankofireland.com/library> or you can request another copy to be sent to you by post.

# GLOBAL MARKETS COMPANY ACCOUNT APPLICATION COMPLETION INSTRUCTIONS

## CUSTOMER CHECKLIST:

<p>You must complete the following in the form:</p> <ul style="list-style-type: none"> <li>• Details of Authorised Individuals</li> <li>• Declarations and Agreement, including signature (Section 3)</li> </ul>	<p>You have received:</p> <ul style="list-style-type: none"> <li>• Governor and Company of the Bank of Ireland Terms of Business</li> <li>• Terms and Conditions (Global Markets)</li> <li>• Global Markets Accounts Fees and Charges</li> <li>• FXPay Special Terms and Conditions</li> </ul>
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## IDENTIFICATION REQUIREMENTS

<p>Do you currently have an account with the Bank of Ireland?</p>	<p>Yes <input type="checkbox"/> No <input type="checkbox"/></p>
<p><b>If No</b>, we need to verify your identity and address as we have obligations under applicable Irish and European legislation. We will require a certified copy one proof of Identification and one proof of address.</p>	
<p><b>Identification</b> A certified copy of one of the following:</p> <ul style="list-style-type: none"> <li>• Current Passport</li> <li>• Irish/UK Driving Licence</li> <li>• EEA ID card</li> </ul> <p>A certified copy is an original document which is copied and certified by a member of Bank of Ireland staff, staff from another financial institution, a Garda, solicitor accountant or a member of embassy staff.</p>	<p><b>Address</b> A certified copy of one of the following:</p> <ul style="list-style-type: none"> <li>• Utility bill e.g. ESB/Gas/Broadband (dated within the last six months)</li> <li>• Bank statement (dated within the last six months)</li> <li>• Certificate of Tax Credit (dated within the last 12 months)</li> <li>• Social Insurance document (dated within the last 12 months)</li> <li>• Current household/car insurance documents (dated within the last 12 months)</li> </ul>

## INTERNAL USE ONLY

Client Name			
Customer Type/Sector	New <input type="checkbox"/> Existing <input type="checkbox"/>	GM Client Number	
RDC/ Corporate Manager		GM Dealer/Owner	
Sort Code		Firm Name (Max 9 Characters)	
Sales Desk/ Default Book	RSM <input type="checkbox"/> RCP <input type="checkbox"/>	Region	ROI <input type="checkbox"/>

**Please return to:**  
**Global Markets Documentation, Bank of Ireland, 3rd Floor, Block C Baggot Plaza, 27-33 Upper Baggot Street, Dublin 4, D04 VX58**

Bank of Ireland is regulated by the Central Bank of Ireland. In the UK, Bank of Ireland is regulated by the Central Bank of Ireland and authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request.