

Business On Line Application Pack for Existing Customers

for completion by
Sole Traders

A **Sole Trader** is an individual operating independently. It is an unincorporated business owned and run by one individual with no distinction between the business and the owner.

Bank of Ireland 



Sole Trader

FOR BANK USE ONLY

APPLICATION VERIFIED

Signed (Authorised Official) Sig No. Date

CUSTOMER RELATIONSHIP MANAGER

Name (BLOCK CAPITALS) Email

Telephone BSUP (applicable) Yes No

If Yes, Commencement Date Finish Date

Branch Brand

1. Application, Indemnity & Acknowledgements

Customer name

Address

(Hereinafter called the "Customer") wishes to access the Services hereinafter more particularly identified and in connection with the use of the Services the Customer is issuing to the Governor and Company of the Bank of Ireland (the "Bank") this Application.

A Bank of Ireland Business On Line Agreement ("Agreement") comprising the following:

- (a) Application, Indemnity and Acknowledgements;
- (b) Account Form;
- (c) Conditions of Use¹; and
- (d) Customer Handbook²

is to be entered into between the Customer and The Governor and Company of the Bank of Ireland ("Bank") in relation to certain electronic banking services (the "Services") being provided to the Customer by the Bank through the Internet or such other communications networks as may be authorised by the Bank from time to time in connection with the Services or any of them.

All documents listed at (a) - (d) above shall form part of this Agreement.

By execution of this Application, Indemnity and Acknowledgements, the Customer:

- (a) indemnifies and agrees to keep indemnified the Bank against all claims, demands, liabilities, losses, costs (including legal fees on a full indemnity basis), actions, proceedings, charges and expenses whatsoever and howsoever arising which the Bank may incur or suffer by reason of providing the Services to the Customer and including but not limited to:
 - (i) the Bank acting on any instructions received through the Services;
 - (ii) any breach by the Customer of this Application, Indemnity and Acknowledgements or of the Conditions of Use;
 - (iii) any errors contained in any instructions submitted by the Customer;
 - (iv) any unauthorised borrowings arising by reason of the operation of the Services by the Customer and authorises the Bank to debit any account(s) in the name of the Customer with any sums payable by the Customer under this indemnity, provided always, however, that the Customer shall not incur any liability for any such claims, demands, liabilities, losses, costs, actions, charges and expenses as are referred to in this paragraph where they arise out of any fraud or negligence duly proved on the part of the Bank or its employees. For the avoidance of doubt this indemnification shall also apply to any further electronic banking services provided by the Bank to the Customer which the Customer applies for (by application of the Administrators or otherwise) subsequent to the date of this Application, Indemnity and Acknowledgements (including but not limited to the provision of Electronic Funds Transmission Service).

If you do not wish the Administrator to have the facility of receiving passwords over the phone please tick here ;

If you wish to receive an update on the status of your application via text, ; please provide your mobile phone number here

- (b) hereby confirms to and for the benefit of the Bank that the Administrators may, (not withstanding the terms of any mandates already provided by such Customer to the Bank in respect of the operation of its accounts) at any time and from time to time by letter in writing to the Bank, amend the provisions of any mandate given by the Customer to the Bank in respect of any Originating Account:
 - (i) by the deletion of certain account(s);
 - (ii) by the addition of certain account(s); or
 - (iii) by the addition and deletion of certain account(s).

¹ The text of this document is available at the following Bank website ("the Website") www.bankofireland.com or in paper format from Business On Line Support Unit, Bank of Ireland, Group Payments, Operation Centre (1st Floor), Cabinteely, Dublin 18.

² The text of this document is available at the Website www.bankofireland.com.

1. Application, Indemnity & Acknowledgements

(c) acknowledges and agrees that if the Customer has an expressly agreed overdraft facility, that the Services shall be operated at all times within such facility. The Customer further acknowledges and agrees that any implied limit (if any) on any account of the Customer will not under any circumstances be recognised or taken into account in connection with the operation of the Services.

(d) hereby appoint(s)

Mr/Mrs Administrator 1 (Block capitals - also to sign page 5 & 6)

and Mr/Mrs Administrator 2 (where required) (Block capitals - also to sign page 5 & 6)
as Administrators of the Customer.

The Customer has read and agreed to be bound by this Application, Indemnity and Acknowledgments and all of its Terms and the Conditions of Use and the Customer Handbook, all of which as may be amended from time to time at the Bank's discretion. The Customer acknowledges that the Bank shall not accept any amendments, variations, replacements or substitutions to this Application, Indemnity and Acknowledgements, the Conditions of Use, or the Customer Handbook. Words and phrases not specifically defined in this Application, Indemnity and Application shall have the same meaning as in the Conditions of Use when used in this Application, Indemnity and Acknowledgements.

This Application dated the day of in the year

AUTHORISATIONS

Data Protection Act

I/We consent to the details, that I am being asked to supply, being used to provide me with information about other products and services, either from the Bank of Ireland Group or which the Bank of Ireland Group has arranged for me with a third party.

If you would not like the information to be utilised for this purpose, please tick this box.

I/We understand that at any time I can ask you to stop or change the methods by which the Bank may send me marketing materials.

This can be done free of charge by writing to Business On Line, 4th Floor, Arena, Whitestown Way, Tallaght, Dublin 24.

SOLE TRADER

Customer 

(SIGNATURE)

(Full name in block capitals)

2. Authorisations & Applications

By signing this form I consent to the Bank of Ireland Group and its contracted agents storing, using and processing my personal details:-

- (a) to manage and administer my accounts, policies or other financial products;
- (b) to process my applications for credit or financial services;
- (c) to carry out business and market research and compile statistics;
- (d) to help detect fraud and dishonesty;
- (e) to form a single view of my entire relationship with the Bank of Ireland Group (whether as a consumer or in connection with my trade, business or profession) to enable it manage and develop the relationship;
- (f) to enable business units in the Bank of Ireland Group share or access my personal details for the purposes set out in this consent (but not for the purposes of direct marketing where I have indicated to the Bank of Ireland Group I do not want it);
- (g) to contact me by post, telephone, text message, electronic mail, facsimile or other means but not in a way contrary to my instructions to the Bank of Ireland Group or contrary to law or regulation;
- (h) (where I apply for or avail of a credit facility) to carry out credit reviews including automated credit decision processes and to obtain details of my credit history from the Irish Credit Bureau ("ICB") or other credit rating agency;
- (i) (where I have not indicated otherwise to the Bank of Ireland Group) to directly market the products and services of the Bank of Ireland Group or of suppliers selected by the Bank of Ireland Group using a form of communication permitted by me under paragraph (g) above; and
- (j) to establish my identity, residence and tax status in order to comply with law and regulation concerning taxation and the prevention of money laundering or terrorist financing.

I consent to the Bank of Ireland Group disclosing my personal details:-

- 1. (where I apply for or avail of a credit facility) to the ICB or other credit rating agency and I also consent to the ICB or other credit rating agency disclosing details of my credit history (and using those details for credit scoring purposes) to the Bank of Ireland Group or other institutions to which I apply for credit facilities;
- 2. to facilitate a potential or actual transfer of any loan or product provided to me or in connection with a securitisation;
- 3. to its contracted agents and to recipients abroad but only for purposes indicated in this consent and only where the Bank of Ireland Group complies with Irish data protection law in doing so.

This consent does not limit any other consent I have given (or may give) to the Bank of Ireland Group to process or disclose my personal details.

In this consent:

"Bank of Ireland Group" means the Bank of Ireland and its present and future subsidiaries.

"contracted agents" means entities which have contracted with the Bank of Ireland Group to assist it in the conduct of its business or in providing services to me.

"I", "me", "my" is a reference to each of us where more than one of us have signed this form.

"personal details" means information concerning me which Bank of Ireland Group has including information given by me or others verbally or in writing, information contained in application forms and records of my transactions with the Bank of Ireland Group.

This Application dated the day of in the year

SOLE TRADER

Customer 
(SIGNATURE) (Full name in block capitals)

3. Account Details

This section of the Application form must be completed by the Administrators nominated by the Customer in respect of all the Originating Accounts of the Customer in respect of which the Services will be provided. Defined terms bear the meaning appearing in the Conditions of Use.

* Denotes mandatory fields that must be completed

Customer Name*

Address*

Company Email Address^{1*}

Telephone* Fax

Customer Administrator 1* (Block Capitals)
(as identified on page 2 section d)

Customer Administrator 2* (Block Capitals)
(as identified on page 2 section d)

The Administrator(s) must sign in the box at the bottom of this page.

Bank Contact Name/Relationship Manager

Principal Branch Name Principal Branch NSC

Administrator Mobile Phone Number for Business On Line Security Codes

Administrators Mobile Phone Country Prefix (please tick appropriate)

+353 +44 +1 other

Administrators Mobile Phone Number

The Administrator Mobile Phone number will be used to authenticate (via SMS) Users with 'Payee Authentication' rights on your Business On Line profile. Business On Line will send security codes to this nominated phone only. Please note that only one mobile phone may be nominated by the Administrators.

Daily Payment Control Limit

Daily Payment Control Limit

Your Daily Payment Control Limit is the maximum amount you can send to third parties on Business On Line in one day. It is an important control measure and you should set it to an appropriate figure for your payment requirements.

Confidential Administrator Details

The administrator(s) must complete the Administrator details application form(s) below. All details with the exception of the fax number are mandatory and must be completed.

Administrator 1 Details (as identified on page 2 section d)

Please complete and return with Legal Agreement.

Company Name	<input type="text"/>		
Administrator Name	<input type="text"/>		
Title	<input type="text"/>	Email address	<input type="text"/>
Work Mobile Number	<input type="text"/>	Fax	<input type="text"/>

I hereby confirm for your purpose the following information, which the Bank will use for identification purposes in dealing with me in my role as Administrator. **(Note: All five are mandatory)**

Date of Birth	<input type="text"/>
Middle Name	<input type="text"/>
Work Phone Number	<input type="text"/>
Mother's Maiden Name	<input type="text"/>
Home Address Post Code	<input type="text"/>
Administrator Signature	<input type="text"/>
Date	<input type="text"/>

Confidential Administrator Details

The administrator(s) must complete the Administrator details application form(s) below.

Administrator 2 Details (as identified on page 2 section d)

Please complete and return with Legal Agreement.

Company Name	<input type="text"/>		
Administrator Name	<input type="text"/>		
Title	<input type="text"/>	Email address	<input type="text"/>
Work Mobile Number	<input type="text"/>	Fax	<input type="text"/>

I hereby confirm for your purpose the following information, which the Bank will use for identification purposes in dealing with me in my role as Administrator. **(Note: All five are mandatory)**

Date of Birth	<input type="text"/>
Middle Name	<input type="text"/>
Work Phone Number	<input type="text"/>
Mother's Maiden Name	<input type="text"/>
Home Address Post Code	<input type="text"/>
Administrator Signature	<input type="text"/>
Date	<input type="text"/>