

# Business Deposit Account

# Anglo Irish Bank



## Application Form – Checklist

### For ALL applicants – please remember to:

- Complete all relevant sections of the application enclosed – please print clearly with dark ink in block letters
- Sign and date the application form
- If applicable sign and return the audit authority at the end of Part III
- Complete the Security Details form below – please note that these security details need to be remembered in order to access your account
- Enclose a cheque made payable to **Anglo Irish Bank** and the company name in which your account is held e.g. '**Anglo Irish Bank – ABC LTD**'

Please note that no third-party cheques will be accepted i.e. bank or building society drafts, dividends or cheques drawn on another business name or in your personal name(s).

Once you have signed and dated the Application Form, please send it back to us at our Freepost address:

Anglo Irish Bank  
Freepost LON21430  
London, EC2B 2QB

If you require more information, please phone our Business Deposit Team on 0845 045 9000\*

Please complete all security questions and return to us with your completed application form.

#### Authorised Representative 1:

Memorable password  
(minimum 8 characters, no spaces or symbols):

Mother's maiden name (Surname only):

Your town of birth:

Eye colour - Please indicate the colour that best suits your eyes with an (x) in the box:

<input type="checkbox"/> Blue	<input type="checkbox"/> Hazel	<input type="checkbox"/> Grey
<input type="checkbox"/> Green	<input type="checkbox"/> Brown	

#### Authorised Representative 3:

Memorable password  
(minimum 8 characters, no spaces or symbols):

Mother's maiden name (Surname only):

Your town of birth:

Eye colour - Please indicate the colour that best suits your eyes with an (x) in the box:

<input type="checkbox"/> Blue	<input type="checkbox"/> Hazel	<input type="checkbox"/> Grey
<input type="checkbox"/> Green	<input type="checkbox"/> Brown	

#### Authorised Representative 2:

Memorable password  
(minimum 8 characters, no spaces or symbols):

Mother's maiden name (Surname only):

Your town of birth:

Eye colour - Please indicate the colour that best suits your eyes with an (x) in the box:

<input type="checkbox"/> Blue	<input type="checkbox"/> Hazel	<input type="checkbox"/> Grey
<input type="checkbox"/> Green	<input type="checkbox"/> Brown	

#### Authorised Representative 4:

Memorable password  
(minimum 8 characters, no spaces or symbols):

Mother's maiden name (Surname only):

Your town of birth:

Eye colour - Please indicate the colour that best suits your eyes with an (x) in the box:

<input type="checkbox"/> Blue	<input type="checkbox"/> Hazel	<input type="checkbox"/> Grey
<input type="checkbox"/> Green	<input type="checkbox"/> Brown	

\*Telephone lines are open 8am-8pm, Monday to Friday. BT landline calls to 0845 numbers will cost no more than 5 pence per minute. Charges from other service providers may vary and calls from mobiles usually cost more. Calls will be recorded for training and regulatory purposes and may be monitored. Anglo Irish Bank Corporation Limited is authorised by the Financial Regulator of Ireland and subject to limited regulation by the Financial Services Authority. Details about the extent of our regulation by the Financial Services Authority are available from us on request. Registered in Ireland No 22045. Registered in England & Wales No FC 016044. UK Registered Office: 10 Old Jewry, London, EC2R 8DN.

# Business Deposit Account

Application Form - Company

# Anglo Irish Bank



## Type of account (tick as many as required)

Quick Access

7 Day Notice

30 Day Notice

Company name:

Company phone number:

Company turnover:

Registered office address:

  
  

Contact name:

Company registration number:

Trading address (if different from registered office):

  
  

Initial cheque enclosed: (Please confirm the amount)

£

Place a tick in the box if you would like to register for AngloConnect online services

## Authorised representative 1:

Title:

Full name:

Residential address:

  
  

Postcode:

Telephone:

Email:

Date of birth: **DD / MM / YYYY**

Position in company:

We may contact you by telephone, post or email to provide details of additional products and services offered by the Group which may be of benefit to you. If you do not wish to receive such information please tick the box

By signing below, I hereby confirm my understanding and acceptance of parts I, II and III of this application form.

Signature:

## Authorised representative 2:

Title:

Full name:

Residential address:

  
  

Postcode:

Telephone:

Email:

Date of birth: **DD / MM / YYYY**

Position in company:

We may contact you by telephone, post or email to provide details of additional products and services offered by the Group which may be of benefit to you. If you do not wish to receive such information please tick the box

By signing below, I hereby confirm my understanding and acceptance of parts I, II and III of this application form.

Signature:

### Authorised representative 3:

Title:

Full name:

Residential address:

Postcode:

Telephone:

Email:

Date of birth:

Position in company:

We may contact you by telephone, post or email to provide details of additional products and services offered by the Group which may be of benefit to you. If you do not wish to receive such information please tick the box

By signing below, I hereby confirm my understanding and acceptance of parts I, II and III of this application form.

Signature:

### Authorised representative 4:

Title:

Full name:

Residential address:

Postcode:

Telephone:

Email:

Date of birth:

Position in company:

We may contact you by telephone, post or email to provide details of additional products and services offered by the Group which may be of benefit to you. If you do not wish to receive such information please tick the box

By signing below, I hereby confirm my understanding and acceptance of parts I, II and III of this application form.

Signature:

If there are any other Authorised Representatives, please request an additional Authorised Representative form from us by calling our Business Deposit Team on 0845 045 0900.

## Part I

On \_\_\_\_ day of \_\_\_\_\_ 20\_\_\_\_ The Company resolved as follows:

1. THAT ANGLO IRISH BANK CORPORATION LIMITED (**the 'Bank'**) be and is hereby requested and authorised to open and/or maintain in the name of the Company an account in the name of the Company for the receipt and disbursement of the Company's monies and to give effect to any first party payment instruction given by the Company to the Bank relating to withdrawals from such account from time to time, effected, made or given in accordance with the instructions of the Authorised Representatives of this Account.
2. THAT the Company hereby covenants, agrees and undertakes with and to the Bank, the information supplied by the Company in this Application Form is complete, true and not misleading and the Bank may act upon and the Company shall be bound by the instructions given in accordance with the signing instruction of the Authorised Representative as set out in this Application Form. The Company further acknowledges that only first party payment transactions to and from the Company's bank account, as obtained from the banking details on the initial cheque will be permitted on this account.
3. THAT the Company hereby confirm to the Bank that the money which it will be investing in the account is beneficially owned by the Company and the Company further confirms that it understands that the Bank may decline to accept the Company's application to open an account.
4. THAT this Application Form, having been notified to the Bank, shall remain in force unless and until altered or varied by new written instructions given pursuant to the provisions of clause 6 below.

5. THAT the Bank be assisted in the discharge of its anti-money laundering and fraud prevention responsibilities by the Company providing such information and documentary evidence as may be set out in this Application Form and such other items as may be required by the Bank in this regard from time to time.
6. THAT the Bank be informed by notice in writing, signed by at least two Authorised Representatives (unless there is only one Authorised Representative) as soon as may be, of any change taking place from time to time in the terms of this Application Form and/or any change in the Directors and/or Authorised Representatives.

**I have read, understood and agree on behalf of the Company that the Company shall be bound by the Terms and Conditions for the Business Deposit Account.**

Signature:

Name:

Position (Director):

Date:

## Part II

### GIVING YOUR CONSENT

It is important that you read and understand the next section of this Application Form entitled, Using and Sharing Your Information. By signing this Application Form, you agree that we can use your information in this way.

### USING AND SHARING YOUR INFORMATION

(including information relating to Authorised Representatives)

- (i) Your account is with Anglo Irish Bank Corporation Limited (the 'Bank') who is the data controller.
- (ii) Where we refer to 'Group' in this clause we are referring to the Anglo Irish Bank Corporation Limited group of companies.
- (iii) Your information may be held on a Group database and used by us and any Group company for the purposes set out in this clause. Your information includes any information which we (or any Group company) hold, now or at any time in the future and which comes from, or relates to:-
  - application forms or other dealings with any Group company;
  - third parties, such as credit reference agencies; and
  - products and services received by you from any Group company.
- (iv) We and other Group companies will use, analyse and assess your information to maintain and develop our relationships with you. This will be for the following purposes:
  - (a) considering any applications made by you;
  - (b) operating and administering the services we and/or they supply;
  - (c) servicing your relationships with Group companies;
  - (d) financial risk assessment, money laundering checks, compliance and regulatory reporting and fraud prevention;
  - (e) helping us and other Group companies to identify products and services which may interest you; and
  - (f) helping us and other Group companies to understand and develop our and their business, including new and innovative products and services.
- (v) For operational reasons such as in a), b), c) and d) in sub clause (iv) above we may link your information between your accounts and other products and services you maintain with us, and also your information about others with whom you have a financial link.
- (vi) We do not disclose your information outside the Group except:-
  - for reasons described in a), b), c) and d) in sub-clause (iv) above;
  - where we have your consent;
  - where we are required or permitted to do so by law or regulations;
  - to any persons, including insurers, who provide a service to us, who have agreed to keep your information strictly confidential; or
  - to credit reference and fraud prevention agencies in connection with the money laundering prevention procedures referred to in part III of this application form.

You have the right of access to your personal records held by credit reference and fraud prevention agencies. We will supply their names and addresses upon written request.

- (vii) In order to provide the services you have requested, it may be necessary for your information to be transferred to someone who provides a service to us in other countries. If we do this we will ensure that any one to whom we pass your information agrees to treat your information with the same level of protection as if we were dealing with it.
- (viii) You have the right of access to your personal records held on our files by written request to The Compliance Officer, at Anglo Irish Bank Corporation Limited, 10 Old Jewry, London, EC2R 8DN and on payment of a small fee.

[angloirishbank.co.uk/small\\_business](http://angloirishbank.co.uk/small_business)

Anglo Irish Bank Corporation Limited is authorised by the Financial Regulator of Ireland and subject to limited regulation by the Financial Services Authority. Details about the extent of our regulation by the Financial Services Authority are available from us on request. Registered in Ireland No 22045. Registered in England & Wales No FC 016044. UK Registered Office: 10 Old Jewry, London, EC2R 8DN.

## Part III

### MONEY LAUNDERING PREVENTION / KNOW YOUR CUSTOMER IDENTITY - REGULATORY REQUIREMENTS

In order for us to be satisfied with your Business' identity, we will need to conduct a company search through a credit reference agency. By signing this Application Form you are permitting us to instruct the credit reference agency to undertake such search. This agency may check the details supplied against your particulars on any database (public or other) to which they have access. A record of this search will be retained.

We require you to submit:

- This Application Form completed and signed by the nominated Authorised Representative(s).
- A cheque marked 'Account Payee Only' made payable to the Business Account Holder and drawn on a UK bank or building society in the name of the Business Account Holder

We may need to seek additional information or documents depending on the outcome of any searches we perform.

#### AUDIT AUTHORITY

**This section does not need to be completed unless you wish to instruct us to release information to your Auditors.**

The Company hereby gives authority to the Bank to release account information to \_\_\_\_\_ in their capacity as Company Auditors on their written request for account information.

Signed on behalf of the Company

Signature:

Name:

Position (Director):

Date:

Anglo Irish Bank 

Anglo Irish Bank  
FREEPOST LON2 1430  
London  
EC2B 2QB

## Terms & Conditions

### 1. Definitions

- 1.1. "Account" is the Quick Access Business Deposit Account or the 7 or 30 Day Notice Business Deposit Accounts as selected by the Applicants on the Application Form.
- 1.2. "Account Holder" is the entity in whose name the Account is maintained.
- 1.3. "Act" is the Data Protection Act 1998.
- 1.4. "Agreement" means the Agreement You enter into with Us and which is made up of:
  - 1.4.1. These Terms and Conditions
  - 1.4.2. The Application Form
  - 1.4.3. Any banking terms and conditions implied by law
- 1.5. "Applicant", "You" or "Your" is the Account Holder.
- 1.6. "Application Form" is the form completed by the Applicant to open the Account.
- 1.7. "Authorised Representative", "They", "Them" or "Their" refers to any signatory who is authorised by the Applicant on the Application Form to operate the Account on behalf of the Business.
- 1.8. "Bank", "We", "Our" and "Us" means Anglo Irish Bank Corporation Limited, its successors, assigns and transferees.
- 1.9. "Banking Day" means any day other than a Saturday, Sunday or Bank Holiday in England and Wales.
- 1.10. "Business" means; Company, Partnership, Limited Partnership, Limited Liability Partnership, Club, Society or Registered Charity which is registered and resident in the United Kingdom.
- 1.11. "Deposit or Deposits" means the sum (or sums) of money deposited with the Bank in the Account.
- 1.12. "FSA" is the Financial Services Authority.
- 1.13. "Operator" means another party, contracted by the Bank, to provide part or all of the service to You in operating this Account.
- 1.14. "Review Date" is the date on which the interest rate is set on the Account from time to time.
- 1.15. "UK" is the United Kingdom of Great Britain and Northern Ireland.

### 2. Deposit

- 2.1. The minimum Deposit is £1 per Account.
- 2.2. The maximum Deposit is £1,000,000 per Account.
- 2.3. Cheques received to open an Account and additions to the same Account will earn interest from the third business day following the date of receipt of the cheque.

### 3. Interest

- 3.1. The rate earned on the Account is variable and will be adjusted on a Review Date. The Account Holder will be notified of any change in interest rate by way of confirmation unless We are sending You an annual statement when this change will be reflected on Your statement. Details of applicable rates are available by phoning **0845 045 0900** and are shown on Our website, [www.angloirishbank.co.uk](http://www.angloirishbank.co.uk).
- 3.2. Interest is calculated each day based on the cleared balance in the Account using the then prevailing interest rate.
- 3.3. Interest is paid to the Account annually on the anniversary of the opening of the Account, or if not a working day on the next business day in England and Wales.
- 3.4. Interest will normally be paid gross of income tax at the appropriate rate, if We are satisfied that the Account is not subject to deduction of tax at source. If there is uncertainty as to the taxable status of the Account We will deduct basic rate income tax at the appropriate rate.

### 4. Lodgements

- 4.1. All lodgements to the Account must be in sterling.
- 4.2. Lodgements may be made by cheque. Cheques should be made payable to the Account Holder and marked 'account payee only'.
- 4.3. The cheque must be drawn on a UK bank or building society in the name of the Business Account Holder.
- 4.4. No lodgements are permitted from any third party accounts.
- 4.5. You must keep a record of all cheques deposited. If You do not, We may not be able to help You if any cheques become lost.
- 4.6. We reserve the right to refuse any lodgements into the Account at any time at Our sole discretion. In such cases We will return the cheque to You or if paid by electronic means We will transfer the funds back to their originating account.
- 4.7. Where additional lodgements are being made by cheque they should be sent to Our Freepost address as set out in clause 20.2.
- 4.8. If you fail to select an Account type on the Application Form, We shall designate Your Account as a Quick Access Business Deposit Account.
- 4.9. Lodgements to Your Account are to be by Cheque or BACS only. We will not accept payments by CHAPS or SWIFT.

### 5. Withdrawals

- 5.1. Withdrawals will be provided from Your Account on teleauthorisation by calling Our Business Deposit Team on **0845 045 0900** or in writing to Our Freepost address as set out in clause 20.2. We will issue a cheque payable to the Account Holder, or pay electronically to the bank account from which the initial funds to the Account originated.
- 5.2. BACS transfers usually take 3 working days to become available in Your nominated account.
- 5.3. We will designate Your nominated account, for the payment of electronic withdrawals, from the details on the initial cheque used to open Your Account with Us.
- 5.4. Any one Authorised Representative is able to transact on the Account. It is important that you maintain your own procedures for operating such 'one

- 5.5. Authorised Representative' telephone withdrawals, as the Bank cannot be held responsible for any fraudulent withdrawals.
- 5.6. If you select the Quick Access Business Deposit Account no notice is required to make a withdrawal subject to the terms of Clause 6.
- 5.7. If you select the 7 or 30 Day Notice Business Deposit Account, You will be required to give Us 7 or 30 days' notice respectively, to make a withdrawal from the Account. If you do not give us the required notice a charge will apply. This charge is equivalent to 7 or 30 days' interest on the amount withdrawn and is calculated using the interest rate prevailing on the 7 or 30 Day Notice Accounts at the date of withdrawal. Where notice of less than 7 or 30 days is given, the charge will be reduced to reflect the actual number of days' notice given.
- 5.8. Withdrawals using a Standing Order or Direct Debit facility are not available from this Account.
- 5.9. No payments will be permitted to third parties from this Account.
- 5.10. No more than twenty withdrawals per annum will be permitted free of charge. We reserve the right to charge for any withdrawals in excess of twenty per annum.

### 6. Time scales for clearance of payments into Your Account

- 6.1. Where a cheque or draft is paid into Your Account You must normally allow at least ten clear Banking Days from the time We receive the cheque before any withdrawal is made against the cheque. Even after this time, We may dishonour any payment request which You make if the cheque does not clear for any reason.
- 6.2. Transfers will normally clear on the day that the payment or transfer is made into Your Account. Any sums credited to Your Account that are unconfirmed and subsequently uncleared or dishonoured will be debited to Your Account. We shall not be responsible for any cheques or other payments until they have been received by Us.
- 6.3. The time periods given above for clearance are indicative only. Should any funds be dishonoured after a withdrawal has occurred You will be liable for the overdrawn amount and must repay the overdrawn amount after We have given You written notice to do so.

### 7. Teleauthorisation facility and security requirements

- 7.1. Telephone withdrawals will only be permitted to the Bank or Building Society account from which the initial funds originated or by cheque to the Account Holder and only then if We are satisfied that Our security conditions detailed below, have been fully satisfied.
- 7.2. The security conditions are that, at Our request, the Authorised Representative must identify the appropriate characters We may ask of Them from the answers to Their security questions. Failure to comply with Our request satisfactorily will result in access to Your funds via the teleauthorisation facility being denied.
- 7.3. If You wish to amend Your bank details for withdrawals, e.g. You have closed the account from which the initial funds came, You must arrange for two Authorised Signatories, unless there is only one on the Account, to confirm this request in writing and provide Us with an original bank statement dated within the last 3 months for this new nominated account. This account must be in the name of the Account Holder. At the sole discretion of the Bank, additional identification may be requested.
- 7.4. Telephone calls made between You and Us may be recorded or monitored for training or security purposes and to make sure We carry out the instructions of Your Authorised Representatives correctly.
- 7.5. If for any reason an Authorised Representative believes that another person knows or is likely to know the answers to Their security questions, it is critical that They advise the Bank immediately by calling the Business Deposit Team on **0845 045 0900**. The Bank will immediately suspend this service on Your Account for Your protection until the two new security details have been provided by Your Authorised Representative in writing to the Bank at the address given in clause 20.2 below.
- 7.6. We reserve the right to contact another Authorised Representative at any time, if we are not satisfied with the instruction given by one of Your Authorised Representatives.
- 7.7. You will be liable for any losses which You may incur as a result of an Authorised Representative failing to keep the answers to Their security questions secure.

### 8. Money Laundering Prevention

- 8.1. The Know Your Customer (KYC/KYB) due diligence requirements for the opening of the Account are set out in the Bank's standard Application Form.
- 8.2. In the event that the searches performed by Us and documentation provided is not sufficient to verify the identity of the Business and the Authorised Representatives, the Bank may, at its sole discretion, delay processing Your Account and lodging Your cheque until such time as the requested information is provided. If Your application is processed but You have not provided the required documentation as specified by the Bank, then withdrawals will not be permitted from the Account until You have provided all the required documents.
- 8.3. We may from time to time request additional documentation or further information to establish source of funds.

### 9. Statements, Confirmations, Interest Certificates and Audit Letters

- 9.1. Annually on the anniversary of the Account opening, the Bank will issue the Account Holder a statement reflecting all transactions since the last statement or the opening of the Account, including interest paid and tax deducted (where applicable).
- 9.2. Confirmations are issued for all payments and receipts.

- 9.3. Confirmations are issued each time an interest rate change occurs unless We are sending You an annual statement when this change will be reflected on Your statement.
- 9.4. Interest Certificates for tax purposes are available on request.
- 9.5. We recommend that You check Your statement or confirmations as soon as possible after receipt. If You believe there is an entry or detail which seems to be incorrect on Your Account please contact the Business Deposit Team on **0845 045 0900** to discuss the matter.
- 9.6. Audit letters will be sent to your accountant on written request by You. We reserve the right to charge for this service.
- 10. Taxation**
- 10.1. Interest will normally be paid gross of income tax at the appropriate rate, if We are satisfied that the Account is not subject to deduction of tax at source. If there is uncertainty as to the taxable status of the Account We will deduct income tax at the appropriate rate.
- 11. Death**
- 11.1. On the death of a Sole Trader the capital value of the Account and the interest accrued is payable, without notice or loss of interest, to the personal representatives of the deceased.
- 11.2. On the death of an Authorised Representative, You are required to notify Us of this event and if applicable appoint a new Authorised Representative to operate the Account in accordance with Clause 20.5.
- 12. Depositor Compensation**
- 12.1. The Bank is a participant of the Irish Deposit Protection Scheme. Payments under the Irish Deposit Protection Scheme are limited to a maximum of €100,000 equivalent of an Account Holder's total deposits with Anglo Irish Bank Corporation Limited. Certain depositors are eligible to claim under the Irish Deposit Protection Scheme.
- 13. Data Protection Act 1998**
- 13.1. The Bank complies with the Data Protection Act 1998 in relation to the processing of information about You. The Act provides that upon payment of a fee You are entitled to receive details of the information that We hold about You.
- 13.2. If You wish to request access to this information, please write to: The Data Protection Officer, Anglo Irish Bank Corporation Limited, FREEPOST LON21430, London, EC2B 2QB.
- 13.3. Telephone calls to the Bank or an Operator may be recorded for Your security and for the purpose of staff training and to ensure that We carry out Your instructions correctly.
- 13.4. The Bank utilises the services of an Operator to process data and perform part or all of the fulfilment of the services to ensure the efficient operation and management of this Account.
- 14. What to do if You have a complaint**
- 14.1. Occasionally, situations arise where You may be dissatisfied with the Bank's products and service. If You are dissatisfied with the service You have received, You should contact the Business Deposit Team on **0845 045 0900** and discuss Your views and concerns.
- 14.2. If We become aware of an error We will notify You and amend the error accordingly, including removing any money incorrectly transferred into Your account.
- 14.3. We will always try to resolve Your complaint immediately. However, if that is not possible, or upon request, We will acknowledge Your complaint in writing within five working days. Full details of Our Internal Complaints Procedure are available upon request from The Compliance Officer, Anglo Irish Bank Corporation Limited, FREEPOST LON21430, London, EC2B 2QB. If We cannot resolve Your complaint to Your satisfaction You may have the right to refer the matter to the Financial Ombudsman Service, full details of which are available from the Compliance Officer.
- 15. Recognition of Other Interests and Claims**
- 15.1. We do not have to recognise the interest or claim of any person other than the Account Holders in respect of money held in any account, nor will We be liable in any way for failing to recognise such interest or claim, except as required by law.
- 16. Cooling off**
- 16.1. If, within 14 days of Your opening investment You decide that the type of Account You have opened is not appropriate for You, the Bank will, on being advised by You, return Your Deposit to You without penalty provided that any cheque or funds You have paid to the Bank has met Our clearance period.
- 17. Account Availability**
- 17.1. This is a Business Deposit Account and is only available to Businesses which are registered in the UK. The Account may only be used for business purposes.
- 18. Liability**
- 18.1. We shall use Our reasonable endeavours to ensure that the teleauthorisation service is available during normal business hours on a working day but We shall not be held liable for any loss or damage caused by the failure of any systems beyond Our control.
- 18.2. We shall not be liable for any loss You may suffer as a result of:
- 18.2.1. Any error or inaccuracy in the instruction You give Us.
- 18.2.2. Your instructions being incomplete.
- 18.2.3. Your Appointed Representatives having allowed someone else to use or obtain (with or without Their permission) Their security details.
- 18.3. If You receive contact from an individual purporting to be from the Bank and You are unsure that they are acting for the Bank do NOT provide any security details and instead ring Our telephone number detailed in 20.1 below. We will then give You any assistance You require once Your Appointed Representative has answered Our security questions.
- 18.4. We shall not be liable for any errors or delay or failure to follow Your instructions if this is due to anything beyond Our control, including but not limited to:
- 18.4.1. industrial action
- 18.4.2. fire, flood, explosion or government act
- 18.4.3. the failure, directly or indirectly of any power supply, machine, data processing system, data transmission link, or telephone link
- 18.4.4. delays in postal deliveries or cheque clearance
- 19. Closure of the Account for additional funds**
- 19.1. The Bank may, at its sole discretion, determine that the Account is no longer available for the addition of further funds by the Account Holder. The Bank will give the Account Holder at least 30 days notice in writing of such an event, and in such circumstances We will advise the Account Holder of other suitable Anglo Irish Bank products where these are available.
- 20. Communication between You and Us**
- 20.1. You may contact the Bank by telephone by calling Our Business Deposit Team on **0845 045 0900**.
- 20.2. If You wish to instruct Us in writing please write to: Anglo Irish Bank, FREEPOST LON21430, London, EC2B 2QB. This is a free service and no postage is required on Your envelope.
- 20.3. If We need to send You a formal notice (other than those concerned with the day to day operation of Your Account or changes to the Agreement) We shall send the notice by post to Your last known address and it will be deemed to be received one Business Day after posting if sent first class and three Business Days after posting if sent second class.
- 20.4. We shall contact You at the last address or telephone number You have given Us.
- 20.5. You must tell Us in writing signed by two Authorised Representatives, unless there is only one Authorised Representative, if any of the following occur;
- 20.5.1 You change Your name.
- 20.5.2 You change Your address.
- 20.5.3 You change Your legal status.
- 20.5.4 Your Business is a partnership and existing members leave or new partners join the Partnership.
- 20.5.5 Your business is a Limited Liability Partnership and existing members leave or new members join the Limited Liability Partnership.
- 20.5.6 You wish to change an Authorised Representative or there is any alteration to the person(s) who are authorised to operate the Account.
- 20.5.7 If there are any other changes relevant to the conduct of Your account.
- 20.6. Any revocation of any authority given by You shall only be effective when We have received written notice and all appropriate material has been returned to Us. If an Authorised Representative ceases to be employed by You and You fail to remove Them from the schedule of Authorised Representatives which are authorised to operate Your Account, You will be liable for any losses which You may incur as a result of retaining that person as an Authorised Representative on Your Account.
- 20.7. If You do not tell Us of a change to Your contact details, We may charge You for any reasonable expense incurred in tracing You.
- 21. General Matters**
- 21.1. These Terms and Conditions will be governed by and will be construed in accordance with, the laws of England and Wales and the Courts of England and Wales will have exclusive jurisdiction.
- 21.2. Each of these conditions is separate from all other conditions, so that if one condition is found to be void or otherwise unenforceable it will not affect the validity of any of the others.
- 21.3. If We do not enforce any of our rights We have under these Terms and Conditions, or if We delay in enforcing them, that does not prevent Us from taking any action to enforce Our rights in the future.
- 22. Alteration of Terms and Conditions**
- 22.1. The Bank reserves the right to vary these Terms and Conditions if there is any relevant material change in the prevailing legal, tax or regulatory conditions. If there have been any significant changes in any one year, the Bank will send a copy of the new Terms and Conditions, or a summary of the key changes to Account Holder with the annual statement.
- 22.2. If any change is to Your disadvantage, We will tell You about it personally at Your last known address at least 30 days before We make the change. At any time up to 60 days from the date of the notice You may, without notice, switch Your Account or close it without having to pay extra charges or interest for doing so.
- 22.3. We can make any other change and tell You about it within 30 days.
- 23. Registered Office**
- 23.1. The registered office of the Bank in the United Kingdom is Anglo Irish Bank Corporation Limited, 10 Old Jewry, London, EC2R 8DN. Authorised by the Financial Regulator of Ireland and subject to limited regulation by the Financial Services Authority. Details of the extent of our regulation by The Financial Services Authority are available from us on request.
- 24. Date of Issue and Effective Date**
- 24.1. These terms and conditions are issued on 6th May 2009. They are effective immediately for existing Account Holders and new customers.
- 6th May 2009