

A convenient means of accessing your business current account to withdraw cash, make purchases, pay suppliers, obtain balance information, and order statements

# A Debit Card for your Business

## Summary of features and benefits

- You can buy almost anything for your business wherever you see the VISA sign worldwide
- Payment for goods and services can be made at point of sale, by telephone or online – in the UK and at millions of outlets worldwide
- Access cash up to £750 per day 24/7 from cash machines in the UK and local currency around the world
- Certain Barclays self-service devices support higher value withdrawals up to £2000, although all limits are subject to change
- Access balance and statement information at self-service machines and Barclays Branch counters. Cards can also be used at a Barclays branch counter with the PIN as ID to enable payments, transfers, cash withdrawals and account servicing
- Use it to cover your business expenses and to simplify how you track and manage business expenditure
- Improved statement narrative as the retailer name is displayed for each transaction
- Spread the benefits by having up to five colleagues as additional cardholders

The Business Debit Card is the smarter way to manage your business expenditure, removing the need to reconcile petty cash receipts, expense claims, write cheques or provide time consuming references to new suppliers.

When you're abroad on business, no need to carry large amounts of cash or buy currency before you travel, just use your card as you would at home wherever Visa is accepted.

The card puts you in control of your expenditure and allows you to:

- track expenditure more easily;
- easier to make purchases from new suppliers;
- get cash out easily – in the UK and overseas;

The card has been designed for all businesses, whether sole trader, limited company, partnership, club association or charitable organisation. Your business can have up to five additional Business Debit Cards.

## Tracking Expenditure

The amount, date and payee relating to every Business Debit Card purchase is identified separately on your bank statement. This makes it easier to reconcile spend.

## Purchasing from New Suppliers

Using your Business Debit Card is both fast and assured, your supplier can accept your order with confidence, without waiting for references.

## Charges for using your Business Debit Card abroad

Transactions are converted into sterling using the VISA Exchange Rate on the day it processes the transaction. This date may be different to the day on which the transaction took place. Historic exchange rate information is available on [www.visaeurope.com](http://www.visaeurope.com).

Barclays will charge you a 2.75% Non-Sterling Transaction Fee for using your debit card abroad when making purchases or withdrawing cash.

## Giving you peace of mind

We have set up an emergency 24-hour hotline, 0800 151 0155, so that you can report immediately if you think your card has been lost, stolen or damaged or if you suspect misuse or a breach of security such as your PIN becoming known to others.

## Next Steps

To apply for a Business Debit Card simply complete and return the attached application form. Alternatively, your Barclays Business Manager can give you more information.

\* For your security and to ensure that we continue to offer a high level of service, telephone calls may be recorded or monitored.



# Business Debit Card Application Form

Please use block capitals and return to Barclays Bank UK PLC, Leicester LE87 2BB

(Applicable to unincorporated and incorporated business)

Please issue a Business Debit Card on the account specified to the person(s) nominated.

Customer name:

Business address:

Registered number:

Sort code:    —    —

Account number:                   Postcode:

Business name to appear on card (maximum 16 characters – must include Limited or Ltd if applicable)

### 1st Cardholders Details

Mr/Mrs/Miss/Ms/other title:  Gender (male/female):

Surname:  First name:

Work telephone number:

Name to appear on card (maximum 19 characters):

### 2nd Cardholders Details

Mr/Mrs/Miss/Ms/other title:  Gender (male/female):

Surname:  First name:

Work telephone number:

Name to appear on card (maximum 19 characters):

### 3rd Cardholders Details

Mr/Mrs/Miss/Ms/other title:  Gender (male/female):

Surname:  First name:

Work telephone number:

Name to appear on card (maximum 19 characters):

### 4th Cardholders Details

Mr/Mrs/Miss/Ms/other title:  Gender (male/female):

Surname:  First name:

Work telephone number:

Name to appear on card (maximum 19 characters):

### 5th Cardholders Details

Mr/Mrs/Miss/Ms/other title:  Gender (male/female):

Surname:  First name:

Work telephone number:

Name to appear on card (maximum 19 characters):

### 6th Cardholders Details

Mr/Mrs/Miss/Ms/other title:  Gender (male/female):

Surname:  First name:

Work telephone number:

Name to appear on card (maximum 19 characters):

### PIN at Point of Sale

You will be required to use a PIN (Personal Identification Number) with this card in order to pay for goods and services over the counter at shops and other outlets. If you have any particular requirements concerning the use of your card arising from a disability, please contact us on the telephone number on your statement or at any branch of Barclays.

**The Cardholder**

I/We request you to issue me/us with a Business Debit Card (and PIN) as a cardholder on the Account of the Customer. I/We accept and agree to be bound by the Business Debit Card terms contained in the Business Customer Agreement as set out and as amended from time-to-time. I/We understand that any Business Debit Card issued in response to this application may not be used for the purposes of cheque guarantee or cheque encashment.

1st cardholder signature:  Date:

2nd cardholder signature:  Date:

3rd cardholder signature:  Date:

4th cardholder signature:  Date:

5th cardholder signature:  Date:

6th cardholder signature:  Date:

Barclays is committed to protecting your personal data. We will use your information for a number of different purposes, for example to manage your account(s), to provide our products and services to you and others and to meet our legal and regulatory obligations. We may also share your information with our trusted third parties for these purposes. For more detailed information on how and why we use your information, including the rights in relation to your personal data, and our legal grounds for using it, please go to [barclays.co.uk/control-your-data](https://www.barclays.co.uk/control-your-data) or you can request a copy from us.

## To Barclays Bank UK PLC

Please issue a Business Debit Card on the Account specified to the person(s) nominated overleaf as cardholder(s).

I/We confirm that the information given is true and complete and authorise you to make any credit reference and other enquiries in accordance with your normal procedures in connection with this application.

I/We accept and agree to be bound by the terms contained in the Business Customer Agreement set out and as varied from time-to-time.

Until the termination of this agreement I/We:

- i. authorise you to debit from the Account unspecified amounts due to the Bank each banking day in full repayment of indebtedness under this Agreement;
- ii. authorise you to debit the Account with such amounts in precedence to any other payments from the Account;
- iii. agree that for the purpose of determining the funds available on the Account you may treat the amount of any outstanding Card Transaction and any authorisation given by you for prospective Card Transactions as having been debited to the Account;
- iv. agree that paragraphs i. to iii. shall apply whether or not the Account number is altered at any time and shall extend to any Account which may be opened in substitution for the Account (whether or not at the same branch of the Bank).

For and on behalf of:

Partnership/Limited/PLC/Association\*

Authorised signature†:

Authorised signature†:

Date:

Date:

\* Delete as appropriate

† For customers who have agreed to the Customer Agreement, signed by authorised person(s) in accordance with the Appointment of Bankers. Alternatively, for sole traders, partnerships and associations, signed in accordance with Bank Mandate. For limited companies, signed by either two Board Directors or a Board Director and Company Secretary.

Please forward to your account holding branch upon completion.

Cards will only be issued to parties added to the account mandate, you should arrange this before completing this application. If the Bank Account Mandate is for more than one person to sign, the appropriate authority (Board resolution/Partnership Agreement) should be completed in addition to this application form.

## BRANCH USE ONLY

### Check List

Form correctly completed and checked

Authorising signature(s) confirmed

Card/PIN delivery address considered secure. If not, mark Card/PIN to branch and advise customer.

Approved by (signature):

Date:

**Branch Stamp**

Complete your security details as requested below.

This information is required for security purposes should you need to contact us by telephone.

**1st Cardholders Details**

Date of birth:

Mother's maiden name:

Cardholder name:

Signature:

**2nd Cardholders Details**

Date of birth:

Mother's maiden name:

Cardholder name:

Signature:

**3rd Cardholders Details**

Date of birth:

Mother's maiden name:

Cardholder name:

Signature:

**4th Cardholders Details**

Date of birth:

Mother's maiden name:

Cardholder name:

Signature:

**5th Cardholders Details**

Date of birth:

Mother's maiden name:

Cardholder name:

Signature:

**6th Cardholders Details**

Date of birth:

Mother's maiden name:

Cardholder name:

Signature:



# Business Debit Card

## Partnership agreement authorising application for the Business Debit Card service

By signing below, the firm, \_\_\_\_\_  
(insert name of partnership)

1. Apply for the Business Debit Card service;
2. Agree to accept and be bound by the Barclays Business Debit Card terms contained in the Business Customer Agreement, which contain your obligations to us and our obligations to you;
3. Confirm that Barclays may operate the use of the Business Debit Card Service on the instructions of any nominated cardholder, notwithstanding the authority contained in the existing bank mandate (Appointment of Bankers).

For and on behalf of \_\_\_\_\_  
(insert full name of firm)

\_\_\_\_\_  
Partner

Date: \_\_\_\_\_

\_\_\_\_\_  
Partner

Date: \_\_\_\_\_

\_\_\_\_\_  
Partner

Date: \_\_\_\_\_

\_\_\_\_\_  
Partner

Date: \_\_\_\_\_

\_\_\_\_\_  
Partner

Date: \_\_\_\_\_

\_\_\_\_\_  
Partner

Date: \_\_\_\_\_

\_\_\_\_\_  
Partner

Date: \_\_\_\_\_

\_\_\_\_\_  
Partner

Date: \_\_\_\_\_

\_\_\_\_\_  
Partner

Date: \_\_\_\_\_

\_\_\_\_\_  
Partner

Date: \_\_\_\_\_

\_\_\_\_\_  
Partner

Date: \_\_\_\_\_

\_\_\_\_\_  
Partner

Date: \_\_\_\_\_

All Partners to sign – if more space is required, please photocopy this page and attach.

# Business Debit Card

## Limited Company/Association Board Resolution authorising application for the Business Debit Card service

At a meeting of \_\_\_\_\_ (Limited Company/Association\*)  
held on \_\_\_\_\_ Registered Number \_\_\_\_\_  
(insert date) (insert Registered Number – Limited Company only)

It was resolved that:

1. It was in the Company's/Association's\* interest to apply for the Business Debit Card service.
2. The Company/Association\* agrees to be bound by the Business Debit Card terms contained in the Business Customer Agreement.
3. Notwithstanding that the existing Appointment of Bankers provides for more than one person to give instructions to the Bank, the Company/Association\* agrees, for the provision of Business Debit Cards only, to allow Barclays to accept and act on instructions from any one nominated cardholder.
4. Authorised persons identified in section 3 of the Appointment of Bankers are authorised to apply for, nominate cardholders, and to accept the Business Debit Card terms contained in the Business Customer Agreement, on behalf of the Company/Association\*.

We confirm that the above is an accurate statement of what was agreed at the meeting

_____	_____
_____	_____
Signature of Chairman of the meeting	Signature of Secretary of the meeting
_____	_____
Date: _____	Date: _____

By signing below, the Limited Company/Association\*:

1. Applies for the Business Debit Card service;
2. Agrees to accept and be bound by the Business Debit Card terms contained in the Business Customer Agreement, which contain your obligations to us and our obligations to you;
3. Confirms that Barclays may operate the use of the Business Debit Card service on the instructions of any one nominated cardholder, notwithstanding the authority contained in the existing bank mandate.

For and on behalf of \_\_\_\_\_  
(insert full name of the Limited Company/Association\*)

_____	_____
_____	_____
Authorised signature	Authorised signature
_____	_____
Date: _____	Date: _____

\*Please delete as appropriate