

NatWest onecard

Terms and Conditions &
Insurance Policy



NatWest

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1 DEFINITIONS

Capitalised terms in the Agreement have the meaning set out at the end of the Agreement.

2 OPENING ACCOUNTS

2.1 What happens when we open an Account?

- (a) When we accept your completed Application Form and you enter into the Agreement with us we'll, in accordance with any request made by you, either:
 - (i) open a Card Account under a Card Account Facility and issue Cards and PIN(s) under that Card Account to the Cardholders named in the Application Form;
 - (ii) open a Lodge Account under a Lodge Account Facility, or a Card Account Facility if requested by you, and issue Lodge Account Details under that Lodge Account to the Lodge Accountholder named in the Application Form; or
 - (iii) open a Virtual Travel Account under a Virtual Travel Account Facility and issue Virtual Travel Account Details under that Virtual Travel Account to you for use by Authorised Virtual Travel Users.
- (b) To use a Lodge Account you will need to lodge your Lodge Account details with a supplier using a secure method such as secure hosting with secure access controls. The Lodge Account can only be used to make transactions via a dedicated payment process e.g. through a Travel management company booking tool, Corporate booking tool or a Corporate purchasing system with secure access controls and cannot be used to make transactions in any other way. If you use the Lodge Account without lodging your Lodge Account details with a supplier and without following a dedicated payment process we may revoke use of the card immediately and without prior notice. The Bank is not liable for any loss relating to transactions resulting from your failure to use the Lodge Account details in this way.
- (c) To use a Virtual Travel Account you will need to lodge your Virtual Travel Account details with a supplier using a secure method such as secure hosting with secure access controls. The Virtual Travel Account can only be used to make transactions via dedicated payment process e.g. through a Travel management company booking tool, Corporate booking tool or a Corporate purchasing system with secure access controls and cannot be used to make transactions in any other way. If you use the Virtual Travel Account without lodging your Virtual Travel Account details with a supplier and without following a dedicated payment process we may revoke use of the card immediately and without prior notice. The Bank is not liable for any loss relating to transactions resulting from your failure to use the Virtual Travel Account details in this way.
- (d) If we can no longer provide the Lodge or Virtual Travel account for legal, regulatory or technical reasons, we will withdraw it. We may not be able to give you notice of withdrawal immediately but will otherwise give you reasonable notice. All other parts of your product will remain the same. The agreement will continue in effect until it is ended in line with the General Conditions.

2.2 Additional Instruments

- (a) You can ask us to:
 - (i) open another Card Account and/or issue a Card and PIN to another Cardholder;
 - (ii) open another Lodge Account and issue Lodge Account Details to another Lodge Accountholder under a Lodge Account Facility or Card Account Facility; and
 - (iii) open another Virtual Travel Account and issue Virtual Travel Account Details for use by another Authorised Virtual Travel User under a Virtual Travel Account Facility, at any time during the term of the Agreement by completing and sending the appropriate form to us which you can request from your relationship manager at any time.
- (b) There may be certain reasons why we decide not to open Accounts or issue Instruments and, if we do this, we'll explain the reason for this decision to you if possible.

2.3 Authorising Users

- (a) Where we do open Accounts or issue Instruments you are confirming that Users are authorised to make Transactions on your behalf which you are liable for.
- (b) Instruments can only be used by the relevant Users. You agree that we can deal with Users and Authorised Contacts as if they were you for the purposes of the Agreement. You and Users must comply with the terms of the Agreement.
- (c) You need to tell us immediately if your details, Users' details or Authorised Contacts' details change.
- (d) Where a Cardholder is no longer permitted to use a Card, you must return this to us or destroy it.

24 Limits

- (a) You must not exceed the Business Credit Limit. You must ensure that Users do not exceed a User Limit.
- (b) We may change the Business Credit Limit from time to time. If we reduce it, we'll only do this for a good reason; for example, because your circumstances have changed or because we think there's an increased risk that you might not be able to repay your liabilities to us.
- (c) You can ask us to increase the Business Credit Limit. Before agreeing an increase, we'll assess your ability to repay your liabilities to us. You can ask us to reduce the Business Credit Limit at any time.
- (d) An Authority Holder, Account Signatory and Authorised Signatory can ask us to change a User Limit at any time.
- (e) If we authorise a Transaction that results in you or a User exceeding the Business Credit Limit or a User Limit this does not mean that we've agreed to an increase in the Business Credit Limit or a User Limit.

25 Ways we can take instructions

- (a) We can take different types of instructions on your behalf from Authorised Contacts which are appointed by you from time to time. You must tell us if you appoint, change or remove an Authorised Contact or if their details change.
- (b) A Programme Administrator can ask us for information about, but not make changes to, Accounts or Facilities.
- (c) An Authority Holder can do what Programme Administrators can but they can also ask us to make a change to an Account. They can't open an Account, ask us to open or close a Facility or appoint or remove a Programme Administrator, Authority Holder or Account Signatory.
- (d) An Account Signatory can do what Programme Administrators can but they can also ask us to make a change to an Account, including opening an Account. They can't ask us to open or close a Facility or appoint or remove a Programme Administrator, Authority Holder or an Account Signatory.
- (e) An Authorised Signatory can do what a Programme Administrator and an Account Signatory can but they can also ask us to open or close a Facility and appoint or remove a Programme Administrator, Authority Holder or an Account Signatory.
- (f) We can generally accept instructions from Authorised Contacts in writing or by fax, e-mail or by phone if we've agreed this with you. We can also accept instructions from authorised users of your digital or electronic service with the Bank. We can rely on the instructions as being accurate and act on them as long as instruction appears to be from an Authorised Contact or in line with the mandate for your Business Current Account.
- (g) We might need to contact the Authorised Contact who gave us written, e-mailed or faxed instructions to confirm any details with them and, if we accept telephone instructions, we'll need the person on the phone to complete agreed security questions before doing this. If they can correctly answer the security questions and appear to be an Authorised Contact or other person authorised to act on an Account or a Facility, then we can rely on such instructions, assume they're accurate and comply with them.
- (h) An Authorised Contact can ask us for copies of any documents forming the Agreement at any time during the life of the Agreement which are available from your relationship manager on request.
- (i) You can also give instructions through third parties you've authorised to act on your behalf, for example third party providers (like account aggregator services).

26 Additional features and benefits

Unless we tell you otherwise, additional features or benefits which we make available to you or any User do not form part of the Agreement and we can withdraw them at any time.

3 USING ACCOUNTS AND INSTRUMENTS

3.1 How you and others nominated by you can authorise Transactions

- (a) A Transaction is authorised where a User:
 - (i) follows the procedures required by a merchant, which may include:
 - (A) entering the PIN or providing any other security code;
 - (B) signing a sales voucher;
 - (C) providing any details requested; or
 - (D) waving or swiping a Card over a Card reader;
 - (ii) uses a Card and PIN to obtain a Cash Advance at an ATM machine or bank counter;
 - (iii) orally or in writing provides Instruments and requests a Cash Advance or payment;
 - (iv) orally or in writing consents to the Transaction after it has taken place.
- (b) Authorisation can cover single Transactions, a series of Recurring Transactions, or a future Transaction of a certain or uncertain amount.

- (c) You agree to meet all expenditure, charges, fees and interest, incurred on all Facilities (unless you're lawfully due a refund). This includes where you or any User has exceeded the Business Credit Limit or any User Limit, have continued to use an Account or Instrument after it has been suspended or cancelled, the Agreement has ended or where the use of an Account or Instrument causes you or any User to breach the Agreement.
- (d) We don't guarantee that Instruments will be accepted on all occasions.
- (e) We're not responsible if any merchant or machine fails to let a User pay or withdraw cash or where we can't provide any part of our service for a reason beyond our control.
- (f) There may also be times where circumstances beyond our control mean that Transactions with particular merchants are processed by us following authorisation by a User even though you've asked us to block Transactions with these merchants. We are not responsible for your losses if these circumstances arise.
- (g) You may sometimes use your card to authorise a payment where the amount that is to be paid is not known, for example when you check into a hotel or hire a car. If this happens you should be asked to confirm the exact amount that will be blocked on your account. If you have agreed that an exact amount can be blocked, we will reduce your available funds and that amount will not be available for you to use. Once we become aware of the amount of the transaction, we will restore your available funds. Please note that if you make the payment using a different card or payment method, we will not know that payment has been made and it may take us longer to restore your available funds, but we will usually release the blocked funds after 7 days.
- (h) Some services let you create a digital copy of your card (for example, by adding your card to your mobile device to make contactless mobile payments or by saving your card details online to let you make payments more quickly). If you use your card in this way, any payments will be treated as if you used the physical card.

32 When you and others nominated by you can withdraw consent for a Transaction

- (a) Generally once a User authorises a Transaction then such authorisation can't be withdrawn unless:
 - (i) in relation to a Transaction that is due to take place at a future date, we receive notice no later than close of business on the Business Day before it's due to take place;
 - (ii) in the case of Recurring Transactions (see overleaf).

33 Recurring Transactions

- (a) You can cancel Recurring Transactions either by phoning us on **0370 010 1152, (Relay UK 18001 0370 010 1152)** or by contacting the merchant. If you ask us to cancel Recurring Transactions, we advise that you should also give notice of the cancellation to the merchant because our cancellation doesn't cancel any contract you might have with the merchant, it just stops the payments coming out of an Account.
- (b) Recurring Transactions are not covered by the Direct Debit Guarantee.

34 Foreign Transactions

- (a) Card Transactions will be carried out in Sterling. Foreign card transactions (including purchases of foreign currency and travellers' cheques) will be converted into Sterling using the Mastercard® Payment Scheme Exchange Rate, normally when you make the transaction. The rate may change at any time and without notice - to see the up-to-date rates used please visit <https://www.mastercard.us/en-us/personal/get-support/convert-currency.html>
- (b) The Payment Scheme Exchange Rate is indicative and provided for reference purposes only. The rate applied to a Transaction might be different to the rate which applied when the Transaction was made as these can change regularly and it depends when the payment scheme processes the Transaction.
- (c) The following Charges apply to foreign Transactions:

Transaction type	What we'll charge you
All Transactions not in Sterling	A Non Sterling Transaction Fee of 2.95% of the value of the Transaction
All Cash Advances not in Sterling	A Non Sterling Transaction Fee of 2.95% of the value of the Transaction PLUS a Cash Fee of 2.95% of the Transaction value (minimum £2.95 charge) including the Non Sterling Transaction Fee

- (d) If you'd like to view our currency conversion charge with reference to the daily rate which is issued by the European Central Bank (ECB), you can visit www.business.natwest.com/usingmycardabroad. The figures displayed on that page change daily and are simply to help you compare our fees with other banks across Europe.

The Bank and the customer agree that as the customer is a business customer (and not a consumer) that for each charge card linked to the same account the bank will **not**, after the payment is made, send to the payer an electronic message with the above currency reference information. This is because the customer is instead able to access currency reference rate information at www.business.natwest.com/usingmycardabroad.

3.5 Timescales for processing Transactions

(a) The following timescales apply to the processing of Transactions:

Transaction type	When the instruction is classed as being received by us	When the payment will be made
Purchases and ATM Transactions	When we receive the Transaction instruction from the merchant acquirer (the retailer's bank or other service provider) or the ATM operator	By the end of the next Business Day after we've received the instruction. It might take an extra day if you authorised the Transaction using a paper based authorisation process

(b) The Transaction will immediately reduce the total amount that you or a User can spend under the Business Credit Limit or a User Limit.

3.6 When we can refuse a Transaction

(a) We might refuse a Transaction if:

- (i) any of the reasons in Condition 4.3(a) occur; it causes you to exceed a Limit (taking account of any amounts yet to be applied);
- (ii) we've experienced systems or software failures or errors; or merchants, payment processors or payment schemes refuse a Transaction or experience failures or errors;
- (iii) we suspect the Card has been lost, stolen or misused or we think the Transaction is potentially suspicious or illegal;
- (v) you've breached the Agreement;
- (vi) the merchant involved falls within a category that we've determined poses a high risk of not providing the goods or services you are expecting; or
- (vii) you've requested some sort of restriction to be placed on a Card, Account or Transactions and we've agreed to this.

(b) If we refuse a Transaction, we'll, if possible, give you the reason for the refusal and you may be able to correct any information which led to it. You can obtain this information about the refusal by calling 0370 010 1152. We may also tell you orally or in writing.

4 KEEPING YOUR ACCOUNT SAFE AND LIMITING THE USE OF YOUR ACCOUNT

4.1 What you need to do to keep an Account or Instrument safe

(a) You and any User (as appropriate and where relevant) must:

- (i) sign the Card when it's received;
- (ii) memorise the PIN;
- (iii) keep passwords and PINs safe and take all reasonable precautions to prevent them becoming known to an unauthorised person and prevent their unauthorised use;
- (iv) not disclose Card Details, Lodge Account Details or Virtual Travel Account Details to any person except for the purpose of a Transaction, when contacting us to discuss an Account, or to someone who is authorised by you;
- (v) be aware that if you or a User give your password and log in details to a third party provider, we're not responsible for what they do with your details or account information;
- (vi) only use an Account or Instrument for business purposes;
- (vii) maintain an internal policy or other guidance requiring Users to use an Account or an Instrument for business purposes only;
- (viii) keep Accounts and Instruments secure; and;
- (ix) tell us if a User is no longer authorised by you.
- (x) make sure Account details are put into and only used through merchant booking tools which offer appropriate security in accordance with payment card industry - data security standards and appropriate protection for data in accordance with the general data protection regulation.

- (b) You and any User (as appropriate and where relevant) must also:
 - (i) recover and return all Cards to us or a person acting on our behalf when we ask you to, which will belong to us at all times;
 - (ii) return to us or destroy all Cards issued to a Cardholder if they're no longer authorised by you; and
 - (iii) notify all originators of recurring Transactions if any Account or Instrument has been closed, cancelled, suspended or withdrawn.
- (c) You and any User (as appropriate and where relevant) must not:
 - (i) exceed the Business Credit Limit or any User Limit;
 - (ii) use Accounts or Instruments after they have expired or been closed or cancelled;
 - (iii) use an Account for illegal purposes; or
 - (iii) use an Account or Instrument before the User is authorised.
- (d) We'll never ask you, an Authorised Contact or a User to disclose full and/or complete security details to us or to any other person or organisation. Even if the person requesting your details is using our name and logo and appears to be genuine, details must not be shared with them.
- (e) Some third party providers might ask you for your log in details and password to provide their service to you. If you decide to give them this information, this means that they'll be able to see and do anything you can on your accounts.

42 What you need to do if you think an unauthorised person knows your security details or you've lost an Instrument

- (a) Please tell us without undue delay (and within a maximum of 13 months of you becoming aware) by calling **0800 0964 743, Relay UK 18001 0800 0964 743 (or +44 1268 500 813 from outside the UK)** or by contacting a member of staff at one of our branches if:
 - (i) any Card is lost, stolen or misused or if a PIN, password, Lodge Account Details, or Virtual Travel Account Details become known to any unauthorised person; or
 - (ii) you suspect that an unauthorised, late or incorrect Transaction has been made from an Account.
- (b) If you can't call us or visit your branch, please write to us without undue delay at NatWest, Commercial Cards, Cards Customer Services, PO 5747, Southend-on-Sea SS1 9AJ.

43 Limiting the use of an Account or our services

- (a) We may suspend, restrict or stop access to an Account, an Instrument or to certain services, reduce any Business Credit Limit or User Limit or terminate your Agreement with us if:
 - (i) we reasonably believe that an Account or an Instrument hasn't been kept safe;
 - (ii) we reasonably suspect that your Accounts or Instruments have been used fraudulently or without your permission;
 - (iii) as a result of a change in the way you operate an Account or in your financial circumstances, we reasonably believe that you may have difficulty in meeting your commitments under the Agreement;
 - (iv) the merchant involved falls within a category that we have determined poses a high risk of not providing the goods or services you are expecting, or we determine that the transaction falls within a category that poses a high risk of financial loss to our customers; or
 - (v) you breach any term of the Agreement.
- (b) We may also restrict the amount that a Cardholder can withdraw as a Cash Advance during a particular day or other period of time.
- (c) We'll tell you before we take any of these steps and we'll explain why we've done so, unless we're unable to contact you or there's a legal reason or other circumstance beyond our control that stops us from doing so. If we can't get hold of you beforehand, we'll (where possible) tell you and explain our reasons afterwards.
- (d) If any of the circumstances listed in Condition 4.3(a)(i) cease to exist then we will reinstate your access to an Account, an Instrument, certain services or your Business Credit Limit or User Limit.

4.4 If we suspect or become aware that your account may be subject to fraud or security threats, we will contact you via the most recent contact details we hold on record for you. This may include your mobile phone number, landline number, postal address or email address.

We will never:

- Phone you to ask for your four-digit card PIN or your online banking password, even by tapping them into the telephone keypad.
- Ask you to withdraw money to hand over to us for safe-keeping.
- Ask you to transfer money to a new account for fraud reasons, even if we say it is in your name.
- Send someone to your premises to collect your cash, PIN, payment card or cheque book if you are a victim of fraud.
- Ask you to purchase goods using your card and then hand them over for safe-keeping.

When using the card on the internet you may be required to enter a One Time Passcode to complete the transaction. This One Time Passcode will be sent by text message to the mobile number you have provided to us.

5 COMMUNICATIONS

5.1 How we'll contact you

We will contact you and provide notices and information to you (including monthly statements and notices of changes to this agreement) by:

- post;
- phone;
- email to the email address you gave us;
- secure message to online banking; or
- text message to the mobile phone number you gave us.

Any documentation we send you by email or secure message may be sent as an electronic attachment (for example, as a PDF or other similar electronic attachment). You should ensure that your electronic device(s) are set up to receive our communications (for example, they have the correct hardware, software, operating system and browser).

If any of your contact details change, you must tell us promptly to ensure you receive all communications. If you don't tell us we'll continue to use your old contact details.

All communications between us will be in English.

5.2 Notices from you

Unless we agree otherwise, a notice from you to us must be in writing addressed to NatWest, Commercial Cards, Cards Customer Services, PO Box 5747, Southend-on-Sea SS1 9AJ and will be effective when we receive it.

6 STATEMENTS

6.1 Monthly Statements will be issued to you. You or any User must let us know without undue delay (and within a maximum of 13 months after the date the Transaction is debited to the Account) if an unauthorised, late or incorrect Transaction is shown on a Statement.

6.2 Statements will be provided or made available to you (as agreed) monthly, including details of payments and all amounts charged to an Account since the previous Statement. Separate Statements will be sent for each Account if there is more than one. We won't issue a statement if there is a nil balance and there have been no entries since the last statement.

6.3 A Statement will show:

- (a) information relating to each Transaction which will enable it to be identified (including where appropriate, information relating to the payee);
- (b) the amount of the Transaction shown in the currency in which the Transaction was paid or debited to the Account;
- (c) the amount of charges for the Transaction and where applicable, a breakdown of the amounts of such charges and the interest payable;
- (d) any exchange rate used by the Bank to effect any currency conversion and the amount payable after the currency conversion has been made; and
- (e) the date the Transaction is authorised and posted onto the Account.

- 6.4** A Statement is a demand for payment. The first monthly statement will normally be produced within one month of using the Account.
- 6.5** The amount on a Statement must be paid in full by you by the Payment Due Date. A payment due on a non-Business Day will be payable on the next Business Day (i.e. by a weekday other than a bank holiday).
- 6.6** You can pay the amount on a Statement by:
- (a) presenting to your bank a request for payment by Direct Debit and irrevocably authorising it to pay all such requests upon presentation;
 - (b) sending a cheque and completed giro slip to us;
 - (c) presenting a cheque and completed giro slip to one of our branches or any other clearing bank in the United Kingdom; or
 - (d) other payment methods that are agreed between us from time to time.
- 6.7** We may charge interest on any outstanding balances not repaid by the Payment Due Date at the rate set out in your Tariff. Interest is calculated on the average daily balance outstanding from the date of your Statement until full payment is credited to the Account.
- 6.8** Arrears from previous Statements must be paid without us asking again. We may include the amount of any arrears in Statements to show the total amount we are owed. We may add the arrears to any amount that need to be paid that month.
- 6.9** We'll send Statements either by post or electronically where we've agreed this with you. A charge will be made for supplying additional or duplicate copies of Statements. The amount of the applicable charge is set out in your Tariff.

7 CHARGES AND TAX

- 7.1** You must pay the Charges set out in your Tariff, together with any tax, duty or other charge required to be paid to any authority, which will be applied to an Account.
- 7.2** You must also pay any reasonable costs we incur in enforcing payment, after as well as before any court order, including the cost of finding you if you change your address but don't tell us.

8 PAYMENTS

8.1 Paying your balances

- (a) A payment to an Account or a Facility won't reduce a balance until the payment is cleared. Your Statement includes information about how long it takes for payments to clear.
- (b) You must not create a credit balance on your Account by overpaying to your Account. We may return any credit balance to you. We usually send payments using the Faster Payments Service but if this isn't possible we'll give you any alternative options available, e.g. to use CHAPS or cheques and tell you about any applicable charges.

8.2 How we apply your payments to an Account

- (a) You can't choose how a payment is applied to an Account or a Facility. We apply any payments you make to an Account or a Facility in the following order to repay:
 - (i) Charges;
 - (ii) Cash Advances;
 - (iii) Purchases;
 - (iv) Cash Advances which are not yet shown on your Statement;
 - (v) Purchases made which are not yet shown on your Statement.

8.3 Using money in an account with us to repay money you owe us

- (a) If you owe us any money in relation to any Account, we may:
 - (i) take money from any account you've with us where we are allowed to do so in order to repay some or all of the money you owe us; and/or
 - (ii) open a new Account in your name to replace an existing Account and debit the new Account with any outstanding balance on an existing Account.
- (b) We'll give you any notices required by law if we do this.

9 WHAT HAPPENS WHEN SOMETHING GOES WRONG?

9.1 What to do if an incorrect, late or unauthorised Transaction takes place

If you or a Cardholder, Authorised Lodge User or Authorised Virtual Travel User suspects that an incorrect, late or unauthorised Transaction has been made from an Account, please contact us without undue delay (and within a maximum of 13 months after the date the Transaction is debited to the Account) by calling **0800 0964 743** or contacting your branch.

9.2 What we'll do if you notify us of an incorrect or late Transaction

- (a) If you or any Cardholder, Authorised Lodge User or Authorised Virtual Travel User gives us incorrect Transaction details when making a payment then we'll make reasonable efforts to recover your payment. We may not be able to recover the payment and we may charge you a fee for trying. If we charge you a fee it will be the same amount as it costs us to try. If we're unable to recover the payment we won't refund you.
- (b) If you tell us that we've made a payment which:
 - (i) hasn't been received by the payee; or
 - (ii) was our error,we'll immediately try to recover the payment when you ask us to and refund you without undue delay (including any charges or interest which you've paid as a result of the payment being taken) unless we can show that the payee's bank received the payment from us on time in which case you should contact the payee's bank for a refund or confirmation that the payment will be credited to the payee's account.
- (c) If we make or credit a payment later than we said we would, then we will put your account back in the position it would have been had we not made the error. You can also ask us to contact the other bank and ask them to correct the amount of interest on their customer's account.

9.3 What we'll do if you notify us of an unauthorised Transaction

- (a) If you or any Cardholder, Authorised Lodge User or Authorised Virtual Travel User have notified us of an unauthorised Transaction arising from the use of a lost or stolen Card, or the misuse of a Card, your maximum liability for this will be £25 unless you or any Cardholder, Authorised Lodge User or Authorised Virtual Travel User have acted fraudulently or with gross negligence.
- (b) If you or any Cardholder, Authorised Lodge User or Authorised Virtual Travel User have acted fraudulently or with gross negligence you will be liable for the full amount of any losses we incur as a result of any unauthorised Transactions (including any Charges).
- (c) If you or any Cardholder were not able to detect the loss, theft or misuse of the card prior to the payment, or if the unauthorised transaction was our fault, you will not be liable for any loss.
- (d) If you are entitled to a refund we'll normally refund such unauthorised Transactions as soon as practicable and by no later than the end of the next Business Day (including any charges or interest which you've paid as a result of the payment being taken) unless we reasonably suspect that you're not entitled to a refund (for example, if we suspect the claim may be fraudulent). In those circumstances, we may need to investigate your claim before offering a refund and we may need additional information from you to help our investigation.
- (e) If you've any claim against a User arising from their use of an Account or Instrument then you agree that you will pursue this without recourse to us. You agree to fully indemnify us against all claims, liability, damages, costs and expenses, including legal fees, arising out of a breach of the Agreement by a User, even where such breach is a result of, or been made possible by, us breaching the Agreement.
- (f) You, Cardholders, Lodge Accountholders and/or Authorised Virtual Travel Users agree that you will help us, or any person acting on our behalf, investigate any unauthorised Transactions.
- (g) Once you've told us a Card has been lost, stolen or misused by someone else, we'll cancel it and you won't be responsible for any further Transactions made with it. If you find the Card, you mustn't use it. To help prevent fraud, cut it in half through the signature box, magnetic strip and chip.

9.4 What we'll do if the payer's bank tells us about an incorrect payment

We may take a payment from an Account if the payer's bank tells us that this payment was sent to you incorrectly. If this happens we will hold the money and contact you to tell you what has happened. We will ask you to confirm if the payment was sent to you incorrectly. If we can't get in touch with you within 15 business days, then we'll return the payment to the payer. You consent to us sharing information about you with the payer's bank to help them recover the payment.

9.5 Payments processed without you agreeing the amount

- (a) Where you authorise a Transaction without knowing how much the final amount will be then we'll refund you if:
 - (i) you didn't know the exact amount of the Transaction when you authorised it;
 - (ii) the amount of the Transaction exceeded what you could reasonably have expected to pay (excluding increases resulting from exchange rate fluctuations);
 - (iii) the payment was made in the EEA; and
 - (iv) you ask for a refund within 8 weeks of the date the payment left an Account.

9.6 Liability Waiver

- (a) If you've more than one Card and/or a Lodge Account you will be automatically protected against losses arising from the unauthorised use of Cards by Cardholders and Lodge Account Details by an Authorised Lodge User, by the Liability Waiver that we'll put in place for you provided you comply with the terms of the Agreement. We'll send you a copy of the Liability Waiver if you ask us to.
- (b) If the Liability Waiver does not cover an unauthorised Transaction your liability is explained in Conditions 9.2, 9.3, 9.4 and 9.5.
- (c) If you've selected Convenience Cheques, the fee payable for the Convenience Cheque is inclusive of payee data on the management information and insurance cover to the same level and extent as provided by the Liability Waiver for Transactions.

9.7 Loss not caused by an incorrect Transaction, late Transaction, unauthorised Transaction or Transaction processed without you agreeing the amount

We won't be liable to refund you for any losses caused by circumstances beyond our control (i.e. the situation was abnormal or unforeseeable), for example, due to extreme weather, terrorist activity or industrial action.

9.8 Disclosing your information

- (a) You agree that we may give any third party such information about you that we consider to be appropriate:
 - (i) in connection with the use, loss or theft of an Instrument, and/or a PIN or password; or
 - (ii) to meet our obligations as a member of a relevant payment scheme.

10 MAKING CHANGES TO THE AGREEMENT

10.1 What we can change

- (a) We may make changes at any time to:
 - (i) any of the terms of the Agreement;
 - (ii) any exchange rate or a relevant payment scheme's exchange rate;
 - (iii) any of the terms of the Liability Waiver.

10.2 Notice period for changes

- (a) If we make changes to the Agreement we'll give you notice as set out below:

Type of change	Notice period
Interest rates, fees or charges including introducing new fees or charges or changing other terms of the Agreement except those noted specifically in this table	At least 2 months
Favourable changes including to interest or exchange rates	We may make the change immediately and let you know about this as soon as possible afterwards
Changes to reference interest or reference exchange rates	We may make the change immediately and let you know about this as soon as possible afterwards
Increasing the Business Credit Limit	At least 30 days
Decreasing the Business Credit Limit	Immediately if any of the circumstances in Condition 4.3(a) occur

- (b) You can terminate the Agreement at any time without any cost during the notice period. We'll assume you've accepted the changes unless you do this and pay off your outstanding balance.

11 ENDING YOUR AGREEMENT WITH US

11.1 How to terminate the Agreement

- (a) This Agreement will start when we accept your Application Form and will continue indefinitely unless it's terminated by either of us.
- (b) You can terminate the Agreement at any time. You will need to give us at least one month's notice that you want to do this.

11.2 When we can terminate the Agreement

- (a) We can terminate the Agreement for any reason, including for convenience or legal or regulatory reasons, by giving you two months' notice. We may also terminate this Agreement on a shorter notice period where, in our determination or in the determination of any of our regulators, we are required to do so to comply with the relevant law or regulation. As an alternative to terminating the Agreement, we may by written notice to you, immediately reduce the payment grace period applicable to the Payment Due Date.
- (b) If you close your business current account with us. This is because you must have an active Business Current account with us to have a onecard.

- (c) We can also terminate the Agreement immediately if:
 - (i) you breach any term of the Agreement; and/or
 - (ii) any event occurs which, in our reasonable opinion, causes you to be unwilling or unable to comply with the terms of the Agreement.
- (d) If we decide to terminate the Agreement we'll send you notice of, and you agree to pay, any outstanding balance on an Account.

11.3 What happens when the Agreement is terminated

- (a) All Accounts and Instruments will be closed, cancelled and/or withdrawn.
- (b) You agree to return all Cards.
- (c) Any balance, fees and interest on each Account will be immediately payable and, where Card Fees have been applied to an Account within the preceding year, they will be pro-rated to the date the Agreement ends and we'll repay you the proportion of the amount that corresponds to the period after the date of termination.
- (d) If you don't pay any outstanding balance in full, interest and fees will continue to be added at the amounts specified under the Agreement. The relevant terms will continue to operate as though the Agreement is still in force.
- (e) You're responsible for all Transactions which took place before termination and also for any which were applied afterwards due to being in flight at the time of termination.
- (f) Termination won't affect any terms that apply to the outstanding balance, including interest or fees payable under the Agreement; or the rights or liabilities of either party until the point of termination.

12 SDOL

12.1 What we'll do

- (a) We'll provide the SDOL Services and SDOL Systems to you provided you:
 - (i) don't breach the Agreement; and
 - (ii) ensure that SDOL Users don't breach the Agreement.
- (b) We'll also ensure that any information or data supplied to you through the SDOL System accurately reflects the information we receive from a third party (but we are not responsible for the accuracy of the information we receive from that third party).
- (c) We may suspend, restrict or stop access to the SDOL Services and SDOL Systems if:
 - (i) we need to carry out maintenance;
 - (ii) we reasonably believe that a breach of security has occurred;
 - (iii) we reasonably believe it's necessary to do so.
- (d) We'll tell you before we take any of these steps and we'll explain why we've done so, unless we're unable to contact you or there's a legal reason or other circumstance beyond our control that stops us from doing so. If we can't get hold of you beforehand, we'll (where possible) tell you and explain our reasons afterwards.

12.2 Cardholder Maintenance Requests

- (a) If an SDOL User sends us a Cardholder Maintenance Request you agree that we can rely on it as being accurate and we can act on it.
- (b) You must ensure that all Cardholder Maintenance Requests:
 - (i) are given to us by an SDOL User that is authorised by you to do so;
 - (ii) are accurate and complete; and
 - (iii) are transmitted correctly to and received by the SDOL System (as set out in the SDOL Documentation).
- (c) When we receive a Cardholder Maintenance Request we'll:
 - (i) send you an acknowledgment message confirming that we've received it; and
 - (ii) (unless it does not meet the criteria set out in Condition 12.2(b) or we believe there has been a breach of security (in which case we'll get in touch with you to let you know), process it:
 - (A) immediately if it's made on the Smart Data Real Time Account Manager platform; or
 - (B) within four Business Days if it's not made on the SDRAM platform.
- (d) You must let us know if you don't receive an acknowledgment from us. You are responsible for monitoring the status of Cardholder Maintenance Requests.
- (e) If you ask us to cancel or change a Cardholder Maintenance Request we'll try our best to do this but we'll not be responsible if we are not able to (for example if we've already processed the Cardholder Maintenance Request).

12.3 What you need to do to keep the SDOL Services and SDOL Systems safe

- (a) You must:
 - (i) comply with any security related instructions we give you;
 - (ii) set up and maintain regularly reviewed security arrangements to ensure that the SDOL Service and SDOL Systems are not used by unauthorised people;
 - (iii) let us know as soon as you can if you become aware of any unauthorised use of the SDOL Service and SDOL Systems, an unauthorised Cardholder Maintenance Request or any attack on the SDOL Service and SDOL Systems (such as a virus for example);
 - (iv) ensure that any SDOL Users does not do anything that might affect the security of the SDOL Service and SDOL Systems or the systems and security of our customers; and
 - (v) use information and material obtained from the SDOL System and the SDOL Services for business purposes.

12.4 Our responsibilities

- (a) Without limiting or affecting your rights under clause 9 or elsewhere in this Agreement, if something happens in relation to the SDOL Services and SDOL Systems which is our fault our maximum liability to you for one claim or a series of connected claims will be £2,000 per year or the total amount of fees you've paid us for the SDOL Services and SDOL Systems in the preceding year (whichever is the higher amount).
- (b) All terms that might be implied into the Agreement by relevant law (including in relation to things such as satisfactory quality, merchantability or fitness for any particular purpose of the SDOL System or the SDOL Services) are excluded from the Agreement.
- (c) You will be liable to us for our losses if:
 - (i) you breach this Agreement;
 - (ii) we act on a Cardholder Maintenance Request that you authorised; and
 - (iii) you act with fraud or gross negligence.

13 TRANSFER OF RIGHTS

13.1 We may allow any person to take over any of our rights and duties under the Agreement. If we do this we'll give you two months' notice and send you the transferee's contact details for communications to replace our details in Condition 5.

13.2 If we do this you agree that we may give to anyone any information about you or the Agreement in connection with any proposed transfer and any transferee can rely on the truth and accuracy of any information provided by you.

13.3 References to us in the Agreement include our successors.

13.4 The Business may not novate, transfer or assign any of its rights, duties or obligations under this Agreement.

14 SEVERANCE

If any of the terms of the Agreement were found to be unlawful or unenforceable, we could sever them from the rest of the Agreement and the remainder of the Agreement would still continue in force between us.

15 YOUR FINANCIAL INFORMATION

At any time, we might reasonably request financial information about you or the Business to assess your financial condition. You agree to provide this to us promptly and this may include providing audited financial statements.

16 WAIVING ANY OF OUR RIGHTS

If we waive any of our rights, it doesn't mean that we'll again waive those rights in future.

17 THINGS WE'RE NOT RESPONSIBLE FOR

17.1 We're not liable for any loss arising:

- (a) where we do not act on a payment instruction for any reason set out in the Agreement;
- (b) from abnormal or unforeseen circumstances which were out with our control and which we couldn't have avoided despite all efforts to do so;
- (c) from our compliance with legal or regulatory requirements;
- (d) from loss or corruption of data unless this was caused by our negligence or willful default;

- (e) because the details in a payment instruction or request for authorisation were incorrect; and/or
 - (f) from any indirect or consequential loss (including without limitation for business interruption, loss of revenue, goodwill, opportunity and/or anticipated savings).
- 172** Except as set out in the Agreement, neither of us has relied upon and don't have any rights against each other in relation to any written or oral representations, warranties or associated contracts made before the date of the Agreement.
- 173** There is nothing in the Agreement excluding liability for fraudulent misrepresentations, death or personal injury.

18 GOVERNING LAW

- 181** If the address provided in the Application Form is in Scotland, Scots law applies to the Agreement and we both agree to use the non-exclusive jurisdiction of the Scottish courts to settle any dispute between us. If the address provided was elsewhere, English law applies and we both agree to use the non-exclusive jurisdiction of the English courts to settle any dispute between us.
- 182** We'll issue you a Card or open a Lodge Account or Virtual Travel Account for you if you've a registered business address in the UK, Channel Islands, Isle of Man or Gibraltar. If you're an individual, business or organisation, you should be registered for tax purposes in one of those jurisdictions.
- 183** We have a complaints handling procedure you can use to resolve any issues. For more information about this procedure you can get a leaflet from any branch or by telephone. You may also have the right to complain to the Financial Ombudsman Service at Exchange Tower, London E14 9SR or telephone **0800 023 4567 (Relay UK 18001 0800 023 4567)**.

19 YOUR INFORMATION

- 191** We collect and process various categories of personal and financial information throughout your relationship with us, to allow us to provide our products and services and to run our business. This includes basic personal information such as your name and contact details, and information about your financial circumstances, your accounts and transactions. This section sets out how we may share your information with other NatWest Group companies and third parties.
- 192** For more information about how we use your personal information, the types of information we collect and process and the purposes for which we process personal information, please read our full privacy notice (our "Privacy Notice") provided on our website www.natwest.com/privacy.
- 193** We may update our Privacy Notice from time to time, by communicating such changes to you and/or publishing the updated Privacy Notice on our website. We would encourage you to visit our website regularly to stay informed of the purposes for which we process your information and your rights to control how we process it
- 194** In respect of any personal information relating to a third party that you provide to us, you must:
- a) notify the third party that you are providing their personal information to us and obtain their permission;
 - b) provide the third party with a copy of our Privacy Notice and these Terms;
 - c) promptly notify the third party of any changes to our Privacy Notice that we notify you of; and
 - d) ensure that, to the best of your knowledge, the personal information is accurate and up to date, and promptly notify us if you become aware that it is incorrect.
- 195** Your information may be shared with and used by other NatWest Group companies. We will only share your information where it is necessary for us to carry out our lawful business activities, or where it is necessary to comply with laws and regulations that apply to us.
- 196** We will not share your information with anyone outside NatWest Group except:
- a) where we have your permission;
 - b) where required for your product or service;
 - c) where we are required by law and to law enforcement agencies, judicial bodies, government entities, tax authorities or regulatory bodies around the world;
 - d) with other banks and third parties where required by law to help recover funds that have entered your account as a result of a misdirected payment by such a third party;
 - e) with third parties providing services to us, such as market analysis and benchmarking, correspondent banking, and agents and sub-contractors acting on our behalf, such as the companies which print our account statements;

- f) with other banks to help trace funds where you are a victim of suspected financial crime and you have agreed for us to do so, or where we suspect funds have entered your account as a result of a financial crime;
- g) with debt collection agencies;
- h) with credit reference and fraud prevention agencies;
- i) with third party guarantors or other companies that provide you with benefits or services (such as insurance cover) associated with your product or service;
- j) where required for a proposed sale, reorganisation, transfer, financial arrangement, asset disposal or other transaction relating to our business and/or assets held by our business;
- k) in anonymised form as part of statistics or other aggregated data shared with third parties; or
- l) where permitted by law, it is necessary for our legitimate interests or those of a third party, and it is not inconsistent with the purposes listed above.

19.7 If you ask us to, we will share information with any third party that provides you with account information or payment services. If you ask a third party provider to provide you with account information or payment services, you're allowing that third party to access information relating to your account. We're not responsible for any such third party's use of your account information, which will be governed by their agreement with you and any privacy statement they provide to you.

19.8 In the event that any additional authorised users are added to your account, we may share information about the use of the account by any authorised user with all other authorised users.

19.9 NatWest Group will not share your information with third parties for their own marketing purposes without your permission or speaking to your Relationship Manager or Business Manager Team.

19.10 We may transfer your information to organisations in other countries (including to other NatWest Group companies) on the basis that anyone to whom we pass it protects it in the same way we would and in accordance with applicable laws. We will only transfer your information if we are legally obligated to do so, or where the other country has laws that adequately protect your information, or where we have imposed contractual obligations on the recipients that require them to protect your information to the same standard as we are legally required to.

CONTACT DETAILS

To notify a lost or stolen card or suspected misuse

Phone: 0800 0964 743 (24 hours)
(24 hours) Or from abroad: **+44 1268 500 813**

Relay UK 18001 0800 0964 743

Or Write to: NatWest Card Loss Centre, PO Box 5747, Southend-on-Sea SS1 9AJ

or contact a member of staff in one of our branches.

General enquiries:

Phone: **0370 010 1152** (Mon to Fri: 8.00am to 6.00pm, Saturdays: 9.00am to 1.00pm)
+44 1268 508019 (from abroad)

Relay UK **18001 0370 010 1152**

Or Write to: NatWest Commercial Cards, Cards Customer Services, PO Box 5747, Southend-on-Sea SS1 9AJ

Definitions

Account Signatory – the person nominated by you from time to time to have the rights, and perform the functions, set out in Condition 2.5(d)

Accounts – Card Accounts, LodgeAccounts and/or VirtualTravelAccounts (as the context requires)

Agreement – the agreement between you and us for the provision of a Facility which includes the Application Form, these onecard Terms and Conditions, the Tariff and, if applicable, the SDOL Documentation, as amended and replaced from time to time

Application Form – the form/forms which is/are completed and sent by you to us in relation to your application for a Facility

Authorised Contact – a Programme Administrator, an Authority Holder, an Account Signatory and/or an Authorised Signatory (as the context requires)

Authorised Lodge User – your officer or employee authorised by you to use Lodge Account Details to make Transactions which are debited to a Lodge Account

Authorised Signatory – the person nominated by you from time to time to have the rights, and perform the functions, set out in Condition 2.5(e)

Authorised Virtual Travel User – your officer or employee authorised by you to use Virtual TravelAccount Details to make Transactions which are debited to a Virtual TravelAccount

Authority Holder – The person nominated by you from time to time to have the rights, and perform the functions, set out in Condition 2.5(c)

Business Credit Limit – the maximum aggregate amount of credit across your Facilities which we'll provide to you from time to time

Business Day – a day on which the banks in the United Kingdom are generally open for business other than weekends and local Bank Holidays

Card – The onecard issued under a Card Account Facility which can be used by a Cardholder to make Transactions on a CardAccount

Card Account – the account under which Cards are issued to Cardholders and to which Transactions made using Cards are debited

Card Account Facility – the facility under which Card Accounts and Lodge Accounts are opened

Card Details – the numbers or details unique to a particular Card that enable a Cardholder to make a Transaction on a CardAccount

Card Fees – the annual fee for each Card which is charged for each year or part of a year during which a Card Account is maintained

Cardholder – your officer or employee authorised by you to use Cards to make Transactions which are debited to a Card Account

Cardholder Limit – the maximum debit balance which a Cardholder is allowed on a Card Account as agreed between you and us from time to time

Cardholder Maintenance Request – any advice, request, instruction or communication which you send us through the SDOL System or otherwise relating to the SDOL System or the SDOL Services

Cash Advance – the use of a Card to withdraw cash from cash machines or over a bank counter or the purchase of foreign currency or travellers' cheques

Cash Fees – the fee charged for the use of a Card to obtain a Cash Advance

Charges – the Card Fees, Cash Fees and all fees and charges listed in the Tariff

Facility – the Card Account Facility, the Virtual Travel Account Facility and/or the Lodge Account Facility (as the context requires)

Instruments – Cards, Lodge Account Details or Virtual Travel Account Details (as the context requires)

Liability Waiver – the insurance policy we'll put in place for you if you've more than one Card or Lodge Account in accordance with Condition 9.5

Lodge Account – the account which can be opened under a Lodge Account Facility or a Card Account Facility and Lodge Account Details are issued to Lodge Accountholders and can be used by Authorised Lodge Users and to which Transactions made using those Lodge Account Details are debited

Lodge Account Details – the numbers or details unique to a particular Lodge Account that enable an Authorised Lodge User to make a Transaction on that Lodge Account

Lodge Account Facility – the facility under which Lodge Accounts can be opened

Lodge Account Limit – the maximum debit balance which a Lodge Account holder is allowed on a Lodge Account as agreed between you and us from time to time

Payment Due Date – the date of the Statement plus the payment grace period you requested in your Application Form or such other period we may notify to you in accordance with Condition 11.2(a)

PIN(s) – the personal identification number used by a Cardholder to authorise a Transaction

Programme Administrator – the person nominated by you from time to time to have the rights, and perform the functions, set out in Condition 2.5(b)

Purchases – the use of an Account or Instrument to purchase goods or services in person, by mail order, over the telephone, over the internet or such other as we permit from time to time and, in relation to a Lodge Account, to purchase business related travel and accommodation services from a supplier authorised by you

Recurring Transactions – regular payments (including for an indefinite period) that a Cardholder, Authorised Virtual User or Authorised Lodge User has authorised a third party to collect from an Account

SDOL – Smart Data Online

SDOL Documentation – any documentation provided by us or otherwise available on request (including any business guides and cardholder maintenance guides) which describes the SDOL System and/or SDOL Services

SDOL Services – the provision of any electronic management information and related SDOL Services supplied by us via (or initiated via) the SDOL System from time to time, as further described in the Documentation

SDOL System – the SDOL System (as amended from time to time) as further described in the Documentation

SDOL Users – any of your employees or agents who are appointed by you from time to time to use the SDOL System and the SDOL Services

Statement – a statement that we send to you at least once per month showing a list of Transactions debited to an Account and the Charges incurred

Tariff – the onecard Charges document showing the Charges which we'll provide to you and which forms part of the Agreement

To Lodge - Providing a supplier with the 16 digit account number, expiry date, CVV2 value and the account name using a secure method such as secure hosting with secure access controls

Transactions - Cash Advances, Purchases and all other transactions using a facility, an Account or an Instrument

User Limit - the Cardholder Limit, Lodge Account Limit or Virtual Travel Account Limit (as the context requires)

Users - Cardholders, Authorised Lodge Users and/or Authorised Virtual Travel Users (as the context requires)

Virtual Travel Account - the account under which Virtual Travel Account Details are issued to Authorised Virtual Travel Users and to which Transactions made using those Virtual Travel Account Details are debited

Virtual Travel Account Details – the numbers or details unique to a particular Virtual Travel Account that enable an Authorised Virtual Travel User to make a Transaction on that Virtual Travel Account

Virtual Travel Account Facility – the facility under which Virtual Travel Accounts are opened

Virtual Travel Account Limit – the maximum debit balance which you are allowed on a Virtual Travel Account as agreed between you and us from time to time

Virtual Travel Account Management Information – Transaction data we provide to you electronically through Smart Data Online

We, us or our – National Westminster Bank Plc

You or your – any customer operating a Facility, Account or Instrument with us.

The Direct Debit Guarantee



- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit NatWest **onecard** will notify you 3 working days in advance of your account being debited or as otherwise agreed. If you request NatWest **onecard** to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit by NatWest **onecard** or your bank or building society you are entitled to a full and immediate refund of the amount paid from your bank or building society.
- If you receive a refund you are not entitled to, you must pay it back when NatWest **onecard** asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.

Tariff

Interest rates – Fee Structure

Card Type	Charge Standard*
Monthly Interest	1.6%

*Charge only applies if balance is not cleared in full by due date

Grace Period – Monthly Fees		Grace Period			
Card Type	Billing Type	7 days	14 days	21 days	28 days
Charge Card	Centrally Billed	free	0.45%*	0.55%*	0.70%*

*Grace Period fee is calculated monthly as this percentage of the statement balance

Annual Card Fees^{1,2}	
Standard Card fee	£45
Cash Advances^{1,2}	
Cash fee	2.95% of the transaction amount (minimum £2.95). The fee will be applied on the date the transaction is debited to the Account
Non-Sterling Transactions	
Non-Sterling Transaction fee	2.95% of the transaction value
Payment Overdue	
Administration Fee	£12
Services	
Electronic transaction file feed (optional)	Set up fee £665 Monthly fee £70
Change of organisation name	£5 per card
Duplicate card receipt (sales voucher) UK	£5
Duplicate card receipt (sales voucher) abroad	£10
Duplicate statements per sheet	£1 (max £40)
Courier card request (if you request a new/replacement card to be sent by courier)	UK address £10 Overseas address £15

¹Not applicable to Lodge account

²Not applicable to Virtual Travel account

Your Insurance Policies

Please note:

1. The Financial Conduct Authority (FCA) is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.
2. For our **onecard** programmes we offer insurance products from Chubb European Group SE and certain underwriters at Lloyd's of London.
3. You will not receive advice or recommendations from us in respect of any of the insurances detailed in this booklet. You will need to make your own choice on how to proceed.
4. You will not have to pay a fee for our services in respect of any of the insurances detailed in this booklet.
5. National Westminster Bank Plc, 250 Bishopsgate, London EC2M 4AA is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our Financial Services Register number is 121878. Our permitted business includes arranging and advising on non-investment insurance. You can check this on the Financial Services Register by visiting the FCA's website **register.fca.org.uk** or by contacting the FCA on 0800 111 6768.
6. If you wish to register a complaint, please contact us: In writing: NatWest, Commercial Cards, PO Box 5747, Southend-on-Sea, Essex SS1 9AJ. By phone: **0370 01 01 152**.
If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.
7. We are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 90% of the claim, without any upper limit.

You are entitled, at any time, to request information regarding any commission which the Bank may have received in respect of these insurance products that are relevant to your account by calling **0370 01 01 152**, Relay UK **18001 0370 010 1152**.

*Calls may be recorded. Call charges from residential lines, business lines and mobiles vary and depend on your telephone operator's tariffs.

Travel Accident Insurance

This policy/cover is only provided to Corporate Card Holders / Lodge Account users who chose not to 'opt out' of the free insurance. If you chose to opt out of the free insurance when you applied for the Corporate Card / Lodge Account, then this cover will not apply to you.

Statement of Demands and Needs

We have not provided you with a personal recommendation as to whether this policy is suitable for your specific needs. This product meets the demands and needs of those who wish to receive Travel Insurance coverage as described in the certificate of insurance.

Statement of Price

NatWest **onecard** Standard Travel Accident Insurance is provided with your **onecard** Standard at no extra cost.

Pre-requirement for cover to apply

The Employing Company must have its registered or business address in the United Kingdom, Ireland, Channel Islands, Isle of Man or Gibraltar at the commencement date and throughout the duration of the policy.

The Insured Person must be resident in the United Kingdom, Ireland, Channel Islands, Isle of Man, Gibraltar or the European Union at the commencement date and throughout the duration of the policy.

Your Policy Summary

This policy summary does not contain the full terms and conditions of your Travel Accident Policy, which can be found in your Policy Document. Please take time to make sure you understand the cover it provides. Cover is underwritten by Chubb European Group SE (Chubb). This T Policy is provided free of charge for you for business Journeys, and up to three business colleagues or business associates who are travelling with you, when the fares and travel costs relating to the business Journey are charged to your NatWest **onecard** account provided that the Employing Company did not opt out of cover during the application process.

Duration

Cover remains in force as long as the **Corporate Card/Lodge Account** is maintained, you remain an employee of your company and Chubb remains the Insurer. As this insurance may continue for more than a year you should review it periodically to ensure that cover remains adequate.

Cancellation

If, for any reason, you wish to cancel your cover you may contact Chubb on 0345 841 0056 and cover shall cease from the day Chubb receives such notice. If Chubb no longer wishes to offer this Policy and needs to cancel this Policy, Chubb will write to the Employing Company at the current address Chubb has giving 30 days notice. If Chubb cancels the Policy, Chubb will refund the premium paid by NatWest to NatWest provided no claims have been made.

Significant Features and Benefits

See page 23 of the policy document for full details of cover.

Benefits for Bodily Injury as a result of an Accident while you are on a Journey

	Basic Benefit	Enhanced Benefit*
Death	GBP25,000	GBP100,000
Loss of Limb	GBP25,000	GBP100,000
Loss of Sight	GBP25,000	GBP100,000
Permanent Total Disablement	GBP25,000	GBP100,000

*The Enhanced Benefit is payable if you are travelling on public transport or in a hired car at the time of the Accident.

Significant Exclusions or Limitations

See pages 25 to 26 of the Policy document for full details of cover.

Chubb will not be liable for:

- injury, loss or expense due to alcohol, solvents or drugs, suicide, attempted suicide or self-inflicted injury or illegal act
- claims resulting from sickness or disease not as a result of Bodily Injury
- claims resulting from engaging in:
 - aerial pursuits or aviation as a pilot or crew member, aerial pursuits include micro-lighting, hang-gliding, para-gliding, parachuting, sky-diving and bungee-jumping but not parascending
 - racing motor rallies and competitions, professional sports, mountaineering or rock climbing requiring the use of ropes or guides or winter sports
- claims where the Insured Person is a full time member of the armed forces, national or international authority or a member of any Reserve Forces called out for Permanent Service
- claims resulting from war or any act of war whether declared or not
- this Policy does not cover claims which would result in Chubb being in breach of any resolutions or trade or economic sanctions or other laws.

How to Claim

If a claim needs to be made, Chubb Claims Service Team need to be notified within 60 days of the Accident, or as soon as possible after that. We will then ask for a claim form to be filled in to register the claim. Our contact details are:

Postal Address: **Chubb (Claims Dept.), PO Box 682, Winchester SO23 5AG**

Telephone: **0345 841 0059 (Within UK only)**

International: **+44 (0)141 285 2999**

Facsimile: **+44 (0)141 285 2901**

Email: **uk.claims@chubb.com**

Website: **www.chubbclaims.co.uk**

(to report claims online)

Complaints

In the event of a complaint relating to the sale of your policy please contact the following:

a) Complaints Officer

NatWest,
Commercial Cards Division,
Cards Customer Services,
PO Box 5747,
Southend-on-Sea SS1 9AJ.
Telephone: **0370 0101152**

In the event you have a complaint in relation to how your claim was handled please contact the following:

- b) The Customer Relations Department,
Chubb
PO Box 682, Winchester, SO23 5AG
Telephone: 0800 519 8026
Email: customerrelations@chubb.com
- c) The Insured or Insured Person has the right to refer their complaint to the Financial Ombudsman Service (FOS) if they are dissatisfied with Chubb or NatWest's final response.
Their contact details are:
Financial Ombudsman Service, Exchange Tower,
Harbour Exchange Square, London E14 9SR
Telephone: +44 (0) 800 023 4567 (calls are free from a UK landline or mobile)
+44 (0) 300 123 9 123 (calls to this number cost no more than calls to 01 and 02 numbers)
Email: complaint.info@financial-ombudsman.org.uk
Website: financial-ombudsman.org.uk

The existence of these complaint procedures does not reduce an Insured or Insured Person's Statutory Rights relating to this Policy. For further information about Statutory Rights the Insured or Insured Person should contact citizens advice.

Financial Services Compensation Scheme

In the unlikely event of Chubb being unable to meet its liabilities, Insured Persons who are located in the UK, Channel Islands, Isle of Man or Gibraltar (or who have risks located in these jurisdictions) may be entitled to compensation under the Financial Services Compensation Scheme. Further information can be obtained from the Chubb European Group SE or from the Financial Services Compensation Scheme at the following address:

PO Box 300, Mitcheldean GL17 1DY.

Telephone: **0800 678 1100** or **0207 741 4100.**

Website: **www.fscs.org.uk**

On-Line Form: **<https://claims.fscs.org.uk/>**

NatWest onecard (Mastercard) Corporate Liability Waiver Insurance

Statement of Demands and Needs

We have not provided you with a personal recommendation as to whether this policy is suitable for your specific needs. This product meets the demands and needs of those who wish to receive Corporate Liability Waiver coverage as described in the Policy.

Statement of Price

NatWest onecard Corporate Liability Waiver Insurance is provided with your onecard at no extra cost.



Your Policy Summary

This document provides a summary only of the benefits and limitations of the NatWest onecard Liability Waiver Insurance provided to companies that have established a Commercial Card account with NatWest. It has been prepared in accordance with format requirements prescribed by the Financial Conduct Authority. The full terms and conditions of cover are set out in the Policy document in this booklet, and may be viewed on request. You are encouraged to read the Policy document(s) prior to policy commencement in order to understand fully all conditions and exclusions which relate to this cover. In the event of a cardholding employee of your company misusing their NatWest onecard, the insurance automatically protects National Westminster Bank Plc and you by way of liability waiver, against losses up to £1,500,000 per company and £50,000 per cardholder during the period of insurance. There is a smaller limit of £600 for misuse involving cash. The period of waiver is 75 days prior to the discovery date of the loss by your company and 14 days after this date.

The cover is provided by certain underwriters at Lloyd's of London, and covers [National Westminster Bank Plc] and you by liability waiver. The policy contains a cancellation clause which can result in the termination of the cover to National Westminster Bank Plc in 90 days. Should a cancellation notice be issued to National Westminster Bank Plc, they are obliged to notify you immediately. The underwriters will not be liable for loss of interest or consequential loss of any kind, and cash advances which exceed £200 per day or a maximum of £600 in all prior to Termination Date. If you have any questions or concerns about your policy or the handling of a claim you should, in the first instance, contact **NatWest, Commercial Cards Division, Cards Customer Services, PO Box 5747, Southend-on-Sea SS1 9AJ**. Telephone: **0370 010 1152**. If you are unable to resolve the situation and wish to make a complaint you can do so at any time by referring the matter to the Complaints Department (Lloyd's). Their address is **Complaints, Fidentia House, Walter Burke Way, Chatham Maritime, Chatham, Kent ME4 4RN**.

Telephone: **020 7327 5693**.

Fax: **020 7327 5225**.

Email: **complaints@lloyds.com**.

Complaints that cannot be resolved by the Complaints Department may be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaints process. You may be entitled to compensation from the Financial Services Compensation Scheme should the underwriters be unable to meet their liabilities under this policy.

How we will use your information

Who we are

At National Westminster Bank PLC we do all we can to respect your rights to privacy and the protection of your personal information. We are a member of NatWest Group and this notice sets out a summary of what we, and other companies in NatWest Group, do with your information in order to run our business and provide our customers with products and services.

We encourage you to read our full privacy notice on our website www.natwest.com/privacy for more detailed information on how we use your information and your rights in relation to that. Our privacy notice may be updated from time to time and we will communicate any changes to you and publish the updated notice on our website.

The information we use and where we get it from

We collect and process various categories of personal information, including basic information such as name and contact details, and information about financial circumstances, accounts and transactions.

Most of your information will have been provided by you (or our customer), or created through the use of our products and services. We also collect information from the technology you use when dealing with us and from third party organisations (such as other NatWest Group companies, credit reference agencies or public sources).

In order to protect us or you, for example to prevent fraud or to make our services accessible to you, we may also process certain special categories of information, such as information about your health, or information about your personal characteristics (biometric information).

Where permitted by law, we may process information about criminal convictions or offences and alleged offences for specific and limited activities and purposes, such as to perform checks to prevent and detect crime, to comply with laws relating to money laundering, fraud, terrorist financing, bribery and corruption, and for international sanctions. For more information about the types and sources of information we process please see our full privacy notice.

Your rights

You have certain legal rights to control what we do with your information. This includes a right to get access to your personal information; to request us to correct or update incorrect information; to object to or request that we restrict processing your information in certain circumstances; to object to direct marketing; and to receive the personal information you provided in a portable format.

For more information about your rights, including how to exercise them and the circumstances in which they apply, please see our full privacy notice or contact us at 03457 888 444 or contact your Relationship Manager.

It is important to understand that in some cases, exercising your rights may mean that we are no longer able to provide you with products or services.

If you wish to raise a complaint on how we have handled your personal information, you can contact our Data Protection Officer at **03457 888 444**.

We hope that we can address any concerns you may have, but you can always contact the Information Commissioner's Office (ICO). For more information, visit www.ico.org.uk.

How we and other NatWest Group companies use your information

We and other NatWest Group companies use your information primarily to provide you with products and services, to better understand our customers' needs and improve the products and services we offer, and for the day to day running of our business. We also use it to comply with laws and regulations that apply to us and to protect our business, our customers and employees. For more detailed information about the purposes for which we use your information, please see Schedule A of our full privacy notice (Schedule of Processing Purposes).

Sharing your information outside NatWest Group

We keep your information confidential and will only share your information outside of NatWest Group for the purposes mentioned in our privacy notice. This may include sharing with third parties such as service providers, credit reference and fraud prevention agencies and law enforcement agencies or regulators.

For more detailed information about the third parties with whom we may share your information, please see Section 7 of our full privacy notice (Sharing with third parties).

Transferring information overseas

Most of the information we hold on you will be used and stored in the UK. However, we may transfer your information overseas as some of our operations, regulators and third party providers are not based in the UK.

We will only transfer your information where lawfully permitted and in compliance with applicable laws. For more information about overseas transfers and your associated rights, please see Section 8 of our full privacy notice (Transferring information overseas).

Marketing

Unless you have told us not to, we will send you marketing information relating to products and services that we think will be of interest and relevant to you. If you change your mind and no longer want to receive these communications you can tell us at any time by contacting us at 0131 556 8555 or Relay UK 18001 0131 556 8555, emailing largemarketadmin@natwest.com or speaking to your Relationship Manager or Business Manager Team. NatWest Group will not share your information with third parties for their own marketing purposes without your permission.

Communications about your account

We may contact you with information relevant to the operation and maintenance of your account by a variety of means, including via online banking, mobile banking, email, text message, post and/or telephone. If at any point in the future you change your contact details you should tell us promptly about those changes.

Credit reference and fraud prevention agencies

When you apply for a product or service we may request information about you from credit reference agencies and we will explain the details and what that means for you when you apply. We use a system of credit scoring to assess your application and decisions may be taken based solely on automated checks of information from credit reference and fraud prevention agencies and internal NatWest Group records.

We will continue to share information with credit reference agencies about how you manage your account, for example account balances and repayment history. We use and share information because we have a duty to prevent fraud and money laundering, to manage our risk and protect our business and to comply with laws that apply to us (such as checking who you are and making sure our products are right for you).

We also check and share information with fraud prevention agencies. If we identify or suspect fraud we will record this with fraud prevention agencies to prevent fraud and money laundering, and you could be refused services, finance or employment. Credit reference and fraud prevention agencies use and share your information with other organisations because they have to prevent fraud and money laundering, to verify your identity, to protect their business and to comply with laws.

For more detail please see Section 11 of our full Privacy Notice. For further information about credit reference and fraud prevention agencies and how they use personal information, please visit: Experian (www.experian.co.uk/crain), Equifax (www.equifax.co.uk/crain), Callcredit (www.callcredit.co.uk/crain), CIFAS (www.cifas.org.uk/privacy-notice) and Hunter (www.nhunter.co.uk/privacypolicy).

How long we keep your information

We don't keep your information for longer than we need to, which is usually up to six years after your relationship with the bank ends, unless we are required to keep it longer (for example due to a court order or investigation by law enforcement agencies or regulators).

Security

We are committed to ensuring that your information is secure with us and with third parties who act on our behalf. We use many tools to make sure that your information remains confidential and accurate and we may monitor or record calls, emails, text messages or other communications in order to protect you and us.

Calls may be recorded. Rates and call charges from different networks may vary.

National Westminster Bank Plc.
Registered Office: 250 Bishopsgate, London EC2M 4AA.
Registered in England and Wales.
Registered Number: 929027.
Authorised by the Prudential Regulation Authority
and regulated by the Financial Conduct Authority
and the Prudential Regulation Authority