

INTRODUCTION

Treasurers and other office bearers (if required) of Clubs, Societies and Student Groups can gain operational access to their Bank of Scotland Bank account, set up by AUSA. This will allow them to view statements and make electronic payments and transfers on behalf of their organisation.

Please note: This procedure is for 2020/2021 only. At date of writing, 1 September 2020, the Bank of Scotland are still not accepting applications for new bank accounts to be opened. If you have an involvement in a club or society which has recently affiliated to AUSA, then AUSA will hold any funds received on your behalf and can make any necessary payments from these funds. **PLEASE DO NOT** attempt to open a bank account with any other bank.

TIMESCALES

The application process is done electronically, further details below. Upon making an application, the process only has a **50-day** window to go through the various checks required by the bank.

Accordingly, in order to maximise this time, we suggest that you do not attempt to make any online application prior to the start of welcome week on **21 SEPTEMBER**.

ONLINE APPLICATION PROCESS - DO NOT GO INTO A BANK BRANCH

1. You will need a note of the following before you start:
 - a) Your current address, and how long you have lived there.
 - b) Details of any previous addresses that you have lived at over the previous 3 years.
 - c) The name, sort code and account number of the club/society/group bank account. If you do not know what these are, then e-mail jan.lamb@abdn.ac.uk who can advise.
 - d) If you personally bank with the Bank of Scotland, Halifax or Lloyds, then details of your personal bank account.
2. Navigate to the Bank of Scotland Business Web site at <https://business.bankofscotland.co.uk/>
3. At the top right of the screen, click on the pencil marked "Register"
4. Scroll down this page to the blue panel headed up "Register for Business Internet Banking", and click on the green box on the right, labelled "Start Registration".
5. At the first question click "**No**" to the "Are you a full power signatory".
6. Click Continue
7. Enter the club/society/group bank account details. Make sure the Business name is as it appears on any bank statements.
8. Enter your personal details, including details of all your addresses over the past 3 years.
9. If you have Bank of Scotland/Halifax/Lloyds personal account, enter these details
10. Choose a username and password- letters and numbers only.
11. Print off Pages 1-4 (to include the signature boxes before the Terms and conditions)
12. Sign and date the form on Page 1
13. **Drop your signed form off at the post box at the AUSA stand in Elphinstone Hall.**
14. Keep a note of your username, password and Application reference number.

An example of a completed form is attached.

TIMESCALES AND TIPS

- As noted above, application forms are time limited – the whole process need to be completed within **50 days** from the online application or they will lapse. So please don't delay between completion of your form and handing it into AUSA.
- Once the form is sent to the Bank (processing done centrally) they will try and verify your ID electronically. If you are an existing BOS/Halifax/Lloyds customer, they will know who you are, and the process should be straightforward.
- If not, then it is still best to use the correspondence address that you use for own personal banking, as you will be on a credit file somewhere. (if you have recently moved, then have you updated your own bank with your new address?) This will assist in the verification process.
- If you can't be verified electronically, you will receive a letter (roughly 2 weeks after) asking you to go into a BOS branch to verify your ID and address. This letter will be sent to the home address that you put on the application form, so keep an eye on your post.
- In the branch, ask them to call up the central processing team, so that they know to expect your ID check. Make sure you bring the form you were sent in the post, your ID and proof of address (a list of acceptable items will be supplied) and a note of your application reference.
- If successfully verified, you will be notified by e-mail. A card reader, ID card and PIN will be sent to AUSA around 2-3 weeks after. We will notify you when these are received and hold securely until you collect.

YOUR APPLICATION WILL FAIL IF.....

- You don't sign and date the delegated access form on the front page
- You don't get your delegated access form signed by 2 AUSA signatories on page 4
- You ignore any requests to verify your ID/address from the bank
- You don't go to a branch within the necessary time period

- The Bank may still refuse your application if they are unable to verify your identity sufficiently in accordance with their Money Laundering procedures.
- They will send an e-mail to you if the application is refused but will not disclose any specific reasons why. We cannot find out any more information than you will have been given.
- If this is the case, then get another member of your committee to apply as an alternative.

Any queries, please contact the AUSA Finance Manager, Ian Lamb, ian.lamb@abdn.ac.uk

Business Internet

Banking - Application for Delegate user access

The following sections to be completed for Delegate user access.



Applicant to check



Applicant to complete



1. Business details

These are the details you've entered.

Name of business:
AU EXAMPLE SOC

Business sort code:
802260

Business account number:
12345678



2. Application reference number

Please quote your reference number if you contact us with questions about your application.

The Internet Banking Helpdesk number is 0345 300 2924.

If you're calling from outside the UK or prefer not to use our 0345 number, call +44 (0) 131 339 8620.

Application reference number:xxxxxxxx

Generated by bank. Keep a note of this in the event of any query. Also keep a note of the user name and password you selected.



3. Applicant's details

These are the details you've entered.

Applicant's last name:

THEBULL

Applicant's nationality:

British

Applicant's first name:

ANGUS

Applicant's gender:

Male



4. Applicant declaration

I confirm that:

- I have been selected by the Business to become a Delegate User.
- Should the Bank need to discuss with the Business my application to become a Delegate User, I authorise the Bank to do so.
- I agree, if requested by the Bank, to provide further additional information to the Bank for purposes of confirming my identity.
- The information given on this form is true, accurate and complete.
- I wish to use the Bank's services as indicated in this application on behalf of the Business detailed above.

Data Protection Notice

- I understand that all my personal data will be treated confidentially.
- I agree that any memorable data provided will only be processed in order to provide for administration of the service requested and to verify and safeguard account information.
- I authorise you to search and record information at the Credit Reference Agencies for the purpose of checking my identity for the prevention of money laundering and fraud.

Please ensure this section of the form is signed by the applicant requesting Delegate Access.

Full signature:

Date:

APPLICANT TO SIGN AND DATE HERE

The following sections to be completed by a representative(s) of the business.



5. Level of access

You can choose the level of access that you require the Delegate User to have based on their role in your business. The access can be set for all of your accounts or just the accounts you want them to see. We recommend that users should only be given access to those accounts where they have genuine/specific need. **Full Access Users** are permitted to carry out all functions except bulk payment limit facilities and applying for new products. **View Only Users** have enquiry only access and cannot make payments.

Please complete **either** section A **or** section B depending on the access requirements for your Delegate user.

A) Complete this section **for the Applicant identified overleaf to have access to ALL accounts (both existing and future), including charge card accounts**, held by the business visible online (choose only one option)

B) If you wish the Applicant to only have access to a limited number of accounts, complete this section instead.

Full Access to all accounts Put a cross in this box, leave the rest blank	<input checked="" type="checkbox"/>	View Only access to all accounts	<input type="checkbox"/>
---	-------------------------------------	---	--------------------------

Full Access to accounts listed below	<input type="checkbox"/>	View Only access to accounts listed below	<input type="checkbox"/>
---	--------------------------	--	--------------------------

Please specify a list of accounts to be viewed by the Delegate User, crossing out any blank fields that are not required:

	Sort code:	Account number:
Account 1	<input type="text"/>	<input type="text"/>
Account 2	<input type="text"/>	<input type="text"/>
Account 3	<input type="text"/>	<input type="text"/>
Account 4	<input type="text"/>	<input type="text"/>
Account 5	<input type="text"/>	<input type="text"/>
Account 6	<input type="text"/>	<input type="text"/>
Account 7	<input type="text"/>	<input type="text"/>
Account 8	<input type="text"/>	<input type="text"/>
Account 9	<input type="text"/>	<input type="text"/>
Account 10	<input type="text"/>	<input type="text"/>

Please be sure that you are entering the 16-digit Charge Card account number, which can be found on your paper statement. This is not the number on the front of your card.

Charge Card account number:

Charge Card account 1

Charge Card account 2

Please indicate the Trade ID for 32 day notice accounts

32 Day Notice Account (Trade ID)

Trade ID 1

Trade ID 2

Please indicate the Trade ID for fixed term deposits

Deposits will only be available on internet banking for the term of the product. To view all fixed term deposits, please tick 'All access to Accounts' above.

Fixed Term Deposit Account (Trade ID)

Trade ID 1

Trade ID 2

Note: should you wish to add more accounts, please copy this form and specify the additional accounts.



6. Business customer authorisation

I/we have read and understood the terms and conditions which have been provided and can be found at www.bankofscotlandbusiness.co.uk/rates-and-charges/terms-and-conditions/ways-to-bank/default.aspx#bib for Business Internet Banking. I/we understand that the applicant listed in section 3 will be appointed as a user at the level indicated above on the Business Internet Banking service and given access to my/our business accounts as requested. Any signing restrictions which may have been set up on my/our accounts will not apply to this service.

Please refer to the guidelines below when signing this form.

To find out more about Internet Banking go to www.bankofscotlandbusiness.co.uk
Please ensure your signature is accurate as it will be used to verify your application.

Name:
Full signature:
Date:
Name:
Full signature:
Date:

Name:
Full signature:
Date:
Name:
Full signature:
Date:

FOR AUSA USE ONLY
SIGN HERE · DO NOT



7. Next Steps

Drop off this form at Elphinstone Hall. AUSA will sign and send to bank

Please Freepost™ the completed form to:

Bank of Scotland, Internet Banking Admin Team, Andover SP10 1RE

Subject to the relevant checks, we'll send the Applicant a welcome letter letting them know when their access has been set up.

Bank of Scotland plc Registered office: The Mound, Edinburgh EH1 1YZ. Registered in Scotland no. SC327000.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Eligible deposits with us are protected by the Financial Services Compensation Scheme (FSCS). We are covered by the Financial Ombudsman Service (FOS). Please note that due to FSCS and FOS eligibility criteria not all business customers will be covered. For further information about the compensation provided by the FSCS, refer to the FSCS website at www.fscs.org.uk/.

Signing the form

If you have previously signed a "Your Authority to Operate Account(s)" form, in Section 3 of this form you will have told us your instructions for parties signing on behalf of your business. Please sign this internet user application form in accordance with these instructions. For example you may have selected ANY TWO to sign, if this is the case please have two Full Power signatories complete and sign overleaf.

If you have not signed a "Your Authority to Operate Account(s)" form, then we may ask you to do so to complete this request, however as a minimum please sign this internet user application form in accordance with the rules stated below:

- **Sole Trader:** The individual should sign the form stating their designation.
- **Partnership:** ALL PARTNERS must sign the form. (A separate schedule may be used where there is insufficient room for all partners to sign the form).
- **Limited Liability Partnership:** Two Members should sign.
- **Company (including a Company limited by guarantee):** Two Directors, a Director and the Company Secretary or a director in the presence of a witness should sign. If a witness signs, they must also provide details of their address. Please also ensure that the Company Number is noted on the form, and that the Certificate below is also completed.
- **Clubs, Associations, Societies, Groups, Religious Organisations and Local Authority Schools:** Where governed by statute, the statutory provisions will require to be followed. In all other cases, the Secretary, treasurer, headmaster/ headmistress and such other persons who have been authorised to complete and sign this Application. The persons must be authorised to sign in accordance with the provision (statutory and otherwise) governing activities of the applicant/business.
- **Building Societies, Friendly Societies, Industrial & Provident Societies:** A Member/Director of the Governing Board or the Secretary, unless there is delegate authority to an authorised signatory.
- **Public Self Governing Schools:** The parties who are identified by an Extract Minute of the Governing Board of the school, which should confirm the parties entitled to sign the Application.
- **Local Authority Schools in Scotland:** Headmaster or signatory under authority of the Officers of the School Board.
- **Local Authority Schools in England:** The parties who are identified by an Extract Minute of the Governing Board of the School as the parties who are entitled to sign the Application.
- **Higher and Further Education Colleges:** The parties who are identified by an Extract Minute from the College Council as the parties who are entitled to sign the Application.
- **Charities (other than Charitable Trusts):** if incorporated, i.e. a company – by a Director or the Company Secretary; if not incorporated – by the parties who are identified by a Minute of a meeting of the Committee Members as being the parties who are entitled to sign the Application.
- **Universities:** By the authorised signatories, as stipulated in an Extract Minute of the University Court / supreme governing body.
- **Trusts (including Charitable Trusts):** All trustees should sign the Application.

No need to print full form. Normally only pages 1-4 depending on paper size.

CERTIFICATE (to be signed and dated in the case of companies, partnerships, limited liability partnerships, corporate bodies and associations):

I certify that at a properly convened meeting of the [board of the company] / [board of the organisation] / [partners] / [members] / [officeholders] (delete those that do not apply) of the Customer it has been validly resolved that the Customer wishes to execute this request and that the persons named above be authorised to sign this application on behalf of the Customer. I confirm that the signatures of the above persons are correct.