Corporate and Institutional Banking
Customer Agreement
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Customer Agreement

Contents
Completion Instructions 3
Section 1 - Company Information 5
- Details of Company Secretary and all of the Company Directors
- Details of Beneficial Owners of the Company
- Deposit Interest Retention Tax [DIRT] Declaration
- Shareholding Entity owning 25% or more
- Declaration in accordance with Section 263, Taxes Consolidation Act, 1997.
Section 2 - Package and Product Selection: 10
- Danske Corporate Account
- Business eBanking
- ATM/Debit Card
- MasterCard Corporate Card Account
- Currency Account
- Business Investment Account
- Business eSaver Account
- EFTS Services
Section 3 - Product Agreements and Mandates 11
- Danske Corporate Account
- Danske Bank EFTS Service
- Business eBanking
- Business eBanking – Administrator user authorisation
Section 4 - ATM Debit Card Application and Mandate 13
Section 5 - Application for a Corporate Card Account and Cardholders Corporate Card Application 15
Section 6 - Account Mandate 17
Section 7 - Board Resolution 19
Section 8 - How we use Personal Information form 21
Section 9 - Signature Card Form 23
Completion Instructions

1. Read and understand the following documents

Before completing and signing this agreement you should read the following listed documents [where applicable] carefully.

These documents are available on our website at www.danskebank.ie/termsandconditions. They are also available in print on request.

By completing and signing this agreement, you will be deemed to have read, understood and agreed to the relevant terms and conditions before we open the account or provide you with a product. If you do not understand any point, please contact your Relationship Manager.

- General Terms and Conditions for Business
- Special Terms and Conditions for Business Customer Agreement and Special Terms and Conditions for Business Current Accounts
- ‘Special Terms and Conditions – ATM/Debit Card’
- ‘Special Terms and Conditions – Corporate Card’
- ‘Special Terms and Conditions – Business Currency Account’
- ‘Special Terms and Conditions –Savings and Deposit Accounts’

Please complete this form in Block Capitals

- ‘Special Terms and Conditions – Business eBanking Service’
- Module Descriptions for Business eBanking
- ‘Clear & Simple – Business fees and charges explained’
- ‘International Products and Services - fees charges and services explained’
- ‘Terms and Conditions – Custody Accounts for Business’
- ‘Terms and Conditions – Securities Trades for Business’
- Terms of Business
2. Identification Requirements

Before we enter a business relationship with you we are obliged under the Criminal Justice (Money Laundering & Terrorist Financing) Act 2010 to conduct certain checks and request that you provide documents that will identify the Company, its directors and ultimately its beneficial owners. In certain circumstances we may require further information which we will discuss with you. Please contact your Relationship Manager for the exact requirements for your application.

A- Identification of the Company

- Original or Certified copy of the Certificate of Incorporation and any Certificate of Change of Name (if applicable).
- Original or Certified copy of the Certificate of Registration of Business Name (if you are trading under a name other than your company name).
- Original or Certified copy of Memorandum & Articles of Association
  For Foreign Incorporated Entities, an English translation of the Constitutive documents of the Company & Certification or Legal opinion will also be required from the Company’s Lawyers as to the identity of the Company and its corporate capacity and authority.
- Copy of the Company’s latest audited financial statements.
- Detailed Diagram of the company ownership structure.
  This must include full name, address and country of residence for all beneficial owners*.
- Details of Beneficial Owners*, Directors and Company Secretary.

* A Beneficial Owner is defined as any individuals who ultimately own or control 25% or more of the shares or voting rights in the Company or otherwise exercise control over the management of the Company.

B- Identification Requirements for Directors, Authorised Signatures and Beneficial Owners*

In accordance with the terms of the Criminal Justice (Money Laundering & Terrorist Financing) Act 2010, we need to establish proof of:
- Identity AND
- Current permanent residential address for at least two Company Directors or one Company Director and one signatory and all Beneficial Owners*

Please provide one certified document from each category per person, as follows:

**Forms of Photo Identification***

One of the following:
- Current valid passport
- Current driver’s licence (UK or ROI)
- Current valid National ID Card (EU Only)

**Forms of Address Verification***

Issued within the last six months

One of the following:
- Utility bill i.e. electricity/ landline telephone/gas bill
- Bank/Financial Institution statement or letter

* Certification should be carried out by a Bank or Financial Institution, Notary Public, Solicitor, Accountant, a member of An Garda, Embassy Official or Commissioner for Oaths. Also selected locations of An Post (please see www.danskebank.ie/AnPost for further information)
Section 1 - Company Information

Name of entity: ________________________________
(the “Customer”)
Trading Name: ________________________________

Correspondence Address:
Address Line 1: ________________________________
Address Line 2: ________________________________
Address Line 3: ________________________________
Country: ________________________________
Registered Address [If different to Correspondence Address]
Address: ________________________________

Main Contact
Name: ________________________________
Position held: ________________________________
Telephone Number: ________________________________
Email Address: ________________________________

Secondary Contact:
Name: ________________________________
Position held: ________________________________
Telephone Number: ________________________________
Email Address: ________________________________

Business Activity:
Operating/Trading Country ________________________________
Company Registration Number ________________________________
Tax Registration Number ________________________________
Years in Business ________________________________
Accountant/Auditor Name and Address Details

Expected Annual Account Transactions

<table>
<thead>
<tr>
<th>Description</th>
<th>Volume</th>
<th>Amount</th>
<th>Currency</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash Deposit</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash Withdrawal</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Incoming Cross-border Transfers</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Outgoing Cross-border transfers</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Holding Company ➡ Y ➡ N
Ownership ➡ PLC ➡ LTD ➡ UNLTD
Other [Please provide detail]: ________________________________

Countries transfers will be from: ________________________________

Countries transfers will be to: ________________________________
Please provide details for each product you select:

<table>
<thead>
<tr>
<th>Purpose of the Account</th>
<th>Source of Funds to maintain this account</th>
</tr>
</thead>
<tbody>
<tr>
<td>Corporate Account - 1</td>
<td></td>
</tr>
<tr>
<td>Corporate Account - 2</td>
<td></td>
</tr>
<tr>
<td>Currency Account - 1</td>
<td></td>
</tr>
<tr>
<td>Currency Account - 2</td>
<td></td>
</tr>
<tr>
<td>Currency Account - 3</td>
<td></td>
</tr>
<tr>
<td>Currency Account - 4</td>
<td></td>
</tr>
<tr>
<td>Business Investment Account</td>
<td></td>
</tr>
<tr>
<td>Business eSaver Account</td>
<td></td>
</tr>
<tr>
<td>Other (Please Specify)</td>
<td></td>
</tr>
</tbody>
</table>

Source of funds to open the(se) account(s):

Details of Company Secretary and all of the Company Directors

<table>
<thead>
<tr>
<th>COMPANY SECRETARY</th>
<th>COMPANY DIRECTOR</th>
<th>COMPANY DIRECTOR</th>
<th>COMPANY DIRECTOR</th>
<th>COMPANY DIRECTOR</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name:</td>
<td>Name:</td>
<td>Name:</td>
<td>Name:</td>
<td>Name:</td>
</tr>
<tr>
<td>Residential Address:</td>
<td>Residential Address:</td>
<td>Residential Address:</td>
<td>Residential Address:</td>
<td>Residential Address:</td>
</tr>
<tr>
<td>Date of birth:</td>
<td>Date of birth:</td>
<td>Date of birth:</td>
<td>Date of birth:</td>
<td>Date of birth:</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>COMPANY DIRECTOR</th>
<th>COMPANY DIRECTOR</th>
<th>COMPANY DIRECTOR</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name:</td>
<td>Name:</td>
<td>Name:</td>
</tr>
<tr>
<td>Residential Address:</td>
<td>Residential Address:</td>
<td>Residential Address:</td>
</tr>
<tr>
<td>Country of residence:</td>
<td>Country of residence:</td>
<td>Country of residence:</td>
</tr>
<tr>
<td>Date of birth:</td>
<td>Date of birth:</td>
<td>Date of birth:</td>
</tr>
</tbody>
</table>
Please provide additional information for either two Directors, or one Director and one Signatory. These identified individuals will need to provide proof of identity and proof of residential address, and complete a How we use Personal Information form on Page 21 and a Signature Card on Page 23.

**POSITION:**

Name:

Residential Address:

Country of residence:

**POSITION:**

Name:

Residential Address:

Country of residence:

---

**Details of Beneficial Owners of the Company**

Please provide details of all Beneficial Owners - that is, individuals who ultimately own or control 25% or more of the shares or voting rights in the Company or who otherwise exercise control over the management of the Company. All Beneficial Owners will be required to provide suitable proof of identity and residential address, as outlined on Page 4. Please photocopy this page if necessary.

**Beneficiary**

Name:

Home Address:

Country of Residence:

Date of Birth:

Percentage Shareholding:

**Beneficiary**

Name:

Home Address:

Country of Residence:

Date of Birth:

Percentage Shareholding:

**Beneficiary**

Name:

Home Address:

Country of Residence:

Date of Birth:

Percentage Shareholding:

**Beneficiary**

Name:

Home Address:

Country of Residence:

Date of Birth:

Percentage Shareholding:
Details of Shareholding Entity owning 25% or more

Please list below any shareholding entity that itself ultimately owns or controls 25% or more of the shares or voting rights in the Company or otherwise exercises control over the management of the company.

Company Name: ________________________________ Percentage Shareholding: __________
Company Name: ________________________________ Percentage Shareholding: __________
Company Name: ________________________________ Percentage Shareholding: __________
Company Name: ________________________________ Percentage Shareholding: __________

Deposit Interest Retention Tax (DIRT) Declaration

Do you wish to apply for DIRT exemption?  □ Yes  □ No*

If yes are you incorporated in Ireland?  □ Yes  □ No*

If yes please provide your Irish Corporation Tax Reference Number ________________________________

*If No i.e. that the company is a non-resident of Ireland please complete the Non-Resident Declaration on the following page.
Declaration in accordance with Section 263, Taxes Consolidation Act, 1997.

### A. DEPOSIT TAKER

<table>
<thead>
<tr>
<th>Sort Code</th>
<th>Account Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>9 5 1</td>
<td></td>
</tr>
</tbody>
</table>

Bank Name: 
Account Name: 

### B. BENEFICIAL OWNER OF INTEREST ON DEPOSIT

Full Name: 
Address: 
(“Address” in this part means the address of the person’s principal place of residence)

Country of Residence: (At the time this declaration is made)

### DECLARATION

I hereby,

- declare that I am the beneficial owner of the interest on deposit mentioned at B above and that I am not resident in the State at the time this declaration is made, and

- undertake to notify you if I become resident in the State.

Signature: 
Date: 
Section 2 – Package and Product Selection

[Please indicate the products or services which you wish to avail of from the Bank by ticking the box next to the option you require]

Danske Corporate Account

[ ] We would like a Danske Corporate Account. This will be the Main Business [Current] Account. Please indicate the quantity of additional Corporate Accounts Required

[ ] Please tick if you would like to use the Switching Code to move your existing Euro Current Accounts to Danske Bank

Business eBanking

[ ] We would like to register for Business eBanking

[ ] We would like to be added to the existing Business eBanking agreement no.

Please complete module and user information on Page 11 and 12.

ATM/Debit Card

[ ] We would like an ATM/Debit Card

[ ] We would like to nominate one of the Corporate Accounts above for funding ATM/Debit Card[s]. We acknowledge that the Bank will confirm the details of this "Specified Account" to us once it is opened, in the event that no account is nominated, the card will be funded from the Main Business Account.

Please complete application on Page 13

MasterCard Corporate Card Account

[ ] We would like a MasterCard Corporate Card Account

[ ] We would like to nominate one of the Corporate Accounts above for debiting the Corporate Card[s]. We acknowledge that the Bank will confirm the details of this "Specified Account" to us once it is opened, in the event that no account is nominated, the card will be funded from the Main Business Account.

Please complete application and cardholder application in Section 5, page 15.

Currency Account

[ ] We would like a Currency account in the following currency [please circle]

GBP  | CHF  | USD  | DKK  | SEK  | NOK  | PLN  | HUF  | RON  | CZK  | CAD  | HKD  | JPY  | NZD  | ZAR  | AUD  

Other, Please specify

Business Investment Account

[ ] We would like a Business Investment Account

Please indicate the quantity of additional Business Investment Accounts required

Business eSaver Account

[ ] We would like a Business eSaver Account

EFTS Services

[ ] We would like to avail of the EFTS Payment Services and we will use the Main Business Account specified above.

Purpose: [ ] Credit  [ ] Debit

Note: You may alter the account that you use for this service at a later stage.
Section 3 – Product Agreements and Mandates

Danske Corporate Account
By signing at the end of this Section 3, we agree and acknowledge that in relation to the Main Business Account:
a. The account specified above will be held as my/our Main Business Account.
b. If this Main Business Account is closed we will no longer be entitled to be treated as the holder[s] of a Danske Bank Corporate package with the Bank and subject to the terms and conditions of each product will no longer be entitled to any of the products and benefits of the Danske Corporate package.

Danske Bank EFTS Service
By signing at the end of this Section 3, we agree and acknowledge that:
a. It is our responsibility to ensure that there are sufficient funds in our account to cover the EFTS payment requests submitted by us. We understand that failure to do so may either result in those payment[s] not being made, or in those payment[s] being delayed.
b. We authorise the Bank to debit our account[s] with the applicable charges for the EFTS Service, and we authorise the Bank to debit our account[s] with the value of all EFTS payment requests submitted by us.

Business eBanking
By signing at the end of this Section 3, we agree and acknowledge in relation to Business eBanking:
a. We have read and understood the Module Description and understand the features of the relevant modules;
b. Based on our needs we have chosen the modules detailed below;

<table>
<thead>
<tr>
<th>Standard Modules provided</th>
<th>Ireland</th>
</tr>
</thead>
<tbody>
<tr>
<td>Administration</td>
<td>✔️</td>
</tr>
<tr>
<td>Markets Online Standard</td>
<td>✔️</td>
</tr>
<tr>
<td>Currency Information</td>
<td>✔️</td>
</tr>
<tr>
<td>Securities Information Standard</td>
<td>✔️</td>
</tr>
<tr>
<td>Account Information</td>
<td>✔️</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Optional Modules</th>
<th>Ireland</th>
<th>UK#</th>
<th>Norway#</th>
<th>Sweden#</th>
<th>Denmark#</th>
<th>Finland#</th>
</tr>
</thead>
<tbody>
<tr>
<td>Payments</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>File Transfers. - Free with Payment Module. Please note: This module is required for EFTS Services.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Collection Service Please note: Credit Facilities will be required.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cards Module</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Markets Online</td>
<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td>Currency Trading</td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Securities Trading</td>
<td></td>
<td></td>
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<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Business eBanking Modules
The Standard Modules provided will be set up for Ireland, please select the other module types and countries required.

# In order to use these modules, a current account within the Danske Bank Group in the selected countries must be held. A "Letter of consent" will be required from the relevant member of the Danske Bank Group in order to access these accounts.
Please note: some module options will require further information and agreements.

If other module/requirement please specify: ____________________________________________

Third parties and Third party mandates within the Danske Bank Group.
If you intend to authorise any third parties, to access your Business eBanking accounts, you will need to complete a separate mandate giving this authority.
Please tick here if you wish to receive this separate mandate for completion. ☐
Business eBanking – Administrator user authorisation

Enter the name of the people that you would like to be created as Administration Users in Business eBanking and the access levels and authorities that you would like each Administrator User to have. The Administrator will set up, view and Administer other users. **At least one Administrator must have all administration rights.**

The User identified as Administrator 1 will be granted the authority to use Administration in the ways set out below. In addition it is the Customer’s responsibility to ensure that any copies of statements sent to the eArchive of the Agreement Administrator [whether these are also provided in paper or not] are made available to the Customer by the Agreement Administrator.

<table>
<thead>
<tr>
<th>ADMINISTRATOR 1</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name</td>
</tr>
<tr>
<td>Administrator User 1 will have:</td>
</tr>
<tr>
<td>- All Administration rights</td>
</tr>
<tr>
<td>- Agreement administration</td>
</tr>
<tr>
<td>- User administration</td>
</tr>
<tr>
<td>- Agreement information</td>
</tr>
<tr>
<td>- Order PIN’s and block user</td>
</tr>
<tr>
<td>- Setting of Payment limits</td>
</tr>
<tr>
<td>[ ] Alone</td>
</tr>
<tr>
<td>[ ] Two-jointly</td>
</tr>
</tbody>
</table>

Please select the administration rights for Administrator 2

<table>
<thead>
<tr>
<th>ADMINISTRATOR 2</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name</td>
</tr>
<tr>
<td>[ ] All Administration rights</td>
</tr>
<tr>
<td>- Agreement administration</td>
</tr>
<tr>
<td>- User administration</td>
</tr>
<tr>
<td>- Agreement information</td>
</tr>
<tr>
<td>- Order PIN’s and block user</td>
</tr>
<tr>
<td>[ ] Alone</td>
</tr>
<tr>
<td>[ ] Two-jointly</td>
</tr>
<tr>
<td>[ ] Specific Administration rights</td>
</tr>
<tr>
<td>- Agreement administration, User administration, Agreement information</td>
</tr>
<tr>
<td>[ ] Alone</td>
</tr>
<tr>
<td>[ ] Two-jointly</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td>- User administration, Agreement information</td>
</tr>
<tr>
<td>[ ] Alone</td>
</tr>
<tr>
<td>[ ] Two-jointly</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td>- Order PIN’s and block user</td>
</tr>
<tr>
<td>[ ] Alone</td>
</tr>
<tr>
<td>[ ] Two-jointly</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td>- Agreement information</td>
</tr>
<tr>
<td>[ ] Alone</td>
</tr>
<tr>
<td>[ ] Two-jointly</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td>[ ] Alone</td>
</tr>
<tr>
<td>[ ] Two-jointly</td>
</tr>
</tbody>
</table>

We confirm that the information contained in Section 3, correctly reflects our instructions to the Bank regarding our request for the selected products and services, and we confirm our consent to any member of the Danske Bank Group [the Bank or any subsidiary or holding company of the Bank, or any other company within Danske Bank Group’s group of companies including, without limitation, Danske Bank and any of its subsidiary companies] accessing the information contained in Section 3.

Authorised Signatory (Please sign above)
Name (CAPS) ____________________________
Position: ____________________________
Section 4: ATM /Debit Card Application and Mandate

We grant the following persons (each a “Cardholder”) authority to operate an ATM/Debit Card as stated below on our behalf, to make ATM withdrawals, use PIN activated services, and to make Point of Sale (“POS”) payments for goods and services in electronic terminals or through internet sites operated by retailers and approved for use under the Laser, Maestro or other Debit Schemes from:

The Main Business Account or from the Account specified in accordance with Section 2

We request the Bank to issue such ATM/Debit Cards to each Cardholder named below. See notes below before completing

<table>
<thead>
<tr>
<th>Name of Cardholder</th>
<th>Specimen signature</th>
<th>ATM Limit</th>
<th>POS Option</th>
<th>POS Limit ($)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Eg John Doe</td>
<td>John Doe</td>
<td>€1,000</td>
<td>A [ ]</td>
<td>B [ ]</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>A [ ]</td>
<td>B [ ]</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>A [ ]</td>
<td>B [ ]</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>A [ ]</td>
<td>B [ ]</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>A [ ]</td>
<td>B [ ]</td>
</tr>
</tbody>
</table>

EXPLANATORY NOTES

Name of Cardholder: Any Cardholder must also have a separate mandate specified in Section 6 of this Agreement i.e. have sole authority to operate the Account on which the ATM/Debit Card is to be issued.

ATM Limit: The ATM limit inserted should be a minimum of €50 and a maximum of €1,300. Please note that the default limit is €450.

POS (Point of Sale) Option/Limit:
Option A - The Cardholder will be authorised to carry out POS transactions. If this option is chosen you must also specify a POS Limit in the table above.
Option B - If this option is chosen there will be no restriction on the amount of one or more POS transactions other than the extent of the balance of the account or overdraft facility (if applicable).
Option C - The Cardholder will not be permitted to use the Debit Card for POS transactions.

Please photocopy this page if you require additional Cardholders.
We acknowledge and agree that:

a. We request you to issue the cards to the certain persons as requested by us from time to time (the "Cardholder[s]"), and who we confirm are over the age of 18.

b. The ATM/Debit card[s] can only be authorised for issue to Cardholders each of whom can operate the Account solely and have sole authority to operate the Account under the Account Mandate at Section 6 of this Agreement.

c. The ATM / debit card[s] are subject to the Bank’s Terms and Conditions applicable to ATM/Debit card[s] and to the Account.

d. The Bank may honour and charge to the Account any and all transactions or withdrawals authorised in accordance with this Card mandate and any costs, charges or expenses relating to them. It may do so without enquiring into their purpose or circumstances, and whether or not the Account is in credit or overdrawn or becomes overdrawn in consequence of any such charge, and whether or not there is any prior agreement for an overdraft.

e. This mandate shall cease to be effective in respect of any Cardholder if the Bank has received express written notice from us of cancellation of the Cardholder’s mandate or (2) of removal of the Cardholder as a sole Cardholder or (3) to close the Account.

f. If this mandate ceases to be effective for any reason, the Bank shall remain entitled to honour and to charge to the Account and we shall be liable for any transactions or withdrawals (and costs, charges or expenses relating to them) made or authorised under this mandate before all ATM/Debit Cards or other relevant items are returned to the Bank and any such transactions or withdrawals (and costs, charges or expenses relating to them) charged to the Account after their return.

g. The provisions of this mandate do not limit the Bank’s right to block the Account or to refuse to respond to any enquiries or to honour any instructions where it has a justifiable financial or legal reason for so doing.

h. We also understand that it is our responsibility to ensure that the Cardholder complies with the Terms and Conditions applicable to the Card.

i. We understand that a ATM/Debit and PIN will be posted to each Cardholder in writing at his/her address registered with the Bank.

Authorised Signatory
(Please sign above)
Name (CAPS) 
Position:

Authorised Signatory
(Please sign above)
Name (CAPS) 
Position:
Section 5 - Application for a Corporate Card Account

Corporate Card Account (the “Card Account”)

We would like to apply to open a Card Account(s) and connected corporate cards (the “Cards”) for use by such person[s] as may be requested by us from time to time (the “Cardholders”).

For more information regarding the benefits and charges of each Card please refer to www.danskebank.ie/corporatecards. Note: Government Stamp Duty will apply to each card.

<table>
<thead>
<tr>
<th>Business/Company name on card (maximum. 26 characters)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Credit Limit requested for the MasterCard Corporate Card account:</td>
</tr>
<tr>
<td>€</td>
</tr>
</tbody>
</table>

[We note that the Total Credit limit must be equal to the sum of the Individual Cardholder limits. We note that it is advisable to allow for six (6) weeks expenditure].

By signing below, we agree and acknowledge that in relation to the Corporate Card:

a. We request you to issue Cards to the Cardholders as requested by us from time to time and who we confirm are over the age of 18.

b. We recognise that we owe the Bank for any withdrawals made from the Card Account, including any interest, overdraft interest, fees and charges, always subject, however, to the rules laid down in the applicable terms and conditions.

c. The Card(s) are subject to the Bank’s Terms and Conditions applicable for Corporate Cards.

d. The Bank may honour and charge to the Account any and all transactions or withdrawals authorised in accordance with this.

e. Additional benefits may be linked to cards issued on the Card Account.

f. The Bank will make a credit assessment of us, which may include obtaining information from or passing on information to credit institutions, credit-rating agencies and banks as well as an assessment of our present (and previous) facilities with any member of the Danske Bank Group.

g. The Bank will make continuous assessment of our financial standing, including any facilities we may have with other members of the Danske Bank Group consequently, information on our customer relationships, including our customer number, may be passed on to and received from other members of the Danske Bank Group. In addition the Bank may exchange information with business partners for the establishment and administration of additional benefits to Cardholder’s – and for the processing of any claims.

h. The Bank may request annual reports for the purpose of credit assessment.

<table>
<thead>
<tr>
<th>Authorised Signatory</th>
<th>Authorised Signatory</th>
</tr>
</thead>
<tbody>
<tr>
<td>(Please sign above)</td>
<td>(Please sign above)</td>
</tr>
<tr>
<td>Name (CAPS)</td>
<td>Name (CAPS)</td>
</tr>
<tr>
<td>Position:</td>
<td>Position:</td>
</tr>
</tbody>
</table>
# CARDHOLDERS CORPORATE CARD APPLICATION

Each Cardholder must complete one of these forms, please photocopy this page for each.

<table>
<thead>
<tr>
<th>Card type:</th>
<th>Card limit:</th>
</tr>
</thead>
<tbody>
<tr>
<td>√ MasterCard Corporate Classic</td>
<td>Amount €</td>
</tr>
<tr>
<td>√ MasterCard Corporate Classic Standard</td>
<td></td>
</tr>
<tr>
<td>√ MasterCard Corporate Gold</td>
<td></td>
</tr>
<tr>
<td>√ MasterCard Corporate Platinum</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Cardholders customer no. (Bank Use)</th>
<th>Cardholders Position</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Cardholders Title and First name</th>
<th>Cardholders Surname</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Cardholders Home Address</th>
<th>County or Post Code as appropriate</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Name which the cardholder wishes to have on card (maximum 26 characters)

**Important Bank Notice** - If a guarantee is offered as security for this credit facility, we may be required by the Consumer Protection Code or otherwise by law to inform your guarantor about the terms of the credit facility or about any later changes to the terms. For this reason, you consent to the bank making such a contact with your guarantor, and agree that such contact shall not be deemed to be a breach of confidentiality or a breach of the requirements of the Data Protection Acts.

**Travel Insurance Benefit** (Applicable to Classic Standard, Gold or Platinum Cards)

The Bank has taken out a travel insurance policy and holds the benefit of this policy in trust for Cardholders. An extract of the policy and a summary of the travel benefits can be found on the Bank’s website at www.danskebank.ie/termsandconditions.

I understand that I will not have rights under the policy but as a MasterCard Corporate Classic Standard, Gold or Platinum credit cardholder I will be a beneficiary of the trust, as explained in the Travel Benefits Document. Please note this policy will only apply to Residents within the Republic of Ireland.

The Bank will give me 30 days prior written notice if:
- The coverage of the policy which the Bank holds is to change materially;
- The identity of the insurer providing the insurance is to change or;
- I will cease to benefit under the trust in respect of such insurance.

I understand that in such circumstances I will be entitled to terminate my Credit Card agreement by giving at least 30 days written notice, in accordance with the Terms and Conditions.

**Cardholders certification:**

1. I confirm that the information given in this application is true and complete, and I certify by my signature that I have read and accepted the MasterCard Corporate Card terms and conditions.
2. I accept that:
   - Additional benefits may be linked to the card
   - Danske Bank exchanges information with business partners for the establishment and administration of additional benefits to my card – and for the processing of any claims.
   - This application, together with the Danske Bank Corporate Card terms and conditions and the “Clear and Simple: Business fees and charges explained” brochure, forms the contractual basis of the MasterCard Corporate Card Agreement. I confirm I have read and understood these.

I am aware that Danske Bank receives a commission on my use of the card in shops and other outlets.

Signature: 

Name: (CAPS) __________________________ Date: __________________________

Authorised Signatory:  
(Please sign above)

Authorised Signatory:  
(Please sign above)

Name (CAPS) __________________________  Name (CAPS) __________________________

Position: __________________________  Position: __________________________
Section 6 Account Mandate

[Please note this mandate is separate to any authorisations agreed for use of Business eBanking):

We, hereby grant the following persons (the “Mandate Holders” and each a “Mandate Holder”) authority to instruct the Bank as follows:

(Please indicate, by ticking the box next to each mandatory’s name, the transactions for which that the mandate holder is authorised.)

<table>
<thead>
<tr>
<th>Name of Person Authorised [mandate holder]</th>
<th>Specimen signature</th>
<th>Customer No [Bank Use Only]</th>
<th>Mandate Authority Type See notes below</th>
</tr>
</thead>
<tbody>
<tr>
<td>Eg John Doe</td>
<td>John Doe</td>
<td>12345678</td>
<td>A</td>
</tr>
</tbody>
</table>

Mandate Types - Select the type of authority by choosing one of the following for each Mandate Holder:

Mandate S [Separate (Sole) Mandates] [which means the Mandate Holder is authorised to act separately and without the need for the signature or confirmation of any other Mandate Holder]

Mandate A [which means that the Mandate Holder is only authorised to act jointly with any other Mandate Holder]

Mandate B [which means that the Mandate Holder is only authorised to act jointly with another Mandate Holder who is not also authorised with a B mandate]

Mandate C [which means that the Mandate Holder is only authorised to act jointly with another Mandate Holder who is not also authorised with a C mandate]

The mandate applies to (mark the appropriate option with an X)

- [ ] All Accounts currently open or to be opened in the future  OR  [ ] Only the Accounts specified below

Account Number  Account Number  Account Number
Account Number  Account Number  Account Number

(i) to open the accounts or services where indicated above, (the “Accounts”) and such further Account[s] as may be requested from time to time by two or more Mandate Holders and to execute any and all such documents and or provide such directions and or instructions as appear, in the absolute discretion of a Mandate Holder to be necessary or conducive to the opening and ongoing operation of such Accounts.

(ii) to operate [including but not limited to making enquiries, giving instructions, authorising transactions and withdrawing or purchasing money in any currency] the Account on my our behalf. We acknowledge that transactions may [subject as provided below] be authorised by the establishment, drawing, marking, accepting, endorsing or discounting of cheques, standing orders, direct debits, orders for payment, bills of exchange or promissory notes or by any other means.
We, the Customer acknowledge and agree that:

1. No Account can be operated until the Bank confirms to us that it has been opened.
2. This document forms part of the agreement between us and the Bank governing any Account.
3. The Bank will assume that the transactions on an Account [the “Transactions” or each a “Transaction”] are carried out on our account and at our risk unless it receives written instructions to the contrary.
4. The Account and this Mandate will be subject to any terms and conditions or other requirements applicable to any particular Account or particular means of making enquiries, or giving instructions in relation to or otherwise operating an account, including but not limited to the Bank’s General Terms and Conditions for Business and Terms and Conditions for each relevant Account and that we have read and understood the contents of these documents.
5. Credit, debit or cash cards will only be issued to the Mandate Holder on completion of the appropriate documentation, subject to credit approval.
6. Any chequebook(s) issued in relation to the Account will be in the name(s) of the Customer.
7. The Bank may [without enquiring into the purpose or circumstances of any instructions transactions or withdrawals] honour and charge to the relevant account whether in credit or overdrawn or becoming overdrawn in consequence of any such charge [and notwithstanding that there may be no prior agreement for an overdraft] all instructions, Transactions or withdrawals in accordance with this mandate and any costs, charges or expenses relating thereto.
8. The obtaining by the Bank of any specific authorisation for any Transaction or withdrawal shall not preclude the Bank’s ability to rely on this mandate in relation to that or any other Transaction or withdrawal for so long as this Mandate remains effective.
9. This Mandate shall not apply to any particular Account listed above if the Customer issue(s) a new mandate in favour of a Mandate Holder for that Account.
10. If this Mandate ceases to be effective for any reason, the Bank shall remain entitled to honour and to charge to the relevant account(s) and we shall remain liable for any transactions or withdrawals [and costs, charges or expenses relating thereto] made or authorised under this mandate prior to all cheques, cards or other relevant items being returned to the Bank and any such transactions or withdrawals [and costs, charges or expenses relating thereto] charged to any such account after their return. The Bank shall have no responsibility for recovery of any of these items.
11. The provisions of this mandate do not limit the Bank’s right to block the account(s) or any of them or to refuse to respond to any enquiries or to honour any instructions where it has a right to do so under the terms and conditions for the account.
12. We are satisfied for the Bank to record any telephone conversation between the Bank and us, our employees and agents: agree that except as has been or is otherwise agreed between us in writing, such tape recording shall constitute documentation of any agreement between us and may be produced in evidence: and agree that any such tape recordings are and remain the Bank’s property and are for its own use only.
13. The Bank must be notified in writing if we want to change this mandate. The mandate will remain in force until the Bank has received written revocation of cancellation from the Customer. Any two mandate holders may, acting jointly, add a new mandatory or delete an existing mandatory, any such addition/deletion to be notified to the Bank forthwith in writing, and any such written notification to the Bank to be treated as conclusive proof of the addition/deletion referred to therein.
14. We have provided a copy of our Certification of Incorporation and Memorandum and Articles of Association (or our equivalent company constitutional documents if the Customer was incorporated outside Ireland).
15. We and the persons signing this mandate on behalf of us, hereby represent, warrant, undertake and confirm that we are duly authorised by us to sign this mandate and thereby to bind us hereto and in the manner provided herein.

Electronic Communication

Indemnity

We are satisfied for the Bank to act on any instruction/s communicated by any mandatory, whether by e-mail, telephone, fax or electronically [whether via the internet or otherwise] and in the event of the Bank suffering any cost, expense or loss of any nature as a result of acting in reliance upon any instruction that the Bank reasonably considers to have been made or issued by one or more mandatories and which was not so made or issue, we hereby agree to indemnify the Bank forthwith upon demand against any such cost, expense or loss of any nature so arising.

Consent

It is hereby agreed, that (i) we are satisfied for you to communicate with us by way of unencrypted e-mail, and (ii) you are not liable for (a) any loss or damage of any nature, whether direct or indirect, that may arise as a result of your sending any unencrypted email that contains any information of any nature regarding us or our officers, staff or employees, and/or (b) any damages arising as a result of any virus being passed on or with, or arising from any alteration of, any email message that you may send.

In this Customer Agreement and Mandate ‘We’, ‘we’, ‘us’ and ‘our’ means the Customer [being the company, co-operative, partnership or trust] by for and on behalf of which this mandate is signed.

Authorised Signatory
[Please sign above]
Name (CAPS)
Position:

Authorised Signatory
[Please sign above]
Name (CAPS)
Position:
Section 7 - Board Resolution

EXTRACT FROM THE MINUTES OF A MEETING OF THE BOARD OF DIRECTORS OF [the “Company”]

DULY CONVENED AND HELD ON _______ AT _______ AT _______ A.M./P.M.

Date Place Time

“IT WAS RESOLVED that, notwithstanding any [if any] personal interests of the Directors of the Company it is in the best interests of the Company [direct and indirect] that:

(1) The Corporate and Institutional Banking Customer Agreement, and each component part thereof and each document referred to therein, be and are hereby approved; that

<table>
<thead>
<tr>
<th>Print name of Authorised Signatory</th>
<th>Specimen Signature of Authorised Signatory</th>
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</table>

(both of the persons aforesaid being hereafter referred to as the “Authorised Signatories”) be and are hereby authorised to sign that Customer Agreement, Mandate and associated account opening documentation by for and on behalf of the Company and thereby to bind the Company;

(2) The Authorised Signatories be and are hereby authorised to choose and identify in the Mandate the initial Mandate Holders [the “Mandate Holders” and each a “Mandate Holder”];

(3) Any two Mandate Holders acting jointly, be and are entitled, to authorise the addition of a further Mandate Holder or the removal of an existing Mandate Holder, and any such addition/deletion shall be notified to the Bank forthwith in writing, any such written notification to the Bank to be treated as conclusive proof of the addition/deletion referred to therein if the said notification is signed jointly in writing by any two duly authorised Mandate Holders [except, in the case of an appointment of a new Mandate Holder, that new Mandate Holder];

(4) In these resolutions, as minuted, the following terms shall bear the following meanings: “Bank” means Danske Bank A/S, whether trading in the Republic of Ireland as Danske Bank or otherwise, and any of its subsidiaries or affiliates from time to time; and “Mandate” means the mandate contained in the Danske Bank “Corporate and Institutional Banking Customer Agreement incorporating a banking mandate” to the Bank, tabled before the meeting for its consideration and approval, whether in the form as tabled before the meeting or substantially in the form thereof.
IT IS HEREBY CERTIFIED THAT:

(1) The above is certified as a true extract of a meeting of the Board of Directors of the Company duly convened and held; and

(2) The resolutions set out in the above extract were duly passed in accordance with the constitutional document[s] of the Company (whether the Memorandum and Articles of Association of the Company or otherwise) and have not been amended, revoked, rescinded or superseded; and

(3) The name/s and specimen signature/s set out below are those of the Authorised Signatories:

(4) The terms and conditions have been read, understood and accepted and we have received the Bank’s terms of business.

PLEASE NOTE THAT BY SIGNING BELOW YOU ARE CERTIFYING THE ABOVE MINUTE TO BE TRUE AND ARE ALSO DEEMED TO BE SIGNING THE ABOVE “MANDATE FOR COMPANY – OPENING ACCOUNT(S)”.

<table>
<thead>
<tr>
<th>Date</th>
<th>Name of Chairman/Director (in capital letters)</th>
<th>Signature of Chairman/Director</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Name of Director/Secretary (in capital letters)</td>
<td>Signature of Director/Secretary</td>
</tr>
</tbody>
</table>

Section 8 – How we use Personal Information

To be completed by all individuals who provide the Bank with a copy of their identity and proof of address documents. Please photocopy one of these forms for each individual (pages 21 and 22)

1. Information, including your personal data, provided by you and generated during the course of your relationship with us will be used by us for the purposes of managing our relationship with you including, for example, determining your suitability for, and managing our provision of, a particular financial product or service. We may also use your information for marketing, debt recovery, fraud prevention, and research purposes. We will not collect any more personal data from you than is necessary to fulfil these purposes. We may be required to retain personal data for audit or legal or regulatory reasons for a certain period even if your relationship with us ceases. We will not retain your data for longer than necessary.

2. The Bank, in its absolute discretion, may from time to time temporarily grant its customers unauthorised credit. So, for example, The Bank, may in its absolute discretion elect to facilitate a customer by encashing a cheque/payment that would otherwise be ‘bounced’, or by allowing credit to be drawn temporarily on an account where this has not been duly authorised. Of course The Bank gives no commitment that it will do so in any one instance or that having done so in one instance it will do so again. Moreover, an interest cost will be incurred by the relevant customer. To enable The Bank to facilitate customers in this matter, please note that credit-related questions are asked of all customers seeking to open a current account with The Bank.

3. We may also need to collect, use, process and disclose certain sensitive personal data relating to you (e.g. details of your health record or condition, lifestyle or criminal convictions), for example in circumstances where we arrange life assurance or payment protection insurance, where we arrange life assurance or payment protection insurance, where you require special services, for insurance purposes if you injure yourself on our premises, to process an insurance claim or allow extra time for loan repayments or to understand the purpose of a loan.

4. We may disclose your data and/or sensitive personal data under strict obligations of confidentiality to our agents and/or service providers for the purposes referred to above. We may disclose your data to other members of the Danske Bank Group. We may be obliged to disclose your information, including your personal data and/or sensitive personal data, to our auditors, bankers, legal and other professional advisers and to third parties (including government agencies) as may reasonably be required in connection with the purposes referred to above or pursuant to any law or court order.

5. In the course of your relationship with us, you may occasionally speak with our employees (or persons acting on our behalf) by telephone. To ensure that we provide a quality service, your telephone calls may be recorded. We will treat the recorded information as confidential and will only use it for staff training/quality control purposes, confirming details of your conversations with us, or any other purposes mentioned in this notice.

6. You have the right to ask for a copy of any personal data and/or sensitive personal data held about you (for which we may charge a small fee) and to have any inaccuracies in such personal data and/or sensitive personal data corrected. If you wish to avail of this right, please contact our Data Protection Officer, FREEPOST F1116, 1 Airton Close, Dublin 24.

7. You acknowledge that by signing this notice, you hereby consent to the collection, processing use and disclosures of your information, including your personal data and sensitive personal data, as set out in this notice.

8. In certain instances your data may be transferred outside the European Economic Area and by signing this notice you are deemed to expressly consent to this.

9. In this document: “we”, “us”, “Danske Bank”, the Bank and “our” means Danske Bank A/S, a company incorporated in Denmark, trading in Republic of Ireland as The Bank and having its registered address at 3 Harboumraker Place, IFSC, Dublin 1; and “you” and “your” means the signatory hereto or the business for which such signatory is signing.

10. Subject to the marketing preferences indicated below, we, other group companies and/or third parties carefully selected by us may wish to contact you with information relating to products or services that may be of interest to you. In the event that you cease to be a customer, and subject to the marketing preferences indicated - , we will retain your details and continue to keep you up to date with information relating to products or services which may be of interest to you.
EMAIL COMMUNICATION

Danske Bank A/S trading in the Republic of Ireland as Danske Bank is committed to customer confidentiality however we can communicate with you via unencrypted e-mail. Unless otherwise advised by you in writing, we shall assume, and it is hereby agreed between us, that [i] you are satisfied for us to communicate with you by way of unencrypted e-mail, and [ii] we are not liable for [a] any loss or damage of any nature, whether direct or indirect, that may arise as a result of our sending any unencrypted email that contains any information of any nature regarding you; and [b] any damages arising as a result of any virus being passed on or with, or arising from any alteration of, any e-mail message that we may send.

I agree and consent for you to communicate with me via unencrypted e-mail.

MARKETING PREFERENCES

Danske Bank would like to provide you with further information on new products or services available from ourselves or other companies within our group. You may have a right not to receive this information.

Please tick the box below if you do NOT want to receive this information:  
- [ ] by mail
- [ ] by phone

Please tick the box below if you DO WANT to receive this information:  
- [ ] by e-mail
- [ ] SMS text or picture messaging
- [ ] by fax

If at any time in the future you decide that you do not want to receive any marketing information from us at all, or in any particular form, please let us know by writing to us at: Danske Bank Data Protection Officer, FREEPOST F1116, 1 Airton Close, Dublin 24, (Freefone no: 1800 818 300).

Name: (CAPS) ____________________________________________
Signature: ______________________________________________
Date: __________________________________________________
Email: _________________________________________________

For Bank use only:
Comment added to “Comments & Contacts” section.

Tick box to confirm [ ] & initial here ___________________________
Section 9 – Signature Card

All authorised signatories and account users must complete this form, please photocopy this page for each user.

**Customer Number:**

(For Bank use only)

I hereby give consent to Danske Bank A/S trading as Danske Bank to hold my signature on this form and electronically. The signature will be used when checking a signature on a document.

**Date**

**Signature**

(The signature must be signed in black or blue ink and be kept inside the box)