

(Please download, **type** in all fields and print)



# Bank of Ireland

|  |  |  |  |  |  |  |  |  |  |  |  |  |
|--|--|--|--|--|--|--|--|--|--|--|--|--|
| Account Name 1:  |  |  |  |  |  |  |  |  |  |  |  |  |
| Branch NSC:  |  |  |  |  |  |  |  |  |  |  |  |  |
| NEW ACCOUNT  |  |  |  |  |  |  |  |  |  |  |  |  |
| Current Saving Subtype Specific Ledger Title/ Additional Peripheral Requirements |  |  |  |  |  |  |  |  |  |  |  |  |
| Account 1:   |  |  |  |  |  |  |  |  |  |  |  |  |
| Account 2:   |  |  |  |  |  |  |  |  |  |  |  |  |
| Account 3:   |  |  |  |  |  |  |  |  |  |  |  |  |
| Account 4:   |  |  |  |  |  |  |  |  |  |  |  |  |

If signatories differ from the No.1 A/c a separate Mandate must be enclosed. Statement frequency is defaulted to every 3 months unless requested otherwise. No peripherals will be ordered for the A/cs no.2, 3 and 4 unless requested on the application form.

|   |  |                      |                          |                      |                          |  |                      |                                     |                      |                          |                      |                          |                              |                      |                          |    |                          |
|---|--|----------------------|--------------------------|----------------------|--------------------------|--|----------------------|-------------------------------------|----------------------|--------------------------|----------------------|--------------------------|------------------------------|----------------------|--------------------------|----|--------------------------|
| <b>ACCOUNT TYPE REQUIRED</b>                                  |  | Business             | <input type="checkbox"/> | Agri                 | <input type="checkbox"/> |  |                      |                                     |                      |                          |                      |                          |                              |                      |                          |    |                          |
| <b>ACCOUNT TO BE LINKED?</b>                                  |  | Yes                  | <input type="checkbox"/> | No                   | <input type="checkbox"/> | If yes, please input existing account number |                      | <input type="text"/>                | <input type="text"/> | <input type="text"/>     | <input type="text"/> | <input type="text"/>     | <input type="text"/>         | <input type="text"/> | <input type="text"/>     |    |                          |
| <b>RDC code:</b>  |  | <input type="text"/> | <input type="text"/>     | <input type="text"/> | <input type="text"/>     | <input type="text"/>                         | <input type="text"/> | <b>LOC:</b>                         | <input type="text"/> |                          |                      |                          |                              |                      |                          |    |                          |
| <b>Retail Outlet Number</b> (Branches with sub offices only): |  | <input type="text"/> | <input type="text"/>     | <input type="text"/> | <input type="text"/>     | <input type="text"/>                         | <input type="text"/> | <b>Cleared for funds indicator:</b> | Yes                  | <input type="checkbox"/> | No                   | <input type="checkbox"/> | <b>Business Credit Card:</b> | Yes                  | <input type="checkbox"/> | No | <input type="checkbox"/> |
| <b>Fee Category:</b>  |  | <input type="text"/> | <input type="text"/>     | <b>Credit Grade:</b> | <input type="text"/>     | <input type="text"/>                         | <input type="text"/> | <b>Business Centre Indicator:</b>   | Yes                  | <input type="checkbox"/> | No                   | <input type="checkbox"/> | <b>Register for BOL:</b>     | Yes                  | <input type="checkbox"/> | No | <input type="checkbox"/> |
|   |  |                      |                          |                      |                          |  |                      |                                     |                      |                          |                      |                          | <b>365 Online:</b>           | Yes                  | <input type="checkbox"/> | No | <input type="checkbox"/> |

Standard BCA 50; BSUP 59; other accounts refer to Account Coding Matrix on Insite

ADDITIONAL NOTES PLEASE COMMENT

Experience in sector, Start-up Costs, own input and how funded. Does the customer hold Stock, WIP or Contracts Pending if yes comment worth/value

**VEC (VERY EXCEPTIONAL CIRCUMSTANCES)**

Account opened under VEC ☐ if ticked, branch manager/CSM must sign as the 2nd signatory below

|               |  |
|---------------|--|
| Detail of VEC |  |
|---------------|--|

CONFIRMATION SIGN OFF REQUIRED

Have all the stages of the KYCnet passport been completed and approved?

[illegible]

New ID&V documentation taken, I (account opening official/welcome advisor) declare the attached AML ID&V documentation is a certified true copy of the originals. I confirm AML ID&V documentation is in order and in line with current procedures.

Existing low or medium risk customer, AML screen printout attached.

| Business Activity | Source of Funds |
|-------------------|-----------------|
|                   |                 |

Account application form is fully completed and in order.

Card Mandate and Credit Card Direct Mandate, where applicable, completed and attached.

Card Receivers Name

[illegible]

Business On Line Mandate, where applicable, completed and attached.

**FATCA Reportable** Yes ☐ No ☐ **CRS Reportable** Yes ☐ No ☐

CRS/FATCA FORM 1067R.2 completed and attached ☐ OR CRS FORM 1098R completed and attached for Sole traders ☐

Sequence of documents should be 1. Coversheet 2. Application Form 3. AML Documentation 4. Any other required documents.

Name:  Name:

BLOCK CAPITALS ONLY

Signature:

Sign  
here

Name:

BLOCK CAPITALS ONLY

Signature:

Sign here 

Account Opening Official) \* Please complete Signature 2 for all BOL applications where Signature 1 is not authorised signature.

Staff ID:

Staff ID:

Signature Verification no:

Signature Verification no:

Authorisation No. where customer applying for BOL

Authorisation No. where customer applying for BOL

The Governor and Company of the Bank of Ireland, incorporated by charter in Ireland with limited liability. A tied agent of New Ireland Assurance Company plc, trading as Bank of Ireland Life. Bank of Ireland is regulated by the Central Bank of Ireland. Registered No. C-1. Head Office, 40 Mespil Road, Dublin 4, Ireland.

# Unincorporated Body

Business Current and  
Instant Access Demand Account  
Application Pack



Bank of  
Ireland

\*An unincorporated body is formed when two or more people come together for a non-business common purpose with the intention of forming an unincorporated body. An unincorporated body can include a wide variety of clubs, associations, societies, campaign groups, political parties, schools, charitable and religious non-profit making organisations. An unincorporated body:

- ▶ is not a legal entity
- ▶ is an organisation of persons or bodies (more than one) with an identifiable membership
- ▶ has a membership which is bound together for a common purpose under an identifiable constitution or rules (which may be written or oral)
- ▶ is an organisation that is not recognised by law as being something else (e.g. an incorporated body or partnership)
- ▶ must have an existence distinct from those persons who would be regarded as its members
- ▶ exists where the tie between the persons need not be a legally enforceable contract.

## 5 Steps to opening your Business Account with Bank of Ireland

### Step 1 – Gather the following documentation together:

Where your organisation has a constitution or rules please provide a copy together with an up to date list of Committee members/Elected Officers (on headed paper if available) certified by an Officer/Member of the organisation.

Where your organisation does not have a constitution or rules please provide a letter signed by a principal of the organisation, detailing principals of the organisation, purpose and intended operation of the organisation.

If you are a charity, registered with the revenue commissioners, please provide a charity (CHY or equivalent) number.

### Step 2 – Complete the following forms included in this pack:

- ▶ Account Opening Application form - this provides us with details of your organisation, the services it may require from the Bank.
- ▶ Certified list with details of all the Committee Members or Elected Officers of the organisation and details of any beneficial owners.\*
- ▶ Details provided in this form will be used solely for the purpose of opening and operating the organisation's account(s).
- ▶ Unincorporated Body - Resolution
- ▶ Identification and Acknowledgement form - this form must be completed by persons who need to be identified by the Bank - as per Step 3 below.

\*Beneficial Owners are those individuals who ultimately own or control 25% or more share of the capital or profit or voting rights in the organisation, or who otherwise exercise control over the management of the organisation.

### Step 3 – Comply with identification requirements.

In compliance with legislation to combat money laundering and terrorist financing, the Bank is legally required to identify its customers. Before opening your account we will need proof of the identities and the current permanent residential address of each of the following:

- ▶ Two people who are Committee Members / Elected Officers of the organisation
- ▶ Two people who are Authorised signatories
- ▶ Beneficial Owners\* (if requested by the Bank)

(A committee member/Elected officer and an authorised signatory can be one and same person).

The above people will need to present themselves at the branch where the account is being opened or at any Bank of Ireland branch to produce:

#### Any one of the following with photographic ID to verify their identity:

- ▶ Current passport
- ▶ Current (Irish or UK) full or provisional driving licence
- ▶ National EU ID Card
- ▶ ML10

#### And any one of the following to verify their permanent residential address (all documents must be current):

- ▶ Current utility bill
- ▶ Recent bank statement
- ▶ Tax free allowance certificate
- ▶ Revenue Commissioners documentation

If you are unable to provide any of the above documentation please contact your Business Adviser as other forms of verification may be acceptable.

**Note:** Where individuals are not available to attend in person - a copy of the Photographic ID and two separate address verification documents are required. These copies must be certified by a suitably qualified person (e.g. Garda, Police officer, public notaries or practising Solicitor). Please ask your Business Adviser for details. The person's identity must be verified to the Bank's satisfaction before the account(s) can be opened. The Bank may at its discretion seek further information and or documents to ensure compliance with its legal obligations.

## 5 Steps to opening your Business Account with Bank of Ireland (Cont'd)

- ▶ In accordance with the Foreign Account Tax Compliance Act ('FATCA'), the Bank is required to establish whether the account holder is a U.S. citizen or U.S. resident for tax purposes, or, where the account holder is a passive non-financial entity, whether it is controlled by such persons. Where the Bank is made aware that the account holder is, or has reason to believe it may be, a U.S. citizen or resident in the U.S. for tax purposes or a passive non-financial entity controlled by such person, it may be required to report certain details to the Irish Revenue Commissioners who may, in turn, share this information with the United States Inland Revenue Service.

### Step 4 - Decide what additional services your organisation requires

- ▶ Business Debit Card
- ▶ Business On Line
- ▶ Business Quick Lodge Card
- ▶ Business Credit Card

### Step 5 - Contact your local branch and make an appointment to meet your Business Adviser.

Remember to bring this application form and all the relevant documentation required with you.

### Confirmation

I confirm that the Partnership has received a copy of the following:

- ☐ The Terms of Business
- ☐ New Customer Business Account Terms and Conditions
- ☐ The Schedule of Fees and Charges for Business Customers
- ☐ The Schedule of International Transaction Charges
- ☐ Instant Access Demand Account Terms and Conditions (if applicable)
- ☐ Deposit Guarantee Scheme – Depositor Information Sheet
- ☐ Bank of Ireland's Data Privacy Summary

### Organisation Representative to sign here

Sign  
here 

Name (print)

Date

 /  /  (DD/MM/YYYY)

## Bank Use Only

### Account Numbers

NSC   /   /  A/c no.        RDC       NSC   /   /  A/c no.        BSUP Yes ☐ No ☐

## Account Opening Application Form - for an Unincorporated Body

Please use BLOCK CAPITALS and tick where appropriate

### Account Required

Business Current Account ☐ and/or Instant Access Demand Account ☐

Organisation Name

(as it appears on your

Constitution or Rule book)

(the "organisation")

### Organisation Address

Address line 1

Address line 2

Address line 3

Organisation Address

(BLOCK CAPITALS ONLY)

Organisation Tel.

Organisation Fax

Organisation Email\*

Organisation Web Address\*

Primary Contact Name

Primary Contact Tel.

Organisation's

Main Activity

(Detailed description)

### Correspondence Address

(if different to organisation address)

Time in Business

  Yrs  Mths

Time with Bank of Ireland Group

  Yrs  Mths

Expected Annual Turnover

€

Types of Transactions Expected through the Account (tick all applicable)

Cash ☐ Cheque ☐ Direct Debit / Standing Order ☐ Electronic payments ☐ International payments ☐

Country where established?

Do you require a second Account for VAT purposes?

Yes ☐No ☐

Irish Tax Reference Number

(Required for interest earning Accounts only)

Charity Status Number

(if applicable)

Countries with which you trade outside the EU

### Destination of Interest

 (Complete only for interest bearing accounts)Credit this Account ☐ EFT (BOI Account only) ☐Account Number        NSC     /   /  

### Your Statement Requirements

How often do you require a Statement?

Monthly ☐ Quarterly ☐ Annually ☐ Other ☐ International payments ☐What date of the month would you like your Statement to issue  

\*Optional fields

## Our range of other Products and Services

### Business Debit Card Application Form - 2 Cards Maximum

Business Name  
to appear on card

**This must be the same as the name on the account.**

Name to appear on Card 1  
(max 24 characters)

Signature 1 **Sign here** 

Name to appear on Card 2  
(max 24 characters)

Signature 2 **Sign here** 

A Business Debit Card will be issued to the above applicant(s) who must be an authorised signatory on the account. There are fees and charges associated with the use of the Business Debit Card including Government Stamp Duty. Please see the 'Schedule of Fees and Charges for Business Customers' and 'Schedule of International Transactions Charges Brochure' for details of Fees and Charges.

### Business Quick Lodge Card - (Optional)

Business Name  
to appear on card

**This must be the same as the name on the account.**

We have a number of other services that you may be interested in for your business. Please tick below if you require, or are interested in receiving information regarding, any of the following:

|                   |                          |                    |                          |                     |                          |
|-------------------|--------------------------|--------------------|--------------------------|---------------------|--------------------------|
| Deposits          | <input type="checkbox"/> | Lending/Overdrafts | <input type="checkbox"/> | Electronic Services | <input type="checkbox"/> |
| Asset Finance     | <input type="checkbox"/> | Invoice Finance    | <input type="checkbox"/> | Foreign Exchange    | <input type="checkbox"/> |
| Treasury Services | <input type="checkbox"/> |                    |                          |                     |                          |
| Other             | <input type="checkbox"/> | (please specify)   | <input type="text"/>     |                     |                          |

### Cheque Book

Please indicate which you require:

Standard Cheque Book (50 cheques) ☐

Businesscheck Cheque Book (carbonised) ☐  
- Additional charges apply for this cheque book style

Name to appear on Cheque Book\*

\*This must always show your legal name and if required can also include a trading name as detailed above.

### Optional Consent to Marketing

From time to time Bank of Ireland Group\* would like to let you know about products and services that we believe are relevant to you that may make your life easier or offer you value. Please tick one of the options below:

☐ Email ☐ SMS/Digital Message ☐ Phone Call ☐ Post ☐ No thanks

## Our range of other Products and Services (Cont'd)

### Optional Consent to Analytics

The more you allow us to know about you, the better we can make your experience with the Bank of Ireland Group. By giving us your consent to analyse your individual transactional data we can identify products or offers that are of value to you. Please tick one of the options below:

Yes please ☐ No thanks ☐

You can let us know at any time and free of charge, if you would like us to stop using your data in the ways set out above by calling us on 01 688 3674. Please read the Bank of Ireland Group Data Privacy Summary enclosed with this form which describes how and why we process personal information.

\* Members of the Bank of Ireland Group include: Bank of Ireland, Bank of Ireland Mortgage Bank, Bank of Ireland Insurance Services Limited, Bank of Ireland Leasing Limited and New Ireland Assurance Company plc. A full list of members of the Bank of Ireland Group can be found at [investorrelations.bankofireland.com](http://investorrelations.bankofireland.com).

### Personal Information

Where the organisation has provided personal data to the Bank relating to individuals including but not limited to authorised signatories, administrators, users or beneficial owners, by signing this application, we confirm that the organisation has informed those individuals that personal data relating to them has been or may be disclosed to the Bank and used by the Bank in accordance with Bank of Ireland's Data Privacy Summary provided with this application. More detailed information is available in the full Bank of Ireland Data Privacy Notice which is available on request from the Bank or at [bankofireland.com/privacy](http://bankofireland.com/privacy). This notice is a guide to how the Bank of Ireland Group processes personal data.

## Bank Use Only

All applications verified

Sign  
here 

(Authorised Official)

Signature No.

Date  /  /  (DD/MM/YYYY)

## Bank Use Only

### Account Numbers

NSC   /   /  A/c no.1         A/c no.2         A/c no.3        

## Certified list of Elected Officers/Committee Members/Authorised Signatories and Beneficial Owners

### A. Certified list of Elected Officers/Committee Members and Authorised Signatories

List below the names and details of all of the organisation's Committee members/ Elected Officers and all the Authorised Signatories named in the Resolution:

**1. Name** (BLOCK CAPITALS)

President/Chairperson of the Committee ☐ Authorised Signatory ☐ Irish Resident Yes ☐ No ☐

Date of birth   /   /

Residential Address

**2. Name** (BLOCK CAPITALS)

President/Chairperson of the Committee ☐ Authorised Signatory ☐ Irish Resident Yes ☐ No ☐

Date of birth   /   /

Residential Address

**3. Name** (BLOCK CAPITALS)

President/Chairperson of the Committee ☐ Authorised Signatory ☐ Irish Resident Yes ☐ No ☐

Date of birth   /   /

Residential Address

**4. Name** (BLOCK CAPITALS)

President/Chairperson of the Committee ☐ Authorised Signatory ☐ Irish Resident Yes ☐ No ☐

Date of birth   /   /

Residential Address



## Bank Use Only

### Account Numbers

NSC   /   /  A/c no.1         A/c no.2         A/c no.3        

## Certified list of Elected Officers/Committee Members/Authorised Signatories and Beneficial Owners (Cont'd)

### B. Other Beneficial Owners of the organisation (if any)

List below the names of all Beneficial Owners of the organisation who ultimately own or control 25% or more of the capital or profits or voting rights of the organisation or otherwise exercise control over the management of the organisation. (Not required for non-profit making clubs/societies with constitution or rules)

**Beneficial Owner Name**

Residential Address

Irish Resident Yes ☐ No ☐ Date of birth   /   /     **Beneficial Owner Name**

Residential Address

Irish Resident Yes ☐ No ☐ Date of birth   /   /     **Beneficial Owner Name**

Residential Address

Irish Resident Yes ☐ No ☐ Date of birth   /   /     **Beneficial Owner Name**

Residential Address

Irish Resident Yes ☐ No ☐ Date of birth   /   /     

**I confirm that the information provided herein in respect of the Elected Officers/Committee Members, Authorised Signatories and Beneficial Owners of the organisation is correct.**

Signature 1

**Sign here** 

President/Chairperson of the organisation

Signature 2

**Sign here** 

Elected Officer /Committee member

The above confirmation must be signed by the President/Chairperson of the organisation and one other elected officer/committee member.

## Bank Use Only

### Account Numbers

NSC   /   /  A/c no.1         A/c no.2         A/c no.3        

## Resolution by the Unincorporated Body ("the organisation")

### To: The Governor and Company of the Bank of Ireland ("The Bank").

Please pass the Resolution set out below for business account(s) and online banking facilities (Business On Line and/or 365 Phone and Digital Banking).

At a meeting of the Committee of:

Name of organisation\*

\*Insert name exactly as it appears in the Constitution or Rule Book of your organisation.

(the "organisation") held on the   /   /     there was produced to the meeting a Bank of Ireland Business Account Opening Pack for an Unincorporated body.

Branch where this account will be held

It was resolved that:

#### 1) Account Opening

The Governor and Company of the Bank of Ireland (the "Bank") is hereby requested and authorised to open and or continue one or more accounts in the name of the organisation subject to the Bank's "New Customer Business Account Terms and Conditions", "Conditions of Use" and "Customer Handbook" for Business On Line (online banking), and "Instant Access Demand Account Terms and Conditions" (if applicable), a copy of which together with the Bank's "Terms of Business", "Bank of Ireland's Data Privacy Summary", "Schedule of Fees and Charges for Business Customers", "Schedule of International Transactions Charges" and "Schedule of Fees and Charges for Business On Line" (included in the Business On Line brochure) have been received, read and understood by the organisation.

#### 2) Account Operation & Signing Instructions

The Bank is authorised to honour and negotiate all cheques and other negotiable instruments drawn, made, endorsed or accepted on behalf of the organisation and to act on all instructions relating to the accounts, affairs or transactions of the organisation including instructions to close any of the accounts even where such action may lead to borrowing or cause any of the accounts to be overdrawn or any overdraft to be increased, provided that they are signed on behalf of the organisation by:

Any one of ☐ Any two of ☐ All of ☐ (please tick whichever is applicable) of the following Authorised Signatories

1. Signatory Name

Specimen Signature 

2. Signatory Name

Specimen Signature 

3. Signatory Name

Specimen Signature 

4. Signatory Name

Specimen Signature 

5. Signatory Name

Specimen Signature 

6. Signatory Name

Specimen Signature 

## Resolution by the Unincorporated Body ("the organisation") (Cont'd)

If there are any additional authorised signatories on the account the Bank is to be given a full list of officials authorised to sign, (the list to be provided to the Bank in the format set out above), together with their specimen signatures.

### 3) AUTHORISED USER FOR 365 PHONE AND DIGITAL BANKING ACCESS

**Please only complete this section if using 365 Phone and Digital banking services.**

I/We have been provided with a copy of the Bank of Ireland's standard Terms and Conditions for 365 Phone and Digital Banking and have read and agree to be bound by and fully accept these Terms and Conditions.

I/We have read and Understand the Guidelines "Things you need to know about using 365 phone and digital banking" below.

#### Things you need to know about using 365 phone and digital banking

With 365 phone and digital banking, you can bank anytime, anywhere. It makes managing your bank accounts simple. Online transaction fees are also less costly than paper based payments like cheques.

Your business must nominate a single individual to logon and manage your account(s) and make payments using 365 phone and digital banking. This individual will have sole access and control of the account(s) via 365 phone and digital banking. Once set-up, your Bank account(s) will automatically be registered for e-Statements. You can opt to receive paper statements as well as eStatements by amending the account preference on 365 online. Please note that the individual managing your account will also have the access to change the correspondence address via 365 online.

If this digital banking service is not right for your business, please speak to your Branch about Business On Line. Business On Line is an alternative online banking service for business customers. For more information, visit [www.bankofireland.com](http://www.bankofireland.com).

I/We authorise the following authorised signatory named below to be the sole authorised user of 365 Phone and Digital Banking in respect of the above account, in accordance with the Bank's standard Terms and Conditions.

#### 365 Phone and Digital Banking Signatory

|                      |   |
|----------------------|---|
| Name:                | <input type="text"/>  |
| Signature:           | <input type="text"/>  |
| Date:                | <input type="text"/> <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/>                                       |
| Mobile number:       | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> |
| Email:               | <input type="text"/>  |
| Date of birth:       | <input type="text"/> <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/>                                       |
| Mothers maiden name: | <input type="text"/>  |

The authorised user must be one of the Authorised Signatories named above.

### 4) Changes to the Authorised Signatory List

The Bank be given a list of officials authorised to sign, (the list to be provided to the Bank in the format set out in section 2 above), together with their specimen signatures and that the Bank be given Notice in writing signed by the then President/Chairperson of the Committee of the organisation and any one of the Authorised Signatories (set out in section 2 above) of any change which may occur from time to time in the list of Authorised Signatories and that where there is such a change in the list of Authorised Signatories it will only become effective if made (i) in accordance with this resolution, and (ii) where the notice includes a clearly legible new list of all the Authorised Signatories of the organisation from the date of the change showing the names in block capitals and the specimen signatures for all Authorised Signatories.

### 5) Changes to the President/Chairperson/Beneficial Owners of the Organisation

That the Bank be given **Notice in writing** signed by the then President/Chairperson and any one of the Authorised Signatories (set out in section 2 above) of **any change** which may occur from time to time to **the President/Chairperson/Beneficial Owners of the organisation**. Such Notice to be provided to the Bank as soon as practicable.

6) The Bank is hereby requested to grant accommodation from time to time by way of overdraft, loan or otherwise for the purposes of the organisation, on such terms and conditions as are then current or may be stipulated by the Bank from time to time.

#### 7) Information Provided to the Bank



That we hereby certify the accuracy of the information provided to the Bank for the purpose of opening the account(s) including the information provided in this pack. That the Bank is authorised, in respect of any information and/or copy documents supplied to the Bank to enable the Bank to comply with its obligations to establish the identity of the organisation in accordance with the laws and regulations concerning the prevention of money laundering and terrorist financing ( "anti money laundering provisions") at any time to disclose to, transfer to or send copies thereof to any branch, any other member of the Bank of Ireland Group or any other party as defined in the anti money laundering provisions who may at anytime provide or be requested to provide any services to the organisation.

That any information and or any copy documents which have been supplied to any other member of the Bank of Ireland Group or any branch of the Bank, to enable the Bank to comply with the obligation to establish the identity of the organisation in accordance with the anti money laundering provisions may at any time be disclosed or transferred to, or copies thereof sent by such member or branch to the Bank or another branch of the Bank so as to enable the Bank to comply with its obligations under the anti money laundering provisions. For the benefit of any such member of the Bank of Ireland Group the organisation confirms that such member may act on this authorisation as if it were specifically addressed to such member.

That the Bank is authorised in respect of any information supplied to the Bank relation to the identity of the organisation or in connection with any matter arising from any application made to the Bank to make all and any enquires the Bank considers appropriate or disclose any information contained in this form or any such application to, any third party providing a credit reference service and the organisation confirms that the Bank may disclose information relating to any account (if opened) and its operation to any credit reference agency.

#### 8) Business On Line Facility (If Required)

Where the Business On Line facility is provided, that (You may nominate 1 or 2 Administrators - please complete fields below as appropriate)

|           |  |                                  |
|-----------|--|----------------------------------|
| Mr/Ms     | <input type="text"/>   | <b>Administrator 1</b>           |
| Signature |  <input type="text"/> | (also to sign on page 13) and/or |
| Mr/Ms     | <input type="text"/>   | <b>Administrator 1</b>           |
| Signature |  <input type="text"/> | (also to sign on page 13) and/or |

is/are appointed as Administrator(s) for the organisation (herein together referred to as the "Administrator(s)", as such term is defined in the Conditions of Use.

That the Administrator(s) is authorised:

- a) to confirm in writing to the Bank the identity of the Originating Accounts (as defined in the Conditions of Use) of the organisation in respect of which the Services or any of them will be provided as of the date of execution of the Agreement, together with the identity of the Nomination Account (as defined in the Conditions of Use);
- b) to advise the Bank in writing from time to time of any changes to, deletion or addition of Originating Accounts of the organisation accessed through the Services; and
- c) to perform the other functions identified in the Agreement, as same may be amended from time to time.

That any changes to the identity of the Administrator(s) or either of them shall be notified to the Bank by the then Committee President/Chairperson of the organisation.

The Bank is hereby requested to provide the organisation information relating to its accounts, consisting of the daily available and uncleared balances, the ledger balances, and such treasury information as may be required from time to time ("Password electronic Banking Service") and that the person or any of the persons as appropriate authorised in paragraph 2 hereof, be and each of them is hereby authorised to execute on behalf of the organisation such documentation as may be required for the provision of the Password Electronic Banking Service.

## Resolution by the Unincorporated Body ("the organisation") (Cont'd)

### 9) Amendments to the Resolution


That this resolution shall be communicated to the Bank and shall remain in full force until an amending Resolution shall be passed by the Committee of the organisation and a copy thereof certified by the President/Chairperson of the Meeting, shall be communicated to the Bank.

**10)** Notwithstanding part 8, the Bank be authorised (but not obliged) to suspend transactions on the account where in its sole discretion it reasonably believes it (a) has unclear authority from the organisation on the signatories authorised to transact on the organisation's behalf or (b) has contradictory instructions in relation to the operation of the account from two or more of the Authorised Signatories, Committee Members /Elected Officials or persons whom the Bank believes to be in a position of authority in the organisation and that the Bank be authorised to maintain this suspension until the organisation furnishes a new and clear authority in the form of this document or in another form acceptable to the Bank.

### 11) Confirmation

#### Certified a true copy of original resolution

The organisation shall be bound by, and requires the Bank to act on, the instructions contained in the Resolution above which is hereby certified to be a true copy of the original Resolution.

Signature   Date   /   /

President/Chairperson of the Meeting at which the resolutions were passed  
(This person must be a Committee Member/Elected Officer)

Signature   Date   /   /

Committee Member/Elected Official (this cannot be the same person as the "Chairperson" of the meeting)

## Bank Use Only

### Branch Checklist

Please check that information has been captured on the account application to allow you to complete the following risk assessment.

Business Activity

Do you consider the business activity of the client to be high risk? Yes ☐ No ☐

Was there any element of non face to face contact with the principal(s) of the connection during the application? Yes ☐ No ☐

Are there any non-resident politically exposed persons (PEP) associated with the account/entity? Yes ☐ No ☐

Does the business have any business dealings / trade with Iran? Yes ☐ No ☐

Does the business have any trading partners who deal with / trade with Iran? Yes ☐ No ☐

Does the client intend to have dealings with High/Very High risk countries? Yes ☐ No ☐

Source of Funds  Source of Wealth

Overall Risk Rating\* Standard ☐ High ☐

\*If 'Y' to any of the above questions, relationship should be considered of higher risk.  
All higher risk rated accounts must be referred to Network Governance & Control for sign off prior to account opening. Email: NG&C@boi.com

  (Staff Member) Staff No.

Date   /   /    (DD/MM/YYYY)

## Identification and Acknowledgement Form (1)

Please photocopy where required.

This form should be completed by the individual presenting the Identification & Verification Documents. (The Bank may also, at its discretion, require any of the other Elected Officers/ Committee Members or Beneficial Owners to complete this Form). Two copies of the Form are enclosed in this Application Pack.

Account Name

Account Number

Person to be identified

Relationship of this person to the above account (please tick all applicable)

Authorised Signatory ☐ Elected Officer/ Committee member ☐

### Data Protection

I understand that – unless the Bank has told me differently - the provision of my personal details by me to the Bank for the purposes of this application is a contractual requirement and/or necessary for the Bank to comply with its legal obligations.

By signing this form, I acknowledge that I have read Bank of Ireland's Data Privacy Summary provided with this application.

Please note that more detailed information is available in the full Bank of Ireland Data Privacy Notice which is available on request or at [bankofireland.com/privacy](http://bankofireland.com/privacy). This notice is a guide to how the Bank of Ireland Group processes personal data.

Signed   Date / /

## For Bank Use Only

Is person to be identified an existing Bank of Ireland Group Customer Yes ☐ No ☐

If **YES** Name of Branch/Group Entity

Anti Money Laundering Documentation Screen completed for the above account. Yes ☐

**ID Documentation for the person named above must be confirmed in order.**

Anti Money Laundering Documentation Screen completed for the above account. Yes ☐

With the person's acknowledgment that he/she has been provided with a copy of the Data Protection Summary as detailed above, you can request the Branch/Group Entity who has established his/her identity to update the AML Documentation Screen or provide copies of the ID documentation for your records or you can request him/her to provide the necessary ID documentation.

If **NO** Name and current permanent address must be verified in line with procedures.

Face to Face contact with person being identified No ☐ If **NO**, specify method of contact   
(two forms of address verification must be obtained)

Address Verification 2 x method(s) used   
(for non Face to Face only)

Anti Money Laundering Documentation Screen completed for person named above. Yes ☐

Signed (Staff Member)   Staff No.

Date / /  (DD/MM/YYYY)

Copies of ID material(s) must be attached to this form.

## Identification and Acknowledgement Form (2)

Please photocopy where required.

This form should be completed by the individual presenting the Identification & Verification Documents. (The Bank may also, at its discretion, require any of the other Elected Officers/ Committee Members or Beneficial Owners to complete this Form). Two copies of the Form are enclosed in this Application Pack.

Account Name

Account Number

Person to be identified

Relationship of this person to the above account (please tick all applicable)

Authorised Signatory ☐ Elected Officer/ Committee member ☐

### Data Protection

I understand that – unless the Bank has told me differently - the provision of my personal details by me to the Bank for the purposes of this application is a contractual requirement and/or necessary for the Bank to comply with its legal obligations.

By signing this form, I acknowledge that I have read Bank of Ireland's Data Privacy Summary provided with this application.

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Signed   Date / /

## For Bank Use Only

Is person to be identified an existing Bank of Ireland Group Customer Yes ☐ No ☐

If **YES** Name of Branch/Group Entity

Anti Money Laundering Documentation Screen completed for the above account. Yes ☐

### ID Documentation for the person named above must be confirmed in order.

Anti Money Laundering Documentation Screen completed for the above account. Yes ☐

With the person's acknowledgment that he/she has been provided with a copy of the Data Protection Summary as detailed above, you can request the Branch/Group Entity who has established his/her identity to update the AML Documentation Screen or provide copies of the ID documentation for your records or you can request him/her to provide the necessary ID documentation.

If **NO** Name and current permanent address must be verified in line with procedures.

Face to Face contact with person being identified No ☐ If **NO**, specify method of contact   
(two forms of address verification must be obtained)

Address Verification 2 x method(s) used   
(for non Face to Face only)

Anti Money Laundering Documentation Screen completed for person named above. Yes ☐

Signed (Staff Member)   Staff No.

Date / /  (DD/MM/YYYY)

Copies of ID material(s) must be attached to this form.

## Business On Line Application Form and Legal Agreement

Customer Name

Contact Email Address

### Application & Indemnity

The Customer wishes to access the Services hereinafter more particularly identified and in connection with the use of the Services the Customer is issuing to the Governor and Company of the Bank of Ireland (the "Bank") this Application and Indemnity.

By execution of this Application and Indemnity the Customer:

a) indemnifies and agrees to keep indemnified the Bank against all claims, demands, liabilities, losses, costs (including legal fees on a full indemnity basis), actions, proceedings, charges and expenses whatsoever and howsoever arising which the Bank may incur or suffer by reason of providing the Services to the Customer and including but not limited to; (i) the Bank acting on any instructions received through the Services; (ii) any breach by the Customer of this Application and Indemnity or of the Conditions of Use; (iii) any errors contained in any instructions submitted by the Customer; (iv) any unauthorised borrowings arising by reason of the operation of the Services by the Customer; and authorises the Bank to debit any accounts in the name of the Customer with any sums payable by the Customer under this indemnity, provided always, however, that the Customer shall not incur any liability for any such claims, demands, liabilities, losses, costs, actions, charges and expenses as are referred to in this paragraph where they arise out of any fraud or negligence duly proved on the part of the Bank or its employees. For the avoidance of doubt this indemnification shall also apply to any further electronic banking services provided by the Bank to the Customer, which the Customer applies for (by application of the Administrators or otherwise) subsequent to the date of this Application and Indemnity (including but not limited to the provision of Electronic Funds Transmission Services);

**If you wish to receive an update on the status of your**

**application via text, please provide your mobile phone number here**

- b) hereby confirms to and for the benefit of the Bank that the Administrator may, (notwithstanding the terms of any mandates already provided by such Customer to the Bank in respect of the operation of its accounts) at any time and from time to time by letter in writing to the Bank, amend the provisions of any mandate given by the Customer to the Bank in respect of any Originating Account; (i) by the deletion of certain account(s); (ii) by the addition of certain account(s); or (iii) by the addition and deletion of certain account(s);
- c) acknowledges that the Bank may admit, compromise or reject any claims made upon the Bank in connection with the use of the Services without reference to or authority from the Customer;
- d) acknowledges and agrees that if the Customer has an expressly agreed overdraft facility, that the Services shall be operated at all times within such facility. The Customer further acknowledges and agrees that any implied limit (if any) on any account of the Customer will not under any circumstances be recognised or taken into account in connection with the operation of the Services;
- e) Where the Customer has provided personal data to the Bank relating to individuals including but not limited to authorised signatories, administrators, users or beneficial owners, by signing this Application and Indemnity, we confirm that the Customer has informed those individuals that personal data relating to them has been or may be disclosed to the Bank and used by the Bank in accordance with Bank of Ireland's Data Privacy Summary provided with this Application and Indemnity. More detailed information is available in the full Bank of Ireland Data Privacy Notice which is available on request from the Bank or at [bankofireland.com/privacy](http://bankofireland.com/privacy). This notice is a guide to how the Bank of Ireland Group processes personal data.

The Customer has read and agreed to be bound by this Application and Indemnity and all of its terms and the Conditions of Use and the Customer Handbook, all of which as may be amended from time to time at the Bank's discretion. The Customer acknowledges that the Bank shall not accept any amendments, variations, replacements or substitutions to this Application and Indemnity, the Conditions of Use or the Customer Handbook required by the Customer. Words and phrases not specifically defined in this Application shall have the same meaning as in the Conditions of Use when used in this Application and Indemnity.

This Application and Indemnity dated the   day of   in the year

Authorised Signature  
(Signature)

Sign  
here 

(Block Capitals)

Authorised Signature  
(this cannot be the  
same person as above)

Sign  
here 

(Block Capitals)

of

(Organisation Name)

as authorised by a Resolution, a certified copy of

which is attached, passed by the Committee on the   day of   in the year



## Business On Line Application Form and Legal Agreement (Cont'd)

Register For Business On Line (Tick here) ☐

1. Account Number\*  NSC  -  -  Currency
2. Account Number\*  NSC  -  -  Currency
3. Account Number\*  NSC  -  -  Currency
4. Account Number\*  NSC  -  -  Currency

\*Nominated Account to which monthly subscription fee will be charged

### International Account Number


Account Number  NSC  -  -  Currency

Account Number  NSC  -  -  Currency

Bank of Ireland Credit Card Number

## Bank Use Only

Copies of pages 3, 8, 9, 13, 14, 16 to be sent to Business On Line Support Unit, Bank of Ireland Group Payments, Operations Centre, (1st Floor), Cabinteely, Dublin 18.

Authorised Official **Sign here**   Sig No.

Name  Date  /  /  (DD/MM/YYYY)

(BLOCK CAPITALS)

Email

Telephone  BSUP (applicable) Yes ☐ No ☐

If Yes, Commencement Date  /  /  Finish Date  /  /

Branch Brand

## Administrator Mobile Phone Number for Business On Line Security Codes

Administrators Mobile Phone Country Prefix (please tick appropriate)

+353 ☐ +44 ☐ +1 ☐ Other

Administrator Mobile Phone Number

The Administrator Mobile Phone number will be used when (1) An Administrator requires an activation code to begin their set up of the KeyCode solution and (2) The Administrator Mobile Phone number will be used for necessary service communications which shall include but not be limited to information on service changes, security, service disruption/outages, confirmation on amendments on BOL, application status, contact detail confirmation and payee authentication.

## Daily Payment Control Limit

Daily Payment Control Limit

Your Daily Payment Control Limit is the maximum amount you can send to third parties on Business On Line in one day. It is an important control measure and you should set it to an appropriate figure for your payment requirements.

## Business On Line Administrator Details

### Confidential Administrator Details

The Administrator(s) must complete the Administrator Details application form(s) below.

#### Administrator 1 Details (As identified on page 8)


|                   |   |                    |   |
|-------------------|---|--------------------|---|
| Organisation Name | <input type="text"/>  | Administrator Name | <input type="text"/>  |
| Title             | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> | Email Address      | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> |
| Work Mobile       | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> | Fax                | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> |

I hereby confirm for your purpose the following information, which the Bank will use for identification purposes in dealing with me in my role as Administrator. **(Note: \*All five are mandatory).**

|                       |   |              |                      |
|-----------------------|---|--------------|----------------------|
| Date of Birth         | <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> | Middle Name* | <input type="text"/> |
| Work Phone No*        | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>     |              |                      |
| Mother's Maiden Name* | <input type="text"/>  |              |                      |
| Home Address          | <input type="text"/>  |              |                      |
| Post Code             | <input type="text"/>  |              |                      |

You will receive a link to our online tutorial which will guide you through the main functionality of Business On Line.

**Note:** For security reasons, these details should be kept private by you.

|                                |   |
|--------------------------------|---|
| Administrator 1<br>(Signature) |  <input type="text"/>  |
| Date                           | <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> |

#### Administrator 2 Details (As identified on page 8)


|                   |   |                    |   |
|-------------------|---|--------------------|---|
| Organisation Name | <input type="text"/>  | Administrator Name | <input type="text"/>  |
| Title             | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> | Email Address      | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> |
| Work Phone No*    | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> | Fax                | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> |

I hereby confirm for your purpose the following information, which the Bank will use for identification purposes in dealing with me in my role as Administrator. **(Note: \*All five are mandatory).**

|                       |   |              |                      |
|-----------------------|---|--------------|----------------------|
| Date of Birth         | <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> | Middle Name* | <input type="text"/> |
| Work Mobile           | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>     |              |                      |
| Mother's Maiden Name* | <input type="text"/>  |              |                      |
| Home Address          | <input type="text"/>  |              |                      |
| Post Code             | <input type="text"/>  |              |                      |

You will receive a link to our online tutorial which will guide you through the main functionality of Business On Line.

**Note:** For security reasons, these details should be kept private by you.

|                                |   |
|--------------------------------|---|
| Administrator 2<br>(Signature) |  <input type="text"/>  |
| Date                           | <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> |

## Business Credit Card Application Form

Bank of Ireland's Business Credit Card Account Details    Business Credit Card ☐    Gold Business Credit Card ☐

Company and Company Administrator (Contact to receive summary statement and to access Gold Card Business Online if applicable)

Title    Mr ☐    Mrs ☐    Miss ☐    Ms ☐    Dr ☐    Other   
First Name   
Surname   
Telephone  (Please include full international dialling number)

Email\* (Mandatory)

Company Business Name

Company Address

Company Registration Number

**Business Type**

(Please populate box with relevant letter code - e.g. L = Limited Company)

Limited Company (L)    Sole Trader (S)    Unincorporated Body (U)  
Trust Account (T)    Partnership (P)    Incorporated Society (I)

**Business Status**    Non registered in Ireland ☐    Unincorporated ☐  
Business On Line Customer ☐    Business Start Up ☐

Date Company Formed  No. of Employees

Primary Business Activity (please tick)    Service ☐    Distribution ☐    Manufacturing ☐    Other ☐

Business Activity Description

Preferred Date of the Month for Business Credit Card statement to issue:

3rd ☐    10th ☐    15th ☐    22nd ☐    28th ☐

Note: Automatic payment by Direct Debit 7 banking days after statement date.

Mother's Maiden Name\*     Date of Birth\*   
(Mandatory)    (Mandatory)

Company Password\*   
(Mandatory)

**Company password must be eight characters and a mix of capital letters and numbers.**

\*Mandatory fields for Gold Card Business On Line.

### 1) Optional Consent to Marketing

From time to time Bank of Ireland Group\* would like to let you know about products and services that we believe are relevant to you that may make your life easier or offer you value. Please tick one of the options below:

☐ Email    ☐ SMS/Digital Message    ☐ Phone Call    ☐ Post    ☐ No thanks

### Optional Consent to Analytics

The more you allow us to know about you, the better we can make your experience with the Bank of Ireland Group. By giving us your consent to analyse your individual transactional data we can identify products or offers that are of value to you. Please tick one of the options below:

Yes please ☐    No thanks ☐

You can let us know at any time and free of charge, if you would like us to stop using your data in the ways set out above by calling us on 01 688 3674. Please read the Bank of Ireland Group Data Privacy Summary enclosed with this form which describes how and why we process personal information.

\* Members of the Bank of Ireland Group include: Bank of Ireland, Bank of Ireland Mortgage Bank, Bank of Ireland Insurance Services Limited, Bank of Ireland Leasing Limited and New Ireland Assurance Company plc. A full list of members of the Bank of Ireland Group can be found at [investorrelations.bankofireland.com](http://investorrelations.bankofireland.com).

2) Under the terms of The Mandate dated   /   /     which you hold, I/we/our organisation requests that you arrange to have Bank of Ireland Business Credit Cards issued in the names of the individuals whose names are set out in the list below. It is understood that the Bank of Ireland Business Credit Card Terms and Conditions, a copy of which will be issued to the customers under separate cover ("Terms and Conditions") shall apply to and in respect of all such Cards. Any amendments, from time to time will be advised to you by whatever means the Bank in its discretion deems appropriate.

Signature 1 **Sign here** 

Signature 2 **Sign here** 

Date   /   /

Under the Credit Reporting Act 2013 lenders are required to provide personal and credit information for credit applications and credit agreements of €500 and above to the Central Credit Register. This information will be held on the Central Credit Register and may be used by other lenders when making decisions on your credit applications and credit agreements.

- ▶ get a copy of your credit record from the Central Bank
- ▶ correct any errors on your credit record
- ▶ tell the Central Bank if you suspect you may have been impersonated
- ▶ ask the Central Bank to add a short explanation written by you to your credit record

As part of the application process and ongoing loan management we may carry out credit checks and share information with other registers/credit agencies, other than the Central Credit Register. If we do this, they will keep a record of this information and may give it to other financial institutions that you apply to for credit facilities.

Unique Mandate Reference:  Name of Account Holder:   
(To be completed by the creditor)

Address of Account holder:

## 21 of 32

## Business Credit Card Application Form (Cont'd)

### Signature(s)

Sign  
here 

Date   /   /     (DD/MM/YYYY)

Sign  
here 

Date   /   /     (DD/MM/YYYY)

By signing this mandate form, you authorise (A) BOI Credit Card Centre to send instructions to your bank to debit your account and (B) your bank to debit your account in accordance with the instruction from BOI Credit Card Centre. As part of your rights, you are entitled to a refund from your bank under the terms and conditions of your agreement with your bank. A refund must be claimed within 8 weeks starting from the date on which your account was debited. Your rights are explained in a statement that you can obtain from your bank. Bank of Ireland is regulated by the Central Bank of Ireland.

### 1. Company Name to appear on Card

(Maximum number of characters is 19 - please abbreviate as appropriate. If additional cards are required please supply details on a separate sheet)

### 2. Name to appear on Business Cards

(Please include Mr/Mrs/Miss/Ms/Dr/other)

Date of Birth\*

(Mandatory)

Limit

Mother's Maiden Name\*

(Mandatory)

### 3. Name to appear on Business Cards

(Please include Mr/Mrs/Miss/Ms/Dr/other)

Date of Birth\*

(Mandatory)

Limit

Mother's Maiden Name\*

(Mandatory)

Total Credit Limit required

### Additional Information Mandatory for Gold Card Business Online

1. Full international

phone/mobile number

Employee ID

Cost Centre

Email

2. Full international

phone/mobile number

Employee ID

Cost Centre

Email

## Bank Use Only

Date   /   /     Customer Credit Grade   App. No.

Corp. No.         Acc. No.         NSC.

Mandatory for Corporate and A-C Accounts only. Overall limit approved for connection is €

I confirm that all the AML Documentation for the above customer is correct and held by the branch (reference Bank Account & NSC details listed above) and that all the details provided on this application are accurate. I recommend approval of the facility and the issue of the card(s). If this is a corporate account and A-C managed account, I confirm that the Contingent Liability Account has been opened for the above and I authorise you to open the above account.

Please check that the following sections have been fully completed and signed where appropriate.

Primary Business Activity

Risk Rating Standard ☐ High ☐

Company dealing/associated with a high/very high risk country? Yes ☐ No ☐

Confirmation of ID&V for Beneficial Owners where the Risk Rating is High Yes ☐ No ☐

### Branch Checklist

Beneficial Ownership Section - Completed, photocopied & attached ☐

List of Authorised Cardholders - Completed ☐

Direct Debit Mandate - Completed and signed ☐

Bank Use Only - Completed and signed ☐

### Application must be signed and authorised using your 4 digit number

Print Name

Signature 

Authorised Number

Email

Address

Branch NSC       (NB for FIR Credit) RDC

# FATCA and CRS Self-Certification

Guidance Notes & Glossary of  
Terms for Business /  
Non-Personal Customers

(To accompany paper business account application forms)



**Bank of  
Ireland**



- ▶ The FATCA and CRS Self-Certification Form for Business Customers / Non-Personal Customers should only be completed where the account holder is other than a natural person, that is, organisations such as corporations, partnerships, trusts and other entities.
- ▶ The Self-Certification Form should be completed by, or on the behalf of, the account holder(s).
- ▶ It is the responsibility of the party completing the Self-Certification Form to ensure that the information provided is complete and valid and, additionally, to provide the recipient with any additional documentation, information or replacement forms when requested or required.
- ▶ If you are unsure how to complete this form or do not understand the consequences of not providing information, you should seek independent legal or tax advice. Nothing in these instructions should be construed as legal or tax advice.

## Selecting your Entity Classification

You are required to identify the entity type applicable to your Entity/Organisation. The following questions are designed to assist you with this process. All Sections must be completed as follows:

- ▶ Non-Financial Entities – Complete Sections 1, 2, 3 and 6
- ▶ Financial Institutions – Complete Sections 1, 2, 4, 5 and 6

### Section 1 – Entity/Organisation Details (mandatory)

This must be the same as the information provided in the account opening mandate.

### Section 2 – Tax Residency for FATCA and CRS (mandatory)

- Is your Entity/Organisation a Specified U.S. Person (a Specified U.S. Person includes organisations)?
  - ▶ If Yes: Please indicate this on the Self-Certification Form and provide your U.S. TIN
  - ▶ If No: Please indicate this on the Self-Certification Form
  - ▶ If Don't Know: Please review the definitions in the Glossary section below.
- Is your Entity/Organisation resident for tax purposes in any country other than the U.S. and the Republic of Ireland?
  - ▶ If Yes: Please indicate this on the Self-Certification Form and list all countries where your Entity/Organisation is resident for tax purposes (continuing on a separate sheet if necessary).
    - ▶ For each country please provide the relevant Taxpayer Identification Number ("TIN") or its functional equivalent: this is a unique number or code which will enable the tax authority in that country to identify the organisation.
  - ▶ If No: Please proceed to Section 3 of the Self-Certification Form.

### Section 3 – Non-Financial Entities

**See the Glossary Section for specific definitions.**

If your Entity/Organisation is not a Financial Institution, please complete Section 3. Complete the classifications for both FATCA and CRS.

- ▶ If your organisation is an Active NFE or an Active NFFE, please tick the corresponding field on the Self-Certification Form and proceed to Section 6.
- ▶ If your organisation is a Passive NFE or a Passive NFFE, please tick the corresponding field on the Self-Certification Form and proceed to complete Section 6. You must also complete the Controlling Person Self-Certification Form (Form 4-1070R) with respect to each Controlling Person.
- ▶ If your organisation is an Excepted NFFE, please tick the corresponding field on the Self-Certification Form and proceed to Section 6.
- ▶ If Don't Know: Please review the definitions in the Glossary section below.

## Section 4 – Financial Institutions required for FATCA

**See the Glossary Section for specific definitions.**

If your organisation is a Financial Institution please complete Section 4 to confirm your classification for FATCA.

- ▶ If your organisation is a Financial Institution under FATCA, please indicate this on the Self-Certification Form by selecting the appropriate option (i-iii).
- ▶ If your organisation is a Financial Institution but does not have a GIIN, please indicate this on the Self-Certification Form by selecting the appropriate option (a-d).
- ▶ If Don't Know: Please review the definitions in the Glossary section below.

## Section 5 – Financial Institutions required for CRS

**See the Glossary Section for specific definitions.**

If your organisation is a Financial Institution please complete Section 5 to confirm your classification for CRS.

- ▶ If your organisation is an Investment Entity in a Non-Participating Jurisdiction, please tick the corresponding field on the application form and proceed to complete Section 6. You must also complete the Controlling Person Self-Certification Form (Form 4-1070R) with respect to each Controlling Person.
- ▶ If your organisation is a Financial Institution under CRS, please indicate this on the Self-Certification Form
- ▶ If Don't Know: Please review the definitions in the Glossary section below.

## Section 6 – Declaration and Signature (mandatory)

You must duly sign the Self-Certification declaration and certify that the information provided is correct and accurate.

# Glossary

## FATCA Specific Definitions

### Active Non-Financial Foreign Entity (Active NFFE)

An NFFE will be regarded as an Active NFFE if it meets any one of the following:

- i. Less than 50 per cent of the NFFE's gross income for the preceding calendar year or other appropriate reporting period is passive income and less than 50 per cent of the assets held by the NFFE during the preceding calendar year or other appropriate reporting period are assets that produce or are held for the production of passive income;
- ii. The stock of the NFFE is regularly traded on an established securities market or the NFFE is a Related Entity of an Entity the stock of which is traded on an established securities market;
- iii. The NFFE is organised in a US Territory and all of the owners of the payee are bona fide residents of that US Territory;
- iv. The NFFE is a non-US government, a government of a US Territory, an international organisation, a non-US central bank of issue, or an Entity wholly owned by one or more of the foregoing;
- v. Substantially all of the activities of the NFFE consist of holding (in whole or in part) the outstanding stock of, and providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an NFFE shall not qualify for this status if the NFFE functions (or holds itself out) as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes;
- vi. The NFFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a Financial Institution; provided, that the NFFE shall not qualify for this exception after the date that is 24 months after the date of the initial organisation of the NFFE;
- vii. The NFFE was not a Financial Institution in the past five years, and is in the process of liquidating its assets or is reorganising with the intent to continue or recommence operations in a business other than that of a Financial Institution;
- viii. The NFFE primarily engages in financing and hedging transactions with or for Related Entities that are not Financial Institutions, and does not provide financing or hedging services to any Entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in a business other than that of a Financial Institution; or
- ix. The NFFE meets all of the following requirements:
  - ▶ It is established and maintained in its country of residence exclusively for religious, charitable, scientific, artistic, cultural, or educational purposes;
  - ▶ It is exempt from income tax in its country of residence;
  - ▶ It has no shareholders or members who have a

proprietary or beneficial interest in its income or assets;

- ▶ The applicable laws of the Entity's country of residence or the Entity's formation documents do not permit any income or assets of the Entity to be distributed to, or applied for the benefit of, a private person or non-charitable Entity other than pursuant to the conduct of the Entity's charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the Entity has purchased; and
- ▶ The applicable laws of the Entity's country of residence or the Entity's formation documents require that, upon the Entity's liquidation or dissolution, all of its assets be distributed to a governmental Entity or other non-profit organisation, or escheat to the government of the Entity's country of residence or any political subdivision thereof.

### Agreement

This means the agreement between the Government of Ireland and the Government of the United States of America to Improve International Tax Compliance and to Implement FATCA.

### Certified Deemed Compliant Foreign Financial Institution

A foreign financial institution which meets certain criteria is referred to as a deemed compliant foreign financial institution. Categories of certified deemed compliant financial institution, as listed in the Agreement, include:

- i. Non-Profit Organisations
- ii. Local Client Base Financial Institution.
- iii. Certain Collective Investment Vehicles; i.e.
  - ▶ Where all of the interests in a collective investment vehicle (including debt interests in excess of \$50,000) are held by or through one or more Financial Institutions that are not Non-Participating Financial Institutions, the reporting obligations of any Investment Entity (other than a Financial Institution through which interests in the collective investment vehicle are held) will be deemed fulfilled with respect to interests in the collective investment vehicle.

Categories of certified deemed compliant financial institution, as listed in the U.S regulations, include:

- i. Non registering local banks,
- ii. Financial Institutions with only low value accounts,
- iii. Sponsored closely held investment vehicles,
- iv. Limited Life debt investment entities,
- v. Owner Documented Financial Institutions,
- vi. Certain Investment Advisors and
- vii. Investment Managers who do not maintain Financial Accounts

## Excepted Foreign Financial Institution (Excepted FFI)

The term Excepted FFI refers to the following types of entities which are excluded from the FFI definition;

- i. Holding companies engaged in non-financial business
- ii. Start-up companies for non-financial business
- iii. Liquidating or reorganizing non-financial entities
- iv. Group hedge/financial company which is non-financial and restricted to affiliates
- v. Organised in U.S. Territory

## Excepted Non-Financial Foreign Entity (Excepted NFFE)

The term Excepted NFFE refers to;

- i. Any corporation the stock of which is regularly traded on one or more established securities market (and certain affiliates thereof);
- ii. Any territory entity organized under the laws of a U.S. possession and is directly or indirectly, wholly owned by 1 or more bona fide residents of the possession;
- iii. Any entity that is an active NFFE; or
- iv. Other entities that are excepted NFFEs; i.e. (i) certain non-financial holding companies (ii) certain start-up companies (iii) non-financial entities that are liquidating or emerging from reorganisation or bankruptcy (iv) IRC Section 501(c) entities (other than certain insurance companies) (v) non-profit organisations

## Exempt Beneficial Owner

The term "Exempt Beneficial Owner" means

- i. The Irish Government, any political subdivision of the Irish Government or any wholly owned agency or instrumentality of any one or more of the foregoing including: The National Treasury Management Agency, The National Pensions Reserve Fund and the National Pensions Reserve Fund Commission, and, The National Asset Management Agency;
- ii. The office in Ireland of any institution of the European Union, of the European Investment Bank, the European Bank for Reconstruction and Development, or of any organisation to which the Diplomatic Relations and Immunities Acts 1967 – 2006 apply;
- iii. a Central Bank; or
- iv. A pension trust and any other organisation, as referred to in Article 4(1)(c) (Residence) of the Convention, established in Ireland and maintained exclusively to administer or provide retirement or employee benefits.

## Foreign Financial Institution (FFI)

A FFI refers to an foreign entity that;

- i. Accepts deposits in the ordinary course of a banking or similar business (banks, credit unions),
- ii. Holds financial assets for the account of others as a substantial portion of its business (brokerages, custodians), or
- iii. Is engaged (or holding itself out as being engaged) primarily in the business of investing, reinvesting, or

trading in securities, partnership interests, commodities, or any interest (including a futures or forward contract or option) in such securities, partnership interests, or commodities (mutual funds, private equity funds, hedge funds).

- iv. Is a Specified Insurance Company.

## Global Intermediary Identification Number (GIIN)

The term GIIN refers to an identification number that is assigned to certain financial institutions by the U.S. Internal Revenue Service.

## Investment Entity

The term investment entity means any entity that conducts as a business (or is managed by an entity that conducts as a business) one or more of the following activities or operations for or on behalf of a customer:

- i. Trading in money market instruments (cheques, bills, certificates of deposit, derivatives, etc.); foreign currency; foreign exchange, interest rate, and index instruments; transferable securities; or commodity futures trading;
- ii. Individual and collective portfolio management; or
- iii. Otherwise investing, administering, or managing funds or money on behalf of other persons.

## Local Client Base Financial Institution

This category applies to financial institutions that meet the following criteria (a) licensed and regulated under the laws of the Republic of Ireland (b) have no fixed place of business outside of the Republic of Ireland (c) do not solicit account holders outside of Ireland. For the full list of criteria please refer to Section II, Paragraph B of Annex II of the Agreement.

## Non-Financial Foreign Entity (NFFE)

An "NFFE" means any Non-U.S. Entity that is not a foreign financial institution as defined in relevant U.S. Treasury Regulations, and also includes any Non-U.S. Entity that is resident in Ireland or other partner jurisdiction and that is not a Financial Institution.

## Non-Participating Foreign Financial Institution

The term "Non-Participating Foreign Financial Institution" means a Financial Institution that is not participating in FATCA.

## Non-Profit Organisation

The term "Non-Profit Organisation" refers to;

- i. Charitable organisations approved in accordance with section 848A and Schedule 26A of the Taxes Consolidation Act 1997
- ii. A body established for the promotion of athletic or amateur games or sports that has been granted exemption from tax in accordance with section 235 of the Taxes Consolidation Act 1997 by the Revenue Commissioners.

## Participating Foreign Financial Institution

Some countries have not entered into an agreement for automatic exchange of information with the US. A Participating Foreign Financial Institution is a financial institution resident in such a country which has directly entered into an agreement with the Internal Revenue Service (IRS) in the U.S. to identify U.S. account holders and report on their accounts.

## Partner Jurisdiction Financial Institution (including Irish Financial Institution)

The term "Partner Jurisdiction Financial Institution" means (i) any Financial Institution that is resident in a jurisdiction that has in effect an agreement with the United States to facilitate the implementation of FATCA, but excludes any branch of that Financial Institution that is located outside such jurisdiction.

## Passive Non-Financial Foreign Entity (Passive NFFE)

A "Passive NFFE" means any NFFE that is not (i) an Active NFFE or (ii) a withholding foreign partnership or withholding foreign trust, pursuant to relevant U.S. Treasury Regulations.

## Registered Deemed Compliant Foreign Financial Institutions

The Financial Institutions falling within this category are not included as Deemed Compliant Foreign Financial Institutions under the Agreement. However the institutions are regarded as Registered Deemed Compliant Foreign Financial Institutions under the U.S. Regulations. Categories include:

- i. Non-reporting members of a group of related Participating Foreign Financial Institutions,
- ii. Restricted funds,
- iii. Qualified credit card issuers,
- iv. Sponsored investment entities, or
- v. Controlled foreign corporations.

## Specified U.S. Person

The term "Specified U.S Person" means a U.S. Person, other than: (i) a corporation the stock of which is regularly traded on one or more established securities markets; (ii) any corporation that is a member of the same expanded affiliated group, as defined in section 1471(e) (2) of the U.S. Internal Revenue Code,

as a corporation described in clause (i); (iii) the United States or any wholly owned agency or instrumentality thereof; (iv) any State of the United States, any U.S. Territory, any political subdivision of any of the foregoing, or any wholly owned agency or instrumentality of any one or more of the foregoing; (v) any organisation exempt from taxation under section 501(a) or an individual retirement plan as defined in section 7701(a) (37) of the U.S. Internal Revenue Code; (vi) any bank as defined in section 581 of the U.S. Internal Revenue Code; (vii) any real estate investment trust as defined in section 856 of the U.S. Internal Revenue Code; (viii) any regulated investment company as defined in section 851 of the U.S. Internal Revenue Code or any entity registered with the Securities Exchange Commission under the Investment Company Act of 1940 (15 U.S.C. 80a-64); (ix) any common trust fund as defined in section 584(a) of the U.S. Internal Revenue Code; (x) any trust that is exempt from tax under section 664(c) of the U.S. Internal Revenue Code or that is described in section 4947(a)(1) of the U.S. Internal Revenue Code; (xi) a dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any State; or (xii) a broker as defined in section 6045(c) of the U.S. Internal Revenue Code.

## U.S. Person

The term "U.S. Person" means a U.S. citizen or resident individual, a partnership or corporation organized in the United States or under the laws of the United States or any State thereof, a trust if (i) a court within the United States would have authority under applicable law to render orders or judgments concerning substantially all issues regarding administration of the trust, and (ii) one or more U.S. persons have the authority to control all substantial decisions of the trust, or an estate of a decedent that is a citizen or resident of the United States. These terms should be interpreted in accordance with the U.S. Internal Revenue Code.

## U.S. Territory

The term "U.S. Territory" means American Samoa, the Commonwealth of the Northern Mariana Islands, Guam, the Commonwealth of Puerto Rico, or the U.S. Virgin Islands.

## CRS Specific Definitions

### Active Non-Financial Foreign Entity (Active NFFE)

The term "Active NFE" means any NFE that meets any of the following criteria:

- i. less than 50% of the NFE's gross income for the preceding calendar year or other appropriate reporting period is passive income and less than 50% of the assets held by the NFE during the preceding calendar year or other appropriate reporting period are assets that produce or are held for the production of passive income;
- ii. The stock of the NFE is regularly traded on an established securities market or the NFE is a Related Entity of an Entity the stock of which is regularly traded on an established securities market;
- iii. the NFE is a Governmental Entity, an International Organisation, a Central Bank, or an Entity wholly owned by one or more of the foregoing;
- iv. substantially all of the activities of the NFE consist of holding (in whole or in part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an Entity does not qualify for this status if the Entity functions (or holds itself out) as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes;
- v. the NFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a Financial Institution, provided that the NFE does not qualify for this exception after the date that is 24 months after the date of the initial organisation of the NFE;
- vi. the NFE was not a Financial Institution in the past five years, and is in the process of liquidating its assets or is reorganising with the intent to continue or recommence operations in a business other than that of a Financial Institution;
- vii. the NFE primarily engages in financing and hedging transactions with, or for, Related Entities that are not Financial Institutions, and does not provide financing or hedging services to any Entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in a business other than that of a Financial Institution; or
- viii. the NFE meets all of the following requirements:
  - ▶ It is established and operated in its jurisdiction of residence exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes;
  - ▶ or it is established and operated in its jurisdiction of residence and it is a professional organisation, business league, chamber of commerce, labour organisation, agricultural or horticultural organisation, civic league or an organisation operated exclusively for the promotion of social welfare;

- ▶ it is exempt from income tax in its jurisdiction of residence;
- ▶ it has no shareholders or members who have a proprietary or beneficial interest in its income or assets;
- ▶ the applicable laws of the NFE's jurisdiction of residence or the NFE's formation documents do not permit any income or assets of the NFE to be distributed to, or applied for the benefit of, a private person or non-charitable Entity other than pursuant to the conduct of the NFE's charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the NFE has purchased; and
- ▶ the applicable laws of the NFE's jurisdiction of residence or the NFE's formation documents require that, upon the NFE's liquidation or dissolution, all of its assets be distributed to a Governmental Entity or other non-profit organisation, or escheat to the government of the NFE's jurisdiction of residence or any political subdivision thereof.

### Investment Entity

The term "Investment Entity" means any entity:

- i. that primarily conducts as a business one or more of the following activities or operations for or on behalf of a customer:
  - ▶ trading in money market instruments (cheques, bills, certificates of deposit, derivatives, etc.); foreign exchange; exchange, interest rate and index instruments; transferable securities; or commodity futures trading;
- ii. individual and collective portfolio management; or otherwise investing, administering, or managing financial assets or money on behalf of other persons; or
  - ▶ the gross income of which is primarily attributable to investing, reinvesting, or trading in financial assets, if the entity is managed by another entity that is a Depository Institution, a Custodial Institution, a Specified Insurance Company, or an Investment Entity described in (a) above.

An entity is treated as primarily conducting as a business one or more of the activities described in (a), or an entity's gross income is primarily attributable to investing, reinvesting, or trading in financial assets for purposes of (b), if the entity's gross income attributable to the relevant activities equals or exceeds 50 per cent of the entity's gross income during the shorter of: (i) the three-year period ending on 31 December of the year preceding the year in which the determination is made; or (ii) the period during which the entity has been in existence. The term "Investment Entity" does not include an entity that is an Active Non-Financial Entity because it meets any of the criteria in (iv) to (vii) in the definition of Active Non-Financial Entity.

An Investment Entity that is not tax resident in a CRS participating jurisdiction will be considered to be a Passive NFE.



## Non-Financial Entity

A Non-Financial Entity is any entity that is not a Financial Institution or an entity that is not a Partner Jurisdiction financial Institution.

## Passive Non-Financial Entity (Passive NFE)

A Passive Non-Financial Entity is any Non-Financial Entity that is not an Active Non-Financial Entity.

## Participating Jurisdiction

A country that has adopted the Common Reporting Standard and that may have concluded a (multiple) Competent Authority Agreement with the country in which the entity holds the account. For further information please consult:

[www.oecd.org/ctp/exchange-of-tax-information/MCAA-Signatories.pdf](http://www.oecd.org/ctp/exchange-of-tax-information/MCAA-Signatories.pdf)

# General Terms

## Controlling Persons

The term "Controlling Persons" means the natural persons who exercise control over an Entity. In the case of a trust, such term means the settlor(s), the trustee(s), the protector(s) (if any), the beneficiary(ies) or class(es) of beneficiaries, and any other natural person(s) exercising ultimate effective control over the trust, and in the case of a legal arrangement other than a trust, such term means persons in equivalent or similar positions. The term "Controlling Persons" must be interpreted in a manner consistent with the Financial Action Task Force Recommendations.

## CRS

The OECD Common Reporting Standard (commonly known as 'CRS') refers to the standard for the Automatic Exchange of Financial Account Information in Tax Matters given legislative effect by the Republic of Ireland under Section 891F of the Taxes Consolidation Act 1997.

## Custodial Institution

The term "Custodial Institution" means any entity that holds, as a substantial portion of its business, financial assets for the accounts of others. A substantial portion is where the entity's gross income attributable to the holding of financial assets and related financial services equals or exceeds 20% of the entity's gross income during the shorter of:

- i. The three-year period that ends on 31 December (or the final day of a non-calendar year the account period) prior to the year in which the determination is being made, and
- ii. The period during which the entity has been in existence.

## Depository Institution

The term "Depository Institution" means any Entity that accepts deposits in the ordinary course of a banking or similar business.

## FATCA

The Foreign Account Tax Compliance Act (commonly known as 'FATCA') contained in the US Hire Act 2010 and given legislative effect by the Republic of Ireland under Section 891E of the Taxes Consolidation Act 1997 and subsequent regulations

## Financial Institution

The term "Financial Institution" means a Custodial Institution, a Depository Institution, an Investment Entity, or a Specified Insurance Company as defined in the tax regulations.

## Passive Income

The term "Passive Income" refers generally to the portion of gross income that consists of: dividends (including substitute dividend payments); interest; income equivalent to interest; rents and royalties (other than those derived in the active conduct of a trade or business conducted, at least in part, by employees); annuities; net gains from the sale of property that gives rise to passive income; net gains from certain transaction in commodities; net foreign currency gains; net income from notional principal contracts; amounts received under cash value insurance contracts; and amounts received by an insurance company in connection with its reserves for insurance and annuity contracts.

## Related Entity

An entity is a Related Entity of another entity if either entity controls the other entity, or two entities are under common control. For this purpose control includes direct or indirect ownership of more than 50 per cent of the vote and value in an entity.

## Specified Insurance Company

The term "Specified Insurance Company" means any Entity that is an insurance company (or the holding company of an insurance company) that issues, or is obligated to make payments with respect to, a Cash Value Insurance Contract or an Annuity Contract.

## Tax Regulations

The term 'Tax Regulations' refers to regulations created to enable automatic exchange of information and include the Foreign Account Tax Compliance Act (FATCA) and the OECD Common Reporting Standard (CRS), as given legislative effect in the Republic of Ireland by inclusion in Section 891E and Section 891F of the Taxes Consolidation Act 1997.

## TIN

The term TIN" means the entity or individual's Tax Identification Number.



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