

Limited Company/Limited Liability Partnership Application form

Please complete this form in BLOCK CAPITALS and black ink.

Your information

For details of how we and others will use your information, please refer to our Privacy Notice available at iombank.com/privacynotice or ask your usual contact at the Bank.

When we use and share personal and financial information, we do so on the basis that we have a legitimate interest to prevent fraud and money laundering, to manage our risk and to protect our business and to comply with laws that apply to us (including verifying your identity and assessing the suitability of our products).

1. Business details

Business/Entity Name	<input type="text"/>	
Trading name and aliases (if different)	<input type="text"/>	
Principal trading Address line 1	<input type="text"/>	
Address line 2	<input type="text"/>	
Address line 3	<input type="text"/>	
Address line 4	<input type="text"/>	
Postcode	<input type="text"/>	<input type="text"/>
Registered address (if different to trading address)		
Address line 1	<input type="text"/>	
Address line 2	<input type="text"/>	
Address line 3	<input type="text"/>	
Address line 4	<input type="text"/>	
Postcode	<input type="text"/>	<input type="text"/>
Address for correspondence (if different to trading/registered address)		
Address line 1	<input type="text"/>	
Address line 2	<input type="text"/>	
Address line 3	<input type="text"/>	
Address line 4	<input type="text"/>	
Postcode	<input type="text"/>	<input type="text"/>
Contact name for correspondence	<input type="text"/>	
Business telephone number	<input type="text"/>	extn <input type="text"/>
Business fax number	<input type="text"/>	

Business e-mail address

Legal status of business/entity Limited Company Limited Liability Partnership

Date of incorporation/formation

Country of incorporation/formation

When did/will your business /entity start trading?

Registration number

Are your business premises owned or leased?
Owned Leased

Tax residency - please list below the countries in which the business is resident for tax purposes and provide the corresponding tax reference numbers or local equivalent.

Country Tax reference number

Is the business tax resident in more than 2 countries?
Yes No

If 'Yes', please provide the additional information to your usual contact at the Bank.

Has the Entity Tax Classification Form been completed and attached with this application?

Yes No

Please confirm if the entity has tax arrears or legal proceedings outstanding or has ever been insolvent, bankrupt or had any court proceedings for debt?

Yes No

If 'Yes', please provide details on a separate sheet.

Actual/anticipated* annual sales turnover/expenditure*
£

Actual/anticipated* net profit before tax
£

Financial year-end date

2. Relationship Information

Please provide full answers to each of the questions below, do not leave text boxes blank. Your application may be delayed if you do not complete as requested.

Business activity and ongoing source of funds

Please provide a detailed description of the nature/purpose of business. For example:

- Within which business sector do you trade?
- What Products and Services are offered?

Please provide details of the following activity expected through the account(s) on a monthly basis:

- % value of Cash and/or other credits e.g. Electronic, Direct Debit, Standing Order, Point of Sale, Cheque.
- Number of transactions
- Value of transactions

Where the business is trading

Does the entity deal outside the UK?

Yes No

If "Yes", Please state in which country your main business/activity is located

Please state all countries where you hold material business assets

Please state the main countries from where you receive payments (eg; where your customers are based)

Please state the main countries to which you make payments (eg; where your suppliers are based)

Initial deposit

Please provide details of the source of funds to be introduced into the account(s) and advise on;

- The amount of initial deposit
- How these funds were generated, together with details of source and location they will be remitted from

Source of shareholders'/partners' wealth

Please provide details of where wealth originated i.e. savings from earnings* (please state time period), sale of property*, inheritance* etc, how contribution to start up business has been generated.

Please also provide a signed and dated structure/organisation chart showing the group structure and the jurisdictions of the entities if necessary and the ultimate controlling party or parties.

*The Bank may require you to supply evidence to support the information you have provided.

If you are not locally resident in the jurisdiction where the account is to be domiciled, please provide an explanation for the account.

3. Personal details

Limited Company – please provide details of all parties associated with the business (e.g. directors, co. secretary, authorised signatories and beneficial owners).

Limited Liability Partnership – provide details of all members. If there are more than four parties to the account please also complete the Limited Company and Limited Liability Partnership Additional Party Form (IOM 9045). Please ask a member of staff for a copy.

Your information

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When we use and share personal and financial information, we do so on the basis that we have a legitimate interest to prevent fraud and money laundering, to manage our risk and to protect our business and to comply with laws that apply to us (including verifying your identity and assessing the suitability of our products).

Please give full names and capacity in the business (e.g. beneficial owner (25% or more shareholding*), director, company secretary, partner) below. (Use additional copies of this sheet as required). In certain circumstances we may request further information from all business owners.

* If no person owns 25% or more shareholding, please ensure details are provided of any other person who is able to exercise significant influence or control over the day-to-day running of the business.

Party one

Name

Capacity

% ownership/control

Party two

Name

Capacity

% ownership/control

Party three

Name

Capacity

% ownership/control

Party four

Name

Capacity

% ownership/control

Party five

Name

Capacity

% ownership/control

Are bearer shares in issue anywhere within the ownership structure?

Yes No

Party one

Are you in existing Isle of Man Bank personal account holder?

Yes No

If yes, please provide Account number Sort code

Title Mr Mrs Miss Ms Other If other, please specify

Surname

First name(s)

Middle name(s)

Previous names (including maiden name or change by deed poll)

Are you known by any other name? Yes No If yes, please specify

Principal residential address line 1

Address line 2

Address line 3

Address line 4

Postcode

Date of entry to above address

If resident at above address less than 3 years please state previous address

Previous address line 1

Address line 2

Address line 3

Address line 4

Postcode

Date of entry to above address

If you have lived at any other address in the last 3 years, please advise a member of staff

Date of birth Male Female

Country of birth

Town of birth

Country of permanent residence

Government issued personal identification number of unique identifier (e.g. passport, driving licence etc.)

Nationality

Document type

ID number

Expiry date

Other nationalities/
citizenships

UK National Insurance
Number (or equivalent)

Do you have more than 2 nationalities/citizenships?

Yes No

If 'Yes', please provide the additional information to your usual contact at the Bank.

Country Tax reference number

Are you tax resident in more than 2 countries?

Yes No

If 'Yes', please provide the additional information to your usual contact at the Bank.

Telephone number (home)

Telephone number (business) extn

Mobile telephone number

Email address

Memorable word (Please choose a memorable word of no more than 15 characters. This may be used to confirm certain transactions)

Have you ever been insolvent, bankrupt, sequestered, involved in any court proceedings for debt or made arrangements with your creditors?

Yes No

If yes, please provide full details on a separate sheet.

Do you wish to receive a Business Debit card for use on this account?

Yes No

If yes, please ensure the authority at the end of this application has been completed.

Do you wish to access this account(s) using our online and telephone banking service?

Yes No

If yes, please ensure the authority at the end of this application has been completed.

Declaration and signature(s)

I confirm the personal details provided are complete and correct

Party one signature

Date _____

Party two

Are you an existing Isle of Man Bank personal account holder?

Yes No

If yes, please provide

Account number Sort code

Title

Mr Mrs Miss Ms Other If other, please specify

Surname

First name(s)

Middle name(s)

Previous names (including maiden name or change by deed poll)

Are you known by any other name?

Yes No If yes, please specify

Principal residential address line 1

Address line 2

Address line 3

Address line 4

Postcode

Date of entry to above address

If resident at above address less than 3 years please state previous address

Previous address line 1

Address line 2

Address line 3

Address line 4

Postcode

Date of entry to above address

If you have lived at any other address in the last 3 years, please advise a member of staff

Date of birth

Male Female

Country of birth

Town of birth

Country of permanent residence

Government issued personal identification number of unique identifier (e.g. passport, driving licence etc.)

Nationality

Document type

ID number

Expiry date

Other nationalities/citizenships

UK National Insurance Number (or equivalent)

Do you have more than 2 nationalities/citizenships?

Yes No

If 'Yes', please provide the additional information to your usual contact at the Bank.

Country Tax reference number

Are you tax resident in more than 2 countries?

Yes No

If 'Yes', please provide the additional information to your usual contact at the Bank.

Telephone number (home)
Telephone number (business) extn
Mobile telephone number
E mail address

Memorable word (Please choose a memorable word of no more than 15 characters. This may be used to confirm certain transactions)

Have you ever been insolvent, bankrupt, sequestrated, involved in any court proceedings for debt or made arrangements with your creditors?

Yes No

If yes, please provide full details on a separate sheet.

Do you wish to receive a Business Debit card for use on this account?

Yes No

If yes, please ensure the authority at the end of this application has been completed.

Do you wish to access this account(s) using our online and telephone banking service?

Yes No

If yes, please ensure the authority at the end of this application has been completed.

Declaration and signature(s)

I confirm the personal details provided are complete and correct

Party two signature

Date

Party three

Are you an existing Isle of Man Bank personal account holder?

Yes No

If yes, please provide Account number Sort code

Title Mr Mrs Miss Ms Other If other, please specify

Surname

First name(s)

Middle name(s)

Previous names (including maiden name or change by deed poll)

Are you known by any other name? Yes No If yes, please specify

Principal residential address line 1

Address line 2

Address line 3

Address line 4

Postcode

Date of entry to above address

If resident at above address less than 3 years please state previous address

Previous address line 1

Address line 2

Address line 3

Address line 4

Postcode

Date of entry to above address

If you have lived at any other addresses in the last 3 years, please advise a member of staff

Date of birth Male Female

Country of birth

Town of birth

Country of permanent residence

Government issued personal identification number of unique identifier (e.g. passport, driving licence etc.)

Nationality

Document type

ID number

Expiry date

Other nationalities/citizenships

UK National Insurance Number (or equivalent)

Do you have more than 2 nationalities/citizenships?

Yes No

If 'Yes', please provide the additional information to your usual contact at the Bank.

Country
 Tax reference number

Are you tax resident in more than 2 countries?

Yes No

If 'Yes', please provide the additional information to your usual contact at the Bank.

Telephone number (home)
Telephone number (business) extn
Mobile telephone number
Email address
Memorable word (Please choose a memorable word of no more than 15 characters. This may be used to confirm certain transactions)

Have you ever been insolvent, bankrupt, sequestrated, involved in any court proceedings for debt or made arrangements with your creditors?

Yes No

If yes, please provide full details on a separate sheet.

Do you wish to receive a Business Debit card for use on this account?

Yes No

If yes, please ensure the authority at the end of this application has been completed.

Do you wish to access this account(s) using our online and telephone banking service?

Yes No

If yes, please ensure the authority at the end of this application has been completed.

Declaration and signature(s)

I confirm the personal details provided are complete and correct

Party three signature

Date

Party four

Are you an existing Isle of Man Bank personal account holder?

Yes No

If yes, please provide Account number Sort code
Title Mr Mrs Miss Ms Other If other, please specify

Surname

First name(s)

Middle name(s)

Previous names (including maiden name or change by deed poll)

Are you known by any other name?

Yes No If yes, please specify

Principal residential address line 1

Address line 2

Address line 3

Address line 4

Postcode

Date of entry to above address

If resident at above address less than 3 years please state previous address

Previous address line 1

Address line 2

Address line 3

Address line 4

Postcode

Date of entry to above address

If you have lived at any other addresses in the last 3 years, please advise a member of staff

Date of birth

 Male Female

Country of birth

Town of birth

Country of permanent residence

Government issued personal identification number of unique identifier (e.g. passport, driving licence etc.)

Nationality

Document type

ID number

Expiry date

Other nationalities/citizenships

UK National Insurance Number (or equivalent)

Do you have more than 2 nationalities/citizenships?

Yes No

If 'Yes', please provide the additional information to your usual contact at the Bank.

Country

Tax reference number

Are you tax resident in more than 2 countries?

Yes No

If 'Yes', please provide the additional information to your usual contact at the Bank.

Telephone number (home)

Telephone number (business) extn

Mobile telephone number

Email address

Memorable word (Please choose a memorable word of no more than 15 characters. This may be used to confirm certain transactions)

Have you ever been insolvent, bankrupt, sequestrated, involved in any court proceedings for debt or made arrangements with your creditors?
 Yes No

If yes, please provide full details on a separate sheet.

Do you wish to receive a Business Debit card for use on this account?

Yes No

If yes, please ensure the authority at the end of this application has been completed.

Do you wish to access this account(s) using our online banking service?

Yes No

If yes, please ensure the authority at the end of this application has been completed.

Declaration and signature(s)

I confirm the personal details provided are complete and correct

Party four signature

Date _____

4. Banking services

Please select which of the following features you require from your business current account

Cheque book: With 20 cheques With 60 cheques

Paying in book: With counterfoil In duplicate In triplicate

Monthly statements: Please let us know which day of the month you prefer

5. Finance

Does your business require finance? Overdraft Loan No finance required

Please specify amount of finance required £

All finance is subject to status. You will need to provide further information. This does not constitute a binding offer or commitment by the Bank. Any formal offer would be subject to status, credit approval and the completion of documentation satisfactory to the Bank.

(c) With other Third Parties

The information provided in this application may be used for compliance with legal and regulatory screening requirements, including confirming your eligibility to hold a UK bank account and sanctions screening.

We may be required to disclose certain information to regulators, tax authorities, government bodies and similar organisations around the world, including the name, address, tax number, account number(s), total gross amount of interest paid or credited to the account and the balance or value of the account(s) of our customers.

Marketing information

Isle of Man Bank would like to keep you informed about products, services and offers that we believe may be of interest to you. If you would prefer not to receive this information by any or all of the methods below, please place a cross in the relevant boxes (if you leave these boxes blank we will assume that you are happy to be contacted by these methods):

Letter Phone Email Text

Isle of Man Bank will not share your information with third parties for their own marketing purposes without your permission.

Communications about your account

Notwithstanding your marketing choices above, we will contact you with information relevant to the operation and maintenance of your account by a variety of means including online banking, mobile banking, email, text message, post and/or telephone.

Confirming your agreement

By making this application the Limited Company / Limited Liability Partnership confirms that you have read and understood how we may use your information in the way described in this form (including the 'Keeping you informed' section) and in the associated Privacy Notice at iombank.com/privacynotice and warrants that each individual for whom personal details are provided agrees to the use of their personal information in the same way.

Limited Company

Excerpt from minutes of meeting of the directors of:

Full name of company

held at

on

The following documents were considered

Non Personal Terms

Business Account Charges

It was resolved that the Company requests and authorises Isle of Man Bank to open the bank account(s) as requested and the Company agrees it will be bound by the Terms and Conditions applying to its accounts with Isle of Man Bank as advised from time to time.

Limited Company declaration

I/We certify that the above is a true excerpt from the recorded minutes of a meeting of the directors of the company, at which meeting the quorum required by the Company's articles of association was present and that the specimen signatures are correct.

Declaration and signature of director and company secretary on behalf of the company

On behalf of (the Company)

Director

Name (in full)

Director's signature

Date

Limited Liability Partnership

Excerpt from minutes of meeting of the members of:

Full name of Limited Liability Partnership

held at

on

The following documents were considered

Non Personal Terms

Business Account Charges

It was resolved that the Limited Liability Partnership requests and authorises Isle of Man Bank to open the bank account(s) as requested and the Limited Liability Partnership agrees it will be bound by the Terms and Conditions applying to its accounts with Isle of Man Bank as advised from time to time.

Limited Liability Partnership declaration

I/We certify that the above is a true excerpt from the recorded minutes of a meeting of the members of the Limited Liability Partnership at which (please mark with a cross the relevant box)

The majority of the members of the Limited Liability Partnership agreed to these resolutions

OR

These resolutions were agreed by the members in accordance with the terms of the Limited Liability Partnership agreement (please provide a certified copy of the agreement)

Declaration and signature(s) of the member(s) on behalf of the Limited Liability Partnership

On behalf of (the Limited Liability Partnership)

Partner

Name (in full)

Partner's signature

Date _____

Position held _____

Partner

Name (in full)

Partner's signature

Date _____

Position held _____

Please mark with a cross to confirm a copy of your Certificate of Incorporation is attached

Please mark with a cross to confirm a certified copy of your Limited Liability Partnership agreement is attached

To be certified as correct by the chairman of the meeting unless the terms of the Limited Liability Partnership agreement requires an alternative method of certification.

Debit card for Limited Companies and Limited Liability Partnerships (LLP) Mandate

Resolution

Debit card applications must be authorised by a Resolution of the Board of Directors of a Company or the Members of a Limited Liability Partnership.

A meeting of the Board of Directors/Members of _____
(insert name of company/LLP)

('the Customer') was held on _____
(insert date)

At this meeting _____
(insert name(s))

was authorised to apply for debit card(s) on behalf of the Customer. The meeting also agreed and accepted the following:

- Isle of Man Bank ('the Bank') should be asked to issue the number of cards (and any cards which renew, supplement or replace them) (each with a PIN number) detailed on the application form. The same person(s) may request changes in daily or weekly cash machines limits.
- The Non-Personal Terms provided by the Bank, a copy of which is available from the Bank on request.
- The debit card will have a cash withdrawal facility and debit card facility and can be used in accordance with the debit card Conditions of Use as:
 - A cash card to obtain cash from cash machines (both in the United Kingdom, Channel Islands, Isle of Man, Gibraltar and abroad) or concurrently with a debit card purchase as part of an overall transaction; and
 - A payment or debit card to pay for goods and services (in the United Kingdom, Channel Islands, Isle of Man, Gibraltar and abroad) both where a signature is required to give authority for a purchase and where payment for goods and services can be effected where a signature is not required eg ordering goods over the telephone or by mail order.
- When used as a payment or debit card, including debit card purchases combined with a concurrent cash withdrawal, the limit on the amount of funds which can be used will be the amount of available funds which may be in place on the account nominated on the debit card or application form. Available funds are the amount of cleared funds held on the nominated account and any agreed overdraft facility.
- When used to obtain cash from cash machines, the amount of cash available will be restricted to that particular card's agreed limit (in amount and time) or the available funds which ever is lower.
- Any account of the Customer for the time being may be debited as a result of card use. If card use results in an unarranged overdraft then the Customer nevertheless accepts liability for any such overdraft.
- It is accepted that any card can be used so as to order cheque books and statements and to obtain details of the balance on an account.
- This application is in addition to and does not affect the Customer's existing mandate to the Bank. The Bank may continue to rely upon this resolution until revoked in writing by a suitably authorised notice to the Bank.

Debit card/Application Form should be signed by the person(s) named by this resolution and in accordance with the mandate operating the account.

I/we certify that the above Resolution was passed.

Signed by: _____ Full name _____

Official position _____ Date _____

Signed by: _____ Full name _____

Official position _____ Date _____

- for a company, the Chairman of the meeting (who must be a Director) and the Secretary
- for an LLP, the Chairman of the meeting (who must be a Member)

*Delete as appropriate

Online and Telephone Banking - Limited Company

To apply for Online and Telephone Banking print off and complete the application form. A separate application must be made for each person who is to be given access to Online Banking. We can only accept applications from customers aged 16 or over.

Board Resolution

To: The Royal Bank of Scotland International Limited trading as Isle of Man Bank (Isle of Man Bank).

The Company is applying for Online and Telephone Banking facilities ("the Service") on the accounts in the name of the Company in the terms of the Resolution below.

Name of company

At a meeting of the Directors of the company, held on the

The application by (name)

The Authorised User for the Service detailed above was considered and it was resolved that:

1. The Authorised User is authorised without further confirmation, and notwithstanding the existing Bank Mandate, which remains fully in force, to give the Bank instructions by means of the Service.
2. This includes:
 - (i) Providing details of and making payments of any amount to any payee (and to authorise the payment of any charges which may be incurred) and to debit any of the Company's accounts with the cost notwithstanding that any such debit may cause the account to become overdrawn.
 - (ii) To instruct the Bank to include any account of the customer in the Service.
 - (iii) To instruct the Bank to exchange one currency for another at a rate offered by the Bank.
 - (iv) To enroll in and use any further application or service which may be accessed or authorised by the Authorised User through the Service in accordance with any terms applying from time to time and to provide the Bank with instructions to make payments and other transactions and incur costs through the application or service and debit any of the Company's accounts accordingly notwithstanding that any such debit may cause the account to become overdrawn.
3. It was acknowledged that the Authorised User may also use the Service to access and carry out transactions on his/her personal accounts using the same security codes as those used for the Company's accounts. It was also acknowledged that, by allowing the Authorised User to set up his/her personal accounts on the service, the Authorised User would have the ability to use the service to make transfers from the accounts of the Company to the Authorised User's personal accounts.
4. The Authorised User confirms that they have no objection to their personal information being used as described.

I certify that the Resolution set out in Section 5 was passed at a meeting at which a quorum was present or by written resolution signed by all the Directors.

Company Secretary/
Director*

Signature

Date

Online and Telephone Banking - Limited Liability Partnership

To apply for Online and Telephone Banking print off and complete the application form. A separate application must be made for each person who is to be given access to Online Banking. We can only accept applications from customers aged 16 or over.

Limited Liability Partnership Authority and Resolution

To: The Royal Bank of Scotland International Limited trading as Isle of Man Bank (Isle of Man Bank).

I/we confirm that on behalf of the LLP we wish to apply for Online and Telephone Banking facilities ("the Service") on the accounts in the name of the LLP in the terms of the Resolution below.

I/we acknowledge that by this authority until cancelled in writing to the Bank we permit any Authorised User without further authority, notwithstanding any mandate instructions which may apply to our accounts from time to time:

- To view the accounts and transactions of the LLP
- To set up details of and make payments to any payee without limit (except as limited by the Service or further service) for example (but not limited to) the Mobile Banking service and debit our account
- To ask the Bank to exchange one currency for another
- To enable the use of any further service which may be provided through the Service and through the further Service.

The Chairperson of the LLP Members' meeting must sign this resolution.

LLP name

At a meeting of the Members of the LLP held on the Date

The application by (provide full names of each Authorised User):

Authorised user 1

Authorised user 2

Authorised user 3

The Authorised user for the Service detailed above was considered and it was resolved by the members that:

1. The application and the terms for the Service (now produced to the meeting) be approved and that the Authorised user is authorised to sign the application form and agree to the terms of the Service for and on behalf of the LLP in respect of the LLP's account(s).
2. The Authorised user be authorised to sign any documentation in addition to the application form, which may be necessary from time to time for the provision of the Service.
3. The Authorised User is authorised without further confirmation, and notwithstanding the existing mandate provided to the Bank by the Company which remains fully in force except for instructions provided by means of the Service or other application or service enabled by use of the Service, to give the Bank instructions by means of the Service, which for the avoidance of doubt includes (without limitation).

Providing details of and making payments of any amount to any payee (and to authorise the payment of any charges which may be incurred) and to debit any of the Company's accounts with the cost notwithstanding that any such debit may cause the account to become overdrawn.

To instruct the Bank to include any account of the customer in the Service.

To instruct the Bank to exchange one currency for another at a rate offered by the Bank.

To enroll in and use any further application or service which may be accessed or authorised by the Authorised User through the Service in accordance with any terms applying from time to time and to provide the Bank with instructions to make payments and other transactions and incur costs through the application or service and debit any of the Company's accounts accordingly notwithstanding that any such debit may cause the account to become overdrawn.

4. It was acknowledged that the Authorised user may also use the service to access and carry out transactions on his/her personal accounts using the same security codes as those used for the LLP's accounts. It was also acknowledged that, by allowing the Authorised user to set up his/her personal accounts on the Service, the Authorised user would have the ability to use the Service to make transfers from the accounts of the LLP to the Authorised user's personal accounts.

5. The Authorised User confirm they have no objection about their personal information being used as described.

Certified that the above resolutions were duly passed and duly signed by the chairperson.

Signed by the Chairperson of the LLP Members' meeting.

Name

Signature

Date

The Royal Bank of Scotland International Limited trading as Isle of Man Bank (Isle of Man Bank). Registered Office: Royal Bank House, 71 Bath Street, St Helier, Jersey JE4 8PJ. Tel. 01534 282850. Regulated by the Jersey Financial Services Commission.

Isle of Man business address: 2 Athol Street, Douglas, Isle of Man, IM99 1AN. Tel. 01624 637000. Licensed by the Isle of Man Financial Services Authority in respect of Deposit Taking, Investment Business and registered as a General Insurance Intermediary.

Isle of Man Bank is a member of the Isle of Man Depositors' Compensation Scheme (DCS) as set out in the Depositors' Compensation Scheme Regulations 2010. To understand your eligibility under the scheme you may wish to visit <https://www.iomfsa.im/consumer-material/isle-of-man-depositors-compensation-scheme-dcs/>

Isle of Man Bank is a member of NatWest Group. NatWest Group plc - Registered in Scotland No 45551. Registered office: 36 St Andrew Square, Edinburgh EH2 2YB. The latest report and accounts are available at www.investors.natwestgroup.com. Isle of Man Bank places funds with other parts of NatWest Group and thus its financial standing is linked to the Group. Depositors may wish to form their own view on the financial standing of Isle of Man Bank and the Group based on publicly available information. The latest report and accounts are available at www.iombank.com/financial-results

Customers are advised that Isle of Man Bank is part of NatWest Group plc ("NatWest Group"). NatWest Group companies in the UK and elsewhere provide support for our Online Banking service and can access your account data.

As at 31 December 2019, The Royal Bank of Scotland International Limited's paid-up capital and reserves exceeded £1,581.2 million. UK resident depositors may be subject to declaration and taxation of resulting income.

Calls may be recorded.

If you are not satisfied with any of our products or services, we have a complaints procedure that you can use. A leaflet, giving details of the procedure, is available from your branch upon request.