

Application for personal account/s FNB Channel Islands



This form may be completed electronically or printed out and completed by hand.

Should you require any assistance with the completion of this form, please contact your private advisor/relationship manager or the FNBCI Service Suite:

SA local 087 730 6010 | **SA international** +27 11 369 1500 | **UK/Guernsey** +44 1481 748 138 | **Email** info@fnbci.co.uk

Existing FNB/RMB Private Bank customer

Yes		No	
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If yes, account number

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Personal information

First name		Surname			
Middle name/s		Title			
Gender		Previous/maiden name			
Marital status		Number of dependents			
ID/Passport number		Date of birth			
City/town of birth		Country of birth			
Citizenship		Country of permanent residence			
Nationality		Do you hold a dual/multiple nationalities/citizenship?	Yes		No
If yes, please provide details					
Highest qualification		Date qualified			

Preferred contact method

Telephone		SMS		Email	
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Home phone number		Work phone number	
Mobile phone number		Email address	

Residential status

Homeowner		Tenant		Other	
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Property bonded

Yes		No	
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Residential address

Street address			
Suburb		City	
Country		Postal code	

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Postal address

Same as residential address

Yes		No	
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PO Box number		Country	
Suburb		City	
Postal code			

Employment information

Employment status

Permanent		Self-employed		Contract	
Unemployed		Retired			

Permanent, self-employed and contract work

Employer/company name			
Occupation		Gross annual income	
Currency		Nature of business	
Number of months employed/ self-employed			

Unemployed

If unemployed, please state reasons of unemployment, previous occupations, employers and nature of business

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Retirement

Retired (if retired, please state previous occupations and employers)

Employer name		Occupation	
Gross annual income		Currency	
Number of months employed		Nature of business	
Number of months retired			

If with current employer for less than 6 months, please also supply details of previous employment

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Tax information

Are you a USA Green Card holder?

Yes		No	
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Are you a resident for the purposes of any tax in multiple jurisdictions?

Yes		No	
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If yes, please indicate all the jurisdictions in which you are a resident for the purposes of any tax (please note at least one jurisdiction must be provided for the application to be valid)

Jurisdiction	Tax identity number*	Reason for no tax number**	
		I don't have a tax number issued	I don't know my tax number

*Or functional equivalent such as ID number, social security number, national insurance number if the jurisdiction does not issue tax identity numbers.

**Please note some jurisdictions require us to obtain a tax number which may necessitate us following up with you to obtain the number should you not provide it on this form.

Product selection

Please indicate your choice of account, currency and term below

Account

Current account	
Call account	
32-Day notice account	
Fixed deposits	

Currency

Only available in sterling			
sterling		euro	
sterling		euro	
		US dollar	

GBP	3 months		6 months		12 months		18 months		24 months		36 months	
USD	3 months		6 months		12 months		18 months		24 months		36 months	
EUR	3 months		6 months		12 months		18 months		24 months		36 months	

Please note, an FNB Channel Islands Current/Call Account must be opened in order to fund the 32-Day Notice/Fixed Deposit Account. FNB Channel Islands Current/Call Account to be in the same currency as the 32-Day Notice/Fixed Deposit Account.

Interest instruction

Pay Interest into my FNB Channel Islands Call Account		Pay Interest into my FNB Channel Islands Current Account		Capitalise interest	
I would like to zero rate my credit interest on my Current account		I would like to zero rate my credit interest on my Call account			

Please note that by selecting the zero credit interest option, you will not earn any interest on your accounts.

Please note this is not a Shari'ah compliant account.

Nominated FNB Channel Islands account

Current Account		Call Account	
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Nominated account is an FNBCI account that funds are to be paid out to when notice is up or on maturity of the 32-Day/Fixed Deposit Account

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Value added services

Global beneficiary (add your FNBCI account as a beneficiary on your SA online profile)	
InContact (transaction notifications)	

Notifications

Type

SMS		Email		Both	
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Timing

Business hours		24 hours a day	
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Purpose of account

What are the main reasons for opening the account? (e.g. diversify currencies, savings, investments, overseas use)

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What is the total anticipated value of deposits in the first 12 months?

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What is the total expected annual value of deposits to this/these account/s thereafter?

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Source of wealth / source of funds

It is a regulatory requirement for the legitimacy of the source of wealth and the source of funds to be determined for all applicants. In order to validate the legitimacy we require documentary evidence.

Source of wealth

Please give details of how you've accumulated your overall wealth and asset value (e.g. career earnings, inheritance, managing your own business)

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Source of funds

Please give details of how the account will be funded (select as many options as applicable)

Salary		Commissions earned		Social grants		Inheritance	
Asset disposal		Sponsorship / donations		Maintenance		Royalty income	
Rental income		Insurance payout		Court order		Rewards earned	
Interest		Allowance		Student grants		Investment income / capital	
Dividends		Proceeds from own business		Prize winnings		Pension	
Gifts		Other					

If 'Other' is selected please elaborate below

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Where will the funds for the account/s with FNBCI flow from? (e.g. country, bank, company)

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Document provided in support of application

Important: Documentation to be submitted is to be either in original or electronic format. If neither are available, please see number 11 under your consents and declarations section.

Source of wealth / funds	Examples of evidence	
Income from employment	A recent pay slip	
	Written confirmation of annual salary signed by employer	
	Bonus/ incentive scheme awards	
	Dividends/share awards	
	Tax return	
Inheritance	Will or grant of probate/executorship	
	Legal correspondence (basic information including full name of the deceased and how this person accumulated his/her wealth during his/her life (employment information))	
Self-employed/business owner	Correspondence from business banker	
	Payslip	
	Tax return	
	Letter from accountant confirming earnings	
	Company financials	
Property sale	Contract of sale	
	Legal correspondence	
Divorce settlement	Court order	
	Legal correspondence	
Savings / Investments	Savings statement / investment schedule	

Politically Exposed Persons (PEPs)

Are you, or have you, or any of your family or close associates ever been a PEP?

Yes	No
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If the answer to the above question is yes, please provide details.

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'PEP' means, without limitation, heads of state or heads of government, senior politicians and other important officials of political parties, senior government officials, senior members of the judiciary, senior military officers; and senior executives of state-owned body corporates; this includes a person who is, or has been at any time, entrusted with a prominent function by an international organisation (e.g. UN, NATO, World Bank).

'Family' means parents, brothers, sisters, spouse, partner, children, grandparents, grandchildren, aunts, uncles, nieces, nephews, brothers-in-law, sisters-in-law, parents-in-law.

'Close associate' means a person who is widely known to maintain a close business relationship with a PEP, or a person who is in a position to conduct substantial financial transactions on behalf of a PEP.

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Your consents and declarations

(by signing this form I agree to and confirm the following)

1. I warrant that the information and documentation that has been and will be submitted is true, correct and of authentic origin; including information about my residency and citizenship for local and international tax purposes, and that I will inform FNB Channel Islands if it changes.
2. I hereby undertake to inform FNB Channel Islands ('the bank') of any facts or circumstances that could prejudice the bank's rights or should any of the information which I have provided change.
3. I hereby confirm that I have read and understood the general terms and conditions.
4. To avail of this solution, we understand that we will be required to provide instructions and consent that the FirstRand Group (as defined in the FirstRand Group Customer Privacy Notice available on the bank's website) may:
 - obtain and use our information from the credit bureau and third-party qualification data providers to conduct ongoing assessments to determine eligibility for and the appropriateness of the ongoing supply of this solution (the product you are applying for)
 - obtain and share information about us with the South African Fraud Prevention Services and/or the credit bureau for financial crime detection, prevention and prosecution purposes or if the bank reasonably believes that we have provided any false and/or misleading information and/or documents to the bank

Please note that if you withhold or withdraw this instruction and consent it will impact your application or ongoing use of this solution.

5. My choice was made based on the product information given to me, including all the different features, benefits and pricing options and fees applicable to my chosen product/s and service/s which enabled me to make an informed decision. I acknowledge that the information about fees is available on www.fnbci.co.uk
6. Statements will now be available on the App/Online Banking, if you wish to change the method of delivery of your statement, you may contact the FNBCI Service Suite or your Private Advisor.
7. I indemnify the bank against any liability for any loss or damage suffered by me as a result of inaccurate or incomplete information contained herein and/or as a result of the disclosure or furnishing of any information which I provided to the bank or which the bank obtained with my consent.
8. I hereby confirm that:
 - 8.1. I agree to be bound by the bank's terms and conditions applicable to the accounts/facilities applied for and which are available on www.fnbci.co.uk
 - 8.2. I acknowledge that the bank may at its discretion amend the terms and conditions applicable from time to time;
 - 8.3. Should I not understand any of the bank's terms and conditions, I undertake to contact the bank for an explanation and/or clarification as required;
 - 8.4. I request and authorise the bank to open the account(s) as indicated and as subsequently requested from your products and services from time to time in this application form in the name of the applicant;
 - 8.5. I will not make use of the products and services until the bank approves my application; and
 - 8.6. I understand and accept that the bank reserves the right to decline this application for any reason.

9. Verification of identity

- 9.1. The bank is required by current legislation and guidance recognised by South Africa and Guernsey to obtain evidence of my name, address, date and place of birth, nationality, official personal identification number, citizenship and tax residency/ies. In order to do so, the bank requires certain documentation. By signing this application form, I understand that I must comply with the provision of the legislation and agree to be bound by the rules. If I do not comply with the above requirements, the bank is obliged to freeze my account(s) without prior notice, until I provide the bank with an acceptable document to verify my particulars. I understand that if the bank freezes my account(s), I will not be able to transact on the account(s). A certified copy of a valid passport or RSA ID card is required for all parties to the application. An uncertified copy will not be acceptable. In all cases the copies must be clear.

10. Residential address

To verify the permanent residential address of an individual, I am required to provide the bank with an acceptable document evidencing my address. This document may not be older than three months. Examples of acceptable documents are the following:

- 10.1. a bank statement or a utility bill addressed to me at my permanent residential address I have stated (Non-FirstRand Bank bank statement). If the utility bill is addressed to a PO Box number, it must also state the physical address, or it will not be acceptable.
- 10.2. electronic bills or statements are acceptable.
- 10.3. confirmation from a suitable certifier (see definition below).

11. Certification of documents

Documentation to be submitted is to be either in original or electronic format. If neither are available, copies must be certified by a suitable certifier, such as a bank official, member of the judiciary, lawyer, notary public, actuary or accountant who is a member of a professional body. Documents can also be certified by an Officer of an Embassy, Consulate or High Commission of the country of issue.

12. A suitable certifier must certify that he or she has seen the original documentation verifying identity and residential address, and that the copy of the document provided (which he or she certifies) is a complete and accurate copy of that original.
13. In order to certify the documents, the certifier must add the following wording to the document: 'CERTIFIED AS A TRUE COPY OF THE ORIGINAL SEEN BY ME' in writing, or by means of a stamp, including the name, address, profession, contact details and date on which the documents were certified. Where a document contains a photograph of the individual, the certifier is to add the wording 'CERTIFIED AS A TRUE COPY OF THE ORIGINAL SEEN BY ME AND A TRUE LIKENESS OF THE INDIVIDUAL.' The certification is to be signed by the certifier. The certifier cannot be closely related to the person whose documents are being certified.

14. Instructions

By signing this application form, I agree to be bound by the following terms and conditions;

- 14.1. I authorise the bank to accept and act on any instructions received by the bank which is given by telephone and/or email by me.
- 14.2. I understand and accept that the bank will not be held liable for any losses or damages suffered by me because of the bank acting, or declining to act (whether in whole or in part), on the instructions the bank believes to have been given by me by telephone or email, whether or not this instruction has in fact been given.
- 14.3. I indemnify the bank against any loss, liability or damages that may be suffered by the bank as a result of the bank entering into this agreement with me, and acting, or declining to act, on any instruction.
- 14.4. As instructions given by telephone and/or email may be more susceptible to the occurrence of fraud, I understand and accept that I will obtain legal advice as to the legal implications of providing instructions by telephone and/or email if I am uncertain as to these implications.

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15. Tax compliance

- 15.1. I hereby confirm and warrant that the information provided is true and correct and I hold no other citizenships and/or residences for tax purposes other than those disclosed above in this application form; I will inform the bank in writing of any change of this status within 30 (thirty) days of the change of the disclosed status.
- 15.2. I hereby agree to the exchange of information between the Guernsey tax authorities and those countries which adhere to the Automatic Exchange of Information (AEOI), also known as Common Reporting Standards (CRS); and to the exchange of information between the United States Inland Revenue Services (IRS) in terms of the Foreign Accounts Tax Compliance Act (FATCA) affecting USA persons; and to the exchange of such information as may be required to be provided by the bank under the terms of any exchange of information agreements or other disclosure requirements from time to time.
- 15.3. The information that will be disclosed includes but is not limited to: account number, full name, residential address, date and place of birth, Tax Identification Number (TIN), the total value of the accounts held at the date or dates required by the relevant Tax Authority and the total value of interest paid to me during any given period.

You can maintain your consent preferences by making use of the group's unassisted service channels, e.g. using a group app or website, or through an assisted interaction. For further information on who the FirstRand Group is and how personal information will be used please refer to our FirstRand Privacy Notice for more information regarding our privacy practices.

16. Data protection

The bank holds information provided by us on their computer records. The information WILL NOT be passed onto any other organisation outside the FirstRand Group of companies except where required under any order or regulation to which the bank is subjected.

I hereby confirm and consent, as necessary, that FirstRand Limited, including FirstRand Bank Limited Guernsey Branch (FNB Channel Islands), may process (collect, use or otherwise deal with) my information (including processing outside of the borders of Guernsey), which was voluntarily provided, for the purposes of providing services and products, according to the General Terms and Conditions available on www.fnbc.co.uk and requirements of the law. I hereby confirm that I have read and understood the General Terms and Conditions and specifically the portion relating to the processing of our personal information. I also confirm that the information provided by myself to FNB Channel Islands is true, correct and current; including information about my residency and citizenship for local and international tax purposes, and that I will inform FNB Channel Islands if it changes.

You can refer to the Privacy Notice www.fnbc.co.uk for more information on the bank's privacy practices

Full name and surname	
Signature of applicant	
Date	