

how can we help you?

Should you require any assistance with the completion of this form, please contact your banker or the FNBCI Service Suite

SA local: 087 730 6010
 SA international: +27 (0)11 369 1500
 UK international: +44 1481 748 138
 Email: www.fnbc.co.uk

Existing FNB/RMB Private Bank Customer

Yes No

If Yes, please provide details below

Account Number:

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Personal Information

Title: _____ Name: _____ Middle Name: _____
 Surname: _____ Other Names: _____
 Previous/Maiden name: _____ Gender:
 Marital Status: _____ No of dependants: _____
 ID/Passport number:

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 City/Town of Birth: _____
 Date of birth:

Y	Y	Y	Y	M	M	D	D
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 Country of Birth: _____
 Nationality: _____ Citizenship: _____
 Country of permanent residence: _____
 Do you hold dual/multiple nationality / citizenship? Yes No

If YES, please provide details below:

Highest Qualification: _____ Date Qualified:

Y	Y	Y	Y	M	M	D	D
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 Preferred Contact Method: Telephone Text eMail
 Home Phone Number: _____ Work Phone Number: _____
 Mobile Phone Number: _____ eMail Address: _____
 Residential Status: Home Owner Tenant Other Property Bonded/Free?

Residential Address: _____ Postal Address: Same as Residential Address
 Street Address: _____ PO Box Number: _____
 Suburb: _____ Suburb: _____
 City: _____ City: _____
 Country: _____ Country: _____
 Postal Code: _____ Postal Code: _____

Tax Information

Tax identification No (TIN):

National Insurance Number (NINO) if applicable:

Social Security Number (SSN) if applicable:

Country of Tax residence:

Are you registered for tax in multiple jurisdictions?

Yes

No

Are you a USA Green Card Holder?

Yes

No

If Yes, please provide details of Country/Jurisdiction & Tax identification Number

Employment information

Employment Status:

Permanent

Self-Employed

Contract

Unemployed

Retired

Permanent

Employer Name:

Occupation:

Gross Annual Income:

Currency:

Number of months employed:

Nature of Business:

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

Self-Employed

Company Name:

Occupation:

Nature of Business:

Gross Annual Income:

Currency:

Number of months self-employed:

If self-employed for less than 6 months, please also supply details of previous employer:

Unemployed

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

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 previous employer for less than 6 months, please also supply details of employment before:

Contract

Employer Name:

Occupation:

Gross Annual Income:

Currency:

Number of months employed:

Nature of Business:

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

Marketing Consent

The FirstRand Group requests your consent so that we can inform you about our beneficial products and services. You may request that we stop sending you marketing correspondence at any time. The FNBCI Privacy Policy available at www.fnbc.co.uk provides information on how we use your data.

I hereby agree that First Rand Ltd, including its subsidiaries may send me marketing information from time to time by email, sms or any other electronic form of communication.

Yes No

I prefer to be contacted by:

eMail: Yes No

Telephone: Yes No

Text: Yes No

Product Selection

Please indicate your choice of account and currency below.

Current Account - Only Available in Sterling

Call Account Sterling Euro US Dollar

32 Day Notice Sterling Euro US Dollar

Please indicate your choice of account, currency and investment term below.

Fixed Deposit Period

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

Capitalise Interest Pay interest to FNB Channel Islands Current Account Pay interest to FNB Channel Islands Call Account

I would like to zero rate the credit interest on my accounts

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**

Please indicate the nominated FNB Channel Islands Account**

Current Account Call Account

** 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

Card Courier Details

Residential Other

Street Address

Suburb

City

Country

Value Added Services

Internet banking

inContact (transaction notifications)

Notification preference:

Text

eMail

Both

Message preference:

Business hours

24 hours a day

Statement Frequency:

Monthly

Quarterly

Purpose of account:

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

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

What is the total **expected** annual value of deposits to this account(s) thereafter?

Source of Wealth / Source of Funds

It is a regulatory requirement for the legitimacy of the source of funds and source of wealth 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 have accumulated your wealth (e.g. career earnings, inheritance, managing your own business):

Source of Funds:

Please give details of how the funds for this account were generated (e.g. inheritance, sale of property etc.):

Where will the funds for the account(s) with FNBCI flow from? (Eg. Country, Bank, Company)

Documents provided in support of application:

NB: All documents must be either originals or certified copies; please see page 5 for rules regarding certification of documents.

Source of wealth/funds	Examples of evidence	
Income from Employment	A recent pay slip	<input type="checkbox"/>
	Written confirmation of annual salary signed by employer	<input type="checkbox"/>
	Bonus / incentive scheme awards	<input type="checkbox"/>
	Dividend / share awards	<input type="checkbox"/>
	Tax return	<input type="checkbox"/>
Self-employed / Business Owners	Correspondence from Business Banker	<input type="checkbox"/>
	Payslip	<input type="checkbox"/>
	Tax Return	<input type="checkbox"/>
	Letter from Accountant confirming earnings	<input type="checkbox"/>
	Company Financials	<input type="checkbox"/>
Property Sale	Contract of sale	<input type="checkbox"/>
	Legal correspondence	<input type="checkbox"/>
Sale of Investments	Contract note	<input type="checkbox"/>
Inheritance	Will or Grant of Probate / Executorship	<input type="checkbox"/>
	Legal correspondence (Basic information incl full name of the deceased and how this person accumulated his/her wealth during his/her life (employment information))	<input type="checkbox"/>
Company Sale	Contract of sale	<input type="checkbox"/>
	Legal correspondence	<input type="checkbox"/>
Divorce Settlement	Court order	<input type="checkbox"/>
	Legal correspondence	<input type="checkbox"/>
Savings / Investments	Savings statement / investment schedule	<input type="checkbox"/>

PEP (Politically Exposed Person)

Are you, or have you, or any of your family or close associates ever been a PEP? Yes No

If the answer to the above is yes, please provide details

1. PEP means, without limitation, heads of state or heads of government, senior politicians and other important officials of political parties, senior government officials, senior member 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 organization (e.g. UN, NATO, World Bank).
2. Family means parents, brothers, sisters, spouse, partner, children, grandparents, grandchildren, aunts, uncles, nieces, nephews, brothers-in-law, sisters-in-law, parents-in-law.
3. 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.

Your declarations: (By signing this form I agree to and confirm the following):

- I warrant that the information and documentation that has been and will be submitted is true, correct and of authentic origin and 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;
- I agree that the Bank may verify the information provided, generally make whatever enquiries it deems necessary from any source whatsoever and may supply information regarding my products and services and my compliance or otherwise with the conditions, to any division and subsidiary within FirstRand Bank Limited, to other banks and/or to any Caredit Bureau;
- I agree and understand that in order to approve my application the Bank may obtain information about me from a Credit Bureau (Credit Bureaux supply banks and other parties with credit profiles and credit scores about persons to help them determine if a person is credit worthy) and from internal or external data sources that provide information on fraud risk;
- My choice was made based on the product information given to me, including all the different features, benefits and pricing options and applicable fees to my chosen products and services which enabled me to make an informed decision. I acknowledge that the information about fees is available on www.fnbc.co.uk
- I understand that my account statements will be emailed to me. Should I wish to have my account statements sent by post, I will inform the bank.
- 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.
- I hereby confirm that:
 - 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.fnbc.co.uk
 - I acknowledge that the Bank may at its discretion amend the terms and conditions applicable from time to time;
 - 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;
 - 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;
 - I will not make use of the products and services until the Bank approves my application; and
 - I understand and accept that the Bank reserves the right to decline this application for any reason.

Verification of identity

- 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.

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:
 - an original or certified copy of a bank statement or a utility bill addressed to me at my permanent residential address I have stated (mobile/cellphone bills are not accepted). If the utility bill is addressed to a PO Box number, it must also state the physical address or it will not be acceptable.
 - telephone directory for the locality where my permanent address is located;
 - a confirmation from a suitable certifier (see definition below).

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 my personal information. I also confirm that the information provided by me 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.

I can refer to the Privacy Policy www.fnbc.co.uk for more information on the Bank's privacy practices.

Client's Signature

Full Name
and Surname

Date

Y	Y	Y	Y	M	M	D	D
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Certification of documents

- Documentation to be submitted is to 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.
- 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.
- 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.

Instructions

- By signing this application form, I agree to be bound by the following terms and conditions:
 - 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.
 - I understand and accept that the Bank will not be held liable for any losses or damages suffered by me as a result 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.
 - 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.
 - 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.

Tax compliance

- 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.
- 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.
- 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..

Data protection

- The bank holds information provided by me 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.