

Corporate Banking - Account Opening Application Form



European Merchant Trade Bank Limited

Section 1: Corporate Details

Please complete the application form below with clarity and in full using BLOCK CAPITAL

1.2 Corporate Details	
Company Name (as per Business Registration)	
Company Registered Address	
Business Address (<i>if different from above</i>)	
Company Registration Number	
Date of Incorporation (dd/mm/yyyy)	
Former name of the company (<i>if applicable</i>)	
Nature of business (please state)	

1.2 Contact Details	
Email Address	
Office Telephone Number	
Mobile / Cell Number	

Section 2: Director(s)' Details

If there are more than 2 directors, please use another sheet to complete

1.2 Director(s)' Information	Director 1	Director 2
Name as per Passport		
Percentage of shareholding		
Passport Number		
Date of Birth (dd / mm / yyyy)		
Residential Address		
Nationality		
Contact number		
Email Address		

Section 3: Accounts Operations

3.1 Operations of your Accounts

Anyone to sign
 All to sign
 Other's instruction (please specify):

3.2 Bank Account Certificate of Interest

If you wish to receive an annual tax certificate following the tax year end, please tick this box

3.3 Bank Account Selection

Please make your account choice(s) below. The Specific Terms and Conditions – Corporate Bank Accounts can be found at the end of this application form

Current Account in Sterling US Dollar EURO

Debit card in (available in the same currency as your account) Sterling US Dollar EURO

A maintenance fee of USD1,000 per month will be deducted (available in the same currency as your account) Sterling US Dollar EURO

Tick here if you are interested to be EMTB Platinum Banking Client

Visa/Master Debit Card Delivery Address

Your Visa debit card will be sent to your correspondence address. If you would like it sent to an alternative address or your correspondence address is a PO Box address (please note we do not deliver cards to PO Box addresses), please provide the details below.

	Applicant 1	Applicant 2
Address in Full		
City / Country		

Fixed Term Deposit Account

We offer Fixed Term Deposits for up to one year in Sterling, US Dollar, and Euro. To open a Fixed Term Deposit, please request a Call Account (see above) in the applicable currency and tick the box below. Once you send money to your Call Account, we will contact you to open the Fixed Term Deposit Account.

Tick here if you intend to open a Fixed Term Deposit

Section 4: Bank Details

Please provide details of your existing main bank account only:

	Applicant 1	Applicant 2
Bank Name		
Account Number		
Name of Account Holder(s)		
Branch City/Town		
Country		
Length of Time Account Held	Year(s) Month(s)	Year(s) Month(s)

Section 4: Company's Wealth and income

Important: In order to manage your account we need to understand your wealth and how this was acquired. Please complete this section where applicable to ensure that your application can be effectively processed.

Please include the total wealth of all applicants added together and provide approximate value.

4.1 Company's Wealth	Currency and Value	Details (Bank(s) and their location in which deposits are held)
Bank deposits / life savings		
Property (Less mortgage)		Property type and location (e.g. apartment in London) and / or buy-to-let and commercial property description and location (e.g. flat for let in London).
Other assets or investments (including stock market and private company shares)		Description of stocks held and any other high value assets or possessions not covered in the sections above.

Over how many years has your total wealth been accumulated?	
(e.g. profit / bonus, asset / property sale, gift / inheritance, redundancy)	

4.2 Company's Wealth	Currency	Amount
Profit		
Cash Flow		
Property (rental income)		
Others (e.g. investment, dividends, interest)		

Please include the total income of company (or group of companies and directors) added together and provide approximate value. If you are retired or unemployed please provide details of your salary prior to retirement or unemployment commenced

Section 5: Account Purpose

Important: Please complete this section in full to ensure that your application can be processed quickly.

5.1 What is the purpose of opening your account? (e.g. savings, to receive payment and pay salary etc.)

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I / We intend to make a first deposit of:

Currency:
Amount:

If you are sending your initial deposit by bank transfer, please provide us with details of the source bank:

Bank Name
Country
Is this the company's own bank account?

<input type="checkbox"/> Yes <input type="checkbox"/> Tick here if this is the company's main bank account as detailed in Section 4 <input type="checkbox"/> No (please state who the actual account owner is. Their relationship to you and the reasons for their transfer e.g. debtor's account)
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5.2 How frequently do you expect to make future deposit(s) into the account

Never Weekly Monthly Quarterly Yearly

Value of deposit

Currency	Amount
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Please indicate how do you intend to fund future deposits (tick those apply)

<input type="checkbox"/> Bank Deposit/Savings	<input type="checkbox"/> Sales of business
<input type="checkbox"/> Payment	<input type="checkbox"/> Business Dividends
<input type="checkbox"/> Investment	<input type="checkbox"/> Sales of Property/Assets
<input type="checkbox"/> Others (please specify)	

If you future deposit(s) will be sent from a different account to you, please provide the bank details

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We may require additional documentary evidence or information regarding source of funds and wealth in order to meet the requirements of our regulators and will contact you in the event that this information is required

Section 6: Tax certificates

Please complete this section in full as your certificate of tax residence, to ensure that your application can be processed quickly. Irrespective as to whether or not you pay tax, 7.1 must be completed in all cases. If you are unsure of your tax residence, we recommend you seek independent tax advice

6.1 Please state	Applicant 1	Applicant 2
All countries of tax residence. If you are a US citizen, please also state US		
Tax Identification number / National Insurance number (UK)		

Intergovernmental tax information exchange agreements between the US, UK and countries who have adopted the Common Reporting Standard You should expect that your information will be automatically exchanged with the US/UK tax authority and thereafter any tax authorities of your countries of tax residence, unless not covered by these intergovernmental tax information exchange agreements. Interest will be paid and reported gross.

Section 7: Your Agreement with EMTB

To: European Merchant Trade Limited (the "Bank") I / We the applicant(s) hereby request and authorise the Bank to open / continue an account(s) in my / our name(s) in accordance with the information provided in this application. I / We request and authorise the Bank to honour any cheque(s) or order(s) drawn on the account(s) and to act on any instruction(s) relating to the account(s) whether such account(s) is / are in credit, overdrawn or become(s) overdrawn in consequence of such payment(s) or instruction(s) and to act on instructions with regard to the purchase, sale, delivery or disposal of securities or transact foreign exchange and to arrange facilities with the Bank relating to our account(s); provided such cheque(s), order(s) or instruction(s) is / are signed by any one of the parties to the account(s) unless otherwise instructed. Until all liabilities, whether joint or several, actual or contingent, owing by me / us to the Bank have been paid or satisfied in full the Bank shall have a lien on all of my / our property and assets from time to time in the possession of the Bank, its agents or nominees including all stocks, shares and securities from time to time registered in the name of the Bank, its agents or nominees, whether the same be held for safe custody or otherwise. If such liabilities are not paid or satisfied when due the Bank may realise and sell the whole or any part of such property and assets and apply the proceeds of sale in or towards reduction of such liabilities. In addition to any right of set off or similar right to which the Bank as bankers or otherwise may be entitled in law, the Bank may at any time and without notice to me / us combine or consolidate any account whether such account is due for payment or otherwise against all or any of my / our liabilities under any other account whether due for payment by me / us or otherwise and whether in Sterling or in any other currency and whether joint or several, actual or contingent

Visa debit card applicants are asked to read the Visa debit card agreement

Please supply me / us with a Visa debit card. I / We accept and agree to be bound by the Terms and Conditions of the Visa debit card and any subsequent amendments made in accordance with the bank account mandate (and that, where necessary, this confirmation amends any previous signing authority in respect of the account). I / We confirm that I / we have full legal capacity to enter into the Terms and Conditions in respect of the Visa debit card and that such Terms and Conditions are valid, binding and enforceable against me / us. All authorities shall remain in force until written notice to the contrary is received by the Bank, signed in accordance with the mandate. By signing overleaf you are agreeing to be bound by this mandate, the Bank's General Terms and Conditions and any Bank Account Terms and Conditions, in force from time to time. You also agree and authorise that the Bank may make any enquiries it deems necessary in order to verify the information contained in this application.

Visa debit card applicants are asked to read the Visa debit card agreement

Please supply me / us with a Visa debit card. I / We accept and agree to be bound by the Terms and Conditions of the Visa debit card and any subsequent amendments made in accordance with the bank account mandate (and that, where necessary, this confirmation amends any previous signing authority in respect of the account). I / We confirm that I / we have full legal capacity to enter into the Terms and Conditions in respect of the Visa debit card and that such Terms and Conditions are valid, binding and enforceable against me / us. All authorities shall remain in force until written notice to the contrary is received by the Bank, signed in accordance with the mandate. By signing overleaf you are agreeing to be bound by this mandate, the Bank's General Terms and Conditions and any Bank Account Terms and Conditions, in force from time to time. You also agree and authorise that the Bank may make any enquiries it deems necessary in order to verify the information contained in this application.

Applicant(s) who wish to instruct the Bank by telephone, fax, scan or email are asked to read and sign the telephone, fax, scan and email indemnity below:

Please consider the clauses that follow carefully as they limit the Bank's liability and constitute an assumption of risk by you. If you are in any doubt about the risks related to telephone, fax, scan or email instructions or the effect of the indemnity you should seek independent legal advice. To: EMTB (the "Bank") I / We (the "Account Holder(s)"), request and authorise the Bank to accept and act upon my / our (i) telephone, (ii) facsimile, (iii) scan, and (iv) email instructions ("Instruction(s)") in respect of any Instruction which the Bank would normally accept if the Instruction were presented in an original written format in accordance with the terms of the mandate. This release and indemnity is supplemental to (and forms part of) the Bank's General Terms and Conditions. Should there be any conflict between this indemnity and the Bank's General Terms and Conditions the provisions of this indemnity shall have precedence. By signing this release and indemnity I / we acknowledge and agree that: 1. The Bank may, but is not obliged, to act on any Instruction that claims to come from me / us; 2. It is not possible for the Bank to check the authenticity of all fax transmissions, scans or email messages that claim to come from me / us; 3. All facsimile transmissions, email instructions, mandates, consents, commitments, resolutions, minutes of meetings, and any other documents, which claim to come from me (claimed Instructions) will be treated as having been given by me in the form actually received by the Bank. The claimed Instructions may, as a result of the malfunction of equipment, the distortion of communication links and the like, be different to that intended or sent - and I / we will be bound by them; 4. The Bank will not be liable for any loss (consequential or otherwise) incurred by me / us as a result of the Bank acting or declining to act (wholly or in part) on Instructions which the Bank believes to have been given in conformity with the above, whether or not such Instructions have been so given. The fact that any Instruction may later be shown to be in any way false, incomplete, inaccurate, delayed, erroneous, unauthorised or otherwise not authentic, should not be an impediment to the rights of the Bank hereunder. This does not exclude losses arising from the proven unlawful or fraudulent acts of the Bank's employees; 5. No email can be considered received by the Bank until I / we have either received a reply or read receipt from the Bank; 6. The Bank may, notwithstanding this release and indemnity, require that any Instruction given by any party to the account(s) be given in accordance with the signing arrangements of the account(s), and the Bank may at its discretion request written or any other form of confirmation of any Instruction; 7. I / we will carry out and keep to any procedures or restrictions or both, imposed on me / us by the Bank about the sending of fax transmissions or email instructions to the Bank; 8. This release and indemnity will not be affected by any failure by the Bank to impose any or sufficient procedures or restrictions or to ensure that any, or all of them are complied with; and 9. The Bank may at any time on written notice sent to me / us withdraw from these arrangements regarding accepting Instructions. I / we will (if more than one person, jointly and severally) release and indemnify the Bank against any claims, demands or actions made against the Bank or any loss or liability or expense incurred by the Bank as a result of the Bank entering into and performing this agreement and / or acting or declining to act on any Instruction. I / we waive any rights I / we may have now or in the future against the Bank for direct or indirect losses or damages I / we may suffer because the Bank acted on any Instructions.

Authority to send account details by email

I / We, the applicant(s), request and authorise the Bank to send my / our new account details, if the account application is successful, by email using the address I / we have entered into the contact details of this application form. I / We acknowledge that this authority is intended to enable the Bank to activate my / our account as quickly as possible. In signing this authority, I / we recognise that the Bank cannot guarantee the confidentiality or security of public or unencrypted electronic communications. I / We consequently agree to indemnify the Bank against any liability for loss or breach of confidentiality arising from the transmission of my account details by email unless such loss or breach arises directly from the gross negligence of the Bank. I / We warrant that the email address provided in the application form is my / our personal email address and not open to third party access.

Section 8: Your Agreement with EMTB (continue)

8.1 Security Details

Please provide the following details in full, memorise them and do not share them with anyone. This is how we will identify you in the event that we need to speak with you on the phone

	Company	Authorised Personnel / Director
Code Word - choose a memorable word with letters and numbers only		
Name of your first school		
Mother's former name, such as maiden name or name previously used		
Favourite sport or colour		

8.2 Instructing the Bank by telephone, fax, scan or email

If you do not wish to instruct the bank by phone, fax, scan or email please tick this box. You will only be able to instruct payments and other transactions on your account using a signed letter or by visiting the bank in person

8.3 Data Protection

Keeping you informed

We would like to keep you informed by letter, phone and email about products, services and additional benefits that we believe may be of interest to you

If you do not want us to do this, please tick this box

Accessing your data

You can request certain information that we hold about you by writing to us. A fee may be charged for this service as permitted by applicable law or regulation.

Giving consent

By signing this application you are agreeing that we may use your information in the way described in this form (including the 'Keeping you informed' section) and in the associated Terms and Conditions

8.4 Signatures

I / We confirm that I / we have read and agree to the following (as applicable to me / us):

- Agreement with EMT
- Visa debit card agreement Vis
- Telephone, facsimile, scan and email indemnity
- Authority to send account details by email
- Bank's General Terms and Condition
- Applicable Specific Terms and Conditions - International Personal Banking Bank Accounts

	Company	Authorised Personnel / Director
Printed Name		
Signature(s)		
Date (DD / MM/ YYYY)		

Next Stage To Completing Your Application

To open your account it is mandatory to complete all sections and associated appendices. Please refer to the checklist and verification instructions below which will help you to successfully complete your application. The Bank reserves the right at its absolute discretion to call for additional information if it is deemed appropriate to enable it to meet its obligation under relevant legislation. In such circumstances the Bank is not obliged to give reasons for its decision. Once your account has been opened and your account number confirmed please fund your account as soon as possible.

Check List for Applicant

- Completed application form in full (all sections are mandatory)
- Each applicant has provided security details to identify them on the phone (page 8)
- Each applicant has signed and dated the declaration (page 8)
- Each applicant has included a certified copy of their identification/business registration (List A)
- Each applicant has included an original or certified copy of their address verification (List B)

Identification and Address Verifications

To enable us to complete the account opening process, please send certified copies of one of the following List A and List B documents for each applicant:

Identity (List A)

- Passport
- Government issued identification card

Important:

1. Identifications must be valid, in issue and show the applicant's signature
2. If your name has changed, please provide appropriate documentation

3. The copy must be of good quality and show the details / photograph clearly

Proof of identity documents must be certified in accordance with EMTB requirements. A certified copy must state "Certified as a true copy of the original and the photograph bears a true likeness of [insert applicant name]" and include a date, the Certifier's name, signature, position held and contact details (telephone number or email address).

A certified translation must be submitted where the document is not in English.

Business address (List B)

It is essential that you provide proof of your address, either as an original or certified copy. Address confirmation is required.

- A utility bill (electricity, gas, water) that is no more than six months old (excluding mobile phone bills)
- A Bank, Building Society or Credit Card statement from a recognised financial institution (excluding store cards) that is no more than six months old
- For EMTB customers only - confirmation of address can be provided by your branch
- Visitation letter from EMTB.

A certified translation must be submitted where the document is not in English

The certifier must be independent of the person for whom the account is being opened. Suitable certifiers include:

- | | | | |
|--|--|---|---|
| <input type="checkbox"/> Lawyer ¹ | <input type="checkbox"/> Accountant ¹ | <input type="checkbox"/> Notary | <input type="checkbox"/> Commissioner of Oath |
| <input type="checkbox"/> Actuary ¹ | <input type="checkbox"/> Police Officer | <input type="checkbox"/> Member of Judiciary | <input type="checkbox"/> Custom Officer |
| <input type="checkbox"/> EMTB Approved Certifier | <input type="checkbox"/> Senior Civil Servant | <input type="checkbox"/> Director of Regulated Financial Services | |

¹ Must be a member of a recognised professional body

² Must be approved by EMTB to certify document

Appendix A: Call Account – full range of currencies

- Sterling • US Dollar • Euro • South African Rand • Australian Dollar • Canadian Dollar • Danish Krone
- Hong Kong Dollar • Japanese Yen • NZ Dollar • Norwegian Krone • Singapore Dollar • Swedish Krona • Swiss Franc
- Emirati Dirham

Appendix B: EMTB Customers only

If you are a EMTB Group customer please complete Section 4 (your main bank account details) and hand this fully completed application form, together with certified copies of your identification, to a member of staff at any branch of EMTB who MUST complete the following declaration before sending your application to us.

For Bank use only

We confirm that(Applicant(s) name) is / are known to us and that the signature and residential address details in this application match those in our branch records, by signing this declaration we also consider that the applicant(s) is / are suitable to operate an account with EMTB

How long has the client been a customer of EMTB	Years	Months
Signature		
Branch Name		
Manager / Director / Officer		
Account Holding Branch Code		
Branch Stamp		