

(Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority)

Account Opening Form
For Individuals (Not Ordinarily Residents)

For Office Use :

CUST ID 1:

CUST ID 2:

CUST ID 3:

ACCOUNT NO.:

.....Branch

Type Of Account

Currency of the Account

☐ Current GBP ☐ USD ☐ EUR ☐

☐ Savings (GBP only)

☐ Please tick (✓) in box if you already have an account with PNBIL

Purpose of Opening the Account

☐ Day-to-day personal transactions

☐ Operative Account for Fixed Rate Deposits/Investments

☐ Other(give details)

Personal Details Main Applicant

Title Mr. ☐ Mrs. ☐ Miss ☐ Other

First Name

Middle Name

Surname

Previous Name (if any)

Current Address

Post/Zip Code

Country

Residing Since

Previous Address (only if less than 3 years at current address)

Post/Zip Code

Country

N.I.No.:

Passport No. ☐ / Driving Licence No. ☐

Nationality

Marital Status

Date of Birth

Mobile No.

Home Tele. No.

Email Address

Residential Status

Owned ☐ Living with Parents ☐

Rented ☐ Other (Specify)

Source of Funds for this account

Salary ☐ Business Income ☐ Pension ☐

Income from Investments ☐ Rental Income ☐ Allowance/Benefits ☐

Inheritance/Sale of assets ☐ Others (Specify)

Professional Status

☐ Employed Full Time ☐ Self Employed ☐ Student ☐ Minor

☐ Employed Part Time ☐ Homemaker ☐ Unemployed

☐ Retired ☐ Others

Annual Income

Name of Employer ☐ / Business ☐

Address (with Post Code)

Telephone Number

Employed since ☐ / Date of Incorporation ☐

Additional Information Regarding Other Bank

Do you maintain your main (Salary/Income) account with another Bank? ☐ Yes ☐ No

Mailing Address

Mailing Address
(only if different
from current
address)

Post/Zip Code

Country

Statement Frequency*

☐

Monthly

☐

Quarterly

☐

Yearly

* By default, statement is sent monthly in current account and quarterly in saving account.

Additional Facilities Required

(1) **Cheque Book** ☐ YES ☐ NO
(Not applicable for saving account))

(2) **Internet Banking Services** ☐ YES ☐ NO

☐

View

☐

Transactions

(3) **SMS Alert Facility** ☐ YES ☐ NO
(If you avail Internet Banking Services SMS service is mandatory)

(4) **Debit Card** ☐ ☐
(Not applicable for saving account)

Please Note: Mobile number is mandatory to avail Internet Banking, SMS Alert and Debit Card service.

Name to be displayed on card

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Security Questions:

(For Debit Card activation) (Answer any of 3)

(1) What is your mother's maiden name?

(2) What is your favourite colour?

(3) What is your favourite sport?

(4) What was the name of your first school?

(5) What is your favourite drink?

Account Usage

International Payments
(Inward & Outward) ☐ Yes ☐ No

Countries To/From Which International
Payments will be made/received

1) _____

Cash Deposits ☐ Yes ☐ No

2) _____

Expected Credits per month

Expected Debits per month

3) _____

Undertaking

Not ordinary holder/s not ordinary resident in the UK? YES ☐ NO ☐

If 'yes' please complete the following section-

I/We declare that I/We am/are permanently resident in..... for UK Income Tax purposes and that my /our permanent address is as stated in Section 1 above.

I/We undertake to inform the bank immediately any change in my/our Not Ordinarily Resident status.

General Agreement

I/We request the Punjab National Bank (International) Limited (the "Bank") to open the account in the above names and information.

I/We declare that the above information is true and correct to the best of my/our knowledge.

I/We agree that any new account opened immediately or on a future date will be subject to the PNBIL Account Terms and Conditions (available on our website) and as amended from time to time.

I/We undertake that I/we will not claim any interest on any of our Term deposit/s made from time to time after the maturity date unless and until we have made a specific request to renew the deposit.

I/We agree to comply with the Bank's rules with regard to the conduct of the accounts. I/We resolve to provide to the Bank in writing any changes in personal details or circumstances that may change from time to time.

I/We acknowledge that the issue and usage of debit/ATM card (the "Card") is governed by the PNBIL Account Terms and Conditions (available on our website) and as amended from time to time. In the event that I/we do not agree to any of the modified terms and conditions I/we will surrender the debit/ATM card to the Bank and shall cut into and through the magnetic strip. I/We authorize the Bank to debit my/our account to the amount drawn under the Card and for the fees and charges for the use of the Card.

I/We abide by the rules governing the usage of the Bank's Internet and Telephone banking and also undertake to ratify and confirm all that the user/s do/es or cause/s to do through these facilities. This undertaking should continue to be valid until and unless I/We revoke it by written notice to you.

I understand that the data provided by us or already in the Punjab National Bank (International) Limited's ("PNBIL" or "the Bank") records will be provided to the Back Office of PNBIL in India for processing and may be communicated to the Bank's corporate office in India who may, for regulatory or statistical purposes, provide information to the Indian Regulatory Authorities.

A full explanation of how the Bank uses your personal information and how it is shared is set out in our 'Privacy Policy' a copy of which is available on our website www.pnbint.com.

(1) When you apply to us to open an account, PNB(I)L will check the following records about you:

- Our own;
- Personal and business records at credit reference agencies (CRAs). When CRAs receive a search from us they will place a search footprint on your credit file that may be seen by other lenders. They supply to us both public (including the electoral register) and shared credit and fraud prevention information.
- Those at fraud prevention agencies (FPAs).
- If you are a director, we will seek confirmation, from credit reference agencies, that the residential address that you provide is the same as that shown on the restricted register of directors' usual addresses at Companies House.

We will make checks to assess your application, verify your identity, to prevent and detect crime and money laundering. We may also make periodic searches at CRAs and FPAs to manage your account with us.

(2) Information on applications will be sent to CRAs and will be recorded by them. Including information on your business and its proprietors and CRAs may create a record of the name and address of your business and its proprietors if there is not one already.

(3) If you give us false or inaccurate information and we suspect or identify fraud we will record this and may also pass this information to FPAs and other organisations involved in crime and fraud prevention.

(4) We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.

General Agreement

(5) Your data may also be used for other purposes for which you give your specific permission or, in very limited circumstances, when required by law or where permitted under the terms of the data protection legislation. The CRAs have published an information notice that explains how they use your personal data. This notice (referred to as "CRAIN") can be found here:

You can contact the CRAs currently operating in the UK; the information they hold may not be the same so it is worth contacting them all.

- **Call Credit**, consumer Services Team, PO Box 491, Leeds, LS3 1WZ or call 0870 0601414
- **Equifax PLC**, Credit File Advice Centre, PO Box 3001, Bradford, BD1 5US or call 0870 010 0583 or log on to www.mvciifax.co.uk
- **Experian**, Consumer Help Service, PO Box 8000, Nottingham NG80 7WF or call 0844 4818000 or log on to www.experian.co.uk

By signing below, I/we agree that I/we have read and understood this General Agreement.

Marketing Consent

The Bank will send you information by post or email about the Bank's other products and services that we think might be of interest to you from time to time. If you would prefer to not receive this marketing information please tick here. ☐

I/we declare that I/we have read and understood the PNBIL Account Terms and Conditions and agree to abide by them.

ACCOUNT HOLDER HEREBY UNDERTAKES TO NOTIFY CHANGE OF ADDRESS TO THE BANK AS SOON AS POSSIBLE.

Specimen Signature

Applicant

Name

Signature
Date

--

Document by post

In case you send the documents by post to open your account

Please send the following documents

- ☐ Certified Copy of the valid Passport or full UK Driving Licence to provide as a proof of identification. (Certification as per our website)
- ☐ Original copy of the recent (not older than 3 months) bank statement or utility bills (telephone, gas, electricity, water, council rates) with full name and address to provide as proof of address. Original shall be returned after verification.
- ☐ A cheque of nominal amount (minimum £1.00 for Saving & £100.00 for Current Account) signed by you (both/all in case of joint account) from your existing UK bank account, for initial opening of the account.
- ☐ Separate documents as noted above required for each applicant.

Please do not send the original Passport/Photocard full UK Driving Licence.

For Internal Use Only

Validation	Identity	Address	Credit Agency check	Telephone	Employment details	Signature	Bank reference	Mode of account operation taken
Main Applicant	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>

Additional Information

CUST TYPE Country Code

Account Opening Method

Face to Face ☐ Non Face to Face ☐

ACCOUNT OPENED BY

Signature
Date

NAME

DESIGNATION

RISK CATEGORY

Low ☐
Medium ☐
High* ☐

RATIONALE

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ACCOUNT VERIFIED BY

Signature
Date

NAME

DESIGNATION

*If 'High' please complete the EDD form.

**Additional Sheet for Joint Account Holders
(Not Ordinarily Residents)**

For Office Use :

CUST ID 1:

CUST ID 2:

CUST ID 3:

ACCOUNT NO.:

Personal Details Main Applicant

Residential Status

Title Mr. ☐ Mrs. ☐ Miss ☐ Other

Owned ☐ Living with Parents ☐

Rented ☐ Other (Specify)

Source of Funds for this account

Salary ☐ Business Income ☐ Pension ☐

Income from Investments ☐ Rental Income ☐ Allowance/Benefits ☐

Inheritance/Sale of assets ☐ Others (Specify)

Professional Status

☐ Employed Full Time ☐ Self Employed ☐ Student ☐ Minor

☐ Employed Part Time ☐ Homemaker ☐ Unemployed

☐ Retired ☐ Others

Annual Income

Name of Employer ☐ / Business ☐

Address (with Post Code)

Telephone Number

Employed since ☐ / Date of Incorporation ☐

Additional Information Regarding Other Bank

Do you maintain your main (Salary/Income) account with another Bank? ☐ Yes ☐ No

First Name

Middle Name

Surname

Previous Name (if any)

Current Address

Post/Zip Code

Country

Residing Since

Previous Address (only if less than 3 years at current address)

Post/Zip Code

Country

N.I.No.:

Passport No. ☐ / Driving Licence No. ☐

Nationality

Marital Status

Date of Birth

Mobile No.

Home Tele. No.

Email Address

Joint Account Instructions

Mode of operation: Main Applicant ☐ Either or Survivor ☐ Jointly ☐ Former or Survivor ☐

We, the undersigned, request you to open an account in our joint names as per mandate given above or to continue the joint account already opened. Until you receive notice in written form from any of us to the contrary.

(1) To pay and debit to any such account all cheques, orders to pay, bills of exchange and promissory notes drawn, signed and accepted or made by anyone of us, whether the account(s) be in credit or overdrawn or shall become overdrawn by reason of such payments or debits.

(2) To pay against the signature of anyone of us, any moneys held in credit of any deposit account in our joint names.

(3) To deliver against the signature of anyone of us, any securities, deeds or other articles held in our joint names by way of security or for safe custody or otherwise.

Please Note: In case the mode of operation is selected as "Joint", we would need both account holders consent in order to provide Internet Banking Service/Debit Card. Please provide your consent ☐ Yes ☐ No.

Additional Facilities Required

- (1) **Cheque Book** ☐ YES ☐ NO
(Not applicable for saving account)
- (2) **Internet Banking Services** ☐ YES ☐ NO
☐ View ☐ Transactions
- (3) **SMS Alert Facility** ☐ YES ☐ NO
(If you avail Internet Banking Services SMS service is mandatory)
- (4) **Debit Card** ☐ ☐
(Not applicable for saving account)

Please Note: Mobile number is mandatory to avail Internet Banking, SMS Alert and Debit Card service.

Name to be displayed on card

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Security Questions:

(For Debit Card activation) (Answer any of 3)

- (1) What is your mother's maiden name?
- (2) What is your favourite colour?
- (3) What is your favourite sport?
- (4) What was the name of your first school?
- (5) What is your favourite drink?

Account Usage

- International Payments (Inward & Outward) ☐ Yes ☐ No Countries To/From Which International Payments will be made/received 1) _____
- Cash Deposits ☐ Yes ☐ No 2) _____
- Expected Credits per month Expected Debits per month 3) _____

Undertaking

Not ordinary holder/s not ordinary resident in the UK? YES ☐ NO ☐

If 'yes' please complete the following section-

I/We declare that I/We am/are permanently resident in..... for UK Income Tax purposes and that my /our permanent address is as stated in Section 1 above.

I/We undertake to inform the bank immediately any change in my/our Not Ordinarily Resident status.

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I/We undertake that I/we will not claim any interest on any of our Term deposit/s made from time to time after the maturity date unless and until we have made a specific request to renew the deposit.

I/We agree to comply with the Bank's rules with regard to the conduct of the accounts. I/We resolve to provide to the Bank in writing any changes in personal details or circumstances that may change from time to time.

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- Personal and business records at credit reference agencies (CRAs). When CRAs receive a search from us they will place a search footprint on your credit file that may be seen by other lenders. They supply to us both public (including the electoral register) and shared credit and fraud prevention information.
- Those at fraud prevention agencies (FPAs).
- If you are a director, we will seek confirmation, from credit reference agencies, that the residential address that you provide is the same as that shown on the restricted register of directors' usual addresses at Companies House.

We will make checks to assess your application, verify your identity, to prevent and detect crime and money laundering. We may also make periodic searches at CRAs and FPAs to manage your account with us.

(2) Information on applications will be sent to CRAs and will be recorded by them. Including information on your business and its proprietors and CRAs may create a record of the name and address of your business and its proprietors if there is not one already.

(3) If you give us false or inaccurate information and we suspect or identify fraud we will record this and may also pass this information to FPAs and other organisations involved in crime and fraud prevention.

(4) We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.

(5) Your data may also be used for other purposes for which you give your specific permission or, in very limited circumstances, when required by law or where permitted under the terms of the data protection legislation.

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By signing below, I/we agree that I/we have read and understood this General Agreement.

General Agreement

Marketing consent

The Bank will send you information by post or email about the Bank's other products and services that we think might be of interest to you from time to time. If you would prefer to not receive this marketing information please tick here. ☐

I/we declare that I/we have read and understood the PNBIL Account Terms and Conditions and agree to abide by them.

ACCOUNT HOLDER HEREBY UNDERTAKES TO NOTIFY CHANGE OF ADDRESS TO THE BANK AS SOON AS POSSIBLE.

Specimen Signature

Applicant

Signature

Date

Name

Applicant

Signature

Date

Name

Applicant

Signature

Date

Name

Applicant

Signature

Date

Name

Documents by Post

In case you send the documents by post to open your account

Please send the following documents

☐ Certified Copy of the valid Passport or full UK Driving Licence to provide as a proof of identification. (Certification as per our website)

☐ Original copy of the recent (not older than 3 months) bank statement or utility bills (telephone, gas, electricity, water, council rates) with full name and address to provide as proof of address. Original shall be returned after verification.

☐ A cheque of nominal amount (minimum £1.00 for Saving & £100.00 for Current Account) signed by you (both/all in case of joint account) from your existing UK bank account, for initial opening of the account.

☐ Separate documents as noted above required for each applicant.

Please do not send the original Passport/Photocard full UK Driving Licence.

For Internal Use Only

Validation	Identity	Address	Credit Agency check	Telephone	Employment details	Signature	Bank reference	Mode of account operation taken
Main Applicant	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>

Additional Information

CUST TYPE

Country Code

RISK CATEGORY

RATIONALE

Low

☐

Medium

☐

High*

☐

Account Opening Method

Face to Face

☐

Non Face to Face

☐

ACCOUNT OPENED BY

Signature

Date

NAME

DESIGNATION

ACCOUNT VERIFIED BY

Signature

Date

NAME

DESIGNATION

*If 'High' please complete the EDD form.

Annexure I**SELF CERTIFICATION FORM -INDIVIDUAL**

To,
The Manager
Punjab National Bank (International) Limited

Branch: _____

RE: International Tax Compliance Regulations under
Automatic Exchange of Information (AEOI)

Regulations in the UK based on the United States' Foreign Account Tax Compliance Act ("FATCA"), the OECD's Common Reporting Standard ("CRS"), EU's Directive on Administrative Co-operation (DAC) and UK's Crown Dependencies and Overseas Territories ("CDOT") all commonly known as Automatic Exchange of Information (AEOI) require Punjab National Bank (International) Limited to collect and report certain information about an account holder's tax residence. Each jurisdiction has its own rules for defining tax residence, and jurisdictions have provided information on how to determine if you are resident in the jurisdiction.

In general, you will find that tax residence is the country/jurisdiction in which you live. Special circumstances may cause you to be resident elsewhere or resident in more than one country/jurisdiction at the same time (dual residency). If you are a U.S. citizen or tax resident under U.S. law, you should indicate that you are a U.S. tax resident on this form and you also need to fill in an IRS Form W-9.

Please fully complete this form.

1. Personal Details

First name(s): _____

Surname: _____

Residence Address: _____

Mailing Address: _____

Date of Birth: __/__/____ (DD/MM/YYYY)

Place of Birth: (Town/City and Country): _____

2. Tax Residence {Please tick (✓) whichever is applicable}

		Yes	No
a)	Are you a US citizen or tax resident?		
b)	Are you a UK tax resident?		
c)	Do you have any tax residency other than UK/US		

If you have answered yes to a) then please provide your U.S. tax identification number in the table below as well as please provide an IRS Form W-9 in addition to this form.

If you have answered yes to b) please provide your UK tax identification number in the table below.

If you have answered yes to c) please provide all your countries of tax residence and associated tax identification numbers in the table below.

Please note that furnishing of tax residency is mandatory

Countries of tax residence	Tax Identification Number (TIN)*	Reason for no TIN**

*For UK residents, the Tax Identification Number may be your National Insurance Number (NINO).

**If you do not have a tax identification number, please provide one of the following reasons in the above table.

Reason A - The country/jurisdiction where you are resident does not issue TINs to its residents.

Reason B - You are otherwise unable to obtain a TIN or equivalent number. (Please explain why you are unable to obtain a TIN in the below table if you have selected this reason).

Reason C - No TIN is required. (Note: Only select this reason if the domestic law of the relevant jurisdiction does not require the collection of the TIN issued by such jurisdiction).

3. Declaration

I declare that all statements made in this declaration are, to the best of my knowledge and belief, correct and complete. I undertake to advise Punjab National Bank (International) Limited within 30 days of any change in circumstances which affects my tax residency status or causes the information contained herein to become incorrect or incomplete, and to provide Punjab National Bank (International) Limited with a suitably updated self-certification and Declaration within 30 days of such change in circumstances.

Signature: _____

Date: _____

INFORMATION SHEET – DEPOSIT PROTECTION

Basic information about the protection of your eligible deposits	
Eligible deposits in Punjab National Bank (International) Limited are protected by:	the Financial Services Compensation Scheme ("FSCS"). ¹
Limit of protection:	£85,000 per depositor per bank
If you have more eligible deposits with us	All your eligible deposits with us and the total is subject to the limit of £85,000. ²
If you have a joint account with other person(s):	The limit of £85,000 applies to each depositor separately. ³
Reimbursement period in case of bank's failure:	20 working days ⁴
Currency of reimbursement:	Pound sterling (GBP, £) or, for branches of UK banks operating in other EEA Member States, the currency of that State.
To contact Punjab National Bank (International) Limited for enquiries relating to your account:	Punjab National Bank (International) Limited Customer Support 1, Moorgate, London, EC2R6JH customersupport@pnbintl.com 0800 849 9229
To contact the FSCS for further information on compensation:	Financial Services Compensation Scheme 10th Floor Beaufort House 15 St Botolph Street London EC3A 7QU Tel: 0800 678 1100 or 020 7741 4100 Email: ICT@fscs.org.uk
More information:	http://www.fscs.org.uk
Acknowledgement of receipt by the depositors:	
Name(s):	Signature(s)
1)	
2)	
3)	
4)	

1Scheme responsible for the protection of your eligible deposit

Your eligible deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your bank, building society or credit union should occur, your eligible deposits would be repaid up to £85,000 by the Deposit Guarantee Scheme.

2General limit of protection

If a covered deposit is unavailable because a bank, building society or credit union is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers a maximum of £85,000 per bank, building society or credit union. This means that all eligible deposits at the same bank, building society or credit union are added up in order to determine the coverage level. If, for instance a depositor holds a savings account with £80,000 and a current account with £20,000, he or she will only be repaid £85,000.

In some cases eligible deposits which are categorised as “temporary high balances” are protected above £85,000 for six months after the amount has been credited or from the moment when such eligible deposits become legally transferable. These are eligible deposits connected with certain events including:

- (a) certain transactions relating to the depositor’s current or prospective only or main residence or dwelling;
- (b) a death, or the depositor’s marriage or civil partnership, divorce, retirement, dismissal, redundancy or invalidity;
- (c) the payment to the depositor of insurance benefits or compensation for criminal injuries or wrongful conviction

More information can be obtained under <http://www.fscs.org.uk>

3Limit of protection for joint accounts

In case of joint accounts, the limit of £85,000 applies to each depositor.

However, eligible deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of £85,000.

4Reimbursement

The responsible Deposit Guarantee Scheme is the Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London, EC3A 7QU, Tel: 0800 678 1100 or 020 77414100, Email: ICT@fscs.org.uk. It will repay your eligible deposits (up to £85,000) within 20 working days until 31 December 2018; within 15 working days from 1 January 2019 until 31 December 2020; within 10 working days from 1 January 2021 to 31 December 2023; and within 7 working days from 1 January 2024 onwards, save where specific exceptions apply.

Where the FSCS cannot make the repayable amount available within 7 working days, it will, from 1 June 2016 until 31 December 2023, ensure that you have access to an appropriate amount of your covered deposits to cover the cost of living (in the case of a depositor which is an individual) or to cover necessary business expenses (in the case of a depositor which is not an individual or a large company) within 5 working days of a request.

If you have not been repaid within these deadlines, you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be barred after a certain time limit. Further information can be obtained under <http://www.fscs.org.uk>.

Other important information

In general, all retail depositors and businesses are covered by Deposit Guarantee Schemes. Exceptions for certain deposits are stated on the website of the responsible Deposit Guarantee Scheme. Your bank, building society or credit union will also inform you of any exclusions from protection which may apply. If deposits are eligible, the bank, building society or credit union shall also confirm this on the statement of account.

Exclusions from Protection

A deposit is excluded from protection if:

1. The holder and any beneficial owner of the deposit have never been identified in accordance with money laundering requirements. For further information, contact your bank, building society or credit union.
2. The deposit arises out of transactions in connection with which there has been a criminal conviction for money laundering.
3. It is a deposit made by a depositor which is one of the following:
 - a. Credit Institution
 - b. Financial Institution
 - c. Investment firm
 - d. Insurance undertaking
 - e. Reinsurance undertaking
 - f. Collective investment undertaking
 - g. Pension or retirement fund ¹
 - h. Public authority, other than a small local authority.

¹ Deposits by personal pension schemes, stakeholder pension schemes and occupational pension schemes of micro, small and medium sized enterprises are not excluded.