

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

**Account Opening Form
Proprietorship**

For Office Use :

CUST ID:

--	--	--	--	--	--	--	--	--	--

ACCOUNT NO.:

--	--	--	--	--	--	--	--	--	--

.....Branch

(Please mark (tick) wherever applicable)

Purpose of Opening the Account

- Day-to-day transactions
- Receipts and Payments, Standing Orders & Direct debits
- Savings and Investments
- Other (give details)

Type Of Account

- Current Real Estate

Other (pl. specify)

Currency of the Account GBP USD EUR

Trading name

Personal Details (Applicant)

Title Mr. Ms. Miss Dr. Others

First Name

Middle Name

Surname

Current Address

Country

Post Code

Residing Since M M Y Y Y Y

Passport/DVLANo

Citizenship

Marital Status

Date of Birth D D M M Y Y Y Y

Home Tele No

Mobile No

E-mail Address

Previous Address

(only if less than 3 years at current address)

Country

Post Code

Applicant

Mailing Address
(Only if different
from current
address)

Post Code

--

Country

--

Additional Information Regarding Other Accounts

Do you have and Account with another Bank: YES NO

If Yes,

Type of Account	
Account in the Name of	
Name of the Branch	

Residential property

Own

Rented

Staying with parents

Other (specify)

--

Type of Account	
Account in the Name of	
Name of the Branch	

Requirements

Cheque Book (issued in GBP A/C's Only)

YES NO

Name to be displayed on card

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Debit Card cum ATM Card

YES NO

Internet Banking Facility

YES NO

Statement Frequency

Monthly Yearly

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) _____

4) _____

5) _____

Business Details

Name of Business

--

Nature of Business

--

Address

--

--

Postcode

--

Telephone Number

--

In Business Since

--

Is the firm regulated?

YES NO

Expected Business Turnover

--

If yes, please provide country
to whose law subject to

--

Total Gross Income

--

Dependants

--

Expected Account Turnover

--

Source of Funds for this account

--

Country(s) of Operation

--

Letter of Proprietorship and Letter of undertaking

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.

(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

NAME OF THE ACCOUNT HOLDER

Signature

Date

CHECK LIST

- The following original documents will be required for proof of identity of the sole proprietor.
- Original current signed passport or photo-card full UK driving license
 - Recent (not older than 3 months) original Bank Statement or Utility invoice (telephone, gas, electricity, water, council) with full name and address
- Original Certificate of commence business (if applicable)
- Copies of certified audited accounts for the last three years

For Internal Use Only

Validation	Identity	Address	Credit Agency check	Telephone	Employment details	Signature	Bank reference	Mode of account operation taken
1st 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

SME FLAG: Small Medium Large Charity Non-Charity Face to Face

Risk Transfer Country code (RTCC) Non Face to Face

Security Analysis Code(SC)

Security Extent Code Secured Unsecured Partially Secured

Name Of Rating Agency FTCH MOOD SAP DBRS ECDG UNRATED

Rating

Type Of Rating Short Long

ACCOUNT OPENED BY

Signature	Date
-----------	------

NAME OF THE SIGNATORY

DESIGNATION

ACCOUNT VERIFIED BY

Signature	Date
-----------	------

NAME OF THE SIGNATORY

DESIGNATION

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: _____