

Additional depositors application form

All sections of the form must be completed in order for us to open your account. An incomplete form or lack of supporting documentation will lead to a delay and may prevent us from opening your account. Please use BLOCK CAPITALS ticking boxes where appropriate.

Please note: Do not send funds with this application form. We are unable to process funds until we have accepted your application.

1. Personal details of the account holder(s)

	3rd Applicant	4th Applicant
Existing BBI customers please supply a/c no.	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Title	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Miss <input type="text"/> Other	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Miss <input type="text"/> Other
Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Male <input type="checkbox"/> Female
First name(s)	<input type="text"/>	<input type="text"/>
Surname(s)	<input type="text"/>	<input type="text"/>
Any other name(s) e.g. maiden name	<input type="text"/>	<input type="text"/>
Date of birth	<input type="text"/> D <input type="text"/> D <input type="text"/> M <input type="text"/> M <input type="text"/> Y <input type="text"/> Y <input type="text"/> Y <input type="text"/> Y	<input type="text"/> D <input type="text"/> D <input type="text"/> M <input type="text"/> M <input type="text"/> Y <input type="text"/> Y <input type="text"/> Y <input type="text"/> Y
Place of birth	<input type="text"/>	<input type="text"/>
Nationality(s)	<input type="text"/>	<input type="text"/>
Dual nationality (if applicable)	<input type="text"/>	<input type="text"/>
Passport number(s)	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>
Passport country(s) of issue	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>
Full permanent residential address inc. postcode (N.B. a PO Box or c/o address is not acceptable as a residential address)	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>
How many years/months have you lived here?	<input type="text"/> Y <input type="text"/> Y <input type="text"/> M <input type="text"/> M	<input type="text"/> Y <input type="text"/> Y <input type="text"/> M <input type="text"/> M
Correspondence address (if different from residential address)	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>
Country of Tax residence	<input type="text"/>	<input type="text"/>
Tax identification no.	<input type="text"/>	<input type="text"/>
Home phone number (including area code)	<input type="text"/>	<input type="text"/>
Home fax number (including area code)	<input type="text"/>	<input type="text"/>
Mobile phone number	<input type="text"/>	<input type="text"/>
Email address	<input type="text"/>	<input type="text"/>
What is your relationship with the other applicant(s)?	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>

2. Current employment details

Please provide us with details of your current employment status

3rd Applicant

- Employed Unemployed
 Self-employed Homemaker
 Student Retired

If you are employed or self-employed how long have you been with this employer/business?

Years

Employer's name/
name of your business

Employer's/your
business address inc.
postcode

Position held

Nature of business

Work phone number
(inc. area code)

4th Applicant

- Employed Unemployed
 Self-employed Homemaker
 Student Retired

If you are employed or self-employed how long have you been with this employer/business?

Years

3. Compulsory information

To enable us to meet our company policies and standards we need to be sure we know your current financial circumstances and therefore we must ask the following questions. Failure to answer may result in the refusal of your application.

3rd Applicant

A. What will you use
the account for?

B. How often will you
use the account?

- Weekly Monthly Quarterly
 Half yearly Annually

C. Estimated sum of
deposits (excluding
initial deposit)
expected each year

- Under 10,000 10,000 - 25,000 25,000 - 50,000
 50,000 - 100,000 100,000 - 250,000 250,000 or more

D. Estimated number of
transactions over a
year (excluding interest
payments)

- 1-5 6 - 15 16 - 25
 26 or more

4th Applicant

- Weekly Monthly Quarterly
 Half yearly Annually

- Under 10,000 10,000 - 25,000 25,000 - 50,000
 50,000 - 100,000 100,000 - 250,000 250,000 or more

- 1-5 6 - 15 16 - 25
 26 or more

3. Compulsory information - continued...

E. **Income:** please indicate the approximate value of your **gross annual income**, deleting the currency as applicable. Evidence of your source of income will be required as per section 12C of this application form.

	3rd Applicant	4th Applicant
Earned income	<input type="text" value="£/€/US\$"/>	<input type="text" value="£/€/US\$"/>
Pensions	<input type="text" value="£/€/US\$"/>	<input type="text" value="£/€/US\$"/>
Interest received on savings/investments	<input type="text" value="£/€/US\$"/>	<input type="text" value="£/€/US\$"/>
Other (including trusts)	<input type="text" value="£/€/US\$"/>	<input type="text" value="£/€/US\$"/>

F. **Assets:** if your assets are jointly owned, each applicant should quote their share of the value separately.

	3rd Applicant	4th Applicant
Equity in house (value minus outstanding mortgage)	<input type="checkbox"/> None <input type="text" value="£/€/US\$"/>	<input type="checkbox"/> None <input type="text" value="£/€/US\$"/>
Shares, units trusts & other investments	<input type="checkbox"/> None <input type="text" value="£/€/US\$"/>	<input type="checkbox"/> None <input type="text" value="£/€/US\$"/>
Cash savings	<input type="checkbox"/> None <input type="text" value="£/€/US\$"/>	<input type="checkbox"/> None <input type="text" value="£/€/US\$"/>
Other assets e.g. property/land (Please detail below)	<input type="checkbox"/> None <input type="text" value="£/€/US\$"/>	<input type="checkbox"/> None <input type="text" value="£/€/US\$"/>
Description of other assets	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>

G. Choice of location - if you are not an Isle of Man resident, why have you chosen to operate an offshore account?

H. With the exception of your country of residence, do you expect to receive or make payments to/from the following destinations? (Please tick as applicable).

<input type="checkbox"/> Isle of Man	<input type="checkbox"/> Channel Islands	<input type="checkbox"/> UK	<input type="checkbox"/> EU countries	<input type="checkbox"/> North America
<input type="checkbox"/> Africa	<input type="checkbox"/> Middle East	<input type="checkbox"/> Far East	<input type="checkbox"/> Australasia	<input type="checkbox"/> Not applicable

I. Source of wealth - please indicate the underlying source of your current wealth, e.g. if it is from earned income, which employer did you earn it from and what was the nature of the work? If it is from an inheritance, from whom did you inherit? If it is from a property or business sale, which property or business was sold? Evidence of your source of wealth will be required as per section 12D of this application form.

J. Please provide us with any additional information regarding possible future transactions as this may prevent the need to contact you for further information.

4. Account details

I/We apply to open a
(type of account(s))

Opening balance(s)

£/\$/€

(Please refer to our interest rate sheet or account literature for details of minimum opening amounts and interest options)

Interest options
(please tick)

Annual

Monthly

Deferred

The account will be
opened by

Cash*

Cheque

Transfer from existing BBI
account number:

Electronic
transfer on

From
(bank)

* Available for Isle of Man residents only to a maximum of £1,000.

5. Interest payment instructions (for sterling accounts only) and final settlement instructions for money market fixed deposits

If the terms of your account permit and you wish to have your interest paid out automatically, please complete this section. Please note that interest must be paid out to either a bank with a UK sort code or another Bradford & Bingley International account. Money Market account holders should give details of the nominated account below for final settlement instructions. Instructions to repay funds to any other destination must be given in writing and signed in accordance with the declaration section of this form. Any instruction in writing must be received at least one working day prior to the payment date.

If interest/final settlement is to be sent to a bank with a UK sort code, please complete the following details:

Bank account holder
name(s)

Bank account number

Sort Code

Full name and
address of bank

If interest/final settlement is to be sent to another Bradford & Bingley International account, please give the account number:

BBI account number

6. Important information - for applicants resident in an EU Member Country and therefore affected by the EU Savings Directive (EUSD)

If you (and/or another party to the account) are resident in an EU country for tax purposes then your account will be affected by the EU Savings Directive.

It is important to note that this means your account will be subject to retention tax and interest will be applied net of tax. However, you may wish to receive gross interest and opt for Exchange of Information instead. This option will result in interest details together with certain personal details being forwarded to the relevant tax authorities.

Should you wish to choose this option you will need to obtain an Exchange of Information Mandate Form from our office. Alternatively, you can go on-line and print a Mandate Form from our website. Further details of the EUSD and your options within it can be provided on request or by visiting www.bbi.co.im

NOTE:- With effect from 1st July 2011 it is proposed by the Isle of Man Government that all interest will be paid gross with Automatic Exchange of Information on payments made to the relevant tax authorities.

7. Your information

Information you provide on this application form may be held on computer by Bradford & Bingley International Limited and will be used only for purposes registered under the Data Protection Act, including administration, research, analysis, keeping you informed of related products and services from members of the Santander Group. Please note that no information is passed by us to any third party for marketing purposes. Information about you will be kept after your account is closed. You have the right to see certain records held by us on payment of a fee. If you wish to exercise this right you should write to The Manager, Data Protection, Bradford & Bingley International, 30 Ridgeway Street, Douglas, Isle of Man, IM1 1TA, British Isles.

If you would prefer not to be contacted about products and services (other than with statements, transaction advices and account specific correspondence) please tick this box.

8. Telephone Withdrawal Service

The Telephone Withdrawal Service is available on accounts that are held solely or jointly. However, where the joint account is operated on an 'all to sign' basis the service is **not** available. If you already hold an account with us or plan to open any further accounts with the same holder then the details you have supplied previously for this service will apply.

The Telephone Withdrawal Service allows you to operate your account by telephone for withdrawals. To ensure the security of customer accounts we will only allow telephone withdrawals for the following transactions:

- Electronic funds transfers to a nominated bank account held in the name(s) of yourself and one or more of your account holders
- Cheque withdrawals made payable to one or more of the account holders sent to your correspondence address or direct to your bank
- Transfers to another Bradford & Bingley International account held in the same name(s)
- Placement of notice to withdraw funds from an account.

So that we may verify your identity over the telephone we ask you to provide us with a Security Code. You will be asked to quote all or part of this when giving instructions. The Security Code should not be divulged to anyone who is not a holder of this account. Should you forget, lose or wish to change your Security Code you must provide us with a written instruction, which must be **signed by all account holders**.

I/We confirm my/our Security Code is Minimum of 6 and maximum of 12 characters made up of numbers and letters

Please contact us for a separate form if you require individual passwords. Bradford & Bingley International may make other security checks if we feel this is necessary to verify the validity of instructions given over the telephone. All phone calls are recorded.

Nominated bank details

A nominated account is an account held at another bank to which you may wish to transfer funds when using the Telephone Withdrawal Service. You must be one of the account holders of your nominated bank account. **We do not permit transfers to third party accounts.**

Account holder(s) please print full name(s)	<input type="text"/>			
Account number	<input type="text"/>	Sort Code	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>
IBAN number	<input type="text"/>	Swift code (if outside UK)	<input type="text"/>	
Full name and address of bank	<input type="text"/>			
	<input type="text"/>			

Bradford & Bingley International (the Company) may refuse to accept any request for telephone withdrawal facilities at its discretion and without giving reasons for its decision. The customer will be responsible for the provision of a password for use when operating telephone withdrawals and this must remain confidential between the Company and the Account Holders. The Company will not be liable for the acceptance and execution of security coded instructions, where these are given by someone purporting to be the account holder. Only payment details quoted on this form will be used by the Company for telephone withdrawals. Changes to these details will only be accepted in writing signed by the person(s) whose signature appears on this form. Fax instructions to change payment details will not be acceptable. The Company is entitled to change the terms and conditions of telephone withdrawal facilities without notice, if it considers that it is reasonable to do so. The Company reserves the right to levy electronic funds transfer service charges referred to in its charges information for withdrawals. The Company will not be held legally responsible for any loss resulting from a customer's negligence. The customer will be responsible for providing the Company with correct nominated bank details and the Company will not be responsible for any loss or delays incurred due to incorrect information being provided by the customer.

9. Sign here - all applicants

I/We (please delete as applicable) hereby declare that the aforementioned sum is being deposited with Bradford & Bingley International by me/us as sole/joint beneficial owner(s). Where the account is held in single name, the sole signature is required to operate the account. Where the account is held in two or more names, we agree that the combination of signatures required to operate the account shall be:

All of us signing together Any one of us As a discharge for withdrawals and for any other purpose in connection with this account.

Where I/we have signed up for the Telephone Banking Service, I/we authorise Bradford & Bingley International to accept my/our instructions via telephone. I/We agree to pay you for any loss or expense which you suffer because of my negligence. I/We agree not to disclose my Security Code to any other person. I/We accept that Bradford & Bingley International will not be liable for any machine, system, or communications failure, industrial dispute or any other circumstances beyond its control that causes delay in the execution of telephone instructions.

I/We declare that the information given is true and correct and I/we authorise the Bank to obtain independent verification of any information provided. I/We confirm that I/we have received and read the terms and conditions applying to the account and agree to be bound by them.

1st applicant signature	<input type="text"/>	2nd applicant signature	<input type="text"/>
Date	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Date	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
3rd applicant signature	<input type="text"/>	4th applicant signature	<input type="text"/>
Date	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Date	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

Please note:

- All correspondence will be addressed to the first-named account holder only.
- In the event of death, where an account is held in joint names, the account is vested to the survivor(s).
- Where no preference is indicated to the Bank, we shall assume that any account holder may sign for withdrawals and for any other purpose in connection with this account.

10. Check list - for all applicants

Please use this checklist to make sure you are sending the correct documents required to open an account. An incomplete form or lack of supporting documentation may prevent us from opening your account.

- Fully** completed application form. Please ensure that **all** sections are completed to the best of your ability.
- Correctly certified proof of I.D. for **each** party. Please see the 'Documents you need to provide' guide in section 11A included opposite for details of who is eligible to certify your documents.
- Original** or **certified copy** of permanent residential address (in English and no more than 3 months old). Please see the 'Documents you will need to provide' guide in section 11B for details of what is acceptable as proof of address.
- Original** or clearly legible **photocopy** of your source of income (no more than 6 months old). This should relate to the source of income you provided in section 3E. Please see the 'Documents you will need to provide' guide in section 11C for details of what is acceptable as source of income.
- Original** or clearly legible **photocopy** of your source of wealth. Please see the 'Documents you will need to provide' guide in section 12D for details of what is acceptable as proof of wealth. Source of wealth is distinct from source of funds and describes the origins of a customer's financial standing or total net worth i.e. those activities which have generated a customer's funds and property.
- For **deposits by cheque** (for sterling denominated accounts only), **make payable to** 'Bradford & Bingley International - a/c (account holder's name)' or alternatively in the name of the account holder. Cheques should not be made payable to any third party.
- If you are **resident in the EU** for tax purposes, please enclose a completed Exchange of Information mandate form for each account holder if you wish to elect for exchange of information.
- Completed Section 7** (Telephone Withdrawal Service), although this is not mandatory it is highly recommended as it allows you to easily manage your account, whilst also adding improved security.

Please retain our Terms and Conditions for your records. If you need any help completing this application form please contact us on: +44 (0) 1624 695000, 9am to 5pm (Isle of Man time), Monday to Friday. Alternatively, you can email us at: enquiries@bbi.co.im

11. Documents you will need to provide - continued

SECTION E - details of certifier - this section must be completed and returned with your identification documents

Full name	<input type="text"/>		
Gender	<input type="checkbox"/> Male	<input type="checkbox"/> Female	<input type="text"/> Profession
Title or position	<input type="text"/>		
Professional body & qualifications (where applicable)	<input type="text"/>		
Name & address of certifier's employer	<input type="text"/>		
Employer's telephone number	<input type="text"/>	Fax no.	<input type="text"/>
Email address	<input type="text"/>		
Website address	<input type="text"/>		

SECTION F - certifier's check list

The certified photocopy of the applicant's passport should include:

1. Clearly legible photograph of the applicant
2. Date and place of birth clearly shown
3. Passport must be valid (not out of date)
4. Passport holder's signature
5. Nationality of the passport holder.

The certified photocopy of the applicant's proof of residential address should include:

1. Name and address of applicant
 2. Date of the document, which should not be more than 3 months old.
- Please note:** where the proof of address is issued in a language other than English it must be supported by a full English translation, which should also be certified.



Examples of required certification wording showing certifier's signature and stamp

I certify that I have seen the original document and this copy is a complete and accurate copy of the original. Where the document contains a photograph, the photograph contained in the document certified bears a true likeness to the person requesting this certification.

Signed: Elisabeth V Perroni June 2009
 Elisabeth V Perroni
 Managing Director
 The City Bank
 299 Central Boulevard
 Perth Western Australia 6000
 Tel 0091 5 963901

ELISABETH V. PERRONI
 THE CITY BANK
 PERTH
 WESTERN AUSTRALIA

01 May 2009

I certify that I have seen the original document and this copy is a complete and accurate copy of the original. Where the document contains a photograph, the photograph contained in the document certified bears a true likeness to the person requesting this certification.

Signed

Elisabeth V. Perroni

ELISABETH V.PERRONI
 Managing Director
 The City Bank, 299 Central Boulevard, Perth, Western Australia 6000
 Tel 00 91 5 963901.

ELISABETH V. PERRONI
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 WESTERN AUSTRALIA