

# Deposit 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. If an account is to be opened by more than two applicants, please contact Bradford & Bingley International for an additional depositors application form.

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)

	1st Applicant	2nd Applicant
Existing 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 (Please state)	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Miss <input type="text"/> Other (Please state)
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"/>
Maiden name or any other name(s)	<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	<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"/> <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"/>

## 2. Current employment details

	1st Applicant	2nd Applicant
Please provide us with details of your current employment status	<input type="checkbox"/> Employed	<input type="checkbox"/> Unemployed
	<input type="checkbox"/> Self-employed	<input type="checkbox"/> Homemaker
	<input type="checkbox"/> Student	<input type="checkbox"/> Retired
	If you are employed or self-employed how long have you been with this employer/business?	If you are employed or self-employed how long have you been with this employer/business?
	<input type="text" value="Years"/>	<input type="text" value="Years"/>
Employer's name/ name of your business	<input type="text"/>	<input type="text"/>
Employer's/your business address inc. postcode	<input type="text"/>	<input type="text"/>
Position held	<input type="text"/>	<input type="text"/>
Nature of business	<input type="text"/>	<input type="text"/>
Work phone number (inc. area code)	<input type="text"/>	<input type="text"/>

## 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.

	1st Applicant	2nd Applicant
A. Reason for opening the account, what will the account be used for?	<input type="text"/>	<input type="text"/>
B. How often will you use the account?	<input type="checkbox"/> Weekly	<input type="checkbox"/> Monthly
	<input type="checkbox"/> Quarterly	<input type="checkbox"/> Half yearly
	<input type="checkbox"/> Annually	
C. Estimated sum of deposits (excluding initial deposit) expected each year	<input type="checkbox"/> Under 10,000	<input type="checkbox"/> 10,000 - 25,000
	<input type="checkbox"/> 25,000 - 50,000	<input type="checkbox"/> 50,000 - 100,000
	<input type="checkbox"/> 100,000 - 250,000	<input type="checkbox"/> 250,000 or more
D. Estimated number of transactions over a year (excluding interest payments)	<input type="checkbox"/> 1-5	<input type="checkbox"/> 6 - 15
	<input type="checkbox"/> 16 - 25	<input type="checkbox"/> 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.

	1st Applicant		2nd Applicant	
Earned income	<input type="checkbox"/> None	<input type="text" value="£/€/US\$"/>	<input type="checkbox"/> None	<input type="text" value="£/€/US\$"/>
Pensions	<input type="checkbox"/> None	<input type="text" value="£/€/US\$"/>	<input type="checkbox"/> None	<input type="text" value="£/€/US\$"/>
Interest received on savings/investments	<input type="checkbox"/> None	<input type="text" value="£/€/US\$"/>	<input type="checkbox"/> None	<input type="text" value="£/€/US\$"/>
Other (including trusts)	<input type="checkbox"/> None	<input type="text" value="£/€/US\$"/>	<input type="checkbox"/> None	<input type="text" value="£/€/US\$"/>

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

	1st Applicant		2nd 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"/> Other countries

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  D  D  M  M  Y  Y  Y  Y 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 ARE AN INDIVIDUAL RESIDENT IN A MEMBER STATE OF THE EUROPEAN UNION, YOU MUST CHOOSE ONE OF THE TWO OPTIONS BELOW, OTHERWISE INTEREST PAYMENTS WILL BE SUBJECT TO RETENTION TAX. THE RATE OF RETENTION TAX IS 20% UNTIL 30 JUNE 2011. FROM 1 JULY 2011, ALL INTEREST WILL BE PAID GROSS, TOGETHER WITH AUTOMATIC EXCHANGE OF INFORMATION WITH THE RELEVANT TAX AUTHORITIES.

**Fixed Term Bonds:** Please note that any interest payments made on a Fixed Term Bond will be subject to automatic Exchange of Information, therefore you must authorise Bradford & Bingley International Limited to disclose your full details to the tax authorities by ticking the Exchange of Information box below:

Please tick to indicate your choice if appropriate.

- Election for Exchange of Information**  
I/We authorise the bank to disclose my/our personal and account details to the Isle of Man Government and I/we understand that these details will be passed on to the tax authorities in my/our EU country of residence.
- Resident but Non-Domiciled**  
I/We declare that I/we am/are resident but non-domiciled in \_\_\_\_\_ (specify which EU member state) and my/our interest payments are only subject to tax on remittance to my/our country of residence. I/We also confirm that should I/we make a taxable remittance I/we will inform the relevant tax authority. In the event that my/our circumstances change and I/we become no longer eligible to be excluded from the scope of the EUSD, I/we agree to inform Bradford & Bingley International immediately.

Customers who have chosen Option 2 or wish to declare that they consider that they are exempt from the EUSD should provide documentary evidence from the relevant tax authorities or their accountant, to support their declaration of exemption.

Joint account holders should note that we do not accept applications where the joint account holders wish to make different choices between options 1 and 2 above.



## 10. 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

Date

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

2nd applicant  
signature

Date

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

**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.

## 11. 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 12A included overleaf 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 12B for details of what is acceptable as proof of address.
- Original** or clearly legible **photocopy** for each of your source(s) of income (no more than 6 months old). This should relate to the source(s) of income you provided in section 3E. Please see the 'Documents you will need to provide' guide in section 12C 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 tick the Exchange of Information option 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



SECTION E - details of certifier - the following details must be provided by the certifier when certifying 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. Name of applicant
2. Clearly legible photograph of the applicant
3. Date and place of birth clearly shown
4. Passport must be valid (not out of date)
5. Passport holder's signature
6. Nationality of the passport holder.



**The certified wording used must state that:**

1. The document is a true copy of the original and
2. The photograph is a true likeness of the individual concerned.

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

01June 2010

I certify that this is a true copy of the original and that the photograph is a true likeness of the individual concerned.

Signed

*Elisabeth V. Perroni*

**ELISABETH V. PERRONI**  
**THE CITY BANK**  
**PERTH**  
**WESTERN AUSTRALIA**

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

**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.