

Note: This is an official and legal document. Information provided by you will be deemed current at the time of completion and correct.

Date  Branch Code  CIF  Account No

## Part 1 - Account & Account Holder Information

Name on Account

**Status**  Individual  Joint  Minor  Premium Savings  Premium Plus  Life Plus

**Account Type**  Cheque  Visa Debit  Term Deposit

**Account Classification**  Resident  Non Resident  US Persons  Other

## Part 2 - For Term Deposit Accounts Only

Term Deposit Amount \$

Term of Investment Years  Months  **Bank Use Only** Interest Rate

Maturity Instructions  Close at Maturity **OR**  Rollover at Maturity →  Principal Only  Principal & Interest

Interest Payment Term  Monthly  Quarterly  Half Yearly  Yearly  Maturity

Please credit principal/interest to following account Account Number

## Part 3 - Primary Account Holder - Personal Details

Existing Customer Account No

New Customer CIF No

Title  Surname

Given Names

Father's Name

Are you known by any other name  Yes  No

If Yes, by what name

Sex  M  F Date of Birth

Nationality

Marital Status  Single  Married  Divorced

Name of Spouse

Occupation of Spouse

Number of Dependent Children (If applicable)

Residential Status  Resident  Non Resident  Dual Citizenship

Do you hold a work permit?  Yes  No

Exemption for withholding tax  Yes  No

Residence  Owned  Rented  Other

Residential Address  Tick to indicate if mailing address

Postal Address  Tick to indicate if mailing address

Home Ph  Mobile Ph

Email

Employed  Student  Self-Employed  Unemployed

Number of years Employed/Self-Employed

Occupation

Employer/Business Details (Name, Address & Phone)

Tax Identification Number  FNPF Number

## Secondary Account Holder - Personal Details

Existing Customer Account No

New Customer CIF No

Title  Surname

Given Names

Father's Name

Are you known by any other name  Yes  No

If Yes, by what name

Sex  M  F Date of Birth

Nationality

Marital Status  Single  Married  Divorced

Name of Spouse

Occupation of Spouse

Number of Dependent Children (If applicable)

Residential Status  Resident  Non Resident  Dual Citizenship

Do you hold a work permit?  Yes  No

Exemption for withholding tax  Yes  No

Residence  Owned  Rented  Other

Residential Address  Tick to indicate if mailing address

Postal Address  Tick to indicate if mailing address

Home Ph  Mobile Ph

Email

Employed  Student  Self-Employed  Unemployed

Number of years Employed/Self-Employed

Occupation

Employer/Business Details (Name, Address & Phone)

Tax Identification Number  FNPF Number

## Part 4 - Source of Funds and Bank Account Details

Where will the funds to be deposited to your account come from?

- Salary       Gift       Sale of Goods & Services       Investment  
 Rental Income       Business Profits       Other (Specify below)

Where will the funds be sourced?

- Locally       Internationally

If you answered "Internationally" in the above question please list the countries in which these funds have been or will be generated?

Further notes on Source of Funds

- Source of Funds estimation (per annum)
- |  |   |  |
|--|---|--|
| <input type="checkbox"/> \$0 to \$5,000      | <input type="checkbox"/> \$10,001 to \$30,000 | <input type="checkbox"/> \$50,001 to \$100,000 |
| <input type="checkbox"/> \$5,001 to \$10,000 | <input type="checkbox"/> \$30,001 to \$50,000 | <input type="checkbox"/> \$100,000 and over    |

## Part 5 - Customer Transactional Requirements

### Domestic

How frequently will you be depositing funds? (Apart from direct salary deposits)

- More than once a week       Occasionally

### International

#### Inward

Do you intend to receive international transfers?

- Yes       No       Maybe

#### Outward

Do you intend to initiate international transfers?

- Yes       No       Maybe

## Part 6 - Local withholding tax exemption

- YES - Submit exemption tax       NO

## Part 7 - Fax, Mail, Email Authority & Indemnity

- YES       NO

If 'YES' state secured email address used to communicate with the bank and complete Indemnity Form.

## Part 8 - U.S Persons assessment (a tick will categorize as a potential 'U.S Persons' Account (If selected, provide evidence)

- |   |  |   |
|---|--|---|
| 1. <input type="checkbox"/> US Tax Number                 | 4. <input type="checkbox"/> Power of Attorney to a US account    | 7. <input type="checkbox"/> US Phone Number                       |
| 2. <input type="checkbox"/> US Citizenship                | 5. <input type="checkbox"/> Standing Instruction to a US Account | 8. <input type="checkbox"/> US Zip Code                           |
| 3. <input type="checkbox"/> US Address for correspondence | 6. <input type="checkbox"/> US Place of birth                    | 9. <input type="checkbox"/> None of the above applicable to me/us |

Note: If any box has been ticked, the customer(s) will be required to complete, and promptly provide the Bank for its records, the U.S IRS Form W8 or W9, hereby formally confirming status of U.S Persons. Where a U.S Person, U.S Social Securitytax number is to be provided.

## Part 9 - Account Statement

How would you like to receive your statement?

- Mail       Access using Direct Banking       Waiver (Not Recommended but if you do insist, please submit written request)

**Part 10 - Signing Authority ( For Joint Accounts Only)**

Any One to Sign

All to Sign

Jointly

Mandate Holder

Others(Specify)

Their authority includes (but is not limited to) the following:

1. Drawing cheques on the account if permitted by the Bank.
2. Overdrawing the account to the extent authorised by the Bank.
3. Endorsing cheques, drafts, bills of exchange and other instruments payable to me or to my order or to the order of any one or more of us.
4. Authorising the Bank to make periodical payments from the account and debiting the account for any costs or charges relating to such payments.
5. Instructing the Bank to transfer the account between the Bank's branches and/or close the account.

We acknowledge that:

- if any one or more of us dies, then the Bank may treat the balance of the account as payable to the surviving account holder or holders in accordance to the laws of Fiji. The Bank will be free from all responsibility in paying or delivering any money or property to the survivor(s);
- our liability to the Bank is joint and several if our account becomes overdrawn;
- the Bank may credit our account with any instruments payable to any one or more of us.

**Part 11 - Applicant Declaration**

1. I/we acknowledge that I/we have been explained, and fully understand, the terms and condition, interest rates, product features and associated fees and charges of this product before acquiring it.
2. I/we further acknowledge that I/we have been given a copy of the following(tick):
  - Personal Transaction & Savings Product terms and conditions
  - Direct Banking terms and conditions; and
  - Disclosure of Fees & Charges that apply to this account(s)
  - Visa Debit terms & conditions
  - Other (state the name of document)
3. I/we agree to be bound by all the terms and conditions which may apply from time to time on this account(s)
4. I/we are aware that my account transactional conduct is expected to be within, or in general agreement with my declared personal financial capacity. I/We further understand and agree that the Bank may from time to time enquire with me/us on certain aspects of my transactions or account conduct as part of its regulatory anti-money laundering on-going monitoring controls.
5. Special Declaration for US Persons: - The FATCA (Foreign Account Tax Compliance Act) regulation was enacted in the United States of America in March 2010 and effective from July 2013 on all US Citizens or Residents worldwide. Where I/we are assessed as being a US Persons; I/we authorise BRED Bank (Fiji) Limited( "the Bank") to disclose our/my Banking account information to the United States Internal Revenue Services (IRS) as and when required in compliance to the Act. I/we understand that any further information on FATCA may be obtained from a tax consultant as my right and obligation to know more about this subject.
6. I/we declare the personal details given in this application form are true and correct as at the date of opening this account. I/we further agree to update the Bank on any changes in my personal profile.
7. I/we agree that the Bank reserves the right to change the terms & condition, interest rates, product features at any given time. It may do so in compliance to current regulatory disclosure requirements. Any change may be communicated either directly with me/us, Bank branches displays, Bank website or Facebook or via media advertisement.

Applicant Name

Signature

Date

Applicant Name

Signature

Date

Photo

Left Thumb Print

Photo

Left Thumb Print

**BANK USE ONLY**

Stage	Officer Name	Signature	Date
Preparing:	<input type="text"/>	<input type="text"/>	<input type="text"/>
Check & Authorisation:	<input type="text"/>	<input type="text"/>	<input type="text"/>

**PRE-DISCLOSURE STATEMENT BY NEW ACCOUNT OFFICER**

I confirm that all aspects of this product requirement and features were explained to Mr/Mrs/Ms \_\_\_\_\_ in the English/Fijian/Hindustani/Rotuman language and he/she/they fully understand and consequently made a choice to acquire the product(s).

Staff name:..... Sign:.....

## Customer Identification Requirements for New Accounts

Financial Institutions in Fiji are required by law to identify their customers and verify their customer's identity when establishing a business relationship. The Customer Identification Requirements are:

- I. Name
- II. Date of Birth
- III. Residential or Business Address
- IV. Occupation or Business Activity
- V. Source of Funds or Income
- VI. Citizenship
- VII. Specimen Signature

You may bring along any one, or more, of the following primary document for identification purposes:

1. Passport
2. Driver's Licence
3. Voter Registration Card
4. Birth Certificate
5. Marriage Certificate
6. Citizen certificate

In addition, any one, or more, of the following secondary documents to verify your identification stated (i-vi) above. Note that the above primary document can be similarly used to verify your identity requirements

1. Utility Bill, Phone Bills, TV account statement, Bank statement, Insurance Policy, Municipal Rate Bills statement
2. Employer ID Card or Letter from Employer
3. Recent Payslip
4. Student ID card
5. Referee Support (refer Bank staff for standard form). This is generally intended for those who do not have access to formal identity documents
6. TIN letter or Tax Assessment from FIRCA
7. Certificate from Vola Kawa Bula (VKB)
8. Motor Vehicle registration, or other asset ownership document of title
9. Others – you may obtain further details from the Bank

Non Resident Accounts – additional document requirement will also include a valid work permit from the Department of Immigration.

Minor Account – Birth certificate for the minor. Normal identification requirements for the trustee.