



### Purpose of Opening the Account

Day-to-day personal transactions

Salary and Payments, Standing Orders & Direct debits

Savings and Investments

Other (give details)

### Account to be opened

Current

Overdraft

Fixed Deposit

Other (give details)

### Requirements

Currency of the Account

GBP  USD  EUR

Issue cheque book for use on the above account

Issue Debit cum ATM card

Access to Internet Banking

Statement frequency

Weekly

Fortnightly

Monthly

Quarterly

Half yearly

Yearly

### Business Details

Nature of Business

Name of business

Address line 1

Address line 2

Address line 3

Post Code

Period of Business

 M Y

Expected Business Turnover

Expected Account Turnover

Business tele No

Total Gross income

Dependants

### Additional information regarding Account with an other Bank

Do you have an Account with an other 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)

## **Section 2**

### **Letter of proprietorship and letter of undertaking**

I hereby declare that I am trading in the above mentioned name and I am the sole proprietor of the said firm.

I hereby request the Bank to open the account in the above name. I hereby declare that the above information is true and correct to the best of my knowledge. We understand that the account will be opened on the basis of the information provided by me. I hereby agree that any new account opened immediately or on a future date will be subject to the same terms and conditions as contained in this application form.

I undertake that I 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. Notwithstanding this I hereby authorise Punjab National Bank (International) Ltd to renew the term deposit/s made from time to time on maturity for an identical period in the absence of any instruction.

I agree to comply with the Bank's rules with regard to the conduct of the accounts. I understand that the information I have given may be used to offer other services from the Punjab National Bank (International) Ltd. In this connection contact may be made to me personally or by direct marketing means.

I resolve to provide to the Bank in writing any changes in personal details or circumstances that may change from time to time.

I acknowledge that the issue and usage of the debit cum ATM card ("the card") is governed by the terms and conditions in force from time to time and agree to be bound by the same. I accept that the terms and conditions are liable to be amended by Punjab National Bank (International) Ltd from time to time. In case we do not agree to any of the modified terms and conditions we will surrender the debit cum ATM card to Punjab National Bank (International) Ltd. I further unconditionally and irrevocably authorise Punjab National Bank (International) Ltd to debit my account to the amount drawn under the card and for the fees and charges for the use of the card.

I undertake to abide by the rules governing the usage of 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 revoke it by written notice to you.

I choose not to be contacted by Punjab National bank (International) Limited for marketing purposes by ticking this box.

Under the Data Protection Act 1998, there are restrictions placed on data processors (PNBIL) regarding the transfer of data outside the EU. The data provided by me or already in the Bank's records will be provided to Back Office (part 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. Information may be used for credit search. I/we understand that the bank may validate name, address and other personnel information supplied by me/us during the process against appropriate third party databases. By accepting these terms and conditions I/we consent to such checks being made. In performing these checks personal information provided by me/us may be disclosed to a registered Credit Reference Agency which may keep a record of that information. This is done only to confirm my/our identity, that a credit check is not performed and that my/our credit rating will be unaffected. All information provided by me/us will be treated securely and strictly in accordance with the "Data Protection act1998". The Bank will disclose the information which Bank holds if bank is allowed by law, if I give permission/authority to the bank, if it is in bank's interest or if there is a public duty to do so. I have the right to request the data held about me. The Bank's compliance officer will answer any question I may have.

By signing below, I have understood this General Agreement and consenting the Bank to process data for the purpose stated, including sending the data to the Bank's Back Office/Corporate office in India.

I hereby declare that I have read the general terms and conditions and agree to abide by them.

NAME OF ACCOUNT HOLDER	SIGNATURE	DATE
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# For Internal Use Only

## CHECK LIST

<b>Validation</b>	<b>Applicant</b>
Identity	Yes <input type="checkbox"/> No <input type="checkbox"/>
Address	Yes <input type="checkbox"/> No <input type="checkbox"/>
Credit agency check	Yes <input type="checkbox"/> No <input type="checkbox"/>
Telephone	Yes <input type="checkbox"/> No <input type="checkbox"/>
Employment details	Yes <input type="checkbox"/> No <input type="checkbox"/>
Signature	Yes <input type="checkbox"/> No <input type="checkbox"/>
Bank reference	Yes <input type="checkbox"/> No <input type="checkbox"/>
Mode of account operation taken	Yes <input type="checkbox"/> No <input type="checkbox"/>

CUSTOMER ID																	
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ACCOUNT NO																	
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ACCOUNT OPENED BY

NAME OF THE OFFICER	SIGNATURE
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ACCOUNT VERIFIED BY

NAME OF THE OFFICER	SIGNATURE
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