



(Authorised and Regulated by the Financial Services Authority)

Account opening form Club/Society/Trust/Charity

For Office Use Only

CUSTOMER ID																			
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ACCOUNT NO																				
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Section I

Full name of account

Date of Incorporation	Country of Incorporation	Charity Registration Numt
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Details of Governing body – when and how elected

Details of activity and purpose

General source of receipts/credits and destination of payments/utilisation of funds

Name change (if any) – Previous name

Date of New Incorporat	Country of Incorporation	New Registration Number	New Charity registration
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Details of change in activity and purpose

Current Correspondence Address

Registered Address (only if different to current)

	Post Code			Post Code	

Telephone Number 1

Telephone Number 2

Fax Number

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E-mail Address

Purpose of Opening the Account

Day-to-day transactions

Current

Receipts and Payments, Standing Orders & Direct debits

Savings

Savings and Investments

Fixed Deposit

Other (give details)

Other (give details)

Requirements

Currency of the Account

GBP USD EUR

Issue cheque book for use on the above account

Access to Internet Banking

Statement frequency

Weekly

Fortnightly

Monthly

Quarterly

Half yearly

Yearly

Section III

Details of other Employment

Authorised Signatory 1

Self Employed Employed Full Time
Employed Part Time Student
Homemaker Unemployed
Pensioner Other (specify)

Nature of Employment/Business	
Employer's name	
Address line 1	
Address line 2	
Address line 3	Post Code

Period of Employment

Work telephone No

Total Gross income Dependants

Authorised Signatory 2

Self Employed Employed Full Time
Employed Part Time Student
Homemaker Unemployed
Pensioner Other (specify)

Nature of Employment/Business	
Employer's name	
Address line 1	
Address line 2	
Address line 3	Post Code

Period of Employment

Work telephone No

Total Gross income Dependants

Authorised Signatory 3

Self Employed Employed Full Time
Employed Part Time Student
Homemaker Unemployed
Pensioner Other (specify)

Nature of Employment/Business	
Employer's name	
Address line 1	
Address line 2	
Address line 3	Post Code

Period of Employment

Work telephone No

Total Gross income Dependants

Authorised Signatory 4

Self Employed Employed Full Time
Employed Part Time Student
Homemaker Unemployed
Pensioner Other (specify)

Nature of Employment/Business	
Employer's name	
Address line 1	
Address line 2	
Address line 3	Post Code

Period of Employment

Work telephone No

Total Gross income Dependants

Section IV

Additional information regarding Account with Other Banks (optional)

Do you have an Account with another Bank Yes No

Name of the Bank

Name of the Bank

Section V

General Agreement

We request the Punjab National Bank (International) Limited (the "Bank") to open the account in the above name. We declare that the above information is true and correct to the best of our knowledge. We understand that the account will be opened on the basis of the information provided by us. We agree that any new account opened immediately or on a future date will be subject to the Bank's Terms and Conditions (a copy of which has been provided) and as amended from time to time.

We undertake that 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. Notwithstanding this we 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 specific notice to the contrary.

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

We shall provide to the Bank in writing any changes in our details (including personal details of signatories) or circumstances that may change from time to time.

We agree to 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 we revoke it by written notice to you.

We choose NOT to be contacted by Punjab National Bank (International) Limited for marketing purposes by ticking this box.

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. We understand that the Bank may make periodic searches with credit reference agencies and fraud prevention agencies to manage my/our accounts with the Bank. The Bank will record details at the credit reference agencies of my/our agreements with the Bank, the payments we make under it and any default or failure to keep to its terms. These records will be shared with other organisations and used by the Bank and them to make decisions about credit related services, trace debtors, prevent money laundering and fraud. The credit reference agencies may use this information for statistical analysis. All information provided by us will be treated securely and strictly in accordance with the Data Protection Act 1998. Under the Data Protection Act 1998, there are restrictions placed on data processors (Punjab National Bank (International) Limited) regarding the transfer of data outside the EEA. The data provided by us or already in the Bank's records will be provided to the Back Office of the Bank 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. We understand that no information will be disclosed outside the Bank. The Bank will disclose the information the Bank holds if the Bank is allowed by law, if we give permission/authority to the Bank, if in the Bank's interest means that it must give the information (for example, to prevent fraud) or if there is a public duty to do so. We have the right to request the data held about us. The Bank may charge an administration fee to meet its costs of providing you with the data, [details of this fee are set out in the Schedule of charges]. The Bank's compliance officer will answer any question we may have.

By signing below we have read and understood this General Agreement and provide consent to the Bank to process data for the purpose noted above, including sending the data to the Bank's offices in India.

We hereby declare that we have read and understood the Bank's Terms and Conditions and agree to abide by them.

Additional Documents required

1. Certified copies of Rules and Regulations.
2. Copy of resolution of the Governing Body (Managing Committee) authorising opening of this Bank account (see Section VI for draft resolution.)
3. List of the Members of the Governing Body and list of authorised signatories.
4. Copies of Financial Statements for the last three financial years (if applicable)
5. In case of Registered Charities, Certified copy of Certificate of Registration and Registration number. The Bank has to verify these details by telephoning the Office of Charity Commissioner, including the name of the contact person of the Charity according to their records. This can alternatively be done by visiting the web-site of the Charity Commissioner.
6. In case of a Trust - name and address of the trustees who are authorised to deal in trust funds and beneficial owners of the trust.
7. Original or certified copy of founding document (i.e. Trust Deed, Club Constitution etc) Individual ID for each controlling Individual, Beneficiary (if applicable) and/or Authorised Signatory - Original or certified copies of following documents:
8. Current passport or photo-card full UK driving license
9. Recent (not older than 3 months) Bank statement or utility invoice (telephone, gas, electricity, water, council rate) with full name and address

ACCOUNT HOLDER HEREBY UNDERTAKES TO NOTIFY CHANGE OF ADDRESS TO THE BANK AS SOON AS POSSIBLE

Section VI

Account will be operated by (strike out all which are not applicable)

Either or Survivors	Jointly by Two	Jointly by All	Any one or Survivors

AUTHORISED SIGNATORY 1	SIGNATURE	DATE
AUTHORISED SIGNATORY 2	SIGNATURE	DATE
AUTHORISED SIGNATORY 3	SIGNATURE	DATE
AUTHORISED SIGNATORY 4	SIGNATURE	DATE

Section VII

Draft of Resolution

To Punjab National Bank (International) Limited

We certify that a resolution of the (herein after referred to as the "Firm") of was passed at a meeting of the Governing Body/Managing Committee duly convened and held on..... and has been duly recorded in the minutes book of the Firm.

It was resolved that:

1. Punjab National Bank (International) Limited (the "Bank") be appointed the Bankers of the Firm, regarding the Club/Society/ Charity/ Trust account/s (delete as appropriate). The Bank is hereby authorised and requested to open or continue the Bank Accounts on behalf of the Firm immediately or as and when required at a future date.
2. To honour all financial instruments and orders expressed to be drawn, accepted, made or given on behalf of the Firm at any time or times whether the banking account or accounts of the Firm are in credit or overdrawn or any overdraft is increased by any payments into or out of the account. This does not in any way limit the Bank's right to refuse to allow any overdraft or increase of overdraft.
3. To comply with all instructions to deliver or dispose of any securities, documents or property held by the Bank on behalf of the Firm; to hold the Firm liable on all agreements and indemnities in connection with the issue of letter of credit, drafts, and telegraphic transfers and with all banking transactions. This is subject to any such financial instruments, orders, instructions, agreements and indemnities being signed by any of the persons in their different capacities as mentioned below:

.....
.....

4. To treat all financial instruments and orders as endorsed on behalf of the Firm and to deal with them provided such endorsements are signed by:
.....
.....

5. To cancel all existing mandates (if any) in force at the date of this resolution with regard to the Firm's said Account/s such mandates are hereby terminated.

Provided that all authorities, instructions, instruments and transactions given, made, issued, entered into or authenticated in accordance with any existing mandate and purporting to have been given, made, issued, entered into or authenticated prior to receipt by the Bank, of notice of this resolution shall have effect as between the Firm and the Bank as though this resolution had never been passed.

6. A list of the names and specimen signatures of the persons currently authorised to sign this resolution shall be provided to the Bank.

7. The aforementioned mandate and list of names shall remain in force until the Bank receives a duly certified copy of a further resolution rescinding or amending the earlier resolution.

The Bank be supplied with:

- A copy of the Firms Rules and Regulations certified as being true, complete and up-to-date;
- The Firms Certificate of Registration (wherever applicable) (to be copied and duly returned);
- The Copies of any resolutions concerning the Bank mandate, which may be passed from time to time;
- The copy of Financial Statements for the last three years;
- The Firm agrees that any indebtedness or liability incurred by the Firm under this authority shall in the absence of any express written agreement by the Bank to the contrary be due and payable on demand.
- The Bank be and is by this resolution authorised to provide the Firm's auditors for the time being and from time to time with such information as the Firm's auditors may request from time to time until notice in writing to the contrary is received by the Bank.
- The Firm agrees to provide to the Bank in writing any changes in details or circumstances that may change from time to time.
- The Firm agrees that it will not claim any interest on any of its Term deposit/s made from time to time after the maturity date unless and until the Firm makes a specific request to renew the deposit. Notwithstanding this, the Firm authorises 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 specific notice to the contrary.
- The Secretary/Trustee shall, as and when necessary, supply to the Bank a list of the current Governing body members and, if applicable, other officials authorised to sign with specimen signatures and the Bank may act on such lists signed by the Secretary/Trustee.
- These resolutions shall be communicated to the Bank and shall constitute the Firm's Mandate to the Bank and shall remain in force until an amended resolution can be passed by the Governing Body/Managing Committee and a copy thereof, certified by the Secretary /Trustee or the Secretary /Trustee acting or purporting to act on behalf of the Firm is received by the Bank.
- In this resolution the expressions `Secretary' and `Trustee' shall mean the current Secretary/Trustee of the Firm and shall, in the case of Secretary shall include any joint Secretary, assistant Secretary or temporary Secretary.
- We certify that the signatures at Section II of this account opening form are those of all the Governing Body/Managing Committee and of any other Officers of the Firm authorised to sign, and that such signatures are the genuine signatures of such persons and that such signatures operate as the specimen signatures of each of such persons.

Yours faithfully

Chairman (signature) Name

Secretary (signature) Name

SPECIMEN SIGNATURE

(The position occupied by each signatory i.e. Secretary, Trustee, Committee Member etc., should be stated with each name)

Name and position will sign as

Name and position will sign as

Name and position will sign as

Name and position will sign as

Name and position will sign as

Name and position will sign as

For Internal Use Only

CHECK LIST

Validation	1st Signatory	2nd Signatory	3rd Signatory	4th Signatory
Identity	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"/>
Address	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"/>
Credit agency check	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"/>
Telephone	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"/>
Employment details	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"/>
Signature	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"/>
Bank reference	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"/>
Mode of account operation taken	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"/>

Certificate of Incorporation	
New Certificate of Incorporation (2)	
New Certificate of Incorporation (3)	
Memorandum and Article of Association / Deed of the Charity / Constitution Document	
Charity/Association registration document	
A certified copy of resolution by the governing body to open account/s with Punjab National Bank (International) Limited, specifying names of authorised signatories, providing their specimen signatures and mode of operation	
Letter of Bank reference	
A copy of last year's report and audited accounts for the last three years	
A copy of the Firms Rules and Regulations certified as being true, complete and up-to-date	
Individual ID for each Controlling Individual, Beneficiary (if applicable) and/or Authorised Signatory - Original or certified copies of following documents:	
Current passport or photo-card full UK driving license	
Recent (not older than 3 months) Bank statement or utility invoice (telephone, gas, electricity, water, council rate) with full name and address	

ACCOUNT OPENED BY

NAME OF THE OFFICER	SIGNATURE	DATE
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ACCOUNT VERIFIED BY

NAME OF THE OFFICER	SIGNATURE	DATE
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