

(Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority)

**Account Opening Form
For Company**

For Office Use :

CUST ID:

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ACCOUNT NO.:

--	--	--	--	--	--	--	--	--	--

.....Branch

Purpose of Opening the Account

- Day -to-day transactions
- Receipts and Payments, Standing Orders & Direct debits
- Savings and Investments
- Other (give details)

(Please mark (tick) wherever applicable)

Type Of Account

- Current Real Estate
- Loans Other (pl. specify)

Currency of the Account GBP USD EUR

Account Details

Name of the Company (Account name)

Date of Incorporation

Country of Incorporation

Registration Number

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Nature of Business

Is the Entity a charity? YES NO

If so, is the charity registered? YES NO Charity Registration Number

Name of Settlor (if any)

Name of all Trustees (if different from signatories)

Name	Date of Birth	Country of Residence

Name or classes of beneficiaries

Name	Date of Birth	Country of Residence

Source of funds for the account

Is the firm listed? YES NO

Is the firm regulated? YES NO

If yes, please provide country of listing and / or country to whose law subject to

Country(s) of Operation

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

Requirements

Cheque book (Only for GBP A/C's)

YES NO

Statement Frequency

Monthly Yearly

Internet Banking (View Only)

YES NO

Debit Card*

*Please fill the annexure(D)

Personal Details (Authorised Signatory 1)

Title Mr. Mrs. Miss

Dr. Other

First Name

Middle Name

Surname

Current Address

Residing Since

Post Code

Country

Passport/DVLANo

Citizenship

Date of Birth

Home Tele No

Mobile No

E-mail Address

Post Code

Country

Position held in the Company

SIGNATORY 1

Signature

Date

Personal Details (Authorised Signatory 2)

Title Mr. Mrs. Miss

Dr. Other

First Name

Middle Name

Surname

Current Address

Residing Since

Post Code

Country

Passport/DVLANo

Citizenship

Date of Birth

Home Tele No

Mobile No

E-mail Address

Post Code

Country

Position held in the Company

SIGNATORY 1

Signature

Date

Personal Details (Authorised Signatory 3)

Title Mr. Mrs. Miss

Dr. Other

First Name

Middle Name

Surname

Current Address

Residing Since MMYYYY

Post Code

Country

Passport/DVLANo

Citizenship

Date of Birth DDMMYYYY

Home Tele No

Mobile No

E-mail Address

Post Code

Country

Position held in the Company

SIGNATORY 1

Signature Date

Personal Details (Authorised Signatory 4)

Title Mr. Mrs. Miss

Dr. Other

First Name

Middle Name

Surname

Current Address

Residing Since MMYYYY

Post Code

Country

Passport/DVLANo

Citizenship

Date of Birth DDMMYYYY

Home Tele No

Mobile No

E-mail Address

Post Code

Country

Position held in the Company

SIGNATORY 1

Signature Date

General Agreement

I/We request the Punjab National Bank (International) Limited (the "Bank") to open the account in the above names and information.

I/We declare that the above information is true and correct to the best of my/our knowledge.

I/We agree that any new account opened immediately or on a future date will be subject to the PNBIL Account Terms and Conditions (available on our website) and as amended from time to time.

I/We undertake that I/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.

I/We agree to comply with the Bank's rules with regard to the conduct of the accounts. I/We resolve to provide to the Bank in writing any changes in personal details or circumstances that may change from time to time.

I/We acknowledge that the issue and usage of debit/ATM card (the "Card") is governed by the PNBIL Account Terms and Conditions (available on our website) and as amended from time to time. In the event that I/we do not agree to any of the modified terms and conditions I/we will surrender the debit/ATM card to the Bank and shall cut into and through the magnetic strip. I/We authorize the Bank to debit my/our account to the amount drawn under the Card and for the fees and charges for the use of the Card.

I/We 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 I/We revoke it by written notice to you.

I understand that the data provided by us or already in the Punjab National Bank (International) Limited's ("PNBIL" or "the Bank") records will be provided to the Back Office 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.

A full explanation of how the Bank uses your personal information and how it is shared is set out in our 'Privacy Policy' a copy of which is available on our website www.pnbint.com.

(1) When you apply to us to open an account, PNB(I)L will check the following records about you:

- Our own;
- Personal and business records at credit reference agencies (CRAs). When CRAs receive a search from us they will place a search footprint on your credit file that may be seen by other lenders. They supply to us both public (including the electoral register) and shared credit and fraud prevention information.
- Those at fraud prevention agencies (FPAs).
- If you are a director, we will seek confirmation, from credit reference agencies, that the residential address that you provide is the same as that shown on the restricted register of directors' usual addresses at Companies House.

We will make checks to assess your application, verify your identity, to prevent and detect crime and money laundering. We may also make periodic searches at CRAs and FPAs to manage your account with us.

(2) Information on applications will be sent to CRAs and will be recorded by them. Including information on your business and its proprietors and CRAs may create a record of the name and address of your business and its proprietors if there is not one already.

(3) If you give us false or inaccurate information and we suspect or identify fraud we will record this and may also pass this information to FPAs and other organisations involved in crime and fraud prevention.

(4) We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.

(5) Your data may also be used for other purposes for which you give your specific permission or, in very limited circumstances, when required by law or where permitted under the terms of the data protection legislation.

The CRAs have published an information notice that explains how they use your personal data. This notice (referred to as "CRAIN") can be found here: www.equifax.co.uk/crain.

You can contact the CRAs currently operating in the UK; the information they hold may not be the same so it is worth contacting them all.

CallCredit, Consumer Services Team, PO Box 491, Leeds, LS3 1WZ or call 0870 0601414

Equifax PLC, Credit File Advice Centre, PO Box 3001, Bradford, BD1 5US or call 0870 010 0583 or log on to www.mvecuifax.co.uk/

Experian, Consumer Help Service, PO Box 8000, Nottingham NG8 7WF or call 0844 4818000 or log on to www.experian.co.uk/

By signing below, I/we agree that I/we have read and understood this General Agreement.

Marketing Consent

The Bank will send you information by post or email about the Bank's other products and services that we think might be of interest to you from time to time. If you would prefer to not receive this marketing information please tick here:

I/We declare that I/We have read and understood the PNBIL Account Terms and Conditions and agree to abide by them.

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

Account will be operated by (strike whichever is applicable)

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

AUTHORISED SIGNATURE 1	
Signature	Date

AUTHORISED SIGNATURE 2	
Signature	Date

AUTHORISED SIGNATURE 3	
Signature	Date

AUTHORISED SIGNATURE 4	
Signature	Date

Names and shareholding of all shareholders (In case of Private Companies)

Name	Date of Birth	Country of Residence	Shareholding Percentage

Names of Ultimate Beneficial Owners and Shareholding (if applicable)

Name	Date of Birth	Country of Residence	Shareholding Percentage

If unable to verify Ultimate Beneficial Owner, provide details of senior persons (if applicable)

Name	Date of Birth	Country of Residence	Shareholding Percentage

Draft Letter of Resolution passed by The Board to Open Account with PNBIL

To Punjab National Bank (International) Ltd

We hereby certify that a resolution of the Board of Directors of Company, Limited was passed at a meeting of the Board duly convened and held on the and has been duly recorded in the minutes book of the said Company.

It was resolved that:

Punjab National Bank (international) Ltd {the Bank'} be appointed the Bankers of the Company, regarding the Company accounts: the bank is here by authorized and requested to open Bank Accounts in the name of the Company and:-

To honor and comply with all Cheques, Drafts, Bills of Exchange, Promissory notes, Acceptances, Negotiable instruments and orders expressed to be drawn accepted made or given on behalf of this Company at any time or times whether the banking account or accounts of this company are overdrawn or any overdraft is increased by any payment thereof or in relation thereto or are in credit or otherwise but without prejudice to the Bank's right to refuse to allow any overdraft or in of overdraft.

To honor and comply with all instructions to deliver or dispose of any securities or documents or property held by the bank on behalf of the company; to hold the company liable on all agreements and indemnities in connection with the issue of letter of credit, drafts, and telegraphic/electronic transfers and with all banking transactions. Provided any such Cheques, Drafts. Bills of Exchange, Promissory notes, Acceptances, Negotiable instruments and orders instructions agreements and indemnities are signed by the persons holding the under mentioned offices for the time being.

To treat all Cheques, Drafts, Bills of Exchange, Promissory notes, Acceptances, Negotiable instruments and orders as being endorsed on behalf of the company and to discount or otherwise deal with them provided such endorsements purport to be signed by

.....
To cancel all existing mandates (if any in force at the date hereof with regard to the Company's said Account(s) which mandates are hereby terminated.

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

A list of the names and specimen signatures of the persons at present authorised to sign under this resolution be furnished to the Bank.

The foregoing mandate and list of names remain in force until receipt by the Bank of a duly certified copy of resolution rescinding or amending the same.

The Bank be and is by this resolution authorised to provide the Company's auditors from the time being and from time to time with such information as the Company's auditors may request from time to time until notice in writing to the contrary is received by the Bank.

The Company agrees to provide to the Bank in writing any changes in details or circumstances that may change from time to time.

The Company Secretary shall, as and when necessary, supply to the Bank a list of the current directors and, if applicable, other officials authorised to in with specimen signatures and the Bank may on such lists signed by the Secretary.

The Company 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 Company made specific request to renew the deposit.

The Company hereby confirms that none of the directors are or have been disqualified under the Company Directors Disqualification Act 1986 or any similar overseas legislation covering the disqualification of directors or other officers of a company.

These resolutions be communicated to the Bank and shall constitute the Company's Mandate to the Bank and remain in force until an amended resolution can be passed by the Board of Directors and a copy thereof, certified by the Chairman and the Secretary or by any Director or the Secretary acting or purporting to act on behalf of the Company shall have been received by the Bank.

In this resolution the expressions 'Directors' and 'Secretary.' shall be construed as Director(s) and Secretary for the time being of the Company and shall, in the case of Director(s) include alternate Director(s) and in the case of Secretary shall include any Joint Secretary, Assistant Secretary or Temporary Secretary.

We certify that the signatures set down within Section t I and IV of this account opening form are those of all the Directors. the Secretary and of any other Officers of the Company authorised to sign, 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 _____ Date _____

SECRETARY

Signature _____ Date _____

Name in Capitals _____

Name in Capitals _____

Additional Information Regarding Accounts with Other Banks (Optional)

Do you have an Account with PNB in India YES NO

If Yes,

Type of Account

Account No.

Account in the Name of

Name of the Bank and Branch

Account Usage

International Payments
(Inward & Outward)

Yes

No

Countries To/From Which International
Payments will be made/received

1) _____

2) _____

Cash Deposits

Yes

No

3) _____

4) _____

Expected Credits per month

Expected Debits per month

5) _____

SPECIMENT SIGNATURE

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

SIGNATORY 1
SIGNATURE

Signature Date

Name And Position

SIGNATORY 3
SIGNATURE

Signature Date

Name And Position

SIGNATORY 2
SIGNATURE

Signature Date

Name And Position

SIGNATORY 4
SIGNATURE

Signature Date

Name And Position

CHAIRMAN

Signature Date

SECRETARY

Signature Date

The Bank to be supplied with:

- Original Certificate of Incorporation
- The following original documents will be required for proof of identity of all ultimate beneficial owners and authorised signatories
 - Original current signed passport or photo-card full UK driving license
 - Recent (not older than 3 months) original Bank statement or utility invoice (telephone, gas, electricity, water, council rate) with full name and address
 - Separate documents required for each director/authorized signatory
- Original Company's Memorandum & Articles of Association certified as being true, complete and up to date;
- Original Certificate to commence business (if applicable)
- Original Certificate of Entitlement to Commence Business issued by registrar (for public limited companies only)
- Resolution of Board of Directors on company letterhead authorising opening of banking account with Punjab National Bank (International) Limited providing names and signatures of the persons authorised to operate account and mode of operation
- Provide details of your current Banker on the Bank Reference Form. This form will be sent by us directly to your current Banker to seek reference about your company
- Copies of certified audited accounts for the last three years
- Full information of general/specific charge on company's assets in favour of third party. No objection certificate regarding opening account with us will be required from third party
- Copies of any resolutions concerning the foregoing, which may be passed from time to time.
- A document that sets out the complete ownership structure of the company, including all entities and individuals in the ownership structure and their countries of incorporation, and the ultimate beneficial owners

For Internal Use Only

Validation	Identity	Address	Credit Agency check	Telephone	Employment details	Signature	Bank reference	Mode of account operation taken	Follow Company
1st Signatory	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"/>	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"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
2nd Signatory	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"/>	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"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
3rd Signatory	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"/>	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"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
4th Signatory	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"/>	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"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>

Additional Information

CUST TYPE Country Code

SME FLAG: Small Medium Large Charity Non-Charity Account Opening Method Face to Face
Non Face to Face

Risk Transfer Country code (RTCC)

Security Analysis Code(SC)

Security Extent Code Secured Unsecured Partially Secured

Name Of Rating Agency FTCH MOOD SAP DBRS ECDG UNRATED

Rating

Type Of Rating Short Long

ACCOUNT OPENED BY

Signature Date

NAME OF THE SIGNATORY

DESIGNATION

ACCOUNT VERIFIED BY

Signature Date

NAME OF THE SIGNATORY

DESIGNATION



(Authorised by the Prudential Regulation Authority (PRA) and regulated by the Financial Conduct Authority and PRA)

Corporate Office: 1 Moorgate, London EC2R 6JH

Customer support: 08008499229

FAX: 020 7796 1015

Email: customersupport@pnbint.com

Website: www.pnbint.com

Annexure II

SELF CERTIFICATION FORM: ENTITY

To,
The Manager
Punjab National Bank (International) Limited
Branch: _____

**RE: International Tax Compliance Regulations under
Automatic Exchange of Information (AEOI)**

Regulations in the UK based on the United States' Foreign Account Tax Compliance Act ("FATCA"), the OECD's Common Reporting Standard ("CRS"), EU's Directive on Administrative Co-operation (DAC) and UK's Crown Dependencies and Overseas Territories ("CDOT") all commonly known as Automatic Exchange of Information (AEOI) require Punjab National Bank (International) Limited to collect and report certain information about an account holder's tax residence. Each jurisdiction has its own rules for defining tax residence, and jurisdictions have provided information on how to determine if you are resident in the jurisdiction.

In general, you will find that tax residence is the country/jurisdiction in which you operate. Special circumstances may cause you to be resident elsewhere or resident in more than one country/jurisdiction at the same time (dual residency). If you are a U.S. corporate or tax resident under U.S. law, you should indicate that you are a U.S. tax corporate on this form and you also need to fill in an IRS Form W-9.

Please fully complete this form.

1. Legal Entity Details

Legal Name of Entity _____

Residence Address (including country): _____

Mailing Address (including country): _____

Country of incorporation/organization: _____

Corporate Office: 1, Moorgate, City Of London, EC2R 6JH

We are a call away, please call Customer Support Number: 0800 849 9229, (Monday to Friday, 0900AM to 0500 PM)

Email: customersupport@pnbint.com

2. Tax Residence

Please provide ALL countries of tax residence of the entity and associated tax identification number ("TIN") for each country:

Countries of tax residence	Tax Identification Number (TIN)	Reason for no TIN*

*If you do not have a tax identification number, please provide one for following reasons in the above table:

Reason A - The country/jurisdiction where the entity is resident does not issue TINs to its residents.

Reason B – The entity is otherwise unable to obtain a TIN or equivalent number. (Please explain why the entity is unable to obtain a TIN in the below table if you have selected this reason) .

Reason C - No TIN is required. (Note: Only select this reason if the domestic law of the relevant jurisdiction does not require the collection of the TIN issued by such jurisdiction).

3. CRS Classification {Please tick (✓) whichever is applicable:

S.N.	Question	Yes	No	Instructions
i)	Is the entity a Depository Institution, Custodial Institution or a Specified Insurance Company ?			If yes, go to section 5. If no, go to question ii).
ii)	Is the entity an Investment Entity ?			If yes, go to question iii). If no, go to section 5.
iii)	Is the entity an Investment Entity because: <ul style="list-style-type: none"> its gross income is primarily attributable to investing, reinvesting or trading in Financial Assets; and it is managed by another Financial Institution? 			If yes, go to question iv). If no, go to section 5.
iv)	Is the Investment Entity resident in a CRS Participating Jurisdiction ?			If yes, go to section 5. If no, go to section 4.

v)	Is the entity's stock regularly traded on an established securities market?			If yes, go to section 5. If no, go to question vi).
vi)	Is the entity related to another entity the stock of which is regularly traded on an established securities market?			If yes, go to section 5. If no, go to question vii).
vii)	Is the entity a Governmental Entity, International Organisation or a Central Bank , or wholly owned by any of the foregoing?			If yes, go to section 5. If no, go to question viii).
viii)	Does 50% or more of entity's gross income for preceding calendar year or other appropriate reporting period come from passive income and 50% or more of the assets held during the preceding calendar year or other appropriate reporting period produce passive income?			If yes, go to section 4. If no, go to question viii).
ix)	Substantially, does all activities of the entity consist of holding (in whole or part) the outstanding stock of, or providing financial services to, a subsidiary that is not a Financial Institution and not operating as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes?			If yes, go to section 5. If no, go to question ix).
x)	Is the entity not yet operating a business and has no prior operating history but is investing capital into assets with the intent to operate a business that is not Financial Institution and was organized less than 2 years ago?			If yes, go to section 5. If no, go to question xi).
xi)	Has the entity not been a Financial Institution in the last five years but is in the process of liquidating its assets or reorganizing to continue or recommence operations as an entity that is not a Financial Institution?			If yes, go to section 5. If no, go to question xii).
xii)	Does the entity primarily engage in financing and hedging transactions with, or for, related entities that are not Financial Institutions and does the entity not provide financing or hedging services to unrelated entities, provided that the group of any such related entities is primarily engaged in			If yes, go to section 5. If no, go to question xiii).

	a business other than that of a Financial Institution?			
xiii)	Is the entity a non-profit organization, exempt from tax, one that has no shareholders that have proprietary or beneficial interests in its income or assets, not permitted to distribute income or assets to persons outside of the entity's charitable activities, and obligated by local law required to distribute assets to a government or other non-profit organisation upon liquidation?			If yes, go to section 5. If no, go to section 4.

4. Passive Non-Financial Entity

The entity is a Passive Non-Financial Entity under the Common Reporting Standard. Please go to **Section 5** and also provide the required details of any controlling persons in Annex 1 (use additional sheets, if there are more controlling persons) with respect to the entity named in Section 1 of this form.

5. Declaration

I declare that all statements made in this declaration are, to the best of my knowledge and belief, correct and complete. I undertake to advise Punjab National Bank (International) Limited within 30 days of any change in circumstances which affects the tax residency status or causes the information contained herein to become incorrect or incomplete, and to provide Punjab National Bank (International) Limited with a suitably updated self-certification and Declaration within 30 days of such change in circumstances.

Full name of Account Holder: _____

Signature: _____

Capacity: _____

Date: _____

Appendix 1 - Controlling Persons



(Authorised by the Prudential Regulation Authority (PRA) and regulated by the Financial Conduct Authority and PRA)

Corporate Office: 1 Moorgate, London EC2R 6JH

Customer support: 08008499229

FAX: 020 7796 1015

Email: customersupport@pnbint.com

Website: www.pnbint.com

Controlling Person 1

First Name and Surname: _____

Residence Address (including town/city and country): _____

Date of Birth: _____

Place of Birth (town/city and country): _____

Countries of Tax Residence

Please provide ALL of your countries of tax residence and associated tax identification number ("TIN") for each country.

Countries of tax residence	Tax Identification Number (TIN)*	Reason for no TIN**

*For UK residents, the Tax Identification Number shall be National Insurance Number (NINO).

**If you do not have a tax identification number, please provide one for following reasons in the above table:

Reason A—The country where you are tax resident does not issue TINs.

Reason B—You have not been able to obtain a TIN. Please provide the reasonable explanation in the table above.

Reason C— No TIN is required. This reason should only be given if the authorities of the country of tax residence do not require a TIN to be disclosed.

Corporate Office: 1, Moorgate, City Of London, EC2R 6JH

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Email: customersupport@pnbint.com

Type of Controlling Person

Type of Entity	Type of Controlling Person	Please tick correct box
Legal Person	Control by Ownership	
	Control by Other Means	
	Senior Manager Official	
Trust	Settlor	
	Trustee	
	Protector	
	Beneficiary	
	Other	
Legal Arrangement that is not a trust	Equivalent of settlor	
	Equivalent of trustee	
	Equivalent of protector	
	Equivalent of beneficiary	
	Equivalent of other	

Controlling Person 2

First Name and Surname: _____

Residence Address (including town/city and country): _____

Date of Birth: _____

Place of Birth (town/city and country): _____

Countries of Tax Residence

Please provide ALL of your countries of tax residence and associated tax identification number (“TIN”) for each country.

*For UK residents, the Tax Identification Number shall be National Insurance Number (NINO).

Countries of tax residence	Tax Identification Number (TIN)*	Reason for no TIN**

**If you do not have a tax identification number, please provide one for following reasons in the above table:

Reason A—The country where you are tax resident does not issue TINs.

Reason B—You have not been able to obtain a TIN. Please provide the reasonable explanation in the table above.

Reason C— No TIN is required. This reason should only be given if the authorities of the country of tax residence do not require a TIN to be disclosed.

Type of Controlling Person

Type of Entity	Type of Controlling Person	Please tick correct box
Legal Person	Control by Ownership	
	Control by Other Means	
	Senior Manager Official	
Trust	Settlor	
	Trustee	
	Protector	
	Beneficiary	
	Other	
Legal Arrangement that is not a trust	Equivalent of settlor	
	Equivalent of trustee	
	Equivalent of protector	
	Equivalent of beneficiary	
	Equivalent of other	



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GLOSSARY OF TERMS

Under CRS over 100 countries have committed to exchange information of financial account. These countries are known as **Participating Jurisdictions**.

Participating countries then further agree to exchange information through agreement in place. Countries that have done this are **reportable Jurisdictions**.

“Reportable Person” A Reportable Person is an individual (or entity) that is tax resident in a Reportable Jurisdiction under the laws of that jurisdiction. The Account Holder will normally be the “Reportable Person”; however, in the case of an Account Holder that is a Passive NFE, a Reportable Person also includes any Controlling Persons who are tax resident in a Reportable Jurisdiction.

A financial account held by a reportable person is a **reportable account**.

Tax Residency: Tax residency is the country where a person is resident for tax purposes.

Entity: The term “Entity” means a legal person or a legal arrangement, such as a corporation, organisation, partnership, trust or foundation. **Sole Proprietor** shall be treated as Individuals under CRS

“Passive NFE” (Non-Financial entity): Under the CRS a “Passive NFE” means any NFE that is not an Active NFE. An Investment Entity located in a Non-Participating Jurisdiction and managed by another Financial Institution is also treated as a Passive NFE for purposes of the CRS.

Controlling person: This is a natural person who exercises control over an entity. It will depend on the legal structure of the entity.

“TIN” (including “functional equivalent”): The term “TIN” means Taxpayer Identification Number or a functional equivalent in the absence of a TIN. A TIN is a unique combination of letters or numbers assigned by a jurisdiction to an individual or an Entity and used to identify the individual or Entity for the purposes of administering the tax laws of such jurisdiction.

For further information please visit: <http://www.oecd.org/tax/automatic-exchange/about-automatic-exchange>

Corporate Office: 1, Moorgate, City Of London, EC2R 6JH

We are a call away, please call Customer Support Number: 0800 849 9229, (Monday to Friday, 0900AM to 0500 PM)

Email: customersupport@pnbint.com

To: Punjab National Bank (International) Limited

Branch Office

In consideration of Bank granting a Debit Card (in the name of company or any of its authorised persons to the Company/ its authorized signatory(ies) / director(s), we irrevocably and unconditionally agree and undertake to indemnify the Bank, and to keep the Bank, indemnified against all losses, claim, liabilities, actions, proceedings, demands, damages, costs and expense whatsoever and howsoever arising (the “liabilities”) which may be suffered incurred or sustained by the Bank, as a result of or in connection with the operation of the Debit Card. We irrevocably and unconditionally authorize the Bank to debit any of our account(s) with the Bank at any of its branches and in whatever currency will all amounts chargeable to us as a result of the bank receiving or acting upon the use of the Debit Card.

This indemnity shall be governed by any constructed in all respects in accordance with English law. We hereby submit to the non-jurisdiction of English courts.

Executed for and on behalf of.....Limited/Ltd (“The Company”)

By a Director and Secretary or sole Director.....

Dated:

Extract from the Minute Meeting of the Borad Of Directors of the above company duly convened, held and constituted on the.....day of.....

At.....

Present: (1).....(Chairman)
(2).....(Director/Secretary)

In Attendance (3).....
(4).....

The Chairman reminded the Board of the previous meeting of the Board and of the fact that arrangements had been concluded with the Punjab national Bank (International) Limited ("The Bank") to operate a Debit Card in the names(s) of Mr.....& Mr.....

The meeting noted that it was a condition of the bank issuing a Debit Card that the company grants to the Bank an indemnity in the form attached.

The Secretary reported the under the Articles of Association of the Company, the Directors were empowered to implement the arrangements with the Bank.

There was a produced to the meeting a copy of the indemnity

The meeting unanimously resolved that:

- a) Debit Card be obtained in the name(s) of Mr.....& Mr.....
- b) The indemnity produced to the meeting be safe and hereby approved.
- c) Mr.....& Mr.....be and is hereby authorised on behalf of the Company to operate the Debit Card.

Name.....Director/Secretary

Signature.....Director/Secretary

Name.....

Signature.....

- d) Mr.....& Mr.....be and is hereby authorised on behalf of the company to sigh the Indemnity in the form produced to the meeting.

Name.....Director/Secretary

Signature.....Director/Secretary

Name.....Secretary

Signature.....Secretary

The meting then concluded.

.....

Date.....

Chairman

Name Of Chairman.....