

General Terms and Conditions of our Service (Resident)

- I. Please advise the purpose for which the account is being opened (e.g. savings/business/others - please specify).
- II. Please write full name(s) (NO INITIALS PLEASE) in all account opening form.
- III. Please furnish full details of your business/job description.
- IV. Please indicate in the account opening form the type and the currency in which you wish to open the account.
- V. For the sake of convenience, a local communication address, if available, may be furnished by you on the account opening form but this must be in addition to the permanent residential address. The responsibility for not advising the Bank of a change in your residential address would devolve on you.
- VI. For verification of your permanent address and identification please arrange to provide us with the documents as listed below, duly verified:-

VERIFICATION OF IDENTIFICATION AND ADDRESS

(IN CASE OF JOINT ACCOUNT, DOCUMENTS REQUIRED FOR EACH ACCOUNT HOLDER)

Who may Certify copies of the documents?

Documents may be certified by a Solicitor, Banker, Doctor, Public Notary (or by us, if you call in person).

Two documents each are required if you are not calling in person and sending documents by post.

LIST A - IDENTIFICATION DOCUMENTS

- * *Please ensure that the copy of document you send includes your full name, photograph and /or signature.*
- * *Please do not send any **original** document in this list by post.*

- ***Current signed passport***
- ***Current full U.K. Driving Licence - preferably in photo-card format***
- ***Armed Forces Identity Card***

LIST B - ADDRESS VERIFICATION

- * *Documents should not be more than three months old.*
- * *Please ensure the documents includes your name and full address.*
- * *Original documents may be sent to us, which will be verified by us and returned to you*

- ***Any utility bill (e.g. gas, electricity, water, telephone excluding mobile phones)***
- ***Council/local authority tax bill***
- ***Recent bank (other than State Bank), building society or credit card statement.***

In addition to the Identification and address verification documents we will also require a copy of your recent pay advice or if this is not available, then a statement of your account for one month.

Cheques/drafts etc. if any forwarded to us, prior to opening of your account will be held by us at your risk and responsibility or returned to you pending completion of formalities. We will be in a position to open the account only after all the forms and formalities are duly completed. However, in case your account is opened in the absence of full information, losses if any due to exchange fluctuations etc. would be to your account.

In case you require any additional information/clarification, please feel free to write to us or contact us by telephone no. 0207-454-4315.