

I/we (the "Applicant(s)") request that Cayman National Bank (Isle of Man) Limited ("Cayman National" and/or the "Bank") open on my/our behalf an account/accounts in my/our name(s) as set out in this Personal Bank Account Application Form and Mandate (the "Application").

Please complete this form, in **BLOCK CAPITALS** and tick where necessary.

## SECTION 1: PERSONAL DETAILS

What type of account do you wish to open? (please tick)	Individual <input type="checkbox"/>	Joint <input type="checkbox"/>
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### About You

*Please complete as applicable*

	First Applicant	Second Applicant
Title (e.g. Mr, Mrs, Miss, etc)		
Forename(s)		
Surname		
Former/other names (e.g. maiden name)		
Gender		
Relationship between Applicants (if applicable)		
Do you hold any public or high-profile positions	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If 'Yes' (or you are closely connected to such a person) please provide details		
Do you have an existing Cayman National relationship	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If 'Yes' please provide further details, including account name and number		

### Your Identification

*Please complete as applicable*

	First Applicant	Second Applicant
Date of birth		
Place of birth		
Nationality		
Passport number		
Place of issue		
Date of issue		
Date of expiry		
Permanent residential address, including country		
Postal / ZIP Code		Postal / ZIP Code





Your Source of Wealth

Please complete as applicable

Please describe your underlying source of wealth, being the origins of your financial standing or total net worth (i.e. those activities which have generated your funds and property). Examples might include property investment, earned income, borrowings, profit on sale of a business, etc.

First Applicant

[Empty text box for First Applicant details]

Second Applicant

[Empty text box for Second Applicant details]

Notes:

- The Bank reserves the right to require evidence of your source of wealth in order to establish, to its satisfaction, the origin of your financial standing. Where required we will provide guidance in respect of the additional documentation required.
- If you are a Politically Exposed Person (“PEP”) or hold a high-profile position (or are closely connected to such a person(s)) we will require a statement of your total net worth, in addition to documentary evidence of your source of wealth.

SECTION 2: ACCOUNT REQUIREMENTS AND ACTIVITY

Purpose of Account

Complete as applicable, using the ‘Supplementary Data’ section below if needed

Please state the purpose of the account (i.e. what is it to be used for?)

[Empty text box for purpose of account]

Why have you applied for an account with Cayman National Isle of Man?

[Empty text box for reason for application]

How did you first hear about Cayman National

[Empty text box for how they heard about the bank]

Are you the sole beneficial owner(s) of the account(s)

Yes  No

If ‘No’ who is the true beneficial owner of the account(s) and what is the nature of the account relationship between you

[Empty text box for true beneficial owner details]

Initial Account Funding

Complete as applicable, using the ‘Supplementary Data’ section below if needed

From what source will you initially fund the account (i.e. generated from what transaction/business activity)

[Empty text box for funding source]

What will be the value of the initial account deposit

[Empty text box for initial deposit value]

Please provide the name of the person or entity sending the initial deposit

[Empty text box for sender name]

Where initial funding is provided by a third party please explain why and their relationship to you

[Empty text box for third party funding details]

Name and address of the bank sending the initial deposit, including country of origin of funds

[Empty text box for bank details]

**Ongoing Account Activity**
*Complete as applicable, using the 'Supplementary Data' section below if needed*
**Deposits**

How often do you expect to pay funds into your account	<input type="text"/>	Estimated annual <b>number</b> of deposit transactions	<input type="text"/>
What will the typical value of deposits be (currency and amount)	<input type="text"/>	Estimated annual <b>value</b> of account deposits	<input type="text"/>
Please detail the source of account deposits (i.e. from what country and business activity/transaction are they generated)	<input type="text"/>		

**Withdrawals**

How often do you expect to withdraw funds from your account	<input type="text"/>	Estimated annual <b>number</b> of account withdrawals	<input type="text"/>
What will the typical value of account withdrawals (currency and amount)	<input type="text"/>	Estimated annual <b>value</b> of account withdrawals	<input type="text"/>
Please detail the principal types of expenditure that will be seen from your account	<input type="text"/>		

**Supplementary Data**
*Complete where additional information to be provided*

Please enter below additional information that you feel would be useful to the Bank in support of your application, or where there is insufficient space to fully answer the questions above:

**SECTION 3: ACCOUNT REQUIREMENTS**
**Account Type**
*Please select/complete as applicable*

Please select from the account options listed below:

Currency/currencies requested:

Current	Yes <input type="checkbox"/>	No <input type="checkbox"/>	<input type="text"/>
Call	Yes <input type="checkbox"/>	No <input type="checkbox"/>	<input type="text"/>
Notice	Yes <input type="checkbox"/>	No <input type="checkbox"/>	<input type="text"/>
Fixed Term Deposit	Yes <input type="checkbox"/>	No <input type="checkbox"/>	<input type="text"/>

 If selecting Fixed Term Deposit please indicate preferred term (e.g. 1, 3, 6 or 12 months) 

 Do you wish to have online access (through Cayman *Online*) to your account(s)? Yes  No 

 Please indicate how you would prefer to receive your statements? Printed & Posted  Via Cayman *Online* 

 If 'Printed & Posted' how often do you wish to receive statements? Monthly  Quarterly  Annually 

**Note:** Please refer to Cayman National's Terms and Conditions in relation to the provision of account services to you, together with the relevant account's Fact Sheet. A copy of these may be found on the Bank's website at [www.caymannational.im](http://www.caymannational.im) Separate terms and conditions apply to requests for Cayman *Online*.

**SECTION 4: YOUR TAX STATUS**
**Instructions for completion:**

We are obliged under various international agreements (collectively the “Agreements”) entered into by the Isle of Man in relation to the automatic exchange of information for tax matters and under the relevant regulations and guidance notes made in furtherance of such Agreements (collectively the “Regulations”), to collect and in some instances, share with relevant tax authorities’ certain information about each account holder’s tax arrangements and in relation to their activities with us.

Please complete both sections below in full and provide any additional information that is requested. Terms referenced in this Section shall have the same meaning as applicable under the relevant Agreements or Regulations.

If any of the information provided in this Application about your tax residence or classification changes in the future, please ensure you advise us of these changes promptly. If you have any questions about how to complete this section, please contact your tax adviser.

**Tax Residence**
*Please complete as applicable*

	First Applicant	Second Applicant
Country of domicile		
Country of tax residence		
National Insurance number <i>(UK Applicants only)</i>		
Tax reference/identifying number		
Type of tax reference/identifying number		
Where tax resident in more than one country please list all other jurisdictions of residency		

**Declaration of US Citizenship or US Residence for Tax Purposes**
*Please tick one option only*

	First Applicant	Second Applicant
(a) I confirm that <b>I am</b> a US citizen and/or resident in the US for tax purposes (green card holder or resident under the substantial presence test) and my US federal taxpayer identifying number (“US TIN”) is provided above. See also <a href="https://www.irs.gov/individuals/international-taxpayers/substantial-presence-test">https://www.irs.gov/individuals/international-taxpayers/substantial-presence-test</a>	<input type="checkbox"/>	<input type="checkbox"/>
(b) I confirm that I was born in the US (or a US territory) but <b>I am no longer</b> a US citizen as I have voluntarily surrendered my citizenship as evidenced by the attached US Department of State Certificate of Loss of Nationality	<input type="checkbox"/>	<input type="checkbox"/>
(c) I confirm that <b>I am not</b> a US citizen or resident in the US for tax purposes.	<input type="checkbox"/>	<input type="checkbox"/>

**Tax Advice**
*For your information*

Potential clients are recommended to take professional taxation advice relevant to their personal circumstances and to their own jurisdiction prior to commencing any form of business relationship with Cayman National. Cayman National does not provide such advice directly but can assist clients to obtain independent professional advice if necessary.

Where formal advice or opinion has been received in relation to your proposed account arrangements, you should arrange to provide a copy to Cayman National. Without an understanding of the rationale for such an account arrangement the Bank reserves the right to decline an account application without further reason.

**SECTION 5: ADDITIONAL INSTRUCTIONS**
**Due Diligence & Additional Information Requirements**
*For your information*
**Evidence of identity and residential address**

A certified copy of the current Passport/National Identity Card for each Applicant should be provided to Cayman National at the time of this Application. If you do not hold an identify form set out above please refer to Cayman National for guidance on alternative acceptable forms of identification. In addition, an original or certified copy of a current (i.e. not more than 6 months old) utility bill, rates bill or bank statement evidencing each Applicant's private residential address should also be supplied. Please note that mobile telephone bills will not normally be accepted.

**Certification wording**

The certifier must sign and date the copy document, clearly printing his/her name in capitals underneath and indicating his/her qualification, position/capacity and contact details. He/she should state that the document is a **true copy of the original**.

**Suitable certifiers**

- a member of the judiciary, a senior civil servant, or a serving police or customs officer;
- an officer of an embassy, consulate or high commission of the country of issue of documentary evidence of identity;
- a lawyer or notary public who is a member of a recognised professional body;
- an accountant who is a member of a recognised professional body;
- a company secretary who is a member of a recognised professional body;
- a director, company secretary or manager of a business regulated in the Isle of Man or an equivalent external regulated business.

**Covering letters/documents of certification**

The certifier may complete a covering letter or document provided it is attached to the copy identification document(s), i.e. the certification is not written on the copy identification document itself, as long as the covering letter or document contains the information specified in the paragraph above, and it is clear in the letter itself that it refers to the attached document beyond any doubt.

**Evidence of source of wealth/funds**

As part of our commitment to assist in the detection and prevention of all crimes (including money-laundering, the financing of terrorism and tax evasion) we will request details from you about the source of your wealth/funds and, specifically, the funds being paid into your account. Considerable delays may be experienced in opening your account where this information is not provided at the outset. Given the variety of circumstances that might apply it is not possible to give definitive instruction about what constitutes satisfactory evidence of wealth/funds. However, we would encourage you to discuss your Application as soon as possible with a Cayman National relationship manager, who will be pleased to provide guidance.

**Professional references**

Cayman National applies strict "customer due diligence" checks and procedures in accordance with all relevant regulatory, anti-money laundering and control of the financing of terrorism legislation and codes. Accordingly, we may at our sole discretion require professional references, in addition to independently certified copies of identification documents (as detailed above and required for all Applicants).

**Telephone, Facsimile, Email and Internet Instructions**
*Please tick if applicable*

I/we authorise the Bank to carry out any instructions received, or purported to be received, from me/us or from a person authorised to represent me/us by telephone, facsimile, electronic mail or internet transmission ("Unauthenticated Instruction"). I/we further agree and acknowledge that:

1. The Bank may at its sole discretion refuse such Unauthenticated Instructions or choose to verify the authenticity of them and request proof of identity and authority and written confirmation before executing them;
2. The confidentiality of those means of communication is not guaranteed, and unless I/we explicitly stipulate otherwise in writing, the Bank may rely upon and act upon any communications it reasonably believes to have originated from me/us, or from a person authorised to represent me/us;
3. Such Unauthenticated Instructions binds me/us to the same extent as if the communication were signed and presented to the Bank as an original, except where the Bank has been grossly negligent or acted with wilful misconduct;
4. I/we shall bear all damages that I/we or the Bank might suffer resulting directly or indirectly from the use of the means of communication chosen, and hereby release, waive, hold harmless and indemnify the Bank from and for any and all actions, claims, costs demands, damages, expenses, losses and liabilities incurred or sustained, including those resulting from errors or delays of communication, misunderstanding, misuse of my/our identity(ies), purported transmission by unauthorised persons, forgery, unauthorised decoding by individuals or public authorities (Isle of Man or foreign), any other illegal or fraudulent action, overload or technical defaults, interruption, non-receipt, or any other deficiency due, among others, to service providers, unless there is proven to be gross negligence or wilful misconduct on the part of the Bank.
5. I/we consent that any telephone call I/we make with you may be recorded.

Please tick here to indicate whether you wish the Bank to accept Unauthenticated Instructions in accordance with the above waiver/indemnity?

Yes

No

**SECTION 6: DECLARATIONS AND CONFIRMATION**
**Important Note**
*For your information*

A detailed understanding of the income, source of wealth and general business background to all new Applicants is required (as detailed above) in order to be able to provide banking services to you. We may also request documentary support for transactions that we consider to be material and/or unusual when compared to your expected account use and activity. This is to help prevent delays in the processing of account transactions on your behalf.

We reserve the right to request any additional documentation we consider necessary to determine the bona fides of any transaction. Failure by a client, when requested, to provide adequate supporting documentation in respect of any significant transaction may result in the relationship being suspended pending the receipt of the information requested, or closed.

An incomplete Application form or lack of supporting documentation will lead to a delay in the opening of the account. No funds will be accepted until such time that you have received notification from us that your account has been opened.

**Declarations**
*Please sign where indicated below*

I/we confirm that I/we have read, understood and completed all sections of this application form and that the above information is true and complete and I/we hereby request Cayman National to open an account relationship on my/our behalf.

I/we acknowledge receipt of a copy of the Bank's Schedule of Fees and Charges, and agree that where applicable to me/us that such fees and charges may be debited to my/our account with you at the time the relevant service is requested, unless otherwise set out in the Bank's Schedule of Fees and Charges.

I/we acknowledge receipt of a copy of the Bank's Terms and Conditions and agree to be bound by the terms as set out therein. In the event that there is any inconsistency between this Application and the Bank's Terms and Conditions then this Application will take priority.

I/we confirm that I am/we are the Beneficial Owner(s) of the account(s) being opened with you and that the account(s) being opened with you will not be used or funded from any activity which could be considered illegal or immoral under the law of my/our country of residence and/or domicile or that of the Isle of Man.

I/we hereby certify the following:

1. That in arriving at my/our decision to open the above account I/we have not relied upon any statement made by, or in the name of, Cayman National or any director or employee of Cayman National;
2. That I/we have been advised that Cayman National is not able to give me/us tax advice regarding the account(s) and that I/we have been advised that I/we should make enquiries as to, and attend, as appropriate to, any local reporting requirements relating to the account(s) in my/our country of residence/domicile;
3. I/we undertake to advise Cayman National promptly (and provide an updated Individual Self-Certification form within 90 days in the event of a change in my tax status) where any change in circumstances occurs which causes any of the information in this Application to be inaccurate or incomplete;
4. Where legally obliged to do so, I/we hereby acknowledge that Cayman National may share this and other information in relation to my/our activities with external regulatory bodies and authorised third parties in relation to anti-money laundering, countering the financing of terrorism or tax reporting following the introduction of legislation which is enforceable in the Isle of Man;
5. I/we authorise Cayman National to provide, directly or indirectly, to any relevant tax authorities or any party authorised to audit or conduct a similar control of Cayman National for tax purposes, a copy of this form and to disclose to such tax authorities or such party any additional information that Cayman National may have in its possession that is relevant to my/our qualification for any benefits claimed on the basis of this Declaration. I/we acknowledge and agree that information contained in this Application and information regarding balances and any income paid or credited to or for the benefit of the account(s) to which I/we hold may be reported to the tax authorities in the Isle of Man, which may in turn provide the information to the country or countries in which I am resident for tax purposes.

	First Applicant	Second Applicant
Signature	<input type="text"/>	<input type="text"/>
Name <i>(please print)</i>	<input type="text"/>	<input type="text"/>
Date	DD/MMM/YYYY	DD/MMM/YYYY

If signing on behalf of an account holder, please indicate the capacity in which you have acted below:

Capacity <i>(e.g. power of attorney, guardian, etc.)</i>	<input type="text"/>	<input type="text"/>
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**IMPORTANT NOTE: IF OPENING A JOINT ACCOUNT PLEASE COMPLETE THE 'JOINT ACCOUNT MANDATE' IN SECTION 7 OF THIS APPLICATION**



SECTION 7: JOINT ACCOUNT MANDATE

Signing Authority

Please sign (joint account holders ONLY)

We hereby authorise you until we or any one of us shall give you notice to the contrary in writing:

- 1. To pay and debit any account(s) for the time being opened with you in our joint names all cheques or other orders or instructions authorising payments by:

(Please indicate who may sign on the account below, e.g. both of us/all of us/either one of us)

[Blank box for signature authority]

notwithstanding that any such payments may cause the account(s) to become overdrawn or increase an existing overdraft;

- 2. To accept payments to the credit of our account(s) payable to us jointly or individually.
3. To deliver up anything held by you by way of security or for safe custody collection or any other purpose whatsoever on our account against the written receipt or instructions of:

(Please indicate who may act in this capacity, e.g. both of us/all of us/either one of us)

[Blank box for signature authority]

- 4. Upon the death of either/any one of us then any money for the time being standing to the credit of the said account(s) and anything held by you whether by way of security or for safe custody or collection or any purposes whatsoever may be held to the order of the survivor(s) of us.
5. We agree that any liability incurred by us to you in respect of the above instructions shall be several as well as joint.

First Applicant

Second Applicant

Table with 2 columns: First Applicant, Second Applicant. Rows: Signature, Name (please print), Date (DD/MMM/YYYY).

If signing on behalf of an account holder, please indicate the capacity in which you have acted below:

Table with 2 columns: First Applicant, Second Applicant. Row: Capacity (e.g. power of attorney, guardian, etc.)

Cayman National Bank (Isle of Man) Limited is a subsidiary of Cayman National Corporation Ltd whose ultimate owner is Republic Financial Holdings Limited, a publicly quoted company incorporated in Trinidad and Tobago and regulated by the Central Bank of Trinidad and Tobago as a financial holding company.

Cayman National Bank (Isle of Man) Limited whose registered office is at Cayman National House, 4-8 Hope Street, Douglas, Isle of Man, IM1 1AQ, British Isles is licensed by the Isle of Man Financial Services Authority.