

Note: This is an official and legal document. Information provided by you will be deemed current at the time of completion and correct.

Date Branch Code CIF Account No

Part 1 - Account & Account Holder Information

Name on Account

Status Individual Joint Minor Premium Student Premium Savings Premium Plus Life Plus

Account Type Cheque Visa Debit Term Deposit

Account Classification Resident Non Resident US Persons Other

Part 2 - For Term Deposit Accounts Only

Term Deposit Amount \$

Term of Investment Years Months **Bank Use Only** Interest Rate

Maturity Instructions Close at Maturity **OR** Rollover at Maturity → Principal Only Principal & Interest

Interest Payment Term Monthly Quarterly Half Yearly Yearly Maturity

Please credit principal/interest to following account Account Number

Part 3 - Primary Account Holder - Personal Details

Existing Customer Account No New Customer CIF No

Title Surname

Given Names

Father's Name

Are you known by any other name Yes No

If Yes, by what name

Sex M F Date of Birth

Nationality

Marital Status Single Married Divorced

Name of Spouse

Occupation of Spouse

Number of Dependent Children (If applicable)

Residential Status Resident Non Resident Dual Citizenship

Do you hold a work permit? Yes No

Exemption for withholding tax Yes No

Residence Owned Rented Other

Province

Residential Address Postal Address

Tick to indicate if mailing address Tick to indicate if mailing address

Home Ph Mobile Ph

Email

Employed Student Self-Employed Unemployed

Number of years Employed/Self-Employed

Occupation

Employer/Business Details (Name, Address & Phone)

Tax Identification Number FNPF Number

Secondary Account Holder - Personal Details

Existing Customer Account No New Customer CIF No

Title Surname

Given Names

Father's Name

Are you known by any other name Yes No

If Yes, by what name

Sex M F Date of Birth

Nationality

Marital Status Single Married Divorced

Name of Spouse

Occupation of Spouse

Number of Dependent Children (If applicable)

Residential Status Resident Non Resident Dual Citizenship

Do you hold a work permit? Yes No

Exemption for withholding tax Yes No

Residence Owned Rented Other

Province

Residential Address Postal Address

Tick to indicate if mailing address Tick to indicate if mailing address

Home Ph Mobile Ph

Email

Employed Student Self-Employed Unemployed

Number of years Employed/Self-Employed

Occupation

Employer/Business Details (Name, Address & Phone)

Tax Identification Number FNPF Number

Part 4 - Source of Funds and Bank Account Details

Where will the funds to be deposited to your account come from?

- Salary Gift Sale of Goods & Services Investment
 Rental Income Business Profits Other (Specify below)

Where will the funds be sourced?

- Locally Internationally

If you answered "Internationally" in the above question please list the countries in which these funds have been or will be generated?

Further notes on Source of Funds

- Source of Funds estimation (per annum)
- | | | |
|--|---|--|
| <input type="checkbox"/> \$0 to \$5,000 | <input type="checkbox"/> \$10,001 to \$30,000 | <input type="checkbox"/> \$50,001 to \$100,000 |
| <input type="checkbox"/> \$5,001 to \$10,000 | <input type="checkbox"/> \$30,001 to \$50,000 | <input type="checkbox"/> \$100,000 and over |

Part 5 - Customer Transactional Requirements

Domestic

How frequently will you be depositing funds? (Apart from direct salary deposits) More than once a week Occasionally

International

Inward

Do you intend to receive international transfers? Yes No Maybe

Outward

Do you intend to initiate international transfers? Yes No Maybe

Part 6 - Local withholding tax exemption

- YES - Submit exemption tax NO

Part 7 - Fax, Mail, Email Authority & Indemnity

- YES NO

If 'YES' state secured email address used to communicate with the bank and complete Indemnity Form.

NOTE: E-mail address is mandatory when applying a VISA Debit Card as it is needed for "Verified by Visa"*. Indemnity Form.

Part 8 - U.S Persons assessment (a tick will categorize as a potential 'US Persons' Account (If selected, provide evidence)

- | | | |
|---|--|---|
| 1. <input type="checkbox"/> US Tax Number | 4. <input type="checkbox"/> Power of Attorney to a US account | 7. <input type="checkbox"/> US Phone Number |
| 2. <input type="checkbox"/> US Citizenship | 5. <input type="checkbox"/> Standing Instruction to a US Account | 8. <input type="checkbox"/> US Zip Code |
| 3. <input type="checkbox"/> US Address for correspondence | 6. <input type="checkbox"/> US Place of birth | 9. <input type="checkbox"/> None of the above applicable to me/us |

Note: If any box has been ticked, the customer(s) will be required to complete, and promptly provide the Bank for its records, the U.S IRS Form W8 or W9, hereby formally confirming status of U.S Persons. Where a U.S Person, U.S Social Securitytax number is to be provided.

Part 9 - Account Statement

How would you like to receive your statement?

- Mail Access using Direct Banking Waiver (Not Recommended but if you do insist, please submit written request)

* "Verified by Visa" is a security feature that prompts a verification code to your nominated email address when purchasing from secured online merchants.

Part 10 - Signing Authority (For Joint Accounts Only)

Any One to Sign

All to Sign

Jointly

Mandate Holder

Others(Specify)

Their authority includes (but is not limited to) the following:

1. Drawing cheques on the account if permitted by the Bank.
2. Overdrawing the account to the extent authorised by the Bank.
3. Endorsing cheques, drafts, bills of exchange and other instruments payable to me or to my order or to the order of any one or more of us.
4. Authorising the Bank to make periodical payments from the account and debiting the account for any costs or charges relating to such payments.
5. Instructing the Bank to transfer the account between the Bank's branches and/or close the account.

We acknowledge that:

- if any one or more of us dies, then the Bank may treat the balance of the account as payable to the surviving account holder or holders in accordance to the laws of Fiji. The Bank will be free from all responsibility in paying or delivering any money or property to the survivor(s);
- our liability to the Bank is joint and several if our account becomes overdrawn;
- the Bank may credit our account with any instruments payable to any one or more of us.

Part 11 - Applicant Declaration

1. I/We acknowledge that I/we have been explained, and fully understand the terms and condition, interest rates, product features and associated fees and charges of this product before acquiring it.
2. I/We further acknowledge that I/we have been given a copy of the following(tick):
 - Personal Transaction & Savings Product terms and conditions
 - Direct Banking terms and conditions; and
 - Disclosure of Fees & Charges that apply to this account(s)
 - Visa Debit terms & conditions
 - Other (state the name of document)
3. I/We agree to be bound by all the terms and conditions which may apply from time to time on this account(s)
4. Visa Debit Product: I/We understand, and agree to comply, with the Exchange Control Regulation FJ\$10,000 monthly limit for cross-border payments, and that any non-compliance may result in the withdrawal of the product.
5. Special Declaration for US Persons: - The FATCA (Foreign Account Tax Compliance Act) regulation was enacted in the United States of America in March 2010 and effective from July 2013 on all US Citizens or Residents worldwide. Where I/we are assessed as being a US Persons; I/we authorise BRED Bank (Fiji) Pte Ltd ("the Bank") to disclose our/my Banking account information to the United States Internal Revenue Services (IRS) as and when required in compliance to the Act. I/we understand that any further information on FATCA may be obtained from a tax consultant as my right and obligation to know more about this subject.
6. I/We agree to maintain an active account conduct, without which, resulting in an overdrawn status, the Bank may proceed to close the account without further notice.
7. I/We agree that the Bank reserves the right to change the terms & condition, interest rates, product features at any given time. It may do so in compliance to current regulatory disclosure requirements. Any change may be communicated either directly with me/us, Bank branches displays, Bank website or official Social Media Pages or via Media Advertisement.

Applicant Name

Signature

Date

Photo

Left Thumb Print

Applicant Name

Signature

Date

Photo

Left Thumb Print

BANK USE ONLY

Stage	Officer Name	Signature	Date
Preparing:	<input type="text"/>	<input type="text"/>	<input type="text"/>
Check & Authorisation:	<input type="text"/>	<input type="text"/>	<input type="text"/>

PRE-DISCLOSURE STATEMENT BY NEW ACCOUNT OFFICER

I confirm that all aspects of this product requirement and features were explained to Mr/Mrs/Ms _____ in the English/Fijian/Hindustani/Rotuman language and he/she/they fully understand and consequently made a choice to acquire the product(s).

Staff name:..... Sign:.....

Customer Identification Requirements for New Accounts

Financial Institutions in Fiji are required by law to identify their customers and verify their customer's identity when establishing a business relationship. The Customer Identification Requirements are:

- I. Name
- II. Date of Birth
- III. Residential or Business Address
- IV. Occupation or Business Activity
- V. Source of Funds or Income
- VI. Citizenship
- VII. Specimen of Signature

You may bring along any one, or more, of the following primary documents for identification purposes:

1. Passport
2. Driver's Licence
3. Voter Registration Card
4. Birth Certificate
5. Marriage Certificate
6. Citizen Certificate

In addition, any one, or more, of the following secondary documents to verify your identification stated (i-vi) above. Note that the above primary documents can be similarly used to verify your identity requirements.

1. Utility Bill, Phone Bills, TV account statement, Bank statement, Insurance Policy, Municipal Rate Bills statement
2. Employer ID Card or Letter from Employer
3. Recent Payslip
4. Student ID Card
5. Referee Support (refer Bank staff for standard form). This is generally intended for those who do not have access to formal identity documents
6. TIN Letter or Tax Assessment from FRCS
7. Certificate from Vola Kawa Bula (VKB)
8. Motor Vehicle registration, or other asset ownership document of title
9. Others - you may obtain further details from the Bank

Non Resident Accounts - additional document requirement will also include a valid work permit from the Department of Immigration

Minor Account - Birth Certificate for the minor. Normal identification requirements for the trustee.