



version 02.11.2015

Account Opening Form for Corporate Customer

ACCOUNT OPENING FORM (FOR CORPORATE CLIENTS)
FOR BANK USE ONLY

Customer code:	
Account number:	
Assigned CDD profile:	<input type="checkbox"/> Low <input type="checkbox"/> Medium <input type="checkbox"/> High
Relationship manager:	
CDD completed (signature and date):	

FOR CUSTOMER USE

Please duly fill in and sign the present Form and any relevant forms as indicated herein and present to us along with this documentation:

<input type="checkbox"/>	Certified copies of valid identification document (passport/ID card) for <i>all</i> Beneficial Owners and Authorised Signatories
<input type="checkbox"/>	Proof of Residential Address for all Beneficial Owners and Authorised Signatories (not older than 6 months)
<input type="checkbox"/>	Certificate of Incorporation or Extract from the local Commerce register (not older than 6 months)
<input type="checkbox"/>	Signed and Certified Memorandum & Articles of Association
<input type="checkbox"/>	Register of Shareholders
<input type="checkbox"/>	Register of Directors of the Company, or equivalent document
<input type="checkbox"/>	Document listing Authorized Signatories of the Company and defining capacities
<input type="checkbox"/>	Minutes/Power of Attorney authorizing opening of the account with PPB, signing this Form and related documentation
<input type="checkbox"/>	Copy of recent financial statement or audited statement (if mandatory)
<input type="checkbox"/>	Ownership structure explaining control of the Company (if complicated)

NB! If you are unable to file your application and documents in person (providing originals), we will require all documents to be certified by the practising Lawyer acceptable to the bank or a Notary Public.

To ensure **prompt processing** of your application, please return the completed Form and the above documents to *Pacific Private Bank Limited*:

- **To our premises:** 278 Kumul Highway, Govant Building, Port Vila, Vanuatu
- **By fax:** Fax a copy of the Form and required documents to: +678 24 501
- **By e-mail:** Scan the Form and required documents, and send them to: info@pacificprivatebank.com
- **By post:** Pacific Private Bank – To the attention of: Compliance Officer, Pacific Private Bank, PO Box #278, Port Vila, Vanuatu

For any questions regarding this Form or documents to be returned, please contact us at +678 24 500 or at info@pacificprivatebank.com

- Throughout this Form, Pacific Private Bank Limited can be referred to as “the Bank” and the “Customer” in the singular may refer to owners of a joint account (if applicable). In that case each of the owners of the account shall separately fill in this Form and sign Account Agreement.
- This Account Opening Form together with the Account Opening Terms and General Terms & Conditions of the Bank constitute the Account Agreement entered into by the Bank and the Customer.

CUSTOMER INFORMATION					
Full entity name (as registered):					
Legal entity code (if applicable):					
Registration date:					
Address of registered office:		Street, house:			
City:		Country of residence:		Postal code:	
Correspondence address:		Street, house:			
City:		Country/State:		Postal code:	
Contact phone:		Mobile phone:			
E-mail:		Website:			
Contact person:					
Director or authorized person representing the Customer¹:					
First name, last name:		Personal code or Date of Birth:			
Passport Number:		Country of residence:			
If representative is a company ² :					
Company name:		Company code:			
Country of residence:					
Is this person a PEP ³ :		<input type="checkbox"/> Yes <input type="checkbox"/> No			
Notices to be sent and received by:		<input type="checkbox"/> secured website/internet banking ⁴ <input type="checkbox"/> alternative electronic channels ⁵ <input type="checkbox"/> provided in person at the Bank			
INFORMATION ON BUSINESS ACTIVITY					
Main economic activity (source of funds):					
<input type="checkbox"/> Society, non – profit association, foundation or other public organization; <input type="checkbox"/> Money services provider (currency exchange, transfer services) <input type="checkbox"/> Legal services (advocate, notary office, law enforcement office) <input type="checkbox"/> Intermediation in transactions with real estate <input type="checkbox"/> Reinsurance services <input type="checkbox"/> Gambling and lottery arrangement (including online business) <input type="checkbox"/> Trading in arms and ammunition <input type="checkbox"/> Trading in precious metals and precious stones, antiques or art <input type="checkbox"/> Provision of cash collection services <input type="checkbox"/> Investment <input type="checkbox"/> other (please specify):					
Does the passive income (dividends, interest, royalties) of the Customer consist more than 50 % of the entity's annual gross income?					
<input type="checkbox"/> No <input type="checkbox"/> Yes					

¹ Please indicate the person filling and signing this Form on behalf of the Customer. For other authorized signatories please fill in "Authorized Signatories" form.

² In case Customer is represented by other company, please indicate the representative of the company in fields above.

³ PEP or Politically Exposed Person is a private individual who is or has been entrusted with prominent public functions, including heads of any state or government, senior politicians, senior government, judicial or military officials, senior executives of publicly owned corporations or international organizations and important political party officials. The term also includes the immediate family members or persons known to be close associates of such persons. Close family members are: the spouse, the person with whom partnership has been registered (hereinafter called cohabitant), the parents, brothers, sisters, grandparents, grandchildren, children and children's spouse, children's cohabitants. Close associates are: a natural person together with whom the person who is or have been entrusted with prominent public function are or have been participating in the same legal person or maintaining other business relations or who is the only owner of legal person incorporated and acting de facto in the interest of person who is or have been entrusted with prominent public function.

⁴ Please fill in "Internet banking" form.

⁵ Please fill in "Alternative electronic channels" form.

Is your business activity licensed/supervised by regulatory authority: <input type="checkbox"/> No <input type="checkbox"/> Yes					
Name of regulatory authority (in case of yes above):					
Are the company's securities publicly listed: <input type="checkbox"/> No <input type="checkbox"/> Yes					
Name of stock exchange and country (in case of yes above):					
Are bearer shares permitted by your statutes: <input type="checkbox"/> No <input type="checkbox"/> Yes					
Number of employees:		Previous year turnover (equivalent in EUR):		Planned year turnover (equivalent in EUR):	
Main business partners (customers, suppliers):					
Company name		Country of residence		Business relationship	
Customer's accounts with other banks from which the funds will be transferred:					
Name, country of the bank			Amount, currency		
Planned monthly account turnover (equivalent in EUR):					
Currencies planned to be used:			<input type="checkbox"/> Euro <input type="checkbox"/> US dollar <input type="checkbox"/> Australian dollar <input type="checkbox"/> Hong Kong dollar <input type="checkbox"/> British pound <input type="checkbox"/> Other:		
Planned services with the Bank:					
<input type="checkbox"/> wire transfers <input type="checkbox"/> deposits <input type="checkbox"/> internet banking ⁶ <input type="checkbox"/> card services <input type="checkbox"/> lombard loans <input type="checkbox"/> foreign exchange <input type="checkbox"/> online securities trading ⁷ <input type="checkbox"/> discretionary portfolio management ⁸ <input type="checkbox"/> investment advise ⁹					
<input type="checkbox"/> other (please specify):					
The ultimate beneficial owner(s) of the Customer is/are ¹⁰ :					
Is the Customer/beneficial owner a citizen or resident of the USA or other U.S. person for the purposes of U.S. tax law ¹¹ :					
<input type="checkbox"/> Yes ¹² <input type="checkbox"/> No ¹³					

⁶ Please fill in "Internet banking" form

⁷ Please fill in "Online trading" form.

⁸ and ⁹ Please fill in "Asset management" form.

¹⁰ Please fill in "Beneficial Ownership Questionnaire" for each beneficial owner.

¹¹ A legal entity is considered a U.S. resident if, inter alia, it is a partnership, company or corporation registered in or established under the laws of the USA, any state, or the District of Columbia. An individual may be considered a U.S. resident if, inter alia, he / she is a U.S. citizen (by virtue of place of birth or naturalization, notwithstanding belonging to any other country), an individual holds a permanent residence permit in the USA (Green Card), an individual physically presents in the USA for ≥31 days during the current calendar year and ≥183 days during the last 3 years. Please visit www.irs.gov for detailed definition of U.S. person for U.S. tax reasons.

¹² Please fill in W-9 form.

¹³ Please fill in W-8BEN-E form.

CUSTOMER'S REPRESENTATIONS

By signing below I hereby confirm that:

1. I am duly authorized to fill in and sign this questionnaire in the name and for the account of the Customer and that the information provided in this questionnaire is true and correct and hereby undertake to immediately inform the Bank in writing of any changes in the information provided;
2. I shall use the services of the Bank only for legitimate purposes;
3. It is my responsibility at all times to remain in compliance with all tax laws applicable to myself according my tax residency jurisdiction and I shall fulfill all my tax obligations, including but not limited to income declarations and reporting to the relevant tax authorities;
4. I agree with the Bank's entitlement to process my personal data and the data of the related persons (as defined in the General Terms & Conditions) in accordance with provisions of Vanuatu normative acts and the General Terms & Conditions; I was also informed about my right not to consent to processing by the Bank of my personal data;
5. I have carefully read and hereby accept the conditions of Account Opening Terms as well as General Terms & Conditions of the Bank, together with this Account Opening Form constituting the integral part of the Account Agreement.

SIGNATURE OF DIRECTOR OR AUTHORISED PERSON

First name, last name:		Signature and Seal (if applicable):	
Position held:			
Company name (if representative is the company):			
Date:			
Location:			

ACCOUNT OPENING TERMS

ACCOUNT AGREEMENT

1. These Account Opening Terms together with General Terms & Conditions (hereinafter referred to as „the Terms“) and Account Opening Form (including all additional forms filled in by the Customer in the account opening process) shall form an integral Account Agreement entered into by the Parties. All the definitions used herein match the definitions described in the Terms and/or Account Opening Form accordingly.
2. The Account Agreement (hereinafter referred to as the “Agreement”) establishes the conditions, procedure of opening, operating and closing of the bank account (hereinafter referred to as the “account”), rights and obligations of the Bank and the Customer and other matters concerning the handling of Customer’s account with the Bank.

ACCOUNT OPENING

3. After having evaluated and verified the information provided by the Customer in the Account Opening Form and provided that subject to the Bank’s procedures a decision to accept the Customer has been made and on the basis of the present Agreement, the Bank shall open the account for the Customer.
4. The account shall be deemed opened and this Agreement enters into force upon the Bank’s Notice sent to the Customer informing the Customer of the account being opened and indicating the account number assigned to the Customer. For the avoidance of doubt, this Agreement does not constitute the obligation for the Bank to open the Account and the Bank shall have the right to refuse opening an account for the Customer based on confidential information available to the Bank. This being the case, the Bank shall not be obliged to explain the reasons for rejection to the Customer.
5. After the first account has been opened with the Bank by the Customer, the Customer may apply for subsequent accounts to be opened with different IBAN. Application is to be made in writing and is subject to the approval procedure established by the Bank. All subsequent accounts opened in the name of the Customer are subject to the conditions of this Agreement.

ACCOUNT OPERATION

6. The Bank shall further credit the funds received in the name of the Customer to the account of the Customer under the procedure set by the Bank. The funds shall be credited to the account according to the account number.
7. The Bank shall fulfil orders of the Customer regarding the funds kept in his account, perform other account handling operations in accordance with the Agreement, the Terms, other regulations of the Bank and laws of Vanuatu.
8. The Bank shall submit account statements in the delivery method indicated by the Customer in the Account Opening Form; the Bank may apply a Fee for preparation and sending of any Notices as requested by the Customer.
9. The Bank is authorised by the Customer, yet not required, to accept all instructions that the Customer or his appointed representative will give by the means agreed between the Bank and the Customer.
10. The Customer shall perform payment operations with funds kept in the account following conditions and procedure set by the Bank and shall pay the respective Fees and Charges for the account maintenance and any operations within. Fees and Charges are available on the Bank’s website at www.pacificprivatebank.com and are subject to change according the procedure defined in the Terms.
11. The terms and procedures applicable to payments shall be established by the Bank and made available to the Customer publicly on the Bank’s website at www.pacificprivatebank.com as integral part of the Terms and consequently this Agreement.
12. Unless agreed otherwise between the Parties, debit transactions are exclusively made upon the express condition that sufficient funds including amounts needed to pay relative Bank’s Fees and Charges are available in the account.
13. Transactions executed by the Customer or on his behalf are recorded by the Bank on the account.
14. The Customer has the right to authorize third parties acting separately or several persons acting jointly to dispose the funds on Customer’s accounts following the procedure established by the Bank. The Customer remains responsible and personally liable to the Bank for all the transactions made on his account by such authorized person.
15. The Bank reserves the right to refuse Transactions, whatever their nature, without any further justifications, subject to this Agreement, the Terms, any other regulation or procedures of the Bank or legal acts of Vanuatu.
16. The Bank shall not reimburse the Customer for losses if the Customer has performed unlawful acts or violated some of the provisions of this Agreement intentionally (deliberately) or due to gross negligence, and also in cases where the Customer was able or should have been able to anticipate losses, but failed to ensure security of the funds held in the account, inter alia, to set limits on the Transactions or to apply for blocking of the accounts.

INTEREST

17. The Bank may pay interest on the balance in the Account of the Customer in case it is provided so in the Fees and Charges. In such case the interest on the balance of funds in the Account for one day shall be calculated based on the actual number of days in the year (365 days or 366 days in a leap year accordingly) and shall be paid for each day on the amount of funds in the Account as at the end of the respective day (Actual/Actual).
18. The Bank shall pay the Customer interest on the balance of funds in the Current Account once per month by crediting this interest to the Customer’s Current Account.

ACCOUNT CLOSING

19. The account shall be closed as per conditions and procedure established in the Terms.

MISCELLANEOUS

20. The Agreement shall come into effect on the date of its signature by both Parties and shall continue in full force and effect for a term of unlimited duration.

21. The Agreement may be amended or terminated in writing by the consent of both Parties or else according the conditions and procedure defined in General Terms & Conditions.

22. Upon termination of the Agreement the account shall be closed and the funds kept therein shall be released to the Customer under the procedure set in the General Terms & Conditions.

23. The Agreement is made in two equally binding counterparts, the Bank and the Customer to be delivered one counterpart each.

SIGNATURE OF DIRECTOR OR AUTHORISED PERSON			
First name, last name:		Signature and Seal (if applicable):	
Position held:			
Company name (if representative is the company):			
Date:			
Location:			

ALTERNATIVE ELECTRONIC CHANNELS FORM

1. By signing below the Customer hereby chooses and requests the Bank **to accept and send** any kind of orders (including payment orders), applications, instructions, notices, complaints, requests, account statements and other information arising out of any Transaction between the Parties (hereinafter referred to as the Notice) sent by the Customer or any of his authorized representatives to the Bank and vice versa in any one of the unsecure electronic channels if made by these specific fax No. / email ids (addresses)/ Skype names indicated below:

☐ By e-mail:

E-mail 1:		E-mail 4:	
E-mail 2:		E-mail 5:	
E-mail 3:		E-mail 6:	

☐ By fax:

Fax No. 1:		Fax No. 2:	
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☐ By SKYPE:

Skype name 1:		Skype name 4:	
Skype name 2:		Skype name 5:	
Skype name 3:		Skype name 6:	

2. The Customer hereby confirms that the above fax No. / email ids / Skype names belong to the Customer only and the Customer will ensure the security and secrecy of the Customer's log in details and will not make these available to any unauthorized third persons.
3. By requesting the above the Customer hereby acknowledges that he is informed, understands and agrees that:
- 3.1. any of the above ways of communication is not a secure or error-free medium of communication for delivering Notices to the Bank or receiving Customer's information from the Bank and more secure alternatives exist;
 - 3.2. such communication may be interfered with including but not limited to interception, viewing by unauthorized third parties, or unauthorized alteration;
 - 3.3. the Bank will have no obligation to additionally verify the authenticity or accuracy of any Notice received via any of the given channels of communication and shall have the right to identify the Customer by solely matching Customer's fax No. / email ids / Skype names and/or other Customer identifying data contained within the Notice (if any) with the ones provided herein;
 - 3.4. the Bank shall deem all Notices received through any of the alternative channels specified above as duly sent by the Customer himself or his duly authorized representative and may act on any directions contained in such Notice regardless of by whom in fact the Notice were transmitted and notwithstanding that such Notice may have been initiated; the possibility that the Notice was transmitted in error or fraudulently, or altered or distorted prior to or in the course of transmission is known and stays with the Customer;
 - 3.5. the Bank may, in its absolute discretion, defer action in accordance with the whole or any part of such Notice pending further enquiry to or confirmation by the Customer but the Bank will not be under any obligation to so defer in any case;
 - 3.6. the Bank is released from any liability and the Customer indemnifies the Bank against all claims, losses, damages, costs and expenses howsoever arising in consequence of, or in any way related to the Bank having acted in accordance with the whole or any part of any such Notices or the exercise of the discretion conferred upon the Bank as indicated in clause 5 above;
 - 3.7. each of such Notice sent to the Bank may not deemed received until the Customer has received a return confirming Notice from the Bank acknowledging receipt of such Notice.

SIGNATURE OF DIRECTOR OR AUTHORISED PERSON

First name, last name:		Signature and Seal (if applicable):	
Position held:			
Company name (if representative is the company):			
Date:			
Location:			

AUTHORISED SIGNATORIES FORM

Customer's full name:	
Entity / personal code:	

The Customer hereby authorises the persons indicated in this power of attorney below (hereinafter the "Signatories") to act on behalf of the Customer and at their own discretion as the Customer's representatives in relationships with the Bank. The Signatories are entitled to enter into any kind of Transactions with the Bank on behalf of the Customer, including but not limited, disposing of funds on the accounts with the Bank and/or securities and/or other financial assets held by the Bank, provide and receive information on behalf of the Customer, sign any required documentation and otherwise engage in necessary activities in connection with exercising of the authorities described herein.

By way of example and without limitation the Signatories are entitled to deposit, acquire, sell, convert, or withdraw securities of any kind, to make and receive payments or withdraw assets in any form available at the Bank, to give discharge, issue orders for transfers and sales, to sign, issue, accept, endorse or give discharge to mandates, to use credit lines or other kinds of financing, to open and close accounts/custody accounts, to request the delivery of account statements, securities statements, annual statements or other correspondence, to make use of the Bank's electronic services and to carry out any other act or to exercise any other right that they consider appropriate or necessary in the Customer's name.

The Signatories are not entitled to pass the rights granted by this power of attorney to any other person.

STATUS OF POWER OF ATTORNEY (please tick one)	
<input type="checkbox"/>	NEW VERSION. This power of attorney defines the new list of authorised persons and overrules all previous power of attorneys (if any) granted and presented by the Customer to the Bank in connection with the transactions indicated herein.
<input type="checkbox"/>	ADDENDUM. This power of attorney is granted in addition to currently valid power of attorney (-s) granted and presented by the Customer to the Bank earlier in connection with the transactions indicated herein. The list of authorised persons indicated herein supplements the list of authorised persons indicated in former valid Customer's power of attorney (-s). In case this power of attorney defines different signing authority and/or extent of rights to compare with former power of attorney (-s), the new signing authority and rights indicated in this addendum shall apply both to the newly authorised persons indicated herein and to previously authorised persons.

SIGNING AUTHORITY (please tick one)	
<input type="checkbox"/>	Any to sign. Any one of the authorised signatories can act/sign on behalf of the Customer.
<input type="checkbox"/>	All to sign. All of the authorised signatories are required to act/sign together.
<input type="checkbox"/>	Any two to sign. Any two of the authorised signatories are required to act/sign on behalf of the Customer.
<input type="checkbox"/>	Other:

Authorised Signatory Details - Natural Person (1)			
Last name, first name:		Signature sample:	
Date of birth:			
Nationality:			
Passport number:			

Authorised Signatory Details - Natural Person (2)			
Last name, first name:		Signature sample:	
Date of birth:			
Nationality:			
Passport number:			

Authorised Signatory Details - Natural Person (3)			
Last name, first name:		Signature sample:	
Date of birth:			
Nationality:			
Passport number:			

Authorised Signatory Details - Corporation (1)			
Company name:		Signature sample and Corporation Seal sample:	
Country of registration:			
Director of the Company:			

This power of attorney shall remain valid until the Bank is notified in writing of it's revocation or until the respective new version of power of attorney is submitted to replace this and is accepted by the Bank.

I the undersigned hereby confirm that I have full power to solely act on behalf of the Customer and have the right to authorise third persons to act on behalf of the Customer in the capacities indicated above

SIGNATURE OF DIRECTOR OR AUTHORISED PERSON			
First name, last name:		Signature and Seal (if applicable):	
Position held:			
Company name (if representative is the company):			
Date:			
Location:			

AUTHORISED VIEWERS FORM

Customer's full name:	
Entity / personal code:	

The Customer hereby authorises the persons indicated in this power of attorney below (hereinafter the "Designated Persons") to view and/or receive all banking information and documents concerning the Customer's accounts and Transactions (including but not limited account statements, balances, Transactions performed, substantiating documents etc.). The Customer releases the Bank from its banking secrecy obligation with respect to the Designated Persons within the framework of this authorization and therefore confirms and agrees that the implementation of these instructions will not constitute a violation of the laws on banking secrecy applicable to the Bank. The Customer agrees that the Bank shall not be obliged to inform the Customer when the Designated Person exercises his powers under this authorization.

The Customer indemnifies the Bank for any costs and consequences arising from this authorization and acknowledges that the Bank cannot be held liable for any improper use that the Designated Persons or a third parties may make thereof.

The Customer hereby allows the Bank to provide the Designated Persons access to information related to Customer's account via any mean such as telephone, e-mail, or any other specific application which the Bank will put at the Designated Person's disposal and accepts without reservation any and all consequences thereof.

The Designated Persons are not entitled to pass the rights granted by this power of attorney to any other person.

STATUS OF POWER OF ATTORNEY (please tick one)	
<input type="checkbox"/>	NEW VERSION. This power of attorney defines the new list of Designated Persons and overrules all previous power of attorneys (if any) granted and presented by the Customer to the Bank in connection with the authorisations indicated herein.
<input type="checkbox"/>	ADDENDUM. This power of attorney is granted in addition to currently valid power of attorney (-s) granted and presented by the Customer to the Bank earlier in connection with the authorisations indicated herein. The list of Designated Persons indicated herein supplements the list of Designated Persons indicated in former valid Customer's power of attorney (-s). In case this power of attorney defines different extent of rights to compare with former power of attorney (-s), the new description of rights indicated in this addendum shall apply both to the newly Designated Persons indicated herein and to previously Designated Persons.

Designated Person (1) Details	
Last name, first name:	
Date of birth:	
E-mail address:	
Mobile phone number:	

Designated Person (2) Details	
Last name, first name:	
Date of birth:	
E-mail address:	
Mobile phone number:	

Designated Person (3) Details	
Last name, first name:	
Date of birth:	
E-mail address:	
Mobile phone number:	

Designated Person (4) Details	
Last name, first name:	
Date of birth:	
E-mail address:	
Mobile phone number:	

Designated Person (5) Details	
Last name, first name:	
Date of birth:	
E-mail address:	
Mobile phone number:	

This power of attorney shall remain valid until the Bank is notified in writing of it's revocation or until the respective new version of power of attorney is submitted to replace this and is accepted by the Bank.

I the undersigned hereby confirm that I have full power to solely act on behalf of the Customer and have the right to authorise third persons to act on behalf of the Customer in the capacities indicated above

SIGNATURE OF DIRECTOR OR AUTHORISED PERSON			
First name, last name:		Signature and Seal (if applicable):	
Position held:			
Company name (if representative is the company):			
Date:			
Location:			

BENEFICIAL OWNERSHIP QUESTIONNAIRE

The ultimate beneficial owner is an individual, who is either:

- holding, or directly or indirectly controlling at least 10 percent of a fixed capital, or voting shares, or controlling the operations of a Customer in other way, or
- holding, directly or indirectly, title to the property of a legal entity other than a Customer, or controlling at least 10 percent of the property of such legal entity, or
- an individual for the benefit of which the Bank account is opened.

If the Customer is part of the group of entities, please enclose illustrative chart disclosing full ownership structure of the Customer.

Customer's full name:			
Entity / personal code:			
Is the Customer owned by other legal entity (-ies): <input type="checkbox"/> Yes ¹ <input type="checkbox"/> No			
INFORMATION OF THE ULTIMATE BENEFICIAL OWNER (UBO)			
First name, last name:			
Citizenship (s):		Date of birth:	ID code:
Place of birth:			
ID document (indicate):		Country of issue:	
No.		Date of issue:	Valid until:
Permanent residence address			
City:		Country:	Postal code:
Percentage of shares, voting rights held/controlled (%)			
Is this person a PEP²: <input type="checkbox"/> Yes <input type="checkbox"/> No			
Is this person a citizen or resident of the USA for the purposes of U.S. tax law³:			
<input type="checkbox"/> Yes ⁴ <input type="checkbox"/> No			
By signing below I hereby confirm that I am duly authorized to fill in this questionnaire in the name and for the account of the Customer and that the information provided in this questionnaire is true and correct. I hereby undertake to immediately inform Pacific Private Bank Limited in writing of any changes in the information provided.			

SIGNATURE OF THE CUSTOMER'S AUTHORISED PERSON OR UBO			
First name, last name, position held:		Signature and Seal (if applicable):	
Company name (if representative is a company):			
Date:			
Location:			

¹ Please enclose chart disclosing and explaining full ownership structure of the Customer.

² PEP or Politically Exposed Person is a private individual who is or has been entrusted with prominent public functions, including heads of any state or government, senior politicians, senior government, judicial or military officials, senior executives of publicly owned corporations or international organizations and important political party officials. The term also includes the immediate family members or persons known to be close associates of such persons. Close family members are: the spouse, the person with whom partnership has been registered (hereinafter called cohabitant), the parents, brothers, sisters, grandparents, grandchildren, children and children's spouse, children's cohabitants. Close associates are: a natural person together with whom the person who is or have been entrusted with prominent public function are or have been participating in the same legal person or maintaining other business relations or who is the only owner of legal person incorporated and acting de facto in the interest of person who is or have been entrusted with prominent public function.

³ A legal entity is considered a U.S. resident if, inter alia, it is a partnership, company or corporation registered in or established under the laws of the USA, any state, or the District of Columbia. An individual may be considered a U.S. resident if, inter alia, he / she is a U.S. citizen (by virtue of place of birth or naturalization, notwithstanding belonging to any other country), an individual holds a permanent residence permit in the USA (Green Card), an individual physically presents in the USA for ≥31 days during the current calendar year and ≥183 days during the last 3 years.

⁴ Please fill in W-9 form.

ONLINE TRADING FORM

Customer's full name:

Entity / personal code:

Please answer the following questionnaire:

A. What is your Online-Trading level of experience?

- ☐ Basic knowledge (< 1 year)
- ☐ Experienced (1 - 5 years)
- ☐ Very experienced (> 5 years)

B. What is your approximate investment capital?

- ☐ < 5 000 €
- ☐ 5 000 € – 25 000 €
- ☐ 25 000 € – 50 000 €
- ☐ 50 000 € – 100 000 €
- ☐ 100 000 € – 500 000 €
- ☐ More than 500 000 €

C. What type(s) of instrument(s) would you like to negotiate?

- ☐ CFD
- ☐ Bonds
- ☐ Futures Contracts
- ☐ Forward Contracts
- ☐ Currency options
- ☐ FX
- ☐ Mutual Funds
- ☐ Stocks

D. How many transactions per month do you usually perform?

- ☐ 0-5 transactions per month
- ☐ 5-10 transactions per month
- ☐ 10-50 transactions per month
- ☐ 50-100 transactions per month
- ☐ > 100 transactions per month

E. Purpose of opening an account with the Bank:

- ☐ Capital protection (low risk)
- ☐ Investment (moderate risk)
- ☐ Speculation (high risk)

RISK ACKNOWLEDGMENT

1. The Customer hereby acknowledges:

- being fully aware of the risks inherent in trading in leveraged instruments (such as CFD or Forex) and other derivative financial instruments (including options, forwards, futures and other futures contracts), and in particular the risk of losing all of its investments being with The Bank.
- he has read and understood General Business Terms (including the Risk Disclosure), all warnings on the website www.pacificprivatebank.com and understood the warnings about the risks inherent in trading leveraged instruments and other derivative financial instruments.
- that The Bank has informed him/her orally or in writing, that the leverage offered including CFDs and Forex represented a significant risk and that they shall be used wisely.
- that The Bank has encouraged him/her, orally or in writing, to get proper and sufficient training on the demonstrative trading platform before making a deposit on a real trading account.

2. By signing this Form, the Customer takes full responsibility for the risks inherent in or resulting from activities on financial instruments and products offered on trading platform (in particular activities said on margin or leveraged).

3. Moreover the Customer accepts that:

- any transaction or contract executed or performed to open an account at The Bank shall be executed or performed between the Bank and the Customer, and not between the Customer and the online trading platform supplier;
- he does not authorize the Bank to contract directly with the online trading platform supplier, and to tie contractually the Customer and the latter supplier;
- the online trading platform supplier does not authorize the Bank to act as his agent;
- he shall not use the online trading platform in such a way that could generate for the online trading platform supplier a legal obligation with third parties.

4. Notwithstanding any other provision of this Form, the Customer acknowledges and agrees that:

- all trades, contract and transactions made pursuant to this Account Opening Form are made between The Bank and the Customer as principals, and not between the Customer and Saxo Capital Markets Pte. Ltd. ("Saxo Capital Markets");
- The Bank is not authorised by the Customer to contract or transact with Saxo Capital Markets as agent of the Customer or to bind the Customer to Saxo Capital Markets in relation to any purpose, product, service, trade, contract or transaction;
- The Bank is not authorised by Saxo Capital Markets to contract or transact with the Customer as agent of Saxo Capital Markets or to bind Saxo Capital Markets to the Customer in relation to any purpose, product, service, trade, contract or transaction; and
- the Customer shall not use the Trading Platform or otherwise act or transact, in any manner which would create any liability or obligation on Saxo Capital Markets' part to any third party.

5. By signing this Form, I certify that:

- I have read, understood and accepted the General Business Terms (including the Risk Disclosure) and all the leading documents and content available on the Bank's website www.pacificprivatebank.com (which may be modified over time), and all these documents together with this Form constitute Online trading agreement entered into between myself and the Bank;
- I have read, understood and accepted the General Terms and Conditions of the Bank which constitute an integral part of this Online trading agreement;
- I have received additional in-depth oral information on products and risks associated with; and I have received satisfactory answers to all my requests related to the General Conditions, Specific Conditions and the products and services offered.

SIGNATURE OF DIRECTOR OR AUTHORISED PERSON			
First name, last name:		Signature and Seal (if applicable):	
Position held:			
Company name (if representative is the company):			
Date:			
Location:			