

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

Account Opening Form for Individuals

For Office Use :

CUST ID 1:

ACCOUNT NO. 1:

CUST ID 2:

ACCOUNT NO. 2:

.....Branch

Purpose of Opening the Account

- ☐ Day-to-day personal transactions
- ☐ Operative Account for Fixed Rate Deposits/Investments
- ☐ Salary and Payments, Standing Orders & Direct Debits/Savings
- ☐ Other(give details)

Mark (tick) wherever applicable ☒

Type Of Account

- ☐ Current Other (please specify)
- ☐ Savings

Currency of the Account GBP ☐ USD ☐ EUR ☐

Personal Details (Applicant 1)

Title Mr. ☐ Mrs. ☐ Miss ☐
Dr. ☐ Other

First Name

Middle Name

Surname

Current Address

Post Code

Country

Residing Since M M Y Y Y Y

Passport/DVLA No

Citizenship

Marital Status

Date of Birth D D M M Y Y Y Y

Home Tele No

Mobile No

E-mail Address

Previous Address (only if less than 3 years at current address)

Post Code

Country

(Applicant 2)

Title Mr. ☐ Mrs. ☐ Miss ☐
Dr. ☐ Other

First Name

Middle Name

Surname

Current Address

Post Code

Country

Residing Since M M Y Y Y Y

Passport/DVLA No

Citizenship

Marital Status

Date of Birth D D M M Y Y Y Y

Home Tele No

Mobile No

E-mail Address

Previous Address (only if less than 3 years at current address)

Post Code

Country

(Applicant 1)Mailing Address
(only if different
from current
address)

Post Code

Country

(Applicant 2)Mailing Address
(only if different
from current
address)

Post Code

Country

Additional Information Regarding Other AccountsDo you have an Account with another Bank: YES ☐ NO ☐

Name of the Bank

Residential property

☐ Own ☐ Rented☐ Staying with parents☐ Other (specify) **Requirements (Applicant 1)**

Cheque Book

YES ☐ NO ☐

Debit Card

YES ☐ NO ☐

If (Yes)

(All columns must be filled)

Access Code (For PIN Retrieval)
(Numeric Only)

Name to be displayed on card

Memorable word (For secured online transaction – minimum 8 Alpha/Num)

Access to Internet Banking

YES ☐ NO ☐

Statement Frequency

☐ Monthly ☐ Quarterly ☐ Half Yearly☐ Yearly ☐ None**(Applicant 2)**

Cheque Book

YES ☐ NO ☐

Debit Card

YES ☐ NO ☐

If (Yes)

(All columns must be filled)

Access Code (For PIN Retrieval)
(Numeric Only)

Name to be displayed on card

Memorable word (For secured online transaction – minimum 8 Alpha/Num)

Access to Internet Banking

YES ☐ NO ☐

Statement Frequency

☐ Monthly ☐ Quarterly ☐ Half Yearly☐ Yearly ☐ None**I came to know about PNBIL from (Tick the appropriate box)**☐ PNB☐ PNBIL CustomerNAME ☐ Leaflet☐ RadioSPECIFY ☐ Letter From PNBIL☐ Contact Of StaffNAME ☐ OtherSPECIFY **Employment Details (Applicant 1)**☐ Employed Full Time ☐ Student☐ Employed Part Time ☐ Unemployed☐ Self Employed ☐ Retired☐ Homemaker ☐ Others

Nature of Employment / Business (if retired,prior to retirement)

(Applicant 2)☐ Employed Full Time ☐ Student☐ Employed Part Time ☐ Unemployed☐ Self Employed ☐ Retired☐ Homemaker ☐ Others

Nature of Employment / Business (if retired,prior to retirement)

Employment Details (Applicant 1)

Name of Employer / Business Name of Employer / Business

Address

Postcode

Telephone Number

Employed since

Total Annual Income

Dependants

(Applicant 2)

Name of Employer / Business Name of Employer / Business

Address

Postcode

Telephone Number

Employed since

Total Annual Income

Dependants

Joint Account instructionsIs the account a joint account? YES ☐ NO ☐If yes, can any of the above operate the account singly? YES ☐ NO ☐

If yes, review and sign the following section.

We, the undersigned, request you to open an account or accounts in our joint names, or to continue the joint account already opened. We authorize you, until you receive notice in written form from any of us to the contrary:

(1) To pay and debit to any such account all cheques, orders to pay, bills of exchange, and promissory notes drawn, signed and accepted or made by anyone of us, whether the account(s) be in credit or overdrawn or shall become overdrawn by reason of such payments or debits.

(2) To grant at the request of anyone of us, overdraft, loan or other credit facilities or accommodation to us or to any third person and by way of security therefore, to accept as duly signed or executed on behalf of all of us any document creating or evidencing any charge, mortgage or pledge over or in respect of any securities, deeds or other articles in our joint names.

(3) To pay against the signature of anyone of us, any moneys held in credit of any deposit account in our joint names.

(4) To deliver against the signature of anyone of us, any securities, deeds or other articles held in our joint names by way of security or for safe custody or otherwise.

We agree that, in the event of the death of any of us, you are to pay or deliver to or to the order of the survivor or survivors of us, all moneys, securities, deeds and other articles standing to the credit of or held for any account in our joint names. We agree that each applicant together and separately shall be responsible for any overdraft, loan or other credit facilities or accommodation which shall be granted in our joint names or for our joint account, together with all interest, commission and other banking charges and expenses. This means that if one of us is unable to repay the money owing, the other account holder(s) shall be required to pay the amount in full.

(5) To open any new account in future in the above names in which case all instructions contained in this application form will apply.

APPLICANT 1

Signature

Date

APPLICANT 2

Signature

Date

APPLICABLE FOR JOINT ACCOUNT HOLDERS ONLY

One statement of account will be received by all account holders jointly. Account holders not to receive separate statement of account should sign this dispensation notice.

NAME OF THE SECOND ACCOUNT HOLDER

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 Bank's Terms and Conditions (a copy of which has been provided) 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. Notwithstanding this I/we hereby authorize Punjab National Bank (International) Ltd to renew the term deposit/s made from time to time, on maturity for an identical period in the absence of any specific notice to the contrary.

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 the debit/ATM card (the "Card") is governed by the Bank's Terms and Conditions (a copy of which has been provided) 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/We choose NOT to be contacted by Punjab National bank (International) Limited for marketing purposes by ticking this box ☐

Under the Data Protection Act 1998, there are restrictions placed on data processors (PNBIL) regarding the transfer of data outside the EU. The data provided by me/us or already in the bank's records will be provided to the Back Office (part 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.

I/We understand that no information will be disclosed outside the bank. The Bank will disclose the information it holds if the Bank is allowed by law, if I/We give permission/authority to the Bank, if the Bank's interest means that it must give the information (for example, to prevent fraud) or if there is a public duty to do so. I/We have the right to request the data held about me/us. The Bank may charge an administration fee to meet its costs of providing me/us with the data, (details of this fee are set out in the Tariff booklet).

I/We understand that the Bank may validate name, address and other personal information supplied by me/us during the process against appropriate third party databases. By accepting these terms and conditions, I/We consent to such checks being made. In performing these checks personal information provided by me/us may be disclosed to a registered Credit Reference Agency which may keep a record of that information. All information provided by me/us will be treated securely and strictly in accordance with the Data Protection Act, 1988.

Information may be used for Credit Search. I/We understand that Bank may make periodic searches with credit reference agencies and fraud prevention agencies to manage my/our accounts with the Bank. The Bank will record details at the agencies of my/our agreements with Bank, the payments I/we make under it and any default or failure to keep to its terms. These records will be shared with other organizations and used by Bank and them to make decisions about credit related services, trace debtors, prevent money laundering and fraud. These agencies may use this information for statistical analysis.

By signing below, I/we have read and understood this General Agreement and consenting the Bank to process data for the purpose stated, including sending the data to the Bank's offices in India.

I/We declare that I/we have read and understood the booklet on Bank's 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

Instructions for Operations and Specimen Signatures (Tick the appropriate box)

☐ Single A/C ☐ Either or Survivors ☐ Jointly by Two ☐ Others

Applicant 1

Signature	Date

Applicant 2

Signature	Date

Name

Name

Checklist

In case you send the documents by post to open your account

Please send the following documents

☐

Copy of the current signed passport or photo-card full driving licence (do not send the original).

☐

'Original recent (not older than 3 months) bank statement or utility invoice (telephone, gas, electricity, water, council rates) with the full name & address. Internet printed document is not accepted. The original document will be returned.'

☐

A cheque of nominal amount signed by you (both/all in case of joint account) from your existing UK bank account. However, to facilitate early creation of deposit and start earning interest, cheque for full intended amount of deposit may be sent. Multiple cheques are accepted.

☐

Separate documents as noted above required for each applicant.

For Bank's Internal Use Only

Validation	Identity	Address	Credit agency check	Telephone	Employment details	Signature	Bank reference	Mode of account operation taken
1st Applicant	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 Applicant	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 1:

Country Code

CUST TYPE 2:

Country Code

ACCOUNT OPENED BY

Signature	Date

NAME OF THE OFFICER

ACCOUNT VERIFIED BY

Signature	Date

NAME OF THE OFFICER