

# International Personal Banking – Personal Account Application Form



Standard Bank Isle of Man Limited

- Please complete the Application clearly and in full using **BLOCK CAPITALS**.

## Introduction

- To open your Account, it is mandatory to complete all Sections and associated Appendices.
- Please refer to the checklist and verification instructions below which will help you to successfully complete your Application.
- Once your Account has been opened and your Account Number confirmed, please fund your Account as soon as possible.  
**Note:** The Bank reserves the right at its absolute discretion to call for additional information if it is deemed appropriate to enable it to meet its obligation under relevant legislation. In such circumstances the Bank is not obliged to give reasons for its decision.

## Checklist for Applicants

- |                          |   |
|--------------------------|---|
| <input type="checkbox"/> | Completed Application Form in full (all Sections are mandatory)   |
| <input type="checkbox"/> | Each Applicant has provided security details to identify them on the phone (page 11)  |
| <input type="checkbox"/> | Source of funds provided for the Initial & Future Deposits (page 7-8)   |
| <input type="checkbox"/> | Each Applicant has included a Certified Copy of their Identification together with a Specimen Signature (List A, page 2)        |
| <input type="checkbox"/> | Each Applicant has included an original or Certified Copy of their address verification no older than 6 months (List B, page 2) |
| <input type="checkbox"/> | Each Applicant has Signed and dated the Declaration (page 13)   |
| <input type="checkbox"/> | Existing Standard Bank Group Customers, if applicable, refer to Appendix B (page 13)  |

## For Bank Use Only

Access Reference

BOOST Reference

## IFA/Intermediary Use Only (if applicable)

TPI Code

### IFA/Intermediary Contact Details

Name

Email Address

Contact Number

## Identification and Address Verification

To enable us to complete the Account opening process, please send **Certified Copies** of **one** of the following List A **and** List B Documents for each Applicant:

### Identity (List A)

- Passport
- Government issued Identification Card
- Full UK, Channel Island or Isle of Man Driving Licence (we can only accept from these jurisdictions)

#### Important:

1. Identifications must be valid, in issue and show the Applicant's Signature which will match the Signature on the Application Form
2. If your Name has changed (e.g. upon marriage) please provide appropriate documentation (e.g. marriage Certificate or Certificate of Name change)
3. The copy must be of good quality and show the details/photograph clearly

**Proof of Identity Documents must be Certified in accordance with Standard Bank requirements. A Certified Copy must state "Certified as a true copy of the original and the photograph bears a true likeness of [insert Applicant Name]" and include a Date, the Certifier's Name, Signature, position held and contact details (telephone number or email address).**

**A certified translation must be submitted where the document is not in English.**

### Residential Address (List B)

**It is essential that you provide proof of your Residential Address, either as an original or Certified Copy. Address confirmation is required for one person if the Account is for a married couple with the same Name and living at the same address. Where the Name differs, a Certified Copy of the Marriage Certificate must be provided. A Certified Copy must state "Certified as a true copy of the original" and include a date, the Certifier's Name, Signature, Position held and Contact details (telephone number or email address).**

**Please note we are unable to return original copies to you.**

- A utility bill (electricity, gas, water, fixed line telecoms) that is no more than six months old (excluding mobile phone bills)
- A Bank, Building Society or Credit Card statement from a recognised Financial Institution (except for Standard Bank Group customers and excluding store Cards) that are no more than six months old
- A valid, full, UK or Isle of Man Driving Licence (if not used for confirmation of your identity)

**A Certified translation must be submitted where the Document is not in English.**

For Standard Bank Group customers only - confirmation of address can be provided by your Branch in the Form of a visitation letter from Standard Bank staff in your country of residence.

### Getting your Documents Certified – Suitable Certifiers

**Copy Documents will be accepted if the Certifier is independent of the Account Applicant and must be one of the following:**

Lawyer, Commissioner of Oaths or Notary Public<sup>1</sup>  
Accountant or Actuary<sup>1</sup>  
Senior Civil Servant  
Member of the Judiciary  
A Certifier Approved by Standard Bank Isle of Man<sup>2</sup>  
Director, Manager, or Company Secretary of a Bank or other recognised Financial Institution<sup>3</sup>

<sup>1</sup> **Must be a member of a recognised professional body**

<sup>2</sup> **Must be approved by Standard Bank Isle of Man to Certify Documents**

<sup>3</sup> **Must be in the UK, Isle of Man or Channel Islands**

## Section 1: Personal Details

### 1.1 Number of Applicants Applying for an Account

One  Two  Other<sup>1</sup> (please specify up to a maximum of six)

<sup>1</sup> If there are more than Two Applicants, please use an additional Application Form.

**Relationship of Second Applicant to the First Applicant**

(e.g. Spouse, Partner, Mother, Father)

### 1.2 Personal Details

(This should be consistent with the Passport/Government ID Card that you use to confirm your Identity, of which we require a Certified Copy).

	Applicant 1	Applicant 2 (if applicable)
<b>Title</b>	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Miss Other (specify):	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Miss Other (specify):
<b>Family Name (Surname)</b>		
<b>First Name</b>		
<b>Middle Name</b>		
<b>All Former Names previously used or Maiden Name. If none, please tick box</b>	<input type="checkbox"/> Not Applicable	<input type="checkbox"/> Not Applicable
<b>Name known by if different from First, Middle or Family Name. If none, please tick box</b>	<input type="checkbox"/> Not Applicable	<input type="checkbox"/> Not Applicable
<b>Marital Status</b>	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed <input type="checkbox"/> Cohabiting <input type="checkbox"/> Separated	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed <input type="checkbox"/> Cohabiting <input type="checkbox"/> Separated
<b>Gender</b>	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Male <input type="checkbox"/> Female
<b>Date of Birth (dd/mm/yyyy)</b>		
<b>Town/City of Birth</b>		
<b>Country of Birth</b>		
<b>Passport or Identification Number</b>		
<b>Primary Country of Nationality (As documented on your Passport).</b>		
<b>Second Country of Nationality (if applicable)</b>		

### 1.3 Contact Details

A minimum of one email address and one contact telephone number is required per Applicant. Please Include your country and local regional dialling codes.

	Applicant 1	Applicant 2 (if applicable)
<b>Email Address</b>		
<b>Home Telephone Number</b>	+	+
<b>Work Telephone Number</b>	+	+
<b>Mobile/Cell Number</b>	+	+

**Section 1: Personal Details (continued)**

**1.4 Current Residential Address**

If you have lived at this address for less than 3 years, please also complete Section 1.5

	Applicant 1		Applicant 2 (if applicable)	
Line 1				
Line 2				
Line 3				
Line 4				
Post Code/Zip Code				
Country				
Important: length of time at this address	Years	Months	Years	Months
<input type="checkbox"/> Tick here, if Applicant 2 resides at the same address as Applicant 1				

**1.5 Previous Residential Address**

**Note:** Please provide three years' address history for each Applicant, continuing a separate sheet and enclosing with your Application as necessary.

	Applicant 1		Applicant 2 (if applicable)	
Line 1				
Line 2				
Line 3				
Line 4				
Post code/Zip code				
Country				
Important: length of time at this address	Years	Months	Years	Months
<input type="checkbox"/> Tick here, if Applicant 2 resides at the same address as Applicant 1				

**1.6 Correspondence Address**

**Note:** If different from Applicant 1's current residential address.

	Applicant 1
Line 1	
Line 2	
Line 3	
Line 4	
Post Code/Zip Code	
Country	

All correspondence is sent to Applicant 1's correspondence address.

## Section 2: Employment Details

Please provide details of your current employment:

### 2.1 Employment Status

**Note:** If you are retired or unemployed, please provide details of your last employment before unemployment or retirement commenced\*.

	Applicant 1		Applicant 2 (if applicable)	
	<input type="checkbox"/> Employed	<input type="checkbox"/> Contracting	<input type="checkbox"/> Employed	<input type="checkbox"/> Contracting
	<input type="checkbox"/> House Person	<input type="checkbox"/> In Education	<input type="checkbox"/> House Person	<input type="checkbox"/> In Education
	<input type="checkbox"/> Self Employed	<input type="checkbox"/> Unemployed	<input type="checkbox"/> Self Employed	<input type="checkbox"/> Unemployed
	<input type="checkbox"/> Retired*		<input type="checkbox"/> Retired*	
Occupation (e.g. Lawyer, Engineer)				
Position Currently Held (where applicable)				
Nature of Business (e.g. Engineering)				
Gross Annual Salary	Currency	Amount	Currency	Amount
Bonuses/Commissions	Currency	Amount	Currency	Amount
	Frequency		Frequency	
Business Owner Provide details of ownership (if applicable)	Percentage Owned	Approximate Value	Percentage Owned	Approximate Value
Name of Employer				
Length of Time with Employer				
Employer's Address				
Line 1				
Line 2				
Post Code/Zip Code				
Country				
Employer's Website (if any)				

### 2.2 Previous Employment

**Note:** Please complete if less than 12 months in current employment.

	Applicant 1		Applicant 2 (if applicable)	
Occupation (e.g. Lawyer, Engineer)				
Position Previously Held (where applicable)				
Nature of Business (e.g. Engineering)				
Gross Annual Salary	Currency	Amount	Currency	Amount
Bonuses/Commissions	Currency	Amount	Currency	Amount
	Frequency		Frequency	
Business Owner Provide details of ownership (if applicable)	Percentage Owned	Approximate Value	Percentage Owned	Approximate Value
Name of Employer				
Length of Time with Employer				
Employer's Address				
Line 1				
Line 2				
Post Code/Zip Code				
Country				

### Section 3: Bank Details

Please provide details of your main Bank Account only.

	Applicant 1		Applicant 2 (if applicable)	
Bank Name				
Name of the Account Holder(s)				
Branch City/Town				
Country				
Length of Time Account Held	Years	Months	Years	Months
<input type="checkbox"/> Tick here, if Applicant 2 uses the same Bank details as Applicant 1				

### Section 4: Your Wealth and Income

**Important:** To manage your Account, we need to understand your Wealth and how this was acquired. Please complete this Section to ensure that your Application can be effectively processed. Include the Total Wealth of all Applicants added together and provide approximate value.

4.1 Your Wealth	Currency	Amount
Bank Deposits/Life Savings Bank(s) and their location in which Deposits are held.		
Property (less mortgage) Residential property type and location (e.g. apartment in London) and/or buy-to-let and Commercial Property description and location (e.g. flat for let in London).		
Other Assets or Investments Description of Stocks held and any other High Value Assets or possessions not covered in the Sections above. For self employed Applicants please state the percentage of the Business which you own.		

Over how many years has your Wealth been accumulated?

<input type="checkbox"/> 1 year - 4 years	<input type="checkbox"/> 5 year - 9 years	<input type="checkbox"/> 10 years +	<input type="checkbox"/> Other (please specify below)
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How have you accumulated your Wealth?

<input type="checkbox"/> Savings (from Salary)	<input type="checkbox"/> Bonus	<input type="checkbox"/> Asset/Property Sale	<input type="checkbox"/> Gift/Inheritance
<input type="checkbox"/> Redundancy/Pension	<input type="checkbox"/> Other (please specify below)		

Declaration (You have fully disclosed all your Bank Deposits, Properties and Assets)

Yes

No

## Section 4: Your Wealth and Income (continued)

### 4.2 Your Income (in addition to Salary detailed in Section 2.1)

Please include the Total Income of all Applicants added together and provide approximate value.

	Currency	Amount	Frequency
Property (rental income)			
Other, please detail below			

(e.g. Pension Payment, dividends, interest to help us better understand its origins)

## Section 5: Account Purpose

**Important:** Please complete this Section in full to ensure that your Application can be processed quickly.

**5.1 What is the purpose of opening your Account?**  
(e.g. Savings, to receive your Salary and pay bills etc.)

**5.2 Please state the reason for opening an Account in this Jurisdiction if not locally resident in the Isle of Man**  
(e.g. stability, security, employment, diversification etc.)

### 5.3 Your Initial Deposit

	Currency	Amount
I/We intend to make a first Deposit of		
If you are sending your Initial Deposit by Bank transfer, please provide us with details of the source Bank	Bank Name	Country

**Is this your own Bank Account?**

Yes

Tick here, if this is your main Bank Account as detailed in Section 3

No, (please state to whom the Account belongs, their relationship to you and the reason for their transfer e.g. Employer's Account, paying Salary below):

## Section 5: Account Purpose (continued)

### 5.4 Your Future Deposits

	Currency	Amount
I/We intend to make Future Deposits of		

Please indicate how you intend to fund Future Deposits below:

(e.g. Bank Deposit, Life Savings, Salary, Bonus, Business Dividends, Pension Payments, Sale of Business/Property, Investments or other, Please specify).

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If your Future Deposits will be sent from a different Account to your Initial Deposit, please provide the Bank details if known and indicate if this is your own Bank Account.

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How frequently do you expect to make Future Deposits into your New Account within the first 12 months?

Weekly
  Monthly
  Quarterly
  Other (please specify below)

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## Section 6: Accounts

### 6.1 Operation of your Account - Joint Accounts

Any one Account Holder can Sign to operate the Account. Please note, Visa Debit Cards and Internet Banking are not permitted if all Account Holders are to Sign.

Do you Require all Account Holders to Sign?  Yes  No

### 6.2 Bank Account Certificate of Interest

If you wish to receive an Annual Tax Certificate following the Tax year end, please tick this box.

### 6.3 Account Selection

Please make your Account choice(s) below. The specific terms and conditions - International Personal Banking Bank Accounts can be found by visiting [www.standardbank.com/terms](http://www.standardbank.com/terms).

#### Current Accounts

<b>Optimum Account In</b>	<input type="checkbox"/> Sterling	<input type="checkbox"/> US Dollar	<input type="checkbox"/> Euro	<input type="checkbox"/> AU Dollar
<b>Visa Debit Card In</b>	<b>Applicant 1</b> <input type="checkbox"/> Sterling	<input type="checkbox"/> US Dollar	<input type="checkbox"/> Euro	<input type="checkbox"/> AU Dollar
	<b>Applicant 2</b> <input type="checkbox"/> Sterling	<input type="checkbox"/> US Dollar	<input type="checkbox"/> Euro	<input type="checkbox"/> AU Dollar

A full service International Current Account with an optional Visa Debit Card, available in the same currency as your Optimum Account.

Tick here, if you are a Private Banking Client of Standard Bank/Stanbic Bank (A Platinum Optimum Account will be opened)

Tick here, if you are an employee of Standard Bank Group

<b>Professional Demand Account In</b>	<input type="checkbox"/> Sterling	<input type="checkbox"/> US Dollar	<input type="checkbox"/> Euro	<input type="checkbox"/> AU Dollar
<b>Visa Debit Card In</b>	<input type="checkbox"/> Sterling	<input type="checkbox"/> US Dollar	<input type="checkbox"/> Euro	<input type="checkbox"/> AU Dollar

(For IFA terms of Business Holders only).

If required a Debit Card is available in the same currency as your Professional Demand Account.



## Section 6: Accounts (continued)

### Visa Debit Card Delivery Address

Your Visa Debit Card will be sent to your correspondence address. If you would like this to be sent to an alternative address, please provide the details below (we do not deliver cards to a PO Box). **This will be used for the initial card delivery only and will not be held on record.**

	Applicant 1	Applicant 2 (if applicable)
Line 1		
Line 2		
Line 3		
Line 4		
Post Code/Zip Code		
Country		

**Note:** If the applicants' addresses are different, please provide information below to help us accurately understand the relationship. (e.g. Home Address, Office Address etc.).

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### Visa Debit Card PIN Delivery

You can view your PIN via our Secure Digital Banking Platforms, alternatively you can tick this box to receive your PIN by post.

<input type="checkbox"/> Applicant 1	<input type="checkbox"/> Applicant 2 (if applicable)
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### Access Accounts

**Offshore Moneymarket Call Account In**       Sterling       US Dollar       Euro

A Savings Account with a minimum Initial Deposit of: £25,000 | US\$50,000 | €50,000, as applicable.

**Offshore Reserve Account In**       Sterling       US Dollar       Euro       ZAR

A Savings Account with two free withdrawals per half year and a minimum Initial Deposit of £3,000 | US\$5,000 | €5,000 | ZAR35,000, as applicable.

**Call Account In**       Sterling       US Dollar       Euro       ZAR

\*An Account available in 15 currencies, see Appendix A for a complete list.       Other\* (please specify)

**Note:** You will need to select Call Account in the applicable currency if you wish to open the below Notice or Fixed Term Deposit Accounts.

### Notice Accounts

A range of notice Savings Accounts, with a minimum balance of £10,000 | US\$10,000, as applicable. Please select your preferred Account and currency below:

<input type="checkbox"/> International Saver 36	<input type="checkbox"/> Sterling	<input type="checkbox"/> US Dollar
<input type="checkbox"/> International Saver 96	<input type="checkbox"/> Sterling	<input type="checkbox"/> US Dollar
<input type="checkbox"/> International Saver 196	<input type="checkbox"/> Sterling	<input type="checkbox"/> US Dollar
<input type="checkbox"/> International Saver 396	<input type="checkbox"/> Sterling	<input type="checkbox"/> US Dollar

### Fixed Term Deposit Accounts

We offer Fixed Term Deposits for up to one year in Sterling, US Dollar, Australian Dollar and South African Rand. Once you send money to your Call Account, we will contact you to open the Fixed Term Deposit Account.

Tick here, if you intend to open a Fixed Term Deposit.

**Section 7: Tax Certificates**

Please complete this Section in full as your Certificate of Tax Residence, to ensure that your Application can be processed quickly.

**7.1 Your Tax Identification**

Irrespective as to whether you pay Tax, this must be completed in all cases, detailing all countries of Tax Residence and your Tax Identification number(s). In line with Common Reporting Standards (CRS) and the Foreign Account Tax Compliance Act (FATCA) it is a requirement to provide this information\*. If you are unsure of your Tax Residence, we recommend you seek independent Tax Advice.

	Applicant 1	Applicant 2 (if applicable)
All countries of Tax Residence. Please also state US if you are a US citizen, US Tax resident, US Passport holder or Green Card Holder.		
Identification Numbers: Tax Identification Number (TIN)/National Insurance Number (NI Number) or Functional equivalent.		
*If you have not been issued with a TIN/NI Number, or functional equivalent please select reason A,B or C as to why this is the case.	A <input type="checkbox"/> B* <input type="checkbox"/> C <input type="checkbox"/> *Please specify	A <input type="checkbox"/> B* <input type="checkbox"/> C <input type="checkbox"/> *Please specify

**Reason A** – The country/jurisdiction where you are resident does not issue TINs to its residents.

**Reason B** – You are otherwise unable to obtain a TIN or equivalent number. Please also explain why you are unable to obtain a TIN.

**Reason C** – No TIN is required. (Note: Only select this reason if the domestic Law of the relevant jurisdictions does not require the collection of the TIN issued by such jurisdiction).

If a TIN is not legally available, please provide a functional equivalent (such a similar Form of identification). If the country does not supply one please state N/A. The OECD's AEOI portal provides further information on the issuance of TIN's and their Format. [www.oecd.org/Tax/automatic-exchange/crs-implementation-and-assistance/Tax-identification-numbers/](http://www.oecd.org/Tax/automatic-exchange/crs-implementation-and-assistance/Tax-identification-numbers/)

**Intergovernmental Tax Information Exchange agreements between the Isle of Man and US and countries who have adopted the Common Reporting Standard.**

You should expect that your information will be automatically exchanged with the Isle of Man Tax Authority and thereafter any Tax authorities in your countries of Tax Residence, unless not covered by these intergovernmental Tax Information Exchange agreements.

All interest is paid and reported gross.

**Note:** It is your responsibility, as stated in our T&C's, to ensure you are fully aware of your Tax obligations. If you are unsure, we recommend you seek independent financial advice.

## Section 8: Your Agreement with Standard Bank Isle of Man Limited

### 8.1 Security Details

Please provide the following details in full, memorise them and do not share them with anyone. This is how we will identify you if we need to speak with you on the phone. Without this information we will not be able to identify you and will therefore be unable to speak to you on the phone. It is important that each Applicant's Security Details are different from the other.

Security Phrases: These details should be different for each Applicant	Applicant 1	Applicant 2 (if applicable)
Code Word - choose a memorable word with letters and numbers only		
Name of your First School		
Mother's Former Name, such as Maiden Name or Name previously used		
Favourite Sport or Colour		

### 8.2 Instructing the Bank by Telephone, Fax, Scan or Email

If you do not wish to instruct the Bank by phone, fax, scan or email please tick this box. You will only be able to instruct payments and other transactions on your Account using a Signed letter or by visiting the Bank in person.

### 8.3 Data Protection

#### Keeping you Informed

We would like to keep you informed by letter, phone and email about products, services and additional benefits that we believe may be of interest to you.

If you do not want us to do this, please tick this box.

#### Accessing your Data

You can request certain information that we hold about you by writing to us. A fee may be charged for this service as permitted by applicable Law or Regulation.

#### Giving Consent

By Signing this Application you are agreeing that we may use your information in the way described in this Form (including the 'Keeping you informed' Section) and in the associated Terms and Conditions.

### Section 8.4: Your Agreement with Standard Bank Isle of Man Limited

To: Standard Bank Isle of Man Limited (the "Bank").

I/We the Applicant(s) hereby request and authorise the Bank to open/continue an Account(s) in my/our Name(s) in accordance with the information provided in this Application.

Any right of set off or similar right to which the Bank as Bankers or otherwise may be entitled in Law, the Bank may at any time and without notice to me/us combine or consolidate any Account whether such Account is due for payment or otherwise against all or any of my/our liabilities under any other Account whether due for payment by me/us or otherwise and whether in Sterling or in any other currency and whether joint or several, actual or contingent.

#### Visa Debit Card Applicants are asked to read the Visa Debit Card agreement

Please supply me/us with a Visa Debit Card.

I/We accept and agree to be bound by the terms and conditions of the Visa Debit Card and any subsequent amendments made in accordance with the Bank Account mandate (and that, where necessary, this confirmation amends any previous Signing authority in respect of the Account).

I/We confirm that I/we have full Legal capacity to enter into the terms and conditions in respect of the Visa Debit Card and that such terms and conditions are valid, binding and enforceable against me/us.

All authorities shall remain in force until Written Notice to the contrary is received by the Bank, Signed in accordance with the mandate.

By Signing overleaf you are agreeing to be bound by this mandate, the Bank's general terms and conditions and any Bank Account terms and conditions, in force from time to time. You also agree and authorise that the Bank may make any enquiries it deems necessary in order to Verify the information contained in this Application.

**Applicant(s) who wish to instruct the Bank by telephone, fax, scan or email are asked to read and Sign the telephone, fax, scan and email indemnity below:**

Please consider the clauses that follow carefully as they limit the Bank's liability and constitute an assumption of risk by you. If you are in any doubt about the risks related to telephone, fax, scan or email instructions or the effect of the indemnity you should seek independent Legal advice.

To: Standard Bank Isle of Man Limited (the "Bank")

I/We (the "**Account Holder(s)**") request and authorise the Bank to accept and act upon my/our (i) telephone, (ii) facsimile, (iii) scan, and (iv) email instructions ("**Instruction(s)**") in respect of any instruction which the Bank would normally accept if the instruction were presented in an original written Format in accordance with the Terms of the mandate.

This release and indemnity is supplemental to (and Forms part of) the Bank's General Terms and Conditions. Should there be any conflict between this indemnity and the Bank's General Terms and Conditions the provisions of this indemnity shall have precedence.

By Signing this release and indemnity I/we acknowledge and agree that:

1. The Bank may, **but is not obliged**, to act on any Instruction that claims to come from me/us;
2. It is not possible for the Bank to check the authenticity of all fax transmissions, scans or email messages that claim to come from me/us;
3. All facsimile transmissions, email instructions, mandates, consents, commitments, resolutions, minutes of meetings, and any other documents, which claim to come from me (claimed Instructions) will be treated as having been given by me in the Form actually received by the Bank. The claimed Instructions may, as a result of the malfunction of equipment, the distortion of communication links and the like, be different to that intended or sent - and I/we will be bound by them;
4. The Bank will not be liable for any loss (consequential or otherwise) incurred by me/us as a result of the Bank acting or declining to act (wholly or in part) on Instructions which the Bank believes to have been given in conformity with the above, whether or not such Instructions have been so given. The fact that any Instruction may later be shown to be in any way false, incomplete, inaccurate, delayed, erroneous, unauthorised or otherwise not authentic, should not be an impediment to the rights of the Bank hereunder. This does not exclude losses arising from the proven unlawful or fraudulent acts of the Bank's employees;
5. No email can be considered received by the Bank until I/we have either received a reply or read receipt from the Bank;
6. The Bank may, notwithstanding this release and indemnity, require that any Instruction given by any party to the Account(s) be given in accordance with the Signing arrangements of the Account(s), and the Bank may at its discretion request written or any other Form of confirmation of any instruction;
7. I/we will carry out and keep to any procedures or restrictions or both, imposed on me/us by the Bank about the sending of fax transmissions or email instructions to the Bank;
8. This release and indemnity will not be affected by any failure by the Bank to impose any or sufficient procedures or restrictions or to ensure that any, or all of them are complied with; and
9. The Bank may at any time on Written Notice sent to me/us withdraw from these arrangements regarding accepting Instructions.

I/we will (if more than one person, jointly and severally) release and indemnify the Bank against any claims, demands or actions made against the Bank or any loss or liability or expense incurred by the Bank as a result of the Bank entering into and performing this agreement and/or acting or declining to act on any instruction.

I/we waive any rights I/we may have now or in the future against the Bank for direct or indirect losses or damages I/we may suffer because the Bank acted on any instructions.

**Authority to send Account details by email**

I/We, the Applicant(s), request and authorise the Bank to send my/our new Account details, if the Account Application is successful, by email using the address I/we have entered into the contact details of this Application Form. I/We acknowledge that this authority is intended to enable the Bank to activate my/our Account as quickly as possible.

In Signing this authority, I/we recognise that the Bank cannot guarantee the confidentiality or security of public or unencrypted electronic communications. I/We consequently agree to indemnify the Bank against any liability for loss or breach of confidentiality arising from the transmission of my Account details by email unless such loss or breach arises directly from the gross negligence of the Bank. I/We warrant that the email address provided in the Application Form is my/our personal email address and not open to third party access.

## 8.5 Signatures

### Applicant Signatures must match the Signature on the Identification Documents

I/We confirm that I/we have read and agree to the following (as applicable to me/us):

- Agreement with Standard Bank Isle of Man Limited
- Visa Debit Card Agreement
- Telephone, facsimile, scan and email indemnity
- Authority to send Account details by email
- Bank's General Terms and Conditions
- Applicable Specific Terms and Conditions - International Personal Banking Bank Accounts

Applicant Information	Applicant 1	Applicant 2 (if applicable)
Printed Name		
Signature		
Date (dd/mm/yyyy)		

### A: Call Account - Full Range of Currencies

- Sterling
- US Dollar
- Euro
- South African Rand
- Australian Dollar
- Canadian Dollar
- Danish Krone
- Emirati Dirham
- Hong Kong Dollar
- Japanese Yen
- New Zealand Dollar
- Norwegian Krone
- Singapore Dollar
- Swedish Krona
- Swiss Franc

### B: Standard Bank Group Customers Only

If you are a Standard Bank Group customer please complete Section 4 (your main Bank Account details) and hand this fully completed Application Form, together with certified copies of your Identification, to a member of staff at any Branch of Standard Bank who MUST complete the following Declaration before sending your Application to us.

#### For Bank use only

We confirm that (Applicant(s) Name) is/are known to us

and that the Signature and Residential Address details in this Application match those in our Branch records, by Signing this declaration we also consider that the Applicant(s) is/are suitable to operate an Account with Standard Bank Isle of Man Limited.

How Long has the Client been a Customer of Standard Bank	Years	Months
Signature		
Print Name		
Branch Name		
Manager/Director/Officer		
Account Holding Branch Code		
Branch Stamp		



## Please Return the Completed Application Form to:

### All Applicants, Unless Otherwise Stated

Standard Bank Isle of Man Limited  
Standard Bank House, One Circular Road  
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### [www.standardbank.com/international](http://www.standardbank.com/international)

#### Important Information

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Standard Bank Offshore Services (RSA), operates under the license of The Standard Bank of South Africa Limited ("SBSA"), an authorised Financial Services Provider (FSP11287). SBSA is authorised by Standard Bank Isle of Man Limited to sell its products in South Africa and other African countries. Other local Standard Bank Group entities are similarly authorised within their own countries.

All transactions to the Account must be in line with current Exchange Control legislative requirements applicable to the country in which you are resident or working.

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