



# Personal account application form

Form to be used for the opening of a personal account with  
**Trusted Novus Bank**  
76 Main Street, P.O. Box 143, Gibraltar

Please complete in block letters and refer to the guidance notes, What we need from you to open an account with us.

**1. Personal information**

1<sup>st</sup> Applicant  
First name(s) \_\_\_\_\_ Surname: \_\_\_\_\_

2<sup>nd</sup> Applicant  
First name(s) \_\_\_\_\_ Surname: \_\_\_\_\_

3<sup>rd</sup> Applicant  
First name(s) \_\_\_\_\_ Surname: \_\_\_\_\_

4<sup>th</sup> Applicant  
First name(s) \_\_\_\_\_ Surname: \_\_\_\_\_

**Please supply the following documentation on each of the Applicant(s):**

- an *Individual Details Form*, and
- certified copy of identification & address verification documents

**Number of signatures**

If there are two or more account holders (i.e. a Joint Account), then specify the number of signatories required to operate the account: \_\_\_\_\_

**2. Mailing address**

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Post code/city: \_\_\_\_\_ Country: \_\_\_\_\_

Telephone: Country Code: \_\_\_\_\_ Area Code: \_\_\_\_\_ Number: \_\_\_\_\_

Mobile telephone: Country Code: \_\_\_\_\_ Area Code: \_\_\_\_\_ Number: \_\_\_\_\_

FAX: Country Code: \_\_\_\_\_ Area Code: \_\_\_\_\_ Number: \_\_\_\_\_

E-mail address: \_\_\_\_\_

### 3. Secret password

With a secret password Trusted Novus Bank will provide information over the telephone in accordance with our General Conditions of Business (*enclosed*).

I/We would like the secret password attached to my/our account to read (*min 7 digits*):

### 4. Services required and expected activity

Indicate the services required and the expected activity on the account by completing all parts (*A to G*) of this section.

<b>A. Base currency</b> ( <i>the currency of your main country of residence and in which the bulk of your assets and income are based</i> )	
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B. Cash Accounts Required	GBP	EUR	USD	Other
<input type="checkbox"/> Current account(s)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<input type="checkbox"/> No. 1 Account	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
If more than one account is to be opened then specify the main settlement currency. Note: The settlement currency is the denomination of the account to which general a/c fees will be debited ( <i>e.g customer number, hold mail and safe custody fees</i> ).				
Expected monthly average balance ( <i>Total if more than one account</i> )	CCY		Amount	

C. Money transmission services – INCOMING telegraphic transactions				
Do you expect to receive regular incoming telegraphic payments		<input type="checkbox"/> Yes	<input type="checkbox"/> No	If 'No' then go straight to 'D'
If 'Yes' then on average how many would you expect to receive on a monthly basis?				
Over the course of a month the transactional values are likely to be:		<input type="checkbox"/> fixed	<input type="checkbox"/> fairly constant	<input type="checkbox"/> widely fluctuating
Specify expected average transaction value range	CCY	Amounts between	and	

<b>Specify the countries from which you expect to receive incoming telegraphic transactions:</b> <i>(This must be completed if you expect to receive telegraphic payments):</i>						
Expected remitter(s)	Self	<input type="checkbox"/> Yes	<input type="checkbox"/> No	Other(s)	<input type="checkbox"/> Yes	<input type="checkbox"/> No
If Others 'yes' - Give a brief explanation as to the likely remitter(s) and nature of the transactions:						

<b>D. Money transmission services – OUTGOING telegraphic transactions</b> <i>(Please do not include payments for utility bills)</i>						
Do you expect to make regular outgoing telegraphic payments <i>(not including payment of general household utility bills)</i>			<input type="checkbox"/> Yes	<input type="checkbox"/> No	If 'No' then go straight to 'E'	
If yes then on average how many would you expect to make on a monthly basis?						
Over the course of a month the transactional values are likely to be...			<input type="checkbox"/> fixed	<input type="checkbox"/> fairly constant	<input type="checkbox"/> widely fluctuating	
Specify expected average transaction value range	CCY		Amounts between		and	
<b>Specify the countries to which you expect to send outgoing telegraphic transactions:</b> <i>(This must be completed if you expect to make telegraphic payments):</i>						
Expected beneficiary	<input type="checkbox"/> Self	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Other(s)	<input type="checkbox"/> Yes	<input type="checkbox"/> No
If Others 'yes' - Give a brief details as to the likely beneficiary(ies) and nature of the transactions:						

<b>E. Cashier services - Deposit transactions</b>						
Do you expect to make regular deposits in cash?			<input type="checkbox"/> Yes	<input type="checkbox"/> No	If 'No' then go straight to 'F'	
If 'Yes' then on average how many cash deposits to you expect to make each month?						
Over the course of a month the transactional values are likely to be:			<input type="checkbox"/> fixed	<input type="checkbox"/> fairly constant	<input type="checkbox"/> widely fluctuating	
Specify expected average transaction value range	CCY		Amounts between		and	

<b>F. Cashier services - Withdrawal transactions</b>						
Do you expect to make regular cash withdrawals			<input type="checkbox"/> Yes	<input type="checkbox"/> No	If 'No' then go straight to 'G'	
If 'Yes' then on average how many cash withdrawals do you expect to make each month?						
Over the course of a month the transactional values are likely to be			<input type="checkbox"/> fixed	<input type="checkbox"/> fairly constant	<input type="checkbox"/> widely fluctuating	
Specify expected average transaction value range	CCY		Amounts between		and	

<b>G. Security trading and safe custody: Do you expect to make use of our security trading/safe</b>						
			<input type="checkbox"/> Yes	<input type="checkbox"/> No		
If 'Yes' then indicate the expected size of the portfolio:		CCY		Amount		

**5. Source of wealth**

It is a regulatory requirement that the bank should have an understanding as to the sources of your wealth. "Source of wealth" describes the activities that have generated your total net worth (*that is, the activities that produced your life savings/investments and assets/ property*).

Assets	CCY	Est.Value	Summarise source(s) of wealth (see note above)
Home			
Other Real Estate/Property			
Cash deposits			
Investments ( <i>Bonds, shares, funds etc</i> )			
Pension fund			
Other			
<b>Total asset value (A)</b>			
Liabilities (Mortgages and Loans)	CCY	Est.Value	
Home Mortgage			
Other Mortgages			
Other Loans			
<b>Total liabilities (B)</b>			
<b>Total net Worth (A-B)</b>			

**6. Source of funds:**

For monies and investments introduced to Trusted Novus Bank , we must have full and accurate details of the source from which those funds derive. Therefore, please state:

Total Amount of initial investment/deposit	CCY		Amount	
Method of payment ( <i>e.g. bank transfer, cheque etc.</i> )				
Name and address of the Bank from which initial deposit/investment will be effected:				
Name of the bank account from which the initial deposit/investment is to be made:				
Detailed description as to the source of initial deposit/investment ( <i>e.g. sale of property, sale of business, maturity of insurance policy etc.</i> ) The information should include amounts, names, addresses of companies/properties , etc where relevant. ( <i>Generic answers such as 'savings' are not acceptable</i> ):				

**Likely source of future funds**

Please describe below the more likely sources of ongoing funds for this account:

**7. Purpose of the account**

Please describe below your main reason(s) for opening the account with *Trusted Novus Bank* and its main purpose:

**8. Nature of business**

n.b. this section (8) only needs to be completed if you are a sole trader/proprietor who intends to use the account for commercial/business transactions. If this is not the case then please mark **'Non Applicable'** and proceed straight to section 9 (*Signature Card*) on page 7

**Description of your business, its main assets/products traded or services provided**

Please provide a full description of your business, the main assets held and products or services provided. Avoid vague or general, non-specific descriptions like "the company is a provider of real estate consultancy services" - this description is too vague; it should also give details of typical consultancy assignments.  
*(Please attach a separate sheet if required)*

**What is the geographical reach of the Applicant's activities?**

*(If necessary, you may supply details on a separate sheet.)*

<i>List here the countries where the major assets are held (or are most likely to be held in the foreseeable future)</i>	<i>List here the countries where your main customers are located (or are most likely to be located in the foreseeable future)</i>	<i>List here the countries where your main suppliers are based (or are most likely to be based in the foreseeable future)</i>

**What is the Applicant's estimated annual gross income?**

CCY		Amount	
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**Has the Applicant a permanent place of business from which it conducts commercial activities?**

<input type="checkbox"/> Yes	<input type="checkbox"/> No	<i>If you answered yes, where is this located? (Please supply all addresses if more than one)</i>





**Applicant's Declaration**

To: Trusted Novus Bank

I/We affirm that, to the best of our knowledge and belief, the information provided and declarations made in this Personal Account Application and in each Individual Details form submitted pursuant to this application are true, complete and accurate and that any material changes thereto will be notified to you immediately. I/We agree that my/our signature(s) to this declaration shall be taken as my/our acknowledgement that I/we have read and understood the terms and conditions (*the "Terms"*) contained in the General Conditions of Business and do hereby accept them to be binding upon me/us in relation to all accounts I/we may open with you. Moreover, I/we accept that the Terms as amended from time to time shall form an agreement between the Applicant and you as if incorporated herein.

\_\_\_\_\_  
Name Signature Date

\_\_\_\_\_  
Name Signature Date

\_\_\_\_\_  
Name Signature Date

\_\_\_\_\_  
Name Signature Date

## **Privacy Policy**

The information in this form is collected by the bank for the following purposes:

- To assess and process the application and opening of the account
- To personalise your experience (your information helps us respond to your individual needs)
- To improve customer service (your information helps us to be more effectively respond to your customer service requests)
- For Security, identification and verification purposes
- To comply with our legal obligations including but not limited to tax reporting where applicable

The General Privacy policy from Trusted Novus Bank will give you a comprehensive overview about how we handle data, including information we may collect from our customers. We explain in detail about the information we hold, what we do with this data and when we share it outside of Trusted Novus Bank (and with whom). You can read more about your rights and how you can contact us if you have any queries or concerns around your data. In order to assess our General Privacy policy please refer to [www.trustednovusbank.gi/privacy](http://www.trustednovusbank.gi/privacy)

**Documentation checklist**

To avoid undue delay in the processing of your application, please read our guidance notes, 'What we need from you to open an account with us', and check that:

- All relevant sections of this application form are fully completed, and the descriptive information supplied in relation to the source of funds (*and the nature of business, if the account is to be used for commercial transactions as a sole trader/proprietor*) is clear, complete and verifiable and evidenced by supporting documentation (*guidance notes, Step 4*);
- an Individual Details Form has been completed for each Key Individual and the descriptive information in relation to source of income/wealth is clear, complete and verifiable (*guidance notes, Step 1*)
- copies of identification and address verification documents are appended (*guidance notes, Step 2*) and are correctly certified by a Suitable Certifier (*guidance notes, Step 5*)

Please do not write here – for bank use only	
Client name	
Report name	

Client number		Introducer	
Citizenship		Company Manager	
Activity		Valuation currency	
Classification		Language	
Account Manager			