



Habib Bank Zurich plc

Account Opening Form | Personal | Sirat

Branch

Date

Individual and Joint Account (Please complete in BLOCK CAPITALS)

I / We wish to open (please tick)

Sirat Current Account (Qard Hassan)

GBP USD EUR Other

Sirat Fixed Term Deposit (Wakala)

GBP USD EUR Other

If you've selected the above, please complete the Fixed Term Deposit Application Form

Sirat Savings Account (Wakala)

GBP USD EUR Other

Account title

Account number (Bank to supply)

First applicant

Second applicant

Existing customer

Yes No

Yes No

if yes, please complete branch and account number

Branch

Account number

Prefix

Mr Mrs Miss Ms Dr Other

Mr Mrs Miss Ms Dr Other

if other, please specify

First name

Middle name

Surname

Gender

Male Female

Male Female

Marital status

Single Married Other

Single Married Other

if other, please specify

Nationality

Dual Nationality 1

Dual Nationality 2

Date of birth (DD/MM/YYYY)

City of birth

Country of birth

Profession

Type of ID

Passport UK Driving Licence Other

Passport UK Driving Licence Other

if other, please specify

ID number

ID expiry date (DD/MM/YYYY)

Are you a UK resident

Yes No Other

Yes No Other

if other, please specify

Are you registered on the UK voters roll

Yes No

Yes No

if no, do you have any County Court Judgements (CCJs)

Visa type

Visa reference number

Visa expiry date (DD/MM/YYYY)

Residential address	First applicant	Second applicant
Number / Name / Street	<input type="text"/>	<input type="text"/>
City / County / State	<input type="text"/>	<input type="text"/>
Country	<input type="text"/>	<input type="text"/>
Postcode / Zip code	<input type="text"/>	<input type="text"/>
Date moved to this address (DD/MM/YYYY)	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>
Proof of address (dated within 3 months)	<input type="checkbox"/> Utility bill <input type="checkbox"/> Council tax bill <input type="checkbox"/> Bank statement <input type="checkbox"/> Driving licence <input type="checkbox"/> Government issued document	<input type="checkbox"/> Utility bill <input type="checkbox"/> Council tax bill <input type="checkbox"/> Bank statement <input type="checkbox"/> Driving licence <input type="checkbox"/> Government issued document
<i>please specify government issued document</i>	<input type="text"/>	<input type="text"/>

Please give your previous address if you've been at your present address for less than three years.

Number / Name / Street	<input type="text"/>	<input type="text"/>
City / County / State	<input type="text"/>	<input type="text"/>
Country	<input type="text"/>	<input type="text"/>
Postcode / Zip code	<input type="text"/>	<input type="text"/>
Date moved to this address (DD/MM/YYYY)	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>

#### Personal contact details

Phone (mobile)	<input type="text"/>	<input type="text"/>
Phone (work)	<input type="text"/>	<input type="text"/>
Phone (residence)	<input type="text"/>	<input type="text"/>
Email address	<input type="text"/>	<input type="text"/>
Fax number	<input type="text"/>	<input type="text"/>

#### FATCA (Self-Certification of 'U.S. Person' Status)

First applicant

Second applicant

The Foreign Account Tax Compliance Act (FATCA) was signed into U.S. law on March 18, 2010. It is aimed at preventing U.S. taxpayers from using accounts held outside of the U.S. to evade taxes. Any financial institution that fails to comply with FATCA will face a 30% withholding tax on a wide range of U.S. sourced payments to its clients.

Under U.S. federal tax law, Habib Bank Zurich plc is required to request certain taxpayer information from persons who maintain an account at Habib Bank Zurich plc (whether such persons are U.S. taxpayers or not). Information collected will be used solely to fulfill Habib Bank Zurich's plc requirements under FATCA and will not be used for other purpose.

Are you subject to U.S. taxation due to any reason? (e.g. U.S. Resident, U.S. Citizenship, U.S. Green Card, Birth in the U.S., substantial presence in the U.S)	<input type="checkbox"/> Yes <input type="checkbox"/> No <i>If yes, you will need to complete the IRS W-9 Form confirming the US Tax status.</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No <i>If yes, you will need to complete the IRS W-9 Form confirming the US Tax status.</i>
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#### FATCA (Individual Self-Certification for U.S. Person)

##### Change of Circumstances in Status as Non-U.S. Person

For the duration of the contractual relationship with the Bank, the undersigned Client undertakes to notify the Bank, at his/her own initiative and within 30 days, if his/her status (and/or the status of any other (additional) beneficial owner of the relationship) as a Non-U.S. Person under U.S. tax principles changes to the status of a U.S. Person under U.S. tax principles.

By signing this Account opening form you:

- Consent that if you have answered yes to the question above, relevant account and/or personal information will be released to the US Tax authorities.
- Undertake to notify the Bank, on your own initiative and within 30 days, if your status as a Non-U.S. Person under U.S. tax principles changes to the status of a U.S. Person under U.S. tax principles.

Tax regulations require Habib Bank Zurich plc (hereinafter the 'Bank') to collect certain information about each account holder's tax residency status. This section is designed to capture the citizenship and residency for tax purposes of the person entitled to the income and assets associated with an account (the beneficial owner).

Please complete, where applicable, the relevant sections below and provide any additional information as may be required. Please be advised that in certain circumstances the Bank may be required to share this information with relevant tax authorities. If you have any questions about how to complete this Section, please contact your tax advisor.

**Please indicate all countries in which you are resident for tax purposes and the associated Tax Identification Numbers (TIN).**

For the purposes of taxation, I am tax resident in the following countries<sup>1</sup> and my Tax Identification Number (TIN) in each country is set out below or I have indicated that a TIN is unavailable:

Country 1		
TIN/functional equivalent		
Country 2		
TIN/functional equivalent		
Country 3		
TIN/functional equivalent		

**If a TIN is unavailable, please provide the appropriate reason A, B or C:**

Reason A: *The jurisdiction where the account holder is a resident for tax purposes does not issue TINs to its residents.*

Reason B: *The account holder is unable to obtain a TIN. Explain why the account holder is unable to obtain a TIN if you have selected this reason.*

Reason C: *TIN is not required. Select this reason only if the authorities of the jurisdiction of residence do not require the TIN to be disclosed.*

If you have selected Reason B, then please explain why:

<input type="checkbox"/> Reason A	<input type="checkbox"/> Reason B	<input type="checkbox"/> Reason C	<input type="checkbox"/> Reason A	<input type="checkbox"/> Reason B	<input type="checkbox"/> Reason C

<sup>1</sup> List all nationalities, if more than one.

<sup>1</sup> Generally, an individual is resident for tax purposes in a country if, under the laws of that country (including tax conventions), he/she pays or should be paying tax in that country by reason of his/her domicile, residence, or any other criterion of a similar nature (i.e. full tax liability), and not only from sources in that country. Dual resident individuals may rely on the tiebreaker rules stipulated in tax conventions (if applicable) for determining their residence for tax purposes. Your tax residence usually matches with your principal residence. For instance, a holiday apartment generally does not trigger unlimited tax liability and accordingly does not lead to a tax residence in that country.

**Declarations and Undertakings**

- I/We understand and acknowledge that you may provide, directly or indirectly, to any relevant tax authorities or any party authorised to audit or conduct a similar control of the Bank for tax purposes, a copy of account opening form signed by myself/us (which for the purposes of this clause we shall call the "Form") and may disclose to such tax authorities or such party any additional information that you may have in your possession. I/We further acknowledge that information contained in this Form and information regarding income paid or credited to or for the benefit of the account(s) with us may be reported to the tax authorities of the country in which such income arises and that those tax authorities may provide the information to the country or countries in which I/We am/are a resident for tax purposes pursuant to and in accordance with the relevant tax regulations.
- I/We understand and acknowledge that you may provide, directly or indirectly, a copy of this Form and information regarding income paid or credited to or for the benefit of the account(s) with us to: (i) any person that has control, receipt, or custody of income to which this Form relates; (ii) any person that can disburse or make payments of income to which this Form relates; or (iii) any party authorised to audit or conduct a similar control of aforementioned persons for tax purposes.
- I/We certify that I/We am/are the beneficial owner (or am/are authorized to sign for the individual that is the beneficial owner) of all the income to which this Form relates or I/We am/are using this Form to document myself/ourselves as an individual/(s) that is an owner of an account held at the Bank.
- I/We confirm that all the assets deposited with you under the above indicated banking relationship are fully declared and subject to regular income / wealth taxation in accordance with the relevant tax regulations and that any and all transactions, in which the Bank is to provide banking services, are effected for legitimate reasons and do not form or intend to form part of a scheme or an arrangement for which the main purpose, or one of the purposes, is the illegal avoidance of tax liability in the relevant tax jurisdiction(s).
- I/We declare that all information provided and the statements made in this Declaration are, to the best of my/our knowledge and belief, correct and complete and undertake to submit a new form within 30 days if any certification on this Form becomes incorrect.
- Further, I/We acknowledge that reporting and/or disclosure consequences may occur, if I/We fail to comply with my/our obligations to submit the necessary forms and/or documentation following a change in circumstances.

## Account operation

Account operation <i>if other, please specify</i>	<input type="checkbox"/> Single <input type="checkbox"/> Either or Survivor <input type="checkbox"/> Jointly <input type="checkbox"/> Other
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## Correspondence address

Correspondence address	
Postcode / P.O. Box	

## Type of services

Cheque book	<input type="checkbox"/> Yes <input type="checkbox"/> No
Statement (please select one) <i>if E-statement, please provide email address</i>	<input type="checkbox"/> Paper statement <input type="checkbox"/> E-statement
Statement frequency	<input type="checkbox"/> Monthly <input type="checkbox"/> Half-yearly <input type="checkbox"/> Annually
Internet banking	<input type="checkbox"/> Yes <input type="checkbox"/> No

Please note that mobile number and the email address is a mandatory requirement for HBZ Internet Banking Service.

Mobile number	
Email address	

You can register for your online banking (web and mobile) by clicking on the Register button by visiting the HBZ site at <https://habibbank.com/uk/home/ukHome.html>. If you require any assistance, please contact your Relationship Manager/Branch.

## GSM services

Balance enquiries	<input type="checkbox"/> Daily balance <input type="checkbox"/> All debit balance <input type="checkbox"/> Credit balance only
Transaction enquiries	<input type="checkbox"/> All transactions <input type="checkbox"/> All debit transactions <input type="checkbox"/> All credit transactions
Other enquiries	<input type="checkbox"/> Other bank's cheque cleared <input type="checkbox"/> Other bank's cheque returned <input type="checkbox"/> Your cheque returned <input type="checkbox"/> Your cheque cleared
Accept Email Instructions <i>if yes, it is mandatory to have GSM Mobile Debit Notification</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No
	Mobile number

## Declaration of identity of the beneficial owner

I / We the Account holder(s) hereby declare that the individual(s) listed below is / are the beneficial owner(s) of the assets, deposited under the above relationship.

I / We confirm that to the best of my / our knowledge and belief the information given above is correct. I / We agree to provide the Bank with any additional documentation which the Bank requires. I / We undertake to advise the Bank immediately of any changes affecting the above information. I / We authorise the Bank to make such enquiries and to take up such references as it may consider necessary with regard to the opening of such account.

I'd like to receive exclusive news and marketing material by email / post from Habib Bank Zurich plc	<input type="checkbox"/> Yes <input type="checkbox"/> No
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## Declaration

By signing this Account Opening Form, you will become legally bound by the Bank's General Banking Terms and Conditions for Sirat Personal Accounts including consent to share and data transfer in the relevant clauses. For your own benefit and protection you should read these terms carefully before signing this Account Opening Form. If you do not understand any point please ask for further information. *(Authorised signatories to sign)*

Name	
First applicant's signature	
Name	
Second applicant's signature	

## For official use only

	Account opening officer	Relationship / Branch manager
Signature		





Habib Bank AG Zurich is the trading name of Habib Bank Zurich plc.  
Registered office: Habib House, 42 Moorgate, London EC2R 6JJ.  
Registered in England and Wales: Company registered number: 08864609.  
Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority  
and the Prudential Regulation Authority under registration number 627671.  
Habib Bank Zurich plc is covered by the Financial Services Compensation Scheme.