Union Bank of India (UK) Ltd
Good people to bank with

Account Opening Form For Companies

Union Bank of India (UK) Ltd is authorised by the Prudential Regulation Authority and Regulated by the Financial Conduct Authority and Prudential Regulation Authority

IDENTITY OF BUSINESS

Certificate of Incorporation ☐

Memorandum and Article of Association (If they cannot be obtained from companies house). ☐

List of all Directors and Shareholding of Company ☐

Board resolution on the company's letterhead (Format as per annexure A to this application) ☐

Certified copy of audited financial statements for last 2 years. (If the same cannot be obtained from Companies House) ☐

Company Structure ☐
Business Plan (if it is new company)
Certificate of Incumbency if company is not registered in UK ☐

Address of Business: ☐
*Bank statement or utility bill
(telephone, gas, electricity, water, council tax)
*Postal Copy (not older than 3 Months)

Special Instructions :

Please also enclose

1. CRS Entity Certificate
2. CRS Controlling person certificate
3. Data protection Act 2018
4. FSCS Acknowledgement Form (DGS information sheet)

Forms are available on our website **www.unionbankofindiauk.co.uk** under **Forms** download section.

IDENTITY OF DIRECTORS & SIGNATORIES:

N.B. This information is also required for all shareholders of 25% and above

Valid Passport/ Valid UK Photo Card Driving Licence ☐

Address Proof: ☐

*A copy of recent (not older than 3 months) Bank statement or uk driving license(If not used an ID proof) or utility bill (telephone, gas, electricity, water, council tax, T.V License) with full name and address.

*Online Copies, Mobile Phone Bills & Credit Card Statement are not accepted.

*In addition bank may ask for proof of source of wealth.

A Business, if currently trading to provide at least 30 days past consecutive business bank statement. ☐

A business, if not currently trading through a business bank account should supply at least the last 30 days' consecutive personal bank statements highlighting all business related transactions.

Branch: _____

Type of Account :
☐ Current ☐ *Term Deposit ☐ Other(s)

*Period of Deposit : ☐ year(s)

Amount: _____

*Interest Pay out: ☐ Annually ☐ On Maturity

Currency of the Account :
☐GBP ☐USD ☐EUR

For Office Use:

Cust ID : ☐☐☐☐☐☐☐☐☐

A/C No : ☐☐☐☐☐☐☐☐

Risk Assessment :
☐ Low Risk ☐ Medium Risk ☐ High Risk ☐ PEP

Company Category as **SME** : YES / NO

Part -1 : COMPANY INFORMATION

01	Full name of the Company	
02	Date and Country of Incorporation/Registration	
03	Company Registration no. and VAT Registration number	
04	Principal Business Activity/Activities	
05	Registered address of the Firm	Address:
		City: Post Code:
06	Business Information	Business Telephone/Mobile:
		Business Fax no.:
		Business Email:

07	Correspondence address (if different)	Address:				
		City:		Post Code:		
08	Turnover of the firm as per latest audited B/S					
	Actual net worth of the Company					
09	Places (name of countries in) which activity spreads/extends					
10	Whether the activity of firm includes exports/imports (YES/NO). If yes name of the countries					
11	Type of Industries					
12	What is the expected inflow into the account over the next 12 Month period *(Not Applicable to Term Deposit Accounts)	GBP		USD		EUR
13	Of the above, what is the expected quantum from a) Local payments b) Cross-border payments? *(Not Applicable to Term Deposit Accounts)	GBP		USD		EUR
		Local	Cross Border	Local	Cross Border	Local	Cross Border
		cc					
14	What is the expected outflow from the account over the next 12 Month and the type of payments that will be made? *(Not Applicable to Term Deposit Accounts)	GBP		USD		EUR
		01. 02.		01. 02.		01. 02.
15	What percentage of your account would be in cash and what is the expected value of cash deposits into the account? *(Not Applicable to Term Deposit Accounts)					
16	Please provide	Year(1)		Year(2)		Year(3)
	Annual turnover (GBP)					
	No.of employees					
	Capital (GBP)					
17	What business purpose(s) will the account be used for?					
18	Is any of the Director or shareholder a PEP (Politically Exposed Person)?	☐ Yes ☐ No				
	If yes, please provide details					
19	Purpose of Account Opening:	☐ Business Transactions ☐ Fixed Deposit ☐ Others				

Part -2 : SHAREHOLDING INFORMATION

Please provide the shareholding information in respect of the Company:

a) Total issued share capital of the company: £

b) All Shareholders holding shares of 25% and above of the paid up capital of the Company.

S.No	Name of Shareholder	Face value of shares	Percentage of holding
1.			
2.			
3.			

In case the company is listed on a stock exchange, please provide the latest shareholding pattern as filed with the Exchange at the end of the most recent month/quarter.

c) Are any other investments to be made in the business/If yes, provide:

Source	Name of Investor	Amount	Will the amount be paid through a bank account ? Yes/no	Sort code and account details of such account	Amount invested as % of total start up funds

S.No	Name	Amount and Percentage
1.		
2.		

COMPANY REQUIREMENTS

Cheque Book (Only for GBP Current Account)	☐ Yes	☐ No
Internet Banking (View Only)	☐ Yes	☐ No

OTHER BANKING RELATIONSHIPS

Do you have an account with any other bank	☐ Yes ☐ No			
If yes, please specify	Type of Account	Sort Code/Account Number	Name of Account	Bank and Branch Name/Place

DIRECTOR DETAILS

PERSONAL DETAILS (Director-1)

TITLE : ☐ Mr ☐ Ms ☐ Mrs ☐ Miss ☐ Other

1. First Name
2. Middle Name
3. Surname
4. Address
5. Post Code
6. Country
7. Phone Number
8. Email
9. Previous Address (If not resident in the above current address for the past three years)
10. Post Code
11. Country
12. Mobile Number
13. Date of Birth
14. Place of Birth (City/ Town and Country)
15. Nationality
16. Passport Number
17. National Insurance No /TIN No
18. Position in the firm

PERSONAL DETAILS (Director-2)

TITLE : ☐ Mr ☐ Ms ☐ Mrs ☐ Miss ☐ Other

1. First Name
2. Middle Name
3. Surname
4. Address
5. Post Code
6. Country
7. Phone Number
8. Email
9. Previous Address (If not resident in the above current address for the past three years)
10. Post Code
11. Country
12. Mobile Number
13. Date of Birth
14. Place of Birth (City/ Town and Country)
15. Nationality
16. Passport Number
17. National Insurance No /TIN No
18. Position in the firm

19. If existing Union Bank of India(UK) Ltd account Holder? ☐ Yes ☐ No

If yes please specify Account no

20. US Withholding Tax Declaration..
For the purpose of the US Foreign Accounts Tax Compliance Act (FATCA)
please confirm whether you are a US Person/Citizen. I also agree to notify if my situation changes:

☐ I am not a US Person or US Citizen

☐ I am a US Person or US Citizen*

(*Please ask to complete FATCA form)

19. If existing Union Bank of India(UK) Ltd account Holder? ☐ Yes ☐ No

If yes please specify Account no

20. US Withholding Tax Declaration..
For the purpose of the US Foreign Accounts Tax Compliance Act (FATCA)
please confirm whether you are a US Person/Citizen. I also agree to notify if my situation changes:

☐ I am not a US Person or US Citizen

☐ I am a US Person or US Citizen*

(*Please ask to complete FATCA form)

DIRECTOR DETAILS

PERSONAL DETAILS (Director-3)

TITLE : ☐ Mr ☐ Ms ☐ Mrs ☐ Miss ☐ Other

1. First Name
2. Middle Name
3. Surname
4. Address
5. Post Code
6. Country
7. Phone Number
8. Email
9. Previous Address
(If not resident in the above current address for the past three years)
10. Post Code
11. Country
12. Mobile Number
13. Date of Birth
14. Place of Birth
(City/ Town and Country)
15. Nationality
16. Passport Number
17. National Insurance No /TIN No
18. Position in the firm
19. If existing Union Bank of India(UK) Ltd account Holder? ☐ Yes ☐ No
If yes please specify Account no
20. US Withholding Tax Declaration..
For the purpose of the US Foreign Accounts Tax Compliance Act (FATCA)
please confirm whether you are a US Person/Citizen. I also agree to notify if my situation changes:

☐ I am not a US Person or US Citizen

☐ I am a US Person or US Citizen*

(*Please ask to complete FATCA form)

PERSONAL DETAILS (Director-4)

TITLE : ☐ Mr ☐ Ms ☐ Mrs ☐ Miss ☐ Other

1. First Name
2. Middle Name
3. Surname
4. Address
5. Post Code
6. Country
7. Phone Number
8. Email
9. Previous Address
(If not resident in the above current address for the past three years)
10. Post Code
11. Country
12. Mobile Number
13. Date of Birth
14. Place of Birth
(City/ Town and Country)
15. Nationality
16. Passport Number
17. National Insurance No /TIN No
18. Position in the firm
19. If existing Union Bank of India(UK) Ltd account Holder? ☐ Yes ☐ No
If yes please specify Account no
20. US Withholding Tax Declaration..
For the purpose of the US Foreign Accounts Tax Compliance Act (FATCA)
please confirm whether you are a US Person/Citizen. I also agree to notify if my situation changes:

☐ I am not a US Person or US Citizen

☐ I am a US Person or US Citizen*

(*Please ask to complete FATCA form)

DETAILS OF SHAREHOLDER

SHAREHOLDER OF 25% AND ABOVE (1)

TITLE : ☐ Mr ☐ Ms ☐ Mrs ☐ Miss ☐ Other

1. First Name
2. Middle Name
3. Surname
4. Address
5. Post Code
6. Country
7. Phone Number
8. Email
9. Previous Address (If not resident in the above current address for the past three years)
10. Post Code
11. Country
12. Mobile Number
13. Date of Birth
14. Place of Birth (city/ Town and Country)
15. Nationality
16. Passport Number
17. National Insurance No /TIN No
18. Position in the firm
19. If existing Union Bank of India(UK) Ltd account Holder? ☐ Yes ☐ No
    If yes please specify Account no
20. US Withholding Tax Declaration..
    For the purpose of the US Foreign Accounts Tax Compliance Act (FATCA) please confirm whether you are a US Person/Citizen. I also agree to notify if my situation changes:
    ☐ I am not a US Person or US Citizen
    ☐ I am a US Person or US Citizen*
    (*Please ask to complete FATCA form)

SHAREHOLDER OF 25% AND ABOVE (2)

TITLE : ☐ Mr ☐ Ms ☐ Mrs ☐ Miss ☐ Other

1. First Name
2. Middle Name
3. Surname
4. Address
5. Post Code
6. Country
7. Phone Number
8. Email
9. Previous Address (If not resident in the above current address for the past three years)
10. Post Code
11. Country
12. Mobile Number
13. Date of Birth
14. Place of Birth (city/ Town and Country)
15. Nationality
16. Passport Number
17. National Insurance No /TIN No
18. Position in the firm
19. If existing Union Bank of India(UK) Ltd account Holder? ☐ Yes ☐ No
    If yes please specify Account no
20. US Withholding Tax Declaration..
    For the purpose of the US Foreign Accounts Tax Compliance Act (FATCA) please confirm whether you are a US Person/Citizen. I also agree to notify if my situation changes:
    ☐ I am not a US Person or US Citizen
    ☐ I am a US Person or US Citizen*
    (*Please ask to complete FATCA form)

DETAILS OF AUTHORISED SIGNATORIES

PERSONAL DETAILS (AUTHORISED SIGNATORY-1)

TITLE : ☐ Mr ☐ Ms ☐ Mrs ☐ Miss ☐ Other

1. First Name
2. Middle Name

PERSONAL DETAILS (AUTHORISED SIGNATORY-2)

TITLE : ☐ Mr ☐ Ms ☐ Mrs ☐ Miss ☐ Other

1. First Name
2. Middle Name

3. Surname

4. Address

5. Post Code

6. Country

7. Phone Number

8. Email

9. Previous Address
(If not resident in the above current address for the past three years)

10. Post Code

11. Country

12. Mobile Number

13. Date of Birth

14. Place of Birth
(City/ Town and Country)

15. Nationality

16. Passport Number

17. National Insurance No /TIN No

18. Position in the firm

19. If existing Union Bank of India(UK) Ltd account Holder?
If yes please specify Account no

☐ Yes ☐ No

20. US Withholding Tax Declaration..
For the purpose of the US Foreign Accounts Tax Compliance Act (FATCA) please confirm whether you are a US Person/Citizen. I also agree to notify if my situation changes:

☐ I am not a US Person or US Citizen

☐ I am a US Person or US Citizen*

(*Please ask to complete FATCA form)

3. Surname

4. Address

5. Post Code

6. Country

7. Phone Number

8. Email

9. Previous Address
(If not resident in the above current address for the past three years)

10. Post Code

11. Country

12. Mobile Number

13. Date of Birth

14. Place of Birth
(City/ Town and Country)

15. Nationality

16. Passport Number

17. National Insurance No /TIN No

18. Position in the firm

18. If existing Union Bank of India(UK) Ltd account Holder?
If yes please specify Account no

☐ Yes ☐ No

19. US Withholding Tax Declaration..
For the purpose of the US Foreign Accounts Tax Compliance Act (FATCA) please confirm whether you are a US Person/Citizen. I also agree to notify if my situation changes:

☐ I am not a US Person or US Citizen

☐ I am a US Person or US Citizen*

(*Please ask to complete FATCA form)

DETAILS OF AUTHORISED SIGNATORIES

PERSONAL DETAILS (AUTHORISED SIGNATORY-3)

TITLE : ☐ Mr ☐ Ms ☐ Mrs ☐ Miss ☐ Other

1. First Name

2. Middle Name

3. Surname

4. Address

5. Post Code

PERSONAL DETAILS (AUTHORISED SIGNATORY-4)

TITLE : ☐ Mr ☐ Ms ☐ Mrs ☐ Miss ☐ Other

1. First Name

2. Middle Name

3. Surname

4. Address

5. Post Code

6. Country

7. Phone Number

8. Email

9. Previous Address
(If not resident in the above current address for the past three years)

10. Post Code

11. Country

12. Mobile Number

13. Date of Birth

14. Place of Birth
(City/ Town and Country)

15. Nationality

16. Passport Number

17. National Insurance No /TIN No

18. Position in the firm

19. If existing Union Bank of India(UK) Ltd account Holder? ☐ Yes ☐ No
If yes please specify Account no

20. US Withholding Tax Declaration..
For the purpose of the US Foreign Accounts Tax Compliance Act (FATCA) please confirm whether you are a US Person/Citizen. I also agree to notify if my situation changes:
☐ I am not a US Person or US Citizen
☐ I am a US Person or US Citizen*
(*Please ask to complete FATCA form)

6. Country

7. Phone Number

8. Email

9. Previous Address
(If not resident in the above current address for the past three years)

10. Post Code

11. Country

12. Mobile Number

13. Date of Birth

14. Place of Birth
(City/ Town and Country)

15. Nationality

16. Passport Number

17. National Insurance No /TIN No

18. Position in the firm

19. If existing Union Bank of India(UK) Ltd account Holder? ☐ Yes ☐ No
If yes please specify Account no

20. US Withholding Tax Declaration..
For the purpose of the US Foreign Accounts Tax Compliance Act (FATCA) please confirm whether you are a US Person/Citizen. I also agree to notify if my situation changes:
☐ I am not a US Person or US Citizen
☐ I am a US Person or US Citizen*
(*Please ask to complete FATCA form)

FOREIGN ACCOUNT TAX COMPLIANCE ACT (FATCA)

Under the HM Revenue and Custom (HMRC) guidance note on Implementation of The International Tax Compliances (United State of America) Regulations 2013, Bank Is required to disclose information to HMRC In relations to accounts and or account holders who may be liable to pay tax In the USA. You are therefore requested to answer the following questions.

Please Tick Yes or No

1. To the best of 'your' knowledge, are you liable to pay tax in the USA? ☐ Yes ☐ No
(if your answer is yes, please ignore the below questions.)
2. Are any of the Partners a US citizen, whether by birth or naturalisation or hold a US passport? ☐ Yes ☐ No
3. Does any of the partner hold a "Green Card"? ☐ Yes ☐ No
4. Do you own real estate within USA? ☐ Yes ☐ No
5. Do you expect to receive into your account any Income or proceeds of sale arising from any assets held In the USA and for whlch you have not paid tax? ☐ Yes ☐ No

If your answer to any of the above questions is yes, please provide any form of US Taxpayer Identification Number (TIN)

In the following box TIN No:

The bank is not required to make any deduction in respect of liability to tax in the USA.

However, HMRC may share any information disclosed with the internal Revenue Service (IRS) of USA. You are strongly recommended to take Independent tax advice if you are unsure as to whether you may or may not have a tax liability in the USA. The bank is not authorised or able to provide you with any tax advice. You should advice the Bank Immediately should you domicile for tax purposes changes and/or you become liable to pay tax in the USA.

FOR TERM DEPOSIT ACCOUNT

Period of Deposit:

☐ 1 Year ☐ 2 Years ☐ 3 Years

☐ 4 Years ☐ 5 Years

For Interest Payment:

Credit to our account no. _____ with Union Bank of India (UK) Ltd.

For other Banks in the UK, please provide following details

Name of Account	
Account Number	
Sort Code	
Bank Name	

GENERAL AGREEMENT AND AUTHORISATION

I/we declare, confirm and agree:

- that all particulars and information given in this application form (and all documents referred to or provided herewith) are true, correct, complete, up-to-date in all respects and I/we have not withheld any information. I/we understand that certain particulars given by me/us are required for regulatory reasons. I/we also agree to provide any further information that Union Bank of India (UK) Ltd may require: and
- that I/we have had no insolvency proceedings initiated against me/us, nor have I/we ever been adjudicated insolvent. I/we have no Court Judgements registered against me/us: and
- that I/we am/are not blacklisted under the Disqualified Director Register or adjudicated/convicted in any criminal proceedings under any criminal law.
- I/We agree, undertaken and authorise Union Bank of India (UK) Ltd to exchange share or part with all the information, data or documents relating to my/our applications to credit reference agencies.
- I/We agree that any 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/ available on www.unionbankofindiauk.co.uk) and as amended from time to time.
- 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 including addresses or circumstances that may change from time to time.
- *I/We acknowledge the receipt of Financial Services Compensation Scheme's (FSCS) Information Sheet & Exclusion List.
- I/We undertake that I/we will not claim any interest on any of our fixed deposit/s made from time to time after the maturity date unless and until we have made a specific request to renew the deposit. I/we hereby authorise Union Bank of India (UK) Ltd to renew the fixed 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 declare that I/we have read and understood the Bank's Terms and Conditions, information about tariff of charges, summary of information about the Products and agree to abide by them.
- By signing below, I/we have read and understood this General Agreement and consent to the Bank to process data for the purpose stated, including sending the data to the Bank's offices in India.
- Under the Data Protection Act 2018, there are restrictions placed on data processors (Union Bank of India (UK) Ltd) regarding the transfer of data outside the EEA. The data provided by me/us or already in the Bank's records will be provided to the Back Office Operations Department (part of the Bank) in India for processing purposes and may be communicated to the Bank's parent bank in India, who may, for regulatory or statistical purposes, provide information to the Indian Regulatory Authorities. Information may be used for credit search. 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 and 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.
- In order to verify your identity electronically (this is only to confirm identity and not a credit check), we will ask for your details (such as your name, address, date of birth and details will be passed on to external organisation/s in order to electronically match your information with information on their databases. These organisations will assess and advise us whether all or some Information you provid(ed) matches their records.
- If false or inaccurate information is provided and fraud is identified, details will be passed on to fraud prevention agencies to prevent fraud and money laundering. Further details explaining how the information held by fraud prevention agencies may be used can be obtained by from our website www.unionbankofindiauk.co.uk.
- Union bank of India (UK) Limited would like to keep you informed about any special offers you may be entitled to or about products and services available from the Bank that we think may interest you. If you want information on other products and services, please tick the following box: ☐ Yes

From time to time we would like to contact you with details of other products and services we provide. If you consent to us for this purpose please tick to say how you would like us to contact you:

Post ☐ Email ☐ Telephone ☐

Text messages ☐ Automated Call ☐

However, we will continue to update you on required changes regarding servicing your account specify with us. Unless you have said otherwise, by continuing with this application, you agree to us contacting you using any of the methods.

- If I/We have opted for Internet Banking Services, then I/we declare that I/we have read, Understood and agree to the Terms and Conditions applicable to Internet Banking in relation to the operation of my/our Account as available via the website www.unionbankofindiauk.co.uk and as listed in the accompanying Terms and Conditions and that I/we will adhere to all the applications Terms and Conditions.

INSTRUCTIONS FOR OPERATIONS AND CONFIRMATION OF GENERAL AGREEMENT

A/C No : (for Branch Use) ☐ Singly ☐ Jointly ☐ Anyone ☐ Others

S.No	Name	Designation	Signatures
1.			Date
2.			Date
3.			Date
4.			Date
5.			Date

FOR OFFICE USE :

Name: Designation: Signature:

Name of the official in whose presence the documents were signed and documents verified :
MLRO and/or Compliance Sign off

☐ I hereby declare that this account opening form is complete in all respect and relevant documents have been obtained and verified.

Branch Manager/Head of Operations:

ANNEXURE-A

SAMPLE

Board Resolution

(to be provided on the letterhead of the company and signed by one Director and the Company secretary)

To
Union Bank of India (UK) Ltd

Date :

We hereby certify that the following resolutions of the Board of Directors of the .....

here in after referred to as 'The Company' were passed at a meeting of the Board duly convened and held on .....
and has been duly recorded in the minutes book of the said Company.

Resolved that :

1. The bank account(s) in the name of the Company be opened with Union Bank of India (UK) Ltd ('the Bank') and that the following resolutions shall apply to all accounts of the Company with the Bank now or in the future.
2. The bank be authorised subject to it's Terms and conditions governing Company accounts
   a) To open company's account(s) with the bank, honour and comply with all cheques and other orders or instructions signed on behalf of the Company Singly/Jointly by the following authorised signatories:

Name & Signature #1	Name & Signature #2	Name & Signature #3	Name & Signature #4
Name	Name	Name	Name
Signature	Signature	Signature	Signature

   b) To accept the signatory as fully empowered to act on behalf of and bind the Company in all other transactions with the Bank.
   c) It was further resolved that Union Bank of India (UK) Ltd be requested to open additional accounts as and when required by the Company. The Bank may also be instructed from time to time regarding any changes to the authorised signatories to the account.
   d) It was further resolved that Union Bank of India (UK) Ltd be authorised to accept facsimile instructions or scanned copies of instructions by email given on behalf of the Company by the authorised signatories as mentioned above and it was further resolved to execute an Instruction indemnity in favour of Union Bank of India (UK) Ltd to allow the authorised signatories to give instructions to the Bank by fax or through email.
   e) It was further resolved in case the company avail the 'Corporate Internet Banking Service' facility over Internet Channel with Union Bank of India (UK) Ltd, the Company agrees to the 'Terms of Service' for Corporate Internet Banking laid down by the bank from time to time for the purpose.

Resolved further that each of the officials as empowered by the Company to operate the Company's accounts with the bank either singly or jointly as the case may be, is hereby authorised to avail the 'Corporate Internet Banking' facility offered by the bank.

The Bank be supplied with:

a) A copy of the Memorandum & Articles of Association certified of the Company as true, complete and up to date;

b) The Company's Certificate of Incorporation

c) Copies of any resolutions which may be passed from time to time and other documents as required by the bank

d) Company's Certificate to commence business (If the company is a Public Ltd company).

1. The Company agrees that any indebtedness or liability incurred by the Company under this authority shall in the absence of any express written agreement by the Bank to the contrary be due and payable on demand.
2. The Bank is by this resolution authorised to provide the Company's auditors such information as the Company's auditors may request notice in writing to the contrary is received by the Bank
3. The Company to notify the Bank in writing, any changes in details or circumstances .
4. The Company Secretary shall, as and when necessary, supply to the Bank a list of the current directors and, if applicable, other officials authorised to sign with specimen signatures duly attested/signed by the Company Secretary.
5. The Company hereby confirms that no general charge on the assets of the company has been created in favour of any bank or financial institution/and or the company has obtained the necessary approval of the bank/financial institution for opening and operating a current account with the bank, a copy of which is attached.
6. The Company hereby confirms that none of the directors are or have been disqualified under the Company Directors Disqualification Act 1986 or any similar overseas legislation covering the disqualification of directors or other officers of a company.
7. These resolutions shall constitute the Company's Mandate to the Bank and remain in force until an amended resolution is passed by the Board of Directors and a copy thereof, certified by the Chairman and the Secretary or by any Director or the Secretary acting or purporting to act on behalf of the Company received by the Bank
8. In this resolution/he expressions 'Directors' and 'Secretary' shall be construed as Director(s) and Secretary for the time being of the Company and shall in the case of Director(s) include alternate Director(s) and in the case of Secretary shall include any Joint Secretary, Assistant Secretary or Temporary secretary.
9. We certify that the signatures set down on page 8 of this account opening form are those of all the Directors, the Secretary and of any other Officers of the Company authorised to sign, that such signatures are the genuine signatures of such persons and that such signatures operate as the specimen signatures of each of such persons.

Yours faithfully,

	Name	Signature	Date
Director			
Secretary			

ANNEXURE-B

Union Bank of India (UK) Limited Telecommunications Authorisation

I/we authorise Union Bank of India (UK) Limited (the Bank) to accept and act upon instructions given through telephone, fax or email by me/us or any person authorised by me/us subject to the following, which I understand and acknowledge:

- There are inherent risks in sending instructions by telephone, fax and email.
- Any email instructions must be sent from the registered email address held by the Bank.
- When instructions are given to the Bank by telephone, fax or email, the Bank will verify my/our identity by a telephone call to a number the Bank holds on record for me/us. During this call the Bank will ask questions based on information known to the Bank about me/us and the transactions on my/our account. On confirmation of this information the Bank will act on my/our instructions including payment of money from my/our account.
- If the Bank is unable to contact me/us to verify the instructions, the Bank may not act on our instructions and any payments requested may be delayed or not made.
- This telecommunications authorisation will be applicable for any future accounts that I/we may open with the Bank.
- I/We understand that in addition to the above terms, this service is also governed by the Business Banking Terms and Conditions.

NAME OF THE COMPANY/ORGANISATION _____

ADDRESS OF THE COMPANY/ORGANISATION _____

NAME OF THE AUTHORISED SIGNATORY 1: _____

SIGNATURE _____ **DATE:** _____

NAME OF THE AUTHORISED SIGNATORY 2: _____

SIGNATURE _____ **DATE:** _____

Union Bank
Of India (UK) Ltd

Bank Copy
PRA 2015/39

ANNEX 1

INFORMATION SHEET (CHAPTER 16)

Basic information about the protection of your eligible deposits	
Eligible deposits in Union Bank of India (UK) Ltd are protected by:	The Financial Services Compensation Scheme ("FSCS")
Limit of protection:	£120,000 per depositor per bank / building society/ credit union [Insert all trading names which operate under the same licence]
If you have more eligible deposits at the same bank	All your eligible deposits at the same bank/ building society/ credit union are "aggregated" and total is subject to the limit of £120,000
If you have joined account with other person(s):	The limit of £120,000 apply to each depositor separately.
Reimbursement period in case of bank building society or credit unions failure:	20 working days
Currency of reimbursement:	Pound sterling (GBP, £) or, for branches of the UK banks operating in EEA Member States, the currency of that state.
To contact Union Bank Of India for enquiries relating to your account: To contact the FSCS for further information on compensation:	Union Bank of India (UK) Limited 12 Arthur Street, London, United Kingdom, EC4R 9AB Contact Person: Branch Head Phone: 020 7332 4250 Email: info@unionbankofindiauk.co.uk Financial Services Compensation Scheme 10th Floor Beaufort House 15 St Botolph Street London – EC3A 7QU Phone: 08006781100 / 02077414100 Email: ICT@fscs.org.uk
More information:	http://www.fscs.org.uk
Acknowledgement of receipt by the depositor: Signature	

NB: Two copies of the above letter, one to be handed over to the customer and the second acknowledge copy to be retained by the bank.

Union Bank
Of India (UK) Ltd

INSTRUCTIONS
CRS Entity Self-Certifications Form
Please read these instructions before completing the form

Entity tax residency self-certification form Instructions **CRS-E**

Please read these instructions before completing the form.

"Regulations based on the OECD Common Reporting Standard ("CRS")"] require Union Bank of India (UK) Limitedto collect and report certain information about an account holder's tax residency. If your tax residence (or the account holder, if you are completing the form on their behalf) is located outside **United kingdom**, we may be legally obliged to pass on the information in this form and other financial information with respect to your financial accounts to **HMRC** and they may exchange this information with tax authorities of another jurisdiction or jurisdictions **pursuant** to intergovernmental agreements to exchange financial account information.

You can find definitions of who is classified as an account holder, and other terms, in the Appendix.

This form will remain valid unless there is a change in circumstances relating to information, such as the account holder's tax status or other mandatory field information that makes this form incorrect or incomplete. In that case you must notify us and provide an updated self -certification.

This form is intended to request information consistent with local law requirements.

Please complete this form where you need to self -certify on behalf of an entity account holder.

If you **are** an individual account holder or sole trader or sole proprietor do not complete this form. Instead please complete an "*Individual tax residency self-certification form*."

For joint or multiple account holders please complete a separate form for each account holder .
If the Account Holder is a U.S. tax resident under U.S. law, you should indicate that you are a U.S. tax resident on this form and you may also need to fill in an IRS W -9 form.. For more information on tax residence, please consult your tax adviser or the information at the following link: [OECD AEOI Portal].

Where the Account Holder is a Passive NFE, or an Investment Entity located in a Non -Participating Jurisdiction managed by another Financial Institution

Please **provide** information on the natural person(s) who exercise control over the Account Holder (individuals referred to as " Controlling Person(s)") by completing a *"Controlling Person tax residency self-certification form"* for each Controlling Person. This information should be provided by all Investment Entities located in a Non-Participating jurisdiction and managed by another Financial Institution.

If you are completing the form on the Account Holder's behalf,

Then you should indicate the capacity in which you have signed in Part 4. For example you may be the custodian or nominee of an account on behalf of the account holder, or you may be completing the form under a signatory authority or power of attorney.

As a financial institution, we are not allowed to give tax advice.

If you have any questions about this form, these instructions, or defining your tax residency status, please speak to your tax adviser or local tax authority.

You can also find out more, including a list of jurisdictions that have signed agreements to automatically exchange information, along with details about the information being requested, on the OECD automatic exchange of information portal.

Entity tax residency Self-Certification Form

CRS - E

Please complete Parts 1– 3 in BLOCK CAPITALS

Part 1
Identification of Account Holder

A. Legal Name of Entity/Branch

B. Country of Incorporation or organisation

C. Current Residence Address

Line 1 House/Apt/Suite Name, Number, Street)

Line 2 Town/City Province/County/State

Country

Postal Code / ZIP code

D. Mailing Address (please only complete if different from the address shown in Section C above)

Line 1 House/Apt/Suite Name, Number, Street)

Line 2 Town/City Province/County/State

Country

Postal Code / ZIP code

Part 2

Entity Type Please provide the Account Holder's Status by ticking one of the following boxes.

1.

a) Financial Institution – Investment Entity

(i) An Investment Entity located in a Non-Participating Jurisdiction and managed by another Financial Institution (**Note:** if ticking this box please also complete **Part 2 (2)** below) ☐

(ii) Other Investment Entity ☐

b) Financial Institution – Depository Institution, Custodial Institution or Specified Insurance Company ☐

If you have ticked **a)** or **b)** above, please provide, if held, the Account Holder's Global Intermediary Identification Number ("GIIN") obtained for FATCA purposes.

☐☐☐☐☐☐ . ☐☐☐☐☐ . ☐☐ . ☐☐☐

c) Active NFE – a corporation the stock of which is regularly traded on an established securities market or a corporation which is a related entity of such a corporation ☐

If you have ticked **c)**, please provide the name of the established securities market on which the corporation is regularly traded:

If you are a Related Entity of a regularly traded corporation, please provide the name of the regularly traded corporation that the Entity in **c)** is a Related Entity of:

d) Active NFE – a Government Entity or Central Bank ☐

e) Active NFE – an International Organisation ☐

f) Active NFE – other than **c)**– **e)** (for example a start-up NFE or a non-profit NFE) ☐

g) Passive NFE (**Note:** if ticking this box please also complete **Part 2** below) ☐

2.

If you have ticked **1a)i)** or **1g)** above, then please:

a) Indicate the name of any Controlling Person(s) of the Account Holder:

b) Complete "Controlling Person tax residency self-certification form" for each Controlling Person.

Note: If there are no natural person(s) who exercise control of the Entity then the Controlling Person will be the natural person(s) who hold the position of senior managing official. (See definition of Controlling Person in Appendix)

Part 3
Country of Residence for Tax Purposes and related Taxpayer Identification Number or functional equivalent ("TIN") (see Appendix)

Please complete the following table indicating **(i)** where the Account Holder is tax resident and **(ii)** the Account Holder's TIN for each country indicated.

If the Account Holder is not tax resident in any jurisdiction (eg because it is fiscally transparent), please indicate that on line 1 and provide its place of effective management or country in which its principal office is located.

If the Account Holder is tax resident in more than three countries please use a separate sheet.

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

Reason A – The country where I am liable to pay tax does not issue TINs to its residents

Reason B – The Account Holder is otherwise unable to obtain a TIN or equivalent number
(Please explain why you are unable to obtain a TIN in the below table if you have selected this reason)

Reason C – No TIN is required.
(Note. Only select this reason if the authorities of the country of tax residence entered below do not require the TIN to be disclosed)

Country of tax residence		TIN	If no TIN available enter Reason A, B or C
1			
2			
3			

Please explain in the following boxes why you are unable to obtain a TIN if you selected **Reason B** above.

1	
2	
3	

Part 4
Declarations and Signature

I understand that the information supplied by me is covered by the full provisions of the terms and conditions governing the Account Holder's relationship with Union Bank of India (UK) Ltd setting out how Union Bank of India (UK) Ltd may use and share the information supplied by me.

I acknowledge that the information contained in this form and information regarding the Account Holder and any Reportable Account(s) may be reported to the tax authorities of the country in which this account(s) is/are maintained and exchanged with tax authorities of another country or countries in which the Account Holder may be tax resident pursuant to intergovernmental agreements to exchange financial account information with the country/ies in which this account(s) is/are maintained.

I certify that I am authorised to sign for the Account Holder in respect of all the account(s) to which this form relates.

I

I declare that all statements made in this declaration are, to the best of my knowledge and belief, correct and complete.

I undertake to advise Union Bank of India (UK) Ltd within 30 days of any change in circumstances which affects the tax residency status of the Account Holder identified in Part 1 of this form or causes the information contained herein to become incorrect (including any changes to the information on controlling persons identified in Part 2 question 2a),and to provide Union Bank of India (UK) Ltd a suitably updated self-certification and Declaration within 90 days of such change in circumstances.

Signature:

Print name:

Date

D	D	M	M	Y	Y	Y	Y

Note: Please indicate the capacity in which you are signing the form (for example 'Authorised Officer'). If signing under a power of attorney please also attach a certified copy of the power of attorney.

Capacity:

Appendix – Definitions

Note: These are selected definitions provided to assist you with the completion of this form. Further details can be found within the OECD Common Reporting Standard for Automatic Exchange of Financial Account Information ("the CRS"), the associated Commentary to the CRS, and domestic guidance. This can be found at the following link:
http://www.oecd.org/tax/transparency/automaticexchangeofinformation.htm

If you have any questions then please contact your tax adviser or domestic tax authority.

"Account Holder" The "Account Holder" is the person listed or identified as the holder of a Financial Account by the Financial Institution that maintains the account. This is regardless of whether such person is a flow-through Entity. Thus, for example, if a trust or an estate is listed as the holder or owner of a Financial Account, the trust or estate is the Account Holder, rather than the trustee or the trust's owners or beneficiaries. Similarly, if a partnership is listed as the holder or owner of a Financial Account, the partnership is the Account Holder, rather than the partners in the partnership. A person, other than a

Financial Institution, holding a Financial Account for the benefit or account of another person as agent, custodian, nominee, signatory, investment advisor, or intermediary, is not treated as holding the account, and such other person is treated as holding the account.

"Active NFE" An NFE is an Active NFE if it meets any of the criteria listed below. In summary, those criteria refer to:

- active NFEs by reason of income and assets;
- publicly traded NFEs;
- Governmental Entities, International Organisations, Central Banks, or their wholly owned Entities;
- holding NFEs that are members of a nonfinancial group;
- start-up NFEs;
- NFEs that are liquidating or emerging from bankruptcy;
- treasury centres that are members of a nonfinancial group; or
- non-profit NFEs.

An entity will be classified as Active NFE if it meets any of the following criteria:

a) less than 50% of the NFE's gross income for the preceding calendar year or other appropriate reporting period is passive income and less than 50% of the assets held by the NFE during the preceding calendar year or other appropriate reporting period are assets that produce or are held for the production of passive income;

b) the stock of the NFE is regularly traded on an established securities market or the NFE is a Related Entity of an Entity the stock of which is regularly traded on an established securities market;

c) the NFE is a Governmental Entity, an International Organisation, a Central Bank, or an Entity wholly owned by one or more of the foregoing;

d) substantially all of the activities of the NFE consist of holding (in whole or in part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an Entity does not qualify for this status if the Entity functions (or holds itself out) as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes;

e) the NFE is not yet operating a business and has no prior operating history, (a " start-up NFE") but is investing capital into assets with the intent to operate a business other than that of a Financial Institution, provided that the NFE does not qualify for this exception after the date that is 24 months after the date of the initial organisation of the NFE;

f) the NFE was not a Financial Institution in the past five years, and is in the process of liquidating its assets or is reorganising with the intent to continue or recommence operations in a business other than that of a Financial Institution;

g) the NFE primarily engages in financing and hedging transactions with, or for, Related Entities that are not Financial

Institutions, and does not provide financing or hedging services to any Entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in a business other than that of a Financial Institution; or

h) the NFE meets all of the following requirements (a "non-profit NFE") :

(i) it is established and operated in its jurisdiction of residence exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in its jurisdiction of residence and it is a professional organisation, business league, chamber of commerce, labour organisation, agricultural or horticultural organisation, civic league or an organisation operated exclusively for the promotion of social welfare;

(ii) it is exempt from income tax in its jurisdiction of residence;

(iii) it has no shareholders or members who have a proprietary or beneficial interest in its income or assets;

(iv) the applicable laws of the NFE's jurisdiction of residence or the NFE's formation documents do not permit any income or assets of the NFE to be distributed to, or applied for the benefit of, a private person or non-charitable Entity other than pursuant to the conduct of the NFE's charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the NFE has purchased; and

(v) the applicable laws of the NFE's jurisdiction of residence or the NFE's formation documents require that, upon the NFE's liquidation or dissolution, all of its assets be distributed to a Governmental Entity or other non-profit organisation, or escheat to the government of the NFE's jurisdiction of residence or any political subdivision.

Note: Certain entities (such as U.S. Territory NFFEs) may qualify for Active NFFE status under FATCA but not Active NFE status under the CRS.

"Control" over an Entity is generally exercised by the natural person(s) who ultimately has a controlling ownership interest (typically on the basis of a certain percentage (e.g. 25%)) in the Entity. Where no natural person(s) exercises control through ownership interests, the Controlling Person(s) of the Entity will be the natural person(s) who exercises control of the Entity through other means. Where no natural person(s) is/are identified as exercising control of the Entity through ownership interests, then under the CRS the Reportable Person is deemed to be the natural person who hold the position of senior managing official.

"Controlling Person(s)" are the natural person(s) who exercise control over an entity. Where that entity is treated as a Passive Non-Financial Entity ("Passive NFE") then a Financial Institution is required to determine whether or not these Controlling Persons are Reportable Persons. This definition corresponds to the term "beneficial owner" described in Recommendation 10 of the Financial Action Task Force Recommendations (as adopted in February 2012).

In the case of a trust, the Controlling Person(s) are the settlor(s), the trustee(s), the protector(s) (if any), the beneficiary(ies) or class(es) of beneficiaries, or any other natural person(s) exercising ultimate effective control over the trust (including through a chain of control or ownership). Under the CRS the settlor(s), the trustee(s), the protector(s) (if any), and the beneficiary(ies) or class(es) of beneficiaries, are always treated as Controlling Persons of a trust, regardless of whether or not any of them exercises control over the activities of the trust.

Where the settlor(s) of a trust is an Entity then the CRS requires Financial Institutions to also identify the Controlling Persons of the settlor(s) and when required report them as Controlling Persons of the trust.

In the case of a legal arrangement other than a trust, "Controlling Person(s) means persons in equivalent or similar positions.

"Custodial Institution" means any Entity that holds, as a substantial portion of its business, Financial Assets for the account of others. This is where the Entity's gross income attributable to the holding of Financial Assets and related financial services equals or exceeds 20% of the Entity's gross income during the shorter of: (i) the three-year period that ends on 31 December (or the final day of a non-calendar year accounting period) prior to the year in which the determination is being made; or (ii) the period during which the Entity has been in existence.

"Depository Institution" means any Entity that accepts deposits in the ordinary course of a banking or similar business.

"FATCA" FATCA stands for the Foreign Account Tax Compliance provisions, which were enacted into U.S. law as part of the Hiring Incentives to Restore Employment (HIRE) Act on March 18, 2010. FATCA creates a new information **r**eporting and withholding regime for payments made to certain non-U.S. financial institutions and other non-U.S. entities.

"Entity" means a legal person or a legal arrangement, such as a corporation, organisation, partnership, trust or

foundation. This term covers any person other than an individual (i.e. a natural person).

"Financial Institution" means a "Custodial Institution", a "Depository Institution", an "Investment Entity", or a "Specified Insurance Company". Please see the relevant domestic guidance and the CRS for further classification definitions that apply to Financial Institutions.

"Investment Entity" includes two types of Entities:

(i) an Entity that primarily conducts as a business one or more of the following activities or operations for or on behalf of a customer:

- Trading in money market instruments (cheques, bills, certificates of deposit, derivatives, etc.); foreign exchange; exchange, interest rate and index instruments; transferable securities; or commodity futures trading;
- Individual and collective portfolio management; or
- Otherwise investing, administering, or managing Financial Assets or money on behalf of other persons.

Such activities or operations do not include rendering non-binding investment advice to a customer.

(ii) "The second type of "Investment Entity" ("Investment Entity managed by another Financial Institution") is any Entity the gross income of which is primarily attributable to investing, reinvesting, or trading in Financial Assets where the Entity is managed by another Entity that is a Depository Institution, a Custodial Institution, a Specified Insurance Company, or the first type of Investment Entity.

"Investment Entity located in a Non-Participating Jurisdiction and managed by another Financial Institution" The term "Investment Entity located in a Non-Participating Jurisdiction and managed by another Financial Institution" means any Entity the gross income of which is primarily attributable to investing, reinvesting, or trading in Financial Assets if the Entity is (i) managed by a Financial Institution and (ii) not a Participating Jurisdiction Financial Institution.

"Investment Entity managed by another Financial Institution" An Entity is "managed by" another Entity if the managing Entity performs, either directly or through another service provider on behalf of the managed Entity, any of the activities or operations described in clause (i) above in the definition of 'Investment Entity'.

An Entity only manages another Entity if it has discretionary authority to manage the other Entity's assets (either in whole or part). Where an Entity is managed by a mix of Financial Institutions, NFEs or individuals, the Entity is considered to be managed by another Entity that is a Depository Institution, a Custodial Institution, a Specified Insurance Company, or the first type of Investment Entity, if any of the managing Entities is such another Entity.

"NFE" is any Entity that is not a Financial Institution.

"Non-Reporting Financial Institution" means any Financial Institution that is:

- a Governmental Entity, International Organisation or Central Bank, other than with respect to a payment that is derived from an obligation held in connection with a commercial financial activity of a type engaged in by a Specified Insurance Company, Custodial Institution, or Depository Institution;
- a Broad Participation Retirement Fund; a Narrow Participation Retirement Fund; a Pension Fund of a Governmental Entity, International Organisation or Central Bank; or a Qualified Credit Card Issuer;
- an Exempt Collective Investment Vehicle; or
- a Trustee-Documented Trust: a trust where the trustee of the trust is a Reporting Financial Institution and reports all information required to be reported with respect to all Reportable Accounts of the trust;
- any other defined in a countries domestic law as a Non-Reporting Financial Institution.

"Participating Jurisdiction" A "Participating Jurisdiction" means a jurisdiction with which an agreement is in place pursuant to which it will provide the information set out in the CRS.

"Participating Jurisdiction Financial Institution" means

(i) any Financial Institution that is tax resident in a Participating Jurisdiction, but excludes any branch of that Financial Institution that is located outside of that jurisdiction, and

(ii) any branch of a Financial Institution that is not tax resident in a Participating Jurisdiction, if that branch is located in such Participating Jurisdiction.

"Passive NFE" Under the CRS a "Passive NFE" means any:

(i) NFE that is not an Active NFE; and

(ii) Investment Entity located in a Non-Participating Jurisdiction and managed by another Financial Institution.

"Related Entity" An Entity is a "Related Entity" of another Entity if either Entity controls the other Entity, or the two Entities are under common control. For this purpose control includes direct or indirect ownership of more than 50% of the vote and value in an Entity.

"Reportable Account" The term "Reportable Account" means an account held by one or more Reportable Persons or by a Passive NFE with one or more Controlling Persons that is a Reportable Person.

"Reportable Jurisdiction" is a jurisdiction with which an obligation to provide financial account information is in place.

"Reportable Jurisdiction Person" is an Entity that is tax resident in a Reportable Jurisdiction(s) under the tax laws of such jurisdiction(s) - by reference to local laws in the country where the Entity is established, incorporated or managed. An Entity such as a partnership, limited liability partnership or similar legal arrangement that has no residence for tax purposes shall be treated as resident in the jurisdiction in which its place of effective management is situated. As such if an Entity certifies that it has no residence for tax purposes it should complete the form stating the address of its principal office.

Dual resident Entities may rely on the tiebreaker rules contained in tax conventions (if applicable) to determine their residence for tax purposes.

"Reportable Person" is defined as a "Reportable Jurisdiction Person", other than:

- a corporation the stock of which is regularly traded on one or more established securities markets;
- any corporation that is a Related Entity of a corporation described in clause (i);
- a Governmental Entity;
- an International Organisation;
- a Central Bank; or
- a Financial Institution (except for an Investment Entity described in Sub Paragraph A(6) b) of the CRS that are not Participating Jurisdiction Financial Institutions. Instead, such Investment Entities are treated as Passive NFE's.)

"Resident for tax purposes" Generally, an Entity will be resident for tax purposes in a jurisdiction if, under the laws of that jurisdiction (including tax conventions), it pays or should be paying tax therein by reason of his domicile, residence, place of management or incorporation, or any other criterion of a similar nature, and not only from sources in that jurisdiction. Dual resident Entities may rely on the tiebreaker rules contained in tax conventions (if applicable) to solve cases of double residence for determining their residence for tax purposes. An Entity such as a partnership, limited liability partnership or similar legal arrangement that has no residence for tax purposes shall be treated as resident in the jurisdiction in which its place of effective management is situated. A trust is treated as resident where one or more of its trustees is resident. For additional information on tax residence, please talk to your tax adviser or see the following link:
http://www.oecd.org/tax/transparency/automaticexchangeofinformation.htm

"Specified Insurance Company" means any Entity that is an insurance company (or the holding company of an insurance company) that issues, or is obligated to make payments with respect to, a Cash Value Insurance Contract or an Annuity Contract.

"TIN" (including "functional equivalent") The term "TIN" means Taxpayer Identification Number or a functional equivalent in the absence of a TIN. A TIN is a unique combination of letters or numbers assigned by a jurisdiction to an individual or an Entity and used to identify the individual or Entity for the purposes of administering the tax laws of such jurisdiction. Further details of acceptable TINs can be found at the following link:
http://www.oecd.org/tax/transparency/automaticexchangeofinformation.htm

Some jurisdictions do not issue a TIN. However, these jurisdictions often utilise some other high integrity number with an equivalent level of identification (a "functional equivalent"). Examples of that type of number include, for Entities, a Business/company registration code/number.

Union Bank
Of India (UK) Ltd

INSTRUCTIONS
CRS controlling Person Self-Certifications Form
Please read these instructions before completing the form

Controlling Person tax residency self-certification form INSTRUCTIONS

CRS - CP

Please read these instructions before completing the form.

Union Bank of India (UK) Limited require to collect and report certain information about an account holder's tax residence. Each jurisdiction has its own rules for defining tax residence, and jurisdictions have provided information on how to determine if you are resident in the jurisdiction on the following website: www.oecd.org/tax/automaticexchange/. In general, you will find that tax residence is the country in which you live. Special circumstances may cause you to be resident elsewhere or resident in more than one country at the same time (dual residency). If you are a U.S. citizen or tax resident under U.S. law, you should indicate that you are a U.S. tax resident on this form and you may also need to fill in an IRS W-9 form.

If your tax residence (or the Controlling Person, if you are completing the form on their behalf) is located outside United Kingdom, we may be legally obliged to pass on the information in this form and other financial information with respect to your financial accounts to HMRC and they may exchange this information with tax authorities of another jurisdiction or jurisdictions pursuant to intergovernmental agreements to exchange financial account information.

You can find definitions of who is classified as an account holder, Controlling Person, and other terms, in the Appendix.

This form will remain valid unless there is a change in circumstances relating to information, such as the Controlling Person's tax status or other mandatory field information that makes this form incorrect or incomplete. In that case you must notify us and provide an updated self-certification.

This form is intended to request information consistent with local law requirements.
Please fill in this form if the account holder is a Passive NFE, or an Investment Entity located in a Non-Participating Jurisdiction and managed by another Financial Institution.

For joint or multiple controlling persons use a separate form for each controlling person.

Where you need to self-certify on behalf of an entity account holder, do not use this form. Instead, you will need an "*entity tax residency self-certification*." Similarly, if you're an individual account holder or sole trader then please complete an "*Individuals Tax residency self-certification*."

If you're filling in this form on behalf of a controlling person,
Please tell us in what capacity you're signing in Part 4.
For example you may be the Passive NFE Account holder, or completing the form under a power of attorney.

As a financial institution, we are not allowed to give tax advice.
If you have any questions about this form, these instructions, or defining your tax residency status, please speak to your tax adviser or domestic tax authority.
You can also find out more, including a list of jurisdictions that have signed agreements to automatically exchange information, along with details about the information being requested, on the OECD automatic exchange of information portal.

Controlling Person Tax Residency Self-Certification Form

CRS - CP

Please complete Parts 1– 3 in BLOCK CAPITALS

Part 1
Identification of a Controlling Person

A. Name of Controlling Person:

Family Name or Surname(s)

Title ☐ Mr ☐ Mrs ☐ Ms ☐ Miss Other

First or Given name(s)

Middle Name(s)

B. Current Residence Address:

Line 1 House/Apt/Suite Name, Number, Street)

Line 2 Town/City Province/County/State

Country Postal Code / ZIP code

C. Mailing Address: (please only complete if different from the address shown in Section B above)

Line 1 House/Apt/Suite Name, Number, Street)

Line 2 Town/City Province/County/State

Country Postal Code / ZIP code

D. Date of birth

D	D	M	M	Y	Y	Y	Y

E. Place of birth

Town or City of Birth

Country of Birth

F. Please enter the legal name of the relevant entity Account Holder(s) of which you are a Controlling Person

Legal name of **Entity 1**	
Legal name of **Entity 2**	
Legal name of **Entity 3**	

Part 2

Country of Residence for Tax Purposes and related Taxpayer Identification Number or functional equivalent ("TIN") (See Appendix)

Please complete the following table indicating:

(i) where the Controlling Person is tax resident;

(ii) the Controlling Person's TIN for each country indicated; and,

(iii) if the Controlling Person is a tax resident in a country that is a Reportable Jurisdiction(s) then please also complete **Part 3 "Type of Controlling Person"**.

(You can also find out more about whether a country is a Reportable Jurisdiction on the **OECD automatic exchange of information portal**).

If the Controlling Person is tax resident in more than three countries please use a separate sheet.
If a TIN is unavailable please provide the appropriate reason **A**, **B** or **C**:

Reason A The country where the controlling person is liable to pay tax does not issue TINs to its residents

Reason B The Account Holder is otherwise unable to obtain a TIN or equivalent number (Please explain why you are unable to obtain a TIN in the below table if you have selected this reason)

Reason C No TIN is required. (Note. Only select this reason if the authorities of the country of tax residence entered below do not require the TIN to be disclosed)

Country of tax residence		TIN	If no TIN available enter Reason A, B or C
1			
2			
3			

Please explain in the following boxes why you are unable to obtain a TIN if you selected **Reason B** above.

1	
2	
3	

Part 3
Type of Controlling Person

(Please only complete this section if you are a tax resident in one or more Reportable Jurisdictions)

Please provide the Controlling Person's Status by ticking the appropriate box.		Entity 1	Entity 2	Entity 3
a	Controlling Person of a legal person **– control by ownership**	☐	☐	☐
b	Controlling Person of a legal person **– control by other means**	☐	☐	☐
c	Controlling Person of a legal person **– senior managing official**	☐	☐	☐
d	Controlling Person of a trust **– settlor**	☐	☐	☐
e	Controlling Person of a trust **– trustee**	☐	☐	☐
f	Controlling Person of a trust **– protector**	☐	☐	☐
g	Controlling Person of a trust **– beneficiary**	☐	☐	☐
h	Controlling Person of a trust **– other**	☐	☐	☐
i	Controlling Person of a legal arrangement (non-trust) **– settlor-equivalent**	☐	☐	☐
j	Controlling Person of a legal arrangement (non-trust) **– trustee-equivalent**	☐	☐	☐
k	Controlling Person of a legal arrangement (non-trust) **– protector-equivalent**	☐	☐	☐
l	Controlling Person of a legal arrangement (non-trust) **– beneficiary-equivalent**	☐	☐	☐
m	Controlling Person of a legal arrangement (non-trust) **– other-equivalent**	☐	☐	☐

Part 4
Declarations and Signature

I understand that the information supplied by me is covered by the full provisions of the terms and conditions governing the Account Holder's relationship with Union Bank of India (UK) Limited setting out how Union Bank of India (UK) Limited may use and share the information supplied by me.

I acknowledge that the information contained in this form and information regarding the Controlling Person and any Reportable Account(s) may be reported to the tax authorities of the country in which this account(s) is/are maintained and exchanged with tax authorities of another country or countries in which [I/the Controlling Person] may be tax resident pursuant to intergovernmental agreements to exchange financial account information.

I certify that I am the Controlling Person, or am authorised to sign for the Controlling Person, of all the account(s) held by the entity Account Holder to which this form relates and where I am not the Controlling Person.

I declare that all statements made in this declaration are, to the best of my knowledge and belief, correct and complete.

I undertake to advise Union Bank of India (UK) Limited within 30 days of any change in circumstances which affects the tax residency status of the individual identified in Part 1 of this form or causes the information contained herein to become incorrect, and to provide Union Bank of India (UK) Limited with a suitably updated self-certification and Declaration within 90 days of such change in circumstances.

Signature:

Print name:

Date

D	D	M	M	Y	Y	Y	Y

Note: If you are not the Controlling Person please indicate the capacity in which you are signing the form. If signing under a power of attorney please also attach a certified copy of the power of attorney.

Capacity:

Appendix – Definitions

Note: These are selected definitions provided to assist you with the completion of this form. Further details can be found within the OECD Common Reporting Standard for Automatic Exchange of Financial Account Information (the CRS"), the associated Commentary to the CRS, and domestic guidance. This can be found at the following link:
http://www.oecd.org/tax/transparency/automaticexchangeofinformation.htm

If you have any questions then please contact your tax adviser or domestic tax authority.

"Account Holder" The term "Account Holder" means the person listed or identified as the holder of a Financial Account. A person, other than a Financial Institution, holding a Financial Account for the benefit of another person as an agent, a custodian, a nominee, a signatory, an investment advisor, an intermediary, or as a legal guardian, is not treated as the Account Holder. In these circumstances that other person is the Account Holder. For example in the case of a parent/child relationship where the parent is acting as a legal guardian, the child is regarded as the Account Holder. With respect to a jointly held account, each joint holder is treated as an Account Holder.

"Active NFE" An NFE is an Active NFE if it meets any of the criteria listed below. In summary, those criteria refer to:

- active NFEs by reason of income and assets;
- publicly traded NFEs;
- Governmental Entities, International Organisations, Central Banks, or their wholly owned Entities;
- holding NFEs that are members of a nonfinancial group;
- start-up NFEs;
- NFEs that are liquidating or emerging from bankruptcy;
- treasury centres that are members of a nonfinancial group; or
- non-profit NFEs.

An entity will be classified as Active NFE if it meets any of the following criteria:

a) less than 50% of the NFE's gross income for the preceding calendar year or other appropriate reporting period is passive income and less than 50% of the assets held by the NFE during the preceding calendar year or other appropriate reporting period are assets that produce or are held for the production of passive income;

b) the stock of the NFE is regularly traded on an established securities market or the NFE is a Related Entity of an Entity the stock of which is regularly traded on an established securities market;

c) the NFE is a Governmental Entity, an International Organisation, a Central Bank, or an Entity wholly owned by one or more of the foregoing;

d) substantially all of the activities of the NFE consist of holding (in whole or in part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an Entity does not qualify for this status if the Entity functions (or holds itself out) as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes;

e) the NFE is not yet operating a business and has no prior operating history, (a " start-up NFE") but is investing capital into assets with the intent to operate a business other than that of a Financial Institution, provided that the NFE does not qualify for this exception after the date that is 24 months after the date of the initial organisation of the NFE;

f) the NFE was not a Financial Institution in the past five years, and is in the process of liquidating its assets or is reorganising with the intent to continue or recommence operations in a business other than that of a Financial Institution;

g) the NFE primarily engages in financing and hedging transactions with, or for, Related Entities that are not Financial Institutions, and does not provide financing or hedging services to any Entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in a business other than that of a Financial Institution; or

h) the NFE meets all of the following requirements (a "non-profit NFE") :

- **(i)** it is established and operated in its jurisdiction of residence exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in its jurisdiction of residence and it is a professional organisation, business league, chamber of commerce, labour organisation, agricultural or horticultural organisation, civic league or an organisation operated exclusively for the promotion of social welfare;
- **(ii)** it is exempt from income tax in its jurisdiction of residence;
- **(iii)** it has no shareholders or members who have a proprietary or beneficial interest in its income or assets;
- **(iv)** the applicable laws of the NFE's jurisdiction of residence or the NFE's formation documents do not permit any income or assets of the NFE to be distributed to, or applied for the benefit of, a private person or non-charitable Entity other than pursuant to the conduct of the NFE's charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the NFE has purchased; and
- **(v)** the applicable laws of the NFE's jurisdiction of residence or the NFE's formation documents require that, upon the NFE's liquidation or dissolution, all of its assets be distributed to a Governmental Entity or other non-profit organisation, or escheat to the government of the NFE's jurisdiction of residence or any political subdivision.

"Control" over an Entity is generally exercised by the natural person(s) who ultimately has a controlling ownership interest (typically on the basis of a certain percentage (e.g. 25%)) in the Entity. Where no natural person(s) exercises control through ownership interests, the Controlling Person(s) of the Entity will be the natural person(s) who exercises control of the Entity through other means. Where no natural person or persons are identified as exercising control of the Entity through ownership interests, the Controlling Person of the Entity is deemed to be the natural person who holds the position of senior managing official.

"Controlling Person" This is a natural person who exercises control over an entity. Where that entity is treated as a Passive Non-Financial Entity ("NFE") then a Financial Institution must determine whether such Controlling Persons are Reportable Persons. This definition corresponds to the term "beneficial owner" as described in Recommendation 10 of the Financial Action Task Force Recommendations (as adopted in February 2012).

Controlling Persons of a trust, means the settlor(s), the trustee(s), the protector(s) (if any), the beneficiary(ies) or class(es) of beneficiaries, and any other natural person(s) exercising ultimate effective control over the trust (including through a chain of control or ownership). The settlor(s), the trustee(s), the protector(s) (if any), and the beneficiary(ies) or class(es) of beneficiaries, must always be treated as Controlling Persons of a trust, regardless of whether or not any of them exercises control over the activities of the trust.

Where the settlor(s) of a trust is an Entity then the CRS requires Financial Institutions to also identify the Controlling Persons of the settlor(s) and when required report them as Controlling Persons of the trust.

In the case of a legal arrangement other than a trust, such term means persons in equivalent or similar positions.

"Entity" The term "Entity" means a legal person or a legal arrangement, such as a corporation, organisation, partnership, trust or foundation.

"Financial Account" A Financial Account is an account maintained by a Financial Institution and includes: Depository Accounts; Custodial Accounts; Equity and debt interest in certain Investment Entities; Cash Value Insurance Contracts; and Annuity Contracts.

"Investment Entity located in a Non-Participating Jurisdiction and managed by another Financial Institution" is any Entity the gross income of which is primarily attributable to investing, reinvesting, or trading in Financial Assets if the Entity is (i) managed by a Financial Institution and (ii) not resident in, or a branch located in, a Participating Jurisdiction.

"Investment Entity managed by another Financial Institution"
"An Entity is "managed by" another Entity if the managing Entity performs, either directly or through another service provider on behalf of the managed Entity, any of the activities or operations described in clause (i) above in the definition of 'Investment Entity'.

An Entity only manages another Entity if it has discretionary authority to manage the other Entity's assets (either in whole or part). Where an Entity is managed by a mix of Financial Institutions, NFEs or individuals, the Entity is considered to be managed by another Entity that is a Depository Institution, a Custodial Institution, a Specified Insurance Company, or the first type of Investment Entity, if any of the managing Entities is such another Entity.

"Participating Jurisdiction" A Participating Jurisdiction is a jurisdiction with which an agreement is in place pursuant to which it will provide the information set out in the Common Reporting Standard.

"Passive NFE" Under the CRS a "Passive NFE" means any NFE that is not an Active NFE. An Investment Entity located in a Non-Participating Jurisdiction and managed by another Financial Institution is also treated as a Passive NFE for purposes of the CRS.

"Reportable Account" The term "Reportable Account" means an account held by one or more Reportable Persons or by a Passive NFE with one or more Controlling Persons that is a Reportable Person.

"Reportable Jurisdiction" A Reportable Jurisdiction is a jurisdiction with which an obligation to provide financial account information is in place.

"Reportable Person" A Reportable Person is an individual (or entity) that is tax resident in a Reportable Jurisdiction under the laws of that jurisdiction. The Account Holder will normally be the "Reportable Person"; however, in the case of an Account Holder that is a Passive NFE, a Reportable Person also includes any Controlling Persons who are tax resident in a Reportable Jurisdiction. Dual resident individuals may rely on the tiebreaker rules contained in tax conventions (if applicable) to solve cases of double residence for purposes of determining their residence for tax purposes.

"TIN" (including "functional equivalent") The term "TIN" means Taxpayer Identification Number or a functional equivalent in the absence of a TIN. A TIN is a unique combination of letters or numbers assigned by a jurisdiction to an individual or an Entity and used to identify the individual or Entity for the purposes of administering the tax laws of such jurisdiction. Further details of acceptable TINs can be found at the following link:
http://www.oecd.org/tax/transparency/automaticexchangeofinformation.htm

Some jurisdictions do not issue a TIN. However, these jurisdictions often utilise some other high integrity number with an equivalent level of identification (a "functional equivalent"). Examples of that type of number include, for individuals, a social security/insurance number, citizen/personal identification/service code/number, and resident registration number.