

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

Branch:

For Office Use:

Type of Account :

☐ Savings (Instant Access) ☐ Current ☐ \*Term Deposit ☐ Other(s)

\*Period of Deposit :  year(s)

Interest Pay out: ☐ Annually ☐ On Maturity

(if opted for Annual pay out - kindly complete Sec 32)

Currency of the Account :

☐ GBP ☐ USD ☐ EUR

Cust ID :

Cust ID :

A/C No :

Risk Assessment :

☐ Low Risk ☐ Medium Risk ☐ High Risk ☐ PEP

## PERSONAL DETAILS (Applicant-1)

Date of Application

TITLE : ☐ Mr ☐ Ms ☐ Mrs ☐ Miss ☐ Dr ☐ Other(s)

1. First Name

2. Middle Name

3. Surname

4. Gender ☐ Male ☐ Female

5. Marital Status

6. Date of Birth

7. Nationality

8. Place of Birth  
(city/ Town and Country)

9. Passport/ DVLA Number

10. National Insurance No  
/UTR/TIN No

11. Current Address

12. Post Code

13. Country

14. Residing Since  
(If not resident in the above current  
address for the past three years)

15. Previous Address 1

16. Country

17. Previous Address 2

## PERSONAL DETAILS (Applicant-2)

Date of Application

TITLE : ☐ Mr ☐ Ms ☐ Mrs ☐ Miss ☐ Dr ☐ Other(s)

1. First Name

2. Middle Name

3. Surname

4. Gender ☐ Male ☐ Female

5. Marital Status

6. Date of Birth

7. Nationality

8. Place of Birth  
(city/ Town and Country)

9. Passport/ DVLA Number

10. National Insurance No  
/UTR/TIN No

11. Current Address

12. Post Code

13. Country

14. Residing Since  
(If not resident in the above current  
address for the past three years)

15. Previous Address 1

16. Country

17. Previous Address 2

18. Country

19. Telephone no  
( With country code )

20. \*Mobile no ( With country Code)

21. \*Email Address

22. Please mention your correspondence address if it is different from the current residential address

23. Country

18. Country

19. Telephone no  
( With country code )

20. \*Mobile no ( With country Code)

21. \*Email Address

22. Please mention your correspondence address if it is different from the current residential address

23. Country

\*Mandatory for availing Internet Banking facility Please note that statements will not be posted to any country other than the United Kingdom.

#### YOUR DETAILS (Applicant 1)

24. Information on property, you are currently residing at  
☐ Owned  
☐ Rented  
☐ Staying with Family/Friends  
☐ Other (specify)

25. Source of Income  
☐ Employment ☐ Business ☐ Pension ☐ Investment

26. Do you have other source of income(e.g. state benefits, income from rent etc.)? If yes, please give details:

27. Occupation Details ( Applicant 1)  
☐ Employment full time ☐ Retired ☐ Student  
☐ Employment part time ☐ Unemployed ☐ Homemaker  
☐ Self Employed

28. Employment Details (Applicant 1)  
Nature of Employment/ Business (If retired, prior to retirement) Name of Employer/ Business Name and Address of Employer/ Business

29. Time with Employer/business?

30. Gross Annual Income  
☐ Up to £25000 ☐ £25000 to £50000  
☐ £50000 to £75000 ☐ £75000 to £100000  
☐ above £100000

31. Are you or other close associates a politically exposed person(PEP):  
☐ Yes ☐ No

32. Do you have an Account with any another Bank:  
☐ Yes ☐ No

If Yes please specify

Bank / Building Society Name

Account Holder Name

Sort Code

Account Number

#### YOUR DETAILS (Applicant 2)

24. Information on property, you are currently residing at  
☐ Owned  
☐ Rented  
☐ Staying with Family/Friends  
☐ Other (specify)

25. Source of Income  
☐ Employment ☐ Business ☐ Pension ☐ Investment

26. Do you have other source of income(e.g. state benefits, income from rent etc.)? If yes, please give details:

27. Occupation Details ( Applicant 2)  
☐ Employment full time ☐ Retired ☐ Student  
☐ Employment part time ☐ Unemployed ☐ Homemaker  
☐ Self Employed

28. Employment Details (Applicant 2)  
Nature of Employment/ Business (If retired, prior to retirement) Name of Employer/ Business Name and Address of Employer/ Business

29. Time with Employer/business?

30. Gross Annual Income  
☐ Up to £25000 ☐ £25000 to £50000  
☐ £50000 to £75000 ☐ £75000 to £100000  
☐ above £100000

31. Are you or other close associates a politically exposed person(PEP):  
☐ Yes ☐ No

32. Do you have an Account with any another Bank:  
☐ Yes ☐ No

If Yes please specify

Bank / Building Society Name

Account Holder Name

Sort Code

Account Number

33. Do you hold any Credit Cards or Debit Cards:

☐ Yes ☐ No

Purpose of Opening Account

- ☐ Day-to-day personal transactions  
☐ Operative Account for Term Deposits  
☐ Salary and Payments, Standing Orders & Direct Debits  
☐ Savings  
☐ Other (specify)

34. **Initial Deposit:**

Do you intend to make an initial deposit?

☐ Yes ☐ No

What is the amount of such deposit?

£

What is the source of payment of the first deposit?

Which country will the first deposit be coming from?

35. **Cash Transactions(Not Applicable for Term Deposit Accounts)**

Do you intend to regularly make cash deposits into this account?

☐ Yes ☐ No

How many deposits do you expect to make each month?

How much cash do you expect to deposit each month?

£

Do you intend to regularly make large cash withdrawals at a branch?

☐ Yes ☐ No

How many withdrawals do you expect to make each month?

How much cash do you expect to withdraw each month?

£

35(B) **International Payments(Not Applicable for Term Deposit Accounts)**

Do you expect to make transactions to/receive transactions from countries other than the UK? What is the reason for sending/receiving these funds?

☐ Yes ☐ No

Please specify which countries and currencies you expect to make/receive these payments from

Please provide the number of payments you are likely to make each month and their total value

No ☐ £

Please provide the number of payments you are likely to receive each month and their total value

No ☐ £

If you have answered "yes" to previous questions, please provide the approximate value of these transactions over the next 12 months?

£

How many of these transactions to/from countries other than the UK do you expect to make over the next 12 months?

**Cheque Book (only in GBP Current Account)**

☐ Yes ☐ No

**Statement Despatch Mode**

Saving account Statement will be provided half yearly.

Current account statement will be provided monthly.

☐ Email ☐ By Post (For UK addresses only)

**\*Internet Banking (View Only)**

☐ Yes ☐ No

\*Internet Banking is available if you maintain at least a savings or current account with the Bank. The facility is released to primary applicant only under request submitted by all joint applicants.

Turnover Details : (Not Applicable for Term Deposit Accounts)

36. \*Please tick the number of expected transactions in the account per annum

- ☐ Up to 10
- ☐ 10 to 25
- ☐ 25 to 50
- ☐ 50 to 100
- ☐ Above 100

37. Expected Turnover in the account per annum (sum of total debits and credits in the account)

- ☐ £10000
- ☐ £10000 to £25000
- ☐ £25000 to £50000
- ☐ £50000 to £100000
- ☐ 100000 and Above

38. Expected Turnover in the account per annum (sum of total debits and credits in the account)

- ☐ Up to 10%
- ☐ 10% to 25%
- ☐ 25% to 50%
- ☐ 50% to 75%
- ☐ Up to 100%
- ☐ Not Available

39. TAX STATUS (Applicant 1)	TAX STATUS (Applicant 2)
Are you a UK tax resident? <div><input type="checkbox"/> Yes <input type="checkbox"/> No</div>	Are you a UK tax resident? <div><input type="checkbox"/> Yes <input type="checkbox"/> No</div>
Whether UK is the only country for the purpose of Tax Residency: <div><input type="checkbox"/> Yes <input type="checkbox"/> No</div>	Whether UK is the only country for the purpose of Tax Residency: <div><input type="checkbox"/> Yes <input type="checkbox"/> No</div>

(Tax residency is the country in which you are liable to pay Income and / or Capital Gains Tax) Please complete the table below: (mandatory)

Applicant 1 :

Country of tax residence	National Insurance Number/Unique Reference Number/Tax Identification Number (TIN)*	If no TIN available enter Reason A, B or C
01		
02		
03		

Applicant 2 :

Country of tax residence	National Insurance Number/Unique Reference Number/Tax Identification Number (TIN)*	If no TIN available enter Reason A, B or C
01		
02		
03		

\*The taxpayer identification number (TIN) is the unique identifier assigned to the Account Holder by the Tax Administration in the Account Holder's jurisdiction of tax residence.

Reason A- The country where the Account Holder is tax resident 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 above do not require the TIN to be disclosed)

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

01	
02	
03	

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

01	
02	
03	

## FOREIGN ACCOUNT TAX COMPLIANCE ACT (FATCA)

Under the HM Revenue and Customs (HMRC) guidance note on "Implementation of The International Tax Compliance (United States of America) Regulations 2013", the Bank is required to disclose certain information to HMRC in relation 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

	Primary Applicant	Joint Applicant
1. To the best of your knowledge, are you liable to pay tax in the USA?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
2. Are you a US citizen, whether by birth or naturalization and hold a US passport?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
3. Do you hold a "Green Card"?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
4. Do you own real estate within the USA?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> 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 which you have not paid tax?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

If your answer to the any of the above questions is yes, please provide any form of US Taxpayer Identification Number (TIN) in the Tax Status Section above. 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 the USA. It is strongly recommended to avail of 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 advise the Bank immediately should your domicile for tax purposes change and/or you become liable to pay tax in the USA.

## GENERAL AGREEMENT AND AUTHORISATION

### By Signing below :

1. I/We request the Union Bank of India (UK) Ltd (the "Bank") to open an account in the above name(s) and information.
2. I/We declare that the above information is true and correct to the best of my/our knowledge.
3. 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](http://www.unionbankofindiauk.co.uk)) and as amended from time to time.
4. 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.
5. \*I/We acknowledge the receipt of Financial Services Compensation Scheme's (FSCS) Information Sheet & Exclusion List.
6. 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.
7. 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.
8. 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.
9. 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.
10. 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 organization/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.
11. 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](http://www.unionbankofindiauk.co.uk).
12. I/We authorise Union Bank of India (UK) Ltd. (the Bank) to accept and act upon instructions given over the telephone and/or the email by me/us or any person authorised by me/us. I/We also understand and acknowledge that:
  - There are inherent risks in sending instructions by telephone, email or fax.
  - Any email instruction must be sent from registered email address provided to the bank while opening of the account.
  - When instructions are given to the Bank by telephone or/and email or/and fax, 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 I/We am/are unable to answer any of these questions correctly, the Bank may not act on our instructions.
  - If the Bank is unable to contact me/us to verify the instructions, the Bank may not act on our instructions and any payment requested, may be delayed or not processed by the Bank.
  - This telecommunication authorization will be applicable for any future accounts that I/We may open with the Bank.

13. 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.

#### For Joint Accounts only:

- To pay and debit to any such account all cheques, orders to pay, bills of exchange, and promissory notes drawn, signed and accepted or made by anyone of us, whether the account(s) be in credit or overdrawn or shall become overdrawn by reason of such payments or debits subject to terms and conditions.
- To grant at the request of anyone of us, overdraft, loan or other credit facilities or accommodation to us or to any third person and by way of security therefore, to accept as duly signed or executed on behalf of all of us any document creating or evidencing any charge, mortgage or pledge over or in respect of any securities, deeds or other articles in our joint names.
- To pay against the signature of anyone of us, any moneys held in credit of any deposit account in our joint names.
- To deliver against the signature of anyone of us, any securities, deeds or other articles held in our joint names by way of security or for safe custody or otherwise.
- We agree that, in the event of the death of any of us, you are to pay or deliver to or to the order of the survivor or survivors of us, all moneys, securities, deeds and other articles standing to the credit of or held for any account in our joint names. We agree that each applicant jointly and severally shall be responsible for any overdraft, loan or other credit facilities or accommodation which shall be granted in our joint names or for our joint account, together with all interest, commission and other banking charges and expenses.  
This means that if one of us is unable to repay the money owing, the other account holder(s) shall be required to pay the amount in full.

#### Internet Banking (If applicable) :

- I/ We confirm that I/We have read and understood the terms and conditions of Internet Banking usage and agree to be bound by them. I/We are aware that the usage of Internet Banking Facility is governed by the Terms and Conditions which are available on <https://www.unionbankonline.co.uk>. I/We accept that I/We would be deemed to be aware of the contents of the Terms and Conditions and that all my rights and liabilities would be governed by the said Terms and Conditions by my act of accessing on <https://www.unionbankonline.co.uk>. I/We thereby agree to be subject to and comply with all the provisions of the Terms and Conditions which are incorporated by reference herein and deemed to be part of this Application form to the same extent as if such provisions had been set forth in full herein.
- I/We also agree that the Bank shall send the User ID and password(s) in untampered separated form to my correspondence address registered with the Bank and I/We have no objections to it.

#### INSTRUCTIONS FOR OPERATIONS AND SPECIMEN SIGNATURES (TICK THE APPROPRIATE BOX)

A/C No :         (for Branch Use)

☐ Singly ☐ Jointly ☐ Either/Survivor ☐ Anyone/Survivor ☐ Others

Applicant 1

Signature :

Date :

Applicant 2

Signature :

Date :

Name

Name

To enable the Union Bank of India(UK) Ltd. to provide you with a service, we will need to process the personal information you have detailed within the application. At the Union Bank of India(UK) Ltd. we process personal information in line with the current UK Data Protection Legislation and will always ensure that the appropriate security controls are deployed to protect the confidentiality, integrity and availability of the information. We are required to process your information outside of the EEA, although will only do so when necessary to provide a service or legally obliged to. We would advise all customers review our full privacy notice to fully understand how we process personal information within Union Bank of India(UK) Ltd. Please request a copy from a representative of the bank or visit our website.

#### FOR BANK'S USE ONLY

Name of the Officer :

Date :

Signature Admitted :

#### CHECKLIST FOR DOCUMENTS

Please provide the following documents to open your account :

**Proof of Identity (any one of them) :**

\*A copy of the current passport with a minimum period of 6 months to expiry.

\*A copy of the current full UK photo driving licence (with counter part).

**Proof of Address :**

\*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. **Only hard copies will be accepted. Online copies, mobile phone bills & credit card statement are not accepted.**

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

**\*PLEASE ACKNOWLEDGE FSCS INFORMATION SHEET BELOW.**

**In Case of non-face to face applicant:**

\*For Term Deposit accounts, please enclose a cheque for full amount in the name of "UBI UK LTD-ACCOUNT HOLDERS NAME" & signed by all applicants

\*For Savings and Current account a cheque for a minimum of £100 signed by all applicants (in case of joint account) from existing UK bank account.  
Separate documents as stated above are required for each applicant. Please note that the bank may request attestation of these copies by a notary public or solicitor if documents could not be verified electronically.

Please provide additional information (if any) that you would like to provide to us related to the opening of the account.

## Please Read and Acknowledge Below Form

### ANNEX 1 INFORMATION SHEET (CHAPTER 16) Bank Copy PRA 2015/39

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:	£85,000 per depositor per bank / building society / credit union [UNION BANK OF INDIA (UK) LTD]
If you have more eligible deposits at the same bank	All your eligible deposits at the same bank/banking society/credit union are "aggregated" and total is subject to the limit of £85,000
If you have joined account with other person(s):	The limit of £85,000 apply to each depositor separately. <input type="checkbox"/> Yes <input type="checkbox"/> No
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 :	Union Bank of India (UK) Limited 12 Arthur Street, London, United Kingdom, EC4R 9AB <b>Contact Person:</b> Branch Head <b>Phone:</b> 020 7332 4250 <b>Email:</b> <a href="mailto:info@unionbankofindiauk.co.uk">info@unionbankofindiauk.co.uk</a>
To contact the FSCS for further information on compensation :	Financial Services Compensation Scheme 10 Floor Beaufort House 15 St Botolph Street London - EC3A 7QU <b>Phone:</b> 08006781100 / 02077 4141 00 <b>Email:</b> <a href="mailto:ICT@fscs.org.uk">ICT@fscs.org.uk</a>
More information :	<a href="http://www.fscs.org.uk">http://www.fscs.org.uk</a>
<b>Acknowledgement of receipt by the depositor(s) :      Signature =&gt;</b>	Signature

### ANNEX 3 EXCLUSION LIST (CHAPTER 16)

A deposit is excluded from the protection if:

1. \*The holder and any beneficial owner of the deposit have never been identified in accordance with money laundering requirements. For further information, contact your bank, bank building society or credit union.
2. \*The deposit arises out of the transactions in connection with which there has been a criminal conviction for money laundering.
3. \*It is a deposit made by a depositor which is one of the following:
 

- Credit institution
  - Financial institution
  - Investment firm
  - Insurance undertaking
  - Reinsurance undertaking
  - Collective investment undertaking
  - Pension or retirement fund
  - Public authority

For further information about exclusions, refer to the FSCS website at [www.FSCS.org.uk](http://www.FSCS.org.uk)

#### Interview Note ( for Branch Use)

Date:

Place:

**For Office Use :**  
 Name of the official in whose presence the documents were signed and verified with original :  
 Date:     Place:   
 Designation :

Signature of Authorised Signatory :

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

Branch Manager/ Operations incharge Signature: