

Personal Basic Detail Form

FRM_SAV_BDP_OCT2021_01

BNF Bank plc
203, Level 2,
Rue D'Argens,
Gzira GZR 1368
Malta – Co. Reg C41030



<i>For bank Use Only</i>		<input type="checkbox"/> New Customer	<input type="checkbox"/> Update
Opening Branch:	Customer Branch:	Entity No.:	Customer No.:
Sector Code:	Relationship Manager:	Introduced by:	
Restricted Business Segment <input type="checkbox"/> No <input type="checkbox"/> Yes (Authority Required)	Application type: <input checked="" type="checkbox"/> Face to face <input type="checkbox"/> Non-face to face		
Customer Related with the Bank: <input type="checkbox"/> No <input type="checkbox"/> Yes	If "Yes", please specify:		

Customer Details			
Full Name:			Gender <input type="checkbox"/> Male <input type="checkbox"/> Female
	Permanent Residential Address	Other Residential Address (if Applicable)	
Home Name / No:			
Street Name:			
Town / City:			
Country:			
Post Code:			
Main Correspondence Address:	<input type="checkbox"/> Primary Residential Address	<input type="checkbox"/> Other Residential Address	<input type="checkbox"/> Below
	<i>Only one main correspondence address is allowed for each customer number</i>		Contact Number
Home Name / No:		Int Dialling Code	Phone Number
Street Name:		Fixed:	
Town / City:		Fixed:	
Country:		Mobile:	
Post Code:		Mobile:	
		Fax: (Fax indemnity required)	

Country of Birth:		Date of Birth:	YYYY	MM	DD
Civil Status:	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Divorced <input type="checkbox"/> Widow(er)	<input type="checkbox"/> Cohabiting	No. of children under 16		
Source of Wealth: <i>(Source of liquid assets held - multiple options can be chosen)</i>	<input type="checkbox"/> Personal Savings <input type="checkbox"/> Inheritance <input type="checkbox"/> _____				
Expected Source of funds: <i>(Expected source of funds credited to accounts with Bank - multiple options may be chosen)</i>	<input type="checkbox"/> Full Time Employment / Business <input type="checkbox"/> Part time Employment / Business <input type="checkbox"/> Rent <input type="checkbox"/> _____				
Sources of funds generated from:	<input type="checkbox"/> Reputable Jurisdiction <input type="checkbox"/> Non-reputable Jurisdiction (Authority Required)				
Expected level of A/C activity:	<input type="checkbox"/> €0-€17,000 €17,001 -€55,000 €55,001 - €125,000 €125,001 -€245,000 <input type="checkbox"/> €245,001 - €505,000 €505,000 - €1 million €1 million - €5 million Over €5 million				
Type of Transactions Expected in the account: <i>Multiple options may be chosen</i>	<input type="checkbox"/> Cash and Cheque Transactions <input type="checkbox"/> Inwards /Outwards Transfers (local) <input type="checkbox"/> Direct Credit / Debit Transfers <input type="checkbox"/> Inwards /Outwards Transfers (foreign)				
Education:	<input type="checkbox"/> No Education <input type="checkbox"/> Primary Level <input type="checkbox"/> Secondary Level <input type="checkbox"/> Vocational/ Higher Secondary <input type="checkbox"/> Diploma <input type="checkbox"/> Graduate <input type="checkbox"/> Post Graduate				
Name of Employer:			Job Function:		
Professional Classification:	<input type="checkbox"/> Company / Business Owner <input type="checkbox"/> Self-Employed <input type="checkbox"/> Professional <input type="checkbox"/> Senior Management <input type="checkbox"/> Managerial <input type="checkbox"/> Supervisory <input type="checkbox"/> Clerical <input type="checkbox"/> Labourer <input type="checkbox"/> Student <input type="checkbox"/> Home Maker <input type="checkbox"/> Retired <input type="checkbox"/> Unemployed				
Annual Net Income:	<input type="checkbox"/> €0-€12,000€ €12,001 -€50,000 €50,001 - €120,000 €120,001 - €240,000 €240,001 -€500,000 <input type="checkbox"/> > €500,000				

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Citizenship Details					
	Citizenship Country	Identification Document Type	Identification No	Issuing Country	Expiry Date
1.		<input type="checkbox"/> Identification Card <input type="checkbox"/> Passport <input type="checkbox"/> Driving Licence <input type="checkbox"/> Police Reference (AWAS)			
2.		<input type="checkbox"/> Identification Card <input type="checkbox"/> Passport <input type="checkbox"/> Driving Licence <input type="checkbox"/> Police Reference (AWAS)			
Individual Benefits from the Maltese Citizenship Programme				<input type="checkbox"/> Individual Investment Programme (IIP) <input type="checkbox"/> Malta Residency & Visa Programme (MRVP) <input type="checkbox"/> No	

Final Withholding Tax: To be Deducted Not to be Deducted*

*I hereby inform you that income tax on interest receivable will be payable by me in accordance with the Income Tax Act, and do not want Final Withholding Tax deducted from interest payable to me.

Country of Residence for Tax Purpose				
	Country of Tax Residence	Tax Identification Number	Tax Certificate Expiry Date	If no TIN is available indicate reason. <i>Refer to definitions</i>
1.				<input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C
2.				<input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C
3.				<input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C

Definitions for no TIN reasons:
 A -The country where I am liable to pay tax does not issue TINs to its residents
 B -I am otherwise unable to obtain a TIN or equivalent number, in this regard am explaining why I am unable to obtain a TIN in the below table
 C- No TIN is required. (Note. Only select this reason if the authorities of the country of tax residence do not require the TIN to be disclosed)
 If Option B is Selected provide more details why the TIN cannot be obtained:

1.
2.
3.

Additional Information for Sole Traders					
Date of Registration:		Total Assets:			
Annual Working Units:		Total Turnover			
Financial Year End:	Select Month	Financial Year	Type	Select Type	
Expected Level of Activity:	<input type="checkbox"/> €0-€50,000 <input type="checkbox"/> €500,001 -€1,000,000	<input type="checkbox"/> €50,001-€100,000 <input type="checkbox"/> > €1,000,000	<input type="checkbox"/> €100,001-€500,000		

Declaration for United States residents for Tax Purpose
<input type="checkbox"/> I confirm that I am resident in the United States of America for tax purposes or a citizen of the United States of America. For the purposes of this declaration, I confirm that the said self-certification is correct and does not conflict in any manner with the information (including documentation collected in relation to the Prevention of the Money Laundering and Funding of Terrorism Regulations) provided in connection with the opening of this customer relationship with the Bank. <i>(I shall also fill in and sign an IRS W-9 form)</i>
<input type="checkbox"/> I confirm that notwithstanding the fact that I have US indicia, I am not a resident in the United States of America for tax purposes or a citizen of the United States of America. In this regard, I have provided the cure documents as required by the FATCA Regulations.
<input type="checkbox"/> I confirm that notwithstanding the fact that I have US indicia, I am not resident in the United States of America for tax purposes or a citizen of the United States of America. In this regard, I shall provide the cure documents as required by the FATCA Regulations within 90 days from this declaration.
<input type="checkbox"/> I confirm that I am not resident in the United States of America for tax purposes or a citizen of the United States of America.

Politically Exposed Person (PEP) Declaration
<input type="checkbox"/> I hereby declare that I am not to be classified as Politically Exposed Person, I am not an immediate family member of any local or foreign Politically Exposed Person and I am not a close associate of any local or foreign Politically Exposed Person. I acknowledge that I have been provided with the definition of a Politically Exposed Person
<input type="checkbox"/> I hereby declare that I am to be classified as a Politically Exposed Person since I :
<input type="checkbox"/> Occupied/have occupied the position of _____
<input type="checkbox"/> I am an immediate family member of a person who is occupying or has occupied the position of _____
<input type="checkbox"/> I am a close associate of a PEPs, as indicated here: _____

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Signature and Declarations

I authorise BNF Bank plc, (hereinafter referred to as the "Bank"), to provide a copy of this form, directly or indirectly to any relevant tax authority or any party authorised by law to conduct an audit or a similar control, for tax purposes, and to disclose to such tax authorities or such other party any additional information that the Bank may have in its possession relating to me upon their request.

I acknowledge and agree that information contained in this form and information regarding any account (s) held in my name (solely or jointly with third parties) may be reported to the tax authorities of the country in which the account is maintained, and that those tax authorities may provide the information to the country or countries in which I am resident pursuant to intergovernmental agreements or any applicable law authorising the exchange of financial account information.

I certify that I am the Account Holder (or am authorised to sign for the Account Holder) for all the account(s) which are held with the Bank in my name (solely or jointly with third parties). I also acknowledge that my tax residency status, as indicated in this form, will be applied to all accounts held with the Bank in my name (solely or jointly with third parties).

I declare that all statements, declarations made and information in this form are to the best of my knowledge and belief, correct and complete. I also authorise BNF Bank plc to take all such measures as it may deem necessary to establish the validity of the data supplied. I further give my authorisation for the computer processing of the data I provided, so that these may be included in the BNF Bank plc database and/or in that of other companies in the same group as the Bank. I reserve the right of access to the information produced by BNF Bank plc and/or of other Group companies concerning me personally, and of requesting that it will be the object of correction, amendment or deletion.

Whilst the Bank may periodically request me to re-confirm the above statements, declarations and information, I undertake that I will inform the Bank promptly of any changes in my circumstances which affect my tax residency status or if any data or certifications on this form becomes incorrect. I shall provide the Bank with a suitably updated self-certification, declaration and updated details within thirty (30) days from such change in circumstances.

Data Protection Notice

By completing and signing this form you hereby acknowledge that you have read and accepted all the terms of the Condensed Privacy Notice printed overleaf.

DIRECT MARKETING CONSENT:

- Tick if you **would like to receive promotional information** from BNF about BNF services and any special rates or offers by post, telephone, text message or by recorded call.
- Tick if you **do not want to receive promotional information** from BNF about BNF services and any special rates or offers.

YOUR CONSENT CAN BE WITHDRAWN AT ANY TIME by visiting any BNF branch, call Customer Care on +356 2260 1000, send a message through BNF Internet Banking Service or send a letter by mail addressed to the Data Protection Officer, BNF Bank plc, 203, Level 2, Rue D'Argens, Gzira **GZR1368**.

To read our full Master Privacy Policy, please visit www.bnf.bank and/or ask us for a paper copy.

The signature below is my specimen signature.

	YYYY	MM	DD		
Reference Date of the information				Customer Signature:	

For Bank Use Only

Business Unit		Operations Unit	
		Confirmation of checks: <input type="checkbox"/> World Check <input type="checkbox"/> FATCA <input type="checkbox"/> Documents	
Input by:		Input by:	
	Staff No.		Staff No.
Checked by		Checked by:	
	Signature No		Signature No

Annex A

CONDENSED BNF PRIVACY NOTICE

Updated as at 30th September 2021

We at BNF Bank plc (C 41030) of 203, Level 2, Rue D'Argens, Gzira, GZR1368, Malta, take your privacy very seriously. Please take the time to read through the below before signing overleaf.

WHY DO WE NEED YOUR PERSONAL DATA? – We need your personal data (the information you have provided to us overleaf that identifies you as an individual) to provide you with the requested services (e.g. to set up an account with us or to process your application for any type of credit). Therefore, in this case, our legal basis for processing the said personal data is a necessity for the performance of a contract with you.

WHO DO WE SHARE YOUR PERSONAL DATA WITH? – Your personal data will be made available to those people in our organisation who need it to carry out their duties and provide you with the services you expect from us. We also share it with:

- Other entities with BNF group and/or any sub-contractors, agents or service providers who work for us or provide services to us now or in the future (including their employees, sub-contractors, service providers, agents, directors and officers);
- Any joint account holders, trustees, beneficiaries, administrators, attorneys appointed via a power of attorney, curators or executors;
- People who give guarantees or other security for any amounts you owe us such as guarantors and sureties;
- People you make payments to and receive payments from;
- Other financial institutions, lenders and holders of security over any property you charge to us or pledge in our favour, tax authorities, trade associations, credit reference agencies, payment service providers and debt recovery agents;
- Your beneficiaries, intermediaries, correspondent and agent banks and clearing houses;
- Law enforcement, government, courts, dispute resolution bodies, our regulators, auditors, advisors, consultants and any party appointed or requested by our regulators to carry out investigations or audits of our activities;
- The Central Bank of Malta to update the Central Credit Register maintained by the Central Bank of Malta;
- Third party payment service providers to whom we are obliged to provide personal data in terms of PSD2;
- Other parties involved in any dispute, including disputed transactions;
- Fraud prevention agencies who will also use it to detect and prevent fraud and other financial crime and to verify your identity;
- Anyone who provides instructions or operates any of your accounts, products or services on your behalf, e.g. Attorneys, appointed by you through a power of attorney, lawyers, etc.

We will not disclose your personal data to any other persons besides those mentioned here unless we are required to do so by law.

FOR HOW LONG WILL WE KEEP YOUR PERSONAL DATA? – We will keep your personal data only for as long as necessary. Necessity depends on legal obligations we may have. For example, if any personal data can be deemed as 'accounting records', we are legally obliged to keep that data for ten years. We are also entitled to retain personal data in some cases (as opposed to being obliged to do so). For example, when we believe that the personal data is necessary for us to defend ourselves against civil claims that may be brought against us, we are allowed to keep the data for as long as that risk subsists (this is usually 5 years from the end of our relationship with you).

WHAT ARE YOUR DATA PROTECTION RIGHTS? – You, as a 'data subject' as understood under applicable data protection laws, have a number of rights that are applicable under certain conditions and in certain circumstances, including Your:

- Right of access to your personal data processed by us;
- Right to ask us to rectify inaccurate personal data concerning you;
- Right to have us erase your personal data ('right to be forgotten');
- Right to ask us to restrict (that is, store but not further process) Your personal data;

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- Right to ask us to provide Your personal data to You in a structured, commonly used, machine-readable format, or (where technically feasible) to have it 'ported' directly to another data controller ('right to data portability');
- RIGHT TO WITHDRAW ANY CONSENT YOU MAY HAVE GIVEN US AT ANY TIME (for example consent for direct marketing which you may have given us overleaf);
- Right to object to our processing of your personal data (where there is no consent);
- Right to lodge a complaint with the relevant supervisory authority.

AUTOMATED DECISION-MAKING – The personal data you have provided us with in this form will be subject to decisions concerning you taken by automated means. These decisions concerning you (which possibly also include profiling) will be used for credit scoring purposes.

WHERE CAN YOU READ OUR FULL PRIVACY POLICY? – This section represents a condensed explanation of how we use your personal information. For more information including more detail on your rights, we strongly recommend you read our user-friendly and layered Master Privacy Policy, available on www.bnf.bank. You can ask us for a paper copy of the Master Privacy Policy at any time by visiting your nearest BNF branch or by contacting us on +356 2260 1000.

You may also contact us by writing to the Data Protection Officer, BNF Bank plc, 203, Level 2, Rue D'Argens, Gzira GZR1368, sending an email on dpo@bnf.bank.