



GUIDELINES FOR COMPLETING THE ACCOUNT OPENING FORM

Section 1 – Applicant’s Personal Details

Please answer all of the questions for each applicant, as it will ensure a faster account opening process.

Section 2 – Employment Details

Section 3 – Declaration of Wealth

Section 4 – Accounts and Services Required

Section 5 – GeNS

Section 6 – Operating Your Account

Minimum Balance requirement.

Section 7 – Security Questions

Section 8 KYC (Know Your customer) Information

You must provide us with sufficient information for the bank to understand the nature of your main activities. This includes your source of wealth, source of funds and source of income details. This is not an exhaustive list and we may be obliged to request you to submit further information before we can consider processing your account opening application further.

Section 9 – Telephone, Email and Facsimile Instructions Form

Section 10 – FATCA Declaration

Section 11 – Politically Exposed Person (PEP) Declaration

Section 12 – Appointment of Bankers and Mandate

Each applicant must read the Terms & Conditions supplied with this application form before signing this document.

Section 13 – GDPR Consent Statement

Section 14 – Bankers’ Reference Form (Non- UK Residents Only)

The Bankers’ Reference Form included in this application form is a confirmation of your identity. Part A must be completed by each applicant and sent to your current bankers in your country of residence. Your current bankers will complete Part B and forward the form directly to us or to the Head Office of the Guaranty Trust Bank subsidiary closest to them (see back of form for addresses).

Section 15 – Submitting Your Account Opening Form and Bankers’ Reference

Please, do not send original documents to us by post. Guaranty Trust Bank (UK) Limited will not be liable for the loss or damage to any original documents in the post.

Account opening forms can be submitted in person at our offices at 62 Margaret Street, London W1W 8TF or sent to one of our Liaison Desks closest to you.

(for Non-UK residents)

CHECK LIST

Please use the check list below to ensure we have all the necessary information needed to open your account.

UK RESIDENT

1. Completed account application form
 2. For Identity:
The original or certified true copy* of any one of the following identification documents:
 - Valid international passport or
 - Valid UK photo card driving licence (full/provisional)
- For Address:
The original or certified true copy* of any one of the following:
- Recent council tax demand letter
 - Valid photo card driving license (full/provisional), if not already used as proof of identity
 - 3 complete months bank statements (not more than 6 months old)
 - 3 complete months credit card statements (not more than 6 months old)
 - Current utility bill (issued within the last 3 months), excluding mobile phone bills and copies printed off the internet

NON-UK RESIDENT

1. Completed account opening form
 2. For Identity:
The original or certified true copy* of the applicant’s valid international passport
- For Address:
The original or certified true copy* of the following:
- 6 complete months bank statements issued by your current bankers in your home country (not more than 6 months old)
 - A fully completed Bankers’ Reference Form from your bank in your country of residence (see section 13)
 - Current utility bill (issued within the last 3 months), voters card, driving licence, national identity card (as a secondary proof of address) or any other document(s) we may see fit, excluding mobile phone bills and copies printed off the internet

** Copies of documents must have been certified (stamped and signed) as a true copy of original by a Solicitor, Notary Public or your current bankers within the last 3 months.*

ACCOUNT OPENING APPLICATION FORM – PERSONAL ACCOUNT (SOLE APPLICANT)

Section 1. Personal Details

Title: _____

Surname: _____

First Name: _____

Middle Name(s): _____

Date of Birth (dd/mm/yyyy): ____ / ____ / ____

Town of Birth: _____

Country of Birth: _____

Address: _____

Post Code/Zip Code: _____

Town/City: _____

Country: _____

Period of stay at address: Years: Months:

If you have spent less than 3 years at the above address, please state previous address:

Address: _____

Post Code/Zip Code: _____

Town/City: _____

Country: _____

Period of stay at address: Years: Months:

Correspondence Address: (if applicable)

Please state your preferred correspondence address, if it differs from your residential address.

Address: _____

Post Code/Zip Code: _____

Town/City: _____

Country: _____

Reason for Correspondence Address: _____

Identification Details:

ID/Passport No: _____

Date of Issue: ____ / ____ / ____

Date of Expiry: ____ / ____ / ____

ID/Passport Country: _____

Gender: Male Female

Marital Status:

Married/Civil Partner Single

Other: _____

Residence:

UK Resident Non-UK Resident

Contact Details:

e-mail address: _____

Confirm e-mail address: _____

Home Phone: _____
(country code/area code/number)

Mobile Phone: _____
(country code/area code/number)

Work Phone: _____
(country code/area code/number)

Fax (work/home): _____

Residential Details:

Owned - Outright:

Owned – Mortgage

Rented

Living with Parents

Shared/Part Owner

Other

If other, please provide details: _____

Section 2.**Employment Details**

Employment Status: _____
(employed, self-employed, retired, student etc)

Occupation: _____

Job Title: _____

Employer's Name: _____

Employer/Business Address: _____

Town/City: _____

Post Code/Zip Code: _____

Country: _____

Employer/Business Phone: _____

Fax: _____

Basic Salary p.a. (Gross): _____

Guaranteed Bonus/Commission: _____

Other Income: _____
(e.g. investment income)

Non-guaranteed Bonus/Commission: _____

Total Income p.a.: _____

How is your salary paid?

Direct to bank Cheque

Cash

Frequency of salary payment

Weekly Monthly

Other (provide details): _____

Self Employed:

Business Name: _____

Number of years in Business:

Net Profit (last 3 completed years)

£ _____

£ _____

£ _____

Accounts Available: Yes No

Name and Address of Accountant: _____

Town/City: _____

Post Code/Zip Code: _____

Country: _____

Section 3.**Declaration of Wealth (£ or currency equivalent)****Shares:**

	Total Estimated Current Value (£)
Listed Shares	
Unlisted Shares <small>(shares in private businesses)</small>	

Properties:

	Total Estimated Current Value (£)
Personal Use Properties <small>(Primary and secondary residences)</small> Where Held?	
Rented Properties <small>(Houses, flats, offices, shops)</small> Where Held?	

High Value Personal Property:

	Total Estimated Current Value (£)
Asset Type: (Artwork, Antiques, Cars, jewellery, yachts)	

Investments:

	Total Estimated Current Value (£)
Fixed Deposits, ISAs, NSI Products	
Marketable securities (Bonds, Mutual Funds,)	
Other Funds (Hedge Funds, Private Equity Funds)	
Life Insurance	

Liabilities:

	Total Outstanding Balance (£)
Mortgages	
Loans (secured by artworks, jets, yachts, jewellery)	
Asset Financing (secured by artworks, jets, yachts, jewellery)	
Unsecured Loans	

Section 4. Accounts and Services Required

Please select the accounts and services you would like below

GTBank Current Account GBP*

* Account Maintenance Fees of £100 are payable annually in advance on the GTBank UK Current Account, or in 12 monthly instalments of £8.95.

Please indicate your preference: Monthly (£8.95) Annually (£100)

GTBank Savings Account GBP USD Euro

Debit Card

Cheque Book Facility

Internet Banking

Section 5. GeNS

In addition to the above mentioned services, as a proactive measure and in order to reduce frauds, we will be providing you with the free Guaranty Trust Bank Electronic Notification System (GeNS).

It is a free email alert system that notifies you (to your designated email address) about **all your account balances and monies either coming in or going out of your account(s) with us, regardless of currency.**

We recommend you to utilise this alert service and do not opt-out.

TERMS & CONDITIONS OF SERVICE

While GTBank UK will take utmost care in delivering the GeNS Service to customers, e-mail communications cannot be guaranteed to be secure or error-free; as information could be intercepted, corrupted, amended, lost, destroyed, arrive late or incomplete, or contain viruses. We do not accept liability for any such matters or their consequences.

You cannot elect to opt out of GeNS without having to do so for other e-banking services such as Online Banking.

GTBank UK reserves the right to discontinue the service in the future.

ACKNOWLEDGEMENT

I understand the Terms & Conditions of this service and in requesting updates from the GeNS alert system, I do so, at my own risk and consider myself responsible for securing access to my email box.

In you wish to opt-out of GeNS alert services, please tick this box:

Section 6.**Operating Your Account****Minimum Balance Requirement:**

With effect from 2 July 2018 you must maintain a minimum balance with us at all times across all your accounts.

The minimum balance can be spread over any combination of accounts, including Current, Savings, Fixed Deposit, PAD and Mortgage Security Deposit (if applicable) and across accounts in any currency (GBP, USD, EUR).

If at any time after this date your aggregate balance falls below the minimum requirement, we will contact you by an automated email alert to advise you of this and tell you what you need to do.

For full details, please refer to the below link on our web site to view the "Minimum Balance Requirement" document:
<https://www.gtbankuk.com/customer-service/downloads/>

Best method of Contact

Telephone

Fax

e-mail

Other (please specify _____)

(for Non-UK resident only):

Please tick this box if you would like to collect your Internet Banking User ID, PIN and Token &/or Debit Card & PIN through one of our Liaison Desks closest to you (see Section 13 for addresses).

Section 7.**Security Questions**

To enable us to verify your identity when you communicate with the Bank by telephone or internet, please fully complete the following:

Security Question:	
Security Answer:	
Where was your mother born?	
Your mother's maiden name:	
Your first school:	
Your childhood hero:	
Your favourite place:	

Section 8.**KYC (Know Your Customer) Information (to be completed by interviewer/officer)**

Please help us to understand how your account(s) will be operated through GT Bank (UK):

Profession/ Main Activities/ SOW-SOI-SOF: (Please State Full Details)

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Purpose for Opening Account(s): Please Specify Product and Currency per Account

Account 1:

Account 2:

Account 3:

Account 4:

Expected Annual Account Turnover:

	Account 1	Account 2	Account 3	Account 4
	£	£	£	£

Expected Values of Credit per Month:

	Account 1	Account 2	Account 3	Account 4
Cheque(s) Deposits (issued on UK banks):	£	£	£	£
Cash:	£	£	£	£
Bank to Bank Transfers:	£	£	£	£
Highest Value of Any One Credit:	£	£	£	£

Number of Transactions:

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For Office Use Only:

Interviewer/ Officer	Name:	Position:
	Signature:	Date:

In consideration of the Bank's accepting or acting upon telephone, and/or any letter received by facsimile transmission (fax) or email or as an attachment to an e-mail from me, (collectively called instructions) addressed to or otherwise communicated to any of the Bank's employees, I hereby confirm to you that:

1. You have made clear to me and I am fully aware of the risks of omissions, errors, mis-statements, fraud and/or authorised interventions by third parties which are inherent in the above procedure.
2. I have no objection to your recording such instructions and agree that the same may be used in evidence where relevant.
3. Further, I hereby agree with you as follows:
 - I. I agree that the Bank may seek confirmation of any such instructions prior to acting upon them. Such confirmation may be obtained by telephoning me.
 - II. If the Bank has tried but has failed to make contact with me for any reason or has not been supplied with the confirmation of my identity; it may in its absolute discretion refuse to act upon the instruction concerned.
 - III. I shall comply with any proper requests for information made by the Bank for the authentication of the instruction in question.
 - IV. I shall make prudent use of the above arrangements for me to issue such instructions and I shall inform you as soon as practicable upon me becoming aware of any circumstances or event likely to render the continued use of the said arrangements unsafe.
4. Finally, I fully accept that you may refuse to act upon any particular instruction and indeed that you may terminate the above arrangements whenever you deem fit without prior notice to me. I confirm that I shall not hold you liable in any way whatsoever for any loss or damage, direct or indirect, howsoever arising from your refusal to act upon any particular instruction.
5. This agreement shall be governed by English law and shall be additional to any other indemnity which you now or hereafter may hold.
6. **If you wish to opt-in for submitting instructions by telephone, email and facsimile, please tick this box:**

If you opt-out, we will only accept any instructions from you through your e-banking access (if you are registered) or if you send us original instructions by mail.

The Foreign Account Tax Compliance Act (FATCA) is a 2010 US federal law, designed to prevent tax evasion by US citizens using offshore banking facilities.

It requires Financial Institutions outside the US to provide information to the US tax authorities regarding financial accounts held by “US Persons”.

When applying for one of our products, we require our application forms to be fully completed.

It is important to note that Guaranty Trust Bank (UK) Limited cannot provide any tax advice for completion of our application forms.

Please read the details below in order to determine if you are a “US Person” and consequently, a US taxpayer for the purpose of FATCA, IF YOU:

1. Are a citizen of the United States
2. Are a “Green Card” holder
3. Were born in the United States
4. Have a permanent address or other residence in the United States
5. Have a mailing address or P.O. Box in the United States
6. Have a cellular or landline subscription with any U.S. service provider
7. Have a standing order in place for accounts maintained in the United States
8. Authorised a U.S. resident to act or sign on your behalf regarding your account
9. Share a joint account with a U.S. person
10. Have a U.S. tax identification number
11. Are acting as an intermediary - any person that acts as a custodian, broker, nominee, or otherwise as an agent for another person, regardless of whether that other person is the beneficial owner of the amount paid, a flow-through entity, or another intermediary
12. Are receiving compensation for personal services rendered in the United States – compensation is received from a US person (e.g. scientific, sports, educational activities)
13. Have income that is effectively connected with the conduct of a trade or business in the United States

If you answered “YES” to any of the above questions, you declare yourself to be a “US Person” and consequently, a US taxpayer for the purpose of FATCA.

You will therefore need to complete a FATCA Declaration Form.

(The relevant form will be forwarded to you in accordance with your tax status)

Yes

No

Please confirm whether you are a PEP or whether you are an immediate family member or close business associate of a PEP.

Definition

A PEP is defined under the UK anti-money laundering legislation as:

✓ **A person who holds or has held a high political profile or public office within the last 12 months.**

Individuals entrusted with such prominent public functions include:

- Heads of state, heads of government, ministers and deputy or assistant ministers;
- Members of parliaments or of similar legislative bodies;
- Members of supreme courts, of constitutional courts or of other high-level judicial bodies the decisions of which are not subject to further appeal, except in exceptional circumstances;
- Members of courts of auditors or of the boards of central banks;
- Ambassadors, charges d'affaires and high-ranking officers in the armed forces (other than in respect of relevant positions at Community and international level);
- Members of the administrative, management or supervisory boards of State-owned enterprises; and
- Directors, deputy directors and members of the board or equivalent function of an international organisation.

These categories do not include middle-ranking or more junior officials.

✓ **An immediate family member of a PEP.**

Such family members include:

- A spouse or partner of that person;
- Children of that person and their spouses or partners; and
- Parents of that person
- Brothers and Sisters

✓ **A known close business associate of a PEP.**

Such associates include the following:

- An individual who is known to have joint beneficial ownership of a legal entity or legal arrangement, or any other close business relations, with a PEP; and
- An individual who has sole beneficial ownership of a legal entity or legal arrangement which is known to have been set up for the benefit of a PEP.

I hereby declare that:

I **do not** consider myself to be a PEP

I **do** consider myself to be a PEP

If you do consider yourself to be a PEP, please specify the position you hold or have held:

.....

I hereby declare that:

I **am not** an immediate family member or close business associate of a PEP

I **am** an immediate family member or close business associate of a PEP

If you are an immediate family member or a close business associate of a PEP, please provide details of immediate family member or close business associate who is a PEP:

Full Name:	
Position:	
Relationship to you:	

I hereby further declare that that the information in this section is accurate and I will amend this declaration in case of any changes to circumstances of my PEP status without any undue delay

Please open a Guaranty Trust Bank (UK) Limited account(s) for me.

I confirm that the information given is true and complete.

- I authorise you to make credit reference checks, identity checks, sanction list checks and other enquiries in accordance with your normal procedures.
- I have received and read the Financial Services Compensation Scheme (FSCS) Information Sheet and Exclusions List, please tick here:
- I confirm that I have read and understood the Terms and Conditions governing the operation of the account(s) and other services/products and agree to be bound by them, please tick here:

Where applicable, I authorise you to apply charges and debit interest to my account(s).

Data Protection:

Guaranty Trust Bank (UK) Limited of 60-62 Margaret Street, London W1W 8TF is the data controller for the purposes of data protection law.

The information which you provide to Guaranty Trust Bank (UK) Limited ("GT Bank UK", "we" or "us") on this form, or which we obtain from other sources (i.e. credit checks from credit reference agencies), including any sensitive personal data, will be used by us in accordance with our Privacy Notice: <https://www.gtbankuk.com/privacy-policy>.

In particular, we will use information that we hold about you for the purposes of assessing your application, verifying your identity (including anti-fraud checks) and checking your financial history, and if your application is successful, for administering your account, monitoring transactions to help to identify illegal activity, keeping internal records, improving our products or services and providing you with information about our other products and services, which we think may interest you (provided you have consented to this). For a full list of purposes please see our Privacy Notice.

We may share your personal information and information on the conduct of your account with credit reference agencies, anti-fraud agencies, other lenders and third parties to assist them in: administering your account (including card issuing and archiving), for fraud prevention and detection purposes, for audit purposes and for tracing debtors. Some of these third parties may be located outside the European Economic Area ("EEA"), in which case we will take all steps that are reasonably necessary to ensure that your personal information is treated securely and in accordance with our Privacy Notice and applicable data protection laws, including, where relevant, entering into EU standard contractual clauses (or equivalent measures) with the party outside the EEA receiving the personal information.

Please address any questions, comments and requests regarding our data processing practices to dpo@gtbankuk.com or to **DPO, 60-62 Margaret Street, London W1W 8TF**.

If you are happy to receive marketing communications from Guaranty Trust Bank (UK) Limited relating to our products and services, as well as for products and services from other members of the GTBank Group which may interest you, please tick here*

*You do not need to consent to this option in order to open your account with us. You can opt out at any time by emailing to: enquires@gtbankuk.com or by following the instructions in any of the messages you receive.

Name:	Signature:	Date:
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I hereby grant Guaranty Trust Bank (UK) Limited (the Bank) and all its third-party processors authority to process my personal information/ data, for the purpose of;

Assessing my application and make decisions as to whether the Bank are able to provide me with the products/services I have requested.

Where I am also applying for a mortgage, I give consent for my personal information to be used (if need be), to organise a valuation of my property prior to making me an offer.

I am aware this is necessary for the Bank's legitimate interests to process personal information for the purposes of assessing my application form.

I am aware I can find a full description of what personal data the Bank collects and the purpose for collection and processing on the Bank's website: <https://www.gtbankuk.com/privacy-policy>.

I am aware that I may withdraw my consent at any time by using the Data Subject Consent Withdrawal Form found on GTBank UK website:

https://www.gtbankuk.com/download/general_downloads/Data-subject-consent-withdrawal-form.pdf

Signed:

Name:	Signature:	Date:

For Office Use Only: Request actioned:

Data Protection Officer / GDPR Owner	Signature:	Date:

How to complete this form

A copy of this form must be completed by each applicant

Applicants should complete Part A only

Send the form to your current bank asking them to complete Part B

(your bank should return this form directly to us)

A. This part is to be completed by you

Personal Details

All details supplied must correspond to those given in the Account Opening Form. We request verification of your address from your existing bank, to comply with the UK's Anti-Money Laundering Laws.

Title _____ First Name(s) _____ Surname _____

Date of Birth ____ / ____ / ____ Nationality _____ Male Female
(dd/mm/yyyy)

Address: _____

Post Code: _____ Country: _____

Account Number(s): _____

Sort Code(s) (if applicable): _____

Type of Account: _____

(Current, Savings, Fixed Deposit, etc.)

Signature: _____ Date: _____

I authorise Guaranty Trust Bank (UK) Limited to request confirmation of the above and a bankers' reference as requested.

Details of existing bank

Customer's Bank Name: _____ Address: _____

_____ Post Code _____ Country _____

B. This part is to be completed by your bank

This form **must** be returned directly to Guaranty Trust Bank (UK) Limited and not via the client.

The form can also be sent to one of our Liaison Desks closest to you: (see overleaf for addresses).

To: Guaranty Trust Bank (UK) Limited, 62 Margaret Street, London W1W 8TF, United Kingdom, with reference to your enquiry regarding the above client:

Has the client been met by a representative of the bank? Yes No

How long has the client been a customer of the bank? Years ____ Months ____

Has the Bank obtained a copy of the client's passport or similar identification? Yes No

The applicant's current residential address is as given in A? Yes No

If NO, please indicate new address: _____

Do you confirm that the sample signature matches your records? Yes No

Official Stamp of Bank

Bank's Officer's Name

Bank's Officer's Signature

Date

The Bankers' Reference must not be submitted via the client, but should be sent with a company letterhead directly to us at our offices in London or through one of our Liaison Desks listed below.

Guaranty Trust Bank (UK) Limited
62 Margaret Street
London W1W 8TF

Tel: +44 207 947 9700

Or

Nigeria

Guaranty Trust Bank (UK) Limited
c/o GTBank UK Lagos Liaison Desk
Guaranty Trust Bank Plc
279 Ajoye Adeogun Street
Victoria Island
Lagos, Nigeria

Tel: +23414480917, +2349053991912

Ghana

Guaranty Trust Bank (UK) Limited
c/o GTBank UK Ghana Liaison Desk
Guaranty Trust Bank (Ghana) Limited
16 Lagos Avenue, East Legon
PMB CT 416, Cantonments
Accra, Ghana

Tel: (+233 302) 544313, 544314, Ext. 211

Kenya

Guaranty Trust Bank (UK) Limited
c/o GTBank UK Kenya Liaison Desk
Guaranty Trust Bank (Kenya) Limited
Head Office, Plot 1870 Woodvale Close- Westlands
PO Box 20613-00200
Nairobi, Kenya

Tel: +254-203284000

1. Account Opening Forms

Account Opening Forms can be submitted in person or sent by post to our office in London.

Additionally, Non-UK residents can send their Account Opening Forms to us through one of the addresses listed under section 2 below.

2. Bankers' Reference (for Non-UK Residents)

The Bankers' Reference must not be submitted via the client, but should be sent with a company letterhead directly to us at our offices in London or through one of our Liaison Desks listed below.

Guaranty Trust Bank (UK) Limited
62 Margaret Street
London W1W 8TF

Tel: +44 207 947 9700

Or

Nigeria

Guaranty Trust Bank (UK) Limited
c/o GTBank UK Lagos Liaison Desk
Guaranty Trust Bank Plc
279 Ajoye Adeogun Street
Victoria Island
Lagos, Nigeria

Tel: +23414480917, +2349053991912

Ghana

Guaranty Trust Bank (UK) Limited
c/o GTBank UK Ghana Liaison Desk
Guaranty Trust Bank (Ghana) Limited
16 Lagos Avenue, East Legon
PMB CT 416, Cantonments
Accra, Ghana

Tel: (+233 302) 544313, 544314, Ext. 211

Kenya

Guaranty Trust Bank (UK) Limited
c/o GTBank UK Kenya Liaison Desk
Guaranty Trust Bank (Kenya) Limited
Head Office, Plot 1870 Woodvale Close- Westlands
PO Box 20613-00200
Nairobi, Kenya

Tel: +254-203284000

Guaranty Trust Bank (UK) Limited is authorised by the Prudential Regulation Authority and regulated
by the Financial Conduct Authority and the Prudential Regulation Authority (FRN:466611)
Registered in England and Wales (Company Number: 05969821)
Registered Office: 62 Margaret Street, London W1W 8TF

July 2018