



## Part 1 ♦ Details of the Account Holder

### Customer

Full corporate name: \_\_\_\_\_

Registered office address: \_\_\_\_\_

City: \_\_\_\_\_ Postal/zip code: \_\_\_\_\_

Country: \_\_\_\_\_

Telephone number: \_\_\_\_\_

Fax number: \_\_\_\_\_

E-mail address: \_\_\_\_\_

- Credit Europe likes to keep you informed about our products and / or services. If you prefer not to receive such information, please indicate this by ticking the box.

Registration number at chamber of commerce or similar institution (if any) : \_\_\_\_\_

Please give a short description of the commercial activities:

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Does Customer need a permission/licence issued by local authorities in its jurisdiction in order to be able to open a bank account outside of that jurisdiction?

- Permission/licence is not needed
- Permission/licence is needed. *Please attach a copy of the permission/licence*

### Correspondence Address (regarding the account)

Please send all written mail regarding the account to:

- Registered office address of Customer (default)
- Address specified below

Postal address: \_\_\_\_\_

City: \_\_\_\_\_ Postal/zip code: \_\_\_\_\_

Country: \_\_\_\_\_

## Part 2 ♦ Required Information and Documents

The information and documents mentioned below are required by Credit Europe in line with the requirements of Maltese law. Only copies in English or a valid certified translation in English of the documents are acceptable.

Please consult your account manager at Credit Europe if you have any difficulty with acquiring the below mentioned documents. During the application process Credit Europe may request additional documents and/or further clarification.

1. Authenticated and certified true copy of document(s) that contain(s) at least the below information in relation to the Customer. For example, an extract from the Trade Registry or a deed drawn up by a notary public or other official. Any of these documents should not be older than three months.
  - a. Full legal name and trading name(s),
  - b. Type of legal entity,
  - c. Country and date of incorporation/registration,
  - d. Official registration number (if any),
  - e. Full registered address,
  - f. Full business address if different from the registered address,
  - g. Full residential address (where applicable),
  - h. List of legal representatives (directors/partners/administrators): full (legal) name, job title, legal power and permanent residential address,
  - i. Direct shareholder(s)/partners: full (legal) name and percentage of interest in the legal entity,
  - j. List of ultimate beneficial owner(s), each natural person holding 20% or more of the shares or voting rights: full name and size of their holding.

For a Customer incorporated in Malta above given information should be provided through (i) a certified true copy of the Certificate of Incorporation/Registration and (ii) an original Good Standing Certificate issued by the MFSA.

2. Organisation chart illustrating the complete shareholder structure.
3. A notarised specimen signature card containing an up-to-date list of the persons who are legally authorised to represent the Customer. This document should be dated.
4. For each of authorised representatives (including the directors/partners/administrators) and immediate/direct shareholders one of the following identification document:
  - a. Being a *legal entity*:
    - Document(s) as meant at point 1 that contain the information mentioned under a. until g.
  - b. Being a *natural person*:
    - Certified true copy of a valid international passports or European identification document, or
    - Notarised signature legalisation together with notarised valid identification document.
5. For each of the ultimate beneficial owners a certified true copy of a valid international passport or European identification document.
6. Certified true copy of the Memorandum and Articles of Association, Deed of Partnership, Statute or other constitutional documents.
7. For a Customer incorporated in Malta:
  - a. Copy of the VAT Registration Certificate (for sole traders only),
  - b. Copy of the Tax Exemption Certificate (for shipping companies only)
8. An original board resolution to open an account(s) with Credit Europe and conferring authority on those who will operate the account(s).

## Part 3 ♦ Details of the Account

Purpose of account/intended use:

---

---

---

Currency:

- |                              |   |
|------------------------------|---|
| <input type="checkbox"/> EUR | <input type="checkbox"/> CHF                  |
| <input type="checkbox"/> USD | <input type="checkbox"/> TRY                  |
| <input type="checkbox"/> GBP | <input type="checkbox"/> Other, namely: _____ |

### Indemnity Form for Instructions via Fax and/or E-mail

Please specify if Credit Europe may accept instructions via fax and/or 'scanned through e-mail'. References to 'scanned through e-mail' refers solely to e-mails attaching a scan (whether in portable document format (pdf) or otherwise) of signed instructions. A blank answer will be read as "no".

Accept instructions via fax and/or 'scanned through e-mail':  No  Yes

### Fax/e-mail Indemnity declaration

If the Customer has authorised Credit Europe to accept instructions via fax and/or 'scanned through e-mail' (as specified above), the Customer expresses his consent with the following:

- Customer hereby authorises Credit Europe to accept and execute transfer orders or other instructions received via fax and/or 'scanned through e-mail' from Customer bearing or purporting to bear Customer's signature.
- Customer hereby undertakes to keep Credit Europe fully indemnified and free from all claims, damages, charges and expenses which Credit Europe may incur, directly or indirectly, by reason of complying with this request/instruction or any incorrect or improperly authorised transfer order or other instruction from Customer received by Credit Europe via fax and/or 'scanned through e-mail', unless Credit Europe acts fraudulently or with gross negligence.
- Notwithstanding the foregoing, Credit Europe may at any time at its absolute discretion decline to execute any request or instruction given via fax and/or 'scanned through e-mail' pursuant to this request/instruction.
- This request/instruction shall remain in force until Customer shall give Credit Europe written notice to the contrary.
- Customer assumes all risks in relation to any such communication via fax and/or 'scanned through e-mail' and, in particular, and without prejudice to the generality of the foregoing, risks due to errors or breakdown in transmission.

## Part 4 ♦ Authorised Representative(s)

This section permits the Customer/account holder to designate those person(s) who will hold authority to represent the Customer/account holder in all activities towards Credit Europe.

- In the signature card (see the documents related to part 2 of this form)
- Below as signatory / authorised representative

### Signatory / authorised representative 1

Full name: \_\_\_\_\_

Title: \_\_\_\_\_

- individual
- joint with  1  2  3 other authorised representative(s)

Specimen signature (1): \_\_\_\_\_

*By execution hereof the signatory agrees to act as an authorised representative of the Customer indicated above and further undertakes to provide Credit Europe upon request further additional information for the purposes of confirming the authorised representative's identity.*

### Signatory / authorised representative 2

Full name: \_\_\_\_\_

Title: \_\_\_\_\_

- individual
- joint with  1  2  3 other authorised representative(s)

Specimen signature (2): \_\_\_\_\_

*By execution hereof the signatory agrees to act as an authorised representative of the Customer indicated above and further undertakes to provide Credit Europe upon request further additional information for the purposes of confirming the authorised representative's identity.*

### Signatory / authorised representative 3

Full name: \_\_\_\_\_

Title: \_\_\_\_\_

- individual
- joint with  1  2  3 other authorised representative(s)

Specimen signature (3): \_\_\_\_\_

*By execution hereof the signatory agrees to act as an authorised representative of the Customer indicated above and further undertakes to provide Credit Europe upon request further additional information for the purposes of confirming the authorised representative's identity.*

## Signatory / authorised representative 4

Full name: \_\_\_\_\_

Function / title: \_\_\_\_\_

- individual  
 joint with  1  2  3 other authorised representative(s)

Specimen signature (4): \_\_\_\_\_

*By execution hereof the signatory agrees to act as an authorised representative of the customer indicated above and further undertakes to provide the Bank upon request further additional information for the purposes of confirming the authorised representative's identity.*

*Please contact your account manager at Credit Europe if more than four signatories / authorised representatives are required.*

## Part 5 ♦ Provision of information on the account

### Direct Banking

The Direct Banking secured website enables Customer to:

- review account(s) and other related products,
- provide payment orders or other instructions with respect to the account(s),
- print account movements (for outgoing transfers, including the abstract of the SWIFT message),
- download forms, and
- change passwords.

- Customer wishes to use Direct Banking. Please also complete the Annex - Direct Banking which is attached to this form.  
 Customer does not wish to use Direct Banking.

### Written statements

- Please do not provide Customer with written account statements (Customer will be using Direct Banking only - default).  
 Please provide Customer with written account statements once per:
- Month
  - Quarter
  - Six months
  - Year

## Part 6 ♦ Execution

The Customer acknowledges receipt of the (i) General Terms and Conditions of Credit Europe and the (ii) Business Accounts Terms and Conditions applicable to the account and hereby confirms having read and understood those terms and conditions and the Customer accepts to be bound by them. In case the Customer has authorised Credit Europe to accept instructions via fax and/or 'scanned through e-mail' Customer expresses his consent with the 'fax/e-mail indemnity declaration'.

Furthermore the Customer hereby undertakes to notify Credit Europe of (i) any changes to the documents provided in terms of Part 2 of the Business Account Application Form and (ii) any material event affecting the Customer (e.g. a decision to liquidate) as soon as possible after such changes and/or decision.

Terms and conditions of Credit Europe can also be found on our website ([www.crediteuropebank.com](http://www.crediteuropebank.com)).

To be executed by the duly authorised representatives of the Customer permitted to do so under the Customer's charter.

**Full corporate name:** \_\_\_\_\_

**Name representative:** \_\_\_\_\_

**Title/function:** \_\_\_\_\_

**Date:** \_\_\_\_\_

**Signature and company stamp:** \_\_\_\_\_

**Name representative\*:** \_\_\_\_\_

**Title/function:** \_\_\_\_\_

**Date:** \_\_\_\_\_

**Signature and company stamp:** \_\_\_\_\_

\* *Only if two signatures are required. Please contact your account manager if more than two signatures are required.*

Credit Europe Bank N.V. is incorporated under the laws of the Netherlands as a public limited liability company and has its registered office in Amsterdam (the Netherlands), Karspeldreef 6a, 1101 CJ, and is entered in the Trade Registry of the Amsterdam Chamber of Commerce under no 33256675. Credit Europe Bank N.V. is subject to the supervision of and is registered with the Dutch Central Bank (De Nederlandsche Bank) and the Authority for the Financial Markets (Autoriteit Financiële Markten). Credit Europe Bank N.V. – Malta Branch is registered with the Maltese Registry of Companies under registration no. OC342.

## Annex – Direct Banking

### Part 1 ♦ Details of the internet operation(s) and daily limit(s)

#### Please specify the operation types that Customer would like to perform and the daily limits

Select

All Operations<sup>1</sup>

Customer would like to specify the operations and limits  (Please specify your preferences in the next step)

*1 If the daily limit or transaction limit is not defined, the maximum limit determined by Credit Europe will be assigned automatically.*

#### Please specify the operation in detail and the daily limits

	Select	Daily Limit (EUR) <sup>2</sup>
Current Account Opening	<input type="checkbox"/>	
Account Balance (Transaction) Observation	<input type="checkbox"/>	
Forward Balance Observation	<input type="checkbox"/>	
Account Details	<input type="checkbox"/>	
Portfolio Observation	<input type="checkbox"/>	
Company Limit Observation	<input type="checkbox"/>	
<i>Money Transfer Operations</i>		
Between own accounts	<input type="checkbox"/>	_____
Transfer Within Credit Europe	<input type="checkbox"/>	_____
Domestic and International Payments	<input type="checkbox"/>	_____
Domestic and International Payments Cancellation	<input type="checkbox"/>	
Domestic and International Payments Observation	<input type="checkbox"/>	
Payment Template	<input type="checkbox"/>	
Foreign Exchange Operations	<input type="checkbox"/>	_____

*2 If the daily limit or transaction limit is not defined, the maximum limit determined by Credit Europe will be assigned automatically.*

#### Please specify the accounts that Customer would like to restrict for all users

Account number: \_\_\_\_\_

Restriction Type:

Transaction  Observation

Transaction  Observation

Transaction  Observation

Company Stamp \_\_\_\_\_

Signature: \_\_\_\_\_

## Part 2 ♦ Details of the users

### Please specify the user information

(This page can be reprinted in order to specify multiple user information)

User Name: \_\_\_\_\_ User Surname: \_\_\_\_\_  
User Address: \_\_\_\_\_  
Post Code: \_\_\_\_\_ City: \_\_\_\_\_ Country: \_\_\_\_\_  
Birth Date: \_\_\_\_\_ Birth Place: \_\_\_\_\_  
Identity Type: \_\_\_\_\_ Identity Number: \_\_\_\_\_  
Phone Type (Home/Work/Mobile): \_\_\_\_\_ Country Code: \_\_\_\_\_ Phone Number: \_\_\_\_\_  
Email Address: \_\_\_\_\_

### Please specify the user authorization details

	Inputter	Authorizer
All Operations <sup>1</sup>	<input type="checkbox"/>	<input type="checkbox"/>
Customer would like to specify the operations and limits	<input type="checkbox"/>	(Please specify your preferences in the next step)

<sup>1</sup> If the daily limit or transaction limit is not defined, the maximum limit determined by Credit Europe will be assigned automatically.

### Please specify the operation in detail and their daily limits

	Inputter	Authorizer	Transaction Limit (EUR) <sup>2</sup>	Daily Limit (EUR) <sup>2</sup>
Current Account Opening	<input type="checkbox"/>	<input type="checkbox"/>		
Account Balance (Transaction) Observation	<input type="checkbox"/>			
Forward Balance Observation	<input type="checkbox"/>			
Account Details	<input type="checkbox"/>			
Portfolio Observation	<input type="checkbox"/>			
Company Limit Observation	<input type="checkbox"/>			
User Limit Observation	<input type="checkbox"/>			
<b>Money Transfer Operations</b>				
Between own accounts	<input type="checkbox"/>	<input type="checkbox"/>	_____ / _____	
Transfer Within Credit Europe	<input type="checkbox"/>	<input type="checkbox"/>	_____ / _____	
Domestic and International Payments	<input type="checkbox"/>	<input type="checkbox"/>	_____ / _____	
Domestic and International Payment Cancellation	<input type="checkbox"/>	<input type="checkbox"/>		
Domestic and International Payment Observation	<input type="checkbox"/>			
Payment Template	<input type="checkbox"/>			
Foreign Exchange Operations	<input type="checkbox"/>	<input type="checkbox"/>	_____ / _____	

<sup>2</sup> If the daily limit or transaction limit is not defined, the maximum limit determined by Credit Europe will be assigned automatically.

<sup>2</sup> Transaction amount will be converted EUR by using Credit Europe's mid-rates for the operations performed in currencies other than EUR.

<sup>2</sup> The limits are valid for users having authorization for operations.

<sup>2</sup> Transaction limit cannot be greater than the daily limit.

### Please specify the accounts that Customer would like to restrict for the user

Account number: \_\_\_\_\_  
Restriction Type:  
 Transaction  Observation  
\_\_\_\_\_  
 Transaction  Observation  
\_\_\_\_\_  
 Transaction  Observation

Company Stamp \_\_\_\_\_

Signature: \_\_\_\_\_

### Part 3 ♦ Execution

The Customer acknowledges receipt of the (i) General Terms and Conditions of Credit Europe and the (ii) Business Accounts Terms and Conditions applicable to the account and hereby confirms having read and understood those terms and conditions and the Customer accepts to be bound by them. In case the Customer has authorised Credit Europe to accept instructions via fax and/or 'scanned through e-mail' Customer expresses his consent with the 'fax/e-mail indemnity declaration'.

Furthermore the Customer hereby undertakes to notify Credit Europe of (i) any changes to the documents provided in terms of Part 2 of the Business Account Application Form and (ii) any material event affecting the Customer (e.g. a decision to liquidate) as soon as possible after such changes and/or decision.

Terms and conditions of Credit Europe can also be found on our website ([www.crediteuropebank.com](http://www.crediteuropebank.com)).

To be executed by the duly authorised representatives of the Customer permitted to do so under the Customer's charter.

**Full corporate name:** \_\_\_\_\_

**Name representative:** \_\_\_\_\_

**Title/function:** \_\_\_\_\_

**Date:** \_\_\_\_\_

**Signature and company stamp:** \_\_\_\_\_

**Name representative\*:** \_\_\_\_\_

**Title/function:** \_\_\_\_\_

**Date:** \_\_\_\_\_

**Signature and company stamp:** \_\_\_\_\_

\* *Only if two signatures are required. Please contact your account manager if more than two signatures are required.*

Credit Europe Bank N.V. is incorporated under the laws of the Netherlands as a public limited liability company and has its registered office in Amsterdam (the Netherlands), Karspeldreef 6a, 1101 CJ, and is entered in the Trade Registry of the Amsterdam Chamber of Commerce under no 33256675. Credit Europe Bank N.V. is subject to the supervision of and is registered with the Dutch Central Bank (De Nederlandsche Bank) and the Authority for the Financial Markets (Autoriteit Financiële Markten). Credit Europe Bank N.V. – Malta Branch is registered with the Maltese Registry of Companies under registration no. OC342.