



## Part 1 ♦ Details of the Account Holder(s)

### Customer 1

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

Registered 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.

Does Customer 1 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*

### Customer 2\*

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

Registered 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.

Does Customer 2 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*

\* Only in case of a joint account

## Correspondence Address (regarding the account)

Please send all written mail regarding the account to the address of:

- Customer 1 (default)
- Customer 2\*
- 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. In case of an application for a Joint account both Customer 1 and Customer 2 need to supply the information and documentation mentioned below. 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. Certified true copy of a valid international passport or European identification document.
2. Any official document serving as proof of the registered address of Customer 1 and/or Customer 2\*.

## 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: _____ |

\* Only in case of a joint account

## 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 Customer 1 and/or Customer 2\* have authorised Credit Europe to accept instructions via fax and/or 'scanned through e-mail' (as specified above), Customer 1 and/or Customer 2\* express their consent with the following:

- Customer 1 and/or Customer 2\* hereby authorise Credit Europe to accept and execute transfer orders or other instructions received via fax and/or 'scanned through e-mail' from me/us bearing or purporting to bear Customer 1<sup>st</sup> and/or Customer 2<sup>nd\*</sup> signature(s).
- Customer 1 and/or Customer 2\* hereby undertake 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 1 and/or Customer 2\* 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 1 and/or Customer 2\* shall give Credit Europe written notice to the contrary.
- Customer 1 and/or Customer 2\* assume 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 ♦ Provision of information on the account

### Direct Banking

The Direct Banking secured website enables Customer 1 and/or Customer 2\* 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 1 and/or Customer 2\* wish to use Direct Banking. Please also complete the Annex – Direct Banking which is attached to this form.
- Customer 1 and/or Customer 2\* do not wish to use Direct Banking

### Written statements

- Please do not provide Customer 1 and/or Customer 2\* with written account statements (Customer 1 and/or Customer 2\* will be using Direct Banking only – default).
- Please provide us with written account statements once per:
  - Month
  - Quarter
  - Six months
  - Year

\* Only in case of a joint account

## Part 5 ♦ Execution

Customer 1 and/or Customer 2\* acknowledge 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 confirm having read and understood those terms and conditions and Customer 1 and/or Customer 2\* accept to be bound by them. In case Customer 1 and/or Customer 2\* have authorised Credit Europe to accept instructions via fax and/or 'scanned through e-mail' Customer 1 and/or Customer 2\* express their consent with the 'fax/e-mail indemnity declaration'.

Furthermore Customer 1 and/or Customer 2\* hereby undertake to notify Credit Europe of (i) any changes to the documents provided in terms of Part 2 of the Business Account Application Form for private individuals and (ii) any material event affecting Customer 1 and/or Customer 2\* (e.g. a decision to liquidate) as soon as possible after such changes and/or decision.

*Customer 1 and/or Customer 2\* are aware of the fact and agree when an account is opened with Credit Europe – Corporate Banking Division that they are treated as a corporate customer and not as a consumer as meant in Directive 2007/64/EC of the European Parliament and the Council of 13 November 2007 on payment services in the internal market. Therefore the exceptions stated in the relevant terms and conditions of the office of Credit Europe where an account is being maintained do also apply to Customer 1 and/or Customer 2\*.*

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

**Full name Customer 1:**

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**Date:**

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**Signature:**

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**Full name Customer 2\*:**

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**Date:**

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**Signature:**

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*Please refer to your account manager at Credit Europe if more than two signatures are required.*

\* Only in case of a joint account

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 1 and/or Customer 2\* would like to perform and the daily limits**

All Operations<sup>1</sup>  Select

Customer 1 and/or Customer 2\* 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 1 and/or Customer 2\* would like to restrict for all users**

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

Restriction Type:

Transaction  Observation

Transaction  Observation

Transaction  Observation

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

\* Only in case of a joint account

## 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 1 and/or Customer 2* 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 1 and/or Customer 2\* would like to restrict for the user

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

Restriction Type:  
 Transaction  Observation  
 Transaction  Observation  
 Transaction  Observation

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

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Furthermore Customer 1 and/or Customer 2\* hereby undertake to notify Credit Europe of (i) any changes to the documents provided in terms of Part 2 of the Business Account Application Form for private individuals and (ii) any material event affecting Customer 1 and/or Customer 2\* (e.g. a decision to liquidate) as soon as possible after such changes and/or decision.

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

**Full name Customer 1:**

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**Date:**

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**Signature:**

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**Full name Customer 2\*:**

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**Date:**

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**Signature:**

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*Please refer to your contact person at Credit Europe if more than two signatures are required.*

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