PERSONAL ACCOUNT OPENING FORM



The Manager
Commercial Bank of Maldives (Pvt) Ltd
Branch
Date

FOR BANK USE ONLY		
DATE		
A/C NO		
CURRENCY		
PRODUCT TYPE		
CIF NO.1		
CIF NO. 2		
MANAGER'S INITIAL		

Dear Sir/ Madam,

•	such accounts.	ny/ our name/s. i/ we agree to	comply with	i and be bound by the rules ar	nd regulation applicable for
☑ Tick t	he appropriate box (PLEASE U	ISE BLOCK CAPITALS)			
CURREN	ICY				
☐ MVI	R US\$ EURO				
TYPE OF	ACCOUNT		OTHE	R SERVICES	
Curr		atement Savings	□ Dio	gital Banking	7 e - Statements
Fixe	d Deposit Po	ower Savings	֭֭֓֞֞֜֝֟֝֜֟֝֟֝֓֓֓֓֓֟	inar Barming	_ c statements
SECTION	A – BASIC CUSTOMER INFOR	RMATION			
	Personal Information -	Sole		Personal Information	n - Joint
1. Name	with Initials : Rev/Dr/Mr/Mrs/	Miss	1. Name	with Initials Rev/Dr/Mr/Mrs/	Miss
2. Names	Denoted by Initials :		2. Name:	s Denoted by Initials :	
				·	
3. Date o	f Rirth : DDMM		3. Date o	of Birth · D D M M V	
4. NIC No			4. NIC N		
5. Passpo			5. Passpo		
Work Per	ble for Non Nationals :		Work Pei	able for Non Nationals :	
Visa No.		isa Type	Visa No.		Visa Type
Expiry Date D D M M Y Y Y Y		Expiry Date D D M M Y Y Y Y			
6. Existing Account No. (if any):		6. Existing Account No. (if any):			
	Date of Birth and Nationalit be supported by one of the follows:			, Date of Birth and Nationali e supported by one of the foll	
☐ Na	ntional Identity Card			ational Identity Card	
	ssport :her (specify)			assport ther (specify)	
	ntial Address :			ential Address :	
(Nativ	re Country)		(Nativ	e Country)	
Office	Address :		Office	Address :	
Office !	ridui ess .		Onice	Addiess.	
9. Contac	ct Details:		9. Conta	ct Details:	
	Residence	<u>Business</u>		<u>Residence</u>	<u>Business</u>
Tel.			Tel.		
Fax			Fax		
Mobile			Mobile		
E-mail			E-mail		

10. Monthly Income: (in MVR/Foreign currency equivalent to MVR) Less than 25,000/- 25,000/- to 50,000/- 50,000/- to 100,000/- Over 200,000/-	10. Monthly Income: (in MVR/Foreign currency equivalent to MVR) Less than 25,000/- 25,000/- to 50,000/- 50,000/- to 100,000/- Over 200,000/-	
11. Occupation/ Employment :	11. Occupation/ Employment :	
12. Name of Employer :	12. Name of Employer :	
13. Position held:	13. Position held:	
14. Nature of Business (if any) : (Please Describe)	14. Nature of Business (if any): (Please Describe)	
15. Any Tax liability in USA Yes No	15. Any Tax liability in USA Yes No	
SECTION B – BASIC ACCOUNT INFORMATION		
☐ Employment/ Professional income ☐ S Savings ☐ S Remittances ☐	Bill payment/ Loan repayment Share transactions / Investment purposes Social & Charity work 	
2. Source of funds: Source and nature of expected credits to the account Salary/Profit/Professional Income Export Proceed Sales and Business Turnover Donations/Cha	arities (Local/Foreign) Gifts	
25,000/- to 50,000/-	R or Foreign Currency equivalent to MVR per month 00,000 to 500,000 00,000/- to 1,000,000/- Over 1,000,000/-	
4. Other Details / Remarks/Notes (if any):		
Signature 1	Signature 2	

INTRO	INTRODUCER'S INFORMATION (FOR CURRENT ACCOUNTS ONLY)			
	I am well acquainted with Rev/Dr/Mr/Mrs/Misswhose signature appears above. I certify that he/she is a suitable person to maintain a Current Account.			
Name Addre	ss	: :		
Addre	ss	:		
Occup	ation/ Prof	fession/ Employment :		
Currer	nt Account	: No. : Branch :		
		For Bank use only		
Date		Signature Signature Verified		
		OSIT ACCOUNTS		
- -		t (In figures):		
Currer	ncy	MVR US\$ Other		
Depos	it Period:	☐ 3 months ☐ 6 months ☐ 1 Year Source of funds: ☐ Cash ☐ Cheque No. ☐ 2 years ☐ 3 years ☐ 5 years Debit A/C No. ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐		
Please	renew the	Deposit exclusive/ inclusive of interest for a similar period until further notice.		
Dlassa				
		nit interest at maturity/ monthly to Account No. Deposit Confirmation letter		
		DUNTS ONLY		
		regard to disposal at maturity will be given by		
bank wi	ill be given b	by both of us. We hereby agree to be bound by the rules and regulations applicable to fixed deposits as specified below.		
SIGN	ATURE - 1	SIGNATURE - 2		
RULES	FOR FIXED	D DEPOSITS		
1. 2.		is no obligation on the part of the Bank to release the proceeds of any deposit before its maturity. oceeds of the fixed deposits will not be released until the fixed deposit receipt is duly discharged and		
۷.	-	dered to the Bank.		
3.	3. Unless written instructions to the contrary are received by the Bank at least 7 days before the date of maturity of the			
	deposit, the Bank shall have the discretion to renew the fixed deposit for a similar period in terms of previous instructions.			
4.				
5. Where the deposit is in joint names, in the event of death of any of the joint depositors, the proceeds of the deposit and accrued interest if any, shall be payable to the survivor or survivors subject to legislation in force.				
GENERAL TERMS & CONDITIONS FOR CURRENT & SAVINGS ACCOUNTS				
1.	1. The laws and regulations of the Republic of Maldives will apply to opening and operation of the account.			
2.	Any person opening an account is deemed to have read, understood and accepted the rules governing the accounts.			
3.	The initial/ minimum deposit required to open an account may be amended by the Bank from time to time. This information could be obtained on request. There are no limitations on subsequent deposits.			
4.	A suitable introduction by an introducer acceptable to the Bank is required prior to opening a current account.			
5.	Each account will be given a unique account number. This number must be properly quoted on all letters and/ or documents addressed to the Bank and on all deposit slips. The Bank will not be responsible for any loss or damage occurring as a result of wrong quotation of the account number.			

- 6. Drawings on current accounts will be permitted only on cheque leaves supplied by the Bank and/or via electronic channels where provided for the use of cash withdrawals/payments. The Bank reserves the right to refuse to honour drawings in any other form.
- 7. Drawings on savings accounts can be made by the account holder from the Automated Teller Machine or at the Bank counter.

 Any payment made by the Bank upon production of the ATM Card and or a correctly signed withdrawal form shall have the same effect as if made to the account holder personally. Withdrawals by third parties will not be permitted.
- 8. The safe keeping of the cheque book in possession is the responsibility of the account holder. In the use of cheques, account holders are requested to give careful attention to the following:
 - a) No unauthorized persons should be allowed access to cheque books. The Bank will not be held responsible in the event of payment of a cheque where the signature has been forged through the negligence of an account holder in handling the cheque book/s issued to him.
 - b) Signatures on cheques should be in the identical style as the specimen signature filed with the Bank.
 - c) Should it become necessary to make any alteration to a cheque such alteration must be authenticated by the full signature of the drawer.
 - d) Any cheque book/leaf lost or misused must be immediately reported to the Bank and confirmed in writing
- 9. The Bank will not pay any cheques overdrawing current account unless prior arrangements are made.
- 10. Account holders should ascertain that proceeds of cheques and any other instruments deposited have been credited to their accounts before drawing against such deposits. The Bank does not undertake to honour cheques drawn against unrealized funds.
- 11. Credit entries relating to cheques deposited may be reversed subsequently if such cheques are returned unpaid.
- 12. The Bank will furnish each account holder a monthly statement of account. The statement should be carefully checked on receipt and any error or discrepancy should be brought immediately to the notice of the Bank.
- 13. Drafts which are not drawn favoring the Bank will be accepted to the credit of savings accounts only at the discretion of the Bank.
- 14. No interest will be paid on current account credit balances. Where overdrawn, interest will be charged at a rate decided by the Bank. Interest will be calculated on the daily balance and credited monthly for Savings Accounts.
- 15. The Bank reserves to itself the right of altering, amending or adding to these rules and such alterations, amendments or additions shall immediately on their coming into force be deemed to be binding on all account holders whether or not they have received notice thereof.
- 16. To open a Joint Account, applicants should follow the special conditions for joint accounts.

We confirm that the information provided in the Mandate is true, accurate and complete. We hereby agree to the above terms and conditions.

• • • • • • •	Date	Signature -1	Date	Signature - 2
SPEC	CIAL CONDITIONS FOR	R JOINT SAVINGS AND CURRENT	ACCOUNT	
a)	Any balance to the	e credit of the account is and shall	be owned by us as joint deposite	ors
b)	Any liability whats	Any liability whatsoever incurred in respect of the account shall be joint and several.		
c)	The account will be operated jointly by ourselves / either of us. (Please specify).			
	SIGNATURE - 1		SIGNATU	JRE - 2
FOR	BANK USE ONLY			

	Yes	Not Applicable
Obtained FATCA declaration (If yes to section A, 15)		

	Emp. No.	Initial
Input by		
Checked by		
Scanned by		