



COMMERCIAL BANK OF MALDIVES

Dear Sir/ Madam,

☒ Tick the appropriate box (PLEASE USE BLOCK CAPITALS)

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

|                                               |                                            |                                          |                                          |
|-----------------------------------------------|--------------------------------------------|------------------------------------------|------------------------------------------|
| <b>CURRENCY</b>                               |                                            |                                          |                                          |
| <input type="checkbox"/> MVR                  | <input type="checkbox"/> US\$              | <input type="checkbox"/> EURO            |                                          |
| <b>TYPE OF ACCOUNT</b>                        |                                            | <b>OTHER SERVICES</b>                    |                                          |
| <input type="checkbox"/> Current              | <input type="checkbox"/> Statement Savings | <input type="checkbox"/> Women's Savings | <input type="checkbox"/> Digital Banking |
| <input type="checkbox"/> Fixed Deposit        | <input type="checkbox"/> Power Savings     |                                          | <input type="checkbox"/> e - Statements  |
| <input type="checkbox"/> SMS Alerts           |                                            |                                          |                                          |
| <b>SECTION A – BASIC CUSTOMER INFORMATION</b> |                                            |                                          |                                          |

| Personal Information - Sole                                                                                                                                                                                                                                              | Personal Information - Joint                                                                                                                                                                                                                                             |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>1. Name with Initials : Rev/Dr/Mr/Mrs/Miss</b>                                                                                                                                                                                                                        | <b>1. Name with Initials Rev/Dr/Mr/Mrs/Miss</b>                                                                                                                                                                                                                          |
| <b>2. Names Denoted by Initials :</b>                                                                                                                                                                                                                                    | <b>2. Names Denoted by Initials :</b>                                                                                                                                                                                                                                    |
| <b>3. Date of Birth :</b> DDMMYYYY                                                                                                                                                                                                                                       | <b>3. Date of Birth :</b> DDMMYYYY                                                                                                                                                                                                                                       |
| <b>4. NIC No. :</b>                                                                                                                                                                                                                                                      | <b>4. NIC No. :</b>                                                                                                                                                                                                                                                      |
| <b>5. Passport No. :</b>                                                                                                                                                                                                                                                 | <b>5. Passport No.:</b>                                                                                                                                                                                                                                                  |
| Applicable for Non Nationals :<br>Work Permit / Visa No.                  Visa Type<br>Expiry Date                                  DDMMYYYY                                                                                                                             | Applicable for Non Nationals :<br>Work Permit / Visa No.                  Visa Type<br>Expiry Date                                  DDMMYYYY                                                                                                                             |
| <b>6. Existing Account No.<br/>(if any) :</b>                                                                                                                                                                                                                            | <b>6. Existing Account No.<br/>(if any) :</b>                                                                                                                                                                                                                            |
| <b>7. Name, Date of Birth and Nationality verification :</b><br>Should be supported by one of the following accepted documents<br><input type="checkbox"/> National Identity Card<br><input type="checkbox"/> Passport<br><input type="checkbox"/> Other (specify) ..... | <b>7. Name, Date of Birth and Nationality verification :</b><br>Should be supported by one of the following accepted documents<br><input type="checkbox"/> National Identity Card<br><input type="checkbox"/> Passport<br><input type="checkbox"/> Other (specify) ..... |
| <b>8.Residential Address :</b><br>(Native Country)<br><br><br><br><br><b>Office Address :</b>                                                                                                                                                                            | <b>8.Residential Address :</b><br>(Native Country)<br><br><br><br><br><b>Office Address :</b>                                                                                                                                                                            |
| <b>9. Contact Details:</b><br>ResidenceBusiness                                                                                                                                                                                                                          | <b>9. Contact Details:</b><br>ResidenceBusiness                                                                                                                                                                                                                          |
| Tel.                                                                                                                                                                                                                                                                     | Tel.                                                                                                                                                                                                                                                                     |
| Fax                                                                                                                                                                                                                                                                      | Fax                                                                                                                                                                                                                                                                      |
| Mobile                                                                                                                                                                                                                                                                   | Mobile                                                                                                                                                                                                                                                                   |
| E-mail                                                                                                                                                                                                                                                                   | E-mail                                                                                                                                                                                                                                                                   |

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>10. Monthly Income :</b> (in MVR/Foreign currency equivalent to MVR) <div style="display: flex; justify-content: space-between; margin-top: 10px;"> <div style="width: 45%;"> <input type="checkbox"/> Less than 25,000/-<br/> <input type="checkbox"/> 25,000/- to 50,000/-<br/> <input type="checkbox"/> 50,000/- to 100,000/-         </div> <div style="width: 45%;"> <input type="checkbox"/> 100,000/- to 150,000/-<br/> <input type="checkbox"/> 150,000/- to 200,000/-<br/> <input type="checkbox"/> Over 200,000/-         </div> </div> | <b>10. Monthly Income :</b> (in MVR/Foreign currency equivalent to MVR) <div style="display: flex; justify-content: space-between; margin-top: 10px;"> <div style="width: 45%;"> <input type="checkbox"/> Less than 25,000/-<br/> <input type="checkbox"/> 25,000/- to 50,000/-<br/> <input type="checkbox"/> 50,000/- to 100,000/-         </div> <div style="width: 45%;"> <input type="checkbox"/> 100,000/- to 150,000/-<br/> <input type="checkbox"/> 150,000/- to 200,000/-<br/> <input type="checkbox"/> Over 200,000/-         </div> </div> |
| <b>11. Occupation/ Employment :</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | <b>11. Occupation/ Employment :</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>12. Name of Employer :</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | <b>12. Name of Employer :</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| <b>13. Position held :</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | <b>13. Position held :</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| <b>14. Nature of Business (if any) :</b> (Please Describe)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | <b>14. Nature of Business (if any) :</b> (Please Describe)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |

  

|                                                                                                                                            |                                                                                                                                            |
|--------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------|
| <b>15. Any Tax liability in USA</b> <div style="float: right;"> <input type="checkbox"/> Yes    <input type="checkbox"/> No         </div> | <b>15. Any Tax liability in USA</b> <div style="float: right;"> <input type="checkbox"/> Yes    <input type="checkbox"/> No         </div> |
|--------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------|

## SECTION B – BASIC ACCOUNT INFORMATION

**1. Purpose for opening the account & the usage**

☐ Business transactions  
☐ Employment/ Professional income  
☐ Savings  
☐ 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  
☐ Sales and Business Turnover  
☐ Rent Income

☐ Export Proceeds  
☐ Donations/Charities (Local/Foreign)  
☐ Investment Proceeds/

☐ Sale of Property/Assets  
☐ Gifts  
☐ .....

**3. Anticipated Volumes:**  
 Expected/ Usual average volumes of deposits into the account in MVR or Foreign Currency equivalent to MVR per month
 

☐ Less than 25,000/-  
☐ 25,000/- to 50,000/-  
☐ 50,000/- to 100,000/-

☐ 100,000 to 500,000  
☐ 500,000/- to 1,000,000/-  
☐ Over 1,000,000/-

**4. Other Details / Remarks/Notes (if any) :**

.....  
**Signature 1**

.....  
**Signature 2**

## INTRODUCER'S INFORMATION (FOR CURRENT ACCOUNTS ONLY)

I am well acquainted with Rev/Dr/Mr/Mrs/Miss.....  
whose signature appears above. I certify that he/she is a suitable person to maintain a Current Account.

**Name** :  
**Address** :

|                |   |
|----------------|---|
| <b>Address</b> | : |
|----------------|---|

|                                    |   |
|------------------------------------|---|
| Occupation/ Profession/ Employment | : |
|------------------------------------|---|

|                            |          |  |                 |
|----------------------------|----------|--|-----------------|
| <b>Current Account No.</b> | <b>:</b> |  | <b>Branch :</b> |
|----------------------------|----------|--|-----------------|

|                      |                           |                                    |  |
|----------------------|---------------------------|------------------------------------|--|
|                      |                           | <u>For Bank use only</u>           |  |
| .....<br><b>Date</b> | .....<br><b>Signature</b> | .....<br><b>Signature Verified</b> |  |

## FOR FIXED DEPOSIT ACCOUNTS

**Deposit Amount (In figures):** ,,.  
**Currency** ☐ MVR ☐ US\$ ☐ Other .....

**Deposit Period:** ☐ 3 months ☐ 6 months ☐ 1 Year  
☐ 2 years ☐ 3 years ☐ 5 years

**Source of funds:** ☐ Cash ☐ Cheque No. \_\_\_\_\_  
 Debit A/C No. \_\_\_\_\_

Please renew the Deposit exclusive/ inclusive of interest for a similar period until further notice.

[illegible]

|                                                         |                          |
|---------------------------------------------------------|--------------------------|
| <b>Received Fixed Deposit Confirmation letter .....</b> | <b>Signature/s .....</b> |
|---------------------------------------------------------|--------------------------|

#### FOR JOINT ACCOUNTS ONLY

Instructions with regard to disposal at maturity will be given by ..... (Please specify). Any other instruction to the bank will be given by both of us. We hereby agree to be bound by the rules and regulations applicable to fixed deposits as specified below.

.....  
**SIGNATURE - 1**

.....  
**SIGNATURE - 2**

## RULES FOR FIXED DEPOSITS

1. There is no obligation on the part of the Bank to release the proceeds of any deposit before its maturity.

2. The proceeds of the fixed deposits will not be released until the fixed deposit receipt is duly discharged and surrendered to the Bank.
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. All renewals of fixed deposit will be at rates of interest in force at the time of such renewal.
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. 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.

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

**SPECIAL CONDITIONS FOR JOINT SAVINGS AND CURRENT ACCOUNT**

.....  
SIGNATURE - 2

|            | Emp. No. | Initial |
|------------|----------|---------|
| Input by   |          |         |
| Checked by |          |         |
| Scanned by |          |         |