

Date Branch Code Account No.

PART 1 - ACCOUNT & ACCOUNT HOLDER INFORMATION

First name Middle name(s) Last name CIF

Status Individual Sole Trader
 Under trusteeship with Trustee's CIF Joint with CIF

Trustee/Joint Applicant: First name Middle name(s) Last name

Name on account Type of account

Type of product Account Currency

<input type="checkbox"/> Cheque Book Account	<input type="checkbox"/> 50 <input type="checkbox"/> 100 <input type="checkbox"/> 200	<input type="checkbox"/> BRED PREMIUM Savings Account	<input type="checkbox"/> Visa Debit Account	Internet Banking Register for BRED Fiji Connect Yes <input type="checkbox"/> No <input type="checkbox"/>
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For Term Deposit Account Only

Term Deposit amount <input type="text"/>	<input type="text"/>	If special conditions <input type="checkbox"/> Interest Rate <input type="text"/> Bank Use only
Term of Investment <input type="text"/>	<input type="text"/>	
Maturity Instructions <input type="text"/>	If Rollover at maturity <input type="checkbox"/> Principal Only <input type="checkbox"/> Principal & Interest	
Interest payment Term <input type="text"/>	Account to Credit Principal/Interest <input type="text"/>	

PART 2 - ACCOUNT STATEMENT

How would you like to receive your statements? Access Statements on BRED Fiji Connect Post Mail (Statement fee will apply on special requests) Not required (Please submit a written request if you select this option)

PART 3 - AUTHORIZED SIGNATORIES (IF APPLICABLE)

Full name of authorized person Specimen Signature

For Joint applicant/Trustee:

Full name of authorized person Specimen Signature
 Starting Date
 Endng Date

For additional authorised signatories

Full name of authorized person Specimen Signature
 Starting Date
 Endng Date
 CIF

Authority to sign Any one to sign Both/All to Sign Trustee

PART 4 - APPLICANT DECLARATION

- 1. I/We acknowledge that I/We have been explained, and fully understand, the terms and condition, interest rates, product features and associated fees and charges of this product before acquiring it.
- 2. I/We further acknowledge that I/We have been given a copy of the following(tick):
 - Personal transaction & Savings Product Terms and Conditions
 - BRED Connect Terms and Conditions
 - Disclosure of Fees and Charges that apply to this account(s)
 - VISA Debit Terms and Conditions
 - Other (state the name of document)
- 3. I/We agree to be bound by all the Terms and Conditions which may apply from time to time on this account(s)
- 4. I/We are aware that my account transactional conduct is expected to be within, or in general agreement with my/our declared personal financial capacity. I/We further understand and agree that the Bank may from time to time enquire with me/us or other parties on certain aspects of my transactions or account conduct as part of its regulatory anti-money laundering on-going monitoring compliance controls.
- 5. Special Declaration for US Persons: - The FATCA (Foreign Account Tax Compliance Act) regulation was enacted in the United States of America in March 2010 and effective from July 2013 on all US Citizens or Residents worldwide. Where I/We are assessed as being a US Persons; I/We authorise BRED Bank (Fiji) Pte Ltd ("the Bank") to disclose our/my Banking account information to the United States Internal Revenue Services (IRS) as and when required in compliance to the Act. I/we understand that any further information on FATCA may be obtained from a tax consultant as my right and obligation to know more about this subject.
- 6. I/We agree that the Bank reserves the right to change the Terms & Conditions, interest rates, product features at any given time. It may do so in compliance to current regulatory disclosure requirements. Any change may be communicated either directly with me/us, Bank branches displays, Bank website or Facebook or via media advertisement.
- 7. I/We agree that the Bank reserves the right to freeze or close the account without further notice in the event of any relationship conduct by I/We or related party which is deemed illegal or that it contravenes the Bank's compliance standards.
- 8. "VISA Debit Product - I/We understand, and agree to comply, with the Exchange Control Regulation \$10k monthly limit or whichever is applicable (as these are subject to change) for cross-border payments, and that any non-compliance may result in the withdrawal of the product".
- 9. "I/We agree to maintain an active account conduct, without which, resulting in an overdrawn status, the Bank may proceed to close the account without further notice"

Applicant's name	<input type="text"/>	Applicant's name	<input type="text"/>
Signature	<input type="text"/>	Signature	<input type="text"/>
Date	<input type="text"/>	Initials	<input type="text"/>

PART 5 - BANK USE ONLY

	Officer Name	Signature	Date
Maker	<input type="text"/>	<input type="text"/>	<input type="text"/>
Checker	<input type="text"/>	<input type="text"/>	<input type="text"/>

PART 6 - PRE-DISCLOSURE STATEMENT BY NEW ACCOUNT OFFICER

I confirm that all aspects of this product requirement and features were explained to Mr/Mrs/Ms.....in the English/Fijian/Hindustani/Rotuman language and he/she/they fully understand and consequently made a choice to acquire the product(s).

Staff Name	Signature	Date
<input type="text"/>	<input type="text"/>	<input type="text"/>