

New Personal Customer Application

Please complete all parts of this form in black ink and block capitals. Sections marked with an asterisk (*) must be completed in full. Failure to complete the application form in full, in line with our requirements, may result in delays to your application or your application being declined.

If you are an existing Conister Bank customer and your circumstances/details have not changed then you do not need to complete this form. Please complete a separate account application form for any account for which you wish to apply.

Please tick here if you are an existing customer of Conister Bank and your circumstances/details have changed	<input type="checkbox"/>
My/Our current Conister Bank account number(s) is/are	<input type="text"/>
	<input type="text"/>
Tick here if you are a new customer to Conister Bank	<input type="checkbox"/>

Section 1 – Personal details

Personal Details	First Applicant	Second Applicant
*Title (Mr/Mrs/Miss/other)	<input type="text"/>	<input type="text"/>
*Surname	<input type="text"/>	<input type="text"/>
*Forename(s)	<input type="text"/>	<input type="text"/>
Maiden Name/Alias/Former or other names used (and reason why)	<input type="text"/>	<input type="text"/>
*Residential address (You only need to provide the second applicant's address if it is different to your own)	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	Post Code	Post Code
*Correspondence name and address (You only need to complete this if it is different to your home address)	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	Post Code	Post Code
* Home telephone number (inc STD)	<input type="text"/>	<input type="text"/>
* Mobile telephone number (inc STD)	<input type="text"/>	<input type="text"/>
* Work telephone number (inc STD)	<input type="text"/>	<input type="text"/>
Home fax number (inc STD)	<input type="text"/>	<input type="text"/>
Business fax number (inc STD)	<input type="text"/>	<input type="text"/>
Home email address	<input type="text"/>	<input type="text"/>

Personal Details	First Applicant	Second Applicant
* How long have you lived at your home address?	Years <input type="text"/> Months <input type="text"/>	Years <input type="text"/> Months <input type="text"/>
If less than 1 year, please tell us your previous home address		
	Post Code	Post Code
How long did you live there?	Years <input type="text"/> Months <input type="text"/>	Years <input type="text"/> Months <input type="text"/>
* Date of Birth		
* Country of Birth		
* Town/City of Birth		
* Gender	Male <input type="checkbox"/> Female <input type="checkbox"/>	Male <input type="checkbox"/> Female <input type="checkbox"/>
Marital Status	Married <input type="checkbox"/> Single <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed <input type="checkbox"/>	Married <input type="checkbox"/> Single <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed <input type="checkbox"/>
* Employment Status (Please tick which of the following applies to you)	Employed <input type="checkbox"/>	Employed <input type="checkbox"/>
	Self-employed <input type="checkbox"/>	Self-employed <input type="checkbox"/>
	Retired <input type="checkbox"/>	Retired <input type="checkbox"/>
	House-person <input type="checkbox"/>	House-person <input type="checkbox"/>
	Unemployed <input type="checkbox"/>	Unemployed <input type="checkbox"/>
	Other <input type="checkbox"/>	Other <input type="checkbox"/>
* Occupation (if retired please state previous occupation)		
Name of Employer (if retired please state name of previous employer)		
Date of Appointment		
* Country of residence		
* Nationality		
Details of any Public or High Profile positions which you currently hold. (For example; MP, Senior Judicial Officer, Senior Official of an International Organisation)		

Our other products and services

The Conister Bank group of companies provides a range of financial services including lending, investments and insurance. Using the information we hold about you, we would like to tell you about our other products and services. This could be by email, letter or telephone. If you do not wish us to do this, please indicate below.

I understand that by ticking the box I will not receive information about Conister Bank products and services.

Section 2 - Identity Documentation Requirements

Conister Bank has a legal obligation to verify the identity and permanent residential address of both new and existing customers. This process is often referred to as 'Customer Due Diligence'. In compliance with Isle of Man law anybody who wishes to open an account with Conister Bank will be asked to provide proof of their identity and their permanent residential address.

In order for us to verify your identity, you are required to submit one item from List A and one item from List B for each applicant detailed on this form.

List A – Proof of Identity: certified* copy of

- Valid passport – including number, signature and photograph, or
- Your government issued identity card including number, signature and photograph, or
- Valid full driving licence, with photograph and signature

List B – Verification of Permanent Residential Address: (original or certified* copy)

- Utility bill (e.g. electricity, telephone etc.) less than 3 months old (mobile phone bills are not acceptable), or
- An account statement from a recognised bank or credit card company, less than 3 months old (store card statements are not acceptable), or
- Your valid full driving licence, with photograph (provided this is not supplied as your List A item).

Please note that a full driving license may only be used to confirm identity or address but not both. All documents should be the most recent that the applicant has available, should be originals or certified* copies and should be in English. Utility bills should be no more than 3 months old.

Certified Copy Documents

Please do not send us originals of documents in List A above, as we are unable to accept responsibility for their loss. Instead, please provide copies of the original documents which should be certified as detailed below

List A – "I certify that this is a true copy of the original and is a true likeness of the individual".

List B – "I certify that this is a true copy of the original document presented before me".

In both cases the certifier (as listed below) must sign and date the copy document (printing their name clearly in capitals underneath) and clearly indicate their position and provide their contact details.

* Acceptable Certifiers

The following are classed as Acceptable Certifiers

- A lawyer or notary public.
- An accountant holding a recognised qualification.
- A director, company secretary or manager of a credit or financial institution regulated in an acceptable jurisdiction.
- A member of the judiciary, a senior civil servant, a serving police officer or a customs officer.
- An embassy, consulate or high commission of the country of issue of the documentary evidence of identity.

Please provide contact details for the Professional who has certified your documents

Name
Name of Professional Body or Profession
Contact phone no.
Address

Application Checklist

- You have provided separate Personal Details for each applicant (Section 1).
- You have included, for each applicant in Section 1, a certified copy of a 'List A' item as proof of identity, and either an original or certified copy of a 'List B' item as proof of permanent residential address. Please refer to the ID requirements in Section 2.
- You have chosen a tax option if you are an EU resident (see the Customer Election Section on page 5).
- You have read the declaration and signed and dated the form as required.

Customer Declaration

1. I/We certify the accuracy of the statements given and authorise you to make any enquiries which you may consider necessary for the confirmation of these.
2. I/We understand that you may decline this application without being required to state a reason.
3. I/We have ensured that any alterations made to this application by me/us have been duly signed by me/us.
4. I/We confirm receipt of a copy of the Company's General Terms & Conditions (including any Special Terms & Conditions) and have read and agree to be bound by them.
5. In accordance with the Isle of Man Data Protection Act 2002 by signing this form in the space indicated you consent to us using the information provided which may include sensitive personal data for the administration of your account, crime prevention and prosecution of offenders and market research and statistical purposes. The information you have provided may be shared with other companies both inside and outside of Conister Bank Limited group of companies. It may be transferred outside the Isle of Man and we may be obliged to disclose it to our regulators and to others as demanded by law. The Isle of Man Data Protection Act 2002 entitles you, on payment of a small fee to obtain a copy of the information we hold on you. For further information please write to the The Data Protection Officer at the registered office address shown below. For more details about the use of your personal information please refer to the Personal Information and Data Protection section of our General Terms and Conditions.

Signature	First Applicant	Second Applicant
* Signature	1.	2.
* Date		

FOR OFFICE USE ONLY

Customer Number			
	Initials	Date	
KYC complete			
Customer / Account Manager			
Conister Group Code			
Risk Analysis Completed			
Risk Category			
Reference Number			

European Union Savings Tax Directive (EUSTD) Customer Election

We are required to determine your residential status for tax purposes. If your permanent residential address is within the European Union (N.B. For the purposes of this directive the Isle of Man and Channel Islands are outside of the EU) you must complete the Customer Election below. Please confirm your correspondence and residential addresses below. If the account is in joint names then each holder will need to complete a separate election.

FIRST APPLICANT

Customer Name	
Customer Account Number	
Correspondence Address	Residential Address
Postcode	Postcode
Date of Birth	
Place of Birth (Town and Country)	
Tax Identification number* & Tax Authority	

Note re Tax Identification Number. *For UK residents this will be your Unique Tax Reference number (UTR).

For the purposes of this form your "Country of Residence" is the country where you have your permanent residential address. Please confirm your "Country of Residence" in the box below and then look at the following four choices and tick the box that applies to your individual circumstances.

My Country of Residence is:

- A.** I am a European Union passport* holder and my permanent residential address is in a European Union country. **Please go to 1.**
- B.** I am not a European Union passport* holder but my permanent residential address is in a European Union country. **Please go to 1.**
- C.** I am a European Union passport holder but my permanent residential address is not in the European Union. **Please go to 2.**
- D.** I am not a European Union Passport holder and my permanent residential address is not in the European Union. **Please go to 3.**

- 1. If you have selected A or B, that you have a permanent residential address in a European Union country, you are within the scope of the EUSTD.** The election you make about the treatment of your interest will apply to all accounts you currently have or subsequently open with us.

Please choose one of the following options and tick the box

- 1.1** I elect to have the Tax retained from my account(s) interest.
- 1.2** I opt to Exchange information with my Country of Residence about the interest you pay me.
- 1.3** I enclose documentary evidence that I benefit from an exemption to income tax in my Country of Residence or; I enclose documentary evidence that where interest is not remitted to me in my Country of Residence no liability to income tax liability arises in my Country of Residence on this interest.

Suitable documentary evidence can consist of any of the following:

- A copy of correspondence between you (or your professional advisers) and the relevant tax authority in your Country of Residence in which the tax authority confirms your non-domiciled status or tax exempt status as appropriate.
- A completed copy of a recent (within the last two years) agreed tax return from your Country of Residence, submitted by you in which your non-domiciled status is clearly indicated (for UK residents provide a copy of your self-assessment tax return together with a copy of the non-resident supplementary page with the non-domiciled box duly ticked);
- A letter addressed to us by your professional adviser (accountant or lawyer) confirming your non-domiciled status or tax-exempt status in your Country of Residence.

Note: We reserve the right to refuse any information provided as evidence of your election. Where appropriate evidence/information cannot be obtained we will retain tax from the interest paid to you.

Please note, if you do not tick one of these boxes and you have stated that you are resident in the European Union, we are required to retain the tax from the interest paid to you.

- 2. If you have selected C, that you are a European Union passport holder, but your permanent residential address is not in the European Union, you are within the scope of the EUSTD** and it may be necessary to treat you as being 'resident' in the country that issued your passport, unless you can prove that you are not resident in the European Union. We may require additional proof from you to confirm this.

Please choose one of the following options and tick the box

- 2.1** I enclose a Tax Residence Certificate from my Country of Residence.
- 2.2** I am unable to provide a Tax Residence Certificate, but agree to provide you with any additional documentation that you may require to confirm my permanent residential address.
Note: We may already have sufficient information on our records for this purpose.

Please note, if you do not tick one of these boxes and you are a European Union passport holder, we are required to retain the tax from the interest paid to you.

- 3. If you have selected D, that you are not a European Union passport holder nor are you resident in the European Union, you are outside the scope of the EUSTD** and are not liable for tax on your interest under this law. If you are in any doubt about your personal tax status, you should seek professional tax advice.

If you need help with the completion of this form, please phone our enquiries team on **+44 (0) 1624 694694**

I declare that the information given is true and correct and I authorise the bank to obtain independent verification of the information provided.

Signature (First Applicant)

Date

SECOND APPLICANT

Customer Name

Customer Account Number

Correspondence Address

Residential Address

Postcode

Postcode

Date of Birth

Place of Birth (Town and Country)

Tax Identification number* & Tax Authority

Note re Tax Identification Number. *For UK residents this will be your Unique Tax Reference number (UTR).

For the purposes of this form your "Country of Residence" is the country where you have your permanent residential address. Please confirm your "Country of Residence" in the box below and then look at the following four choices and tick the box that applies to your individual circumstances.

My Country of Residence is:

- A.** I am a European Union passport* holder and my permanent residential address is in a European Union country. **Please go to 1.**
- B.** I am not a European Union passport* holder but my permanent residential address is in a European Union country. **Please go to 1.**
- C.** I am a European Union passport holder but my permanent residential address is not in the European Union. **Please go to 2.**
- D.** I am not a European Union Passport holder and my permanent residential address is not in the European Union. **Please go to 3.**

1. If you have selected A or B, that you have a permanent residential address in a European Union country, you are within the scope of the EUSTD. The election you make about the treatment of your interest will apply to all accounts you currently have or subsequently open with us.

Please choose one of the following options and tick the box

- 1.1** I elect to have the Tax retained from my account(s) interest.
- 1.2** I opt to Exchange information with my Country of Residence about the interest you pay me.
- 1.3** I enclose documentary evidence that I benefit from an exemption to income tax in my Country of Residence or; I enclose documentary evidence that where interest is not remitted to me in my Country of Residence no liability to income tax liability arises in my Country of Residence on this interest.

Suitable documentary evidence can consist of any of the following:

- A copy of correspondence between you (or your professional advisers) and the relevant tax authority in your Country of Residence in which the tax authority confirms your non-domiciled status or tax exempt status as appropriate.
- A completed copy of a recent (within the last two years) agreed tax return from your Country of Residence, submitted by you in which your non-domiciled status is clearly indicated (for UK residents provide a copy of your self-assessment tax return together with a copy of the non-resident supplementary page with the non-domiciled box duly ticked);
- A letter addressed to us by your professional adviser (accountant or lawyer) confirming your non-domiciled status or tax-exempt status in your Country of Residence.

Note: We reserve the right to refuse any information provided as evidence of your election. Where appropriate evidence / information cannot be obtained we will retain tax from the interest paid to you.

Please note, if you do not tick one of these boxes and you have stated that you are resident in the European Union, we are required to retain the tax from the interest paid to you.

2. If you have selected C, that you are a European Union passport holder, but your permanent residential address is not in the European Union, you are within the scope of the EUSTD and it may be necessary to treat you as being 'resident' in the country that issued your passport, unless you can prove that you are not resident in the European Union. We may require additional proof from you to confirm this.

Please choose one of the following options and tick the box

- 2.1** I enclose a Tax Residence Certificate from my Country of Residence.
- 2.2** I am unable to provide a Tax Residence Certificate, but agree to provide you with any additional documentation that you may require to confirm my permanent residential address.
Note: We may already have sufficient information on our records for this purpose.

Please note, if you do not tick one of these boxes and you are a European Union passport holder, we are required to retain the tax from the interest paid to you.

3. If you have selected D, that you are not a European Union passport holder nor are you resident in the European Union, you are outside the scope of the EUSTD and are not liable for tax on your interest under this law. If you are in any doubt about your personal tax status, you should seek professional tax advice.

If you need help with the completion of this form, please phone our enquiries team on **+44 (0) 1624 694694**

I declare that the information given is true and correct and I authorise the bank to obtain independent verification of the information provided.

Signature (Second Applicant)

Date

EU Countries as at September 2009

Austria	Denmark	Greece	Lithuania	Portugal	Sweden
Belgium	Estonia	Hungary	Luxembourg	Romania	United Kingdom
Bulgaria	Finland	Ireland	Malta	Slovakia	
Cyprus	France	Italy	Netherlands	Slovenia	
Czech Republic	Germany	Latvia	Poland	Spain	

In June 2009 the Isle of Man Government announced a major update to the way it applies the EUSTD. From 1 July 2011, the Isle of Man, in its application of the European Union Savings Directive (EUSTD), will move to an automatic exchange of information. This means the withholding tax option currently available to customers having accounts with Isle of Man banks by virtue of transitional arrangements in the EUSTD will be withdrawn. Further details about this announcement can be found at: www.gov.im/infocentre/

Please return this completed form to:

Conister Bank Limited.

Clarendon House

Victoria Street

Douglas

Isle of Man

IM1 2LN



Generations of trust since 1935

Conister Bank Limited. Registered in the Isle of Man No. 000738C. Registered Office: Clarendon House, Victoria Street, Douglas, Isle of Man, IM1 2LN. Conister Bank Limited is licensed by the Isle of Man Financial Supervision Commission and is registered with the Isle of Man Insurance and Pensions Authority in respect of general business.