



Bank of St. Helena Ltd.

www.sainthelenabank.com

PERSONAL CURRENT ACCOUNT APPLICATION FORM

INDIVIDUAL



@sainthelenabank



Bank of St Helena Ltd

Head Office: Market Street · Jamestown · St. Helena · South Atlantic · STHL 1ZZ

Tel: +290 22390 · Fax: +290 22553 · e-mail: info@sainthelenabank.com · web: www.sainthelenabank.com

Established and regulated in St Helena under the Financial Services Ordinance, 2008 and 2017, the Financial Services Regulations, 2017, the Company Ordinance, 2004 and the Company Regulations, 2004

BEFORE YOU APPLY

Terms and Conditions

Customers applying for a Bank of St Helena Ltd Account MUST agree to and meet, where required, the relevant Terms and Conditions of the Account and all Services utilised in the operation of the Account.

Supporting documentation

When you apply for a Bank of St Helena Account, the Bank is required to verify your identity and residential address. Applicants are therefore required to provide supporting documentation as proof. Please refer to Section 5 for full details of supporting documentation requirements.

About Bank of St Helena Current Accounts

Bank of St Helena Personal Current Accounts come with three features: Local Debit Card, Online Banking and £100 Overdraft. Customers requesting an overdraft should note this will incur a £1 monthly fee. Customers are also advised that a cheque book request will incur a one-off £7 charge. For more information on the banks fees and charges please visit our website at <https://www.sainthelenabank.com/wp-content/uploads/Rates-Fees-and-Charges.pdf>.

Please complete the full application.

Completing the Current Account Opening Form

Please be advised this Application can be completed and submitted online.

For assistance with an Account Openings please contact the Customer Service Department. Completed application forms should be returned, via any Bank of St Helena Branch, to the Customer Service Department, Bank of St Helena, Market Street, Jamestown, St Helena Island.

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SECTION 1: ACCOUNT HOLDER DETAILS

1.1. PERSONAL DETAILS								
Title:								
First Name:								
Middle Name:								
Last Name:								
Former Last Name (if applicable):								
Gender:								
Date of Birth:								
Marital Status: (please tick)	Single	☐	Married	☐	Divorced	☐	Widowed	☐
Nationality:								
Please detail any Dual Nationality:								
Town of Birth:								
Passport Number:								
Email Address:								
Telephone Number:	Home		Work		Mobile			

1.2. PRIMARY ADDRESS	
House Name and/or Number:	
Address Line 1:	
Address Line 2:	
Address Line 3:	
Post Code:	
Country:	

If you have had more than one address within the last 3 years, please include the most recent address within that period.

1.3. DETAILS OF ANY PREVIOUS ADDRESS WITHIN THE PAST 3 YEARS	
House Name and/or Number:	
Address Line 1:	
Address Line 2:	
Address Line 3:	
Post Code:	
Country:	

1.4. EMPLOYMENT STATUS & INCOME DETAILS					
<i>(Please tick)</i>					
Full-Time Employment	☐	Part-Time Employment	☐	Self-Employed	☐
Retired	☐	Student	☐	Unemployed	☐

Other (please specify)

Employer Name:			
Employer's Industry Type:			
Address Line 1:			
Address Line 2:			
Address Line 3:			
Post Code:			
Country:			
Job Title:			
If contracted, please detail length of contract and end date:			
Estimated monthly salary:	£		
Please state any other source of income payments:		Estimated total income value per month:	£
Are you classified as a Politically Exposed Person?*	Yes		No

*A Politically Exposed Person (PEP) is someone who has been entrusted with a prominent function to a high-profile position either in a full-time role (e.g. Chief Secretary) or in a part-time capacity (e.g. Board Director).

Bank of St Helena keeps a record of PEP's who have accounts with the Bank to ensure compliance with Anti-Money Laundering and PEP Policy.

1.5. TAXATION DETAILS

Country for Tax Reporting:			
Tax ID Number:			
US TAX REPORTING			
Are you a US Resident or Citizen?	No		

Are you a US Resident or Citizen?	Yes (please sign below)		
If you are a US Resident or Citizen, we will contact you to complete Form W-9 - Request for Taxpayer Identification Number and Certification.			
I hereby authorise the Bank of St Helena to report to the IRS all applicable information concerning this banking relationship, including but not limited to, name and address, the tax identification number, account statements, the amount of assets held at the Bank, revenues and income received on any account with the Bank, and any other information regarding this banking relationship which may be requested by the IRS. I hereby acknowledge and accept that any data that the Bank discloses to the IRS will be subject to the laws of the US which may follow different principals of bank-client confidentiality and/or St Helena data protection laws. I hereby acknowledge that all data disclosed to the IRS is disclosed irrevocably and will remain in the control of the US even after the termination of this banking relationship.			
Date:			
Signature:			

SECTION 2: ACCOUNT ACTIVITY

Purpose of Account Opening:			
Expected Source of Account Wealth:			
Employment Income		Retirement Benefits	
Personal Savings		Business Ownership & Profits	
Sale of Assets		Inheritance	
Sales & Dividends		Legal Settlements	
Investments		Gift	
Third Party Loan		Other <i>(please state)</i>	
Please state how the account will be funded			
Account Holder Cash Deposits		Third Party Cash Deposits	
Domestic (local) Payments		International Payment Receipts	

TRANSACTIONS

Estimated monthly transaction volume:	0 – 50		50 – 80		Over 80	
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SECTION 3: SERVICES REQUIRED

Customers should provide details regarding the operation of the Current Account.

- All personal accounts will be given both Online Banking and Local Debit Card free of charge.
- Customers selecting Online Banking should note the service will apply to all the Personal Banking Current Accounts. This will not apply to any business accounts held.
- Online Banking customers are not eligible for the monthly printed statement.
- Customers opting for the £100 overdraft account feature should note that this feature is chargeable. £1 per month fee will be deducted on a monthly basis from your primary account only

Local Debit Card	
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Please note that Account Numbers will not be printed on Cards and the Card Name must contain alpha characters only (symbols cannot be accepted). Card Names must bear resemblance to Cardholder's Forename(s) and Surname.

[illegible]

Online Banking	
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The Online Banking sections below are only applicable for New Online Banking Customers

REFERRAL LIMIT: Minimum £1,000.00 and Maximum £5,000.00

Referral limits restrict straight through processing of individual transactions to a limited value. Any transaction meeting or exceeding the referral limit will be delayed until confirmation is provided to the Bank. **The default referral limit for customers upon registration to the service is £5,000.00.** Should you require a lower Online Banking Referral Limit please stipulate the amount in the box below:

£

CUSTOMER SECURITY DETAILS

Please complete the following two security detail sections. They will be used to verify Customer Identity when contacting the Bank for Online Banking Assistance.

The Security Number and Memorable Date cannot be the same, or your Date of Birth. You will not be able to use your Account Number or Local Debit Card Number for your Security Number.

1. Please provide an 8-digit Security Number (numeric only)

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2. Choose a memorable date (DD/MM/YYYY)

Cheque Book

Name of Cheque Book

A one-off £7 charge per cheque book will be deducted from your primary account

£100.00 Interest Free Overdraft

Please note this service is £1 per month and will apply to the Account Holder's Primary Account only

SECTION 4: ASSOCIATED RELATIONSHIPS
ACCOUNTS HELD WITH OTHER BANKS (PLEASE STATE IF APPLICABLE)

Bank Name	Country	Account Type

SECTION 4.1: OTHER BANK ACCOUNTS

please list other accounts (if any now or previously held) with bank of st helena ltd held individually, jointly or for a minor

please tick to indicate other accounts on which you would like card services. Should Customers wish to have Cards associated with any of these accounts, please note that a one-off-fee, per card associated account, will apply.

Account Name	Account Number	Card Account (✓)

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SECTION 5: APPLICATION SUPPORTING DOCUMENTATION

Proof of identification

Individuals holding St Helenian Status are required to provide a valid Passport* or a copy of their birth certificate and verification of current and past postal address (if applicable).

Individuals without St Helenian Status will be required to provide a current Passport* for photo identification, verification of current and past postal address (if applicable) and proof of long term stay on either St Helena or Ascension Island e.g. Letter of Employment, Contract, etc.

Please note where an applicant's name differs to that shown on a Birth Certificate or Valid Passport, proof of name change must be provided. E.g. Marriage Certificate or Gazette Publication (please indicate below which documentation has been provided).

Proof of identity (Applicable for all Account Holders)			
Passport*		Birth Certificate (for St Helena residents only)	

* A certified passport copy is needed in cases where the customer is not physically present for identification purposes. *Passport copies may be certified by member of the judiciary, an officer of an embassy, consulate or high commission of the country or territory of issue, a Justice of the Peace, or professional person such as a lawyer, notary public, certified public accountant or professional company secretary. The certifier will be required to date, print their name, and capacity clearly on the certified copy.*

Confirmation of address, validate within the last 6 months (All Account opening customers).			
Utility Bill		International Bank Statement	
Tax Statement/Receipts		Tenancy Agreement	
Other: (please specify)			

Proof of Long Term Stay

For Non-St Helenian residents only – please provide 1, and either of 2 & 3:

1. Proof of St Helena/Ascension Address	
2. Employment Contract	
3. Letter of Introduction	

Letter of Introduction can be used for partners of St Helenians and partners of contracted non-St Helenians.

Proof of Property Ownership

For customers who are eligible for bank account through owned property on island. Please provide 1 of the following:

SHG Registration Records		Property Deeds	
Bank Facility Agreement			

SECTION 6: DECLARATION

I hereby confirm that:

1. The above details are correct and complete.	
2. I have read and accepted all applicable Terms & Conditions for this Account, and will operate the Account in accordance with these Terms & Conditions as set by Bank of St Helena Ltd.	
3. I understand and agree that should I opt for the Bank of St Helena Ltd.'s Online Banking Service, I have read and accept the applicable Terms & Conditions for Online Banking and any subsequent products or	

services, and will operate the Online Banking Account in accordance with these Terms & Conditions as set by Bank of St Helena Ltd.		
4. I will promptly notify the Bank of any changes in the above details.		
5. I am not operating this account on behalf of someone else.		
Full Name:		
Date:		
Signature:		

MEASURES TO PREVENT CRIMINAL ACTIVITY: Bank of St. Helena Ltd reserves the right to conduct business in a manner which allows it to meet local and international obligations with regard to the prevention of criminal activities, including money laundering. Therefore, please note that: you may be asked to explain, and provide evidence to support that explanation, any transaction you request the bank to conduct on your behalf, or any transaction the bank has conducted on your behalf; the bank may decline to conduct a transaction on your behalf, without giving a reason; and the bank may be required to report any transaction you request it to conduct, whether or not it has agreed to conduct it, to the appropriate authorities, as required in the applicable legislation. The bank will attempt to minimise the impact of these requirements on its conduct of your transactions, and requests your cooperation in the operation of these procedures.

FOR BANK USE ONLY	
Application received by:	
Date:	
Signature:	