AO BOOKLET
BUSINESS BANKING
بنك الإمارات دبي الوطني (ش.م.ع.) هو بنك مرخصّ من قبل مصرف الإمارات العربية المتحدة المركزي

(Emirates NBD Bank) P.J.S.C. (is licensed by the Central Bank of the UAE.)
**NEW ACCOUNT RELATIONSHIP FORM**

<table>
<thead>
<tr>
<th>NAME</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name of Firm or Company</td>
</tr>
<tr>
<td>Nature of Business</td>
</tr>
</tbody>
</table>

**INCORPORATION DETAILS**

<table>
<thead>
<tr>
<th>Status</th>
<th>Date of Incorporation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under-formation</td>
<td>Established</td>
</tr>
<tr>
<td>Offshore</td>
<td>Exempted</td>
</tr>
<tr>
<td>Country of Incorporation</td>
<td></td>
</tr>
</tbody>
</table>

**CONSTITUTION**

<table>
<thead>
<tr>
<th>Type of Company</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sole Proprietorship</td>
</tr>
<tr>
<td>Limited Liability Company</td>
</tr>
<tr>
<td>Public Joint Stock Company</td>
</tr>
<tr>
<td>Private Joint Stock Company</td>
</tr>
<tr>
<td>Charity/Association</td>
</tr>
<tr>
<td>Cooperative Society</td>
</tr>
</tbody>
</table>

**REGISTERED ADDRESS**

<table>
<thead>
<tr>
<th>Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>P.O.Box and Emirate/State</td>
</tr>
<tr>
<td>Shop/Unit No. and Building</td>
</tr>
<tr>
<td>Makani number</td>
</tr>
<tr>
<td>Street/Area</td>
</tr>
<tr>
<td>Country</td>
</tr>
</tbody>
</table>

**ADDRESS FOR COMMUNICATION/TRADING ADDRESS**

If different from registered address

<table>
<thead>
<tr>
<th>Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>P.O.Box and Emirate/State</td>
</tr>
<tr>
<td>Shop/Unit No. and Building</td>
</tr>
<tr>
<td>Makani number</td>
</tr>
<tr>
<td>Street/Area</td>
</tr>
<tr>
<td>Country</td>
</tr>
</tbody>
</table>

**CONTACT DETAILS**

<table>
<thead>
<tr>
<th>Contact Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Telephone</td>
</tr>
<tr>
<td>Mobile*</td>
</tr>
<tr>
<td>Fax</td>
</tr>
<tr>
<td>Email</td>
</tr>
</tbody>
</table>

*This number may be utilized by the Bank for call back verification/s, as applicable.

**TYPE OF ACCOUNT & CURRENCY**

<table>
<thead>
<tr>
<th>Type of Account</th>
<th>Currencies</th>
</tr>
</thead>
<tbody>
<tr>
<td>Current</td>
<td></td>
</tr>
<tr>
<td>Call Deposit</td>
<td></td>
</tr>
<tr>
<td>Islamic Current</td>
<td></td>
</tr>
<tr>
<td>Islamic Deposit</td>
<td></td>
</tr>
<tr>
<td>Others (Specify)</td>
<td></td>
</tr>
</tbody>
</table>

**Currencies**

<table>
<thead>
<tr>
<th>Currency</th>
<th>Description</th>
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</thead>
<tbody>
<tr>
<td>AED</td>
<td>Dirham</td>
</tr>
<tr>
<td>USD</td>
<td>US Dollar</td>
</tr>
<tr>
<td>GBP</td>
<td>British Pound</td>
</tr>
<tr>
<td>EUR</td>
<td>Euro</td>
</tr>
<tr>
<td>Others (Specify)</td>
<td></td>
</tr>
</tbody>
</table>

**Note:** Please use BLOCK LETTERS. Tick ٠ in the boxes as appropriate.
12.21 Ver 2

Bank of the Emirate's Dubai (S.M.L.) is licensed by the Central Bank of the UAE.

Emirates NBD Bank (P.J.S.C.) is licensed by the Central Bank of the UAE.

Name of the authorised person(s)
اسم/أسماء المفوضين بالتوقيع

Signature(s)
التوقيع/التوقيعات

1. 

2. 

3. 

4. 

Cheque Book Facility Required
طلب دفتر شيكات

Yes 

No 

Max of 20 characters, leave one space between names
الحد الأقصى 20 حرفًا مع ترك مساحة واحدة بين الأسماء

Company Name on Debit Card
اسم الشركة على بطاقة الخصم

Max of 20 characters, leave one space between names
الحد الأقصى 20 حرفًا مع ترك مساحة واحدة بين الأسماء

Below Declaration applicable only for Sole Proprietorship
الإقرار أدناه ينطبق فقط للمؤسسات ذات الملكية الفردية

I agree to waive my right to a "cooling off" period of 5 business days, so that my account can be immediately processed.
أوافق على التنازل عن فترة "التهدئة" 5 أيام عمل، لذا يمكن إتمام إجراءات حسابي على الفور.

I acknowledge receiving a Key Facts Statement (KFS) of this product.
أقر باستلام كشف الحقائق الرئيسية لهذا المنتج.

For Bank Use Only
خدمات بنكية إضافية

Account Statement Frequency

Daily

Weekly

Monthly

Quarterly

F fortnightly

Not Required

Non-standard frequency of account statement will be charged extra.

Check Book Facility Required
طلب دفتر شيكات

Yes 

No 

Max of 20 characters, leave one space between names
الحد الأقصى 20 حرفًا مع ترك مساحة واحدة بين الأسماء

Company Name on Debit Card
اسم الشركة على بطاقة الخصم

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Emirates NBD Bank (P.J.S.C.) is licensed by the Central Bank of the UAE.

Bank Emirates Dibai National (P.J.S.C.) is a bank of trust from the UAE central bank.

Business Online Registration

Subscript ID

Existing Login ID

Enter your existing Subscriber ID here. If you are a new client, enter your first preferred Subscriber ID here.

New Login ID

Enter your second preferred Subscriber ID here. (For new clients only)

Authorized User's Email

Contact Person Name

Type

Choose a Type

Type of Contact Person

Type

Authentication Type

Select [ ] Administrator user access type

Select [ ] one product package option

Select [ ] to Add/Modify/Delete Administrator user

Enter your second preferred Subscriber ID here. (For new clients only)

Enter your preferred Subscriber ID (subscription ID is a unique identifier for the company to access the application). It should contain 3-20 characters and can be alphabets only, numbers only or a combination of alphabets and numbers. No spaces are allowed.

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### MAKER AUTHORIZER USER DETAILS

<table>
<thead>
<tr>
<th>Login ID</th>
<th>First name</th>
<th>Last name</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Email address</th>
<th>Mobile number</th>
<th>Landline No.</th>
<th>EIDA / Passport No.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>e.g. +971 XXXXXXXX</td>
<td>e.g. +971 XXXXXXXX</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Role</th>
<th>User Group</th>
<th>Maker Authorizer</th>
<th>Maker Authorizer Releaser</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

This form is for Users who can Initiate and Approve payments

**Authentication Type**

- smartTRADE Access:
  - Enable
  - Disable

- OTP (SMS) + TOKEN

**Accounts and Products accessible through businessONLINE**

Select [ ] one of the Account Access options, below

- **All Accounts**
  - Allows the user to access all the company’s accounts available on your businessONLINE subscription
  - Please enter the 8 digit CIF number(s) e.g. 1234568 or the 13 digit account number(s) e.g. 101XXXXXXXX01 here

Select [ ] one of the Product Access options, below

- **All Products**
  - Allows the user to access all Products available on your businessONLINE subscription

- **Specific Products**
  - Please enter the specific product names separated by a comma e.g. Within Bank Transfer, Salary WPS etc.

**Company Stamp**

**Authorized Signature as per certified board resolution**

Name  Name  Name
Designation  Designation  Designation

Banking Firm Name (P.I.C.): Emirates NBD Bank (P.I.C.) is licensed by the Central Bank of the UAE.
**MAKER USER DETAILS**

| رمز الدخول  
<table>
<thead>
<tr>
<th>Login ID</th>
</tr>
</thead>
</table>
| الاسم الأول  
| First name |
| الاسم الأوسط  
| Middle name |
| الاسم الأخير  
| Last name |
| البريد الإلكتروني  
| Email address |
| رقم الهاتف المحمول  
| Mobile number |
| رقم الهاتف الثابت  
| Landline No. |
| الهوية/جواز السفر  
| EIDA / Passport No. |
| دور المستخدم  
| Role |
| مجموعة المستخدم  
| User Group |
| مقدم الطلب  
| Maker |
| محرر مقدم الطلب  
| Maker Releaser |

**Authentication Type**

- كلمة مرور لمرة واحدة (رسالة نصية قصيرة) + الرمز  
| OTP (SMS) + TOKEN |
- smartTRADE Access
  - تفعيل  
| Enable |
  - تعطيل  
| Disable |

**Accounts and Products accessible through businessONLINE**

Seleccionar [✔] una de las opciones de acceso a cuentas, a continuación:

- Todas las cuentas  
| All Accounts |
- Cuentas específicas  
| Specific Accounts |

Seleccionar [✔] una de las opciones de acceso a productos, a continuación:

- Todos los productos  
| All Products |
- Productos específicos  
| Specific Products |
- Instrucciones especiales (Opcional)  
| Special Instructions (Optional) |

**المفوض/المفوضون بالتوقيع وفقاً لقرار مجلس الإدارة المعتمد**

Authorized Signature as per certified board resolution

| المفوض/المفوضون بالتوقيع وفقاً لقرار مجلس الإدارة المعتمد  
<table>
<thead>
<tr>
<th>Authorized Signature as per certified board resolution</th>
</tr>
</thead>
</table>
| اسم  
| Name |
| مسمى الوظيفي  
| Designation |
| ختم الشركة  
| Company Stamp |

*Bank of the UAE (P.J.S.C.) is licensed by the Central Bank of the UAE.*
This form is for Users who can approve Payments

<table>
<thead>
<tr>
<th>AUTHORIZER USER DETAILS</th>
<th>بيانات المستخدم المفوض</th>
</tr>
</thead>
<tbody>
<tr>
<td>اسم المستخدم</td>
<td>اسم المستخدم (Middle name)</td>
</tr>
<tr>
<td>اسم المفوض</td>
<td>اسم الآخرين (Last name)</td>
</tr>
<tr>
<td>البريد الإلكتروني</td>
<td>البريد الإلكتروني (E-mail address)</td>
</tr>
<tr>
<td>رقم الهاتف المحمول</td>
<td>رقم الهاتف المحمول (Mobile number)</td>
</tr>
<tr>
<td>رقم الهاتف الثابت</td>
<td>رقم الهاتف الثابت (Landline No.)</td>
</tr>
<tr>
<td>رقم جواز السفر</td>
<td>رقم جواز السفر (IDA / Passport No.)</td>
</tr>
<tr>
<td>دور المستخدم</td>
<td>دور المستخدم (Role)</td>
</tr>
<tr>
<td>مجموعة المستخدم</td>
<td>مجموعة المستخدم (User Group)</td>
</tr>
<tr>
<td>مفوض مفوض</td>
<td>مفوض مفوض (Authorizer)</td>
</tr>
<tr>
<td>مفوض موضر</td>
<td>مفوض موضر (Authorizer Releaser)</td>
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</tbody>
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Authentication Type
- كلمة مرور لمرة واحدة (رسالة نصية قصيرة) + الرمز (OTP (SMS) + TOKEN)
- صلاحية سمات تزيد (smartTRADE Access)
  - تفعيل (Enable)
  - تعطيل (Disable)

Accounts and Products accessible through businessONLINE

الحسابات والمنتجات المسموح بها على بيزنس أونلاين

Select [ ] one of the Account Access options, below
- All Accounts
  - يسمح للمستخدم بالوصول إلى جميع حسابات الشركة المتاحة على التسجيل businessONLINE
- Specific Accounts
  - يسمح للمستخدم بالوصول إلى بعض الحسابات
  - يرجى إدخال رقم CIF البالغ من 8 أرقام أو رقم الحساب البالغ من 13 أرقام، على الشكل 1234568 أو 101XXXXXXXX01

Select [ ] one of the Product Access options, below
- All Products
  - يسمح للمستخدم بالوصول إلى جميع المنتجات المتاحة على التسجيل businessONLINE
- Specific Products
  - يسمح للمستخدم بالوصول إلى بعض المنتجات
  - يرجى إدخال أسماء المنتجات بطرق، على الشكل Within Bank Transfer, Salary WPS etc.
- Special Instructions
  - تابع للتعليمات الخاصة (اختياري)

المفوض/المفوضون بالتوقيع وفقاً لقرار مجلس الإدارة المعتمد
Authorized Signature as per certified board resolution

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<thead>
<tr>
<th>Name</th>
<th>اسم</th>
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<tbody>
<tr>
<td>Designation</td>
<td>المسمى الوظيفي</td>
</tr>
<tr>
<td>Company Stamp</td>
<td>ختم الشركة</td>
</tr>
</tbody>
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المفوض/المفوضون بالتوقيع وفقاً لقرار مجلس الإدارة المعتمد
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**Select [ ] one of the below options**

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<tr>
<th>#</th>
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<th>Products</th>
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<tbody>
<tr>
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<td>All CIFs</td>
</tr>
<tr>
<td>2</td>
<td>2</td>
<td>10,000</td>
<td>Specific CIF(s)</td>
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**Special instructions (optional)**

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<th>From</th>
<th>To</th>
<th>Approver(s) Role</th>
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</thead>
<tbody>
<tr>
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<td>Authorizer A</td>
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<tr>
<td>2</td>
<td>2</td>
<td>1</td>
<td>Authorizer B</td>
</tr>
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</table>

**Provide transaction limit band and approval matrix**

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<tbody>
<tr>
<td>1</td>
<td>1</td>
<td>Authorizer A</td>
</tr>
<tr>
<td>2</td>
<td>2</td>
<td>Authorizer B</td>
</tr>
</tbody>
</table>

Please refer to the ‘Roles’ sheet to know how Hierarchical and non Hierarchical workflows will be applicable when approving transactions.

**TIP:** Signatory Combinations - This section specifies how the authorizers will approve payments for each Amount Range. In the prefilled example above, payments between AED 0/- to AED 100,000/- can be signed by 2 Authorizers who belong to the category/role (Authorizer B), or they can alternatively be signed by 1 Authorizer from the category/role (Authorizer A) along with 1 Authorizer from the category/role (Authorizer B). Use (or) to provide an alternate signatory combination and use (And) to provide an alternate signatory combination and use "And" where the authorizers are required to sign jointly.

Please enter the 8 digit CIF number(s) e.g. 1234568 or the 13 digit account number(s) e.g. 101xxxxxxxx01 here.
Emirates NBD Bank PJSC (hereinafter referred to as the "Bank") to open bank account(s) in the name of the Customer as per the Account opening form(s) attached hereto (hereinafter referred to as "the Account") which expression shall include any account(s) to be opened at the Bank in the name of the Customer.

In consideration of the Bank opening the Account for the Customer, the Customer agrees as follows:

1. The Customer hereby authorises the individuals named below to sign the Account Opening Form and all relevant documents:

   Mr. ____________________________ and Mr. ____________________________

2. The Customer undertakes to furnish the Bank immediately with a copy of its legal instruments including but not limited to trade licenses, memorandum and articles of association together with their addenda, register and resolution of shareholders certificate of commercial registration and any other documents that the Bank may require for opening the Account together with copies of all amendments to such documents which may from time to time be made.

3. The Customer undertakes to legalise and attest all documents executed outside the geographical limits of the United Arab Emirates by the concerned local authorities, the consulate of the United Arab Emirates which has jurisdiction over the location where the execution of documents took place and the Ministry of Foreign Affairs and Emiratisation in the United Arab Emirates or any other competent authorities or bodies.

4. The Customer hereby authorises the individuals whose names and specimen signatures are shown in the Account opening form and/or in the specimen signature form attached to the Account opening form to operate the Account in accordance with the stipulated limitations and powers (hereinafter referred to as the "Authorised Signatories").

5. The Customer acknowledges that the "Authorised Signatories" possess full authority and power to operate the Account.

6. The Customer undertakes to immediately inform the Bank in writing of any changes in the details given on the Account opening form and any subsequent changes to the legal status of the Customer including any change to or incapacity of the "Authorised Signatories".

7. This mandate shall remain valid and effective until the Bank is advised in writing of the issuance of a resolution amending it, provided that the Customer shall furnish the Bank with a copy of such a duly amended resolution.

8. The Account shall be subject to the Bank’s general terms and conditions governing the accounts and banking services in the Bank as amended from time to time. Please refer to all the Terms & Conditions at: https://www.emiratesnbd.com/en/assets/File/GeneralTermsAndConditions.pdf

9. This mandate shall apply to all the Accounts whether already opened or to be opened with the Bank in the name of the Customer from time to time. This mandate shall also apply to all Accounts opened with the Bank in the name of the Customer bearing the same basic number but with different suffixes without the need for executing fresh account opening documentation for such other Accounts, unless, expressly requested to do so.

In consideration of the Bank opening the Account for the Customer, the Customer agrees as follows:

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   Mr. ____________________________ and Mr. ____________________________

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The Bank may issue a cheque book to the Customer to enable it to operate the current Account. The Customer hereby authorises the Bank to send the cheque book by mail to the Customer's address set out in the Account opening form under its full liability. The Customer is liable for any loss which results from any failure or delay in receiving the cheque book. The Customer agrees that issuance of a customised cheque book is subject to Customer's paying the cost of issuing such customised cheque book. The Customer undertakes to keep the cheque book in safe custody and to immediately notify the Bank in writing in the event that the cheque book is lost in order to minimize the risk of unauthorised misuse of the cheques.

The Customer hereby authorises the Bank to debit the Account with any cheques, bills of exchange, promissory notes drawn or made by the ‘Authorised Signatories’ and to carry out any instructions given by the ‘Authorised Signatories’. For this purpose, notwithstanding that any such instructions may cause the Account to be overdrawn or the overdraft limit to be increased, but always without prejudice to the Bank’s right to refuse allowing any overdraft or increase of overdraft limit.

The total amount of cheques drawn on the Account but not yet presented for payment must not, at any time, exceed the credit balances of the Account available for withdrawal. The Bank is not obliged to honour cheques drawn against unrealised or unavailable payments. The Customer also agrees that the Bank will levy charges for any cheque that is returned unpaid for insufficient funds.

The Customer acknowledges that the Bank will not accept any instructions for stopping payment of cheques unless such instructions are complying with the provisions of the law. The Bank accepts no liability for any failure to comply with such instructions or for any consequences or costs including but without limitation legal fees and penalties which may arise out of its compliance or non compliance with such instructions.

The Customer undertakes to refund the amount of returns of any commercial papers paid by the Bank to the Customer if the Bank was required to refund the same to the entities who paid the commercial papers for whatever reason including but not limited to a result of a technical fault or breakdown of the inter-banks electronic clearance system, any claim that such commercial papers are forged or applying local or international laws and regulations under which any body is obliged to refund the amount of the said returns. For this purpose, the Customer authorises the Bank to debit the Account with any amount (and to overdraw the account if necessary) equivalent to the returns claimed amount along with all costs and expenses payable by the Bank in this regard.

The Customer undertakes not to overdraw the Account except by previous arrangements with the Bank. In the event of the current Account becoming overdrawn for any reason, the Customer acknowledges the Bank’s right to charge interest on the outstanding daily balances of the Account provided that the applicable interest rate shall be determined by reference to the Bank’s rate published from time to time and at the Bank’s sole discretion.

The Customer agrees that interest on the deposit Account is payable at the rate and frequency specified in the deposit Account opening form, the interest rates applicable to deposit accounts in the Bank laid down by the Bank from time to time at its sole discretion.

The Customer agrees to pay a penalty or penal interest as applied by the Bank in case of withdrawing the funds from the deposit Account before the maturity date or before the expiry of the deposit term set out in the deposit Account opening form or otherwise at the Bank’s sole discretion.

The Bank is licensed by the Central Bank of the UAE.
18. The statement of Account will be dispatched to the Customer's address stated in the Account opening form at the agreed frequency or according to the Bank's policies applicable from time to time on that type of Account. However, the Customer acknowledges that the Bank will be entitled to cease generating statements and discontinue their dispatch if the statements dispatched to the Customer's address are returned undelivered consecutively twice till such time the Bank is provided with an alternative address for mailing the statements. The Bank shall be released from any consequences, losses, damages, claims or other proceedings arising of not dispatching the statements of Account to the Customer. The Customer agrees to indemnify the Bank against any loss, damage or claim whatsoever which may arise in relation to the above.

19. The Customer undertakes to carefully check the statement of Account on receipt and to notify any error or discrepancy in writing to the Bank within fifteen (15) days of the date of sending the statement to the Customer at its address set out in the Bank's records. If no such notice is given by the Customer, the statement is deemed to be correct and the Customer may not thereafter raise any objections to such statement. If the Customer does not receive a statement of Account for any period, it shall be responsible to demand a statement from the Bank within one month of the date on which such statement would normally have been sent to it.

20. The Customer agrees to maintain a balance in the Account not less than the required minimum balance as applicable for the type of Account as determined by the Bank from time to time at the Bank's sole discretion. The Customer acknowledges that the Bank will have the right to review the Account periodically and levy service charges if the balance in the Account falls below the minimum prescribed by the Bank. The Customer also understands that the Bank does not pay any interest on the credit balances of the current Account.

21. The Bank shall not be held liable for any exchange loss incurred by the Customer in converting/transfering the balance of an account in one currency to an Account in another currency.

22. The Customer confirms that any delay or omission by the Bank in exercising or enforcing (whether wholly or partially) any right or remedy in respect of the Account shall not be construed as a waiver or absolution of any right or remedy.

23. The Customer undertakes to provide the Bank with all/any such information regarding the activities conducted through the Account, if so requested.

24. The Bank has the right to close the Account at any time without giving any reason after serving a prior notice to the Customer and in such case, the Customer undertakes to settle all liabilities in the Account or any other liabilities due to the Bank.

25. The undersigned(s) acknowledge(s) he/she/they has/have full authority and power to issue this mandate on behalf of the Customer and to Authorised those individuals authorised to open the Account as well as the "Authorised Signatories" to exercise the powers vested in them under this mandate and/or under the Account opening form and any other relevant documents.

Emirates NBD Bank P.J.S.C. is licensed by the Central Bank of the UAE.
26. The Customer hereby authorises the Bank to debit the Customer’s Account held in the Bank for any liabilities payable by the Customer to the Bank. Further, the Customer authorises the Bank to combine and consolidate all accounts of the Customer held with the Bank and to set off any credit balances available in such accounts for the settlement of any liabilities payable by the Customer to the Bank or to any of the Bank’s subsidiaries.

27. The Account and this mandate are subject to the laws of the United Arab Emirates and any regulations or directives issued by the Central Bank of the United Arab Emirates. In the event that a dispute arises in relation to this mandate or the Account, the Courts of the United Arab Emirates shall have non-exclusive jurisdiction over that dispute provided that the Bank may, if it deems appropriate, initiate legal proceedings before any other competent court, inside or outside the United Arab Emirates, which has jurisdiction over the Customer or any of its assets.

28. The Bank reserves the right to review the schedule of charges and terms and conditions from time to time and amend these as and when the Bank deems necessary.
I/We agree that the submitted information is correct and complete. I/We have read, understood and expressly agree to accept the General Terms and Conditions of Accounts and Banking Services (as amended from time to time) (General Terms of Emirates NBD Bank PJSC (the "Bank"). The General Terms form an integral part of this Application Form and also made available by the Bank on https://www.emiratesnbd.com/en/assets/File/GeneralTermsAndConditions.pdf.

I/We undertake to provide any further information or documentation as may be required by the Bank from time to time.

I/We hereby authorize the Bank to recover all service charges pertaining my/our use of businessONLINE by debiting the account(s) with the Bank as specified in the Application Form.

I/We hereby understand that a change, amendment or addition of my/our signature(s) will come into effect upon completion of necessary checks by the Bank in line with the Bank's internal procedures and/or at such time when all submissions by you have been accepted by the Bank.

The Authorized signatory/signatories confirm that Users specified in the User Profile(s) have the authority to perform the roles and functions as confirmed by me/us in the User Profile(s) and the Remote Cheque Printing application Form duly completed by me/us.

I/We undertake to inform the Bank without delay upon any changes with respect to the authority and access granted through the User Profile an businessONLINE by me/us and that its legal basis, validity and accuracy remains at all times my/our sole responsibility.

<table>
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<tr>
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<tbody>
<tr>
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</tr>
</tbody>
</table>

I/We understand and agree that any information or documentation provided is correct and complete. I/We have read, understood and expressly agree to accept the General Terms and Conditions of Accounts and Banking Services (as amended from time to time) (General Terms of Emirates NBD Bank PJSC). The General Terms form an integral part of this Application Form and also made available by the Bank on https://www.emiratesnbd.com/en/assets/File/GeneralTermsAndConditions.pdf.

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Authorized Signature as per certified board resolution

Authorized Signature as per certified board resolution

<table>
<thead>
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</thead>
<tbody>
<tr>
<td>Name of Signature</td>
<td>Approved By</td>
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</table>

FOR BANK USE ONLY

Bank Authorized Signatory/Relationship Manager

Bank Office Checklist

Signature(s) verified

Name of Signature Verifying Bank Official
We hereby certify that a meeting of the Board of Directors/Managers of [COMPANY NAME] (the “Company”) at [DD/MM/YYYY] passes the following resolutions:

1. That account(s) with Emirates NBD Bank PJSC (the “Bank”) be operated through electronic and digital banking service including without limitation phone, fax, email, internet banking, mobile application and other digital platforms as provided by the Bank from time to time (“Electronic Banking Services”).

2. That the following individuals are hereby authorized to execute for and on behalf of the Company agreements and any other documentation required for availing Electronic Banking Service, including but not limited to signing agreements, completing online forms and declarations and other documentation required for availing and operating Electronic Banking Service:

<table>
<thead>
<tr>
<th>Full Name</th>
<th>Position</th>
<th>Authority (Individually/Jointly)</th>
<th>Signature</th>
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3. That the said authorized signatories can act in the capacities specified above as Administrator(s) to avail and operate Electronic Banking Service on behalf of the company.

4. That the said authorized signatories can further appoint other Administrator(s) at their discretion, without further approval from the Company being needed, whereby the Administrators role is limited to add/delete/modify the user group / user / customer preferences / transaction workflow for the Maker / Authorizer / Checker / Reliever roles only.

5. The Company accepts the risk that communications, instructions, claims and documents sent to or from the Bank through an Electronic Channel may be intercepted, monitored, amended, corrupted, contain viruses or be otherwise interfered with by third parties and acknowledges and agree that the Bank is not responsible or liable to the Company or any third party for, and the Customer waive any and all claims in respect of, any losses arising from the same. The Company acknowledges that the delegation functionalities and other features are not a substitute for the Company’s own corporate governance, and delegation of authority.

To:
Emirates NBD Bank PJSC

نموضح من قرار مجلس الإدارة المعتمد أو قرار المجلس (على ترويضة الشركة) SAMPLE CERTIFIED BOARD RESOLUTION or BOARD RESOLUTION (ON COMPANY’s LETTERHEAD)
决议的背景

公司计划与阿联酋迪拜国民银行（阿联酋的“银行”）建立银行业务关系，并开通一个银行账户（该账户）与阿联酋迪拜国民银行（阿联酋的“银行”）开通借记卡账户（借记卡）是否/是否与账户相关联，并由公司授权。银行同意提供借记卡（借记卡）或借记卡，但须符合某些条款和条件。

1. 将账户与借记卡（或借记卡）连接，并通过其使用该账户；
2. [插入姓名]和[插入姓名]（删除，以适用）被授权单独/联合（删除，以适用）做以下行为：
   (i) 开立、使用和关闭账户；
   (ii) 执行任何和所有文件，包括银行形式文件、协议、保证书和所有必要的文件和申请，用于使用借记卡（借记卡）；
   (iii) 代表公司，将借记卡（借记卡）的权利委托给任何人员。

决议应由公司股东或董事会签署，有权按照公司成立的章程行事。

Shareholders / Board of Directors

<table>
<thead>
<tr>
<th>Name</th>
<th>Signature</th>
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这股东决议应由公司股东或董事会签署，有权按照公司的章程行事。
<table>
<thead>
<tr>
<th>Authorised Signatory OR</th>
<th>Authorised Signatory OR</th>
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<tr>
<td>POA</td>
<td>POA</td>
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Please keep signatures within numbered boxes and use **BLACK** ink only.

Please select as applicable.

**Authorized Signatory OR**

**POA**

**Name**
**Signatory limit should match with account currency**

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<thead>
<tr>
<th>Group</th>
<th>Name</th>
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<th>العملة</th>
<th>الحد (مفردا)</th>
<th>الحد (بالاشتراك)</th>
<th>تاريخ الانتهاء</th>
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<tr>
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<td><em>Currency</em></td>
<td>Limit (Singly)</td>
<td>Limit (Jointly)</td>
<td>Expiry Date</td>
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**Other rules/restrictions (If any)**

The name of the signatories / POA to be **DELETED**

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I/We hereby understand that the change, amendment or addition of my/our signature will come into effect upon completion of necessary checks by the Bank in-line with the Bank’s internal procedures and/or at such time when all submissions by the customer have been satisfactorily met to the Bank’s contentment and at the Bank’s discretion. Any deadlines may be amended as considered appropriate by the Bank to satisfy its legal, regulatory and compliance issues. These terms will be read in conjunction with and shall form a part of the general terms and conditions governing the operation and maintenance of account(s) of Emirates NBD. See terms and conditions governing the operation and maintenance of account(s) of Emirates NBD. [https://www.emiratesnbd.com/en/assets/File/GeneralTermsAndConditions.pdf](https://www.emiratesnbd.com/en/assets/File/GeneralTermsAndConditions.pdf)

**Signatures/RULES authorised by (account holder(s))**

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<th>Name</th>
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**TO BE REVIEWED WITH THE CUSTOMER TO SIGN IN THE PRESENCE OF THE CUSTOMER**

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**FOR BANK USE ONLY**

<table>
<thead>
<tr>
<th>Branch</th>
<th>Back Office (SIGCAP)</th>
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<tbody>
<tr>
<td>Approved by</td>
<td>Captured by</td>
</tr>
<tr>
<td>Date</td>
<td>Verified by</td>
</tr>
</tbody>
</table>

* Arabic text*
Dear Sirs,

I/we hereby request and instruct that, unless and until you receive and acknowledge receipt of written instructions from me/us otherwise, you treat and consider, without prejudice to your rights of refusal or renunciation,

1. To open additional account/s and operate/activate/close account/s in my/our name/s.
2. To access my safe deposit locker with the Bank.
3. To open/operate fixed deposit account/s, change, amend and/or alter the terms and conditions applicable to the fixed deposit account/s and to provide the said Bank with necessary instructions in relation to disposal of principal amount of deposited funds and its proceeds in any manner that the mandatee deems fit.
4. To draw, sign, accept and endorse cheques, bills of exchange, promissory notes and other orders for payment.
5. To request change of address and contact details.
6. To collect cheque books, returned cheques, account statements, letters/certificates in my/our name/s.

Please Tick ☑ in the boxes as appropriate

A. Accounts

<table>
<thead>
<tr>
<th>Account Type</th>
<th>Instructions</th>
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<tbody>
<tr>
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</tr>
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<td>To access my safe deposit locker with the Bank.</td>
</tr>
<tr>
<td>3.</td>
<td>To open/operate fixed deposit account/s, change, amend and/or alter the terms and conditions applicable to the fixed deposit account/s and to provide the said Bank with necessary instructions in relation to disposal of principal amount of deposited funds and its proceeds in any manner that the mandatee deems fit.</td>
</tr>
<tr>
<td>4.</td>
<td>To draw, sign, accept and endorse cheques, bills of exchange, promissory notes and other orders for payment.</td>
</tr>
<tr>
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<td>To request change of address and contact details.</td>
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<td>To collect cheque books, returned cheques, account statements, letters/certificates in my/our name/s.</td>
</tr>
</tbody>
</table>


---

Mr/Miss/Ms Name

National of

Passport Number

Date of Birth

Email Address

Phone Number

Specimen signature of

the “mandatee”

as my/our mandatee (hereinafter referred to as ‘mandatee’) as fully empowered by me/us and on my/our behalf and account/s in my/our name/s with Emirates NBD Bank P.J.S.C. (the “Bank”),

I/We hereby request and instruct that, unless and until you receive and acknowledge receipt of written instructions from me/us otherwise, you treat and consider, without prejudice to your rights of refusal or renunciation.

Please Tick ☑ in the boxes as appropriate

A. Accounts

<table>
<thead>
<tr>
<th>Account Type</th>
<th>Instructions</th>
</tr>
</thead>
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</tr>
<tr>
<td>6.</td>
<td>To collect cheque books, returned cheques, account statements, letters/certificates in my/our name/s.</td>
</tr>
</tbody>
</table>
B. Investment Portfolio and/or Derivative Trading Account

1. Subscriptions to/opening of investment accounts and placing orders pursuant to the Investment Services Agreement and/or the Derivative Trading Account Opening Form.
2. To give orders (where applicable, by way of recorded line) for buying/selling/transferring in or out any or all securities in the portfolio and derivative trading account and receive confirmations/notifications in respect of any orders given, as well as orders for all related entitlements to securities in the portfolio and derivative trading account.
3. All transactions relating to the investments with the assistance of the Bank.
4. To instruct and receive all corporate action related notifications but not limited to subscription, conversion, voting or other rights.
5. To instruct intra CIF cash transfers to and from a dedicated investment cash account(s).

The Customer hereby instructs the Bank that, unless and until the Bank receives and acknowledges written instructions from the Customer otherwise, to act upon its instructions received from the Mandatee in respect of the above portfolio account and the Customer agrees to indemnify the Bank for any losses or damages resulting from such instruction.

The Bank shall, on the basis of the Customer’s instructions, execute the Customer’s request by way of the “Letter of Authority/Mandate” in accordance with the terms of the Investment Services Agreement (the “ISA”; https://www.emiratesnbd.com/en/assets/File/invest_daily_investment_services_agreement.pdf) and/or Derivative Trading Account (https://www.emiratesnbd.com/en/assets/File/Form_Center/Retail_Banking/Derivative_Trading_Account_Opening_Form_Priority_Banking.pdf). The Customer (whether natural person or corporate client) hereby acknowledges to have read and understood the ISA and/or Derivative Trading Account in conjunction with the full terms and conditions of this document.

Unless otherwise provided for herein, all communications to the Mandatee shall be sent to the address of its principle place of business (mailing address) as per the Bank’s records.

Customer Signature/s

FOR BANK USE ONLY

Branch

Back Office (SICCAP) 000000000

Witnessed and signature verified by (Name & Signature)

Captured by

Authorized by (Name & Signature)

Verified by

Date D D M M Y Y Y Y Date D D M M Y Y Y Y

The Customer hereby instructs the Bank that, unless and until the Bank receives and acknowledges written instructions from the Customer otherwise, to act upon its instructions received from the Mandatee in respect of the above portfolio account and the Customer agrees to indemnify the Bank for any losses or damages resulting from such instruction.

The Bank shall, on the basis of the Customer’s instructions, execute the Customer's request by way of the “Letter of Authority/Mandate” in accordance with the terms of the Investment Services Agreement (the “ISA”; https://www.emiratesnbd.com/en/assets/File/invest_daily_investment_services_agreement.pdf) and/or Derivative Trading Account (https://www.emiratesnbd.com/en/assets/File/Form_Center/Retail_Banking/Derivative_Trading_Account_Opening_Form_Priority_Banking.pdf). The Customer (whether natural person or corporate client) hereby acknowledges to have read and understood the ISA and/or Derivative Trading Account in conjunction with the full terms and conditions of this document.

Unless otherwise provided for herein, all communications to the Mandatee shall be sent to the address of its principle place of business (mailing address) as per the Bank’s records.

Customer Signature/s

FOR BANK USE ONLY

Branch

Back Office (SICCAP) 000000000

Witnessed and signature verified by (Name & Signature)

Captured by

Authorized by (Name & Signature)

Verified by

Date D D M M Y Y Y Y Date D D M M Y Y Y Y
Please issue me/us cheque book(s) as detailed below and debit the charges including, but not limited to, an amount charged in respect of any applicable Value Added Tax or any other similar sales tax (VAT) for the cheque book(s) as per Bank’s tariff from my/our account(s). In case of my/our accounts have insufficient funds this request shall be considered as null and void.

I/We undertake to bear any liability or responsibility and the consequences whatsoever which may directly result from the loss, theft or misuse of any or all of those cheques, excluding any irregular payments made by the Bank against such lost, stolen or misused cheques after the Bank has received from me/us adequate notice in writing of such loss, theft or misuse.

Number of Cheque Book(s)
--------------------------------------

For individual accounts, cheque books will be delivered only to the account holder.

For Business account, below receiver details are mandatory.

* * * * * * * * * * * * * * * * * * * * * * *

**Receiver details:**
Details given below are applicable only to this request.
The receiver is requested to provide the original ID at the time of collecting the cheque book.

Name
ID Number
(Govt. issued Photo ID)
ID Expiry Date
Mobile Number

Upon receiving the Cheque Book(s), you are requested to count the cheque leaves immediately to ensure that no leaf is missing or duplicated in the Cheque Book.

In case of any discrepancy identified in your Cheque Book, you are requested to report the same to the Bank, immediately on receipt of the Cheque Book, failing which the Bank will assume that the Cheque Book received by you is complete and no cheque leaf is missing or duplicated & the Bank assumes no liability from any act or omission resulting from any cheque leaf missed or duplicated.

Customer Signature(s)

FOR BANK USE ONLY

<table>
<thead>
<tr>
<th>Signature verified</th>
<th>Input by</th>
<th>Initials</th>
<th>Transaction ID</th>
<th>Authorised by</th>
<th>Initials</th>
</tr>
</thead>
</table>

**Signature verified**

**Input by**

**Initials**

**Transaction ID**

**Authorised by**

**Initials**
a. Please provide us your current list of top 5 suppliers

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Name</th>
<th>Country</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

b. Please provide us your current list of top 5 clients

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Name</th>
<th>Country</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td></td>
<td></td>
</tr>
<tr>
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<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

c. Do you remit / receive any money directly to / from a Sanctioned Country or indirectly via another country or directly or indirectly to / from a Sanctioned Person? If yes, please elaborate.

<table>
<thead>
<tr>
<th>Yes</th>
<th>No</th>
<th>Comments</th>
</tr>
</thead>
</table>

If yes, please elaborate.

<table>
<thead>
<tr>
<th>Country Names</th>
<th>Yes/No</th>
<th>% of Business</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cuba</td>
<td>Yes</td>
<td></td>
</tr>
<tr>
<td>Iran</td>
<td>No</td>
<td></td>
</tr>
<tr>
<td>North Korea (DPKR)</td>
<td>No</td>
<td></td>
</tr>
<tr>
<td>South Sudan</td>
<td>Yes</td>
<td></td>
</tr>
<tr>
<td>North Sudan</td>
<td>No</td>
<td></td>
</tr>
<tr>
<td>Syria</td>
<td>No</td>
<td></td>
</tr>
<tr>
<td>Crimea (Ukraine)</td>
<td>No</td>
<td></td>
</tr>
</tbody>
</table>

f. Do you trade in products or services that originate in any of the following countries?

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Country</th>
<th>Yes/No</th>
<th>% of Business</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Cuba</td>
<td>Yes</td>
<td></td>
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<td>Iran</td>
<td>No</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>North Korea (DPKR)</td>
<td>No</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>South Sudan</td>
<td>Yes</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>North Sudan</td>
<td>No</td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>Syria</td>
<td>No</td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>Crimea (Ukraine)</td>
<td>No</td>
<td></td>
</tr>
<tr>
<td>8</td>
<td></td>
<td>Yes</td>
<td></td>
</tr>
</tbody>
</table>
g. Do you import goods or services of any origin from or which transit through any of the following countries?

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Country Names</th>
<th>Yes / No</th>
<th>% of Business</th>
<th>If yes, % of Business</th>
<th>Yes / No</th>
</tr>
</thead>
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<td>1</td>
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<td></td>
<td>Yes</td>
<td></td>
<td></td>
<td>No</td>
</tr>
</tbody>
</table>

h. Do you export or re-export any goods or services either directly or indirectly to any of the following countries?

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Country Names</th>
<th>Yes / No</th>
<th>% of Business</th>
<th>If yes, % of Business</th>
<th>Yes / No</th>
</tr>
</thead>
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<tr>
<td>1</td>
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<td></td>
<td>Yes</td>
<td></td>
<td></td>
<td>No</td>
</tr>
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</table>

If any of your responses to questions (c,d,e, f, g or h) is “YES”, please provide additional information below. If “NO” please sign and return.

1) What is the nature of your customers, suppliers, counterparties or other persons with whom you transact with in the Sanctioned Country? How many are there? Who is the end user (if different) of the goods sold in the Sanctioned Country.

2) What are the goods / products? For supplies from a Sanctioned Country describe the product and list the destination(s) to which they are sent. For supplies to a Sanctioned Country, list countries of origin and confirm if any goods products originated in the U.S.
3) Do you transact with any SDN / Sanctioned parties or entity owned by an SDN / Sanctioned party in any of the Sanctioned Countries?

4) Do you hold any specific licenses (e.g. OFAC) to conduct these transactions? Will you allow us to sight those licenses held? Or are there specific exemptions under US and EU sanctions rules that permit the nature of your activity with the Sanctioned Country?

5) Which Bank(s) are used by you to transact with Sanctioned Countries? (Please provide details for each country)

6) Are you planning to grow, maintain or reduce business with or in the Sanctioned Country or with the Sanctioned Person?

7) Total sales (USDm)  
| % sales involving each Sanctioned Country, or with Sanctioned Person / Entity. |

8) Total purchases (USDm)  
| % purchases involving each Sanctioned Country, or with Sanctioned Person / Entity. |

9) Total assets (USDm)  
| % Assets in each Sanctioned Country, owned by Sanctioned Person / Entity. |

10) Total operating income (USDm)  
| % of total operating income (estimated) involving Sanctioned Country or Sanctioned Person / Entity. |

11. Do cash transactions involve purchase and sales of goods within UAE?  
- Yes  
- No  

12. Is the cash paid from or deposited in the account to facilitate any third party transaction not related to your business?  
- Yes  
- No  

13. Do your clients and suppliers who prefer cash transactions have physical presence in UAE?  
- Yes  
- No  

14. When will the funds be withdrawn/transferred after cash deposit?  
- Same day  
- 1-2 days  
- more than 2 days  

15. Please specify the average cash deposit frequency  
- Frequency  
- Amount (AED)  

Yes  
No  

Yes  
No  

Yes  
No  

Yes  
No  

Yes  
No  

Options: Daily, Weekly, Monthly
16. List of clients and countries of their operations who will be paid in cash.

<table>
<thead>
<tr>
<th>Name</th>
<th>Country of business</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
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</tr>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

17. List of clients and countries of their operations from whom the payment will be received in cash.

<table>
<thead>
<tr>
<th>Name</th>
<th>Country of business</th>
</tr>
</thead>
<tbody>
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<td></td>
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<td></td>
</tr>
</tbody>
</table>

18. Please provide reason for not using financial instruments and channels like cheques, online payments for these transactions?

<table>
<thead>
<tr>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
</tbody>
</table>

19. How long have you operated this entity or previous entities in similar sector, Please provide previous business names if different from current one.

<table>
<thead>
<tr>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
</tbody>
</table>
I / We certify that we will not undertake transactions with parties or countries subject to international sanctions regimes / restrictions via our accounts with Emirates NBD unless and until this has been agreed to with the Bank. We further confirm that we will not route transactions via 3rd parties / countries to obscure transaction activity and undertake to provide the necessary evidence to demonstrate our compliance with this undertaking if so requested by Emirates NBD Group. I / We acknowledge that failure to do so or provide false, incorrect or misleading information may result in the immediate closure of your Account/s with the Bank.

I/We hereby declare that the cash transactions performed through the account are only due to the nature of the business and not sourced from illegitimate business and crime. I/We confirm that the cash transactions are not meant to facilitate any third party transactions and do not involve any Sanctioned Country as part of business dealing.

I/We confirm that this Questionnaire has been signed by (name of the person) who holds position of in the company and that all information is correct and true at the time of responding and is authorised to provide such certifications / undertakings.

Signature & Company Seal

Name of the person

Designation

Date
نموذج إقرار ذاتي لقانون الامتثال الضريبي الأمريكي بشأن الحسابات الخارجية (FATCA)

FATCA SELF-DECLARATION FORM FOR ENTITIES

<table>
<thead>
<tr>
<th>CIF Number</th>
<th>معرف الطلب</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Account Title</th>
<th>اسم الحساب</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Country of Incorporation</th>
<th>بلد التأسيس</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Country of Tax Residence</th>
<th>الضرائب في بلد الإقامة</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

للغرض من قانون الامتثال الضريبي الأمريكي، يجب تصنيف جميع الكيانات ضمن محددات IRS إلى الفئة التي تنطبق عليها من خلال وضع علامة في إحدى المربعات المبينة أدناه.

Note: بالإنجليزية: For the purposes of the US Foreign Account Tax Compliance Act (FATCA), all entities must be classified into specific categories. Please indicate which category applies to you by ticking one of the boxes below.

Note: باللغة العربية: يجب تصنيف جميع الكيانات ضمن محددات IRS إلى الفئة التي تنطبق عليها من خلال وضع علامة في إحدى المربعات المبينة أدناه.

يرجى العلم أن ضمن إجوابك دا تصلحة يثبت حساب جديد، ستقوم بتقديم المستندات الأخرى المقدمة من طرفك أو المستندات المتوفرة للعموم، وفقاً لل(ml) من المعلومات حول تصنيف المتعلق بالكائن.

الامتثال الضريبي الأمريكي بشأن الحسابات الخارجية الذي يتم اتخاذه أدناه.

يرجى تعبئة القسم ذو الصلة فقط.

1. I/We are a “Specified US Person”*
   - Yes [ ]
   - No [ ]
   - لا*

   (إذا كنت كيان مؤسس في الولايات المتحدة أو كيان مقيد للضرائب في الولايات المتحدة (يرجى الرجوع للفقرة رقم 2 من الكتاب العربي)

   في حال الإجابة بنعم، رقم التعرف الضريبي للمواطنين الأمريكيين (رقم التعرف الضريبي العالمي)

2. I/We confirm that we are Exempt Beneficial Owner (EBO) in respect of all payments we expect to receive from Emirates NBD (refer to para 3 of the booklet)
   - Yes [ ]
   - No [ ]
   - لا

   في الحال الإيجابي، يجب ذكر رقم التعرف الضريبي المستفيدين من المعلومات المذكورة في الكتاب العربي.

3. I/We confirm that we are Excepted NFFE
   - Yes [ ]
   - No [ ]
   - لا

   إذا كانت الإجابة نعم، يجب ذكر رقم التعرف الضريبي المستفيدين من المعلومات المذكورة في الكتاب العربي.

4. I/We confirm that we are Direct reporting NFFE
   - Yes [ ]
   - No [ ]
   - لا

   إذا كانت الإجابة نعم، يجب ذكر رقم التعرف الضريبي العالمي.

5. I/We confirm that we are Active NFFE
   - Yes [ ]
   - No [ ]
   - لا

   إذا كانت الإجابة نعم، يجب ذكر رقم التعرف الضريبي العالمي.

6. I/We confirm that we are Passive NFFE
   - Yes [ ]
   - No [ ]
   - لا

   إذا كانت الإجابة نعم، يجب ذكر رقم التعرف الضريبي العالمي.

---

*Entity incorporated in US or US Tax resident (refer to para 2 of the booklet)
6a. I/We are a Passive NFFE without controlling US citizen or US Tax Residents

<table>
<thead>
<tr>
<th>Name</th>
<th>Address</th>
<th>Our Global Intermediary Identification Number (GIIN) is</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

6b. I/We are a Passive NFFE with controlling US Citizen or US Tax Residents and have registered for FATCA directly with IRS

6c. We are a Passive NFFE with controlling persons as US citizens or US tax residents (refer to para 4.4 of the booklet)

If yes, please provide the following information:

Name
US Taxpayer Identification Number (TIN)

7. We do not fall within any of the above categories but the entity is a US person

If so please state the reason: (see explanatory booklet para a) of why you may fall within any of the categories

I/We hereby certify that the information provided above is true and accurate. I/We confirm that, under no circumstances shall Emirates NBD, its employees or its contractors be liable for any direct, indirect, incidental, special, punitive or consequential damages that may result in any way from their reliance on the information provided herein. I/We confirm that I/We have provided this FATCA self-certification willingly, without advice or help from Emirates NBD. I/We understand that providing false information, withholding relevant information or responding in a misleading way may result in the rejection of the application or other appropriate action taken against me and/or the applicant. I/We understand that Emirates NBD may be required to make disclosures in relation to the information contained herein to appropriate government authorities and/or other regulatory authorities locally/internationally, and vide this document. I/We irrevocably permit Emirates NBD to make such disclosures to any such authorities without obtaining further written or oral permission from me. This document shall form an integral part and always be read in conjunction with the account application form and its underlying terms and conditions.

Authorised Signatory

الموضوع بالتوقيع

Branch
Signature verified by
Back office
Updated by

FOR BANK USE ONLY

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**ENTITY TAX RESIDENCY SELF-CERTIFICATION FORM**
COMMON REPORTING STANDARD

**Entity Type:**
Please provide the Account Holder’s Status by ticking one of the following boxes:

1. (a) Financial Institution – Investment Entity
   i. An Investment Entity located in a Non-Participating Jurisdiction and managed by another Financial Institution *(Note: if ticking this box please also complete Part (2) below)*
   ii. Other Investment Entity

(b) Financial Institution – Depository Institution, Custodial Institution or Specified Insurance Company,
If you have ticked (a) or (b) above, please provide, if held, the Account Holder’s Global Intermediary Identification Number *(“GIIN”) obtained for FATCA purposes.*

(c) Active NFE – a corporation the stock of which is regularly traded on an established securities market or a corporation which is a related entity of such a corporation.
If you have ticked (c), please provide the name of the established securities market on which the corporation is regularly traded:

(d) Active NFE – a Government Entity or Central Bank

(e) Active NFE – an International Organisation

(f) Active NFE – other than (c)-(e) *(for example a start-up NFE or a non-profit NFE)*

(g) Passive NFE *(Note: if ticking this box please also complete Part (2) below)*

2. If you have ticked 1(a)(i) or 1(g) above, then please:
   (a). Indicate the name of any Controlling Person(s) of the Account Holder*:

   b. Complete “Controlling Person tax residency self-certification form” for each Controlling Person.* Please see the definition of Controlling Person in Appendix.

---

*Note: if ticking this box please also complete Part (2) below)

**Part (2):**

**A.** A Financial Institution or a member of a Financial Group

1. (a) An Investment Entity located in a Non-Participating Jurisdiction and managed by another Financial Institution *(Note: if ticking this box please also complete Part (2) below)*
   i. An Investment Entity located in a Non-Participating Jurisdiction and managed by another Financial Institution.

2. (b) A Financial Institution located in a Participating Jurisdiction that is a member of a Financial Group.

**B.** An Active NFE

1. (c) An Active NFE other than (a) or (b) *(Note: if ticking this box please also complete Part (2) below)*
   (i) An Active NFE which is a related entity of an Active NFE located in a Participating Jurisdiction.

2. (d) An Active NFE which is not a Related Entity of an Active NFE located in a Participating Jurisdiction.
Country of Residence for Tax Purposes and related Taxpayer Identification Number or functional equivalent ("TIN")

Please complete the following table indicating:
(i) where the Account Holder is a tax resident; and
(ii) The Account Holder's TIN for each country indicated.

If the Account Holder is tax resident in more than three countries please use a separate sheet.

If a TIN is unavailable please provide the appropriate reason A, B or C:

Reason A - The country/jurisdiction where the Account Holder is liable to pay taxes does not issue TINs to its residents

Reason B - The Account Holder is otherwise unable to obtain a TIN or equivalent number (Please explain why you are unable to obtain a TIN in the below table if you have selected this reason)

Reason C - No TIN is required. (Note. Only select this reason if the domestic law of the relevant jurisdiction does not require the collection of the TIN issued by such jurisdiction)

Country of tax residence  | بلد دفع الضريبة  | Taxpayer Identification Number  | If no Taxpayer Identification Number available enter Reason A, B or C
--- | --- | --- | ---
1 |  |  |  |
2 |  |  |  |
3 |  |  |  |

Please explain in the following boxes why you are unable to obtain a Taxpayer Identification Number if you selected Reason (B) above:

Reason (A) - No TIN is required.
Reason (B) - Number of TIN is required. (Note. Only select this reason if Reason C applies).
Reason (C) - Otherwise unable to obtain TIN or equivalent number (Please explain why you are unable to obtain TIN in the above table).

I undertake to notify (to confirm) Emirates NBD within 30 days of any change in circumstances which affects the tax residency status of the individual identified in this form or causes the information contained herein to become incorrect, and to provide Emirates NBD with a suitably updated self-certification and Declaration within 90 days of such change in circumstances.

I certify that I am authorised to sign for the Account Holder in respect of all the account(s) to which this form relates.

I declare that all statements made in this Declaration are to the best of my knowledge and belief, correct and complete.

I understand that the information supplied by me is covered by the full provisions of the terms and conditions governing the Account Holder's relationship with Emirates NBD setting out how Emirates NBD may use and share the information supplied by me. Please refer to all the Terms and Conditions on: https://www.emiratesnbd.com/en/assets/File/GeneralTermsAndConditions.pdf

I acknowledge that the information contained in this form and information regarding the Account Holder and any Reportable Account(s) may be reported to the tax authorities of the country in which this account(s) is/are maintained and exchanged with tax authorities of another country or countries in which the Account Holder may be tax resident pursuant to intergovernmental agreements to exchange financial account information with the countries in which this account(s) is/are maintained.

I certify that I am authorised to sign for the Account Holder in respect of all the account(s) to which this form relates.

I declare that all statements made in this Declaration are to the best of my knowledge and belief, correct and complete.

I undertake to notify (to confirm) Emirates NBD within 30 days of any change in circumstances which affects the tax residency status of the individual identified in this form or causes the information contained herein to become incorrect, and to provide Emirates NBD with a suitably updated self-certification and Declaration within 90 days of such change in circumstances.

I certify that I am authorised to sign for the Account Holder in respect of all the account(s) to which this form relates.

I declare that all statements made in this Declaration are to the best of my knowledge and belief, correct and complete.

I undertake to notify (to confirm) Emirates NBD within 30 days of any change in circumstances which affects the tax residency status of the individual identified in this form or causes the information contained herein to become incorrect, and to provide Emirates NBD with a suitably updated self-certification and Declaration within 90 days of such change in circumstances.
Note: These are selected definitions provided to assist you with the completion of this form. Further details can be found within the OECD Common Reporting Standard for Automatic Exchange of Financial Account Information (the CRS*), the associated Commentary to the CRS, and domestic guidance. This can be found at the following link: http://www.oecd.org/tax/transparency/automaticechangeofinformation.htm

If you have any questions then please contact your tax adviser.

"Account Holder" The "Account Holder" is the person listed or identified as the holder of a Financial Account by the Financial Institution that maintains the account. This is regardless of whether such person is a flow-through Entity. 

Thus, for example, if a trust or an estate is listed as the holder or owner of a Financial Account, the trust or estate is the Account Holder, rather than the trustee or the trust's owners or beneficiaries. Similarly, if a partnership is listed as the holder or owner of a Financial Account, the partnership is the Account Holder, rather than the partners in the partnership.

A person, other than a Financial Institution, holding a Financial Account for the benefit or account of another person as agent, custodian, nominee, signatory, investment advisor, or intermediary, is not treated as holding the account, and such other person is treated as holding the account.

"Active NFE" An NFE is an Active NFE if it meets any of the criteria listed below. In summary, those criteria refer to:

- active NFEs by reason of income and assets;
- publicly traded NFEs;
- Governmental Entities, International Organisations, Central Banks, or their wholly owned Entities;
- holding NFEs that are members of a nonfinancial group;
- start-up NFEs;
- NFEs that are liquidating or emerging from bankruptcy;
- treasury centres that are members of a nonfinancial group; or
- Non-profit NFEs.

An entity will be classified as Active NFE if it meets any of the following criteria:

a) less than 50% of the NFE's gross income for the preceding calendar year or other appropriate reporting period is passive income and less than 50% of the assets held by the NFE during the preceding calendar year or other appropriate reporting period are assets that produce or are held for the production of passive income;
b) the stock of the NFE is regularly traded on an established securities market or the NFE is a Related Entity of an Entity the stock of which is regularly traded on an established securities market;
c) the NFE is a Governmental Entity, an International Organisation, a Central Bank, or an Entity wholly owned by one or more of the foregoing;
d) substantially all of the activities of the NFE consist of holding (in whole or in part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an Entity does not qualify for this status if the Entity functions (or holds itself out) as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes;
e) the NFE is not yet operating a business and has no prior operating history, (a "start-up NFE") but is investing capital into assets with the intent to operate a business other than that of a Financial Institution, provided that the NFE does not qualify for any of the above criteria.

The definitions contained in this form are intended to assist you in complying with the Automatic Exchange of Information standards of the CRS. In case of any doubt, please consult your tax adviser.

* CRS: Common Reporting Standard

Appendix - Definitions

Bank of the Emirates (Dubai) PJSC is licensed by the Central Bank of the UAE.
beneficiaries, are always treated as Controlling Persons of a trust, control or ownership). Under the CRS the settlor(s), the trustee(s), effective control over the trust (including through a chain of beneficiaries, or any other natural person(s) exercising ultimate control over an entity. Where that entity is treated as a Passive Non-Financial Entity (“Passive NFE”) then a Financial Institution is required to file a report with respect to the Controlling Person(s) of the entity. This definition corresponds to the term “beneficial owner” under the CRS.

(ii) In the case of a trust, the Controlling Person(s) are the settlor(s), the trustee(s), the protector(s) (if any), the beneficiary(ies) or class(es) of beneficiaries, or any other natural person(s) exercising ultimate effective control over the trust (including through a chain of control or ownership). Under the CRS the settlor(s), the trustee(s), the protector(s) (if any), and the beneficiary(ies) or class(es) of beneficiaries, are always treated as Controlling Persons of a trust.

3.21 Ver 2
(ii) Such activities or operations do not include rendering non-binding clause (i) above in the definition of 'Investment Entity'.

(i) "Investment Entity" includes two types of Entities:

• Trading in money market instruments (cheques, bills, certificates of deposit, derivatives, etc.); foreign exchange; exchange, interest rate and index instruments; transferable securities; or commodity futures trading;

• Individual and collective portfolio management; or

• Otherwise investing, administering, or managing Financial Assets or money on behalf of other persons.

Such activities or operations do not include rendering non-binding investment advice to a customer.

(ii) "The second type of "Investment Entity" ("Investment Entity managed by another Financial Institution") is any Entity the gross income of which is primarily attributable to investing, reinvesting, or trading in Financial Assets where the Entity is managed by another Entity that is a Depositary Institution, a Custodial Institution, a Specified Insurance Company, or the first type of Investment Entity.

"Investment Entity located in a Non-Participating Jurisdiction and managed by another Financial Institution" The term "Investment Entity located in a Non-Participating Jurisdiction and managed by another Financial Institution" means any Entity the gross income of which is primarily attributable to investing, reinvesting, or trading in Financial Assets where the Entity is managed by another Entity that is managed by a Financial Institution and (ii) not a Participating Jurisdiction Financial Institution.

"Investment Entity managed by another Financial Institution" An Entity is "managed by" another Entity if the managing Entity performs, directly or through another service provider on behalf of the managed Entity, any of the activities or operations described in clause (i) above in the definition of 'Investment Entity'.

the position of whether or not any of them exercises control over the activities of the trust. Where the settlor(s) of a trust is an Entity then the CRS requires Financial Institutions to also identify the Controlling Persons of the settlor(s) and when required report them as Controlling Persons of the trust.

In the case of a legal arrangement other than a trust, "Controlling Person(s)" means persons in equivalent or similar positions.

"Custodial Institution" means any Entity that holds, as a substantial portion of its business, Financial Assets for the account of others. This is where the Entity's gross income attributable to the holding of Financial Assets and related financial services equals or exceeds 20% of the Entity's gross income during the shorter of: (i) the three-year period that ends on 31 December (or the final day of a non-calendar year accounting period) prior to the year in which the determination is being made; or (ii) the period during which the Entity has been in existence.

"Depository Institution" means any Entity that accepts deposits in the ordinary course of a banking or similar business.

"FATCA" FATCA stands for the Foreign Account Tax Compliance provisions, which were enacted into U.S. law as part of the Hiring Incentives to Restore Employment (HIRE) Act on March 18, 2010. FATCA creates a new information reporting and withholding regime for payments made to certain non-U.S. financial institutions and other non-U.S. entities.

"Entity" means a legal person or a legal arrangement, such as a corporation, organisation, partnership, trust or foundation. This term covers any person other than an individual (i.e. a natural person).

"Financial Institution" means a "Custodial Institution", a "Depository Institution", an "Investment Entity", or a "Specified Insurance Company". Please see the relevant domestic guidance and the CRS for further classification definitions that apply to Financial Institutions.

"Investment Entity" includes two types of Entities:

(i) An Entity that primarily conducts as a business one or more of the following activities or operations for or on behalf of a customer:

A. Trading in money market instruments (cheques, bills, certificates of deposit, derivatives, etc.); foreign exchange; exchange, interest rate and index instruments; transferable securities; or commodity futures trading;

B. Individual and collective portfolio management; or

C. Otherwise investing, administering, or managing Financial Assets or money on behalf of other persons.

Such activities or operations do not include rendering non-binding investment advice to a customer.

(ii) The second type of "Investment Entity" ("Investment Entity managed by another Financial Institution") is any Entity the gross income of which is primarily attributable to investing, reinvesting, or trading in Financial Assets where the Entity is managed by another Entity that is a Depositary Institution, a Custodial Institution, a Specified Insurance Company, or the first type of Investment Entity.

"Investment Entity located in a Non-Participating Jurisdiction and managed by another Financial Institution" The term "Investment Entity located in a Non-Participating Jurisdiction and managed by another Financial Institution" means any Entity the gross income of which is primarily attributable to investing, reinvesting, or trading in Financial Assets where the Entity is managed by another Entity that is a Depositary Institution, a Custodial Institution, a Specified Insurance Company, or the first type of Investment Entity.

"Investment Entity managed by another Financial Institution" An Entity is "managed by" another Entity if the managing Entity performs, directly or through another service provider on behalf of the managed Entity, any of the activities or operations described in clause (i) above in the definition of 'Investment Entity'.

"Enterprise" means any non-U.S. entity that primarily conducts as a business one or more of the following activities or operations for or on behalf of a customer:

A. Trading in money market instruments (cheques, bills, certificates of deposit, derivatives, etc.); foreign exchange; exchange, interest rate and index instruments; transferable securities; or commodity futures trading;

B. Individual and collective portfolio management; or

C. Otherwise investing, administering, or managing Financial Assets or money on behalf of other persons.

Such activities or operations do not include rendering non-binding investment advice to a customer.

"Second type of "Investment Entity" ("Investment Entity managed by another Financial Institution") is any Entity the gross income of which is primarily attributable to investing, reinvesting, or trading in Financial Assets where the Entity is managed by another Entity that is a Depositary Institution, a Custodial Institution, a Specified Insurance Company, or the first type of Investment Entity.

"Investment Entity located in a Non-Participating Jurisdiction and managed by another Financial Institution" The term "Investment Entity located in a Non-Participating Jurisdiction and managed by another Financial Institution" means any Entity the gross income of which is primarily attributable to investing, reinvesting, or trading in Financial Assets where the Entity is managed by another Entity that is a Depositary Institution, a Custodial Institution, a Specified Insurance Company, or the first type of Investment Entity.

"Investment Entity managed by another Financial Institution" An Entity is "managed by" another Entity if the managing Entity performs, directly or through another service provider on behalf of the managed Entity, any of the activities or operations described in clause (i) above in the definition of 'Investment Entity'.
An Entity only manages another Entity if it has discretionary authority to manage all the other Entity's assets (either in whole or part). Where an Entity is managed by a mix of Financial Institutions, NFEs or individuals, the Entity is considered to be managed by another Entity that is a Depository Institution, a Custodial Institution, a Specified Insurance Company, or the first type of Investment Entity, if any of the managing Entities is such another Entity.

“NFE” is any Entity that is not a Financial Institution.

“Non-Reporting Financial Institution” means any financial Institution that is:

- a Governmental Entity, International Organisation or Central Bank, other than with respect to a payment that is derived from an obligation held in connection with a commercial financial activity of a type engaged in by a specified Insurance Company, Custodial Institution, or Depository Institution;
- a Broad Participation Retirement Fund; a Narrow Participation Retirement Fund; a Pension Fund of a Governmental Entity, International Organisation or Central Bank; or a Qualified Credit Card Issuer;
- an Exempt Collective Investment Vehicle; or
- a Trustee-Documented Trust: a trust where the trustee of the trust is a Reporting Financial Institution and reports all information required to be reported with respect to all Reportable Accounts of the trust;
- Any other defined in a countries domestic law as a Non-Reporting Financial Institution.

“Participating Jurisdiction” A “Participating Jurisdiction” means a jurisdiction with which an agreement is in place pursuant to which it will provide the information set out in the CRS.

“Participating Jurisdiction Financial Institution” means:
(i) any Financial Institution that is tax resident in a Participating Jurisdiction, but excludes any branch of that Financial Institution that is located outside of that jurisdiction, and
(ii) any branch of a Financial Institution that is not tax resident in a Participating Jurisdiction, if that branch is located in such Participating Jurisdiction.

“Passive NFE” Under the CRS “a Passive NFE” means any:
- NFE that is not an Active NFE; and
- Investment Entity located in a Non-Participating Jurisdiction, and managed by another Financial Institution.

“Reportable Account” The term “Reportable Account” means an account held by one or more Reportable Persons or by a Passive NFE with one or more Controlling Persons that is a Reportable Person.

“Reportable Jurisdiction” is a jurisdiction with which an obligation to provide financial account information is in place.

“Reportable Jurisdiction Person” is an entity that is tax resident in a Reportable Jurisdiction under the tax laws of such jurisdiction(s) by reference to local laws in the country where the entity is established, incorporated or managed. An entity such as a partnership, limited liability partnership or similar legal arrangement that has no residence for tax purposes shall be treated as resident in the jurisdiction in which its place of effective management is situated. As such if an entity certifies that it has no residence for tax purposes it should complete the form stating the address of its principal office. Dual resident Entities may rely on the tiebreaker rules contained in tax conventions (if applicable) to determine their residence for tax purposes.

• a Governmental Entity, other than with respect to a payment that is derived from an obligation held in connection with a commercial financial activity of a type engaged in by a specified Insurance Company, Custodial Institution, or Depository Institution;
• a Broad Participation Retirement Fund; a Narrow Participation Retirement Fund; a Pension Fund of a Governmental Entity, International Organisation or Central Bank; or a Qualified Credit Card Issuer;
• an Exempt Collective Investment Vehicle; or
• a Trustee-Documented Trust: a trust where the trustee of the trust is a Reporting Financial Institution and reports all information required to be reported with respect to all Reportable Accounts of the trust.

“Non-Reporting Financial Institution” means any financial Institution that is:

- a Governmental Entity, International Organisation or Central Bank, other than with respect to a payment that is derived from an obligation held in connection with a commercial financial activity of a type engaged in by a specified Insurance Company, Custodial Institution, or Depository Institution;
- a Broad Participation Retirement Fund; a Narrow Participation Retirement Fund; a Pension Fund of a Governmental Entity, International Organisation or Central Bank; or a Qualified Credit Card Issuer;
- an Exempt Collective Investment Vehicle; or
- a Trustee-Documented Trust: a trust where the trustee of the trust is a Reporting Financial Institution and reports all information required to be reported with respect to all Reportable Accounts of the trust.

Any Member State of the European Union (hereinafter referred to as “Member States”) is an Entity that is tax resident in a Member State. A Member State is considered to be tax resident in a Member State for the purposes of all tax treaties signed by the Member State. Section 1.2.4 of the regulations of the European Central Bank (the “ECB”) applies to that Member State.

“NFE” is any Entity that is not a Financial Institution.

“Non-Reporting Financial Institution” means any financial Institution that is:

- a Governmental Entity, International Organisation or Central Bank, other than with respect to a payment that is derived from an obligation held in connection with a commercial financial activity of a type engaged in by a specified Insurance Company, Custodial Institution, or Depository Institution;
- a Broad Participation Retirement Fund; a Narrow Participation Retirement Fund; a Pension Fund of a Governmental Entity, International Organisation or Central Bank; or a Qualified Credit Card Issuer;
- an Exempt Collective Investment Vehicle; or
- a Trustee-Documented Trust: a trust where the trustee of the trust is a Reporting Financial Institution and reports all information required to be reported with respect to all Reportable Accounts of the trust.

Any Member State of the European Union (hereinafter referred to as “Member States”) is an Entity that is tax resident in a Member State. A Member State is considered to be tax resident in a Member State for the purposes of all tax treaties signed by the Member State. Section 1.2.4 of the regulations of the European Central Bank (the “ECB”) applies to that Member State.

(1) A “Participating Jurisdiction” is a country with which an agreement is in place pursuant to which it will provide the information set out in the CRS.

(2) A “Passive NFE” is any financial Institution that is tax resident in a Participating Jurisdiction, but excludes any branch of that financial Institution that is located outside of that jurisdiction, and

(3) A “Reportable Account” is an account held by one or more reportable persons or by a passive NFE with one or more controlling persons that is a reportable person.

(4) A “Reportable Jurisdiction Person” is an entity that is tax resident in a reportable jurisdiction under the tax laws of such jurisdiction(s) by reference to local laws in the country where the entity is established, incorporated or managed. An entity such as a partnership, limited liability partnership or similar legal arrangement that has no residence for tax purposes shall be treated as resident in the jurisdiction in which its place of effective management is situated. As such if an entity certifies that it has no residence for tax purposes it should complete the form stating the address of its principal office. Dual resident Entities may rely on the tiebreaker rules contained in tax conventions (if applicable) to determine their residence for tax purposes.
"Reportable Person" is defined as a "Reportable Jurisdiction Person", other than:

- a corporation the stock of which is regularly traded on one or more established securities markets;
- any corporation that is a Related Entity of a corporation described in clause (i);
- a Governmental Entity;
- an International Organisation;
- a Central Bank; or
- a Financial Institution (except for an Investment Entity described in Sub Paragraph A(6) b) of the CRS that are not Participating Jurisdiction Financial Institutions. Instead, such Investment Entities are treated as Passive NFEs.)

"Resident for tax purposes" Generally, an Entity will be resident for tax purposes in a jurisdiction if, under the laws of that jurisdiction (including tax conventions), it pays or should be paying tax therein by reason of its domicile, residence, place of management or incorporation, or any other criterion of a similar nature, and not only from sources in that jurisdiction. Dual resident Entities may rely on the tiebreaker rules contained in tax conventions (if applicable) to solve cases of double residence for determining their residence for tax purposes. An Entity such as a partnership, limited liability partnership or similar legal arrangement that has no residence for tax purposes shall be treated as resident in the jurisdiction in which its place of effective management is situated. A trust is treated as resident where one or more of its trustees is resident. For additional information on tax residence, please talk to your tax adviser or see the following link: http://www.oecd.org/tax/transparency/automaticexchangeofinformation.htm

"Specified Insurance Company" means any Entity that is an insurance company (or the holding company of an insurance company) that issues, or is obligated to make payments with respect to, a Cash Value Insurance Contract or an Annuity Contract.

"TIN" (including "functional equivalent") the term "TIN" means Taxpayer Identification Number or a functional equivalent in the absence of a TIN. A TIN is a unique combination of letters or numbers assigned by a jurisdiction to an individual or an Entity and used to identify the individual or Entity for the purposes of administering the tax laws of such jurisdiction. Further details of acceptable TINs can be found at the following link: http://www.oecd.org/tax/transparency/automaticexchangeofinformation.htm

Some jurisdictions do not issue a TIN. However, these jurisdictions often utilise some other high integrity number with an equivalent level of identification (a "functional equivalent"). Examples of that type of number include, for Entities, a Business/company registration code/number.

"Company" is defined as a "Company Including Related Entities", other than:

- a company or association of companies that is a subsidiary of a company or association of companies described in clause (i); or
- a company included in the definition of a Related Entity of a company described in clause (i).

"Insurance Company" means any Entity that is an Insurance Company and is an insurance company (or group of insurance companies) that issues or is obligated to make payments with respect to, a Life Insurance Contract or a Pension Contract.

"Investment Company" means any Entity that is a Passive NFE and is an investment company (or group of investment companies) that issues, or is obligated to make payments with respect to, a Participating Jurisdiction Financial Institution or a Financial Institution (including tax conventions).

"Participating Jurisdiction Financial Institution" means any Entity that is a Financial Institution (except for an Investment Entity described in Sub Paragraph A(6) b) of the CRS that are not Participating Jurisdiction Financial Institutions. Instead, such Investment Entities are treated as Passive NFEs.)

"Reportable Person" is defined as a "Reportable Jurisdiction Person", other than:

- a corporation the stock of which is regularly traded on one or more established securities markets;
- any corporation that is a Related Entity of a corporation described in clause (i);
- a Governmental Entity;
- an International Organisation;
- a Central Bank; or
- a Financial Institution (except for an Investment Entity described in Sub Paragraph A(6) b) of the CRS that are not Participating Jurisdiction Financial Institutions. Instead, such Investment Entities are treated as Passive NFEs.)

"Resident for tax purposes" Generally, an Entity will be resident for tax purposes in a jurisdiction if, under the laws of that jurisdiction (including tax conventions), it pays or should be paying tax therein by reason of its domicile, residence, place of management or incorporation, or any other criterion of a similar nature, and not only from sources in that jurisdiction. Dual resident Entities may rely on the tiebreaker rules contained in tax conventions (if applicable) to solve cases of double residence for determining their residence for tax purposes. An Entity such as a partnership, limited liability partnership or similar legal arrangement that has no residence for tax purposes shall be treated as resident in the jurisdiction in which its place of effective management is situated. A trust is treated as resident where one or more of its trustees is resident. For additional information on tax residence, please talk to your tax adviser or see the following link: http://www.oecd.org/tax/transparency/automaticexchangeofinformation.htm

"Specified Insurance Company" means any Entity that is an insurance company (or the holding company of an insurance company) that issues, or is obligated to make payments with respect to, a Cash Value Insurance Contract or an Annuity Contract.

"TIN" (including "functional equivalent") the term "TIN" means Taxpayer Identification Number or a functional equivalent in the absence of a TIN. A TIN is a unique combination of letters or numbers assigned by a jurisdiction to an individual or an Entity and used to identify the individual or Entity for the purposes of administering the tax laws of such jurisdiction. Further details of acceptable TINs can be found at the following link: http://www.oecd.org/tax/transparency/automaticexchangeofinformation.htm

Some jurisdictions do not issue a TIN. However, these jurisdictions often utilise some other high integrity number with an equivalent level of identification (a "functional equivalent"). Examples of that type of number include, for Entities, a Business/company registration code/number.

"Company" is defined as a "Company Including Related Entities", other than:

- a company or association of companies that is a subsidiary of a company or association of companies described in clause (i); or
- a company included in the definition of a Related Entity of a company described in clause (i).

"Insurance Company" means any Entity that is an Insurance Company and is an insurance company (or group of insurance companies) that issues, or is obligated to make payments with respect to, a Life Insurance Contract or a Pension Contract.

"Investment Company" means any Entity that is a Passive NFE and is an investment company (or group of investment companies) that issues, or is obligated to make payments with respect to, a Participating Jurisdiction Financial Institution or a Financial Institution (including tax conventions).

"Participating Jurisdiction Financial Institution" means any Entity that is a Financial Institution (except for an Investment Entity described in Sub Paragraph A(6) b) of the CRS that are not Participating Jurisdiction Financial Institutions. Instead, such Investment Entities are treated as Passive NFEs.)

"Reportable Person" is defined as a "Reportable Jurisdiction Person", other than:

- a corporation the stock of which is regularly traded on one or more established securities markets;
- any corporation that is a Related Entity of a corporation described in clause (i);
- a Governmental Entity;
- an International Organisation;
- a Central Bank; or
- a Financial Institution (except for an Investment Entity described in Sub Paragraph A(6) b) of the CRS that are not Participating Jurisdiction Financial Institutions. Instead, such Investment Entities are treated as Passive NFEs.)

"Resident for tax purposes" Generally, an Entity will be resident for tax purposes in a jurisdiction if, under the laws of that jurisdiction (including tax conventions), it pays or should be paying tax therein by reason of its domicile, residence, place of management or incorporation, or any other criterion of a similar nature, and not only from sources in that jurisdiction. Dual resident Entities may rely on the tiebreaker rules contained in tax conventions (if applicable) to solve cases of double residence for determining their residence for tax purposes. An Entity such as a partnership, limited liability partnership or similar legal arrangement that has no residence for tax purposes shall be treated as resident in the jurisdiction in which its place of effective management is situated. A trust is treated as resident where one or more of its trustees is resident. For additional information on tax residence, please talk to your tax adviser or see the following link: http://www.oecd.org/tax/transparency/automaticexchangeofinformation.htm

"Specified Insurance Company" means any Entity that is an insurance company (or the holding company of an insurance company) that issues, or is obligated to make payments with respect to, a Cash Value Insurance Contract or an Annuity Contract.

"TIN" (including "functional equivalent") the term "TIN" means Taxpayer Identification Number or a functional equivalent in the absence of a TIN. A TIN is a unique combination of letters or numbers assigned by a jurisdiction to an individual or an Entity and used to identify the individual or Entity for the purposes of administering the tax laws of such jurisdiction. Further details of acceptable TINs can be found at the following link: http://www.oecd.org/tax/transparency/automaticexchangeofinformation.htm

Some jurisdictions do not issue a TIN. However, these jurisdictions often utilise some other high integrity number with an equivalent level of identification (a "functional equivalent"). Examples of that type of number include, for Entities, a Business/company registration code/number.
<table>
<thead>
<tr>
<th>CIF Number</th>
<th>Name of Controlling Person (as in the passport)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>Town or City of Birth</td>
<td>Country of Birth</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Please enter the legal name of the relevant entity account holder of which you are a controlling person:**

<table>
<thead>
<tr>
<th>Legal Name of Entity 1</th>
<th>1</th>
</tr>
</thead>
<tbody>
<tr>
<td>Legal Name of Entity 2</td>
<td>2</td>
</tr>
<tr>
<td>Legal Name of Entity 3</td>
<td>3</td>
</tr>
</tbody>
</table>

**Country of Residence for Tax Purposes and related Taxpayer Identification Number or functional equivalent ("TIN")**

Please complete the following table indicating:

(i) where the Account Holder is a tax resident;

(ii) The Account Holder’s TIN for each country indicated.

If the Account Holder is tax resident in more than three countries please use a separate sheet.

If a TIN is unavailable please provide the appropriate reason A, B or C:

- **Reason A** - The country/jurisdiction where the Account Holder is liable to pay tax and does not issue TINs to its residents.
- **Reason B** - The Account Holder is otherwise unable to obtain a TIN or equivalent number (Please explain why you are unable to obtain a TIN in the below table if you have selected this reason).
- **Reason C** - No TIN is required. (Note. Only select this reason if the domestic law of the relevant jurisdiction does not require the collection of the TIN issued by such jurisdiction).

Did you obtain UAE tax residency under a residency by investment scheme?  

- Yes  
- No

In which jurisdiction(s) have you been subject to personal income tax during the previous calendar year?

<table>
<thead>
<tr>
<th>Country of tax residence</th>
<th>Taxpayer Identification Number</th>
<th>رقم التعريف الضريبي</th>
<th>If no Taxpayer Identification Number available enter Reason A, B or C</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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</tr>
</tbody>
</table>

Please explain in the following boxes why you are unable to obtain a Taxpayer Identification Number if you selected Reason B above:

<p>| | | |</p>
<table>
<thead>
<tr>
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<td></td>
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<td></td>
</tr>
</tbody>
</table>
Type of Controlling Person

(Provide only complete this section if you are a tax resident in one or more Reportable Jurisdictions)

Please provide the Controlling Person's Status by ticking the appropriate box

<table>
<thead>
<tr>
<th>Type of Controlling Person</th>
<th>Entity 1</th>
<th>Entity 2</th>
<th>Entity 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>a  Controlling Person of a legal person – control by ownership</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>b  Controlling Person of a legal person – control by other means</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>c  Controlling Person of a legal person – senior managing official</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>d  Controlling Person of a trust – settlor</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>e  Controlling Person of a trust – trustee</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>f  Controlling Person of a trust – protector</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>g  Controlling Person of a trust – beneficiary</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>h  Controlling Person of a trust – other</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>i  Controlling Person of a legal arrangement (non-trust) – settlor-equivalent</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>j  Controlling Person of a legal arrangement (non-trust) – trustee-equivalent</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>k  Controlling Person of a legal arrangement (non-trust) – protector-equivalent</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>l  Controlling Person of a legal arrangement (non-trust) – beneficiary-equivalent</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>m  Controlling Person of a legal arrangement (non-trust) – other-equivalent</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Declarations and Signature

I understand that the information supplied by me is covered by the full provisions of the terms and conditions governing the Account Holder's relationship with Emirates NBD and may be reported to and exchanged with tax authorities of another country or countries in which [the Controlling Person] may be tax resident pursuant to intergovernmental agreements to exchange financial account information.

I certify that I am the Controlling Person, or I am authorised to sign for the Controlling Person, of all the account(s) held by the entity Account Holder to which this form relates and where I am not the Controlling Person.

I declare that all statements made in this declaration are to the best of my knowledge and belief, correct and complete.

I undertake to advise Emirates NBD within 30 days of any change in circumstances which affects the tax residency status of the individual identified in this form or causes the information contained herein to become incorrect, and to provide Emirates NBD with a suitably updated self-certification and Declaration within 90 days of such change in circumstances.

Signature:

the above is correctly signed by my own hand.

FOR BANK USE ONLY

Signature (s) verified by

Authorised by