

Term Deposit - Personal Account Opening Form

Bank Use Only	Personal Account Opening <input type="checkbox"/>	Joint Account Opening <input type="checkbox"/>	Associated Party <input type="checkbox"/>
Account No. 1	Account No. 2	Manager No.	Product No.
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

CIF	Primary CIF (if applicable)
<input type="text"/>	<input type="text"/>

Customer Details

Existing Customer? Yes <input type="checkbox"/> No <input type="checkbox"/>	Resident Status? Yes <input type="checkbox"/> No <input type="checkbox"/>	KYC requirements previously met? Yes <input type="checkbox"/> No <input type="checkbox"/> N/A <input type="checkbox"/> Refer <input type="text"/>
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Given Names

Surname

****Any other names known by**

Mailing Address

 Country:

Occupation

Employer Name

Employer Address

 Country:

**Work Phone No.	**Start Date (dd/mm/yyyy)	*Salary (annual/monthly)
<input type="text"/>	<input type="text"/>	<input type="text"/>

Tax Identification No.

*Phone Number	*Mobile Number
<input type="text"/>	<input type="text"/>

Account Type	Customer Type
<input type="text"/>	<input type="text"/>

Citizenship	Market Segment
<input type="text"/>	<input type="text"/>

SIC Code

Date of Birth (dd/mm/yyyy)	**Gender	*Marital Status
<input type="text"/>	<input type="text"/>	<input type="text"/>

***Email Address**

Permanent Residential Address (not a PO Box)

 Country:

Source of Funds	**Source of Wealth
<input type="text"/>	<input type="text"/>

****Purpose of opening account**

Withholding Tax/Stamp Duty Exemption Certificate Held?
Yes No

***Persons living with Disability**

***Tertiary Education**

****Province/State**

*Internet Banking

New Customer

Password Mailer Password Mailer Collect from Post Branch

Are you a Politically Exposed Person or an associate of a Politically Exposed Person [PEP*]? Yes No

If yes, please state Name & Relationship:

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*PEP - Definition , please refer to page 3

Deposit Details

Lodgement Date (dd/mm/yyyy) Deposit Term (months/days)

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Amount Invested Interest Rate (% p.a.)

\$	
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Maturity Date (dd/mm/yyyy) Foreign Currency Code (if applicable)

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Interest Disbursement Frequency:

At Maturity Quarterly 6-Monthly Yearly

Interest Payment Instructions:

Pay by Bank Cheque
 Transfer to transaction account

Nominated Account No.

Order No.

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Principal Maturity Details

Principal Payment Instructions:

Automatic Renewal (Principal & Interest) Automatic Renewal (Principal only) Single Maturity (Payout on Maturity)

Pay by Bank Cheque
 Mail Bank Cheque
 Hold bank cheque for collection

Transfer to transaction account

Nominated Account No.

Order No.

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Security Details

Provide Loan Account details if this deposit is used as security :

Account Name

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Account No.

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NOTE: A term deposit is a fixed rate contract and you should carefully consider or seek advice from the Bank whether you will need funds prior to maturity. You cannot break your Term Deposit (whether in whole or part) prior to maturity unless the Bank assesses that hardship applies and provides its written consent. In the event the Bank provides its consent, and your deposit is broken before maturity, your interest will be adjusted in accordance with the rate applicable to the reduced term.

If applicable, any changes to renewal instructions should be advised prior to maturity/within 5 days of maturity. In the absence of disposal instructions, deposit will be automatically renewed, with interest added, for a similar term at the rate applicable at that time.

Any profit / loss incurred as a result of a fluctuation in exchange rate of the currency deposited will be for your care and account .

Acknowledgements

I/We:

- Agree to be bound by terms and conditions which apply from time to time to this account opened with Westpac.
- Agree that Westpac may debit to this or any accounts(s) I/we may conduct with Westpac or recover from me /us any bank fees, government charges, taxes or duties imposed on transactions which relate to my/our account(s).
- Acknowledge receipt of Terms and Conditions, Fees and Charges that apply to this account.
- Have read and understood the Terms and Conditions and Fees and Charges.
- Agree that documents presented for identification purposes may be verified by Westpac, with an appropriate authority.
- Agree to check my/our account statements and notify Westpac of any errors or unusual transactions within 3 months of receiving each account statement.
- Confirm that I am not a registered moneylender.
- Authorise Westpac to take a photograph of me/us for the purpose of preventing any third party act of fraud attempted on my/our account.
- Agree that Westpac's acceptance of this application, thereby creating the contract of deposit, may only be made by entry of the Depositor(s)' names in Westpac's books.
- Request Westpac to contact me/us at or around the maturity of this Term Deposit in order to receive re-investment instructions, payment instructions or to discuss any other related matter, however, I/We acknowledge that Westpac is under no obligation to do so, unless required by any regulatory policy or legislation.
- Confirm the details of this form to be true and correct.

Note: It is an offence under the Laws of Fiji to make a false or misleading statement

Disclosure

I/We confirm that Westpac has:

- Provided my account details i.e Account Number, Bank Transfer Details.
- Disclosed the Product Features and Fees & Charges.

Privacy Consent

By signing below, you consent to us collecting and holding any sensitive information such as health information or information about your racial or ethnic origin which appears on copies of your identity documents. You will not be able to withdraw your consent to Westpac holding this information after it has been provided where Westpac is required to retain copies of identification documents to meet verification of identity requirements under legislation or prudential standards. If you do not provide your consent, we may not be able to proceed with your application or provision of a product or service.

Politically Exposed Persons (PEP)

(Family Members or close associates of PEPs or International Organisation PEPs)

PEPs are individuals who have or have had prominent public positions in a country, such as a Head of State or of government, a senior government, judicial or military official, senior executives of state owned corporations, foreigners with diplomatic posts, important political party officials and their families or close associates of such persons.

The term “families” includes close family members such as spouses, children, parents and siblings and may also include other blood relatives and relatives by marriage.

The term “close associates” includes close business colleagues and personal advisors/consultants to the PEP as well as persons who obviously benefit significantly from being close to the person (for example; their accountants, lawyers etc.).

An international organisation PEP is a person who is or has been entrusted with a prominent function by an international organisation.

This may include members of senior management or individuals who have been entrusted with equivalent functions, i.e. directors, deputy directors and members of the board or equivalent functions. An international organisation includes any organisation set up by either the governments of more than one country or any international organisation. Some examples include the Asian Development Bank, International Monetary Fund, South Pacific Tourism Organisation and United Nations agencies such as UNICEF.

Customer's Name

Customer's Signature

Marksman - Customer's Left Thumb Print

Customer's Photo

Where the customer is unable to sign or has signed with their initials, a mark, or in print, they are also required to provide their left thumb print and photo identification.

Staff Declaration

I declare that I have:

- Verified and Confirmed the correct *Primary CIF* has been recorded on this form.
- Collected all the necessary documents to complete the identification process.
- Verified all necessary customer details.
- Sighted all original documents.
- Photocopied/scanned all documents provided for account opening purposes and confirmed that all images are clear and legible.
- Collected a completed FATCA SDF for customers with US indicia.
- Accurately completed 'Checklist for Personal Customers and Associated Parties'.
- Provided all the necessary information brochures referenced in the form including the Terms and Conditions and Customer Banking Agreement and any other related or relevant forms.
- Verified and confirmed if PEP checks have been completed. Note: If a customer has ticked Yes to PEP, ensure that the due diligence processes outlined in MMG Section 1.6 have been adhered to.

Verifying Officer's Name	Employee ID	Signature	Date

Account Opening Officer's Name	Employee ID	Signature	Date

Authorisation

I authorise the opening of the account and confirm that all KYC and FATCA requirements are met.

Authorising Officer's Name	Employee ID	Signature	Date