

To: Habib Allied International Bank Plc, UK

Branch:

I / We request you to open an account as under:

Currency of Account

GBP USD EUR Other

(to be filled by the bank)

Account No.

Type of Account

Current/Current Plus
 Savings/Savings Plus
 Term Deposit

Type of Entity

Partnership
 Sole Proprietorship
 Limited Company
 Club, Society or Association

Sections to complete

Part A, B, C or E & G
 Part A, B, D, F & G

PART A

Title of Account/
Business Name

Company Registration No., VAT Registration No., Country of Registration

Date Established
Day Month Year Place
 Established Trading Address

City Post Code Country

No. of years / months at present address
 Years Months

Registered Address
(if different from above)

City Post Code Country

Contact Numbers
 Office Phone Office Fax
 Mobile Phone E-mail Address
 Contact Name Capacity

Name & Address of Accountants

Nature of Business Number of Years in Business

FINANCIAL

Annual Current Sales

Annual Projected Sales
(Newly established cos.)

Account held at Name & Branch No. of years / months with Bank

Arranged Facilities Nature Amount

Associated Businesses/
Companies Main Products & Services

Typical CASH Transaction Profile

Source of Funds Typical purpose of cash receipts

Average monthly incoming transactions No: Value (GBP / USD):

Average monthly outgoing transactions No: Value (GBP / USD):

Typical NON-CASH Transaction Profile

Source of Funds Typical purpose of non-cash receipts

Average monthly incoming transactions No: Value (GBP / USD):

Average monthly outgoing transactions No: Value (GBP / USD):

Typical international fund transfers,
Incoming & Outcoming transactions value (£/\$) Name of Countries if any

I / We request the Bank to open an account as specified above. I / We confirm that the information given is correct to the best of my / our knowledge and belief. I / We agree to provide any documents required by the Bank and authorise(s) the Bank to obtain credit reports from a credit reporting agency, according to the type of account(s) requested and to abide by the Terms and Conditions governing the conduct of such account(s) which have been provided separately and may be subject to change.

I / We agree that you may use your parent bank, Habib Bank Limited, and/or other third parties to process information and provide services on your behalf. I / We understand that whether it is processed in the UK, Pakistan or elsewhere my / our information will be protected in accordance with the data protection legislation, by a strict code of secrecy and security which you and Habib Bank Limited, their staff and any third parties are subject to and will only be used in accordance with your instructions. I / We understand that Pakistan does not have a data protection law.

I consent to checking the validity of any identification document I provide to prove my identity, with the Issuing Authority of that document.

The Bank may utilise client information for purposes of research and marketing of other products. If the Applicant does not wish to be involved in this, kindly tick (✓) this box

Signature (s)

Date

PART B to be completed when applying for a TERM DEPOSIT ACCOUNT

In addition to the Agreement in PART A, I/We also agree that any term deposit(s) placed with the Bank will be automatically renewed for the like periods and amounts, unless notified otherwise at least 2 days before maturity.

In case of automatic renewals, the Bank will pay interest at the rate prevailing on the date of renewal.

Initial Deposit Amount Period of Deposit

Signature (s)

Date

PART C to be completed when applying for a PARTNERSHIP ACCOUNT

Partnership Mandate:

hereby request and authorise you until we or any of us shall give you notice to the contrary in writing to treat and consider (insert "either or any of us", "any two of us" or "all of us" as desired) as fully empowered to act on behalf of our said

partnership in all transactions with your Bank and in particular:

1. to make, draw, accept and endorse cheques, order for payment, bills of exchange and promissory notes on behalf of our said partnership including cheques or orders in favour of any or either of us;
 2. to sign orders of the withdrawal of all securities or other items lodged with you or monies held on deposit or other account with you in the partnership name;
 3. to instruct you with regard to any accounts or banking transactions of the partnership;
- and you are further authorised and empowered to charge the amount of all such cheques, orders for payments, bills of exchange and promissory notes to the debit of our said partnership account with your Bank whether the said account is in credit or overdrawn at the time such cheques, orders for payment, bills of exchange and promissory notes are duly presented for payment, and any overdraft which may from time to time be created on the said partnership account being our joint and several responsibility.

Name of Partner	Signature (in personal capacity)	Address
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

PART D to be completed when applying for SOLE PROPRIETORSHIPS

Certified that I, the undersigned, am the sole proprietor of the above firm as stated in PART A and in case of any change in the constitution of the firm, I undertake to notify the Bank immediately.

Signature (s)

Date

PART E (Board Resolution for Limited Company accounts)

We hereby certify that the following Resolution of the Board of Directors of _____ Limited / Plc was passed at a meeting of the Board on the _____ day of _____ 20_____

has been duly recorded in the Minute Book of the said Company:

The Directors who attended the meeting namely; _____, _____,

RESOLVED that a Banking Account for _____ be opened with HABIB ALLIED INTERNATIONAL BANK Plc (the Bank) at their _____ Branch and that the Bank be and is hereby empowered to honour cheques, bills of exchange and promissory notes, drawn, signed, accepted or made on behalf of the Company by *(insert any two of the Directors and countersigned by the Secretary or otherwise as required)*

_____ and to act on any instructions given by the persons so authorised with regard to any account in the name of the Company, whether in credit or overdrawn, or any transaction of the Company;

That the Bank be furnished with certified copies of:

- a) An up-to-date list of all Directors and the Secretary of the Company
- b) The Company's Certificate of Incorporation
- c) The Company's Certificate to commence business (Public Limited companies only)
- d) List of shareholders having 20% or more shareholding in the Company. Proof of ID and Address to be also provided.

That the Company undertakes to advise the Bank in writing of any changes (in the Directors, Secretary and registered Office address of the Company) that may take place and the Bank shall be entitled to act upon the information so given.

That these Resolutions be communicated to the Bank and shall constitute the Company's Mandate to the Bank to remain in force until revoked by notice in writing to the Bank signed by the Chairman or any Director or the Secretary acting or purporting to act on behalf of the Company and for this purpose any instruction varying or purporting to vary the Mandate contained in these Resolutions shall be deemed a revocation.

Signature of Chairman
Date _____

Signature of Secretary
Date _____

(Stamp or Seal of the Company to be affixed)

Name of Directors and persons authorised to sign (in BLOCK CAPITALS)	Official Position in the Company	Specimen Signatures
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

PART F to be completed if applying for **CLUB, SOCIETY OR ASSOCIATION** Account

At a meeting of the (insert "Executive/Management Committee" or as the case may be) _____ of the (insert name of Club, Society or Association) _____ held on the _____ day of _____ 20____, it was resolved that;

1. A Banking Account to be opened with Habib Allied International Bank Plc (the Bank) at their _____ Branch.
2. That the Bank be authorised to honour all cheques or other orders for payment drawn upon any account or accounts kept with the Bank in the name of the Club / Society / Association, notwithstanding that any such payment may cause such account or accounts to be overdrawn or increase any existing overdraft provided they are signed by (insert "Chairman and Secretary" or as the case may be) _____
3. That the Bank be authorised to accept all request and receipts for the delivery of securities papers or other property if signed by (insert "Chairman and Secretary" or as the case may be) _____
4. That the Bank be given a list of the names of the signing officers and be advised in writing under the hand of the Secretary of any changes that may take place and the Bank be entitled to act upon the signature so given.
5. That these Resolutions be communicated to the Bank and remain in force until revoked by notice in writing to the Bank signed by the Chairman or the Secretary acting or purporting to act on behalf of the Club, Society or Association and the Bank shall be entitled to act upon such notice.

SPECIMEN SIGNATURES

Name (in BLOCK CAPITALS)	Official Position (e.g. Chairman, Secretary, Treasurer)	Signature

Certified that the above Resolutions were duly passed and entered in the Minute Book of the Club, Society or Association and duly signed by the Chairman and that the specimen signatures recorded above are correct.

Signature of Chairman
Date _____

Signature of Secretary
Date _____

PART G to be completed if a Cheque Book is required

Please supply me / us a Cheque Book as under:

Personalized as per the Title of the Account

Personalized as

To be sent to the Mailing Address

Signature(s)

FOR BANK USE ONLY

Originals of the following documents have been seen or retained (wherever necessary attested copies have been kept):

Checklist

- | | |
|---|---|
| <input type="checkbox"/> Certificate of Incorporation | <input type="checkbox"/> Directors Declaration |
| <input type="checkbox"/> Proof of address of the Company | <input type="checkbox"/> Company house / Debenture search conducted |
| <input type="checkbox"/> Proof of ID of Directors/ Secretary | <input type="checkbox"/> Signing mandate for the limited company |
| <input type="checkbox"/> Proof of ID of Shareholders
(over 20% holding)
(if different from above) | <input type="checkbox"/> Latest Financials |
| <input type="checkbox"/> Proof of address of Directors / Secretary /
Shareholders | <input type="checkbox"/> Memorandum of article and association |
| <input type="checkbox"/> VAT Registration | <input type="checkbox"/> Projections (if newly formed company) |
| <input type="checkbox"/> Visit Report (if any) | <input type="checkbox"/> File note |
| <input type="checkbox"/> Other Documents (please specify) | <input type="checkbox"/> Reference (if any) |
| | <input type="checkbox"/> Company profile / Write-up |
| | <input type="checkbox"/> Worldcheck search |
| | <input type="checkbox"/> Data Integrity (Screen Shots or JRC) |

Comments / File Notes:

Risk Rating L M H

We confirm having satisfied ourselves that all relevant information relating to this account has been received and found in order.

Account Opening
Officer

Business Manager

Compliance

Date

Date: _____

To:
The Manager
Habib Allied International Bank Plc

Subject: LETTER OF AUTHORITY AND INDEMNITY FROM A COMPANY REGARDING VERBAL/FAX/ELECTRONIC INSTRUCTIONS AND COMMUNICATIONS

Dear Sirs,

It would be convenient and in our interests if we could at any time and from time to time give/send instructions to you in relation to any and all of our existing and future accounts, facilities and any other arrangements of any type (including without limitation payments, transfers, money transmission by internal transfers, investments, placement of funds, foreign exchange dealings, collection, documentary credits, loans, overdrafts or any other credit facilities) which we may now or in the future have with you (instructions being given/sent by any means referred to above shall hereinafter be referred to as "Instructions") by any of the following means:

- A. Verbal instructions (meaning oral communications via telephone or other aural/oral media) and;
- B. Facsimile transmissions (meaning the sending of fax transmissions by any media) and;
- C. Electronic mail (meaning the sending of transmissions/messages/files/attachments electronically via the telephone, cable network or any other media);
(delete any option that is not required)

In consideration of you, at our request, agreeing to accept the Instructions from us/the person (or by any of the persons if more than one person) stated below, we hereby authorise, instruct and agree:

1. That you may act on any and all Instructions given by the person (or by any of the persons if more than one person) stated below from time to time, and we voluntarily and with full knowledge take and assume any and all risks associated therewith;
2. That in acting on the Instructions you shall be deemed to have acted properly and to have fully performed all obligations owed to us, notwithstanding that such Instructions may have been initiated, sent or otherwise communicated in error, fraudulently or otherwise (without limitation), and we shall be bound by any such Instructions on which you may act if you acted in good faith in the belief that such Instructions were given by us;
3. That provided you have undertaken any security procedures stated in your terms and conditions for business accounts (as amended from time to time) then (i) once the Instructions have been sent or purportedly sent to you by the person (or by any of the persons if more than one person) stated below then you shall have no further obligation(s) to check or verify the authenticity or accuracy of such Instructions and you may act on them; (ii) you may in your absolute and unfettered discretion decline to act on or in accordance with the whole or any part of any Instructions pending further enquiry to or further confirmation (whether original written instructions or otherwise in such form as you may require) by us or the person(s) named below, however you shall not be under any obligation to so decline in any case, and you shall in no event or circumstances be liable in any respect for not so declining; and (iii) any Instructions acted upon by you shall irrespective of any later dispute between us regarding the Instructions or their interpretation be deemed to have been duly authorised and requested for the purpose of recourse, reimbursement, indemnity or other rights you may have against us under any existing or future documentation or at law in relation to any such Instructions and for the purpose of recourse to any security now or in the future held or available to you in relation to any Instructions or transactions related to the Instructions;
4. That you may respond and/or communicate with us (i) in respect of any Instructions by the same means and by using the same fax or telephone numbers or email address (as applicable) as we used to communicate with you or by using the latest fax or telephone numbers or email address that we have provided to you as you deem appropriate; and (ii) in respect of any other matter(s) by such means and by using the latest fax or telephone numbers or email address that we have provided to you as you deem appropriate.
5. To release you from and fully indemnify you against any and all claims, demands, losses, costs, imposts, liabilities and expenses, howsoever arising in consequence of, or in any way related to your having acted in accordance with the whole or any part of any Instructions and/or having exercised (or failed to exercise) the discretion conferred upon you in clause 3 above and/or communicating with us as stated in clause 4 above. Further we irrevocably authorise you to set off and/or apply any credit balance in any account (whether now or in the future) maintained by us with you at any of your branches in satisfaction of any sum(s) representing the amount of any such claim(s), actions, demands(s), expenses(s), losses or liabilities without further authority from me/us and you shall be entitled to exercise such right at such time as you may deem appropriate;
6. The terms of this letter do not affect any other terms and conditions which you may agree, if at all, to execute any such Instructions and are in addition to the provisions of any existing or future documentation evidencing, regulating or constituting security for any transaction, arrangement or facility(ies);
7. In the event of a conflict between the terms of this letter and your terms and conditions for business accounts (as amended from time to time) then the terms of this letter shall prevail;
and
8. This letter and all Instructions shall be governed by and construed in accordance with English Law and we irrevocably submit to the non-exclusive jurisdiction of the English Courts.

Yours faithfully,

Signed for and behalf of: (name of company) _____

By: (name of person(s) signing) _____

Person(s) from whom you are authorised to accept Instructions

Name	Signature

**SPECIMEN
SIGNATURE
CARD(S)**



A/c No: _____

Date _____

- Current / Current Plus _____
- Savings / Savings Plus _____
- Term Deposit _____

Title of Account _____

Full Name(s)	Signature(s)



A/c No: _____

Date _____

- Current / Current Plus _____
- Savings / Savings Plus _____
- Term Deposit _____

Title of Account _____

Full Name(s)	Signature(s)

www.habibbankuk.com

Habib Allied International Bank Plc

Registered as a Plc in England and Wales Company No. 4111095

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Authorised and Regulated by the FSA