

All fields are mandatory, unless otherwise indicated

Standard Bank internal use  New customer  Amend existing customer information            Date completed (YYYY-MM-DD)

Section A - Personal information			
Title	Surname	Initials	
First name		Other name(s)	
Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female		
Marital status		Type of marriage (For example customary marriage)	
Marriage date (optional) (YYYY-MM-DD)		Date of birth (YYYY-MM-DD)	
<input type="checkbox"/>	Emancipated minor (if you are younger than 18 years old)		Preferred communication language
Contact details			
Contact method	Country or country code	Number	Effective date (YYYY-MM-DD)
Contact method	Country or country code	Number	Effective date (YYYY-MM-DD)
Email address			
Contact number (Authorised signatory)			
Of the above contacts methods, how would you prefer to be contacted?			Preferred contact time
Identification			
Identity type	Number	Issuing country	
Expiry date (YYYY-MM-DD)			
Visa/permit information (Fill in this section if it applies to you)			
Visa or permit type		Number	
Issue date (YYYY-MM-DD)		Expiry date (YYYY-MM-DD)	
Residence			
Nationality		Country of residence	
Country of birth		Country of citizenship	
Were you ever a South African citizen? <input type="checkbox"/> Yes <input type="checkbox"/> No		Do you have dual citizenship? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Residential address			
Residential address in South Africa (Proof of address required)			
Residential address		Number	
Suburb	City	Country	
Erf number (optional)	Township (optional)	Postal code	
Building name (optional)	Floor (optional)	Room (optional)	
Since when do you stay at this address (YYYY-MM-DD)?			
Postal address (If different from your Domicile or alternate residential address)			
Address		Suburb	City
Country		Postal code	

           Initials

## Section B - Employment details

### Salary cycle

Not applicable       Daily       Weekly       Fortnightly       Monthly  
 Quarterly       Half-yearly       Annually       Once       Biannually

Payslip date (YYYY-MM-DD)

Payment date (YYYY-MM-DD)

Date of employment (YYYY-MM-DD)

### Foreign banking details

Bank name

Account number

Bank address

Do you have any accounts with any other financial institution in South Africa?       Yes       No

Do you own property in South Africa?       Yes       No      Is the property rented out?       Yes       No

If yes, where is it situated?

If yes, please state the amount of rent earned (copy of rental agreement is needed)

Are you a South African citizen?       Yes       No      If no, please state your country of citizenship

Were you ever a resident in South Africa?       Yes       No      If yes, date of emigration (YYYY-MM-DD)

Name of bank and branch in South Africa that attended to the exchange control formalities on your departure from South Africa

Reserve bank reference number

### Source of funds (Mandatory)

South African law requires that you declare all sources of income.

Source of funds      Amount

Source of funds      Amount

Source of funds      Amount

### Tax (Mandatory)

South African law requires that you give us all your registered Tax information.

Country      Income tax number

Country      Income tax number

### Additional information

All additional documents that were not supplied on the above **Mandatory** sections must be attached in a separate annexure.

### Employment/occupation

Employed       Yes       No      If you are unemployed, please give a reason(s)

Employment status      Industry      Designation

Employment start date (YYYY-MM-DD)      Employer

Address      Number      Suburb

City      Country      Postal code

Initials

Consent	
<b>Fraud (Mandatory)</b>	
I hereby give Standard Bank permission to carry out identity and fraud prevention checks on me and to share the information provided in this application with the South African Fraud Prevention Service.	<input type="checkbox"/> Yes <input type="checkbox"/> No
Signature	
I acknowledge that some information on this form is needed in order for Standard Bank to comply with South African law. It is my responsibility to let Standard Bank know if any of the information on this form changes.	
Customer signature	Date (YYYY-MM-DD)
Standard Bank employee	
Employee number	
Checklist (for office use only)	
<input type="checkbox"/> Application form	<input type="checkbox"/> Certified copy of passport
<input type="checkbox"/> Code of banking practice	<input type="checkbox"/> Fax and email indemnity
<input type="checkbox"/> Account holder record	<input type="checkbox"/> Exchange control letter
<input type="checkbox"/> Note pad BDS	<input type="checkbox"/> Account loaded to portfolio 10
Products required	
<input type="checkbox"/> Current account	
<input type="checkbox"/> <b>Savings and Investment account</b>	
<input type="checkbox"/> Fixed deposit	<input type="checkbox"/> 3 months
<input type="checkbox"/> Retail call deposit	<input type="checkbox"/> Wholesale call deposit
<input type="checkbox"/> 6 months	<input type="checkbox"/> 12 months
<input type="checkbox"/> PlusPlan savings account	<input type="checkbox"/> 32-day notice deposit
<input type="checkbox"/> Marketlink	
Pricing option	
<input type="checkbox"/> Rebate	<input type="checkbox"/> Pay-as-you-transact
Documents that we need from you, the applicant	
<input type="checkbox"/> I acknowledge that some information is needed in order to comply with South African law.	
1	Three certified copies of the relevant pages of your valid passport (we only accept certified copies with the original certificate of the commissioner of oaths.
2	Three passport-size colour photographs certified at the reverse as a true likeness of the individual.
3	Three months' bank statements if applying for a cheque account.
<b>If another person must have signing authority on the account, we will also need the following:</b>	
1	Three original certified copies of relevant pages of the authorised signatory's passport or if they are a South African citizen we will need their identity document.
2	Section F, accountholder record must be signed by the authorised signatory.
3	Consent to check credit references in Section C must signed by the authorised person(s).
4	Proof of address from a South African resident.
5	The above information needs to be couriered or registered mailed to the address/es below:
<b>Courier / Postal address</b>	<b>Registered mail address</b>
4th Floor 6 Simmonds Street	PO Box 31583
Marshalltown	Braamfontein
Johannesburg	2017
2001	

Initials

### Bank documents signed by the applicant not in the presence of one of our officers (mandatory)

If documents are not filled in at a branch or at the Non-Resident Centre, for example, if the application is filled in abroad and posted to us, the supporting documents we need from you must be certified and stamped by one of the following people or financial institutions:

- Any foreign bank within a Financial Action Task Force (FATF) member country (FATF)
- A Standard Bank correspondent bank, if outside FATF territories
- A Commissioner of Oaths
- Lawyer or Notary Public
- Justice of the Peace
- Embassy, consulate or High Commission Office
- A member of the judiciary or senior civil servant

One of the above must certify the documents in English and include the following details on all the documents they certify:

- 1 Where the document that is being certified is a bank statement they must write "I confirm that this is a true and accurate copy of the original document that I have seen". Where the document being certified is proof of identity and has a photograph, the certifier must also write "I confirm that this is a true and accurate copy of the original document that I have seen and that the photograph bears a true likeness to the holder".
- 2 They must sign and date the document.
- 3 They must state their name and address in BLOCK CAPITALS and include their professional position or capacity, for example, lawyer.
- 4 They must state their contact details, for example, telephone number or email address (for use if there are any queries).
- 5 Your relationship with the certifier must be of a professional rather than personal nature.

Certifier's details - please give details of the person certifying your document.

Certifier's name \_\_\_\_\_ Profession \_\_\_\_\_

Address \_\_\_\_\_

Telephone number \_\_\_\_\_

Email address \_\_\_\_\_

### Section C - Authority for an authorised person to operate generally on the account

I (full names of account holder), \_\_\_\_\_, authorise

(insert full names and identity number of authorised person) \_\_\_\_\_

to operate on the account(s) selected in Section A on this document. I

understand and accept that there is risk in giving the above authority to the authorised person. Standard Bank, its agents and employees accept no liability for any loss suffered by you for giving the above authority. The authorised person is authorised to operate generally on the above account(s) including requesting and collecting of statements. They are not authorised to open any additional accounts in my name.

This authority will remain in full force and effect until cancelled in writing by me.

Should the account(s) be linked to the authorised person's card?

Yes  No

Signature of applicant \_\_\_\_\_

Date (YYYY-MM-DD) \_\_\_\_\_

Signature of authorised person \_\_\_\_\_

Date (YYYY-MM-DD) \_\_\_\_\_

### Consent to check credit references by authorised person (for South African residents only)

I \_\_\_\_\_ (insert full name(s) of authorised person)

Identity number/registration number \_\_\_\_\_ and residential address \_\_\_\_\_

consent to you making enquiries about my credit record with any credit reference agency and any other party to confirm any or all of the information provided by me. I also consent to you giving credit reference agencies regular updates about the conduct of my accounts, including the failure to meet the agreed terms and conditions. I also agree that the credit reference agencies may make my records and details available to other credit grantors.

I further consent to you carrying out identity and fraud prevention checks and sharing information through the South African Fraud Prevention Service, relating to this application.

Signature of authorised person \_\_\_\_\_

Date (YYYY-MM-DD) \_\_\_\_\_

Initials \_\_\_\_\_

## Section D - Release and indemnity: Facsimile transmission or email message

I request The Standard Bank of South Africa Limited ('the bank') to act on instructions I send to it by facsimile transmission or  Yes  No email message.

I acknowledge that it is not practical for the bank to find out the authenticity of all facsimile transmissions or email messages which claim to come from me. The bank has informed me that it is prepared to act on such facsimile transmissions or email messages which claim to come from me provided that it receives a release and indemnity.

I do hereby:

- 1 agree that all facsimile transmissions, email instructions, mandates, consents, commitments, resolutions, minutes of meetings and any other documents that claim to come from me will be seen to have been given by me in the form actually received by the bank (claimed facsimile transmission or email message) - which may, as a result of the malfunction of the equipment, the distortion of communication links and the like, be different to that intended or sent - and I will be bound by them.
- 2 waive any rights I may have or get against the bank arising directly or indirectly from any losses or damages which I may suffer because the bank acts on any facsimile transmissions or email instructions. I indemnify the bank in respect of any claims, demands or actions made against it or losses or damages suffered by it because it so acted.
- 3 agree that the bank is not to be held liable for errors or delays in transmissions, or the misinterpretation on receipt, or for any loss or damage from whatever cause as a result of the bank permitting this arrangement, excluding losses arising from the proven unlawful or fraudulent acts of the bank's employees.
- 4 agree to implement and keep to any procedures and/or restrictions imposed on me by the bank regarding the sending of facsimile or email instructions to the bank.
- 5 agree that the release and indemnity will not be affected by any failure by the bank to impose any or sufficient procedures or restrictions or to make sure that any, or all of them are kept to.
- 6 agree that the bank will not be obliged to act on any instructions and that it may at any time, on written notice sent to me, withdraw from the arrangements made in this document.
- 7 agree to hand the original document(s) about the underlying agreement for which payment is made and that are needed for the payment(s) made on our behalf, to the bank for endorsement as needed in terms of Exchange Control Regulations. We understand that the bank is required by the South African Reserve Bank ("SARB") to endorse such original documents as we do not have authority from the SARB to not present original documents for payment.

Signature of applicant

Date (YYYY-MM-DD)

Signature of authorised person

Date (YYYY-MM-DD)

### Exchange control declaration

- 1 Any deposit originating from a non-resident source, including a local non-resident account, payment for goods imported by a local resident/business or any funds that would normally be transferable abroad in terms of South African Exchange Control Regulations.
- 2 All deposits other than direct bank transfers from abroad, and these should state the purpose of the funds, must be supported by documentary proof given by the depositor. In the case of payments for imports, original import documents, which must include an invoice, transport document as proof of shipment to South Africa and the prescribed SARS customs declaration bearing the MRN (Movement Reference Number) are needed.
- 3 All documents presented by the depositor for payments from resident sources will be stamped "Exchange Provided" by the accepting bank, and must be kept by the person or business making the payment for at least five years.
- 4 Deposits of South African bank notes to non-resident accounts is prohibited unless it can be established that the notes were acquired through the conversion of foreign currency by the account holder or introduced from outside the CMA.

Note that where transactions do not comply with exchange control requirements or are not supported by the required documents, the funds will either be refused or placed in a suspense account pending finalisation. Where finalisation cannot be reached within a reasonable time, the funds will be returned. If this is not possible for any reason, the funds will be placed in a blocked account and held to the order of the exchange control authorities.

Signature of applicant

Date (YYYY-MM-DD)

### Declaration and confirmation by applicants

I declare to the best of my knowledge and belief that the details in this application are true and correct and that no information which may affect your decision has been withheld.

- 1 May we contact you using the details provided to us to tell you about other products and services:  Yes  No
  - offered by us, including special offers, upgrades and/or new products?  Yes  No
  - offered by subsidiaries of the Standard Bank Group?  Yes  No
  - offered by other companies?  Yes  No
- 2 May we, or a company contracted to us, contact you for research purposes?  Yes  No
- 3 I have read and agree to the general terms and conditions together with the terms and conditions for the account(s) I have chosen.

Signature of applicant

Date (YYYY-MM-DD)

Initials

## Section E - Your financial services provider

Name	<b>The Standard Bank of South Africa Limited (SBSA)</b>
FSB licence	<b>11287</b>
Street address	<b>5 Simmonds Street, Johannesburg, 2001</b>
Email address	
Postal address	<b>information@standardbank.co.za</b> <b>PO Box 7725, Johannesburg, 2000</b>
Telephone number	<b>011 636 9111</b>
Fax number	<b>011 631 8580</b>
FAIS Act registered	<b>Jan Bezuidenhout</b>
Compliance Officer name and contact details	<b>(+27 11 636 1781)</b> <b>(GroupFAISComplianceofficer@standardbank.co.za)</b>

### Legal status of SBSA

- Company Registration Number 62/00738/06
- A public company established in 1962.
- A registered bank in terms of the Banks Act, 1990.
- A wholly owned subsidiary of Standard Bank Group Limited.
- (Insert name of area) is a business area of SBSA.

### Professional indemnity insurance

We hold professional indemnity insurance.

### Complaints

If you have a complaint, please contact our Customer Resolution Centre by telephone **0860 101 101**, by email on **ComplaintResolutionCentre@standardbank.co.za** or by fax on **011 636 8860**. A copy of our complaints handling process is available on request or can be viewed on **www.standardbank.co.za**.

### FAIS Ombud

You can request assistance from the Ombud if you believe that your complaint has not been resolved satisfactorily by us within 6 weeks of lodging your complaint. You need to refer the dispute to the Ombud within 6 months of the issue remaining unresolved.

The details of the Ombud:

Street address:	<b>Sussex Office Park</b> <b>Ground Floor, Block B</b> <b>473 Lynnwood Road Cnr Lynnwood Road and Sussex Ave,</b> <b>Lynnwood</b> <b>0081</b>
Postal address	<b>PO Box 74571, Lynnwood Ridge, 0040</b>
Contact details	
Telephone	<b>+27 (0)12 762 5000 / +27 (0)12 470 9080</b>
Facsimile	<b>+27 (0)867 641 422 / +27 (0)12 348 3447</b>
E-mail address	<b>info@faisombud.co.za</b>
Website	<b>www.faisombud.co.za</b>

### Conflicts of interest and general disclosures

We have shareholding in other companies, details of which can be supplied on request or can be viewed at **www.standardbank.co.za**. The Standard Bank Group has also entered into an agreement with the Liberty Group to distribute its products, and the profits that derive from the sale of them are shared between the Group entities.

We subscribe to the Group's FAIS Conflict of Interest Management Policy, which can be found on **www.standardbank.co.za**. SBSA is the product supplier for the products mentioned in this application form.

Our staff are salaried and may also be motivated through a variety of performance based incentives.

We accept full responsibility for the actions of our representatives (who are authorised by SBSA) when they render financial services to you. Some representatives may be working under supervision and/or an exemption.

### Declaration by customer

- No undertaking; warranties or guarantees have been provided by our representatives in respect of the product/s chosen by you.
- While we provide information on tax-related matters, we do not give tax advice. Please consult your tax adviser before entering into any transaction.
- My choice was made based on the factual information on the products provided to me, including the different features, benefits and pricing options, which enabled me to make an informed decision about the product/s suitable to my needs or the product was executed on my instruction.
- I was not asked nor forced to waive any of my rights in terms of the FAIS Act.
- All documents were completed before I signed them.
- That I have read and understand this notice and have been given a copy of this document.
- I undertake to provide all the required documentation within 3 months from date of my application, should I not meet the stipulated deadline my application will be considered invalid.

Signature of applicant

Date (YYYY-MM-DD)

## Section F - Contact details

Branch name

Account type  Current account  Investment  PlusPlan/account type Saving  Other

Account name  Title  Initials

Account   Identity number or

Passport number

### Contact details

Telephone number  Cellphone number

### Account holder

Signatory action required  Add  Delete

Surname  Initials

Date of birth (YYYY-MM-DD)  Gender

Telephone number  Date to (YYYY-MM-DD)

Instruction  Sign alone  Any two to sign  Both to sign jointly

Identity type  Identity number

Identity country

Mandate  Sign alone  No rights  Plus any other

**The signatory must sign in block  
(Do not sign over the lines)**

**Signature of applicants**

### Account signatories

Signatory action required  Add  Delete

Surname  Title  Initials

Date of birth (YYYY-MM-DD)  Gender

Telephone number  Date from(YYYY-MM-DD)

Identity type  Identity number

Identity country

Instruction  Sign alone  Any two to sign  Both to sign jointly

Mandate  Sign alone  No rights  Plus any other

**(Do not sign over the lines)**

**Signature of authorised  
person (if applicable)**