

To help prevent money laundering and terrorist financing, the laws of many jurisdictions, as well as the policies of [BDO Unibank, Inc (Singapore Branch) (the "Bank")], require the Bank to obtain, verify, and record information that identifies each business entity that opens an account or establishes a relationship.

This means that when you open an account, we will ask for your business name, registered business address, tax identification number or other government issued identification number (as applicable) and other information that may allow us to identify your business. We may also ask you for identification information for any Controlling Persons<sup>1</sup> or Connected Parties<sup>2</sup>.

We appreciate your cooperation.

<sup>1</sup> "Controlling Persons" refer to the following:

- (a) the natural person who has actual control over the Applicant arising from a formal mandate of authority over the account and the Applicant's assets, such as the Applicant's authorised signer; or
- (b) the natural person who ultimately owns or controls the Applicant, or on whose behalf a transaction is conducted or business relations with the bank are established, and includes a person who has effective control over the Applicant i.e. control derived from the natural person's role with respect to the account or the Applicant (e.g. CEO, CFO, executive officer, or management), or from ownership interests of at least 10% in the Applicant whether directly or indirectly, or who exercises effective control through influence and other indirect means.

<sup>2</sup> "Connected Parties" mean:

- (a) in relation to a legal person (other than a partnership), means any director or any natural person having executive authority in the legal person;
- (b) in relation to a legal person that is a partnership, means any partner or manager; and
- (c) in relation to a legal arrangement, means any natural person having executive authority of the legal arrangement.

### Applicant Information

- |  |  |   |  |
|--|--|---|--|
| <input type="checkbox"/> Sole Proprietorship | <input type="checkbox"/> Private Limited | <input type="checkbox"/> International Business Corporation                                   | <input type="checkbox"/> Non-Profit Organisation     |
| <input type="checkbox"/> Partnership         | <input type="checkbox"/> Public Limited  | <input type="checkbox"/> Registered Shareholders <input type="checkbox"/> Bearer Shareholders | <input type="checkbox"/> Others (Pls. specify) _____ |

Issued Capital (if applicable) \_\_\_\_\_ Paid Up Capital (if applicable) \_\_\_\_\_

Business Name \_\_\_\_\_

Registered Address / Principal Place of Business \_\_\_\_\_

Country \_\_\_\_\_ Postal Code \_\_\_\_\_

Mailing Address (if applicable) \_\_\_\_\_

Country \_\_\_\_\_ Postal Code \_\_\_\_\_

Date of Registration / Incorporation \_\_\_\_\_ Place of Registration / Incorporation \_\_\_\_\_ Business Registration No. \_\_\_\_\_

GST Number (if applicable) \_\_\_\_\_ GST Registration Date (if applicable) \_\_\_\_\_

Unique Entity No. / Foreign Identification No. / Tax Reference No. \_\_\_\_\_

Permanent Resident Address\*  As per registered address on ACRA/Constitutional Documents  As per mailing address  Others (Pls. specify) \_\_\_\_\_

\* Address in the country in which the Applicant is a resident for purposes of the country's income tax. If the Applicant does not have a tax residence in any country, the Permanent Resident Address is the location of the Applicant's principal place of business.

- Nature of Business
- |   |   |   |  |
|---|---|---|--|
| <input type="checkbox"/> Communication      | <input type="checkbox"/> Food & Beverage Industries | <input type="checkbox"/> Real Estate & Activities | <input type="checkbox"/> Others (Pls. specify) _____ |
| <input type="checkbox"/> Construction       | <input type="checkbox"/> Manufacturing              | <input type="checkbox"/> Retail / Wholesale       |  |
| <input type="checkbox"/> Financial Services | <input type="checkbox"/> Professional               | <input type="checkbox"/> Transportation           |  |

- Industry
- |  |   |  |
|--|---|--|
| <input type="checkbox"/> Agricultural Products & Livestock   | <input type="checkbox"/> Energy & Power   | <input type="checkbox"/> Paper, Forest Products & Packaging                          |
| <input type="checkbox"/> Automotive  | <input type="checkbox"/> Entertainment (e.g. Nightclub)                           | <input type="checkbox"/> Tourism & Hospitality                                       |
| <input type="checkbox"/> Aviation  | <input type="checkbox"/> Food & Beverages   | <input type="checkbox"/> Pharmaceuticals   |
| <input type="checkbox"/> Banks/Brokers-Dealers   | <input type="checkbox"/> General Trader   | <input type="checkbox"/> Professional Services<br>(e.g. Consultancy, Audit, Lawyers) |
| <input type="checkbox"/> Building Products & Related   | <input type="checkbox"/> Hardware   | Pls. specify service provided _____  |
| <input type="checkbox"/> Chemicals   | <input type="checkbox"/> Healthcare (TCM)   | <input type="checkbox"/> Real Estate   |
| <input type="checkbox"/> Commodities   | <input type="checkbox"/> Hedge Funds & Funds                                      | <input type="checkbox"/> Restaurants   |
| <input type="checkbox"/> Construction & Engineering  | <input type="checkbox"/> Household Goods  | <input type="checkbox"/> Shipping  |
| <input type="checkbox"/> Consumer Services<br>(e.g. Massage, Spa, Beautician)<br>Pls. specify service provided _____ | <input type="checkbox"/> Media & Advertising                                      | <input type="checkbox"/> Telecom   |
| <input type="checkbox"/> Education   | <input type="checkbox"/> Metals & Mining  | <input type="checkbox"/> Transportation & Logistics                                  |
| <input type="checkbox"/> Electrical & Electronics  | <input type="checkbox"/> Other Financial Institutions<br>(Money changer / lender) | <input type="checkbox"/> Others (Pls. specify) _____                                 |
|  | <input type="checkbox"/> Technology   |  |

Location of Business Activity(ies)

<input type="checkbox"/> Singapore	<input type="checkbox"/> India	<input type="checkbox"/> Others (Pls. specify) _____
<input type="checkbox"/> Malaysia	<input type="checkbox"/> Europe	
<input type="checkbox"/> China	<input type="checkbox"/> USA	

Business Operations Address  As per registered address on ACRA/Constitutional Documents, OR  As per mailing address; OR  Please refer to our particulars \_\_\_\_\_

### Supporting Documents

You will need to provide the supporting documents applicable to your business as specified in the **Annex**.

## Contact Details

Telephone No.			Fax No.			E-mail Address		
Country Code	Area Code	Phone No.	Country Code	Area Code	Fax No.			
Corporate Representative Name						Designation		
Contact No. (Telephone)						Contact No. (Mobile)		
Country Code	Area Code	Phone No.	Country Code	Area Code	Phone No.			
Fax No.			E-mail Address 1			E-mail Address 2		
Country Code	Area Code	Phone No.						

The bank shall be entitled to send communications in relation to the accounts to the person indicated as Corporate Representative at either or both of the email addresses provided

## Account Type

Savings       Time Account       Others \_\_\_\_\_

Current       Commercial Loan

Deposit Insurance Scheme – Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S\$50,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured

## Financial Details

Existing BDO Account(s)       Savings       Time Account

Current       Commercial Loan       Others \_\_\_\_\_

Account(s) with other bank       Savings       Time Account

Current       Commercial Loan       Others \_\_\_\_\_

Indicate name of bank(s)

## Authorised Signers (Signatures affixed on this form shall serve as the bank's record for transaction authorisation and also as acknowledgment of the Section on Confirmation and Declaration.)

By signing, I/We hereby certify that the information given in this Account Opening Form is true and correct to the best of my/our knowledge and I/we confirm that I/we have read the General Terms and Conditions for Customers and have fully understood and agreed to be governed by the provisions thereof, as well as all other terms relating to the accounts opened. I/We render the Bank free and harmless from any claim and/or liability arising from or incidental to the performance of the transactions entered by the contact person/authorized representative named above.

Signature over Printed Name / Date Signed			Signature over Printed Name / Date Signed		
Position	Gender	Birthdate	Position	Gender	Birthdate
ID Type	ID Number	Expiry Date	ID Type	ID Number	Expiry Date
Signature over Printed Name / Date Signed			Signature over Printed Name / Date Signed		
Position	Gender	Birthdate	Position	Gender	Birthdate
ID Type	ID Number	Expiry Date	ID Type	ID Number	Expiry Date

## For Bank's Use Only

Resident Code       Resident      RC       N       Negative List Checking Verified

Non-Resident       H \_\_\_\_\_

Referred by       Employee \_\_\_\_\_       Client \_\_\_\_\_

Others \_\_\_\_\_

Signature verified by \_\_\_\_\_ Date \_\_\_\_\_ Approved by \_\_\_\_\_ Date \_\_\_\_\_

Section to be completed by the Applicant's Controlling Persons or Connected Parties (applicable for natural persons only):

- (i) Shareholder(s) holding at least 10% interest (direct or indirect);
- (ii) Director(s);
- (iii) Executive Officers/Management including its Chairman, President, CEO, Secretary, Treasurer, CFO;
- (iv) Authorised signers; and
- (v) Others

Note: If required where there are more than 2 Controlling Persons or Connected Parties; please use additional pages of this section.

**Controlling / Connected Person #1**

**Role in Applicant:**

- |  |  |  |
|--|--|--|
| <input type="checkbox"/> Sole proprietor   | <input type="checkbox"/> Director                            | <input type="checkbox"/> Executive Officers/Management   |
| <input type="checkbox"/> Partner   | <input type="checkbox"/> Donor with $\geq 10\%$ contribution | <input type="checkbox"/> Chairman <input type="checkbox"/> CEO <input type="checkbox"/> President  |
| <input type="checkbox"/> Authorised Signer   | <input type="checkbox"/> Founder                             | <input type="checkbox"/> CFO <input type="checkbox"/> Treasurer <input type="checkbox"/> Secretary |
| <input type="checkbox"/> Shareholder with $\geq 10\%$ holdings<br>State % of ownership: _____% | <input type="checkbox"/> Others _____                        |  |

If the natural person holds  $\geq 50\%$  ownership, please provide the following:

Total net worth: \_\_\_\_\_ Liquid net worth: \_\_\_\_\_  
Total annual income: \_\_\_\_\_ Source of wealth: \_\_\_\_\_

Title  Mr.  Ms.  Dr.      Name (as in official identity document)  
 Mrs.  Mdm.

Date of Birth (DD/MM/YY)      NRIC/Passport No.      Passport Expiry Date (DD/MM/YY)

Nationality      Country of Residence

**Controlling / Connected Person #2**

**Role in Applicant:**

- |  |  |  |
|--|--|--|
| <input type="checkbox"/> Sole proprietor   | <input type="checkbox"/> Director                            | <input type="checkbox"/> Executive Officers/Management   |
| <input type="checkbox"/> Partner   | <input type="checkbox"/> Donor with $\geq 10\%$ contribution | <input type="checkbox"/> Chairman <input type="checkbox"/> CEO <input type="checkbox"/> President  |
| <input type="checkbox"/> Authorised Signer   | <input type="checkbox"/> Founder                             | <input type="checkbox"/> CFO <input type="checkbox"/> Treasurer <input type="checkbox"/> Secretary |
| <input type="checkbox"/> Shareholder with $\geq 10\%$ holdings<br>State % of ownership: _____% | <input type="checkbox"/> Others _____                        |  |

If the natural person holds  $\geq 50\%$  ownership, please provide the following:

Total net worth: \_\_\_\_\_ Liquid net worth: \_\_\_\_\_  
Total annual income: \_\_\_\_\_ Source of wealth: \_\_\_\_\_

Title  Mr.  Ms.  Dr.      Name (as in official identity document)  
 Mrs.  Mdm.

Date of Birth (DD/MM/YY)      NRIC/Passport No.      Passport Expiry Date (DD/MM/YY)

Nationality      Country of Residence

Section to be completed by the Applicant's Controlling persons (applicable for non-natural persons only):

- (i) Shareholder(s) holding at least 10% interest (direct or indirect);
- (ii) Directors;
- (iii) Executive Officers / Management including its Chairman, President, CEO, Secretary, Treasury, CFO;
- (iv) Authorised signers; and
- (v) Others

Note: If required where there are more than 2 Controlling Persons or Connected Parties; please use additional pages of this section.

#### Controlling / Connected Person #1

##### Role in Applicant:

- |  |   |  |
|--|---|--|
| <input type="checkbox"/> Sole proprietor   | <input type="checkbox"/> Director                           | <input type="checkbox"/> Executive Officers/Management   |
| <input type="checkbox"/> Partner   | <input type="checkbox"/> Donor with $\geq$ 10% contribution | <input type="checkbox"/> Chairman <input type="checkbox"/> CEO <input type="checkbox"/> President  |
| <input type="checkbox"/> Authorised Signer as per articles of organisation or corporate resolution | <input type="checkbox"/> Founder                            | <input type="checkbox"/> CFO <input type="checkbox"/> Treasurer <input type="checkbox"/> Secretary |
| <input type="checkbox"/> Shareholder with $\geq$ 10% holdings                                      | <input type="checkbox"/> Others _____                       |  |

Business Registration Number \_\_\_\_\_

Country of Incorporation/Formation/Affiliation:

- Singapore  Others (Pls. specify) \_\_\_\_\_

Entity Name (as per certificate of incorporation/constitutional documents) \_\_\_\_\_

Date of Incorporation/Formation: \_\_\_\_\_

Registered Address/Principal Place of Business \_\_\_\_\_

Listed Entity (please provide name of exchange)

Government Entity (please provide name of exchange)

ISIN \_\_\_\_\_

#### Controlling / Connected Person #2

##### Role in Applicant:

- |  |   |  |
|--|---|--|
| <input type="checkbox"/> Sole proprietor   | <input type="checkbox"/> Director                           | <input type="checkbox"/> Executive Officers/Management   |
| <input type="checkbox"/> Partner   | <input type="checkbox"/> Donor with $\geq$ 10% contribution | <input type="checkbox"/> Chairman <input type="checkbox"/> CEO <input type="checkbox"/> President  |
| <input type="checkbox"/> Authorised Signer as per articles of organisation or corporate resolution | <input type="checkbox"/> Founder                            | <input type="checkbox"/> CFO <input type="checkbox"/> Treasurer <input type="checkbox"/> Secretary |
| <input type="checkbox"/> Shareholder with $\geq$ 10% holdings                                      | <input type="checkbox"/> Others _____                       |  |

Business Registration Number \_\_\_\_\_

Country of Incorporation/Formation/Affiliation:

- Singapore  Others (Pls. specify) \_\_\_\_\_

Entity Name (as per certificate of incorporation/constitutional documents) \_\_\_\_\_

Date of Incorporation/Formation: \_\_\_\_\_

Registered Address/Principal Place of Business \_\_\_\_\_

Listed Entity (please provide name of exchange)

Government Entity (please provide name of exchange)

ISIN \_\_\_\_\_

Public Figure Declaration (e.g. Heads of States or of government, senior politicians, senior government, judicial or military officials, senior executives of state owned corporations and important political party officials) to be completed for Controlling Persons or Connected Persons

Yes

Name of Controlling Person or Connected Person, his/her family member<sup>1</sup> or close associate<sup>2</sup> who is a Public Figure (as per official identity document)

- currently holds  is/are actively seeking  
 have held  is/are being considered for

Senior public office (please elaborate)

Position \_\_\_\_\_

Current  Yes  No

If not current, period when the senior public office was held

From \_\_\_\_\_ To \_\_\_\_\_

No, unless identified above, I/we and my/our family members or close associates do not hold, have never held, are not actively seeking and are not being considered for senior public office.

No, unless identified above, I/we (being the authorised signer(s)) further confirm on behalf of each of the Applicant's Controlling Person and Connected Person, that he/she does not hold / has never held / is not actively seeking and is not being considered for senior public office.

Yes

Name of Controlling Person or Connected Person, his/her family member<sup>1</sup> or close associate<sup>2</sup> who is a Public Figure (as per official identity document)

- currently holds  is/are actively seeking  
 have held  is/are being considered for

Senior public office (please elaborate)

Position \_\_\_\_\_

Current  Yes  No

If not current, period when the senior public office was held

From \_\_\_\_\_ To \_\_\_\_\_

<sup>1</sup> "family member" means a parent, step-parent, child, step-child, adopted child, spouse, sibling, step-sibling and adopted sibling.

<sup>2</sup> "close associate" means a natural person who is closely connected to the Controlling Person or Connected Person either socially or professionally.

## Confirmation & Declaration

I am/We are authorised to open account(s) for and on behalf of the Applicant, and in connection with the application to open account(s), I/we warrant and confirm on behalf of the Applicant and the Controlling Person(s) / Connected Person(s) (as the case may be) as set out below. I/We further confirm that the warranties and confirmations provided in this Form may be relied on for the purpose of assessing the application as well as for the continued operation of the account(s).

### A. General

1. I/We declare that the information provided in connection with this application furnished by me/us to the Bank is correct and complete.
2. I/We confirm that I/we have read the [General Terms and Conditions for Customers], and agree for the same and any other terms and conditions that the Bank may issue from time to time in respect of the account(s), to govern the account(s) and bind the Applicant.
3. I am/We are not un-discharged bankrupt(s) or in liquidation, and there has been no statutory demand served on me/us nor legal proceedings commenced against me/us. The Applicant is not in liquidation and there has been no statutory demand served on the Applicant nor legal proceedings commenced against the Applicant.
4. "Account(s)" means all and any account as may be opened or maintained by the Applicant with the Bank from time to time.

### B. Consent to Collection, Use and Disclosure of Information

1. I/We agree and consent to the Bank collecting, using, disclosing and share amongst themselves my/our personal data, and disclosing such personal data to the Bank's authorised service providers and relevant third parties for purposes reasonably required by the Bank to process my/our application(s), provide me/us with the products or services which I am/we are applying for, as well as the purposes set out in the Bank's Personal Data Protection Policy, which is accessible at [www.bdounibank.com.sg](http://www.bdounibank.com.sg) or which may be provided to me/us upon request. I/We confirm I/we have read and understood the Personal Data Protection Policy.
2. If I/we should withdraw my/our consent to the processing or handling of my/our personal data in respect of any purpose which the Bank may reasonably consider to be essential in order for the Bank to provide me/us with the products and/or services applied for, the Bank shall be entitled to treat my/our product and/or service as having been terminated by me/us without any prejudice to any rights and remedies which it may have at law against me/us.
3. I/We represent to you that were I/we have submitted the personal data of third parties to you, I/we confirm that I/we have obtained the consent of these third party individuals for the collection, use and disclosure of their personal data to you, for purposes related to the processing of my/our application.

### C. Charges/Commissions

1. The Bank may debit my/our account(s) with the full amount of any reasonably incurred charges, fees (including without limitation legal fees and stamp fees), costs and expenses, interest, taxes, commission (including without limitation brokerage commission) and penalties (collectively, "charges") payable to us whether in respect of (i) the products and/or services; (ii) any liability of any nature arising in respect of the account(s) or otherwise; (iii) any overdraft granted to me/us and any outstanding advances; (iv) any liability of any nature arising (whether in Singapore or elsewhere) in respect of the account(s); (v) any overdrawn sums on the account(s); or (vi) any investment(s) which the Bank quotes to or transacts for me/us. I/we consent to the Bank retaining for its benefit any charges, commissions, rebates and other forms of payment or benefit from any party (including any broker, underwriter or counterparty) in respect of my/our transactions unless prohibited by any regulations, laws, rules or legal process.
2. Subject to the Bank providing reasonable notice thereof, I/we agree that a (i) charge will be levied if I/we fail to maintain the minimum balance required for account(s) or if any account remains inactive for such duration as the Bank may prescribe from time to time; and (ii) charges may also be levied if I/we close any of my/our account(s) within such time period as the Bank may prescribe from time to time.
3. The Bank may, at its discretion and within reasonable notice to me/us, modify the prevailing rate and/or amount of any charges payable by me/us to the Bank.

## ANNEX

### Supporting Documents to be Provided by Applicant

Please note that all documents should be provided as certified true copies.

#### Corporations

##### Singapore-incorporated

- (i) Board resolution (certified true extract by 2 directors of the company or a director and secretary of the company)
- (ii) Certificate of incorporation
- (iii) Recent updated ACRA Business Profile print-out (not more than 2 weeks validity)
- (iv) Memorandum & Articles of Association (or equivalent document)
- (v) Identification documents\* of all authorised personnel and directors
- (vi) Identification documents\* of the Controlling Person(s) and Connected Person(s)

##### Foreign-incorporated

- (i) Board Resolution (certified true extract by 2 directors of the company or a director and secretary of the company)
- (ii) Certificate of incorporation
- (iii) Memorandum & Articles of Association (or equivalent document)
- (iv) Register of directors and secretaries
- (v) Register of shareholders/members
- (vi) Identification documents\* of all authorised personnel and directors
- (vii) Identification documents\* of the Controlling Person(s) and Connected Person(s)

#### Trusts

- (i) Certificate of incorporation
- (ii) Board Resolution
- (iii) Memorandum & Articles of Association
- (iv) Trust deed
- (v) Identification documents\* of beneficiaries, settlors and trustees
- (vi) Identification documents\* of authorised persons Controlling Person(s) and Connected Person(s)

#### Partnerships

##### Singapore-incorporated

- (i) Certificate of business registration
- (ii) Partnership agreement
- (iii) Meeting minutes authorising the establishment of the business relationship with BDO Singapore
- (iv) Identification documents\* of partners
- (v) Identification documents\* of Controlling Person(s) and Connected Person(s)

##### Foreign-incorporated

- (i) Certificate of business registration
- (ii) Partnership agreement
- (iii) Meeting minutes authorising the establishment of the business relationship with BDO Singapore
- (iv) Letter of recommendation from a reputable bank
- (v) Register of partners
- (vi) Register of shareholders
- (vii) Identification documents\* of partners
- (viii) Identification documents\* of Controlling Person(s) and Connected Person(s)

#### Sole Proprietorship

- (i) Certificate of business registration
- (ii) Identification documents\* of business owner
- (iii) Identification documents\* of Controlling Person(s) and Connected Person(s)

#### Association/Club/Society

- (i) Certificate of registration issued by official licensing office
- (ii) Rules and Registration/Constitution/By-Laws of the Association / Club / Society
- (iii) Minutes of meeting authorising the establishment of the business relationship with BDO Singapore
- (iv) Document listing the current office bearers
- (v) Identification documents\* of Controlling Person(s) and Connected Person(s)

\*1. NRIC for Singaporeans and Permanent Residents of Singapore or passport with 6 months validity for foreigners

2. Proof of address e.g. a copy of a utility bill or bank statement (bill or statement must be issued within the last 6 months)