# CONSUMER ACCOUNT APPLICATION FORM

## A. TYPE OF ACCOUNT

Purpose of opening the account ☐ Salary Remittance ☐ Business Proceeds ☐ Loan Repayment ☐ Savings ☐ Investment
☐ Crediting of Interest ☐ Utility Bill Payment ☐ Education
☐ Others (please specify)

Tick as appropriate ☐ Loan ☐ Term Deposit ☐ Savings ☐ New ☐ Cheque

Account Type:

Any existing account with HFC? ☐ Yes ☐ No

Existing Account #:

Is this your first bank account? ☐ Yes ☐ No

**FOR OFFICE USE:** Account #:

## B. CUSTOMER PERSONAL DETAILS

**MAIN APPLICANT** ☐ Mr ☐ Mrs ☐ Miss ☐ Ms

Given names

Surname

Fathers name

Home address

Postal address *(if different from home)*

Email address

Contact: Home # Work # Mobile # Fax #

Date of birth Male ☐ Female ☐ Marital status No of dependents

Tax #:

Occupation

Field of Employment/Business ☐ Manufacturing ☐ Trading ☐ Agriculture ☐ Finance
☐ Others (please specify)

Employer name

Employer address

Monthly income

Classification Code ☐ Fiji Resident ☐ Non Fiji Resident *(Complete FATCA form for US resident)*

Residence ownership status ☐ Owned ☐ Mortgaged ☐ Company provided ☐ Living with spouse ☐ Living with parents
☐ Rented/Leased ☐ Others (please specify)

Is the Customer i) a 'Politically Exposed Person - PEP*'? ☐ Yes ☐ No
ii) related to a 'Politically Exposed Person - PEP*'? ☐ Yes ☐ No

**JOINT APPLICANT** ☐ Mr ☐ Mrs ☐ Miss ☐ Ms

Given names

Surname

Fathers name

Home address

Postal address *(if different from home)*

Email address

Contact: Home # Work # Mobile # Fax #

Date of birth Male Female Marital status No of dependents

Tax #:

Occupation

Field of Employment/Business Manufacturing Trading Agriculture Finance

Others (please specify)

Employer name

Employer address

Monthly income

Classification Code Fiji Resident Non Fiji Resident *(Complete FATCA form for US resident)*

Residence ownership status Owned Mortgaged Company provided Living with spouse Living with parents

Rented/Leased Others (please specify)

Is the Customer i) a 'Politically Exposed Person - PEP*'? Yes No

ii) related to a 'Politically Exposed Person - PEP*'? Yes No

## C. ADDITIONAL INFORMATION

**i) Next of kin**

**ii) Joint accounts**

Account name:

**iii) Do you wish to register for Internet Banking/Mobile Banking?** Yes No

**iv) Term Deposits:**

Principal amount ($): Term invested (months): Interest rate (%):

Interest payment frequency: Automatic rollover upon maturity: Yes No

**Interest payment mode / on maturity:** Add to principal OR Direct deposit to bank account

Bank: Account #:

Account name:

Post or personal collection

Interest only payment and reinvest principal for a like term

Lien amount (if applicable): Lien account #:

Lien account name:

**v) Third party authority details:** (Please fill the Agents Authority Form)

Full name: Relationship:

Date of birth: Authority note:

Occupation:: Authority level:

Signature: Relationship:

## D. OTHER INFORMATION

How did you get to know about us?

Call from bank Referral Media Promotion Word of Mouth

Others (please specify)

Source of credits to account?

Salary Income Savings Business Proceeds Remittances Donation/Charity Commission Income

Interest/Income from Investments Sale of Assets Rental Income

Others (please specify)

Anticipated monthly inflows of funds to the account

Less than FJ$100,000 FJ$100,000 to 499,999 FJ$500,000 to 999,999 FJ$1,000,000 to 1,999,999

FJ$2,000,000 to 2,999,999 FJ$3,000,000 to 3,999,999 FJ$4,000,000 to 4,999,999 Over FJ$5,000,000

** Fiji FIU Financial Transactions Reporting Act - Guideline 4, Part 2 - Item #14. A "politically exposed person" is any personal who is or has been entrusted with any prominent public function. For example a Head of State or government, senior politician, a senior government/ judicial/military official, a senior executive of a state owned corporation and important political party official.*

## E. SOURCE OF FUNDS FOR NEW ACCOUNT

## F. CUSTOMER DECLARATION AND ACKNOWLEDGEMENT

I/We agree:

- HFC Bank has rights to access and vary any of my personal information supplied.
- In case of loan, we declare that I/we are not less than 18 years of age or an undischarged bankrupt(s). I/We confirm that there is no pending court proceedings/judgment or bankruptcy action against me/us. I/We accept that my/our account shall be reviewed annually by HFC Bank to determine the ongoing safety of the debt with the organisation and all information that shall be required by HFC Bank will be provided by me/us.

I/We authorise/confirm:

- HFC Bank to obtain a credit report from any credit reporting agency about me/us which can include my credit worthiness, credit history or credit capability and/or obtain from other Financial Institutions report/information may be given and used to assess credit application or account review, to assess my credit worthiness, to assist me/us to avoid default and to notify other credit providers of any default by me/us.
- HFC Bank recover from me/us any fees, government charges/ taxes imposed on transactions on/or which relate to my/our accounts.
- In case of loan, I/We confirm that the credit provided will be applied wholly or predominantly for the purpose fo the project mentioned in the loan application. I/we confirm that any previous withdrawal of funds from FNPF (if any) have been declared to HFC Bank.
- HFC Bank to communicate to me/ us electronically through emails, Short Message Services (SMS) and or any other means, regarding my accounts, any news and messages including any product(s) promotions.
- HFC Bank is not obliged to accept or act upon facsimile, telephone and email instructions communicated by me/us and I/we are fully aware of the risk that these instructions may be incomplete, inaccurate, erroneous, fraudulent, unauthorized or otherwise not authentic.
- I/We, hereby, indemnify HFC Bank, its employees, authorized representatives and its agents against any claim, demand, lawsuit, liability, damage, cost or losses and any other expenses incidental hereto (including any and all legal expenses) arising whether directly or indirectly in accepting and acting upon my/our instructions.

I/We acknowledge (that I/we have received/not received a copy of):

- The terms and conditions which apply to this account.
- The fees and charges that apply to this account.

I/We understand:

- That the terms and conditions of this application or account review will be subject to the Financial Transaction Reporting Act, Consumer Credit Act and any other statutory regulations governing such approvals from time to time. Inclusive of Foreign Account Tax Compliance Act for United States persons.
- That all legal, and other costs are payable by me/us and if any such payments including insurance premiums etc, HFC Bank may debit my/our account to pay these and levy appropriate fees.

***My/Our signature below evidences my/our stated understanding, acknowledgement, authority and consent to all matters set out in this declaration.***

| | MAIN APPLICANT | JOINT APPLICANT |
|---|---|---|
| Signature OR Thumbprint | | |
| Customer name: | | |
| Title: | | |
| Date: | | |

**Witnessed by:**

| | | |
|---|---|---|
| Name: | | |
| Signature: | | |
| Address: | | |
| Occupation: | | |

**Authorised by:**

| | | |
|---|---|---|
| Name: | | |
| Signature: | | |