

Part 1 ♦ Details of the Account Holder(s)

Customer 1

- ♦ Full name: _____
- ♦ Registered address: _____

City: _____ Postal/zip code: _____
Country: _____
- ♦ Telephone number: _____
- ♦ Fax number: _____
- ♦ E-mail address: _____

Credit Europe likes to keep you informed about our products and / or services. If you prefer not to receive such information, please indicate this by ticking the box.

Permission/licence for Account Opening

- ♦ Does Customer 1 need a permission/licence issued by local authorities in your jurisdiction in order to be able to open a bank account outside of your jurisdiction?
 - Permission/licence is not needed
 - Permission/licence needed. *Please attach a copy of the permission/licence*

Customer 2*

- ♦ Full name: _____
- ♦ Registered address: _____

City: _____ Postal/zip code: _____
Country: _____
- ♦ Telephone number: _____
- ♦ Fax number: _____
- ♦ E-mail address: _____

Credit Europe likes to keep you informed about our products and / or services. If you prefer not to receive such information, please indicate this by ticking the box.

Permission/licence for Account Opening

- ♦ Does Customer 2 need a permission/licence issued by local authorities in your jurisdiction in order to be able to open a bank account outside of your jurisdiction?
 - Permission/licence is not needed
 - Permission/licence needed. *Please attach a copy of the permission/licence*

Correspondence Address

◆ Please send all written post to the:

- Registered address of Customer 1 (default)
- Registered address of Customer 2*
- The address specified below

Postal address:

City: _____ Postal/zip code: _____

Country: _____

Part 2 ◆ Required Information and Documents

The information and documents mentioned below are required by Credit Europe in line with the requirements of Maltese law. In case of an application for a joint account both Customer 1 and Customer 2 need to supply the information and documentation mentioned below. Only copies in English or a valid certified translation in English of the documents are acceptable.

Please consult your contact person at Credit Europe if you have any difficulty with acquiring the below mentioned documents. During the application process Credit Europe may request additional documents and/or further clarification.

1. Certified true copy of a valid international passport or European identification document.
2. Any official document serving as proof of the registered address of the Customer.

Part 3 ◆ Details of the Account

◆ Purpose of account/intended use:

Currency of Account(s):

◆ Please specify the currency of the account(s) to be opened:

- | | |
|------------------------------|---|
| <input type="checkbox"/> EUR | <input type="checkbox"/> CHF |
| <input type="checkbox"/> USD | <input type="checkbox"/> TRY |
| <input type="checkbox"/> GBP | <input type="checkbox"/> Other, namely: _____ |

Indemnity Form for Instructions by Fax and/or E-mail

- ◆ Please specify if Credit Europe may accept instructions via fax and/or 'scanned through e-mail'. References to 'scanned through e-mail' refers solely to e-mails attaching a scan (whether in portable document format (pdf) or otherwise) of signed instructions. A blank answer will be read as "no".

Accept instructions by fax: No Yes

Accept instructions 'scanned through e-mail': No Yes

Fax/e-mail Indemnity declaration

If you have authorised Credit Europe to accept instructions via fax and/or 'scanned through e-mail' (as specified above), you express your consent with the following:

- I/we hereby authorise Credit Europe to accept and execute transfer orders or other instructions received by fax and/or 'scanned through e-mail' from me/us bearing or purporting to bear my/our signature/s.
- I/we hereby undertake to keep Credit Europe fully indemnified and free from all claims, damages, charges and expenses which Credit Europe may incur, directly or indirectly, by reason of complying with this request/instruction or any incorrect or improperly authorised transfer order or other instruction from me/us received by Credit Europe via fax and/or 'scanned through e-mail', unless Credit Europe acts fraudulently or with gross negligence.
- Notwithstanding the foregoing, Credit Europe may at any time at its absolute discretion decline to execute any request or instruction given via fax and/or 'scanned through e-mail' pursuant to this request/instruction.
- This request/instruction shall remain in force until I/we shall give Credit Europe written notice to the contrary.
- I/we assume all risks in relation to any such communication via fax and / or 'scanned through e-mail' and, in particular, and without prejudice to the generality of the foregoing, risks due to errors or breakdown in transmission.

Part 4 ♦ Provision of information on the account

Direct Banking

The Direct Banking secured website enables you to:

- view account and deposit details;
- view, download and print account movements;
- view and print SWIFT message for outgoing transfers;
- download forms; and
- change PIN codes.

I/We wish to use Direct Banking

I/We do not wish to use Direct Banking

Written statements

- ◆ Please provide us with written account statements once per:

Month

Quarter

Six months

Year (default)

Part 5 ♦ Execution

I/We acknowledge receipt of the (i) General Terms and Conditions of Credit Europe and the (ii) Business Accounts Terms and Conditions applicable to the account and hereby confirm having read and understood the said terms and conditions and my/our acceptance to be bound by them. In case we have authorised Credit Europe to accept instructions via fax and/or 'scanned through e-mail' we express our consent with the 'fax/e-mail indemnity declaration'.

Furthermore we hereby undertake to notify Credit Europe of (i) any changes to the documents provided in terms of Part 2 of the Business Account Application Form for private individuals (ii) any material event affecting the Customer (e.g. a decision to liquidate) as soon as possible after such changes and/or decision.

I am / we are aware of and agree to the fact that when an account is opened with the Corporate Banking Division of Credit Europe I/we will be treated as a corporate customer and not as a consumer as meant in Directive 2007/64/EC of the European Parliament and the Council of 13 November 2007 on payment services in the internal market. The exceptions stated in article 20 of the Business Accounts Terms and Conditions therefore also apply to me/us.

Terms and conditions of Credit Europe can also be found on our website (www.crediteurope.com.mt).

Customer 1

- ♦ Full name: _____
- ♦ Place and Date: _____
- ♦ Signature: _____

Customer 2*

- ♦ Full name: _____
- ♦ Place and Date: _____
- ♦ Signature: _____

Please refer to your contact person at Credit Europe if more than two signatures are required.

* Only relevant in case of a joint current account.

Credit Europe Bank N.V. is incorporated under the laws of the Netherlands as a public limited liability company and has its registered office in Amsterdam (the Netherlands), Karspeldreef 6a, 1101 CJ, and is entered in the Trade Registry of the Amsterdam Chamber of Commerce under no 33256675. Credit Europe Bank N.V. is subject to the supervision of and is registered with the Dutch Central Bank (De Nederlandsche Bank) and the Authority for the Financial Markets (Autoriteit Financiële Markten). Credit Europe Bank N.V. – Malta Branch is registered with the Maltese Registry of Companies under registration no. OC342.

