



**FIXED DEPOSIT APPLICATION FORM**

**BANK OF CEYLON (UK) LTD**

**BANK OF CEYLON (UK) LIMITED IS AUTHORISED BY THE PRUDENTIAL REGULATION AUTHORITY AND REGULATED BY  
THE FINANCIAL CONDUCT AUTHORITY AND THE PRUDENTIAL REGULATION AUTHORITY (FRN NO. 514744)  
REGISTERED IN ENGLAND AND WALES (COMPANY REGISTRATION NO. 06736473)  
REGISTERED ADDRESS AND HEAD OFFICE: 1 DEVONSHIRE SQUARE, LONDON EC2M 4WD**

Before completing this application form please read:

- General Banking Terms and Conditions for Personal Accounts.
- Key Features Summary Box.
- Complaints Procedure.
- Financial Services Compensation Scheme Information

Please read these documents carefully as they contain all the information you need to be aware of before opening your account(s). If there is anything that you do not understand, please ask for further information.

Please mark this box with a cross "x" to confirm that you have received all of the above documents which are relevant to your application.

**THE PROOF OF IDENTITY YOU NEED TO OPEN AN ACCOUNT WITH US (NEW CUSTOMERS)**

To protect customers from the risks of fraud and prevent money laundering, we check the identity and address of everyone who opens an account. **Please note you will need to provide both forms of identification.**

Evidence of identity	Evidence of address
Current valid UK/EU passport	An original gas, electricity or phone bill (mobile telephone bills are not acceptable)
Current full UK photocard driving licence	An original current council tax bill
Birth certificate	An original bank or building society statement
UK armed forces identity card	Evidence of Tax Residency

All documents must be the most recent that you have received and must not be more than six months old.

We may ask for three months statements in some circumstances. If you have these available, it may help you to open your new account more quickly. Also if your statements have your address on them, you can use them to confirm your current permanent address.

**Keeping you informed**

We are here to help and want to ensure that you are always kept informed of additional services and benefits for your accounts and promotional offers that may be suitable to you. Please tell us how you wish to be informed by selecting your preferences below. If you do not wish to be kept informed of additional services, benefits and promotional offers please leave below boxes blank.

Email

Mobile Messaging (Text)

Letter

Phone

Please complete this form in BLOCK CAPITALS and in black ink, mark the box with a cross where applicable.

I would like to open **Fixed Deposit account**

I would like to open a Sole Account  Joint Account

Service Account Direct Transfer

Cheque

Debit C/A or S/A

Amount

TERM  Months At  PA

PERIOD FROM  TO

Interest Payable at Maturity

**Personal Details**

Are you an existing Bank of Ceylon (UK)Ltd customer? Yes  No

If yes, please provide the account number(s)

Title Mr.  Mrs.  Miss  Ms  Other  (Please specify)

Gender Male  Female  Date of Birth  /  /

First Name

Middle name(s)

Surname

Marital Status Single  Married  Separated  Divorced  Widowed

No. of dependent Children  Mother's Maiden Name

**Permanent Residential Address**

Address Line 1

Address Line 2

Address Line 3

Post Code

Date moved to this address  /  /

**Residential Status**

Home Ownership

Renting

Living with Parents

Other

If you have lived at your current address for less than 3 years, please provide previous address below.

Address Line 1

Address Line 2  Post Code

**Contact Details**

Home Telephone Number

Work Telephone Number

Mobile Number

Email Address

**Nationality and Tax details**

Nationality  Passport No

Country of Birth  Place of Birth

In which country are you resident for Tax purposes?   
*(Please provide the proof)*

What is your Tax number, National Insurance number or local equivalent?

Are you US Tax resident? Yes  No  Tax Identification Number (TIN)

**Employment Details**

Occupation

Employed  Self-employed  Unemployed  Retired

Employer's Name

Employer's Address line 1

Employer's Address line 2

Employer's Address line 3

Post Code  Type of Business

How long have you been employed by this employer? Years  Months

Net Monthly Income

How often are you paid? Monthly  Fortnightly  Weekly  Other

How are you paid? Cash  Cheque  Direct Debits

Do you have any additional income? Yes  No

If yes: Amount  Source of Income

Main Source of Income   
(i.e. Basic Salary, Pension, Dividends)

**Financial Status**

Have you ever been insolvent, bankrupt or involved in any court proceedings for debt or made arrangements with your creditors? Yes  No

Do you have County Court judgments (CCJ) registered against you? Yes  No

**Existing account details**

Do you currently hold bank account(s) in the UK? Yes  No  (if yes please specify)

Bank Name & Address

Account No  Sort Code

How long you maintained this account for?

**Facsimile and Scanned Instructions Agreement**

Accepting or acting upon my/our communication received by facsimile ("fax")/scanned instructions by e-mail transmission from me/us.

Names of Authorised Signatory(ies)	Telephone Number(s)	Email Address(es)

**Customer Declaration**

I confirm that the details given are true and complete and I shall keep you advised of any changes to these details when they occur. I authorise you to make credit reference, identity (including searching the Electoral Register), fraud and other enquiries. I confirm that I have received a copy of the General Banking Terms and Conditions for personal accounts and Key Features Summary Box, which I will be subject to if my application, is successful. I understand that for my own benefit, I should read these carefully before signing this form.

I confirm that this application is being made on my behalf and not as a nominee, trustee or in a fiduciary capacity for any other person.

I confirm that the information contained in this form and information regarding myself and any Reportable Account(s) may be reported to the tax authorities of the country in which this account(s) is/are maintained and exchanged with tax authorities of another country/jurisdiction or countries/jurisdictions in which the Account Holder may be tax resident pursuant to intergovernmental agreements to exchange financial account information.

I confirm that I have read and understood all the Terms and Conditions in relation to Financial Services Compensation Scheme (FSCS - eligible deposits would be repaid up to £85,000) contained within this application form.

**Statements:**

**Post**

**Email**

**Further information is found under "Customer Declaration Part 2" within the application form setting out the Terms and Conditions, which you should also read.**

**Customer Name:**

**Signature:**

**Date:**

## Terms and Conditions

### Customer Declaration (Part 2)

The Bank's telephone conversations with customer will be recorded for training and monitoring purposes. In the interests of security, the Bank may also use CCTV recording equipment in and around our premises.

Data Protection Act 2018 is the UK's implementation of General Data Protection Regulation (GDPR). Bank of Ceylon (UK) Limited is a Data Controller within the meaning of law and takes issues concerning data protection and confidentiality very seriously. In applying to open an account you agree to the following:

- A. Information supplied on this form and which the Bank may otherwise obtain, may be held by the Bank on paper, computer and/or in other electronic forms. Information may be kept after the customer's account(s) are closed in order to comply with legal or business record requirements.
- B. Information held may be used for managing the customer's account(s), for preventing or tackling fraud or any other illegal activity. It may also be used for the Bank's confidential research and analysis and for marketing purposes.
- C. I understand that Bank of Ceylon (UK) Limited may provide the customers' data to the UK Regulatory Authorities but only for their use in monitoring compliance with the regulations. The Bank will not disclose information to anyone else (other than your agents or third parties performing any of the above activities on your behalf) unless required to do so as stated in Clause 4 of the Terms and Conditions.
- D. I will not request the Bank to remit funds from my account to any person, entity or country appearing on any current financial sanctions lists published by the United Kingdom, European Union, United Nations or United States of America."

### Facsimile and Scanned Instructions Agreement

In consideration of the Bank's accepting or acting upon my/our communication received by facsimile ("fax")/scanned instructions by e-mail transmission from me/us, addressed to or otherwise communicated to any of the Bank's employees for the time being, I/we hereby confirm to you that:

- You have made clear to me/us and I/we am/are fully aware of the risks of omissions, errors, mis-statements, non receipts of fax/scanned e-mail transmissions, fraud and/or instructions from unauthorised individuals which are inherent in the above procedure.
- Further, I/We hereby undertake and warrant to you as follows:
  - i) I/We shall immediately send written confirmation (clearly marked as such) of all and any such faxed/scanned e-mail instructions providing that any failure so to confirm in writing shall not affect my/our liability in the mean time;
  - ii) I/We agree that the Bank may seek confirmation of any faxed/scanned e-mail instructions prior to acting upon them. Such confirmation may be obtained by telephoning any of the authorised signatories to the account at the latest number supplied to the Bank by me/us.

- i) I/We agree that if the Bank has tried but has failed to make contact with a signatory named in Facsimile and Scanned Instructions Agreement above for any reason or the Bank has not been supplied with the confirmation of identity of any signatory and/or faxed/scanned e-mail instructions which it has requested, it may in its absolute discretion refuse to act upon the instruction concerned.
- ii) I/We agree that the signatories named in Facsimile and Scanned Instructions Agreement above shall comply with any requests for information made by the Bank for verification of the above named authorised signatories.
- iii) I/We shall make prudent use of the above arrangement for me/us to issue faxed/scanned e-mail instructions and shall inform you forthwith upon becoming aware of any circumstances or event regarding or likely to render the continued use of the said arrangements unsafe, but without prejudice to my/our responsibilities towards you in the meantime.
- I/We hereby agree and undertake to indemnify you and hold you harmless against any and all loss, damage, claims, actions, proceedings, costs and expenses (including legal fees and expenses) which you may sustain, suffer or incur (including without prejudice to the generality of the foregoing any sums you may be obliged to pay to a third party) as a result of, or pursuant to the use of the said arrangements for the issuing of faxed/scanned e-mail instructions, howsoever arising or caused, whether the same shall have been caused by omissions, errors, mis-statements, fraud and/or instructions from unauthorised individuals (by members of my/our staff or not) and notwithstanding any fault or negligence on the part of the Bank or any member of its staff.
- I/We further agree that you shall not be liable for any loss, damage, interruption, delay or non-performance of my/our instructions arising from (but not limited to) the following; fire, storm, flood or acts of God, labour disputes, explosion, riot, war, or any intervention by government.
- Moreover, I/We hereby authorise you to charge to my/our account any payments you make and/or expenses you may incur as a result of such faxed/scanned e-mail instructions as I/we may give pursuant to the arrangements together with any banking charges.
- The above matters are without prejudice to the formal mandate you hold for the operation of the account.
- Finally, I/we fully accept that you may refuse to act upon any particular faxed/scanned email instruction and indeed that you may terminate the above arrangements whenever you deem fit without prior notice to me/us. I/We confirm that we shall not hold you liable in any way whatsoever for any loss or damage, direct or indirect, howsoever arising from your refusal to act upon any particular faxed instruction/scanned e-mail instruction

**This indemnity shall be governed by English law and shall be additional to any other indemnity which you now or hereafter may hold.**



## Financial Services Compensation Scheme (Additional Information)

### **<sup>1</sup>Scheme responsible for the protection of your eligible deposit**

Your eligible deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your bank, building society or credit union should occur, your eligible deposits would be repaid up to £85,000 by the Deposit Guarantee Scheme.

### **<sup>2</sup>General limit of protection**

If a covered deposit is unavailable because a bank, building society or credit union is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers at maximum £85,000 per bank, building society or credit union. This means that all eligible deposits at the same bank, building society or credit union are added up in order to determine the coverage level. If, for instance a depositor holds a savings account with £80,000 and a current account with £20,000, he or she will only be repaid £85,000.

In some cases eligible deposits which are categorised as “temporary high balances” are protected above £85,000 for six months after the amount has been credited or from the moment when such eligible deposits become legally transferable. These are eligible deposits connected with certain events including:

- A. certain transactions relating to the depositor’s current or prospective only or main residence or dwelling;
- B. a death, or the depositor’s marriage or civil partnership, divorce, retirement, dismissal, redundancy or invalidity;
- C. the payment to the depositor of insurance benefits or compensation for criminal injuries or wrongful conviction.

### **<sup>3</sup>Limit of protection for joint accounts**

In case of joint accounts, the limit of £85,000 applies to each depositor.

However, eligible deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of £85,000.

### **Reimbursement**

The responsible Deposit Guarantee Scheme is the Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London, EC3A 7QU, Tel: 0800 678 1100 or 020 7741 4100, Email: [ICT@fscs.org.uk](mailto:ICT@fscs.org.uk). It will repay your eligible deposits (up to £85,000) within 20 working days until 31 December 2018; within 15 working days from 1 January 2019 until 31 December 2020; within 10 working days from 1 January 2021 to 31 December 2023; and within 7 working days from 1 January 2024 onwards, save where specific exceptions apply.

Where the FSCS cannot make the repayable amount available within 7 working days, it will, from 1 June 2016 until 31 December 2023, ensure that you have access to an appropriate amount of your covered deposits to cover the cost of living (in the case of a depositor which is an individual) or to cover necessary business expenses (in the case of a depositor which is not an individual or a large company) within 5 working days of a request. Again, there are specific exceptions to this obligation.

In the case of a depositor which is a large company, it must first satisfy the FSCS qualification criteria for it to be eligible for reimbursement.

Therefore a body corporate which does not qualify as a small company under section 247 of the Companies Act 1985, or section 382 of the Companies Act 2006 as applicable.

If you have not been repaid within these deadlines, you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be barred after a certain time limit. Further information can be obtained under <http://www.fscs.org.uk>.

### **Other important information**

In general, all retail depositors and businesses are covered by Deposit Guarantee Schemes. Exceptions for certain deposits are stated on the website of the responsible Deposit Guarantee Scheme. Your bank, building society or credit union will also inform you of any exclusions from protection which may apply. If deposits are eligible, the bank, building society or credit union shall also confirm this on the statement of account.

### **Exclusions List**

A deposit is excluded from protection if:

1. The holder and any beneficial owner of the deposit have never been identified in accordance with money laundering requirements. For further information, contact your bank, building society or credit union.
2. The deposit arises out of transactions in connection with which there has been a criminal conviction for money laundering.
3. It is a deposit made by a depositor which is one of the following:
  - credit institution
  - financial institution
  - investment firm
  - insurance undertaking
  - reinsurance undertaking
  - collective investment undertaking
  - pension or retirement fund
  - public authority, other than a small local authority.

The following deposits, categories of deposits or other instruments are no longer protected from 3 July 2015:

- deposits of a credit union to which the credit union itself is entitled
- deposits which can only be proven by a financial instrument unless it is a savings product which is evidenced by a certificate of deposit made out to a named person and which exists in a Member State on 2 July 2014)
- deposits of a collective investment scheme which qualifies as a small company
- deposits of an overseas financial services institution which qualifies as a small company
- deposits of certain regulated firms (investment firms, insurance undertakings and reinsurance undertakings) which qualify as a small business or a small company – Refer to the FSCS for further information on this category.

### *Reference*

1. *Deposits by personal pension schemes, stakeholder pension schemes and occupational pension schemes of micro, small and medium sized enterprises are not excluded*
2. *Listed in Section C of Annex 1 of Directive 2014/65/EU*
3. *Under the Companies Act 1985 or Companies Act 2006*

**\*\*\*Additional Information for the fixed deposit**

SERVICE A/C  DIRECT TRANSFER  
\*

AMOUNT

£

CHEQUE NO

DEBIT CA/ SA NO.

SUBJECT TO AUTOMATIC RENEWAL CONDITONS, **WITH / WITHOUT** INTEREST

TERM:

MONTHS AT:  %

P.A.

PERIOD

FROM:

TO:

INTEREST PAYABLE:

ANNUALLY

AT MATURITY

PLEASE OPEN A FIXED ACCOUNT IN MY / OUR NAME/NAMES IN YOUR BOOKS. I/WE AGREE TO BOUND BY THE BANK'S TERM AND CONDITIONS STATED ON THE APPLICATION

DATE

SIGNATURE

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