



PEOPLE'S BANK
THE PULSE OF THE PEOPLE

Account Opening Application
(Individual/Joint - Local/Foreign Currency)

Date

Manager, People's Bank

..... Branch (Branch Code :)
Please open following account/s in my/our name/s as per details given below subject to the Rules and Regulations of the Bank.

For Office use only

CIF No. 1

CIF No. 2

Data Entered by

.....
Name & Service No.

.....
Officer's Signature with Service No.

.....
Manager's Signature with Service No.

Serial No.

BASIC INFORMATION

Personal Details - Applicant 1		Personal Details - Applicant 2	
Name with Initials (Mr./Mrs./Miss/.....)		Name with Initials (Mr./Mrs./Miss/.....)	
Names Denoted by Initials		Names Denoted by Initials	
Other Names (if any)		Other Names (if any)	
Date of Birth	NIC No.	Date of Birth	NIC No.
Driving License No.	Passport No. & Date of Issue	Driving License No.	Passport No. & Date of Issue
Nationality / Citizenship		Nationality / Citizenship	
Permanent Address		Permanent Address	
Occupation / Profession		Occupation / Profession	
Name & Address of the Employer		Name & Address of the Employer	
Telephone No.	Residential / Official	Telephone No.	Residential / Official
	Mobile / Foreign		Mobile / Foreign
Fax No.		Fax No.	
E-mail		E-mail	

KNOW YOUR CUSTOMER (KYC) INFORMATION

Mandatory Checks (for Office use only) (To be supported by one of the following accepted documents)

1. Verification of Name, Date of Birth, Nationality & Citizenship NIC Passport Driving License Other (specify)

2. Verification of Address NIC Passport Driving License Letter from a Public Authority Utility Bills (specify)

Bank Statements Tenancy Agreement Employment Contract Other (specify)

Please tick ("✓") as appropriate (Note: 1-first applicant, 2-second applicant, C/A-current, S/A-savings, F/D-fixed deposits, F/C-foreign currency)

Criteria	Description	C/A		S/A		F/D		F/C		Description	C/A		S/A		F/D		F/C	
		1	2	1	2	1	2	1	2		1	2	1	2	1	2	1	2
Purpose of opening the account and the usage	Business Activities									Savings/Investments								
	Employment/ Professional Income									Family Inward Remittances								
	Loan Repayment									Other..... (specify)								
Source of Funds	Business Income									Salary/Profit Income								
	Family Remittances									Donations/Charities (Local/Foreign)								
	Sale of Property/Assets									Other..... (specify)								
Anticipated average deposit per month (Rupees and equivalent)	Less than Rs.100,000/-									Rs.100,000/- to 500,000/-								
	Rs.500,001/- to 1,000,000/-									Above Rs.1,000,000/-								
	Other																	

Are you a Foreign Person? (Please refer the last page for the definition of "Foreign Person")*

1 2 Yes. I/We am/are a citizen/s of and my/our Passport No./s is/are

1 2 No. I/We am/are not and I/We agree to inform the Bank if I/We become a citizen/s of a foreign country in future.

Are you a Politically Exposed Person (PEP)? yes No
(Please Refer the last page for the definition of "PEP")

I/We confirm hereby that the details given above are true and correct.

1. Signature

2. Signature

NOTE : (Use another Account Opening Application for Joint Account with more than two individuals)

ACCOUNT INFORMATION

CURRENT ACCOUNTS

<input type="checkbox"/> Individual <input type="checkbox"/> Joint	<input type="checkbox"/> Personal <input type="checkbox"/> Business	A/C No.																						
Initial Deposit	Rs.	Mode of obtaining Bank statements	<input type="checkbox"/> By Mail <input type="checkbox"/> By E-mail	<input type="checkbox"/> Daily	<input type="checkbox"/> Weekly	<input type="checkbox"/> Monthly	Details of Spouse													National Identity Card Number				
		Name																						

Operating Instructions

Withdrawals will be made by (insert "me personally"/"either of us"/"both of us"/"all of us")

Correspondence Address	1. Signature	2. Signature

Introduction :

I certify that I know and am well acquainted with Mr./ Ms. whose signature/s appear above for the past years. I confirm and further certify that he/she/they is/are a suitable person/s to open and maintain a current account with People's Bank.

Introducer's Name & Profession	Signature
Introducer's A/C No.	Date

ACCOUNT INFORMATION

SAVINGS ACCOUNTS

RFC / NRFC ACCOUNTS

ISA

<input type="checkbox"/> Normal <input type="checkbox"/> YES <input type="checkbox"/> Vanitha Vasana <input type="checkbox"/> Janajaya <input type="checkbox"/> Parinatha <input type="checkbox"/> Other	<input type="checkbox"/> RFC <input type="checkbox"/> NRFC <input type="checkbox"/> Other	<input type="checkbox"/> ISA <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly
A/C No.	A/C No.	
Amount of Deposit Rs.	Amount of Deposit	<input type="checkbox"/> Individual <input type="checkbox"/> Joint
Correspondence Address	Correspondence Address (Local / Foreign)	

Operating Instructions

Withdrawals will be made by (insert "me personally"/"either of us"/"both of us"/"all of us")

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1. Signature	2. Signature

ACCOUNT INFORMATION

FIXED DEPOSITS

Fixed Deposit Certificate No.	For Office use only	Interest Rate	%
Currency Type	Amount of Deposit (In figures)		<input type="checkbox"/> Individual <input type="checkbox"/> Joint
Amount of Deposit (In words)			
A/C No.			
<input type="checkbox"/> Local Currency <input type="checkbox"/> RFC <input type="checkbox"/> NRFC <input type="checkbox"/> Parinatha <input type="checkbox"/> Other			
<input type="checkbox"/> 1 Month <input type="checkbox"/> 3 Months <input type="checkbox"/> 6 Months <input type="checkbox"/> 12 Months <input type="checkbox"/> 24 Months <input type="checkbox"/> 36 Months <input type="checkbox"/> Other			
Automatic Renewal? <input type="checkbox"/> Yes <input type="checkbox"/> No	If Yes <input type="checkbox"/> With Interest <input type="checkbox"/> Without Interest		
Please pay interest <input type="checkbox"/> Monthly <input type="checkbox"/> On Maturity	Tax File Number		
Credit interest to Account Number of Branch of Bank.			

Operating Instructions

Withdrawals will be made by (insert "me personally"/"either of us"/"both of us"/"all of us")

Operating Instructions

Withdrawals will be made by (insert "me personally"/"either of us"/"both of us"/"all of us")

Correspondence Address (Local / Foreign)	1. Signature	2. Signature

ELECTRONIC BANKING SERVICES

Please tick ("✓") for services needed by you

People's Visa International Debit Card *	
E - Statement **	
Internet Banking Facility (People's Net)	
People's Mobile Banking Facility	

Accounts under which services are needed	
Account Number 01	Account Number 02
Account Number 03	Account Number 04
Your E-mail Address	
Your Mobile Phone Number	

** Applicable only for Current Accounts / NRFC Accounts / Selected Savings Accounts

* Please refer Terms & Conditions specified below

PEOPLE'S VISA INTERNATIONAL DEBIT CARD

Do you require a Debit Card ? Yes No Card No.

Mother's Maiden Name

Primary A/C No A/C to be Linked

All facilities related to the card

ATM transaction facility only

1. Signature

2. Signature

TERMS & CONDITIONS

APPLICABLE FOR CURRENT ACCOUNT HOLDERS

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|---|---|
| <p>01. The initial deposit required for the opening of a Current Account varies with each branch. Please inquire from the branch with which you intend to open an account for the initial deposit requirement.</p> <p>02. (a) Hours of business will be as declared by the respective Branches.
(b) Interest will not be paid on the balances of the Current Accounts</p> <p>03. Cheque book will be issued free of charge. However taxes etc., levied by the Government from time to time and MICR charges will be debited to the Current Account. Further the Bank reserves the right to refuse to pay drawings in any other form other than by a cheque. In the use of cheques, customers are requested to pay careful attention to the following.</p> <p>(a) No unauthorized person shall be allowed access to Cheque Books. The Bank will not be held responsible in the event of a cheque being paid on forged signature/signatures through the negligence of the customer in handling the Cheque Books issued to the customer or otherwise.</p> <p>(b) In signing cheques, the signature placed thereto should be identical with the specimen signature appearing in the specimen signature card kept with the Bank.</p> <p>(c) In Issuing a cheque, the amount for which it is drawn should be clearly written both in words and figures using same language, and should not leave any space facilitating any addition of figures or words thereafter</p> <p>(d) Should it become necessary to make any alterations to a cheque, such alterations should be authorized with the full signature of the Drawer.</p> <p>(e) The Bank may decline to pay any cheque bearing a date that is six months or more previous to the date of presentation for the payment.</p> <p>(f) The Branch should be notified forthwith in the event of a loss of a cheque leaf or the Cheque Book issued to a customer.</p> | <p>04. Customers are also requested to pay careful attention to the following</p> <p>(a) Should ensure that the counterfoils or the receipts issued for each deposit made to one's account has been signed by an Authorized Officer of the Bank. However this is not necessary for the computer printed receipts.</p> <p>(b) Bank is not bound to pay cheques against unrealized effects.</p> <p>05. Customers in making withdrawals from their accounts should pay careful attention to the following.</p> <p>(a) Customers should not exceed the available balance, unless prior arrangements have been made with the Bank.</p> <p>(b) A Customer should take into account all the cheques that have been issued but have not been presented to the bank for payment, in determining the balance available for the issuance of further cheques.</p> <p>(c) The Bank reserves the right to refuse payment for cheques issued in contravention of these rules and to rules prescribed by the Bank from time to time.</p> <p>06. The Bank reserves the right to reverse credit entries related to unrealized cheques, when the Bank comes to know that the relevant cheques deposited have not realized.</p> <p>07. The Bank will furnish to each current account holder a monthly Statement of Account. The Statement should be carefully checked on receipt and any error or discrepancy brought to the notice of the Bank within 14 days on receipt of the statement.</p> <p>08. TRUSTS will not be accepted by the Bank.</p> <p>09. The Bank will charge commissions as and when necessary. Commission will also be charged on every cheque being dishonored and also on every cheque payment which is stopped by the account holder upon a written request. The Bank will record written instructions received from a Drawer to stop payment of a cheque. However in a situation other than the above, Bank shall not undertake any responsibility in case such instructions are not carried out.</p> <p>10. The Bank reserves to itself the right of altering, amending or adding to these terms and conditions, and such altered, amended or added terms and conditions shall immediately on their coming in to force, be deemed to be binding on all customers whether or not they have received notice.</p> |
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I/We hereby certify that I/We have read & understood the Terms and Conditions of the Bank for the conduct of such Account and we abide by them.

.....
Date

1.
Signature

2.
Signature

APPLICABLE FOR SAVINGS ACCOUNT HOLDERS

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| <p>1. In the event of death of any joint Account holder the survivors will be entitled to all rights of the deceased in such deposits (subject to the conditions imposed by statutory authorities from time to time).</p> <p>2. In Individual Accounts, in the event of death of the Account holder, unless He/She has appointed a nominee under section 544 of the Civil Procedure Code, legal heirs of the deceased will be entitled to the rights of the deceased.
Nomination in this regard should be made by submitting a duly completed form number 1510.</p> <p>3. In case of a buddhist bikkhu he is not entitled to nominate a person as his nominee.</p> <p>4. While the Nomination shall take effect only on the death of all the nominators, the Surviving account holder/holders will be entitled to receive the entire balance/s in deposit account / accounts, movables held in Safe Deposit Lockers not withstanding the Notice of Nomination that has been made in the event of death of one nominator.</p> | <p>5. Loss of a passbook should be immediately notified to the Bank in writing.</p> <p>6. If an Investment Saving Account, I/We agree to deposit above amount for sixty (60) months and comply with and be bound by Bank's rules for it's Conduct.</p> <p>7. At instances where the balance of the account is less than Rs.500/- or the balance decided by the Bank from time to time as the "minimum balance", the Bank has the right to charge a quarterly commission of Rs. 75 /- or an amount decided by the bank from time to time. If the balance is exhausted due to charging the commission, the Bank has the right to close the account after informing the customer. For this purpose sending a letter under registered cover to the last address given by the customer shall be considered as "sufficient notice".</p> <p>8. I/We hereby certify that I/We have read & understood the Rules & Regulations of the bank for the conduct of such Accounts displayed in the Bank Premises and/or included in the pass book agree to abide by them.</p> |
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I/We hereby certify that I/We have read & understood the Terms and Conditions of the Bank for the conduct of such Account and we abide by them.

.....
Date

1.
Signature

2.
Signature

APPLICABLE FOR FIXED DEPOSIT HOLDERS

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| <p>1. Unless instructions are given in writing by the depositor to the Bank to the contrary of instructions given at the time of opening, at least seven days before the end of the term of deposit, the Bank shall have the authority which is hereby given, to renew the Fixed Deposit exclusive/ inclusive of interest for a further term and for successive terms at the Bank's discretion and subject to such conditions (including the rate of interest) as may be prescribed by the People's Bank from time to time.</p> <p>2. In the event of withdrawing the deposit before the end of the contracted period by the depositor, it is understood that the depositor will be paid interest only at the lower rate prescribed by the People's Bank for deposits withdrawn before the end of the term of the deposit and the Bank shall have the right to deduct whatever interest paid in excess, consequent to drawing the interest monthly at the higher rate agreed upon for the full term from the principal amount of the deposit or any balance interest payable at the time of such withdrawal.</p> <p>3. In the event of death of any joint Account holder the survivors will be entitled to all rights of the deceased in such deposits (subject to the conditions imposed by statutory authorities from time to time).</p> | <p>4. In Individual Accounts, in the event of death of the Account Holder, unless he/she has appointed a nominee under section 544 of the Civil Procedure Code, legal heirs of the deceased will be entitled to the rights of the deceased. Nomination in this regard should be made by submitting a duly completed form number 1510.</p> <p>5. In case of a buddhist bikkhu he is not entitled to nominate a person as his nominee.</p> <p>6. While the Nomination shall take effect only on the death of all the nominators, the Surviving account holder/holders will be entitled to receive the entire balance/s in deposit account / accounts, movables held in Safe Deposit Lockers not withstanding the Notice of Nomination that has been made in the event of death of one nominator.</p> <p>7. Loss of a fixed deposit receipt should be immediately notified to the Bank in writing.</p> <p>8. In the event of a depositor/depositors falling into the category of tax payer/tax payers subsequently, such information should be passed on to the Bank with immediate effect.</p> |
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I/We hereby certify that I/We have read & understood the Terms and Conditions of the Bank for the conduct of such Account and we abide by them.

..... Date	1. Signature	2. Signature
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DECLARATION OF PEOPLE'S VISA INTERNATIONAL DEBIT CARD HOLDERS

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| <p>01. The card shall at all times remain the property of People's Bank and shall be returned to the Bank unconditionally and immediately upon the Bank's request.</p> <p>02. The card is for my own personal use only. It is not transferable. It shall not be used for any purpose other than for transactions designated by the Bank.</p> <p>03. I/We shall keep my/our Personal Identification Number (PIN) strictly confidential and undertake not to reveal such number to any person at any time or under any circumstances. In respect of the card PIN shall mean the original Personal Identification Number confidentially generated for me/us by the Bank and any substitution effected by me/us.</p> <p>04. I/We shall accept full responsibility for all transactions proceeded or effected by the use of the card however affected.</p> <p>05. I/We hereby authorize you to debit my/our account with the amount of any withdrawal/transfer payment made by the debit card with the use of my PIN.</p> <p>06. I/We further authorize you to debit my/our account with all charges relating to transactions made internationally through the card or through any other Local Networks, wherever applicable and also with any other liabilities inclusive of legal fees or other statutory charges if any, relating to the use of card.</p> <p>07. If my/our account is a joint account, I/we shall be jointly and severally liable for all transactions arising from the use of the card.</p> <p>08. I/We shall accept the Bank's record and statements of all transactions processed by the card as conclusive and binding on me/us for all purposes.</p> <p>09. If the card obtained by me/us is stolen or lost I/we shall notify the Bank immediately and shall also give a written confirmation to the Bank. I/we shall not hold the Bank liable for any loss incurred by the use of the card that is lost, stolen or used without my/ our authority.</p> <p>10. The Bank shall at any time be entitled to amend, supplement, or vary any of these terms and conditions at its absolute discretion with or without notice to me/us and such amendment, supplement or variation shall be binding on me/us</p> <p>11. The use of the card shall be subject to the Bank's prevailing rules, regulations, and any terms and conditions governing all services, facilities and transactions covered by the card or otherwise as follows :-</p> <ul style="list-style-type: none"> ■ Balance Inquiry ■ PIN Change ■ Cash withdrawal ■ Transactions through POS Machines | <p>12. The Bank shall have the full discretion to cancel, withdraw or renew the card without any prior notice or any reasons given to me/us. In the event that I/we decide to terminate the use of the card, I/we shall give the Bank not less than 7 days prior notice in writing and agree to return the card.</p> <p>13. All replacements and renewals of the card shall be subject to the terms and conditions which are in force.</p> <p>14. The Bank will not be responsible for the card being rejected for any reason whatsoever.</p> <p>15. I/We shall at no time use or attempt to use the Card unless there are sufficient funds in my/our account to cover the withdrawal or transfer.</p> <p>16. I/We acknowledge that the amount stated on the ATM Screen or a printed inquiry slip or receipt advice shall not for any purpose whatsoever be taken as conclusive of the state of my/our account with the Bank.</p> <p>17. I/We do not hold the Bank liable, responsible or accountable in any way whatsoever for any loss or damage howsoever arising caused by any malfunction or failure of the Card or the ATM or the insufficiency of funds in the ATM.</p> <p>18. All rules and regulations governing the operation of Current, Savings or any other Account shall be applicable to Card transactions relating to such accounts.</p> <p>19. I/We undertake to use my card abroad solely within the limit authorized by the bank and affirm that the card will only be used overseas for personal expenses such as travel expenses, hotel charges, incidental expenses, medical expenses and purchase of goods/services for my/our personal use, and affirm that it will not be used to purchase goods in commercial quantities, for capital transactions and purchase goods/services on behalf of third parties.</p> <p>20. I/We undertake to abide by the existing and future regulations and directives of the CBSL issued to govern the EFT Card industry and their usability.</p> <p>21. I/We agree to pay the Bank where applicable, charges and fees in respect of the operations of the card, loss of the card and the charges in respect of dispute resolution of card transactions imposed by the Bank at rates determined by Bank from time to time.</p> <p>22. I/We undertake to notify the Bank before leaving the country whenever I/We travel abroad and intend to use the card.</p> |
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I/We have read and understood the foregoing and agree to abide by above rules and conditions governing People's Bank Visa Debit Card Facility.

..... Date	1. Signature	2. Signature
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To: The Controller of Exchange,

I/We(Basic Cardholder/ Supplementary Cardholder)
Basic Cardholder/Supplementary Cardholder declare that all details given above by me/us on this form are true and correct. I/We hereby confirm that I/ We am/are aware of the conditions imposed under the Exchange Control Act in the Notice published in the Extraordinary Gazette No: 1411/5 of 19th September 2005 subject to which the card may be used for transactions in foreign exchange and I/We hereby undertake to abide by the said conditions. I/We further agree to provide any information on transactions carried out by me/us in foreign exchange on the card issued to me/us at the People's Bank may require for the purpose of Exchange Control Act. I/We also affirm that I/ We undertake to surrender the Credit Card/s to the People's Bank, if I/We migrate or leave Sri Lanka for Employment abroad. I/We am/are aware that the Authorized Dealer is required to suspend availability of foreign exchange on EFTC if reasonable ground exist to suspect that unauthorized foreign exchange transactions are being carried out on the EFTC issued to me/us.

I (name of the officer) have carefully examined the information together with relevant documents submitted by (name of the Cardholder) and satisfied myself that the said information and documents are in conformity with Exchange Control requirements and the internal policies of the Bank. The Bank undertakes to exercise due diligence on the transactions carried out by the Cardholder on his/her EFTC in foreign exchange and to suspend the availability of foreign exchange on the EFTC if reasonable grounds exist to suspect that unauthorized foreign exchange transactions are being carried out on the EFTC in violation of the undertaking given by the Cardholder and to bring the matter to the notice of the Controller of Exchange.

..... DD.MM.YY Signature of the Basic Cardholder
..... DD.MM.YY Signature of the Supplementary Cardholder

..... Date Signature of the Authorized Officer on behalf of the Bank.
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Definition of "PEP" :

- Heads of state or Government / Senior Politicians
- Senior Government / Judicial or Military officials
- Senior Executives of state owned corporations
- Important Political Party Officials, their relatives and close Associates

Definition of Foreign Person :

- A citizen of foreign country including an individual born in a foreign country but resident in another country who has not renounced the citizenship of the country in which he is born
- A lawful resident of a foreign country
- A person who spends a certain number of days in a foreign country depending on visa period.
- Corporations, Estates and Trusts of a foreign country
- Any entity that has a linkage or ownership to a foreign country or to its territories
- Local entities that have at least one foreign citizen as a "Substantial Beneficial Owner"