



PEOPLE'S BANK Account Opening Application (Individual/Joint)

Pride of the Nation

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		Serial No.	
CIF No. 2			
Product Name	A/C No		
Data Entered by Name & Service No	Officer's Signature with Service No	Manager's Signature with Service No.	Checked with AML system

TYPE OF ACCOUNT

☐ Savings ☐ Hajj ☐ Individual ☐ Joint

CURRENCY TYPE

☐ LKR ☐ Foreign Currency (Please. Specify the currency)

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.

Driving License No.

Passport No. & Date of Issue

Nationality / Citizenship

Permanent Address

Postal Address

Occupation / Profession

Name & Address of the Employer

Telephone No.

Residential / Official

Mobile / Foreign

Fax No.

E-mail

Tax Identification No.

Date of Birth

NIC No.

Driving License No.

Passport No. & Date of Issue

Nationality / Citizenship

Permanent Address

Postal Address

Occupation / Profession

Name & Address of the Employer

Telephone No.

Residential / Official

Mobile / Foreign

Fax No.

E-mail

Tax Identification No.

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 (Pls. specify)

2. Verification Of Address

☐ NIC ☐ Driving License ☐ Letter from a Public Authority ☐ Income Tax Receipt

☐ Bank Statements ☐ Tenancy Agreement ☐ Employment Contract

☐ Assessment Notice ☐ Utility Bills (Pls. specify) ☐ Other (Pls. specify)

Please tick "✓" as appropriate (Note:1 -first applicant, 2-second applicant)

Criteria	Description	S/A		Description	S/A	
		1	2		1	2
Mode of Transaction	Cash			Wire Transfer		
	Cheque			Other..... (Pls. specify)		
Purpose of opening the account and the usage	Business Activities			Savings/Investments		
	Employment			Family Inward Remittances		
	Loan Repayment			Manufacturing		
	Import/Export			Catering/Restaurant		
	Whole sale trading			Professional Income		
	Service Industry			Retailing		
	Personal Services			Other..... (Pls. specify)		
Source of Funds / Wealth	Business Income			Donations/Charities (Local/Foreign)		
	Family Remittances			Business Ownership		
	Sale of Property/Assets			Investments		
	Inheritance			Bank Facilities		
	Profession/Employment			Other..... (Pls. specify)		
	Salary/Profit Income					
Anticipated average deposit per month (Rupees and equivalent)	Less than Rs. 100,000/-			Rs. 3,000,001/- to 5,000,000/-		
	Rs. 100,001/- to 500,000/-			Rs. 5,000,001/- to 7,000,000/-		
	Rs. 500,001/- to 1,000,000/-			Rs. 7,000,001/-to 10,000,000/-		
	Rs. 1,000,001/- to 2,000,000/-			Over Rs. 10,000,000/-		
	Rs. 2,000,001/- to 3,000,000/-			Other		

Are you a Foreign Person?

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

1 ☐ 2 ☐ No. I am/We 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

Are you a "US Person" under the provisions of the Foreign Account Tax Compliance Act ("FATCA") ☐ Yes ☐ No

Definition of "PEP" :

Individuals in Sri Lanka or abroad who are

- Heads of State or a Government
- Politician
- Senior Government, Judicial or Military officials
- Senior Executives of State owned corporations, Government or autonomous body
- Important Political Party Officials
- All relations and close associates of the above stated persons

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 residing in 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"

OPERATING INSTRUCTIONS

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

ELECTRONIC BANKING SERVICES

Please tick "✓" for services needed by you	Applicant 1	Applicant 2	Both
People's Web			
People's Wave App *			
People's Mobile Banking (USSD Technology)			
Cardless Cash			
Mobile Cash (Fund Transfer)			
E - Statement *			

SMS ALERT SERVICES

	Applicant 1	Applicant 2	Both
Debit Alerts			
Credit Alerts			

* Only for the Smart Mobile Phones Over version 4.4 of "Android" and 8.0 of "Apple (IOS)"

PEOPLE'S VISA / MASTER CARD / INTERNATIONAL DEBIT CARD

Do you require a Debit Card ? ☐ Yes ☐ No	For office use only
	Card No.
Mother's Maiden Name	
Primary A/C No	A/C No - If Other A/C to be linked
☐ All facilities related to the card	☐ ATM transaction facility only ☐ Cardless Cash

MUDHARABAH AGREEMENT - FOR SAVINGS ACCOUNT

This Mudharabah Agreement is made and entered into on this day of in the year Two Thousand and by and between the PEOPLE'S BANK a Banking Corporation duly established under the People's Bank Act No. 29 of 1961 as amended and having its Head Office at No. 374, Dr. Colvin R. De Silva Mawatha, Colombo 02 in the Democratic Socialist Republic of Sri Lanka (hereinafter sometimes called and referred to as "Mudharib/Fund Manager/Bank" which term or expression as herein used shall where the context so requires or admits mean and include the said People's Bank and its successors and assigns) of the One Part :

A N D

..... (Holder of NIC No.) of in the said Republic of Sri Lanka (hereinafter sometimes called and referred to as "Rabbul Maal/Investor" which term or expression as herein used shall where the context so requires or admits mean and include the said and his/her heirs, executors, administrators, successors and assigns) of the other Part.

WHEREAS the Investor/s is/are desirous of opening a savings account with the Bank and has/have made an offer to the Bank to invest from time to time in the Mudharabah Fund of the Bank to invest in the Bank's business activities that are expected to generate profits in Islamically acceptable modes.

AND WHEREAS the Bank has accepted the said offer of the Rabbul Maal to invest in the bank's Mudarabah Fund.

NOW THEREFORE, THIS AGREEMENT WITNESSETH AND it is hereby agreed by and between the parties hereto as follows :-

01. Definition

The definitions of the following words shall have whenever mentioned/used the following meaning associated with each of them.

Mudharabah : Is a partnership in profit whereby one party provides capital (Rabbul Maal) and the other party provides Labour (Mudarib).

Rabbul Maal/Investor : Means a person who provides money for investment and enters into a Mudharabah agreement.

Mudharib/Fund Manager : Means a person who manages the funds by investing in Islamically acceptable ventures and shares profits with the investors.

Fund Manager : People's Bank

Mudharabah Savings Fund : Pool of funds entrusted by Rabbul Maal/ Investor to Mudharib/Fund Manager for investments in profit generating business activities in compliance with the principles of Shariah

Profit : Surplus that accrues on investment made by the Investment Fund, which at the end of a specific period, is available for distribution among investors and the Fund Manager.

Loss : Deficit resulting from investment made by the investment fund at the end of a specified period to be borne by the investors.

02. Profit and Loss

In the case of savings accounts any profit made by the fund will be shared in accordance with the pre agreed ratio of 50: 50 (Bank: Depositors). The investor hereby acknowledges that the profit rates will be changed from time to time, which will be informed at the beginning of a profit crediting cycle. In case of losses the investor will bear the loss up to the maximum value not exceeding the investors' capital in the fund.

The Bank shall invest all moneys invested by the investor hereunder in strict Shariya Complaint business activities. In case it is discovered by the Bank that any part of the funds were invested in a non Shariya Complaint activity subsequent to any investment being made that part of the profits earned from such activity will be donated to charity in compliance with Shariya principle.

03. Issuing of saving account pass books

Every investor shall be issued with a savings account pass book. In case of a pass book it shall be prima facie evidence of his investment with the Bank. It will be the responsibility of the investor to ensure that the pass book is kept properly updated at all times. The investor shall not make any entries in the pass book. In the event of a pass book being lost a duplicate pass book shall not be issued instead a new account shall be opened with the balance lying in the existing account and a fresh pass book shall be issued on receiving satisfactory explanation and sufficient indemnity thereof. It is essential that the Bank be notified immediately if a pass book is lost, stolen or misplaced to obviate a risk of fraud. A charge shall be made for the issue of a fresh pass book after opening the new account.

04. Determination of profit.

It is clearly understood and agreed between the investors and the Bank that the Bank cannot and does not guarantee a specific rate of return on investment but only agree to share actual profits made by the Mudharabah Fund based on the agreed profit sharing ratio and applicable to such investments at the time of distribution of profits. The Bank's determination of profits and loss shall be final and binding on the investors for all purposes.

The Bank shall not be responsible for any loss incurred by the Business unless caused by the gross negligence, willful default or breach of the principles of Shariya and or terms and conditions of this Mudharabah Agreement by the Mudarib. The profit shall be calculated monthly on the basis of average investment balance and shall be credit to the account on 10th day of each month or as

early as possible. The Bank is entitled to share of the profit generated from the fund. The Bank is entitled to 50% of the profit generated from the Mudharabah Savings Fund. The balance shall be distributed prorata among investors in the Mudharabah Savings Fund.

05. Withdrawals

In the case of savings accounts the investor may withdraw fully or partly the funds from the investment at his discretion. The Mudharabah Savings Pass Book shall always be produced whenever a withdrawal is made.

06. Expenses

The Bank is empowered to charge expenses including any duties/taxes/levies in any form as required under any applicable rules/laws in-force directly connected with the administration of the Mudharabah Fund to the investment pool.

07. Suspension

In the event of a death of a customer and after the fund manager receives a valid notice of his /her death credit balances in his/her accounts shall be released by the fund manager against a valid succession certificate, order of the court, letter of administration/probate, except where operating instructions of either or survivor are not indicated.

In the case of death of any joint holders where two or more persons are jointly holding the account the Bank will have the right to hold investments amount to the order of the survivor/s without any prejudice to the Bank's right of right of lien and set-off of whatsoever nature and the right to take any steps to comply with the provisions of the Bank's rules governing Mudharabah Investments or other connected laws and regulations applicable from time to time.

08. General

The Bank shall be advised promptly in writing of any change of address or employment status of the investor. A minimum average balance of Rs.1,000/= shall be maintained in the Mudharabah Savings Account in order to qualify for sharing of profit or bearing of loss.

09. Governing Law

All matters provided for in this Agreement shall be subject to Laws of Sri Lanka and the principles of Islamic Shari'ah within the existing regulatory framework applicable to the Bank including rules of Central Bank of Sri Lanka.

10. Dispute resolutions

The parties hereto agree and declare that if any disputes or differences shall arise , touching or concerning these presents or the interpretation thereof such disputes or differences shall be resolved by mutual negotiations and failing settlement by mutual negotiations the disputes and differences shall be referred to arbitration by two arbitrators (one to be appointed each party) with provisions for an umpire to be appointed by the two arbitrators before commencement of the arbitration.

All competent courts shall have the non-exclusive jurisdiction to here and determine any action, claim or proceeding arising out of or in connection with this Mudharabah Agreement. The contents of this Mudharabah Agreement have been thoroughly explained by the Mudharib /fund manager to the Rabbul Maal/Investor before the signing.

11. Access to the Sharia'h Supervisory Board

The Bank will provide access to the Sharia'h Supervisory Board to review the entire account opening, and account maintenance process of the Mudharabah accounts.

12. The customer shall agree to pay any fees and charges levied by the Bank, as disclosed in advance and in accordance with the applicable regulatory requirements.

13. The Bank reserves the right to alter, amend, or add to these Terms and Conditions, provided that any such change shall be duly notified to customers in advance through appropriate communication channels. Such amendments shall take effect from the date specified in the notice, and continued use of the Bank's services thereafter shall constitute acceptance of the revised terms.

14. Savings accounts that remain without any debit transaction for a period of two years get transferred to the dormant category at the end of two years.

I/We hereby provide my/our explicit consent to the Bank to collect, use, store, disclose and otherwise process my/our personal data lawfully, in accordance with the Personal Data Protection Act No.09 of 2022 and the Bank's privacy notice. I/we acknowledge that I am/We are aware of my/our rights under the Act

(1) (a) Signature of the 1st Applicant (b) Signature of the 2nd Applicant

Rabbul Maal/Investor Rabbul Maal/Investor.....

(2) For and on behalf of the

Mudharab/Fund manager.....

DECLARATION OF PEOPLE'S "VISA" / "MASTER CARD" INTERNATIONAL DEBIT CARD HOLDERS

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.

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.

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.

04. I/We shall accept full responsibility for all transactions proceeded or effected by the use of the card however affected.

05. I/We hereby authorize you to debit my/our account with the amount of any withdrawal/transfer payment made by the debit card.

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.

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.

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.

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.

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.

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.

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.

13. All replacements and renewals of the card shall be subject to the terms and conditions which are in force.

14. The Bank will not be responsible for the card being rejected for any reason whatsoever.

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.

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.

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.

18. All rules and regulations governing the operation of Savings Account shall be applicable to Card transactions relating to such accounts.

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.

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.

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.

22. I/We undertake to notify the Bank before leaving the country whenever I/We travel abroad and intend to use the card.

To : Director - Department of Foreign Exchange - Central Bank of Sri Lanka

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 am/We are aware of the conditions imposed under the provision of the
Foreign Exchange Act, No. 12 of 2017 (the Act) on Electronic Fund Transfer Cards (EFTCs) 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 as.....People's.....bank may require for the purpose of the Act.
I am/We are aware that the Authorized Dealer (bank) is required to suspend availability of foreign
exchange on EFTC if reasonable grounds exist to suspect that unauthorized foreign exchange
transactions are being carried out on the EFTC issued to me/us and to report the matter to the
Director-Department of Foreign Exchange. I/We also affirm that I/We undertake to surrender the
EFTC/s toPeople's..... bank, if I/We migrate or leave Sri Lanka for employment abroad, as
applicable.

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

I, as the Authorized Officer have carefully examined the information together with relevant
documents given by the applicant/s and satisfied with the bona-fide of these information and
documents. I undertake 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 and to bring the matter to the notice of the
Director-Department of Foreign Exchange - Central Bank of Sri Lanka.

Date
Signature of the Authorized Officer
On behalf of the Bank.

APPLICABLE FOR SAVINGS ACCOUNT HOLDERS

01. A Buddhist Bikkhu is not entitled to nominate a person as his nominee.
02. The relevant branch should be immediately informed in the event of any change in your address / E-mail Address.
03. Deposits other than cash will not normally be collected to savings accounts.
04. Through the People's "Visa" / "Master Card" Debit Cards which can be obtained for this Account, the customer will be able to withdraw cash, subject to daily cash withdrawal limit round the clock, through ATMs connected to Visa/Master network worldwide and make payments for purchase of goods and services from partner outlets connected to Visa/Master.
05. The Bank has the sole discretion to decide the minimum balance to be maintained with a Savings Account. At instances where the monthly average balance of the account is less than Rs.1000/- or the balance decided by the Bank from time to time as the "minimum balance", the Bank has the right to charge a monthly commission of Rs. 25 /- 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".

DECLARATIONS

DECLARATION OF ELECTRONIC CONTACT (APPLICABLE SAVINGS ACCOUNTS, PEOPLE'S "VISA" / "MASTER CARD" DEBIT CARDS AND SMS ALERTS)

01. Register/update my mobile phone number and/or email address in order to receive messages, alerts, electronic statements of my account/s, from the Bank and OTPs (One time passwords) related to my electronic banking transactions.
02. I am using this SIM for my personal activities and my Mobile number is the number of this SIM and I take full responsibility of banking transactions done through this Mobile number once I have been facilitated with Internet/Mobile banking and any other facilities or services from the People's Bank Via this number, by registering this number as my Mobile Phone number to be used for providing such facility(ies) . service(s). I do hereby further indemnify and make harmless People's Bank from all mobile/Internet banking and any other transactions that could take place via this mobile number, when I am provided with Internet/Mobile Banking and any other facilities or services.
03. I/We agree to inform the bank of any change/variation in my/ our mobile number/ email address stated above, and be bound by the terms & conditions of all electronic banking any other facilities & services and any amendment thereof as the bank may introduce from time to time in connection with the use of the said facility(ies) service(s).
I/We indemnify the Bank from and against all claims, demands, losses, charges and expenses which the Bank may sustain or incur and be liable for any of the aforesaid resulting from the bank agreeing to my/our instructions.
04. The Bank shall have the full discretion to treat E contact details mentioned in this A/C opening application as the latest and to use same to update the system accordingly.
05. I/We shall inform the bank as soon as I/We came to understand of any unauthorized transaction relating to this account/Service.
06. I/We agree to make payment for SMS alerts facility provide by the Bank.

DECLARATION OF US PERSONS (Please "✓" as Appropriate)

- ☐ 1. (a) I fall under the definition of "US Persons" under the provisions of the Foreign Account Tax Compliance Act (FATCA) which is US legislation aimed at preventing Tax evasion by "US citizens" and residents through overseas assets.
(b) I hereby confirm that I understand that FATCA is extra territorial by design and requires "US Persons" to report their financial assets held overseas.
(c) As such I hereby request People's Bank who recognizes as a foreign financial institution (FFI) in terms of FATCA to report all information pertaining to the accounts and investments made by me / us in the FFI to the Internal Revenue Service (IRS) of the United States of America.
(d) I further confirm that this concurrence is granted by me in terms of the provisions of section 77 of the Banking Act No. 30 of 1988 of Sri Lanka and with full knowledge and understanding of the said provisions.
- ☐ 2. I do not fall under the definition of "US Persons" under FATCA and hereby agree to inform the Bank if I become a "US Person" in the future.

APPLICABLE FOR "CARDLESS CASH" AND "MOBILE CASH" SERVICES

01. I/We bear liability of all transactions conducted over card-less cash/mobile cash facility, after registering to the relevant facility on my request.
02. The Bank is authorized to execute transactions over card-less cash/mobile cash once the NIC and OTP is entered to the relevant system.
03. I/We bear responsibility to inform the Bank of non-receipt of the OTP
04. I indemnify the Bank for any issues/losses rising resulting the delays/errors/concerns/technical failures of my mobile service provider.
05. I as the sender of mobile cash, bear the responsibility of entering the correct NIC number / mobile number used for this facility.
06. I as the sender of mobile cash, bear the responsibility to communicate the receiver to collect cash within 24 hours time.

I/We confirm hereby that the details given above are true and correct and agree to comply with and be bound by the terms and conditions mentioned above and declarations made by me/us regarding the conduct of this/these Account/s, Mudaraba Agreement governing saving and the principles of Current A/C (on Qard), obtaining Electronic Banking Services, SMS Alerts and facilities related to the Visa/Master card international Debit Cards.

Signature (Applicant 1)

Date :

Signature (Applicant 2)

Date :

NOTICE OF NOMINATION (If you do not wish to nominate please cancel by crossing out this section)

A/C No.																Effective Date	D	D	M	M	Y	Y
Full Name of Nominee	01.															NIC No. / Driving License / Passport				% entitled		
	02.																					
	03.																					
Address of Nominee	01.																					
	02.																					
	03.																					

1. This nomination shall have effect upon the death of the Nominator notwithstanding anything in his /her last will to the contrary.
2. Nominee may be the surviving spouse/child/relative or any person of Account Holder's choice.
3. Any Nomination made shall be deemed revoked consequent to following reasons :
 - i. The Death of the Nominee/s in the Life Time of the Nominator/ Depositor.
 - ii. On submission to the Bank a Written Notice of revocation signed by the Nominator/s in the presence of a witness who shall attest the signature/s of the Nominator/s.
 - iii. By any subsequent Nomination/s made by the Nominator/s respect of this Account/these Account and submitted to the Bank.
4. The payment may be made on production of proof of identity to the bank's satisfaction.
5. In the event of there being more than one Nominee and no proportion for distribution indicated, the monies lying to the credit will be paid to the Nominees in equal shares.
6. Bank shall strictly adhere to the position arising from Court Orders, Sequestration, Inland Revenue Attachment Orders.
7. The signature/s of the Nominator/s on the written Notice of Nomination / Notice of Revocation should be witnessed by a Bank Officer in all possible instances. In other instances signature can be witnessed by a Justice of Peace / an Attorney-At-Law/ a Qualified Medical Practitioner/ or a Government / Corporation Staff Officer.
8. Any person over sixteen years of age who has monies in any account, other than a current account may nominate a person/person to whom such monies shall be paid or transferred upon his/her death.
9. A Buddhist Bikkhu shall not be entitled to make a nomination.
10. For joint Accounts nomination will be effective in the event of the death of all joint account holders at the same time. In the event of death of one nominator, the surviving account holder/holders will be entitled to receive the entire balance in deposit account/accounts not with standing the notice of nomination that has been made.

I / We do hereby nominate the above named as my / our nominee/s to receive all monies lying in the account on my /our death.

Signature of the nominator	Witnesses to the nominator's identity and signature
Date :	Signature of the bank officer / witness : Name, address and seal of office of the bank officer / witness :
Serial No. as per book No.55	• A certified copy of the notice of nomination should be handed over to the Nominator. • A Photocopy of this notice of nomination should be attached to the mandate of each deposit a/c nomination is given in one & the same proposal.

(If you wish to change the above nomination subsequently please fill the form No. 1510 and hand over to the branch which the account is maintained)