PEOPLE'S BANK
Pride of the Nation

Account Opening Application
Current A/C , Savings A/C
(Individual/Joint - Local/Foreign Currency)

For Office use only

CIF No. 1
CIF No. 2
Serial No.

Product Name A/C No

Data Entered by Name & Service No	Officer's Signature with Service No	Manager's Signature with Service No.

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.

TYPES OF ACCOUNTS

☐ Current ☐ Savings ☐ Individual ☐ Joint

CURRENCY TYPE

☐ LKR ☐ Foreign Currency (Please, specify the currency) .....

Personal Details - Applicant 1

Name With Initials (Mr./Mrs./Miss/.....)

Names Denoted By Initials

Other Names (if any)

Date of Birth | NIC No.

Driving License No. | Passport No. & Date of Issue

Nationality / Citizenship

Permanent Address

Occupation / Profession

Name & Address of the Employer

Telephone No.	Residential / Official	
	Mobile / Foreign	
Fax No.		
E-mail		
Tax Identification No.		

Personal Details - Applicant 2

Name With Initials (Mr./Mrs./Miss/.....)

Names Denoted By Initials

Other Names (if any)

Date of Birth | NIC No.

Driving License No. | Passport No. & Date of Issue

Nationality / Citizenship

Permanent 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*) .....

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

Please tick "✓" as appropriate *(Note:1 -first applicant, 2-second applicant, C/A-Current Accounts, S/A-Savings Accounts)*

Criteria	Description	C/A		S/A		Description	C/A		S/A	
		1	2	1	2		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/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** | **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 autonomousbody
- 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"

ACCOUNT INFORMATION | CURRENT ACCOUNTS

☐ **Individual** ☐ **Personal Business**

Mode of obtaining Bank statements ☐ **By Post** ☐ **By E-mail**

Frequency ☐ Daily ☐ Weekly ☐ Monthly

Details of Spouse Name

NIC Number

Name and Address of the Employer (If Employed)

Introduction : I certify that I know and am well acquainted with Mr./ Ms. ..... whose signature/s appear here 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

Introducer's A/C No

Account Holder's Signature & Date

Introducer's Signature & Date

ACCOUNT INFORMATION | SAVINGS ACCOUNTS

☐ **Normal** ☐ **YES** ☐ **Vanitha Vasana** ☐ **Janajaya** ☐ **Parinatha** ☐ **Other** ***(Pls. Specify)*** .....

☐ **ISA** **{Monthly / Quarterly}** **Period / Monthly** ☐☐☐ **Deposit Rs.** .....

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			
Cheque Returned Information			
Account Overdrawn Information			
Foreign Exchange Rates			

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

** Applicable only for Current Accounts / Selected Savings Accounts

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**

- Mobile Number to which the OTPs of E-Commerce/Internet Transactions should be sent?

+ I/We do not have any objection to sending the *OTPs of the E-Commerce/Internet Transactions to the above Phone Number

+ Please note that the OTP is generated only if the website you are transacting is registered in 3D secured system.

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 Current, Savings or any other 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/We am/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/We am/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 to .....People'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.

DECLARATIONS

DECLARATION OF ELECTRONIC CONTACT (APPLICABLE FOR CURRENT ACCOUNTS, 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 facilitie(s) . 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 there of as the bank may introduce from time to time in connection with the use of the said facilitie(s) 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.

TERMS & CONDITIONS

APPLICABLE FOR CURRENT ACCOUNT HOLDERS

01. (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

02. Charges for the cheque book 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.
    (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.
    (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.
    (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.
    (d) Should it become necessary to make any alterations to a cheque, such alterations should be authorized with the full signature of the Drawer.
    (e) The Bank may decline to pay any cheque presented for payment which bears a date that is 06 months or more previous to the date of presentation.
    (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.

03. Customers are also requested to pay careful attention to the following.
    (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.
    (b) Bank is not bound to pay cheques against unrealized effects.

04. Customers in making withdrawals from their accounts should pay careful attention to the following.
    (a) Customers should not exceed the available balance, unless prior arrangements have been made with the Bank.
    (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.
    (c) The Bank reserves the right to refuse payment for cheques issued in contravention of these rules and to any other rules prescribed by the Bank from time to time.

05. 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.

06. 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.

07. TRUSTS will not be accepted by the Bank.

08. The Bank will charge commissions, fees and charges as and when necessary. Commission will also be charged on every cheque being dishonored due to insufficient balance in account and also on cheque payments which are stopped by the account holder by 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.

09. 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

10. The relevant branch should be immediately informed in the event of any change in your address / E-mail Address.

11. Customer should agree to comply with and to be bound by the exchange control regulations and rules of the Bank governing the conduct of foreign currency account.

12. Authorize the Bank to verify my/our National Identity Card/s using the electronic interface provided by the Department of Registration of Persons.

13. Current Accounts that remain without any debit transaction for a period of one year get transferred to the dormant category at the end of that year.

14. 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.

APPLICABLE FOR SAVINGS ACCOUNT HOLDERS

1. In the event of death of any Joint Account holder the survivors will be entitled to the balance of the deposit (subject to the conditions imposed by statutory authorities from time to time).
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 the duly completed form number 1510.
3. A Buddhist Bikkhu is not entitled to nominate a person as his nominee.
4. While the Nomination shall take effect for the joint account 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, notwithstanding the Notice of Nomination that has been made in the event of death of one nominator.
5. The relevant branch should be immediately informed in the event of any change in your address / E-mail Address.
6. Deposits other than cash will not normally be collected to savings accounts.
7. Loss of a passbook should be immediately notified to the Bank in writing.
8. 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.
9. When opening an Investment Saving Account/s, I/We agree to deposit amount stated in the Mandate for the agreed period and comply with and be bound by Bank's rules for it's Conduct.
10. 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".
11. 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.
12. Customer should agree to comply with and to be bound by the Exchange Control Regulations & Rules of the Bank governing the conduct of Foreign Currency account.
13. Authorize the Bank to verify my/our National Identity Card/s using the electronic interface provided by the Department of Registration of Persons.
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.
15. 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.

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.

GENERAL TERMS & CONDITIONS

"The Bank shall have the right to block or restrict operations of any account temporary or permanently without prior notice if required to comply with any law, regulation, directive or in the opinion of the Bank, where the account is involved in or subject to suspicious, unlawful or fraudulent activity"

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/We am/are aware of my/our rights under the Act.

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, 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 (This is not Applicable for Current Accounts) (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	NIC No. / Driving License / Passport	% entitled
Full Name of Nominee	01.				
	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 Bikku 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 Date :	Witnesses to the nominator's identity and signature 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)