

HNB FINANCE PLC

No. 168, Nawala Road, Nugegoda. Tel: 011 2176262 Fax : 011 2176263
 Licensed as a registered Company by the Monetary Board of the Central Bank under Finance Act No. 42 of 2011 Registered as a Company on 20.12.1999. Reg. No. PB965PQ

For Office Use Only

Account Number	<input type="text"/>	Date	<input type="text"/>
Customer No	Minor: - <input type="text"/>	Branch	<input type="text"/>
Parent/ Guardian: -	<input type="text"/>		

Yalu Savings Account Opening Form**01. PERSONAL INFORMATION (Minor)**

1.1 Full Name (Birth certificate name)	<input type="text"/>		
1.2 Gender	Male <input type="checkbox"/> Female <input type="checkbox"/>	1.3 Date of Birth	<input type="text"/>
1.5 Permanent Address	1.4 Birth Certificate No. <input type="text"/>		

02. Personal Information (Parent / Guardian)

2.1 Full Name (Mr/Mrs/Miss/Dr/Rev)	<input type="text"/>		
2.2 Date of Birth	<input type="text"/>	2.3 Gender	Male <input type="checkbox"/> Female <input type="checkbox"/>
2.4 NIC No	<input type="text"/>		
2.5 Nationality	<input type="checkbox"/> Sri Lankan <input type="checkbox"/> Resident <input type="checkbox"/> Non Resident <input type="checkbox"/> Sri Lankan with dual citizenship <input type="checkbox"/> Foreign National with dual citizenship/ resident in or employed in Sri Lanka Country of residence..... Country..... VISA Expiry Date.....		
2.6 Permanent Address	<input type="text"/>		
2.7 Status of Residential Address	Owner <input type="checkbox"/> Official <input type="checkbox"/> Lease/Rental <input type="checkbox"/> Parents <input type="checkbox"/> Friends/Relatives <input type="checkbox"/> Board/Lodging <input type="checkbox"/>		
2.8 Contact Details.	Residence Mobile <input type="text"/> Office Email <input type="text"/>	<input type="text"/>	
2.9 Occupation / Position Held	<input type="text"/>		
2.10 Name and address of the Employer	<input type="text"/>		
2.11 Relationship of the Depositor to Account Holder	<input type="text"/>		2.12 Tax File No <input type="text"/>

03 Know Your Customer (Parent / Guardian)

3.1 Employment Information			
Employment status	Self Employed <input type="checkbox"/>	Part-time employed <input type="checkbox"/>	Retired <input type="checkbox"/>
	Full -time employed <input type="checkbox"/>	Not currently employed <input type="checkbox"/>	Others (Specify) <input type="checkbox"/>
Nature of Business			
Manufacturing <input type="checkbox"/>	Transport <input type="checkbox"/>	Restaurants <input type="checkbox"/>	Real Estate <input type="checkbox"/>
Finance/Insurance <input type="checkbox"/>	Hotel / Boarding house <input type="checkbox"/>	Import/ Export <input type="checkbox"/>	Public Services <input type="checkbox"/>
Construction <input type="checkbox"/>	Casino / Gambling house / Night clubs <input type="checkbox"/>	Wholesale <input type="checkbox"/>	Gem and Jewelry <input type="checkbox"/>
Retail <input type="checkbox"/>	Personal & Household Services <input type="checkbox"/>	Communications <input type="checkbox"/>	Business Services <input type="checkbox"/>
Others (Specify)			

3.2 Other Information

Ownership of wealth (If property is on rent/ lease, please indicate)	Residential Property		Financial Assets	
	Business Premises		Investments	
	Motor Vehicles		Other (Specify)	
Source of Wealth:	Business/ Ownership		Inheritance	
	Investments		Other (Specify)	
	Wealth generated from	Profession/ Employment		
Other connected Business/ Professional activities and Interest				
Are you or any of your immediate family is a politically exposed person (PEP)? (Refer definition below)	Yes		No	
If yes please specify				
FIU Definition				
PEP's (Politically Exposed Persons) – Individuals in Sri Lanka or abroad who are or have been entrusted with prominent public functions.E.g. Head of State or Government, Senior Politicians, Senior Government, Judicial or Military Officials, Senior Executives of State Owned Corporations, important Political Party Officials.				
Immediate Family Member – Includes the spouse, children and their spouses or partners, parents, siblings and their spouses and grandchildren and their spouses.				

3.3. Expected Mode of Transactions

Cash		Cheque		Electronic Fund Transfer		Other (Please Specify)	
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3.4 Source of Funds Parents and Guardian Expected Source and Nature of credits into the account (As appropriate)

Family Remittances		Commission Income		Contract Proceeds		Sale/ Business Turnover	
Investment Proceeds		Sale of Property/assets		Gift		Salary/ Profit Income	
Others (Please specify)							

3.5 Average Monthly Income

Less than 50,000		100,001 to 250,000		500,001 to 1,000,000	
50,001 to 100,000		250,001 to 500,000		More than 1,000,000	

3.6 Anticipated Volumes : Expected/ Usual average volumes of deposits into the account in Rupees per month

* Expected / Usual average volumes of deposits into the account in rupees per month

Less than 100,000		500,001 to 1,000,000		5,000,001 to 10,000, 000	
100,001 to 500,000		1,000,001 to 5,000, 000		More than 10,000,000	

I am aware that the regulations do not warrant withdrawals until the minor attains the age of maturity.

04 Conditions

1. A savings deposit account for a minor may be opened by persons acceptable to the Company.
2. Accounts are not opened in joint names of two or more minors or when the parties involved include minors as well as adults.
3. The birth certificate of the minor is mandatory to open the account.
4. The Beneficiary of the minor's account shall be the minor who shall be termed as the account holder. In the event of incapacity of the minor the proceeds of the account will be disbursed to the parents Guardian or the account will be converted in to a normal savings account (where the proceeds of the accounts are disbursed to the parents / Guardian, a receipt signed by the parent (s) Guardian will be obtained)
5. The minor in whose name the account is opened will be the beneficiary of the deposits made to the account. Hence no withdrawals will generally be permitted from the account until the minor attains the age of maturity. On reaching the age of maturity, the beneficiary will be required to complete and submit to the company a new savings account opening form and thereafter the account will be continued as an adult/ major savings account, under the same client number.
6. A pass book will be issued free of charge for each account opened and no charges will be made for any book issued in continuation of the original pass book.
7. The depositor should examine the passbook carefully before leaving the Company and satisfy themselves that the entries made therein are correct. Any discrepancy should be notified to the Company immediately.
8. On opening a savings deposit account, the account holder will be required to adhere to the rules governing the conduct of savings account, embodied in the savings pass book and in the booklet containing the general terms and conditions applicable for customer accounts dealings and transactions of HNB Finance PLC.
9. The rate of interest payable on the Minor's savings Account may be displayed by the company at its various branches in Sri Lanka and the said interest rate will be subject to change without prior notice to account holder or to the parents (s) / Guardian named in the account opening form. Interest on the Minor's Savings Account will accrue, daily or as otherwise determined by the company (in its absolute discretion) and will be credited to the Minor's Savings Account monthly.
10. The Company reserves the right to add or amend the terms and conditions mentioned above at any time.

05 Mandatory Checks (For Office use Only)

<div>1. Name, Date of Birth and Nationality Verification of Guardian : To be supported by one of the following - National Identity Card/ Passport (Unexpired)/ Driving License/ Marriage Certificate (Name Change)</div> <div>2. Name, Date of birth and nationality verification of minor. To be supported by Birth certificate of minor.</div> <div>3. Address Verification: Residential address to be supported by one of the following accepted documents - (N.B - Mobile phone bills are not accepted) National Identity Card/ Bank Statement/ Letter from a public authority/ Tenancy agreement/ Utility bill (Specify)/ Income Tax Receipt/ Assessment Notice/ Driving License/ Employment Contract/ Passport/ Any Other Identification Document (Specify) (Photocopies of the above documents should be obtained and certified by the Company Officer as 'Original Seen')</div> <div>4. Does the customer appear in a Suspected Terrorist List (Sanction List - UNSCR 1373 / 1267) or any other Alert List: Yes No If yes (Specify):</div> <div>5. Customer Risk Rating High Medium Low</div> <div><div>Signature of Parent/Guardian</div><div><div>Customer's Only</div><div>Adviser details / Check by</div><div>Name EMP No. NIC No. Signature</div><div>Entered by</div><div>Name Signature EMP No.</div><div>Authorized by 1</div><div>Name Signature EMP No.</div><div>Authorized by 2</div><div>Name Signature EMP No.</div></div></div>
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