



**ISRAEL DISCOUNT BANK LIMITED
LONDON BRANCH**

**APPLICATION FORM
FOR
INDIVIDUALS**

March 2010

Introduction

Please complete pages 3 and 4 and also sign the declaration on page 4.

We will give you a copy of our Bank Account Terms and Conditions, including our charges, and any additional special terms which apply to your account. Please read these and tell us if there are any points you do not understand. These documents establish our mandate to operate your account.

This form may also be used for joint accounts. Each party should complete page 3. If there are more than two parties, please ask for an additional copy of this page. All parties should also sign the declaration. As explained in the Terms and Conditions, we shall assume the joint account may operate under any one signature, unless you give us alternative instructions on page 4.

If you wish a third party to sign on your account, but without becoming a joint holder of the account, please complete page 5. Both you and the third party should sign this section of the form.

If you wish us to act on faxed or electronic instructions, please complete and sign a copy of our indemnity form on page 6.

You will be asked to provide us with certain identification documentation. Your relationship manager will explain what we shall require. Any third party with signing powers may also be asked to provide identification.

Any information which you provide to us will be treated in the strictest confidence.

Additional documents

Customers who are not ordinarily resident in the UK should complete a copy of the form [R105](#). This form will allow us to pay interest without the deduction of tax. UK residents who are not eligible to pay tax and wish to receive gross interest should complete the form **R85**. Large fixed term deposits over £50,000 automatically receive gross interest, provided they are not prepaid.

Investment business

This form may also be used to establish a Private Banking Account. If you require investment advice, we will ask you to complete an additional form called a **Client Profiling**. This information will enable us to give you suitable advice, and to sell you appropriate securities.

You will also be given a copy of our Private Banking Terms of Business.

Investors in US securities will be asked to complete a form [W8-BEN](#), or a [W-9BEN](#) if you are a US person.

PERSONAL DETAILS

ACCOUNT TITLE.....

Please enter below your full name and details. Each party to the account should complete this section. If there are more than two parties, please ask for an additional page. If you are applying in the name of a company or trust, please ask for relevant Application Form.

Title.....	Title.....
Surname.....	Surname.....
First name(s).....	First name(s).....
.....
Permanent address	Permanent address
.....
.....
.....
Phone/fax.....	Phone/fax.....
e-mail.....	e-mail.....
Date of birth.....	Date of birth.....
Nationality.....	Nationality.....
Country of residence.....	Country of residence.....
National insurance number (or other national tax identifier)	National insurance number (or other national tax identifier)
.....
Tax status.....	Tax status
Correspondence address (if different from above)	Correspondence address (if different from above)
.....
.....
Address for duplicate statements	Address for duplicate statements
.....
.....

Please indicate below which type of account you wish to open.

- Current account Sterling only
- Call account Currency.....
- Notice account Currency.....
- Fixed term Currency.....
- Other accounts Currency.....
- Investment services

Gross interest <input type="checkbox"/>	Net interest <input type="checkbox"/>
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Current account statement frequency: please tick where appropriate

Weekly <input type="checkbox"/>	Monthly <input type="checkbox"/>	Quarterly <input type="checkbox"/>	Annually <input type="checkbox"/>
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DECLARATION

I confirm that this form has been completed to the best of my knowledge, and that I have received and read Israel Discount Bank Limited's Terms and Conditions. I also confirm that any assets placed with IDB are beneficially owned by me.

I am prepared to receive unsolicited marketing from you, both verbally and in durable form, unless I have ticked the box below.

I understand that Israel Discount Bank Limited is prepared to act on fax instructions only if I complete the indemnity on page 6 of this form.

Signature.....

Date.....

Signature.....

Date

- JOINT ACCOUNTS ONLY** **Any one person to sign**
- All to sign**

We request the following signing authority.....

MANDATE AUTHORISING THIRD PARTY TO SIGN ON ACCOUNTS

I authorise the following to sign on the above accounts in accordance with the Terms of Business. I understand that this person may be asked to provide identification.

Title.....
Surname.....
First names(s).....
Permanent residential address.....
.....
.....
.....
Postcode.....
Phone/fax.....
e-mail.....
Date of birth.....

Signature of third party

.....

This mandate is for the following purposes only (please delete as necessary):

- 1) to sign cheques or other payment instructions on the above account
- 2) to draw, sign, accept and endorse bills or promissory notes, and to arrange terms with you for the negotiation or discount of any documents
- 3) to pledge security
- 4) to withdraw security or any documents held in safe custody
- 5) to assume authority under a previously agreed telephone, tested message, facsimile and signed e-mail indemnity
- 6) to act on my/our behalf in any other matter, as specified below:

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Signature of account holder

Signature of account holder

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Date.....

Date.....

Note: all parties to the agreement should consent to the appointment of a third party. Each third party signatory should provide personal details.

AUTHORISATION AND INDEMNITY FORM FOR TELEPHONE, TESTED MESSAGE, FACSIMILE AND EMAIL INSTRUCTIONS ('INDEMNITY')

In this Indemnity, the term 'Instructions' should be taken to mean any notice, instruction, demand or other communication given, or purportedly given, by telephone, tested message, facsimile transmission, or email transmission by us or on our behalf.

We authorise the Bank to rely upon and act in accordance with Instructions, without enquiry (without prejudice to the generality of the above) into the authority or identity of the person/persons giving or purporting to give them and regardless of the circumstances at the time of receipt.

The Bank shall be entitled to treat the Instructions as fully authorised and binding. The Bank may respond appropriately, placing such reliance upon the Instructions as the Bank may consider appropriate, paying money or debiting or crediting the account, or transferring any money, securities or documents. Instructions may also bind us to any agreement or arrangement with the Bank, regardless of their nature and value, and notwithstanding any error, ambiguity, misunderstanding or lack of clarity.

In consideration of the Bank acting in accordance with this Indemnity, we hereby irrevocably and unconditionally undertake to indemnify and hold the Bank harmless and to keep the Bank indemnified and held harmless against any and all actions, liabilities, proceedings, damages, acts, claims, demands, expenses or losses of whatsoever nature and howsoever arising which may result or which you may suffer, incur or sustain directly or indirectly, in connection with, or arising from the Bank having acted or refused to act or having delayed acting upon such Instructions, whether or not given by the persons authorised to give them, save for actions resulting from wilful misconduct or gross negligence on the part of the Bank and its employees.

The Indemnity shall remain in full force and effect unless and until the Bank receives, and has a reasonable time to act upon, notice of termination from us in accordance with the terms of the Mandate. Such termination will not release us from any liability under this Indemnity for any act prior to the expiry of such time.

This Indemnity shall be governed by and construed in accordance with the laws of England and Wales. We submit to the non-exclusive jurisdiction of the courts of England and Wales in connection with this indemnity

Signature of account holder

Signature of account holder

.....

.....

Date.....

Date.....

ISRAEL DISCOUNT BANK LIMITED

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SWIFT IDBLGB2L

Incorporated in Israel with limited liability. UK branch registration number BR 005734. Israel Discount Bank Limited is authorised and regulated in UK by the Financial Services Authority