

Dear client,

Thank you for your interest in being part of the Elite International Bank and giving us the opportunity to handle your banking needs. We realize your time is valuable, and in order to make the account opening process as simple as possible, we have prepared a welcome kit for you.

Below you will find a list of required documents needed to open your account. If you have any questions you can speak directly with you bank representative or you can call our branch at 787-523-9398 Monday through Friday from 9:00 a.m. to 5:00 p.m. Puerto Rico time.

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#### **U.S. Personal Account Documentation Requirements**

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- Complete Personal Customer Profile Form (PCPF).
- Provide one (1) form of an unexpired government-issued photo identification for each signer, POA and beneficiary.
- Complete original W-9 Form for each signer.
- Provide proof of permanent address such as a utility bill issued within the last ninety (90) days for each signer. For US persons, a Driver License can serve as proof of address as well.

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#### **NON-U.S. Personal Account Documentation Requirements**

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- Complete Personal Customer Profile Form (PCPF).
- Provide two (2) form of an unexpired government-issued photo identification for each signer, POA and beneficiary.
- Complete original W-8BEN Form for each signer.
- Provide proof of permanent address such as a utility bill issued within the last ninety (90) days for each signer. For Non-US persons, a country-specific document (i.e. RIF) may serve as proof of address at the Bank's discretion.
- For each signer choose one of the following documents to corroborate source of income:
  1. Tax Return or Personal Financial Statement (Most Recent)
  2. Bank Statement (last 3 months)
  3. Employer Reference Letter (include salary converted to USD)
- Bank Reference letter with average balance issued within the last 90 days for each signer.
- Proof of Tax ID document (i.e. RIF) for each signer, POA and beneficiary.

## PERSONAL CUSTOMER PROFILE FORM

Customer Name:

Date:

CIP Notice: To help the government fight the funding of terrorism and money laundering activities, financial institutions are required by Federal law to obtain, verify and record information that identifies each individual or entity that opens an account or requests credit. What this means for individuals: When an individual opens an account or requests credit, we will ask for their name, residence address, date of birth, tax identification number and other information that allows us to identify them. We may also ask to see a driver's license, passport or other identifying documents. What this means for other legal entities: When a corporation, partnership, trust or other legal entity opens an account or requests credit, we will ask for the entity's name, physical address, tax identification number and other information that will allow us to identify the entity. We may also ask to see other identifying documents, such as certified articles of incorporation, partnership agreements or a trust instrument.

### CUSTOMER IDENTIFICATION INFORMATION

<b>Full Name:</b>	
<b>Account Capacity:</b>	
<b>D/O/B / TIN:</b>	
<b>(1) ID# - Type/Country/ Issued/Expired Date:</b>	
<b>(2) ID# - Type/Country/ Issued/Expired Date:</b>	
<b>Physical Address <i>(NO PO BOX)</i>:</b>	
<b>Country of Residence/Citizenship:</b>	
<b>U.S. Status:</b>	<input type="checkbox"/> US Citizen <input type="checkbox"/> US Resident <input type="checkbox"/> Non-Resident Alien
<b>Industry/Profession/ # of Yrs:</b>	
<b>Employer/Title/Country:</b>	
<b>Annual Income/Primary Source:</b>	
<b>Net worth/Primary Source:</b>	
<b>Contact Phone #(s):</b>	
<b>Contact Email(s):</b>	
<b>Relationship to other signers if any:</b>	
<b>Full Name:</b>	
<b>Account Capacity:</b>	
<b>D/O/B / TIN:</b>	
<b>(1) ID# - Type/Country/ Issued/Expired Date:</b>	
<b>(2) ID# - Type/Country/ Issued/Expired Date:</b>	
<b>Physical Address <i>(NO PO BOX)</i>:</b>	
<b>Country of Residence/Citizenship:</b>	
<b>U.S. Status:</b>	<input type="checkbox"/> US Citizen <input type="checkbox"/> US Resident <input type="checkbox"/> NRA
<b>Industry/Profession # of Yrs:</b>	
<b>Employer/Title/Country:</b>	
<b>Annual Income/Primary Source:</b>	
<b>Net worth/Primary Source:</b>	
<b>Contact Phone #(s):</b>	
<b>Contact Email(s):</b>	
<b>Relationship to other signers if any:</b>	

## PERSONAL CUSTOMER PROFILE FORM

Customer Name:

Date:

- Checking Account     
  Savings Account

Reason for opening an account at EIB and purpose of the account:

Referred by:

Initial Deposit:

Source/Method of Initial Deposit:

**MONTHLY EXPECTED ACTIVITY (No Ranges; Round up)**

Transaction Type	Frequency	Dollar (\$) Amount	Additional Information (Country, Industry, Counterparties etc.)
Incoming Wire Transfers			
Outgoing Wire Transfers			
Internal Transfer Credits			
Internal Transfer Debits			
Check Deposits			
Checks Issued			

**CUSTOMER DUE DILIGENCE**

*Describe each customer's background, education, work history, financial activities, industry and profession, sources of income and wealth, and any other financial or personal information that would be of assistance in understanding the customer's and account activities.*

## PERSONAL CUSTOMER PROFILE FORM

Customer Name:

Date:

### PEP CERTIFICATION AND CONDITIONS OF USE

\_\_\_\_\_ I certify that none of the authorized signers or beneficiaries pertaining to the referenced account are  
Initials current or former senior foreign political figures, or immediate family members or close associates of a current or former senior foreign political figure.

**Politically Exposed Person**                      **Yes**                      **No**

*A "senior foreign political figure" is a senior official in the executive, legislative, administrative, military or judicial branches of a foreign government (whether elected or not), a senior official of a major foreign political party, or a senior executive of a foreign government-owned corporation.<sup>270</sup> In addition, a senior foreign political figure includes any corporation, business, or other entity that has been formed by, or for the benefit of, a senior foreign political figure.*

*The "immediate family" of a senior foreign political figure typically includes the figure's parents, siblings, spouse, children, and in-laws.*

*A "close associate" of a senior foreign political figure is a person who is widely and publicly known to maintain an unusually close relationship with the senior foreign political figure, and includes a person who is in a position to conduct substantial domestic and international financial transactions on behalf of the senior foreign political figure.*

\_\_\_\_\_ Customer understands that due to bank regulations, we require additional information and/or  
Initials documentation that corroborates transfers and other account activity. Customer understands that additional information and/or supporting documentation may be requested at any time, and on a case by case basis, a transaction may not be processed without first receiving the documents being requested.

\_\_\_\_\_ I am authorized to act on behalf of this account and the information provided in this form is true to the  
Initials best of my knowledge.

\_\_\_\_\_ I authorize Elite International Bank to handle my personal information. I accept Elite International  
Initials Bank's Privacy Policy as presented to me at account opening.

\_\_\_\_\_ I understand that I am voluntarily requesting the opening of an account at Elite International Bank and  
Initials accept the Bank's terms, conditions, disclosures, and fees as presented to me at account opening. I also understand that the account and supporting documentation provided is subject to review and approval by Elite International Bank prior to the opening of an account and submission of such information and documentation does not guarantee an account with Elite International Bank.

\_\_\_\_\_ Signature of Primary Account Signer

\_\_\_\_\_ Full Name

## PERSONAL CUSTOMER PROFILE FORM

Customer Name:

Date:

### ACCOUNT SIGNATURE CARD

Elite International Bank

Account Title:

268 Ave Ponce de León STE 1010

San Juan, PR 00918

#### Ownership of Account and Rights at Death

- Single-Party Account
- Single-Party Account with Pay on Death
- Multiple-Party Account with Right of Survivorship
- Multiple-Party Account with Right of Survivorship and Pay on Death

**POA:**

**Beneficiaries:**

(1) \_\_\_\_\_  
Signature of Authorized Signer

\_\_\_\_\_  
Full Name

(2) \_\_\_\_\_  
Signature of Authorized Signer

\_\_\_\_\_  
Full Name

(3) \_\_\_\_\_  
Signature of Authorized Signer

\_\_\_\_\_  
Full Name

(4) \_\_\_\_\_  
Signature of Authorized Signer

\_\_\_\_\_  
Full Name

## PERSONAL CUSTOMER PROFILE FORM

Customer Name:

Date:

### ***ELITE INTERNATIONAL BANK USE ONLY***

#### **HIGH RISK CUSTOMER TYPE:**

PEP  Other   N/A

#### **Explain:**

**EDD Required?**  Yes  No

*If EDD required, please fill-out appropriate EDD form and obtain requisite documentation per high risk customer type.*

#### **Initial Site Visit**

*Describe meeting place, date, time, persons that attended meeting and what topics were discussed. Attach any pictures, marketing material, business cards, etc. to this Customer Profile Form.*

I, \_\_\_\_\_, have interviewed the customer.

**Follow-Up** *(if necessary)*  N/A

To the best of my knowledge, the information contained herein is accurate and complete.

\_\_\_\_\_  
**Account Officer Signature**

\_\_\_\_\_  
**Account Officer Name**

\_\_\_\_\_  
**Date**