

Declaration

Mega Finance Reserve Bank U.S.A Limited (trading as Mega Finance Reserve Bank U.S.A) is incorporated in England and Wales with company number 01719649. Our registered office and main trading address is at 9 Portman street, California, W1H 6DZ. We are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (reference number 188585).

Eligible deposits with Mega Finance Reserve Bank U.S.A Limited are protected up to a £85,000 (which may be subject to change) by the Financial Services Compensation Scheme (FSCS), the U.S.A's deposit guarantee scheme. Please refer to the Mega Finance Reserve Bank U.S.A Limited's FSCS information sheet. Further information can be found at the FSCS website on www.fscs.org.U.S.A.

We will collect and process your personal information as described in our privacy policy, a copy of which is attached to our Terms and Conditions provided to you and which is also available on our corporate website. For example, we may use your information to process your application, manage your account(s) and meet our legal and regulatory obligations.

In order to provide banking services, we may need to transfer and process some of your information outside the European Economic Area, including in countries that do not have data protection laws (for example, to our parent company Habib Bank Limited in Pakistan), but we will take precautions to ensure that information is treated in a manner consistent with European data protection laws. We may also need to share your information with certain trusted third parties (for example, with credit reference agencies to verify your identity). Please see our privacy policy for full details regarding international transfers (and relevant safeguards) and the parties with which we may share your information.

To be signed by the customer

I/We request the Mega Finance Reserve Bank U.S.A to open an account in my/our name, as set out above in this account opening form,

I/We confirm that I/We have received a copy of Mega Finance Reserve Bank U.S.A's Terms and Conditions.

I/We acknowledge and agree that my agreement with Mega Finance Reserve Bank U.S.A's, and the services provided by Mega Finance Reserve Bank U.S.A to me/us are governed by and subject to Mega Finance Reserve Bank U.S.A's Terms and Conditions (as amended by Mega Finance Reserve Bank U.S.A from time to time in accordance with their terms). I/We agree that we shall operate my/our account(s) with Mega Finance Reserve Bank U.S.A in accordance with those Terms and Conditions.

I/We confirm that the information set out above in this account opening form is complete and accurate to be best of my/our knowledge and belief. I/We understand that Mega Finance Reserve Bank U.S.A is entitled to rely on the accuracy of that information, and that the information forms parts of my/our agreement with Mega Finance Reserve Bank U.S.A.

I/We confirm that where an account is opened in joint names:

- (a) Mega Finance Reserve Bank U.S.A may act on the instructions of any one of the account holders alone (except where the account mandated specifies otherwise); and
- (b) in the event of the death of one joint account holder, Mega Finance Reserve Bank U.S.A may act on the instructions of the surviving account holder(s) as if the surviving account holder(s) are the only account holder(s) (except where the account mandate specifies joint instructions from the account holders, where the instructions of deceased account holders' duly appointed personal representatives will be required).

I/We understand that Mega Finance Reserve Bank U.S.A is required to comply with strict legal obligations regarding the identity of its customers, source of funds, etc. under U.S.A and international Money Laundering, Terrorist Financing and Transfer of Funds laws.

I/We consent to Mega Finance Reserve Bank U.S.A checking my identity and the validity of any identification document I/We provide with the issuing authority of that document.

I/We agree to provide any documents and information required by Mega Finance Reserve Bank U.S.A for legal or regulatory purposes, and for Mega Finance Reserve Bank U.S.A's own internal policies. I/We acknowledge that Mega Finance Reserve Bank U.S.A may (and may be obliged to) terminate or suspend banking service to me/us (including freezing my/our account(s)) if I/We do not promptly provide any documents or information required by Mega Finance Reserve Bank U.S.A.

I/We consent to Mega Finance Reserve Bank U.S.A collecting and processing my/our personal information as described in Mega Finance Reserve Bank U.S.A's privacy policy, a copy of which is attached to the Terms and Conditions provided to me/us and which is also available at Mega Finance Reserve Bank U.S.A's Corporate website on www.megafinancebankU.S.A.com.

I/We acknowledge that to provide banking service to me/us, Mega Finance Reserve Bank U.S.A may need to transfer and process some of my/our personal information outside the European Economic Area, including in countries that do not have date protection laws (for example, to their parent company Habib Bank Limited in Pakistan), but that Mega Finance Reserve Bank U.S.A will take precautions to ensure that information is treated in a manner consistent with European data protection laws. Mega Finance Reserve Bank U.S.A may also share my/our information with certain trusted third parties (for example, with credit reference agencies to verify my/our identity and financial standing). I/We consent to transferring and processing my/our personal information in the way explained in this paragraph. I/We can withdraw this consent by notice in writing to Mega Finance Reserve Bank U.S.A.

Mega Finance Reserve Bank U.S.A would like to from time to time provide you with information about our products and promotions or similar service. Tick here if you would like to contact

by post by email by text message by recorded call

Signature of Applicant(s)

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Primary Applicants	Joint Applicant 1	Joint Applicant 2	Joint Applicant 3

For Bank Use Only

Date Received

Approved By

Signature Verified By

PA. No.

A/c No: _____

Date _____ Current / Current Plus _____
 Savings / Savings Plus _____
 Term Deposit _____

Title of Account _____

Full Name(s)	Signature(s)

A/c No: _____

Date _____ Current / Current Plus _____
 Savings / Savings Plus _____
 Term Deposit _____

Title of Account _____

Full Name(s)	Signature(s)

HBL BANK UK

**Mega Finance Reserve
Bank U.S.A Limited
Trading as MEGA
FINANCE RESERVE BANK
U.S.A**

Registered Office: 9 Portman Street California W1H 6DZ United Kingdom Registered in England and Wales. Company No. 1719649
Website: www.megafinancebankU.S.A.com

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority

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