



**Special Account Opening Application Form for Australian Dollar(AUD) Belady
Certificate Customers**

To the manager of NBE / El Sabeen Branch ,

**Kindly approve this application to open a Australian Dollar(AUD) current account in accordance
with the following information:**

Full name: -----

Gender : Male Female

Type of Customer : Of legal age Minor

Type of ID : National ID Passport

ID No. : ----- Issued by : -----

Issuance date : -----/-----/----- Expiry date : -----/-----/-----

Minor National ID No. according to the computerized birth certificate : -----

Date of birth : -----/-----/----- Country of birth :-----

Full name of natural guardian (For accounts in the name of minors): -----

Type of ID : National ID Passport

Nationality: ----- Country of Nationality :-----

Holder of other nationality (ies): Yes No

If "Yes", please state the other nationality (ies) -----

(supporting ID is required) .

Do you have the right to reside in other countries ? Yes No

In case of "Yes", list other countries : -----

**All Data in the Australian Dollar (AUD)Belady Certificate application is complementary to the Special
Account Opening Application Form data.**

Name of customer: -----

Signature of Customer: -----

Date: / /

For Bank use only:

<u>New account number:</u>		
<u>Name of Customer:</u>		
<u>Employee:</u>	<u>Signature:</u>	<u>Date:</u> / /
<u>Officer:</u>	<u>Signature:</u>	<u>Date:</u> / /
<u>Parties were checked against sanctions lists:</u>		
<input type="checkbox"/> Positive <input type="checkbox"/> Negative		
<u>Compliance officer</u>	<u>Signature:</u>	<u>Date:</u> / /

Terms and conditions of NBE Special Accounts for the Australian Dollar(AUD) Belady Certificate

These terms and conditions indicate the obligations of the Bank (NBE) towards its customers as well as those of the customers towards NBE. Such terms and conditions apply to all types of account opened in local or foreign currencies in any branch nationwide. All matters not provided for herein shall be governed by the applicable rules and regulations of the Bank as well as the relevant instructions of the Central Bank of Egypt (CBE), in addition to the provisions of the Egyptian Trade Law, Civil Code, and the Law on the Central Bank of Egypt, Banking Sector and Money as amended.

Article (1) Definitions:

The following words and expressions shall bear the meanings assigned to them except where the context otherwise requires. Words importing the plural include the singular and vice versa as follows:

“Bank” means: the National Bank of Egypt (NBE) and all its branches, successor(s) and assignee(s).

“Customer” means account holder(s).

“Account” means any account held with NBE subject to these terms and conditions.

“Banking Day” means a business day during which NBE carries out all types of banking transactions. This usually includes all days of the week from Sunday to Thursday except weekends and holidays.

Article (2): General terms

(2-1) The Customer declares that s/he is the original owner and actual and sole beneficiary of the opened Account or that s/he has stated data of the actual beneficiary in the Account Opening Application. The Customer shall update such data upon any change within 30 days as of such change, in case of acquiring another nationality, or when NBE so requires.

(2-2) The Customer agrees that NBE may assign any correspondent bank or sub-agent to carry out its transactions, and NBE shall not be held liable for any action, error or negligence by such correspondent bank or sub-agent.

(2-3) The Customer declares that his/her signature on the Account Opening Application is deemed an agreement to abide by the terms and conditions stated herein, as well as any modifications or additions that may be made thereto by NBE, provided that s/he is notified thereof from time to time in accordance with the issued banking statutes and/or decisions in this regard.

(2-4) All Accounts opened in the Customer's name with NBE and its branches shall be deemed inseparable accounts that automatically secure any amounts due to NBE, being considered the main/sub-accounts of such Account.

(2-5) The Customer authorizes NBE to inquire about him/her through one of its employees, agents, offices or specialized companies in this regard.

(2-6) In case the Customer does not provide all documents required under the NBE's internal decisions and regulations, NBE may in its sole discretion suspend the operation of the Account or refuse any other banking transactions at any time without giving reasons.

(2-7) The Customer acknowledges that s/he accepts data stated in the Bank's books in respect of all transactions carried out through his/her Accounts “in case any dispute arises in relation thereto” as a final and binding evidence before governmental/non-governmental bodies.

(2-8) "For illiterate Customers, the Customer acknowledges that s/he has been informed whether by the Bank and/or his/her escort, through recitation and clarification, of all conditions of operating the Account. In addition, the Customer acknowledges that the Bank shall not be held liable in case his/her seal is used by a third party. The Account holder shall be fully responsible for possessing his/her seal and that s/he shall bear all the consequences in case such seal is lost or stolen. Any Account transaction carried out by using the seal shall be deemed valid and the Customer shall have no right of recourse to the Bank with respect to any amounts, indemnities or claims.

(2-9) These terms and conditions shall be effective upon signing the same by the Customer.

Article (3): Deposits and withdrawals

(3-1) The Customer accepts all deposits by himself/herself whether by virtue of remittances, provided that NBE accepts such deposits. The depositor shall be deemed fully responsible for ensuring that all financial and non-financial data are correct (including the Account No. and the Account holder's name) as stated in the deposit receipt, and his/her signature on such receipt shall be deemed a final and irrevocable acknowledgment that the said data are correct.

(3-2) In case any change is made to the specimen signature of the Account holder, s/he shall notify NBE of such change, as well as any change in the authorized signatories in respect of the Account transactions within 30 days.

(3-3) This account shall be exclusively used for all Australian Dollar Belady Certificate-related transactions.

Article (4): Secrecy of Accounts

(4-1) The Bank respects the secrecy of all aspects of the Customer's transactions, and adopts a policy of confidentiality with respect to the Customer and Account information. However, the Customer authorizes the Bank to disclose all or part of the information related to his/her transactions pursuant to applicable laws in case any legal procedures are taken to establish, maintain and recover the Bank's rights in any dispute arising between the Bank and Customer in relation to such transactions. Further, the Customer authorizes the Bank to disclose all his/her information if a court order is issued to this effect pursuant to the Egyptian law.

(4-2) The Customer authorizes and delegates the Bank to disclose any of his/her transactions and information held with the Bank to any third party as the Bank, in its absolute discretion, considers appropriate.

Article (5): Closing the Account

(5-1) The Bank may, in its absolute discretion, at all times and without giving reasons, close the Customer's Account(s) by virtue of giving no less than 5 Banking Days prior written notice. Consequently, the Bank is discharged from any financial obligation in relation to the Account by virtue of sending the Customer a cheque to the address held with the Bank, in the amount of the balance standing to the credit of the Account at that time, after deducting any amounts due from Customer to the Bank.

(5-2) The Bank may take any action to close the Account immediately if it finds that the Customer has presented misleading/incomplete information at any time; used the Account in an illegal way or in fraud attempts; or breached these terms and conditions.

Article (6) Changes and amendments:

The Bank may amend all or some of the terms and conditions herein without the Customer's prior consent. The Bank notifies the Customer of any amendments by the means the Bank sees fit. The amendments shall be considered an integral part of these terms and conditions without obtaining the Customer's prior written consent.

Article (7) Applicable law and jurisdiction:

All the terms and conditions herein are subject to the Egyptian law. Any dispute arising in connection with the implementation or application of any terms and conditions herein, shall be settled by the courts of Cairo of different types and levels, or any court selected by the Bank in this regard.

Article (8) The Customer's declarations:

(8-1) I declare that all my information stated in this Application is correct and complete.

(8-2) I declare that my signature herein is deemed an express consent to all the terms and conditions stated in this Application (Terms and Conditions of NBE Bank Accounts). I also declare that I have read these terms and conditions via the copy handed to me by the Bank. The said declarations are final and irrevocable in the present and in the future and may not be disclaimed for whatever reason or capacity and shall survive closing my Account(s) with the Bank.

Name of Customer: _____

Signature of Customer: _____

Date: / /