

The Applicant(s) apply(ies) to open an account with The Bank of N.T. Butterfield & Son Limited, which shall be governed by the General Terms & Conditions as modified from time to time and as available on the Bank's website or in Banking Centre welcome areas.

Name and address for account correspondence _____

ACCOUNT INFORMATION

Chequing BMD USD CAD GBP Saving BMD USD Young Savers

Supersaver Plus 1 Year 3 Year 5 Year Account to be debited monthly _____

Initial investment \$ _____ (\$1,000 min) Monthly commitment \$ _____ (\$250 min/\$25,000 max)

Fixed term deposit options 1 Year 2 Year 3 Year 4 Year 5 Year BMD USD other _____

CUSTOMER INFORMATION

Primary Applicant

Joint Applicant

First & middle names _____

Last name _____

Street address and postal code _____

Gender Male Female Male Female

ID type and number, (e.g. passport) _____

Date of birth (dd/mm/yyyy) _____

Country of birth _____

Country(ies) of citizenship _____

Are you (or will you be) ordinarily resident in Bermuda? Yes No Yes No

Are you a resident for tax purposes of any country other than Bermuda? Yes No Yes No

If Yes, please list country(ies) of residency for tax purposes and corresponding Social Insurance / similar Taxpayer Identification Number (where applicable):

Country _____	Country _____
ID number _____	ID number _____

Phone details _____

Work	Home	Mobile	Work	Home	Mobile
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E-mail _____

Occupation _____

Employer _____

If self-employed, please state the name of business _____

Mother's maiden name _____
(for security purposes)

Do you hold any Butterfield shares? Yes No Yes No

Are you a close associate or immediate family member of a politically exposed person (PEP)? Yes No

If yes, provide name of PEP _____

INTERNET BANKING

Would you like the option of sending wires?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If so, please specify the limit	<input type="checkbox"/> 1 - 1,000 <input type="checkbox"/> 1,001 - 5,000 <input type="checkbox"/> 5,001 - 10,000 <input type="checkbox"/> 10,001 - 50,000 <input type="checkbox"/> 50,001 - 100,000 <input type="checkbox"/> 100,001 - 200,000	<input type="checkbox"/> 1 - 1,000 <input type="checkbox"/> 1,001 - 5,000 <input type="checkbox"/> 5,001 - 10,000 <input type="checkbox"/> 10,001 - 50,000 <input type="checkbox"/> 50,001 - 100,000 <input type="checkbox"/> 100,001 - 200,000
Would you like to receive a paper statement? (Bank fees apply for paper statements)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

Please print and complete a separate copy of this page for each account to be opened.

DEBIT CARD & YOUTH DEBIT CARD

New card Primary account
 Existing card Secondary account

New card Primary account
 Existing card Secondary account

Primary account name

Secondary account name

Account number

Butterfield card number (16 digits)

Declaration of parent/guardian of account holder aged 10 to 17 years old.

I give the above named young person permission to obtain and operate a Youth Debit Card. (Daily limit \$50 ATM / \$300 POS)

Name (print) Signature

CHEQUES

Yes No Stub No stub

Number of cheque books required:

Collect from: Reid Street Private Banking Rosebank Somerset St.George's Mail

OPERATION OF ACCOUNT Account type Account currency

What is the purpose of this account?

Why have you chosen to establish the account in Bermuda? (Non-residents only)

Do any of the account holders have a connection with Bermuda? (Non-residents only)

(e.g. immediate family ties, Bermudian citizenship, property ownership, BMD pension payment) Yes No

If so, please provide details.

Is this account being held for the benefit of another party other than those named on the account? Yes No

If so, please provide details.

ACCOUNT FINANCIAL DETAILS

Initial deposit \$

Initial funds deposited via: Internal transfer Local bank transfer Personal cheque Cash

Where are the funds coming from? Self or from other Individual / Entity / (Name):

Location of origin - city, country

How were the initial funds acquired?

Source of incoming future funds (select all that apply):

Salary Rental income Commissions & fees
 Sales revenue Investment income Other (please describe)

List all countries that you will regularly send and/or receive wires from. Please include number of wires and frequency of wire for each country (i.e. 2 wires per month):

Estimated total monthly incoming funds \$ Estimated total monthly outgoing funds \$

(If more than one account holder insert combined total)

BANK USE ONLY

Account number

DECLARATION

To enable Butterfield to confirm and document my tax status accurately (including, but not limited to, my tax status as a US Person or Non-US Person for US federal income tax purposes), I hereby certify that:

- (i) The information provided above is complete and accurate.
- (ii) I am the beneficial owner of the account, or am authorised to sign on behalf of the individual who is the beneficial owner of the account.
- (iii) I will notify Butterfield immediately in the event of any change in the personal information provided in this Declaration or in my circumstances relevant to this Declaration, and will provide Butterfield with an updated Declaration within 30 days of such change occurring. I further understand and agree that any failure to do so shall entitle Butterfield, in its sole discretion, to terminate any account in which I have a beneficial interest.
- (iv) I will comply with all tax and exchange control laws, regulations and reporting requirements imposed by any applicable jurisdiction relating to my accounts maintained with Butterfield.
- (v) I authorise Butterfield, at its sole discretion, to provide a copy of this form and any information regarding any account with Butterfield to which I am a party to any tax authority or party that is authorised to act on behalf of such an authority.
- (vi) I am* currently a US Person¹ I am* currently a US Person¹
 I am not** currently a US Person¹ I am not** currently a US Person¹

* This assertion must be supported by a completed IRS form W-9 (accessible from www.irs.gov/); or

** Please note that you may be required, under certain circumstances, to provide additional information/documentation confirming your tax status before an account is opened.

Applicant signature
(please sign within block)

Date

RIGHT OF SURVIVORSHIP (For joint account holders)

Please select one of the following:

- Tenancy in common: upon the death of one of the joint account holders the account balance will be split evenly and the deceased's share of the account balance will pass to the deceased's estate.
- Joint tenancy: upon the death of one of the joint account holders the entire account balance vests in the surviving account holder(s).

IDENTIFICATION AND DEPOSIT REQUIREMENTS

Customers are required to provide the following: (Existing customers should provide updated documents where necessary)

- Verification of nationality.** All applicants must provide: i) an original or notarised copy of a current passport or ii) a birth certificate and government issued photo identification. Identification should state the true legal name, date of birth, place of birth and nationality of the account applicant(s).
- W-9 Form as appropriate.** This information is required to enable Butterfield to file information returns with certain tax authorities. If you are a US Person¹, this information should be supported by a completed IRS Form W-9. You may be required to periodically update the information provided in support of this assertion.
- Verification of main source of income: RESIDENTS AND NON-RESIDENTS** must provide documentation to support their main source of income (e.g., pay slip, letter from employer or trust, letter from parent/guardian if account holder is youth/student, investment statement, etc.)
- Verification of physical street address (where you reside) and mailing address (if different from physical and not a P.O. Box).** Valid driver's license or any one of the following documents: household utility bill or statement from bank other than Butterfield both from within 3 months. Rental agreement or letter from landlord; letter from employer; letter from member of household over 18 along with their address verification; property tax invoice (current year).
- Minimum deposit.** BM\$100 or equivalent is required to open a chequing or savings account. BM\$20 is required to open a Young Savers account.
- Verification of Bermuda residency (NON-BERMUDIANS ONLY).** An official immigration document is required if you are resident in Bermuda and are not Bermudian.

It is Bank policy to verify the source of funds before accepting or executing any transaction.

¹ A US Person is defined in Section 7701 (a) (30) of the Internal Revenue Code as a citizen or resident of the United States. A citizen generally means a person born or naturalised in the United States. A resident of the United States generally means (i) a lawful permanent resident, which includes the holder of a Green Card; (ii) an individual who meets a test indicating "Substantial Physical Presence" for the calendar year in the United States; or (iii) an individual who makes a valid election to be treated as a resident of the United States. If you are unsure whether you are a US Person, you should consult your tax advisor.

BANK USE ONLY

Account number	Account number
Primary applicant	Joint applicant
CIF#	
Staff <input type="checkbox"/> Yes <input type="checkbox"/> No	Staff <input type="checkbox"/> Yes <input type="checkbox"/> No
Client <input type="checkbox"/> New <input type="checkbox"/> Existing	Client <input type="checkbox"/> New <input type="checkbox"/> Existing
Completed by (print)	Signature
	Date
Approved by name (print)	Signature
	Date