



UNIQUE ID: _____

Account Opening Form – Universal Account

Date: _____

Account No:

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Primary CIN:

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Are you acting on your own behalf? ☐ Yes ☐ NoAre you acting as a 3rd Party? ☐ Yes ☐ No**If yes, CIF form of UBO to be obtained**The Manager,
United Bank Limited.

Branch: _____

Emirate: _____

I request the opening of a Universal Account as per details below:

Name <i>(as per Passport)</i>			
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I hereby declare that I do not maintain any other current or savings account with any other bank in the UAE. I understand and acknowledge that if the Bank subsequently identifies that I hold another account with another bank in the UAE, the Bank reserves the right to close my Universal Account without prior notice or intimation, subject to applicable laws, regulations, and the Bank's policies and procedures.

I acknowledge that this will be a singly held individual account in AED, and that account opening is subject to UAE residency.

 Applicant

UNIQUE ID: _____

Applicant Details

Name: _____			
Date of Birth: _____	Place of Birth: _____	Country: _____	
Country of Residence: _____	Marital Status: ☐ Married ☐ Single ☐ Other: _____		
Nationalities: 1. _____ 2. _____ 3. _____			
Tax Resident Country(ies): _____	Tax Identification Number: _____	Reason if TIN is not available: _____	
Are you a U.S. Person?¹ ☐ Yes ☐ No			
Email: _____		Father/ Husband's Name: _____	
Favorite City: _____		Mother's Maiden Name: _____	

Relative/Friend Details

Name: _____	Tel No: _____
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Documentation Details

Document	Number	Issue Date	Expiry Date	Place of Issue
Passport				
Visa				
UID				
Emirates ID				

Income Details

Primary Income

Occupation / Primary Source of Income:	☐ Salaried	☐ House Wife	☐ Retired
	☐ Investor	☐ Student	☐ Unemployed
	☐ Self-Employed	☐ Freelance & Gig Economy	☐ Others: _____
Company / Employer Name: _____	Start Date of Current Occupation: _____		
Occupational Industry(ies): _____			
Office Address: _____			
Office P.O. Box: _____		Office Tel. No: _____	
City/Emirate: _____		Country: _____	
Monthly Primary Income (in AED)² _____			

Additional Income

Additional Income ☐ Yes ☐ No	Monthly Additional Income: (in AED) _____
Additional Income Name: _____	
Office Address: _____	
Office P.O. Box: _____	Office Tel. No: _____
City/Emirate: _____	Country: _____

Previous Work Experience

Previous Employer: _____	From: _____	To: _____
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¹ United States person means United States citizens (including minor children); United States residents; entities, including but not limited to, corporations, partnerships, or limited liability companies created or organized in the United States or under the laws of the United States; and trusts or estates formed under the laws of the United States.

² Income must not exceed AED 5,000 for an Individual to be eligible to open a Universal Account.

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Addresses
Current Address (in UAE)

Flat/House:	Building Name:
Street:	Nearest Landmark:
Personal P.O. Box:	Emirate:
Res. Tel. No:	Mobile No:

Permanent Address (in Home Country)

Flat/House:	Building Name:	
Street:	Nearest Landmark:	
P.O. Box:	City:	Country:
Res. Tel. No:	Mobile No:	

Expected Transaction Activity

Total Month Transactions	Cash	Foreign Remittances	Other Credits	Monthly Aggregate
No. of Debit Transactions				
No. of Credit Transactions				
Debit Amount				
Credit Amount				

Single Maximum Cash Deposit Amount:
Single Maximum Cash Withdrawal Amount:
Expected Countries:

Other Products and Services
Debit Card

Debit Card Required?	☐ Yes	☐ No
Name to be printed on Debit Card (max 21 characters):		

E-Statement

	Monthly	Quarterly	Half Yearly
E-Statement	☐	☐	☐

Other Products and Services

Other products/services:	☐ Phone Banking	☐ Net Banking	☐ SMS Alert (Transaction Service)
Phone Number (for SMS Alert):			

Promotion

We value your privacy. From time to time, United Bank Ltd. (UBL) communicates various promotional offers on its products and services by way of sending SMS (text messages) to its customer's mobile phones. These marketing SMS text messages will be sent directly by UBL. Would you wish to receive marketing related SMS messages from UBL and/or its partners?

☐ Yes ☐ No

UNIQUE ID: _____

Applicant Declaration

I/We declare that the information given in this Account Opening Form is true and correct. The Terms & Conditions along with Data Privacy Policy Governing Bank Accounts which form an integral part of this form have been read and understood clearly and a printed set has been received by me/us. I/We expressly agree to abide by them and any new conditions / policy that may come into effect from time to time whether specifically advised to me/us or not. I/We have also been informed by the bank and agree that any future updates to the Banks Terms and Conditions and/or Data Privacy Policy will be updated by the Bank on its official website or a copy of the same may be obtained by visiting one of the branches. I/We also undertake to regularly provide the Bank with renewed / updated ID, documents and information that need to be provided to maintain the relationship, or else, the Bank shall have the right to take appropriate action as deemed necessary. Under the UAE Federal Law No. 6 of 2010 dated November 7, 2010 on Credit Information, I/We hereby irrevocably authorize United Bank Limited to share my / our loan information, including but not limited to, outstanding balance, installment amount and / or delinquency status. I / We also authorize United Bank Limited to obtain my / our credit information from the Al Etihad Credit Bureau whenever required.

I/We acknowledge and understand that, pursuant to the requirements of the Foreign Account Tax Compliance Act (FATCA) and the Common Reporting Standard (CRS), the Bank is required to collect, verify, and report certain information about account holders' tax residency and U.S. or foreign tax obligations to the relevant tax authorities. I/We hereby consent to the disclosure of such information by the Bank to the applicable regulatory or tax authorities as required under FATCA, CRS, or other similar laws or regulations. I/We agree to promptly notify the Bank of any change in circumstances that may affect my/our tax residency status or classification under FATCA and CRS, and to provide any additional documentation or information as may be reasonably requested by the Bank for compliance with these obligations.

Initial Deposit:	☐ No	☐ Yes (Source): _____
Initial Deposit Amount (in AED):		
Amount in Words (in AED):		

Yours faithfully,

Applicant

Specimen Signature

Account Name:															
Account Number:															

Name	Signature*	
	(1)	(2)

*Please sign with blue or black ink within the box.

Approved By:

(Please cross out the blank or unused line(s) on the card)

UNIQUE ID: _____

FOR BANK USE

Branch Code & Name	_____ Branch Code	_____ Branch Name
Risk Rating: ☐ LOW ☐ MEDIUM ☐ HIGH		PEP Status: ☐ NA ☐ FPEP ☐ DPEP
RISK SUMMARY <i>Please list down the risk triggers (e.g., high risk industry, inclusion of POA, unclear SOW, nationality of high risk country, anticipated transactions to high risk countries, inclusion of DPEP) that the customer poses and the DD measures taken to mitigate those risks.</i> <i>For High Risk customers that have undergone EDD, kindly refer to the 'Enhanced Risk Summary' Section in the EDD Form.</i>		
☐ Name screening conducted & results reviewed ☐ Original passport(s) seen and certified copy(ies) obtained ☐ Sufficient Source of Income / Wealth corroboration obtained ☐ Printed T&C's delivered to customer & acknowledgement obtained ☐ Initial deposit credited to account ☐ EDD Completed & Attached for High Risk ☐ Valid Emirates ID / Visa copy obtained ☐ Proof of address obtained ☐ Initial account details updated in system ☐ Cheque book requisition fed in the system		
Obligor Rating:		
Account Opened By (Name & Signature)	Reviewed By (Name & Signature)	Approved By (Name & Signature)
☐ Senior Management approval obtained for high risks (including PEPs) Date: _____		
CPU ☐ Account details updated in the system ☐ Required documents obtained as per account type / risk rating ☐ CRC _____ ☐ Economic Code _____		
Processor's (Name, Signature & Date)	Supervisor's (Name, Signature & Date)	

UNIQUE ID: _____

CDD CHECKLIST

#	Requirement	DD Type	Completed?
1	Complete AOF	SDD & EDD	
2	Obtain Copy of Passport ¹	SDD & EDD	
3	Obtain Copy of Emirates ID / UAE Residency Visa	SDD & EDD	
4	Obtain Proof of Address	SDD & EDD	
5	Obtain Primary Source of Income ("SOI") / Source of Wealth ("SOW") Corroboration ²	SDD & EDD	
6	Conduct name screening (PEP, Adverse Media, Sanctions) on: - Account Holder(s) - Power of Attorney(s) / Authorized Signatory(is) - Primary SOI / SOW Parties (incl. business partners) Note: Please escalate to the Compliance Department if any true hit / match is identified.	SDD & EDD	
7	Tax Declaration Form (e.g., FATCA), if applicable	SDD & EDD	
8	Obtain the Following Necessary Approvals: - Relationship Manager ("RM") / Senior RM - Branch Manager Note: Please consult with the Compliance Department if any Financial Crime Red Flag or ambiguity is identified. The Compliance Department shall advise on the next steps.	SDD & EDD	
9	Complete EDD Form for Individuals / Joint	EDD	
10	Obtain Additional Primary Source of SOI / SOW Corroboration	EDD	
11	Obtain Secondary Source of SOI / SOW ³	EDD	
12	Conduct Additional Name Screening (PEP, Adverse Media, Sanctions) on: - Additional SOI / SOW Parties (including past parties) Note: Please escalate to the Compliance Department if any true hit / match is identified	EDD	
13	Obtain the Following Additional Approvals: - Head of Retail - General Manager (for PEP & Non-Resident Customers Only)	EDD	

- When collecting the customer's passport copy, the First LOD is required to create a copy of the passport using the original document and to certify the copy as "Original Sighted and Verified" under the signature of the employee.
- Primary SOI / SOW Corroboration refers to documentation that has been shared by the client which is not available in the public domain. Examples include:
 - For Salaried Individuals: salary / compensation statement letters, pay slips, account statements where the salary is received, employment contracts.
 - For Self-Employed / Freelancers: pay slips, account statements where the compensation is received, service contracts, audited financial statements of owned business.
 - For investors: portfolio statements, account statements where the return is received, investment agreements.
 - For Student / House Wife: primary corroboration of the individual(s) they are dependent on for their SOI / SOW.
 - For Retired: primary corroboration of their SOI / SOW from their last employment, account statements where pension is received (if applicable), portfolio where investment returns are received (if applicable).
- Secondary SOI / SOW Corroboration refers to where evidence can be obtained via the public domain to verify the customer's profile and / or the primary SOI / SOW obtained.