



**Account Opening Declaration for Campu Bank eFixed Deposit (eFD)**

**1. eFixed Deposit (eFD)**

1.1 I/We confirm that the automatic renewal instruction given on all my/our existing deposit(s)/deposit placement(s) and subsequent maturity are to be automatically renewed for the same period unless otherwise advised by me/us. I/We understand and agree that all renewals are for the same contractual period at the prevailing rate of interest at each maturity date.

**2. General**

2.1 I am /we are authorized to open the above account via Internet Banking/Mobile Application based on the customer record of the Current Account (CA) or Savings Account (SA) selected (hereinafter referred to as the “Designated CASA”). I/We undertake to inform the Bank of any changes to my/our personal details.

By accepting this Account Opening Declaration, I/we confirm that I/we have read and fully understood the Bank’s Terms and Conditions which is published in the Bank’s website and agree to comply with and be bound by and any amendment(s) or variation(s) to the same which the Bank may subsequently introduce, review, revise or replace which are made available on the Bank’s website, [www.cpbepbank.com.kh](http://www.cpbepbank.com.kh) and/or on the notice board at branches and/or which may be communicated by any other means that the Bank deems fit.

2.2 Where this applicable for the Designated CASA as joint account, We, the account holders agree that in the event of the demise of one account holder, the Bank is authorised to pay the balance standing to the credit of this account to the survivor(s) and such payment shall constitute a valid discharge by the Bank of the amount due in this account.

**Note:** Joint account is applicable for mode of operations as ‘either one to sign or anyone to sign’ only.

2.3 I/We declare that prior to or at the time of the opening of this account, I/we have not:

- a) Been reported to Dishonored Cheque Information by the National Bank of Cambodia in the last 12 months; and/or
- b) Committed any act of bankruptcy; and/or
- c) Been subject to any resolution or petition for winding up or insolvency being made or presented against me/us.

I/We further agree that should any of the above be contravened by me/us, the Bank shall have the absolute right at any time to close this account without prior notice.

2.4 I/We agree to be bound by the Terms and Conditions herein, Terms and Conditions for eFD and Terms and Conditions in the eFD Placement/Renewal Slip and by any amendment(s) or variation to the aforesaid Terms and Conditions which the Bank may subsequently introduce, review revise or replace which are made available on the Bank’s website, [www.cpbepbank.com.kh](http://www.cpbepbank.com.kh) and/or on the notice board at branches and/or which may be communicated by any other means that the Bank deems fit.

I/We further agree by continuing to maintain and operate my/our account(s) after the effective date of the amendment(s) or variation(s), I am/we are deemed to have accepted the amended Terms and Conditions and the same shall be binding and conclusive against me/us.



3.5 The Bank reserves the right to accept or reject the opening of the eFD account without assigning any reason whatsoever.

**3. Internet Banking/Mobile Application Service**

I/We hereby agree and undertake to indemnify the Bank and at all times keep the Bank fully and completely indemnified from and against all claims and demands, actions and proceedings, loss and expenses including legal costs as between solicitor and client and all other liabilities of whatsoever nature or description which may be made or taken or incurred or suffered by the Bank in connection with or in any manner arising out of the said authorization given by me/us. I/We further agree that my/our liabilities shall be a continuing liability and shall remain in full force and effect until the Bank's liabilities if any is fully discharged to the Bank's satisfaction. I/We have read and understood the Terms and Conditions of access to the Bank's Internet Banking/Mobile Application Service and hereby agree that the Terms and Conditions shall be binding on me/us. I/We hereby declare that there is no change to my/our latest mandate for operation of account(s) to the Bank.

**4. FOREIGN ACCOUNT TAX COMPLIANCE ACT (FATCA)**

Cambodian Public Bank, together with its parent company Public Bank Berhad and its subsidiaries and branches ("PBB Group") are participating foreign financial institutions under the Foreign Account Tax Compliance Act ("FATCA") of the United States of America ("U.S."). FATCA requires enhanced due diligence procedures on customers/account holders of Cambodian Public Bank to enable identification and reporting of U.S. persons and substantial U.S. shareholders of foreign entities to the Cambodian Competent Authority\*\* and ultimately, to the U.S. Internal Revenue Service ("IRS"). Pursuant to an Intergovernmental Agreement ("IGA") between the Kingdom of Cambodia and the U.S., the Cambodian Competent Authority has issued guidelines in order for foreign financial institutions in Cambodia to comply with FATCA.

(\*\* The Cambodian Competent Authority appointed by the Cambodian Government is the oversight body for the enforcement of FATCA provisions of the U.S. tax law governing the domestic financial institutions.)

In some instances, Cambodian Public Bank will request certain information to be submitted by its customers/account holders to meet its FATCA obligations. The failure by customers/account holders to provide this information may result in reporting of customer/account holder's information to the Cambodian Competent Authority and a 30% withholding tax on certain payments of U.S. source income, where applicable. Payments to Cambodian Public Bank's customers/account holders will generally not be subject to withholding, provided that appropriate certification or other documentation concerning their status is provided to Cambodian Public Bank as instructed. To ensure that customers/account holder's information is accurate, Cambodian Public Bank requires that customer/account holders provide notification in the event of changes in customer information, including change of residential address, mailing address, phone number and nationality.

I/We hereby confirm and declare that all information provided by me/us in this Form to the best of my/our knowledge is true and correct.

**CUSTOMER CONSENT**

I/We consent to allow the Bank the following uses of the information contained in this form as required under the FATCA:

Disclosure of information to the Cambodian Competent Authority and the U.S. Internal Revenue Service.

Authorisation to effect withholding requirements.



**ធនាគារកម្ពុជាសាធារណៈ**  
**CAMBODIAN PUBLIC BANK** 柬埔寨大眾銀行

**Note:** The Cambodian Competent Authority appointed by the Cambodian Government is the oversight body for the enforcement of FATCA provisions of the U.S. tax law governing the domestic financial institutions.