

Application for opening of a student account



Date:

Student account number:

I hereby request a student account to be opened in my name in DenizBank AG.

CLIENT DETAILS	
Applicant	
Personal Information	<input type="checkbox"/> Ms. <input type="checkbox"/> Mr. Title:
	First name(s):
	Surname:
	Date of birth (DD.MM.YYYY): . . .
Additional Information	Place/country of birth:
	Street:
	Postal Code: Place:
	Country:
	Nationality:
	Occupation:
	Position:
	Sector:
	Previous occupation*: (to be filled in only if you are currently unemployed or retired)
	In which country are you subject to taxation?*
	Tax number: (to be filled in only if you are not subject to taxation in Austria)
	Telephone:
E-mail:	
<input type="checkbox"/> I expressly agree that DenizBank AG may use this e-mail address to contact me. This is especially true as regards the notification of contractual declarations of intent such as proposals for modification regarding the framework contract. In addition, I also agree that DenizBank AG may send account statements to the e-mail address specified by me above.	
CRS	In which country are you subject to taxation?**:
	Tax number: (to be filled in only if you are not subject to taxation in Austria)

The client is liable to notify DenizBank AG of any changes in his/her mailing address details or e-mail address. Please consult Section 11 of the General Terms and Conditions for more information on this subject.

* Mandatory field: Please do not leave empty.

**We need this information due to the common reporting standard law (Gemeinsamer Meldestandard-Gesetz) – GMSG (see Federal Law Gazette BGBl I 116/2015).

Participation in Internet Banking	
<input type="checkbox"/>	I hereby apply for the contractually binding participation in Internet Banking and I agree that DenizBank AG may contact me via Internet Banking. This is especially true as regards the making accessible of contractual declarations of intent such as proposals for modification regarding the framework contract.
SMS-TAN	
You will receive your PIN for SMS-TAN by SMS.	
Mobile number:	

The client is liable to notify DenizBank AG of any changes in his/her mobile phone number. For further details, please refer to article 2.2 of the Conditions for participation in Internet Banking.

Authorization as regards orders by E-mail or Fax	
I hereby authorize DenizBank AG to accept transaction orders made by	
<input type="checkbox"/>	E-mail
<input type="checkbox"/>	Fax
pursuant to the below mentioned conditions (Please refer to the section with the title «Conditions as regards orders made by E-mail or Fax »)	

Application for opening of a student account**Conditions as regards orders made by E-mail or Fax (if ticked above)**

The client authorizes DenizBank AG to accept and to execute orders placed by the client by e-mail or by fax as an unchangeable document with a valid signature in accordance with the specimen signature deposited with DenizBank AG. DenizBank AG will charge orders to be performed by email or fax according to its price list.

In the case of e-mail or fax orders, there are various risks, in particular for example that DenizBank AG may fail to recognize a fake signature, that an unauthorized person has copied into a false letter.

Overrunning

Generally, the student account is managed solely on the basis of exhibiting an account balance. An overrunning of the student account is only possible if and insofar as the fees owed by the client are not covered by an existing account balance. When the balance in the student account is exceeded, an overrunning interest will be charged for the exceeded amount and the period of such exceedance. The interest rate for overrunning amounts to 12% per annum (fixed interest rate).

Interest

The receivable interest rate of the student account is 0.0% per annum (fixed interest rate).

Fees and expenses

DenizBank AG is entitled to charge fees and expenses for its services in accordance with the price list, which is an integral part of this contract (in this context, see section "Contract documents and contract amendments"). For the opening of a student account DenizBank AG charges a non-recurring fee in the amount of € 120.00. For the issuance of balance confirmations to be filed with official bodies a fee in the amount of € 40.00 will be charged for each confirmation. Changes as regards current prices and expenses are subject to sections 44 and 45 of the General Terms and Conditions.

Know Your Customer Questions

The following information is needed, inter alia, in order to comply with the requirements of the national and/or the EU money laundering directives. Please therefore fill out the questions conscientiously and completely.

Legal basis: politically exposed persons Paragraph § 11 in connection with § 2 Z 6 1 ff FM-GwG

1. I act on my behalf and account.
 I act in the name of / and on account of
2. Why did you opt for our institution?
3. How much do you want to invest with us?
4. Which of the following are sources of assets to be valued?
 - Heritage
 - Gift
 - Sale If yes, please specify:
 - From the rent of movable/immovable properties
 - Savings
 - Other If yes, please specify:
5. Are you a politically exposed person or relative of a politically exposed person? (See information sheet "**politically exposed persons**")
 - Yes If yes, please specify:
 - No
6. Type of business relationship and its cause:
 - Payment transactions (e.g. current account)
 - Asset/investment
 - Credit transactions
 - Other:

Application for opening of a student account**Self-assessment on US tax status in accordance with FATCA ***

Self-assessment on US tax status in accordance with FATCA* tax convention signed between Austria and USA

1. Are you taxable in the US?

 Yes No

2. Are you a US citizen?

 Yes No

3. Do you have a Green Card?

 Yes No

4. Are you born in the US?

 Yes No

In case one of the above asked question is in the affirmative please fill in the relevant W-9 form and the release of banking secrecy ("Consent to Report") form or only the W-8 BEN form and submit it filled out to DenizBank AG.

W-9 Form of the Internal Revenue Services: (If a tax liability in the U.S. exist)

W-8 BEN form of the Internal Revenue Services: (Please provide documents to proof the tax exemption)

Additionally to be filled in if the W-9 Form has been chosen:

Release from banking secrecy vis-a`-vis the IRS (consent to Report)

I undertake to notify any changes in my self-assessment on US tax status under FATCA* tax convention to DenizBank AG within 14 days of such change.

** This information is required in accordance with FATCA* (Foreign Account Tax Compliance Act) tax convention entered into between Austria and USA.*

Choice of law and agreement on jurisdiction

1. The legal relationship between the Client and DenizBank AG shall be governed by Austrian law.

2. The general legal venue in Austria provided for by law in case of legal actions of a consumer or against a consumer regarding agreements with DenizBank AG shall remain the same even if the consumer, after conclusion of the agreement, transfers his/her domicile abroad and Austrian court decisions are enforceable in that country.

Contract documents and contract amendments

Provided that the documents have been notified by DenizBank AG to the client in a timely manner, before the client is bound by a contract or an offer, in paper form or, if the client agrees, through another data carrier the contract between the client and DenizBank AG consists of (1) this application, (2) general information about payment services for consumers, (3) client guidelines for reference cards (if applicable), (4) conditions for participation in Internet Banking (if applicable), (5) price list, (6) Information pursuant to the Distance Financial Services Act (if applicable), (7) Privacy notice pursuant to Articles 13 and 14 of the EU General Data Protection Regulation and (8) General Terms and Conditions. Any document listed prior to (an) other document(s) shall precede such other document (for example: Conditions for participation in Internet Banking shall precede the General Terms and Conditions).

For changes of the contractual terms section 2 of the General Terms and Conditions shall apply correspondingly. Changes as regards fees and expenses charged to the Client shall be subject to the terms and conditions set forth in the "Fees and Expenses" section of this application.

Application for opening of a student account

By signing, the client affirms that the information given by him/her is correct and confirms that he/she has received the following documents:

- Application for opening of a student account
- General information about payment services for consumers
- Client guidelines for reference cards
- Conditions for participation in Internet Banking
- Price list
- Information pursuant to the Distance Financial Services Act
- Privacy notice pursuant to Articles 13 and 14 of the EU General Data Protection Regulation
- General Terms and Conditions

Place, Date	Applicant's signature

Voluntary consent to be contacted for advertising purposes

I herewith authorize DenizBank AG to process my personal data (e.g. name, date of birth, address- and contact details) for the purpose of personalized advertising for services and products.

I agree to be contacted via:

- mail
- phone
- e-mail/internet banking mailbox

Right of withdrawal

If you have consented to the above-mentioned right to contact you for advertising purposes, you may withdraw this consent to the processing of your personal data at any time with immediate effect. Please note that the withdrawal does not affect the lawfulness of processing based on this consent before its withdrawal.

The withdrawal of your consent can be addressed without a form requirement via mail to DenizBank AG, Thomas-Klestil-Platz 1, 1030 Vienna, or via email to datenschutz@denizbank.at.

Place, Date	Applicant's signature

Field to be filled out by the bank:

Customer number(s): _____

- Client details were checked
- Internet Banking registration request was entered.
- Internet Banking was activated (Data processing)

Client adviser's signature: _____