

BANK SEPAH-IRAN
 Filiale Frankfurt
 Hafenstrasse 54
 D-60327 Frankfurt/Main

Internal bank data/filing data

Type of account ² (e.g. savings account)	Account/custody account will be used as follows: ³		Account no./ custody account no.	Account/ custody account currency
	private use	commercial use		
1	<input type="checkbox"/>	<input type="checkbox"/>		
2	<input type="checkbox"/>	<input type="checkbox"/>		
3	<input type="checkbox"/>	<input type="checkbox"/>		
4	<input type="checkbox"/>	<input type="checkbox"/>		
5	<input type="checkbox"/>	<input type="checkbox"/>		

Additional designation if required

Opening of accounts/ custody accounts¹

I hereby apply for the opening of accounts/custody accounts on the following terms:

Surname, first names (also name at birth)		Alizadeh, Mohammad Reza	
Address (in Germany, including federal state ³)			
Occupation/Trade		Nationality(ies) ⁴	Iranian
		Marital status ⁵	
Date of birth, Place of birth		Tel. no. ⁵	
		Fax no. ⁵	
Form of delivery of account statements	<input type="checkbox"/> Statement printer	E-mail address ⁵	
	<input checked="" type="checkbox"/> Other: by mail	Mailing address ⁵ (if different from above address)	
Use of electronic access media ⁶	<input type="checkbox"/> Debit card	<input type="checkbox"/> Online banking	<input type="checkbox"/> Telephone banking
	<input type="checkbox"/> Other access media		

1. Current account agreement, account balancing period

Unless otherwise agreed, the accounts shall be operated as current accounts. The Bank shall issue a periodic balance statement at the end of each calendar quarter, unless a diverging account balancing period is indicated in the following:

Diverging account balancing period	
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The legal effect of a periodic balance statement as well as the obligation to review its contents and, if applicable, raise objections are governed by No. 7 of the General Business Conditions.

2. Consent to Transfer of Data to SCHUFA (applies only to current accounts)

I hereby agree that the Bank may transfer data concerning the application for, operation and closure of this account to SCHUFA Holding AG, Kormoranweg 5, 65201 Wiesbaden.

Irrespective thereof, the Bank shall also transfer to SCHUFA data concerning its outstanding claims against me. This is admissible under the German Federal Data Protection Act (Section 28a (1), sentence 1) if I have failed to render the performance owed on time, the transfer is necessary to safeguard the legitimate interests of the Bank or a third party and

- the claim is enforceable or I have expressly acknowledged the claim or
- I received at least two written reminders after the due date, at least four weeks elapsed between the first reminder and the data transfer, the Bank gave me sufficient notice before transferring the data or at least informed me of the impending transfer in the first reminder and I did not dispute the claim or
- the contractual relationship on which the claim is based can be terminated without prior notice by the Bank for payment in arrears and the Bank has informed me of the impending transfer.

Furthermore, the Bank shall also transfer data to SCHUFA concerning other conduct in breach of contract (account or credit card misuse or other fraudulent behaviour). Such data may only be transferred under the German Federal Data Protection Act (Section 28 (2)) if this is necessary to safeguard legitimate interests of the Bank or a third party and there is no reason to assume that the data subject has an overriding legitimate interest in ruling out the possibility of transfer.

I therefore hereby simultaneously release the Bank from its obligation to maintain banking secrecy.

SCHUFA stores and uses the data it receives. This use also includes computation of a credit score (i.e. a number indicating the statistical probability of default) based on the data held by SCHUFA. SCHUFA transfers the data it receives to its contractual partners in the European Economic Area and Switzerland to provide them with information for evaluating the creditworthiness of natural persons. SCHUFA contractual partners are enterprises supplying goods or services which bear the risk of non-payment (particularly banks as well as credit card and leasing companies), but also, for example, rental firms, retailers, telecommunications providers, power suppliers, insurance firms and collection agencies). SCHUFA transfers personal data only if credible evidence of legitimate interest in access to the data has been presented in an individual case and the transfer is admissible after due consideration has been given to the interests of all parties. For this reason, the amount of data made available in each case can vary according to which kind of contractual partner is involved. In addition, SCHUFA uses the data to check the identity and age of persons at the request of its contractual partners offering, for example, services online.

I can obtain information from SCHUFA about the data stored concerning me. Further details of the SCHUFA credit information and credit scoring system are available at www.meineschufa.de. SCHUFA's postal address is:

SCHUFA Holding AG, Privatkunden ServiceCenter, Postfach 103441, 50474 Köln

¹Further information pursuant to the German Anti-Money Laundering Act (GwG), German Banking Act (KWG) and German Fiscal Code (AO) should be recorded on Form 41.520 and information under tax law on form 41.350 and included in the account-opening file. ²Required if the account/custody account number does not already indicate the type of account. ³Required to allow correct deduction of withholding tax. ⁴US nationality must always be indicated (additionally, where necessary) (German FATCA Implementing Regulation=FATCA-USA-Umsetzungsverordnung). ⁵Voluntary. ⁶The use of electronic access media is subject to a separate agreement between the Bank and the account/custody account holder.

3. Incorporation of the Business Conditions

The business relationship shall be governed by the General Business Conditions of the Bank. In addition, specific business relations shall be governed by Special Conditions deviating from or supplementing these General Business Conditions. Such Special Conditions shall in particular apply to the use of cheques, credit transfers, direct debit payments, the girocard and savings accounts, as well as to securities dealings and forward transactions. The text of the individual conditions can be inspected at the premises of the Bank. The account/custody account holder may also request to be supplied with a copy of the General Business Conditions and Special Conditions at a later date.

Place, date, signature (=specimen signature)	
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Data protection notice:

The Bank shall process and use the personal data collected from you also for advertising, market research or opinion polling purposes. You may object at any time to the processing and use of your personal data for advertising, market research or opinion polling purposes.

Your IBAN* is:

1	
2	
3	
4	
5	

*International Bank Account Number

The BIC is:**

**Bank Identifier Code

You will receive details of the IBAN under separate cover.

Eröffnung von Konten/Depots (Copy for the Bank)