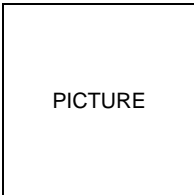




# CBN REMITTANCE CENTER SA.

CALLE PELAYO 42, 4-1  
08001 BARCELONA, SPAIN  
TEL# (93) 4123952

CALLE SOR ANGELA DE LA CRUZ 36  
28020 MADRID, SPAIN  
TEL# (91) 5671533



ID NO. \_\_\_\_\_

## CLIENT INFORMATION SHEET

PLEASE FILL UP ALL FIELDS AND WRITE IN CAPITAL BLOCK LETTERS

FIRST NAME	FATHER FAMILY NAME	MOTHER FAMILY NAME	HUSBAND FAMILY NAME
ADDRESS			
PHONE NUMBER	MOBILE NUMBER	EMAIL	
GENDER	DATE OF BIRTH (MM/DD/YYYY)	PLACE OF BIRTH	CIVIL STATUS
NATIONALITY	PASSPORT / NIF NUMBER	DATE ISSUED	EXPIRY DATE
SOCIAL SECURITY NUMBER	EMPLOYER'S NAME	EMPLOYER'S TEL #	
EMPLOYER'S ADDRESS			
POSITION	MONTHLY SALARY	BANK NAME	SWIFT CODE & ACCOUNT NUMBER

### BENEFICIARY 1

FIRST NAME	FATHER FAMILY NAME	MOTHER FAMILY NAME	HUSBAND FAMILY NAME
ADDRESS			TELEPHONE #
RELATION TO BENEFICIARY	BANK	BRANCH	ACCOUNT NUMBER

### BENEFICIARY 2

FIRST NAME	FATHER FAMILY NAME	MOTHER FAMILY NAME	HUSBAND FAMILY NAME
ADDRESS			TELEPHONE #
RELATION TO BENEFICIARY	BANK	BRANCH	ACCOUNT NUMBER

I declare that all the information in this application form has been completed to the best of my knowledge and belief and I will notify **CBN IRELAND REMITTANCE CENTER LTD.** promptly of any changes. I have carefully read and understood the section headed "Client Information" in the accompanying Terms and Conditions overleaf. I can also confirm that I have been provided a copy of the Terms and Conditions.

\_\_\_\_\_  
Signature of Client

# Client Information and Terms and Conditions

CBN REMITTANCE CENTER S.A. is registered in the Banco de España for the exchange of foreign currencies and/or management of money transfers under registration number 1757 and we operate Anti-Money Laundering Controls. It is part of our standard policies and procedures to identify all our clients by collecting valid proof of identity (i.e. passport, nif), and proof of address (i.e. utility bills, bank statements, credit card bills).

If in any case, our client intends to send a total transaction greater than 3000 EUROS in a month or an amount which we think is more than their monthly income, we will check the client's remittance activity and inquire the source and purpose of the remittance. Depending on the company's discretion, we have the right to refuse or accept the transaction provided that the client submits copies of their monthly pay slip, bank statement, or loan agreement.

We also require all clients to inform us of any changes in their name, address, and contact numbers to avoid delays and problems in processing their remittances.

In accordance with the LO 15/99 we inform that client's personal files and images that has provided, will be part of an account computer file. We will be responsible of this file whose utility is to check the relations and the transfer. We inform that your information has been transfer to PIRCUS CORPORATION, whose address appears in the calling card. You expressly allow to the international transmission of this information to PIRCUS CORPORATION, for doing your transfer in Philippines.

Your information will also be transfer to the public administrations when needed, to the Banco de España if requires and to the financial institutions for accountancy effects.

You have the right to the access, rectification, opposition and cancellation of this information and images doing so in our offices. Client information may also be disclosed to the relevant authorities to comply with anti-money laundering legislations.

## Terms and Conditions:

1. It is the client's responsibility to provide the correct information of their beneficiary in the Philippines. We will not be held liable for delays due to incorrect details (i.e.: invalid account numbers, incorrect account name, incomplete address), bank delays (i.e. Bank/SMART is offline due to system upgrade) or the absence of the person receiving the money (for door-to-door delivery).
2. Cheque payments are subject to 7 days clearing. Remittance rate will be settled only when the cheque is cleared. Once the cheque is cleared, the client has the option to advice us whether he/she wants to send the transaction or put it on hold till the rate is at his/her favor.
3. If in any case, we cannot deliver or deposit the remittance due to certain problems with the beneficiary's details in the Philippines, and the client wishes to refund the remittance, we will only refund the remitted amount NET of service charge.
4. SMART MONEY is a product of SMART TELECOMS which is endorsed by our company. It is only our responsibility to deposit the client's remittance to his/her SMART MONEY CARD. Any problem that arises concerning SMART MONEY has to be relayed to SMART TELECOMS directly by calling their 24-hr customer service hotline in the Philippines at 00632-8457777.
5. BDO Cash Card is a product of Banco de Oro which is endorsed by our company. It is only our responsibility to deposit the client's remittance to his/her BDO Cash Card. Any problem that arises concerning BDO Cash Card has to be relayed to Banco de Oro directly by calling their 24-hr customer service hotline in the Philippines at 00632-6318000.
6. For complaints, please contact our Customer Service Department on 933011614 or email to [cbnreclamaciones@cbngrupo.net](mailto:cbnreclamaciones@cbngrupo.net). Within 5 working we will write to you to acknowledge that we received your complaint and the matter is under investigation. We take every effort to resolve your complaint as soon as possible. However if we do not resolve your complain within 60 working days we will write to you our final response letter. You have the right to refer your complain to the Servicio de Reclamaciones del Banco de España c. Alcalá 48, 28014, Madrid within 15 days upon receiving our final response letter.

## For Walk-In Clients:

1. It is imperative that the client reads all the details stated in the receipt before signing it. Once the client signed the receipt and he/she finds an error on the details stated after we have sent the remittance to Philippines, it is not our responsibility to retrieve or refund the money to the client.

## For Phone-in Clients:

1. It is the client's responsibility to call CBN REMITTANCE CENTER SA and inform us of any deposit made to our account. We cannot send the money deposited in our account unless we are given instructions by the sender.
2. The remittance rate to be used is the rate on the day the client called our office and informed us of his/her remittance unless the deposit did not appear in our bank statement or the client advised us to hold the transaction.
3. We do not automatically send remittance receipts to our clients due to confidentiality reasons. Therefore, receipts will only be mailed upon request.
4. All calls may be recorded for security and quality services.

I DECLARE THAT I HAVE READ AND UNDERSTOOD THE ABOVE TERMS AND CONDITIONS.

NAME:-----

SIGNATURE.-----

*CBN REMITTANCE CENTER S.A. IS LICENCED BY THE BANCO ESPAÑA.*

# Client Information and Terms and Conditions

## (CLIENT'S COPY)

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NAME:-----

SIGNATURE.-----

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# Welcome to CBN Remittance Center S.A.!!!

*What's needed?*

## **Proof of Identity, proof of Address**

When you register with us, we are required by law to ask you to prove who you are and where you live. This is to comply with anti-money laundering regulations and to help stop criminals using financial services (i.e. money transfer) to launder money. These security checks apply to both new and existing clients.

As well as fulfilling our legal responsibility, we aim to help combat financial crime and protect you from criminals who might otherwise falsely use your name, without your knowledge.

This should be one item from the Identification table and one item from the Address verification table below. Please note that you can't use the same item to confirm both your name and address.

However, if you are unable to provide one item from each table, just contact our staff who will advise if there are any other documents we may be able to accept to register you as a client.

## **Proof of Funds**

If you are sending more than €3000 in any one calendar month, you will be required to show the **source of funds** (where the money came from). It could take many ways, for example:

- Latest bank statement (not less than 3 months old).
- Payslip (not less than 3 months old).
- Loan agreement with a bank or a credit union (not less than 3 months old).
- Investment encashment statement.
- Solicitors' client account statement.
- Credit card statement or Cash Advance receipt.
- Statement showing proceeds from a sale of an asset or assets.

Every client is required to submit one item from the Identification group and one Item from the Address verification group.

## **Identification**

Please provide at least one of the followings to prove your identity.

1. D.N.I. (recommended)
2. Current valid signed full passport
3. N.I.E.
4. Work permit

## **Address Verification**

Please provide at least one of the followings to prove your address:

1. Bank statement/Credit card statement/Loan agreement
2. Utility bill (issued within last 6 months)
  - Telephone (mobile bills are not accepted)
  - Gas/Electricity/Water
3. Notification of Determination of Tax Credits for current tax year
4. Current balancing statement from Revenue Commissioners
5. House insurance certificate

**If you are unable to provide the documents from the lists above, please speak to our staff as we may be able accept other documents.**

**Please Note:** *We do not accept facsimile copies. If you are unable to post/provide original documents, please post/provide certified copies.*