



**CITY CREDIT CAPITAL (UK) LIMITED**  
**Application Form for a**  
**Personal Account**

City Credit Capital (UK) Limited (FSA Reg. 232015)  
20th Floor, Tower 42, 25 Old Broad Street, London EC2N 1HQ  
Tel: +44 (0) 20 7614 4600 Fax: +44 (0) 20 7614 4703  
<http://www.cccapital.co.uk>

# New Account Opening Procedure

## 1. Personal Information Form

Please fill out the Personal Information Form completely and correctly. Any non-applicable question should be marked N/A so that all blanks are completed.

### Proof of Identity

A scanned copy or fax copy of a government issued document, such as passport, national ID card, driving license, etc., showing the full name, a photograph and the date of birth or full address of the applicant must be submitted for proof of identity.

If one document does not show all necessary details, a second document, issued by a government authority or an authorised utility company must be submitted.

The original copy/copies of the document/s must be produced to a City Credit Capital staff or an authorized representative who will certify the scanned copy to be a true copy by signing and stating: "The original document has been seen and I certify that this is a true copy. Any photographic evidence of identity provided a good likeness of the holder."

If the original document is not seen by any authorized person of City Credit Capital, additional measure will be required to proof the true identity of the applicant including having the scanned copy verified by a notary public, a qualified solicitor, a banker or doctor before being sent to City Credit Capital as proof of identity.

## 2. Please ensure that you have read the following documents:

- Risk Disclosure
- Terms and Conditions of Business ("Terms")
- Contract Specification
- Fee Schedule

These documents are not to be signed and sent back to City Credit Capital but should be retained for your reference.

## 3. Declaration

By signing the Declaration you acknowledge that you have read and understood the documents listed in section 2 above, and that you consent to comply with the requirements contained in them.

## 4. Limited Power of Attorney

You only need to sign this if you would like another person to operate your account on your behalf. **Please note that if you appoint an Attorney, that person has your full and unconditional authority to operate your account and it is your responsibility to ensure that the Attorney is suitable to do that. When we consider the appropriateness of a transaction for you in accordance with the FSA rules, we will consider your knowledge and experience in relation to the transaction and not the knowledge and experience of your Attorney.**

### Documents (for all applications) to be returned to City Credit Capital:

- Personal Information (two pages)
- Declaration

### Additional/optional documents to be returned to City Credit Capital:

- Limited Power of Attorney

# Risk Disclosure Statement

Please read the following Risk Warnings carefully.

This notice does not disclose all the risks and other significant aspects of derivative products such as foreign exchange and contracts for differences. **You should also read the further information and warnings regarding foreign exchange and contracts for differences in Schedules 4 and 5 of the Terms.**

You should not deal in derivatives unless you understand their nature and the extent of your exposure to risk. You should also be satisfied that the product is suitable for you in light of your circumstances and financial position. Although derivative instruments can be utilised for the management of investment risk, some of these products are unsuitable for many investors. Different instruments involve different levels of exposure to risk and in deciding whether to trade in such instruments you should be aware of the following points:

## 1. Contracts for differences

Futures contracts can also be referred to as a contract for differences. These can be futures on the London 100 index or any other index, as well as currency and interest rate swaps. However, unlike other futures these contracts can only be settled in cash. Investing in a contract for differences carries the same risks as investing in a future. Transactions in contracts for differences may also have a contingent liability and you should be aware of the implications of this as set out at point 4 below. See Schedule 5 of our Terms of Business for more information.

## 2. Off-exchange transactions in derivatives

It may not always be apparent whether or not a particular derivative is arranged on-exchange or in an off-exchange derivative transaction. While some off-exchange markets are highly liquid, transactions in off-exchange or 'non transferable' derivatives may involve greater risk than investing in on-exchange derivatives because there is no exchange market on which to close out an open position. It may be impossible to liquidate an existing position, to assess the value of the position arising from an off-exchange transaction or to assess the exposure to risk. Bid prices and offer prices need not be quoted, and, even where they are, they will be established by dealers in these instruments and consequently it may be difficult to establish what is a fair price.

## 3. Foreign markets

Foreign markets will involve different risks from the UK markets. In some cases the risks will be greater. On request, City Credit Capital must provide an explanation of the relevant risks and protections (if any) which will operate in any foreign markets, including the extent to which it will accept liability for any default of a foreign firm through which it deals. The potential for profit or loss from transactions on foreign markets or in foreign denominated contracts will be affected by fluctuations in foreign exchange rates.

## 4. Foreign exchange

The risk of loss in dealing in foreign exchange can be substantial and it is possible to lose more than your initial investment. If the market moves against your position, you may be called upon to deposit a substantial amount of additional margin funds, on short notice, in order to maintain your position. If you do not provide the required funds within the time required by us, your position may be liquidated at a loss, and you will be liable for any resulting deficit in your account. See Schedule 4 of the Terms for more information.

## 5. Contingent liability investment transactions

Contingent liability investment transactions, which are margined, require you to make a series of payments against the purchase price, instead of paying the whole purchase price immediately. If you trade in contracts for differences you may sustain a total loss of the margin you deposit with City Credit Capital to establish or maintain a position. If the market moves against you, you may be called upon to pay substantial additional margin at short notice to maintain the position. If you fail to do so within the time required, your position may be liquidated at a loss and you will be responsible for the resulting deficit.

## 6. Commissions

Before you begin to trade, you should obtain details of all commissions and other charges for which you will be liable. If any charges are not expressed in money terms (but, for example, as a percentage of contract value), you should obtain a clear and written explanation to establish what the charges are likely to mean in specific money terms.

## 7. Suspensions of trading

Under certain trading conditions it may be difficult or impossible to liquidate a position. This may occur, for example, at times of rapid price movement if the price rises or falls in one trading session to such an extent that under the rules of the relevant exchange trading is suspended or restricted. Placing a stop-loss order will not necessarily limit your losses to the intended amounts, because market conditions may make it impossible to execute an order at the stipulated price.

## 8. Insolvency

The insolvency or default of City Credit Capital, or that of any other brokers involved with your transaction, may lead to positions being liquidated or closed out without your consent. On request, City Credit Capital must provide an explanation of the extent to which it will accept liability for any insolvency of, or default by, other firms involved with your transactions.

## 9. Trading facilities

Most open-outcry and electronic trading facilities are supported by computer-based component systems for order-routing, execution, matching, registration or clearing of trades. As with all facilities and systems, they are vulnerable to temporary disruption or failure. Your ability to recover certain losses may be subject to limits on liability imposed by the system provider, the market, the clearing house and/or member firms.

## 10. Electronic trading

Trading on an electronic trading system may differ not only from trading in an open-outcry market but also from trading on other electronic trading systems. If you undertake transactions on an electronic trading system, you will be exposed to risks associated with the system including the failure of hardware and software. The result of any system failure may be that your order is either not executed according to your instructions or is not executed at all.

## Personal Information

### 1. Personal Details

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Surname:	Forenames:
Title: <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Other	Date of Birth (DD/MM/YY):
Home Address:	
Post Code:	Country:

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### 2. Contact Details

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Telephone (Office Hours):	Telephone (Out of Hours):
Mobile:	Fax:
Email Address:	

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### 3. Employment Details

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Employment Status:	Nature of Business:
Name of Employer (if applicable):	
Position Held:	Annual Income:
Are you FSA Registered?	<input type="checkbox"/> Yes <input type="checkbox"/> No

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### 4. Joint Account Holder's Personal Details

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Surname:	Forenames:
Title: <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Other	Date of Birth (DD/MM/YY):
Home Address:	
Post Code:	Country:

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### 5. Joint Account Holder's Contact Details

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Telephone (Office Hours):	Telephone (Out of Hours):
Mobile:	Fax:
Email Address:	

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### 6. Joint Account Holder's Employment Details

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Employment Status:	Nature of Business:
Name of Employer (if applicable):	
Position Held:	Annual Income:
Are you FSA Registered?	<input type="checkbox"/> Yes <input type="checkbox"/> No

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## Personal Information (continued)

### 7. Trading Experience

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- Do you have experience trading shares?  Yes  No If yes, number of years: \_\_\_\_\_
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- Do you have experience in trading leveraged products?  Yes  No If yes, number of years: \_\_\_\_\_
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- Do you consider yourself able, on the basis of your trading experience and without taking advice, to assess the risks involved in this type of investment?  Yes  No
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### 8. Account Management

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- (a) What is your purpose in opening a City Credit Capital account?  Hedging  
 Capital Growth  
 Speculation  
 Other (Please specify): \_\_\_\_\_
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- (b) Will any person other than the person(s) completing this application form control, manage or direct the trading of this account?  Yes  No

**If you answered yes to question 8(b), please fill out the Limited Power of Attorney Form.**

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### 9. Account History

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- Do you have or have you ever had any other account(s) with City Credit Capital or any of its affiliates?  Yes  No

If yes, Name of Entity: \_\_\_\_\_

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- Have you or any person having an interest in this account ever made an oral or written complaint regarding a past commodity futures, foreign currency spot market or securities account, or do you have pending litigation, disputed accounts, or other unresolved matters with any current spot market, futures or securities broker(s)?  Yes  No

If yes, please explain in detail: \_\_\_\_\_

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### 10. Bank Details

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Principal Bank: \_\_\_\_\_

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Account Number: \_\_\_\_\_

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SWIFT Code: \_\_\_\_\_

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# Declaration

PLEASE READ THESE STATEMENTS CAREFULLY AND SIGN AND RETURN THIS DECLARATION.

I/We have read and fully understood City Credit Capital's Terms of Business ("Terms") (including its Order Execution Policy), the Risk Disclosure Statement and Product Information sheet and agree to be bound by them.

### Accuracy of information

I/We confirm that the warranties, representations and undertakings set out in the Terms and any information disclosed by me/us are true, complete and accurate. I/We will promptly notify City Credit Capital in writing if any information or representation materially changes or ceases to be true and accurate.

### Fees

I/We authorise City Credit Capital to deduct fees, commissions, costs and charges in relation to any trade executed on my/our behalf under the Terms and in accordance with the Fee Schedule currently applicable and provided to me/us.

### Client money

I/We have read and understood the relevant provisions of the Terms with respect to client money and I/we acknowledge that City Credit Capital will hold any money I/we transfer to it as collateral for any obligations I/we owe to City Credit Capital or a third party and not as client money under the FSA client money rules except that any sums that are not needed to cover my/our present or future obligations to City Credit Capital or a third party will be treated as client money and will benefit from the relevant protections under the FSA client money rules.

### Payment of interest

I/We have read and understood the relevant provisions of the Terms with respect to payment of interest on money held on my/our behalf and I/we acknowledge that I/we shall not be entitled to receive any interest on such balances.

### Data protection and disclosure of information

I/We have read and understood the provisions relating to data protection and disclosure of information and I/we hereby consent to personal data relating to me/us being processed and/or transmitted or transferred.

I/We do not wish my/our personal information to be used for marketing purposes:   
*(only tick the box if applicable)*

### Provision of information

I/We have regular access to the internet and consent to City Credit Capital providing me/us with information including, without limitation, information about amendments to its Terms, Order Execution Policy and information about the nature and risks of investments by posting such information on its website at [www.cccapital.co.uk](http://www.cccapital.co.uk) or such other website as may from time to time be notified to me/us.

**Signature of client:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**Print name:** \_\_\_\_\_

**Address:** \_\_\_\_\_

### For Joint Account Holders

**Signature of client:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**Print name:** \_\_\_\_\_

**Address:** \_\_\_\_\_

## Limited Power of Attorney

TO: City Credit Capital (UK) Limited  
Level 20 Tower 42, 25 Old Broad St., London UK EC2N 1HQ

**Account Name and Number:** \_\_\_\_\_

NOW THIS DEED WITNESSES AS FOLLOWS:

I/We have entered into a client agreement with City Credit Capital Limited ("**CCC**") dated \_\_\_\_\_ ("**Agreement**") and this Schedule is deemed to be incorporated therein.

I/We hereby authorise \_\_\_\_\_ residing at \_\_\_\_\_ ("**the Attorney**") as my/our Attorney and in my/our name and on my/our behalf to buy and sell (including without limitation to sell short) and deal in futures, options, contracts for differences, foreign exchange and commodities and any other derivatives transaction or investment.

1. In consideration of CCC agreeing to act on the instructions of the Attorney, I/we hereby agree as follows:
  - a) to indemnify CCC and keep CCC indemnified from and against all demands, claims, liabilities, losses, damages and expenses whatsoever (including interest, penalties, legal and other costs and any taxes thereon) incurred by CCC as a result of acting on the instructions of the Attorney. However, nothing in this paragraph shall limit or purport to limit any liability CCC may have to me/us for any contravention of the rules of the Financial Services Authority;
  - b) to pay to CCC on demand all losses, indebtedness due by me/us to you and all debit balances on my/our account with CCC.
2. The Attorney as my/our agent and on my/our behalf is authorised to do and perform any act and thing required to be done and performed by me/us concerning my/our account with you and the Attorney is authorised to act for me/us and on my/our behalf in the same manner and with the same force and effect as I/we might or could do with respect to my/our account.
3. I/We agree to ratify and confirm all the acts of the Attorney in connection with the matters referred to herein. This authorisation and indemnity is in addition to (and in no way limits or restricts) any rights which either party has under the Agreement or any other agreement between both parties.
4. This authorisation and indemnity is:
  - a) a continuing one and shall remain in full force and effect until revoked by me/us upon written notice to CCC provided always that:
    1. any such revocation shall not take effect before such notice is received by CCC at the address of CCC's principal place of business; and
    2. such revocation shall not in any event affect, exclude or limit any liability in any way resulting from anything done by the Attorney under this Deed prior to revocation.
5. This authorisation and indemnity shall inure to the benefit of CCC and any of its successors irrespective of any change or changes at CCC or any of its successor firms.
6. This Deed shall be governed by English Law and the parties hereto submit to the non-exclusive jurisdiction of the English Courts as regards any claim or matter arising in relation to this Deed.

**Signature of Client:** \_\_\_\_\_

**Date:** \_\_\_\_\_

**Signature of Joint Client:** \_\_\_\_\_

**Date:** \_\_\_\_\_

**In the presence of:**

**Signature of 'Attorney':** \_\_\_\_\_

**Date:** \_\_\_\_\_

**Address of 'Attorney':** \_\_\_\_\_

**Email Address of 'Attorney':** \_\_\_\_\_

## Payment Instructions to City Credit Capital (UK) Ltd.

Bank: HSBC

Bank Address: 6th Floor, 165 Fleet Street, London, EC4A 2DY. United Kingdom

Bank Account information varies by currency deposit as listed below:

Currency	IBAN Code	Swift Code	Sort-code	Account No.
USD	GB93 MIDL 4005 1558 1655 22	MIDLGB22	40-05-15	58165522
GBP	GB38 MIDL 4002 0741 4636 16	MIDLGB22	40-02-07	41463616
EURO	GB65 MIDL 4005 1460 1842 08	MIDLGB22	40-05-15	60184208
YEN	GB43 MIDL 4005 1567 1489 13	MIDLGB22	40-05-15	67148913

In Favour of (Payee): City Credit Capital (UK) Ltd.

Further Reference: *Client Name or Account Number*

If you wish to deposit into our Greece account, the details are as follows:

Beneficiary Bank Name: HSBC Bank

Beneficiary Bank Address: 109-111 Messoghion Ave., Athens 115 26

Beneficiary Account Name: City Credit Capital (UK) Ltd.

Beneficiary Account Number: 002-001295-145

Further Reference: *Client Name or Account Number*

City Credit Capital (UK) Ltd. can only accept funds sent from bank accounts held in the client's name. Funds from any third party's account will be rejected and returned.