



**GENERAL DOCUMENTATION REQUIRED FOR BUSINESS ACCOUNT(S)**

1. Passport copies (of all Authorized Signatories/Beneficial Owners/Shareholders/Directors).....
2. Copy of valid visa page (where applicable).....
3. Notarized copy of Power of Attorney (if applicable).....
4. Letter of introduction from at least one of the following
  - (a) Associated business.....
  - (b) An existing client.....
  - (c) Bank where an account is maintained.....
  - (d) HBZ global network of branches and subsidiaries.....
5. Address verification by submitting a copy of at least one of the following (for all Signatories/Beneficial Owners/Shareholders)
  - (a) Utility bill issued within last 6 months.....
  - (b) Letter from Employer/Sponsor.....
  - (c) Lease Agreement.....
  - (d) Tenancy Contract.....
  - (e) Most recent Bank Statement (no credit card statements).....
  - (f) Any other Government I.D. issued within last 6 months.....

**ADDITIONAL DOCUMENTS REQUIRED FOR RESIDENT LIMITED LIABILITY COMPANY (LLC) ACCOUNT(S)**

1. Trade License copy.....
2. Tenancy Agreement copy.....
3. Commercial Registration copy.....
4. Chamber of Commerce Certificate copy (not applicable for service industry).....
5. Memorandum & Article of Association (original duly notarized).....
6. Board Resolution (authority to open/operate an Account with HBZ as per Memorandum of Association requirements) .....

**ADDITIONAL DOCUMENTS REQUIRED FOR RESIDENT SOLE PROPRIETORSHIP/PARTNERSHIP ACCOUNT(S)**

1. Trade License copy.....
2. Commercial Registration copy.....
3. Chamber of Commerce Certificate copy (if applicable. Not applicable for service industry).....
4. Service Agency Agreement copy (for Professional License or if an Expatriate is managing the company).....

**ADDITIONAL DOCUMENTS REQUIRED FOR RESIDENT FREEZONE REGISTERED COMPANY ACCOUNT(S)**

1. Trade License copy .....
2. Share Certificate copy (for off-shore companies only).....
3. Certificate of Incorporation copy (for off-shore companies only).....
4. List of Directors/Shareholders (duly authorized by the Freezone Authorities).....
5. Authority to open/operate an Account with HBZ (as per Memorandum of Association).....
6. Memorandum & Article of Association (duly notarized by the Freezone Authorities. Not applicable for FZE companies).....

**ADDITIONAL DOCUMENTS REQUIRED FOR UNDER FORMATION COMPANY ACCOUNT(S)**

**(a) LIMITED LIABILITY COMPANY**

1. Copy of initial approval from Economic Department confirming Trade Name.....
2. Memorandum & Article of Association copy (if available).....
3. Authority to open/operate an Account with HBZ (as per Memorandum of Association).....
4. Letter and Lien form (format provided by the Bank) to be signed by all Shareholders for placement of capital.....

**(b) FREEZONE COMPANY**

1. Letter from Freezone authorities confirming Trade Name, Shareholders & Directors of the company.....
2. Memorandum & Article of Association copy (not applicable for FZE companies).....
3. Authority to open/operate an Account with HBZ (as per Memorandum of Association).....
4. Letter and Lien form (format provided by the Bank) to be signed by all Shareholders for placement of capital.....