

Account Opening Documentation Requirements

Individuals (Including Joint Customers)

Required Documents	Resident			Non-Resident	
	Bahraini Nationals	Expatriates	GCC Nationals	GCC Nationals	Non-GCC Nationals
Identity Card (Smart Card) or GCC issued Identity Card Original or Certified Copy	✓	✓	✓	✓	✓
Other Identification Documents (e.g. Passport/Driving License), Original or Certified Copies	✓				
Proof of Residence Address (e.g. Identity Card Printout, Utility Bill, Bank Statement - PO Box is insufficient), Original or Certified Copy	✓	✓	✓	✓	✓
Residence Permit Original or Certified Copy		✓			
Passport Original or Certified Copy		✓	✓	✓	✓
Birth Certificate Original or Certified Copy (If the account is opened and operated by the mother)	For Minors	For Minors	For Minors	For Minors	For Minors
Personal Reference by a known customer of AUB	If PEP*	If PEP*	If PEP*	If PEP*	✓
Bank Reference Letter Original addressed to AUB, by a regulated bank from a FATF country	If PEP*	If PEP*	If PEP*	If PEP*	✓
Three Months Bank Statement Original or Copy Stamped/attested by the issuing Bank from a FATF country	If PEP*	If PEP*	If PEP*	✓	✓
Proof of Economic Interest in Bahrain <ul style="list-style-type: none"> Customer offered a credit facility at AUB; Customer is prospective investor in AUB's investment products; Customer is having an economic interest in Bahrain (rental income, business income or investment income); My Global Customers' who have been referred through group entities 				✓	✓
Documentation outlining the customer's source of wealth/income	If PEP*	If PEP*	If PEP*	If PEP*	✓

Certification Requirements

Any document requiring certification must be certified as follows:

Original Identification Documents	Certifying Person	Requirements
If Sighted by AUB	<ul style="list-style-type: none"> Authorized official of AUB 	Certified Copies to include: <ul style="list-style-type: none"> "Original sighted" or "Original seen" Staff Name Staff ID Verification Date Signature
If not Sighted by AUB	One of the following from a GCC or FATF member state: <ul style="list-style-type: none"> Lawyer or Notary Chartered/Certified Accountant Government Official Embassy or Consulate Official Bank Official Official of AUB Associated Company 	Certified Copies to include: <ul style="list-style-type: none"> Name of the certifying individual Contact details (e.g. by attaching a business card or company stamp) AUB must verify the identity of the person providing the certification through checking membership of a professional organization (for lawyers or accountants), or through checking against databases/websites, or by direct phone or email contact.

* PEP means 'Politically Exposed Person' which is defined as an individual who is, or has been, entrusted with prominent public function in Bahrain or a foreign country. PEP account opening requirements also apply to the following:

- Family members of a PEP including spouse, father, mother, sons, daughters, sisters and brothers.
- Close associates of a PEP such as a person being an employee or partner of a PEP or of a firm represented or owned by a PEP, or family links or otherwise and such other person who are widely and publicly known to maintain close links with a PEP
- Legal entities in which a PEP is a major shareholder (holding 10% or above) or controller.

Disclaimer

The documentary requirements listed in this document are the minimum for account opening; additional documents may be requested by AUB as the case may be. For customers from overseas jurisdictions, documents of an equivalent nature may be produced as satisfactory evidence of a customer's identity.