



**Gibraltar**  
INTERNATIONAL BANK

# ONLINE ACCOUNT OPENING USER MANUAL

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# How do I Apply Online for an Account?

You can apply for various account types such as Personal, Prime, Teen, Grad and Young Persons Accounts through our website

<https://www.gibintbank.gi>

This handbook will guide you through the steps you need to follow to apply online for an account. The screens displayed may vary according to the account type selected.

If you are already an existing customer you will be able to open an account instantly by logging on to our Online Banking platform via our website:

<https://www.gibintbank.gi>. Please refer to our [Online Banking Retail User Manual](#) in this respect

Protection of your privacy and the security of your personal information are very important to us. All information provided by you is protected by us, please refer to our [Privacy Policy](#) for more details.

## 1. Choose the Account Type

Choose the account you wish to open. To view more details of account types including account eligibility and features, click on the name of the Account.

To open an account click on [Apply Online](#).

The screenshot shows the Gibraltar International Bank website's 'Personal Account Types' page. The navigation menu includes HOME, ABOUT, PERSONAL, YOUTH, BUSINESS, DIGITAL BANKING, CARDS, CONTACT US, SAVED APPLICATION, and ACCOUNT LOGIN. The main content area features three account type cards: Personal, Personal Plus, and Prime. Each card has an 'Apply Online' button. A red callout bubble highlights the 'Personal Plus' card with the text 'Click on an account for more details of the account.' The 'Apply Online' button for 'Personal Plus' is also circled in red. The footer contains the Gibraltar International Bank logo, navigation links, and contact information.

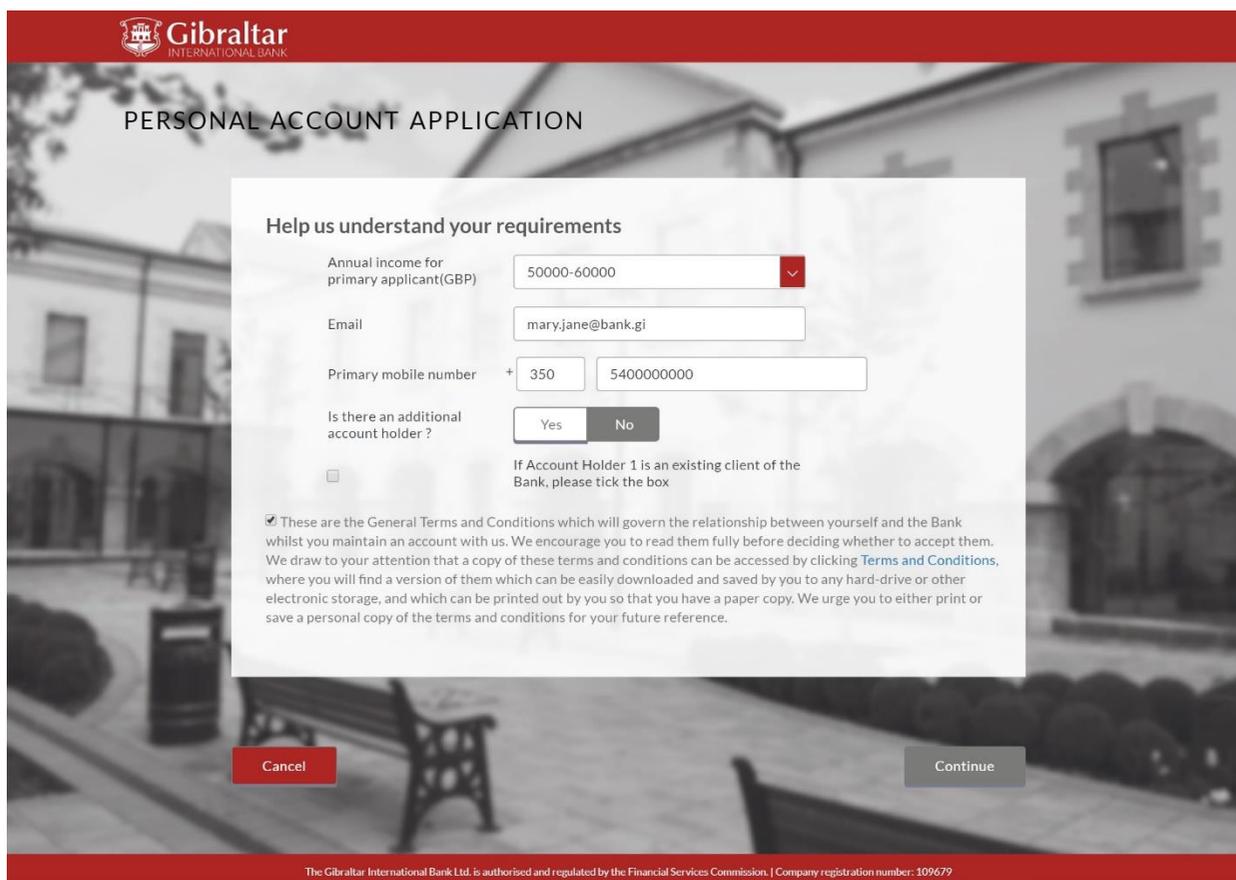
Figure 1-1

## 2. Let us get started

On the Personal Account Application Page, please provide us with some details to get started.

- Annual income for primary applicant (GBP) – enter your annual income in GBP.
- Email – your email address where we can reach you.
- Primary mobile no – your mobile number where we can reach you.
- Is there are an additional account holder? – click on yes if there is more than one applicant (account holder).
- If you are our existing customer, click on the appropriate tick box.
- Please review the [Terms and Conditions](#) and click on the tick box to indicate the acceptance of the same.

Click **Continue** to proceed.



The screenshot shows the 'PERSONAL ACCOUNT APPLICATION' form on the Gibraltar International Bank website. The form is titled 'Help us understand your requirements' and includes the following fields and options:

- Annual income for primary applicant(GBP):** A dropdown menu with the value '50000-60000' selected.
- Email:** A text input field containing 'maryjane@bank.gi'.
- Primary mobile number:** Two text input fields. The first contains '+ 350' and the second contains '5400000000'.
- Is there an additional account holder?:** Two radio button options, 'Yes' and 'No', with 'No' selected.
- If Account Holder 1 is an existing client of the Bank, please tick the box:** An unchecked checkbox.
- Terms and Conditions:** A checked checkbox followed by a paragraph of text: 'These are the General Terms and Conditions which will govern the relationship between yourself and the Bank whilst you maintain an account with us. We encourage you to read them fully before deciding whether to accept them. We draw your attention that a copy of these terms and conditions can be accessed by clicking [Terms and Conditions](#), where you will find a version of them which can be easily downloaded and saved by you to any hard-drive or other electronic storage, and which can be printed out by you so that you have a paper copy. We urge you to either print or save a personal copy of the terms and conditions for your future reference.'

At the bottom of the form, there are two buttons: 'Cancel' (red) and 'Continue' (grey). The footer of the page reads: 'The Gibraltar International Bank Ltd. is authorised and regulated by the Financial Services Commission. | Company registration number: 109679'.

Figure 2-1

### 3. Account Opening Details

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To open your account, we require some information about you, your profession and finances. Over the next few screens we will request this information from you.

You can save the application by clicking on the **'Save for Later'** button at the bottom of the page.

#### 3.1 Primary Information

In this section, we will request some personal information from you to help us get to know you better (fig 3-1).

- Title – Select your title (Mrs, Mr, Dr, etc.).
- First Name – enter your First Name.
- Middle Name – enter your Middle Name.
- Last Name – enter your Last Name.
- Date of Birth – enter your date of birth in dd/mm/yyyy format.
- City of Birth – enter your city of birth.
- Gender – select your gender.
- Marital Status – select your marital status.
- Number of Dependents – select number of dependents.
- Nationality – select your nationality.
- Tax Number – enter your tax number.
- Country of Tax Residence – select the country for which you are a resident for tax purposes.
- Memorable Word (letters only) – the memorable word will be used for security verification. The word should be known to you but not easily guessable by others.

Click **Continue** to enter your *Contact Information*.

## PERSONAL ACCOUNT APPLICATION

1 Primary Information
∨

All your details are private and secure.

Title	<input type="text" value="Ms"/>
First Name	<input type="text" value="Mary"/>
Middle Name	<input type="text"/>
Last Name	<input type="text" value="Jane"/>
Date of Birth	<input type="text" value="01/01/1990"/>
City of Birth	<input type="text" value="Gibraltar"/>
Gender	<input type="text" value="Female"/>
Marital Status	<input type="text" value="Single"/>
Number of Dependents	<input type="text" value="0"/>
Nationality	<input type="text" value="Gibraltar"/>
Tax Number	<input type="text" value="567854"/>
Country of Tax Residence	<input type="text" value="Gibraltar"/>
Memorable Word(letters only)	<input type="text" value="Blackboard"/>

2 Contact Information
>

Figure 3-1

### 3.2 Contact Information

Tell us how we contact you, by post, email and on phone (fig 3-2).

- Residential Address – enter your residential address and how long you have been residing at the address.
- Correspondence Address – if you wish to receive postal mail from us at a different address, please enter the address here.
- Email – enter your personal and work email address.
- Phone number – enter your home, work and mobile number.

Click **Continue** to enter your *Employment Information*.

2
Contact Information ▾

**Residential Address**

Country	Gibraltar <span style="float: right; color: red;">▾</span>
Address Line 1	North avenue
Address Line 2	Reclamation bay
Address Line 3	South wales
Address Line 4	
City	Gibraltar
Post Code	GX111A
Residing at current address from	12/08/1987

**Correspondence Address**  
 We will be sending all postal mail to this address.

Same as residential Address  Yes  No

Country	Gibraltar <span style="float: right; color: red;">▾</span>
Address Line 1	North avenue
Address Line 2	Reclamation bay
Address Line 3	South wales
Address Line 4	
City	Gibraltar
Post Code	GX111A

**Personal Email**

Personal Email	mary.jane@bank.gi
Work Email	

**Phone Number**

Home Telephone	+	350	5400000000
Work Telephone	+	350	
Mobile Number	+	350	9898989898

We may contact you with important information about your account on your primary phone number. If you have provided a mobile number as primary, we may also send you alerts via SMS.

Continue

Figure 3-2

### 3.3 Employment Information

Tell us something about what you do i.e. your employment detail (fig 3-3).

- Employment Status – select your employment status from option list e.g. Full time, Part time.
- Employer Name – enter the name of your employer.
- If you are working, please describe what you do – enter your job description.
- Please provide details about your employment firm – enter your company details.
- Office address.
- Country – select city from option list.
- Address Line 1, 2, 3 and 4 – enter office address.
- City – enter city.
- Post code – enter postal code.

Click **Continue** to enter your *Income Information*.

The screenshot shows the 'PERSONAL ACCOUNT APPLICATION' form for Gibraltar International Bank. The form is divided into six steps, with step 3, 'Employment Information', currently active and highlighted in red. The form fields are as follows:

Step	Field	Value
1	Primary Information	✓
2	Contact Information	✓
3	Employment Information	Active
	Employment Status	Full Time Permanent
	Employer Name	ORA corp
	If you are working, please describe what you do	Sales
	Please provide details about your employment firm	IT firm
	Country	Gibraltar
	Address Line 1	North Avenue
	Address Line 2	South wales
	Address Line 3	Sentosa Bay
	Address Line 4	
	City	Gibraltar
	Post Code	GX111A

At the bottom of the form, there is a blue arrow pointing to a red 'Continue' button. Below the form, there are four more steps: 4 Income Information, 5 Fund Your Account, and 6 Book an Appointment, each with a right-pointing arrow. At the very bottom, there are three buttons: 'Cancel', 'Save for Later', and 'Review & Submit'.

Figure 3-3

### 3.4 Income Information

Please provide us with a few details about your income (fig 3-4).

- Currency – select currency of your income.
- Salary per year – enter your salary per year.
- How are you paid – select mode of salary payment from option list.
- Are you paid monthly – select ‘yes’ or ‘no’.
- Are you paid a regular bonus if so please state amount.
- Other Income – enter amount of other income if any.
- Annual Income – enter annual income.

Click [Continue](#) to enter account funding details.

The screenshot shows the 'PERSONAL ACCOUNT APPLICATION' form for Gibraltar International Bank. The form is divided into six steps: 1. Primary Information, 2. Contact Information, 3. Employment Information, 4. Income Information (currently active), 5. Fund Your Account, and 6. Book an Appointment. Step 4 includes a note: 'Please note we do require these details in order to complete your account opening process therefore ensure that you can provide the necessary paperwork(e.g. salary slip) when you come in for your appointment at GIB.' The form fields are: Currency (GBP), Salary per year (50000), How are you paid (Cash), Are you paid monthly (Yes), Are you paid a regular bonus if so please state amount (empty), Other Income (empty), and Annual Income (50000). A 'Continue' button is located at the bottom right of the form. Below the form are buttons for 'Cancel', 'Save for Later', and 'Review & Submit'. The footer of the page reads: 'The Gibraltar International Bank Ltd. is authorised and regulated by the Financial Services Commission. | Company registration number: 109679'.

Figure 3-4

### 3.5 Fund your account

Tell us how you will fund your account and what the account will be used for (fig 3-5).

- Purpose of Account – select purpose of account.
- Initial Deposit – enter initial deposit amount.
- Annual Deposit - enter annual deposit amount.
- Income to be derived from – Tick your method of payment.

Click **Continue** to **Book your Appointment**.

The screenshot shows the 'PERSONAL ACCOUNT APPLICATION' form on the Gibraltar International Bank website. The form is divided into six steps, with step 5, 'Fund Your Account', currently active and highlighted in red. The form fields are as follows:

- Step 1:** Primary Information (checked)
- Step 2:** Contact Information (checked)
- Step 3:** Employment Information (checked)
- Step 4:** Income Information (checked)
- Step 5: Fund Your Account**
  - Currency: GBP
  - Purpose of Account: Day To Day (dropdown menu)
  - Initial Deposit: 20000
  - Annual Deposit: 50000
  - Income to be derived from: Please select your method of payment
    - Salary
    - Business Dividends
    - Investments
    - Rental income
  - A disclaimer:  Gibraltar International Bank aims to provide a state of the art banking service. In this vein the Bank will provide you the Client with a debit card for use with the account. You are reminded to keep all security features of your card securely and report any suspected compromise of these to the Bank immediately. Should you not wish to receive a debit card with this account please tick the box.
  - Continue** button
- Step 6:** Book an Appointment (arrow icon)

At the bottom of the form, there are three buttons: **Cancel**, **Save for Later**, and **Review & Submit**.

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Figure 3-5

### 3.6 Book and Appointment

Select your appointment date and time from the calendar, and click **Yes** to confirm the appointment (fig 3-6).

**Gibraltar INTERNATIONAL BANK**

## PERSONAL ACCOUNT APPLICATION

- Primary Information
- Contact Information
- Employment Information
- Income Information
- Fund Your Account
- Book an Appointment**

Please select an available time from the calendar below:

**Jul 16 – 20, 2018**

Monday	Tuesday	Wednesday	Thursday	Friday
09:30 Hours				
10:15 Hours				
11:00 Hours				
11:45 Hours				
12:30 Hours				
13:15 Hours				
14:00 Hours				
14:45 Hours				
15:30 Hours				

**Continue**

**Cancel** **Save for Later** **Review & Submit**

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Figure 3-6

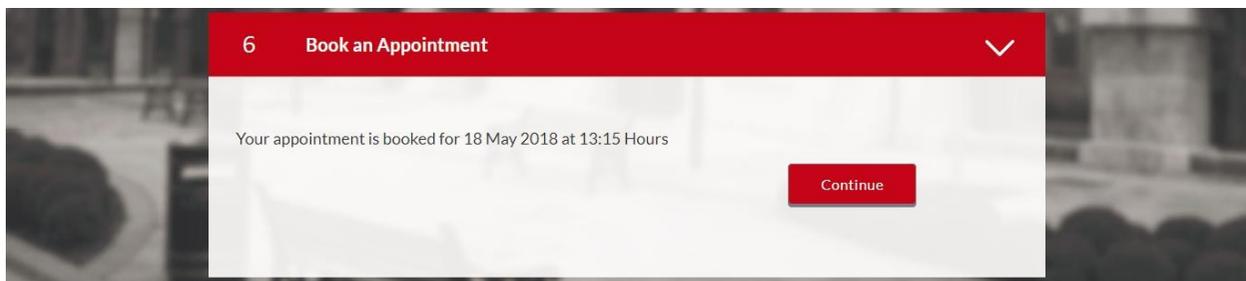


Figure 3-7

### 3.7 Application Review

Review the information entered, if you wish to change any of the details; click  to **edit** information (fig 3-8).

Click **Submit** to **submit application**.



## PERSONAL ACCOUNT APPLICATION

Please review your application thoroughly before submitting

0	Primary Requirements
Is there an additional account holder ?	No
1	Primary Information <span style="float: right;">✎</span>
Name	Mr Jack Jim Daniel
Date of Birth	12 Oct 1976
City of Birth	gibraltar
Gender	Male
Marital Status	Married
Number of Dependents	1
Nationality	Gibraltar
Tax Number	567854
Country of Tax Residence	Gibraltar
Memorable Word(letters only)	James
2	Contact Information <span style="float: right;">✎</span>
<b>Residential Address</b>	
Residing at current address from	12 Aug 1987
Address	North avenue, Reclamation bay, South wales, Gibraltar Gibraltar GX111A
<b>Correspondence Address</b>	
Address	North avenue, Reclamation bay, South wales, Gibraltar Gibraltar GX111A
<b>Email</b>	
Personal Email (Preferred Email)	mitika.jaiswal@oracle.com
<b>Contact Numbers</b>	
Mobile Number (Preferred Phone Number)	+350-9898989898
Home Telephone	+350-454665445

Figure 3-8

### 3.8 Post Submission

The application confirmation with confirmation code and appointment details is displayed. Please take note of the documents you will require to bring with you for your appointment. This information can be downloaded by clicking on 'Download Information' button.

Please note that you have an appointment : **2018-05-18 13:15:00**

Your Confirmation Code is : **001GBP181361273**

We have also sent these details to you via email.

#### What to bring with you....

Confirming your identity and residential address

The Bank is required by law to identify all its customers and their source of funds prior to the account application being processed. **Please follow the steps below to ensure the smooth running of this process and avoid any unnecessary delays.**

#### Please bring:

**A. Evidence of Client identity**

The Client can provide a certified true copy of an up to date:

- Passport
- National Identity Card
- Valid driver's license with a photo ID

Note: GIB Bank official will certify your official Identity documents:

The GIB Bank Official who certifies these documents must ensure that the Certification Statement appears on the page where photo is on the ID. The statement should read **I certify that this is a true copy of the original document and the photograph is a reasonable likeness.** The certifier will then sign, full name and title, and date the form. Remember if you can bring photo ID to the Bank a staff member upon reviewing the document may certify this for you.

**B. Evidence of residential address**

The client may provide the following documents by way of demonstrating their residential address (mobile phone bills are not accepted):

- ID Card
- Bank Statement (not more than six months old)
- Tax letter from Country of Residence (not more than six months old - this document is not required for Gibraltar tax residents).
- Utility Bill (not more than six months old)
- Valid driver's license with a Photo ID.
- Register of electors
- Entry Telephone Directory

The certifier will then sign, full name and title, and date the form. The Statement should read, **True Certified Copy of the original document.** Remember if you can bring photo ID to the Bank a staff member upon reviewing the document may certify this for you.

**C. Evidence of source of funds**

Please provide pay slips from your employer or bank statements which demonstrate your earnings over the last 3 months period from the date of the application.

**D. Tax-Self Certification**

Please provide Tax Identification Number or equivalent, issued by the pertinent authorities located in your country of tax residence.

[Download Information](#) [Back to Website](#)

Figure 3-9

A confirmation is sent by email to your email address.

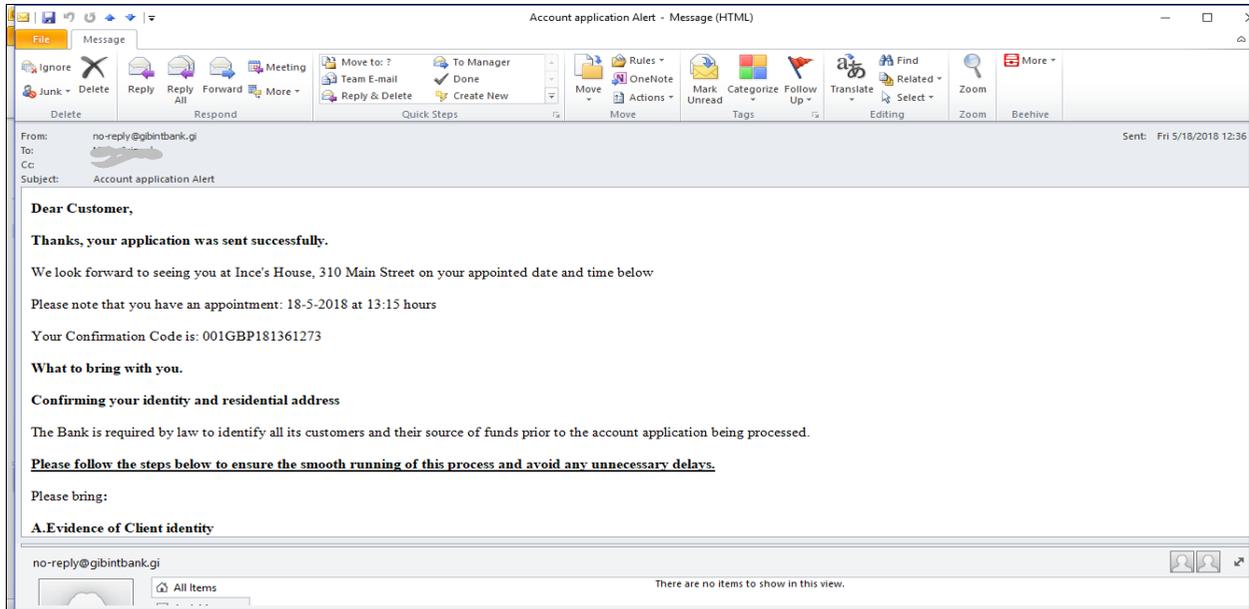
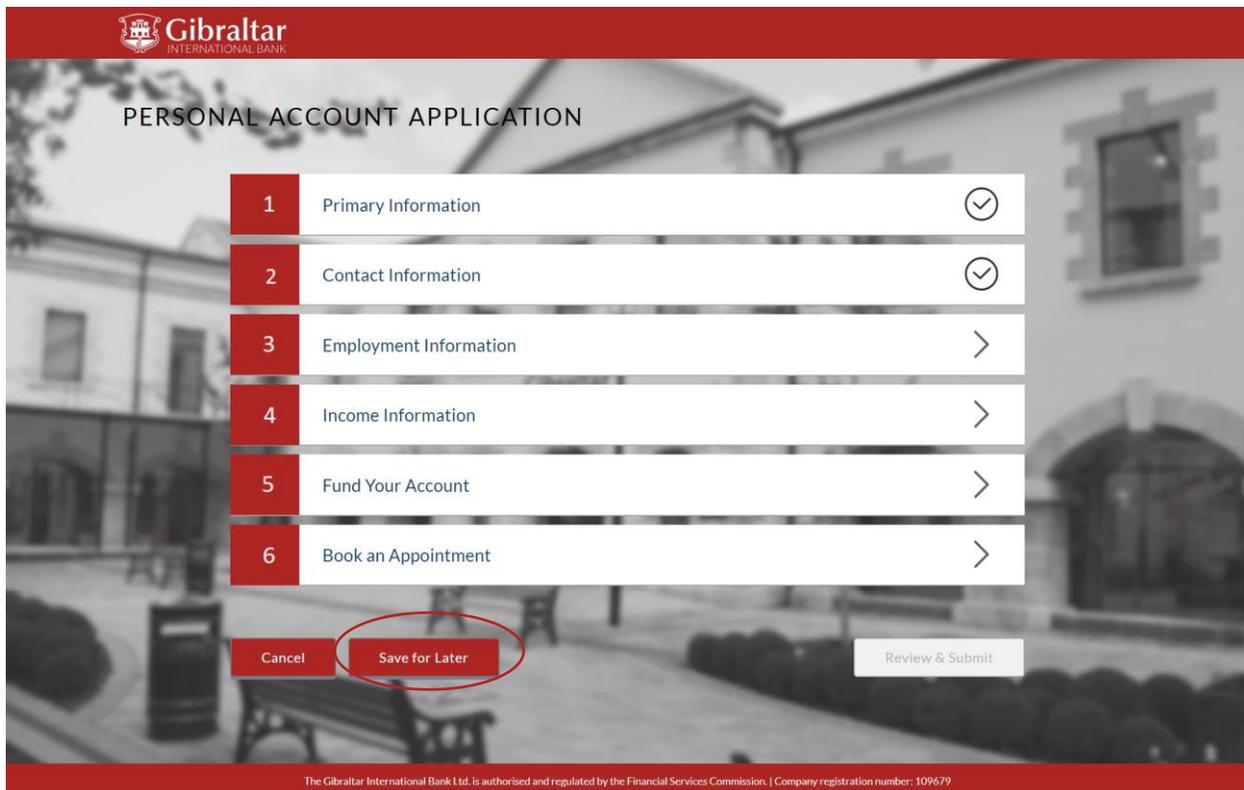


Figure 3-10

## 4. Using the 'Save for Later' Functionality

You can save an application and complete it within 30 days of creating the application.

1. To save your application click on **'Save for Later'**.



The screenshot shows the 'PERSONAL ACCOUNT APPLICATION' interface. It features a vertical list of six steps, each with a red number in a white box on the left and a status icon on the right. Steps 1 and 2 are completed, indicated by checkmarks. Steps 3 through 6 are not completed, indicated by right-pointing chevrons. Below the list are three buttons: 'Cancel', 'Save for Later' (highlighted with a red circle), and 'Review & Submit'. The Gibraltar International Bank logo is in the top left corner. At the bottom, there is a small line of text: 'The Gibraltar International Bank Ltd. is authorised and regulated by the Financial Services Commission. | Company registration number: 109679'.

Figure 4-1

2. If this is your first time saving, you will be asked to select a password to secure your application. You will need the password to complete the application. Select an alphanumeric password of at least 8 characters which contains at least one (1) capital letter and at least one special character. Click on icon next to label Password to see the password policy details.
3. Click on **'Save Application'**.

## PERSONAL ACCOUNT APPLICATION

### Save and Complete Later

Do you need more time ? Save your application now and come back later to complete your application.

If you cancel your application, your information will not be saved and you will have to start a new application.

We need just your email id and a password to enable you to resume your application later.

Email ?	<input type="text" value="mary.jane@bank.gi"/>
Confirm Email	<input type="text" value="mary.jane@bank.gi"/>
Password ?	<input type="password" value="*****"/>
Confirm Password	<input type="password" value="*****"/>

Cancel Application

Return to Application

Save Application

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Figure 4-2

4. A confirmation screen with your application number and details on how to retrieve your saved application is displayed.

## PERSONAL ACCOUNT APPLICATION

### Your Personal Account Application has been saved!

Your submission id is : SUB001020180002602

You can access your saved application anytime within the next 30 days to complete it.

If you do not complete your application within the next 30 days it will expire.

### Where can I find my saved application ?

You can retrieve your saved application via the Gibraltar International Bank Ltd. website in the Track Application section.

You can access your saved applications by providing your login details specified at the time of registration.

Go to Homepage

Track your Application

Figure 4-3

5. To retrieve the application click on **“Saved Application”** on our homepage.

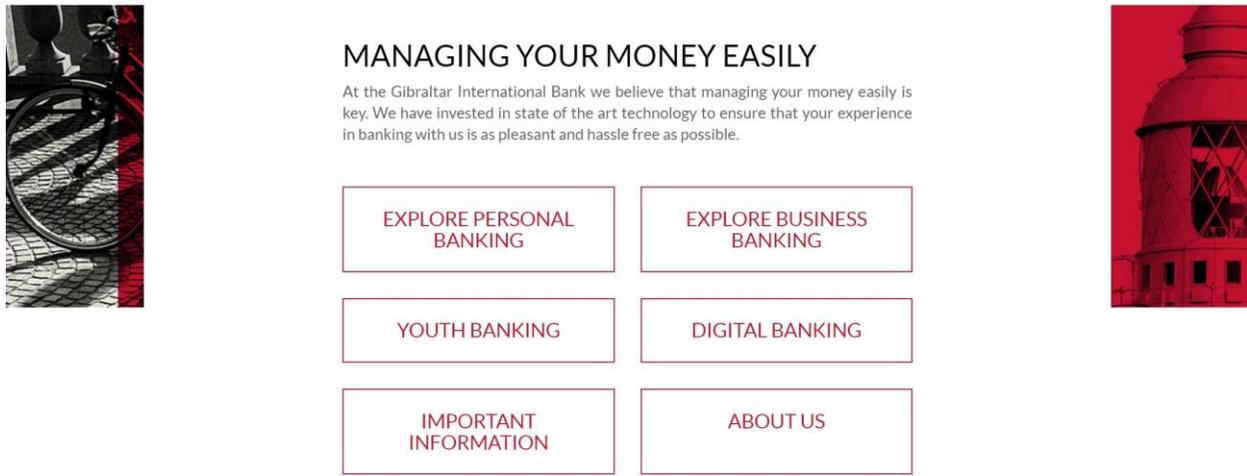


Figure 4-4

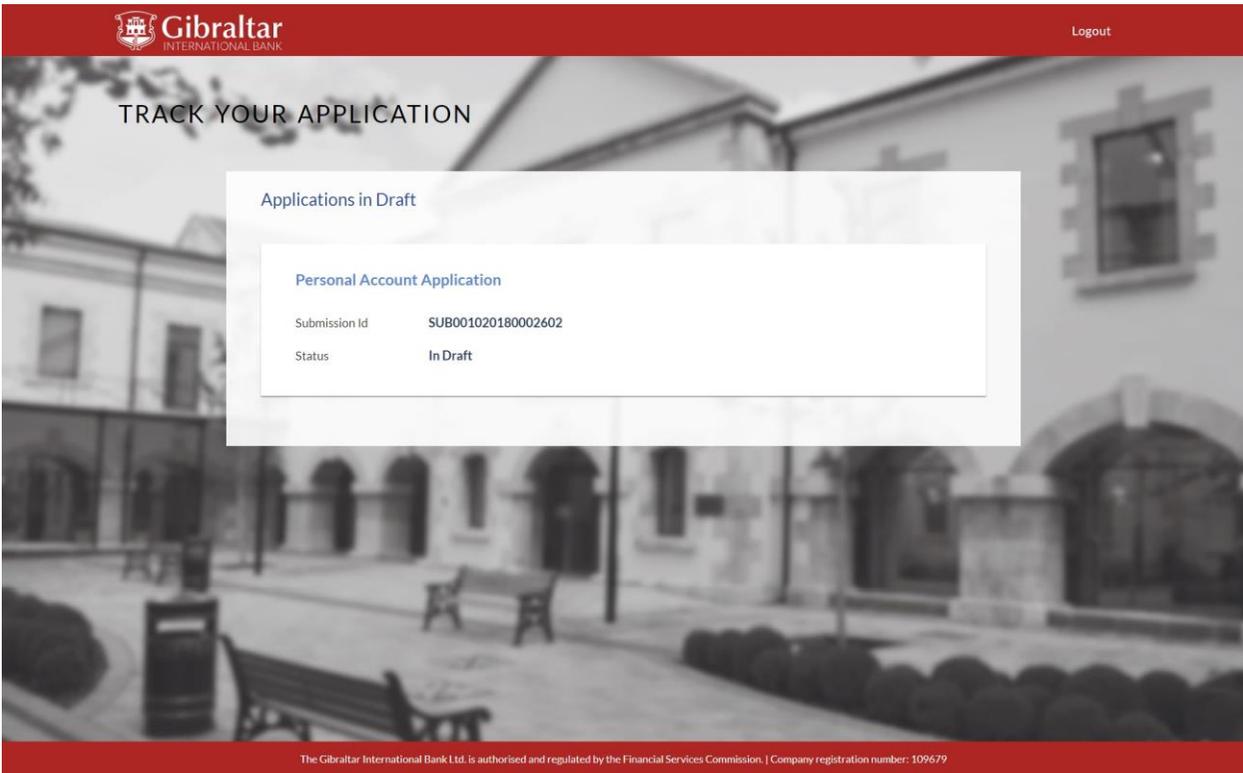
6. Enter your email ID and password selected while saving and the application and click on 'Login'.



The login form features the Gibraltar International Bank logo at the top. Below the logo are two input fields: the first contains the email address 'MARY.JANE@BANK.GI' and the second contains a masked password '\*\*\*\*\*'. A 'Forgot Password?' link is positioned below the password field. A red 'Login' button is centered at the bottom of the form.

Figure 4-5

7. Your saved applications are displayed. Click on an application to complete and submit.



The application tracking page has a red header with the Gibraltar International Bank logo on the left and a 'Logout' link on the right. The main heading is 'TRACK YOUR APPLICATION'. Below this, a white box titled 'Applications in Draft' contains a table for a 'Personal Account Application'. The table lists the 'Submission Id' as 'SUB001020180002602' and the 'Status' as 'In Draft'. The background of the page is a grayscale image of a building courtyard. A footer at the bottom contains the text: 'The Gibraltar International Bank Ltd. is authorised and regulated by the Financial Services Commission. | Company registration number: 109679'.

Personal Account Application	
Submission Id	SUB001020180002602
Status	In Draft

Figure 4-6