

Instructions:

1. Print out pages 2 and 3 from this packet. Complete the forms to the best of your ability. If you have more than one person that will be an owner on the bank accounts please print out and complete Page 2 for each additional person.
2. Email a copy of Passport and current Credit/Debit Card for each owner to [JessicaS@realwealthnetwork.com](mailto:JessicaS@realwealthnetwork.com). These will be used to provide as ID to the bank in account opening process.
3. Email Articles of Organization or Articles of Incorporation and Completed EIN (SS-4 Form) to [JessicaS@realwealthnetwork.com](mailto:JessicaS@realwealthnetwork.com).
4. Once you have completed these forms as much as possible please email to [JessicaS@realwealthnetwork.com](mailto:JessicaS@realwealthnetwork.com).

**Bank of America:**

Our Australian investors are opening both an LLC bank account as well as a personal bank account. The personal bank account is being established to “start the clock” on an individual’s credit (and future hope of obtaining financing). In order for an ITIN number to be generated, the bank must report to the IRS at least \$10 of interest income in a savings account.

For the business account under the LLC name you will want to set up a once a month purchase with your debit card. Preferable this will be used for your cost for setting up and maintaining a US mailing address. Having that one time a month purchase with your card will prevent any maintenance fees from the bank and also better track your expenses from the LLC.

You are not required to use our banker and if you are not planning to come to orientation please plan to make arrangements for accounts separately.

**Personal Information**

Name: \_\_\_\_\_

\_Male \_Female

Country of Citizenship: \_\_\_\_\_ Dual Citizenship (Y or N)

2nd Country of Citizenship: \_\_\_\_\_

Country of Residency: \_\_\_\_\_

United States Social Security Number (ITIN) (if applicable): \_\_\_\_\_

Special Foreign Status (diplomat) \_Yes \_No

Foreign Address: \_\_\_\_\_

\_\_\_\_\_

Current Address Since (Month/ Year): \_\_\_\_\_

Rent or Own home? \_\_\_\_\_

International Phone: \_\_\_\_\_

Email address: \_\_\_\_\_

Mother's Maiden Name: \_\_\_\_\_

Annual Income: \_\_\_\_\_

Source of Income/ Employer Name:

\_\_\_\_\_

If source of income is employment:

Occupation/Title: \_\_\_\_\_

Current Employer Since (Month/ Year):

\_\_\_\_\_

If Source of income is Self please specify Industry:

\_\_\_\_\_

If you are retired please write "Retired" in Source of Income/  
Employer Name

Date of Retirement (Month/ Year):

\_\_\_\_\_

### **Business Information**

Business Name: \_\_\_\_\_

Legal Designation (LLC, Corp, etc.):

\_\_\_\_\_

State filed in (circle one): NEVADA WYOMING TEXAS TENNESSEE  
OHIO GEORGIA

Owner/Pres: \_\_\_\_\_

2<sup>nd</sup> acct owner/signer: \_\_\_\_\_ Phone:

\_\_\_\_\_

3<sup>rd</sup> acct owner/signer: \_\_\_\_\_ Phone:

\_\_\_\_\_

### **Account Funding (Minimum opening deposits)**

Personal Checking – \$125 USD

Personal Savings – \$25 USD

Business Checking – \$250 USD

### Miscellaneous information

If possible, US mail boxes should include business name to ensure the delivery of business documents and SafePass card

Swift code: BOFAUS3N

Wire transfer routing number 026009593

Your account number can be found on the bottom of your checks. It is the last 10 digits on the bottom right hand side of the check. Example 12345 – 67890

Please do not send Bank of America associates emails containing account numbers, as this is against bank policy and for the protection of your account. You may, however, send attachments including business documentation files.

If you require that a transaction be done, or maintenance done on your account, you may send the request via email. However, we are required to also verify this information by telephone as well.

If you would like to open additional accounts while you are not in the US, you may do so on an exception basis. However, the account opening documents must be notarized. Notaries can be located at US embassies. Justice of Peace verification is not admissible, as we do not use them in the US.

Bill Pay vs. Transfers

## **A. Transfers (does not apply to Transfers Outside Bank of America)**

- Processing of Transfer Requests
  - Transfers can be made in 2 ways, on a 1-time or recurring basis. One-time transfers may be immediate or scheduled for a future date. The recurring transfer feature may be used when a set amount is transferred at regular intervals. For example, \$100 transfers from a checking to a savings account which occurs every 2 weeks.
  - One-time immediate transfers can be made from a linked Bank of America checking, savings, money market, line of credit, credit card or brokerage account to most linked Bank of America accounts.
  - Scheduled and recurring transfers can be made from a linked Bank of America checking, savings, money market, or credit card account to a linked checking or savings account.
  - Scheduled and recurring transfers can be made between a linked MLPF&S investment account and a linked Bank of America checking, savings or money market account.
  - Transfers can be made from a linked Bank of America personal or sole proprietor checking, savings, money market or line of credit account to most personal or sole proprietor checking, savings, or money market accounts of other Bank of America customers. Washington, Idaho, Military Bank and some other customer accounts, including those with foreign addresses, cannot be set up to receive funds.
  - Transfers from a deposit account (excluding investment accounts) are immediately reflected in the account's available balance. Transfers from a credit card or a line of credit account are immediately reflected in the account's available credit amount. Transfers from a MLPF&S investment account (except for Banc of America Online Investing, Powered by Merrill Lynch accounts) are immediately reflected in the account's available balance.
- Scheduled and Recurring Transfers
  - Transfers scheduled for a weekend or a non-bank business day will be processed on the prior bank business day. All other scheduled and recurring transfers will be processed from the funding account at the beginning of the business day requested. This functionality is not currently available for some Banc of America Online Investing, Powered by Merrill Lynch investment accounts.
- Transfers to Credit Accounts

- Funds transferred as a payment to a credit card, line of credit, installment loan or mortgage account before 11:59 p.m. ET will be credited with the date the payment is submitted. Transfer payments submitted after 11:59 p.m. ET will be credited with the next day's date. Updates to account balances, funds availability, and transaction posting may take up to 2 bank business days.
- Transfers to Deposit Accounts
  - For customers having opened their deposit account in any state except California, funds transferred to that account (excluding transfers from a credit card or an investment account) prior to 10:45 p.m. ET on a business day will appear with the same day's date in the deposit account transaction history.
  - For customers having opened their deposit account in the state of California, funds transferred to that account (excluding transfers from a credit card or an investment account) prior to 10:45 p.m. PT on a business day will appear with the same day's date in the deposit account transaction history.
  - Transfers to a Bank of America checking account made after 10:45 p.m. as described above on a business day but before 11:59 p.m. as shown in the table below will be included in the balance we use to pay transactions that night. This process may impact when fees apply to your account. Credits can help you avoid overdrafts, returned items and related fees. However, debits may cause you to incur overdrafts, returned items and related fees. Please note that although these transfers are included in the balance we use to pay transactions that night, they will appear with our next business day's date in the deposit account transaction history.

State Where Account Was Opened	After Business Day Cut-Off Transaction Deadline
CA	11:59 p.m. PT
AR, AZ, IA, IL, IN, KS, MI, MO, NM, NV, OK, OR, TX	11:59 p.m. CT
CT, DC, DE, FL, GA, MA, MD, ME, NC, NH, NJ, NY, PA, RI, SC, TN, VA	11:59 p.m. ET

- Please note, transfers to any deposit account on a Saturday, Sunday or bank holiday, will appear with our next business day's date in the deposit account transaction history.
- All transfers submitted to a deposit account (such as checking, savings, money market), except for transfers from a Banc of America Online Investing, Powered by Merrill Lynch investment account, are immediately reflected in the account's available balance
- Transfers to a deposit account from a Banc of America Online Investing, Powered by Merrill Lynch investment account, submitted before 1:30 p.m. ET, are reflected in the deposit account's available balance at the beginning of the next bank business day. Transfers submitted after 1:30 p.m. ET or on a non bank business day are reflected in the deposit account's available balance at the beginning of the second bank business day following the day the transfer was submitted.
- Transfers to or from Banc of America Online Investing, Powered by Merrill Lynch Investment Accounts
  - Transfers submitted to or from an MLPF&S investment account before the cut-off time of 4:45 p.m. ET on a bank business day are posted to your investment account on the same day. All transfers submitted after the cut-off time or on a non bank business day are posted to your investment account at the beginning of the next bank business day following the day the transfer was submitted.

## B. Online Banking Bill Payment Processing

### 1. Description of Service

Bank of America customers with a deposit account may use the optional Bill Payment service in the following manner:

- Payments can be scheduled from linked checking, money market savings, and HELOC accounts. (Does not apply to HELOC accounts opened in Texas.)
- Payments can be scheduled from a personal checking or money market savings account maintained at another financial institution that you have added through the bill payment service. You certify that any account you add through the bill payment service is an account from which you are authorized to make payments, and any payment you make using the bill payment service will debit an account that you are legally authorized to use. When you add an account maintained at another financial institution, you do not change the agreements you have with that financial institution for that account. You should review those agreements for any applicable fees, for limitations on the number of transactions you can make, and for other restrictions that might limit your use of the account with the Bill Payment service.
- Payments can be entered as a 1-time transaction up to a year in advance, recurring transactions or as payments that are automatically scheduled upon the receipt of an electronic bill (e-Bill).
- Payments (other than payments to a Bank of America credit card account) entered on our system before 5:00 p.m. ET on a bank business day will be scheduled and begin processing on the same bank business day. Payments that are entered after this cut-off time or on a day that is a non-bank business day will be scheduled and processed the next bank business day.
- Scheduled recurring payments that fall on a weekend or a non-bank business day will be processed on the prior bank business day.
- You authorize us to make payments in the manner we select from the following methods:
  - Electronic transmission. Most payments are made by electronic transmission.
  - Corporate check- This is a check drawn on our account or the account of our vendor. If a Payee on a corporate check fails to negotiate the check within 90 days, we will stop payment on the check and recredit your account for the amount of the payment. If a corporate check is returned to you prior to the end of the 90 day period, please inform us immediately so that we can stop payment on the check and recredit your account.
  - Personal check - This is a check drawn on your account based on your authorization under this Agreement.

### 2. Scheduling Bill Payments

- The scheduled delivery date is the date you enter for the payment to be delivered to the Payee. For payments made by electronic transmission or corporate check, the payment amount will be debited from, or charged to the account that you designate on the scheduled delivery date. If the scheduled delivery date is a weekend or non-bank business day, then the delivery date will be the prior bank business day. For payments made by personal check, the account you designate will be debited when the check is presented to us for payment which may occur before, on or after the scheduled delivery date.
- For payments to a Bank of America loan, line of credit, or mortgage, Bank of America will process and credit the payment to the appropriate account effective the same business day, provided the payment is scheduled prior to the 5:00 p.m. ET cut-off.

- For payments to a Bank of America credit card, Gold Option and GoldReserve accounts, Bank of America will process and credit the payment to the appropriate account effective the same day, provided the payment is scheduled prior to the 11:59 p.m. ET cut-off.
- When you attempt to schedule a payment, we will inform you of the earliest available delivery date. To assure timely payment and obtain the full benefit of the Online Banking Guarantee, you must schedule payments and your account must be in good standing at least four (4) bank business days before the payment due date. If you do not, or if for any reason your account is not in good standing, you will be fully responsible for all late fees, interest charges or other action taken by the Payee. If we are unable to complete the payment because of insufficient funds in your account or some other reason, we will send you an alert to the email address you have provided with this Agreement. We will also notify you if your account is no longer in good standing and eligible to be used for bill payments. As indicated above, some payments may be made by a personal check. Since we can't predict the exact date that a personal check will be presented to us for payment, please make sure you have sufficient funds in your account beginning a few days before your scheduled delivery date and keep such funds available until the payment is deducted from your account.

Bank of America credit card only customers may use the optional Bill Payment service in the following manner:

- Payments to your Bank of America credit card account can be scheduled from deposit or money market deposit accounts maintained at another financial institution.
- Payments can be entered as a 1-time transaction up to a year in advance, or as payments that are automatically scheduled upon the receipt of an electronic bill (e-Bill).
- Payments entered on our system before 11:59 p.m. ET will be applied to your credit card account on the same day. Payments entered after this cut-off will be scheduled and processed on the next bank business day. For all entries, the time is recorded on our computer controls.
- The payment date will default to the current bank business day prior to the 11:59 p.m. ET cutoff time.
- If the financial institution upon which your payment is drawn rejects, refuses, or returns the payment, the payment to your Bank of America credit card will be reversed and you may incur late payment or other fees. The institution holding your deposit account may impose a returned item or other fee. See your credit card and deposit account agreements for details.

#### **D. Limitations and Dollar Amounts for Transfers and Payments (does not apply to Transfers Outside Bank of America)**

Transfers and Payments made using Online Banking are subject to the following limitations:

- Bill payments can be for any amount between \$1.00 and \$99,999.99.
- One-time immediate transfers between linked Bank of America accounts can be for any amount between .01 and \$999,999.99.
- One-time immediate transfers between a linked MLPF&S investment account and a linked Bank of America account may not exceed \$999,999, 99. Additional dollar limitations and verifications may apply. Please contact your financial advisor if you have questions on a particular transfer transaction.
- One-time immediate transfers between a linked Banc of America Online Investing, Powered by Merrill Lynch account and a linked Bank of America account may not exceed \$249,999,99.

Additionally dollar limitations and verifications may apply. Please contact your financial advisor if you have questions on a particular transfer transaction.

- Transfers submitted to the accounts of other Bank of America customers may not total more than \$1,000 during any 24-hour period or \$2,500 during any 7-day period. In addition, we may limit the total amount of money that any Bank of America customer can receive through these transfers. Note: If you are a Private or Wealth Management Banking customer, you may have higher limits for this type of transfer. Please contact your financial advisor for more information on your limits.
- Scheduled and recurring transfers between linked Bank of America accounts can be for any amount between \$0.01 and \$99,999.99.
- Scheduled and recurring transfers between a linked MLPF&S investment account and a linked Bank of America account can be for any amount between \$0.01 and \$999,999.99. Additional dollar limitations may apply. Please contact your financial advisor if you have questions on a scheduled or recurring transfer transaction.
- Quick Payment transactions (online and phone combined) may not exceed 5 payments per day with an aggregate daily dollar limit of \$8500. Additional frequency and dollar limitations may apply.
- All transfer limits are subject to temporary reductions to protect the security of customer accounts and/or the transfer system.
- At our discretion we may refuse to process any transaction that exceeds any of the above limits. In this case, you are responsible for making alternate arrangements or rescheduling the payment or transfer within Online Banking.

#### **F. Canceling Transfers and Payments (does not apply to Transfers Outside Bank of America)**

- Bill Payments
  - In order to cancel a payment (including a payment you scheduled from an account maintained at another financial institution), you must sign into Online Banking and follow the directions provided on the Bill Pay screens. The cancel feature is found in the Payment History or Recurring Payments sections of Online Banking.
  - Future-dated payments can be cancelled prior to 5 p.m. ET on the third bank business day prior to the scheduled delivery date.
- Transfers
  - You cannot cancel a 1-time immediate transfer after it has been submitted in Online Banking and the information has been transmitted to us.
  - Future-dated and recurring transfers can be canceled prior to midnight ET on the bank business day prior to the date the transfer is scheduled to be made. If the transfer's status is In Process or Processed, you can no longer cancel it. After you cancel a future-dated transfer, the status changes to Canceled. Canceled transfers remain under Review Transfers.

#### **Alternative Method**

Note: The easiest and most convenient way to cancel a payment or transfer is through the method described above. However, you may request to cancel a scheduled or recurring payment or a future-dated transfer by calling us at:

- For accounts located in any state except California: **1.800.933.6262**
- For accounts located in California: **1.800.792.0808**
- If you are calling from outside of the continental U.S., call us collect at: **1.925.681.7600**

We must receive your request three (3) bank business days or more before the payment or transfer is scheduled for processing. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call. If you call or write to cancel a payment or transfer that is pending,

you will be charged for a stop payment in accordance with the agreement for the appropriate linked account.

### **Transfers Outside Bank of America for Online Banking Customers**

- You must be enrolled in Online Banking to use Transfers Outside Bank of America Service.
- Within Online Banking, you have the option of participating in the Transfers Outside Bank of America Service which allows you to transfer funds between your linked personal deposit accounts at Bank of America and certain deposit or investment accounts owned by you or someone else at other financial institutions. An Inbound transfer moves funds into an account you own at Bank of America from an account you own outside Bank of America. An Outbound transfer moves funds from an account you own at Bank of America to an account outside Bank of America that is owned by you or someone else.
- Small business customers may transfer funds from their business checking account to an individual's or vendor's account at another financial institution. Before scheduling a transfer to an individual, you agree that you will have received a signed authorization from the payee, and that the authorization will not have been revoked. You agree to provide a copy of the authorization to us upon our request. Before scheduling any vendor payment, you agree that you will have received authorization from the vendor to make the payment by electronic means.
- You will need to provide certain identifying information about each non-Bank of America account in order to register that account for this service. For Inbound transfers, you agree that you will only attempt to register non-Bank of America personal accounts that you own or for which you have the authority to transfer funds. Delivery speeds for domestic (U.S.) transfers are 3-Business-Day, Next-Business-Day or Same-Business-Day transfers. Same-Business-Day transfers are not available for Inbound transfers. International transfers are available for Outbound transfers only. Next-Business-Day and Three-Business-Day transfers are not available for international transfers. Please see below for a more detailed description of these transfers.
- Types of domestic (U.S.) Outbound transfers:
  - Three-Business-Day transfers: Funds will be debited from your Bank of America account on the business day you direct us to initiate processing of the transfer, and typically will be credited to the receiving account on the third business day after the transfer is initiated.
  - Next-Business-Day transfers: Funds will be debited from your Bank of America account on the business day you direct us to initiate processing of the transfer, and typically will be credited to the receiving account on the next business day after the transfer is initiated.
  - Same-Business-Day transfers: Funds will be debited from your Bank of America account on the business day you direct us to initiate processing of the transfer and typically will be credited to the receiving account on the same business day.
- Types of domestic (U.S.) Inbound transfers:
  - Three-Business-Day transfers: Funds typically will be debited from your account outside Bank of America on the business day or next business day after you direct us to initiate processing of the transfer, and will be credited to your Bank of America personal account on the third business day after the transfer is initiated.

- Next-Business-Day transfers: Funds typically will be debited from your account outside Bank of America on the business day or next business day after you direct us to initiate processing of the transfer, and will be credited to your Bank of America personal account on the next business day after the transfer is initiated.
- Types of international Outbound transfers:
  - Same-Business-Day transfers: Funds will be debited from your Bank of America account on the business day you direct us to initiate processing of the transfer, Bank of America will send the payment out on that business day, the beneficiary's bank typically receives the funds 1 to 2 business days later and the funds typically will be credited to the beneficiary within 2 days.

Bank of America is not responsible for any failure of another financial institution to act in a timely manner as described above. As a result, Bank of America cannot guarantee the timely delivery or return of funds as a result of the failure of another financial institution to act in a timely manner. Please note that beneficiary banks located in some countries may take several days or even weeks to credit the receiving account. There may be some risk in making a transfer to a slow-to-pay country. [Please see a complete listing of slow-to-pay countries.](#) Currency conversion charges also may apply to international transfers. Bank of America will trace your transfer if the recipient has not received it in 3 weeks. A \$25 fee will be charged for each transfer trace.

You agree that you will have sufficient available funds in the designated deposit account to cover all Outbound Transfers on the date scheduled. If the deposit account does not have sufficient available funds on the scheduled date, we may elect not to initiate one or more of the transfers. If we do elect to initiate the transfer, it may cause an overdraft in your account in which case you shall be liable for the overdraft and any overdraft fees and interest thereon, as set forth in your Deposit Agreement. If we do elect to initiate the transfer, you agree to pay all related fees as disclosed in your Deposit Agreement.

You agree that Bank of America may use any means or routes which we in our sole discretion consider suitable to execute your transfer. Bank of America hereby gives notice that Same-Business-Day transfers may be executed through Fedwire, a funds transfer system operated by the Federal Reserve Banks, through CHIPS (Clearing House Interbank Payments System), a funds transfer system operated by The Clearing House or through SWIFT (Society for Worldwide Interbank Financial Telecommunication). With respect to payment orders relating to the transfer which are executed through Fedwire, Federal Reserve Regulation J and all applicable Federal Reserve operating circulars shall govern the payment orders. With respect to payment orders relating to the transfer which are executed through CHIPS, the CHIPS Operating Rules shall govern the payment orders. With respect to payment orders relating to the transfer which are executed through SWIFT, the SWIFT operating rules shall govern the payment orders. Three-Business-Day transfers and Next-Business-Day transfers may be made through the Automated Clearing House processor selected by us or directly to another bank, and you agree will be subject to the National Automated Clearing House Association rules or our agreement with the other bank as applicable.

#### **D. Transfer Fees for Transfers Outside of Bank of America Services**

- Inbound Transfers: There is no fee for transferring funds into your Bank of America personal accounts, regardless of the delivery speed you choose.
- Outbound Transfers:
  - If you transfer funds to an account owned by you or someone else at another financial institution, the following transfer fees will apply:
    - 3-Business-Day transfers - \$3
    - Next-Business-Day transfers - \$10

- Same-Business Day transfers – varies by region (The actual fee disclosure is on the Make Transfer page.)
- Miscellaneous Fees: You will be charged \$25 for each transfer trace that you ask us to execute for you. International payments may be subject to additional fees charged by intermediary, receiving and beneficiary banks.
- In general, most customers may move money without a transfer fee by using Bill Pay from Bank of America (described in Section II.B above). Bill Pay allows you to pay most major companies, usually within 1 to 4 business days. You may also use Bill Pay to transfer money to individuals and smaller merchants when arrival by a specified date is not required. The Transfers Outside Bank of America Service is an alternative that allows you to transfer funds to individuals or vendors when delivery of funds by a specific date is critical.

## **B. Initiating and Scheduling transfers**

- Cut-off Time: The cut-off time for 3-Business-Day transfers and Next-Business Day transfers is 8:00 p.m. ET. The cut-off time for Same-Business-Day transfers is 5:00 p.m. ET. Any transfer initiated after the applicable cut-off time will be considered as being initiated on the next business day.
- Transfers can be scheduled on either a 1-time or a recurring basis. Processing of 1-time transfers may be initiated immediately or scheduled for initiation on a future date. Recurring transfers may be scheduled for up to 1 year in advance for domestic (U.S.) transfers only. The recurring transfer feature may be used when a set amount is transferred at regular intervals. For example, you may schedule a \$100 transfer from an account you own at another financial institution to your Bank of America checking account every 2 weeks.
- Immediate, 1-time future-dated and recurring transfers will be available for both Inbound and Outbound transfers. In addition to choosing the delivery speed, as described above, you will be asked to pick the date that you want us to initiate the processing of the transfer. For example, if you direct us to initiate processing an Outbound transfer immediately and choose Next Business Day delivery, funds will be debited from your Bank of America account on the business day you schedule the transfer and typically will be credited to the receiving account on the next business day after the transfer is initiated.
- 1-time future-dated or recurring transfers scheduled for a weekend or a non business day will be processed on the prior business day.