PERSONAL WORLD MARKETS®

New account application

To apply for any of our WorldCurrency® accounts, MarketSafe® Certificates of Deposit or **non-FDIC insured** Metals Select® accounts, complete this application online or by hand using blue or black ink. To apply for other accounts, visit us online at everbank.com.

EverBank, N.A. is an FDIC insured national bank. For FDIC insurance purposes, your deposits with EverBank are combined by FDIC ownership category with any other deposits you may have with EverBank through other means, such as by your participation in deposit placement services or sweep agreements with another financial institution.

While EverBank is committed to assisting limited English proficiency (LEP) clients and potential clients, account applications and agreements, disclosures, statements, notices, and other documents for our products and services, as well as all account opening, online banking, mobile applications, and other electronic systems provided by EverBank will be provided in English. As a result, it will be necessary for clients and potential clients to speak, read and understand English or to have an appropriate translator assisting them.

EverBank offers the following resources for LEP consumers: (1) Bilingual associates in certain financial centers and through our call centers. (2) Access to interpretive services through our call centers. (3) Limited ATMs with language-preference options.

Submit application and required documentation

EverBank—New Accounts Department
PO Box 44060
Jacksonville, FL 32231

For new accounts funded by check, mail the check to:
EverBank—New Account Deposits
PO Box 11622
Newark, NJ 07101-9940

For Non Residents of the United States:
EverBank's products and services are designed, offered, and intended for use only by persons physically residing in the United States. As a result, if you are not physically located within the United States or you are not able to provide U.S. residential and mailing addresses, please do not proceed with this application or provide us with any of your personal information, as EverBank will be unable to process your request. **Non-U.S. residents can only be added to an account in person at an EverBank Financial Center.**

New account documents

The following items, which vary based on the account you choose, should be included with your completed application.

Power of Attorney **(If applicable)**

- Notarized agent or attorney-in-fact signature
- Copy of the Power of Attorney

Payable-On-Death (POD) Accounts

- Manage Account Beneficiaries

Trust Account

- EverBank Trustee Certification
- Copy of page in Trust document describing the Trust (i.e. who is the Trustee(s), Grantor(s), title of Trust, creation date of Trust, etc.)
- Copy of signature page in Trust with grantor(s)' and Trustee(s)' signatures

Download a PDF by clicking on the icon or by visiting everbank.com/forms

For security purposes and to help the government fight terrorism and money-laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. For this reason, we will ask you for your name, address, date of birth, Social Security number or other Tax Identification Number, and other information that will allow us to identify you. We may also ask other questions, or request other documents, meant to verify your identity.

1. How did you hear about us?

____

Provide the referring person, publication, website, or offer referral code **(If provided)**

2. Choose account type

Select only one of the following account types:

◯ **Individual account**

◯ **Joint account with Rights of Survivorship**

◯ **Custodial account:**

(Optional) If you have chosen a Custodial Account and would like to nominate an individual to act as Custodian in the event the named Custodian dies, resigns, is unable or unwilling to serve as Custodian.[1]

First/middle/last name	Date of birth	Social Security number

◯ **Trust account:**

____

Name of Trust/account title **(Example: John Smith Trustee(s) for the benefit of Ann Smith, or The John Smith Living Trust)**

This Trust account is a(n): ◯ **Revocable Trust** ◯ **Irrevocable Trust**

Tax ID type: ◯ **SSN** ◯ **TIN**

Tax ID number: ______________________________

If the Grantor(s) and Trustee(s) are different and/or not using the Grantor's Social Security number as the Tax ID for the Trust, provide the Grantor(s)' name, date of birth, and Social Security number:

Grantor name	Date of birth	Social Security number

Special instructions: ______________________________

◯ **Other account:** ______________________________

1. Depending on the state laws applicable to the Custodial Account, this section may not be an appropriate or effective way to designate a successor custodian. By allowing you to name a successor, EverBank makes no legal representation as to the appropriateness or effectiveness of the designation for your particular account. Please contact your legal counsel with any questions regarding naming a successor custodian for your account.

3. Applicant details

For Non Residents of the United States:
EverBank's products and services are designed, offered, and intended for use only by persons physically residing in the United States. As a result, if you are not physically located within the United States or you are not able to provide U.S. residential and mailing addresses, please do not proceed with this application or provide us with any of your personal information, as EverBank will be unable to process your request. **Non-U.S. residents can only be added to an account in person at an EverBank Financial Center.**

Primary applicant/minor/trustee

Personal information

Title | First name | M.I. | Last name | Suffix

Social Security number/TIN | Date of birth

Home phone* | Mobile phone* | Email

* By providing your phone number, you expressly consent and agree that EverBank, its affiliates, agents, subsidiaries, service providers or any other company acting on its behalf may contact you at that number for any reason about your accounts, now or in the future, by any method, including with an automatic telephone dialing system, prerecorded message, or text message, and including at a number for a cellular phone or other wireless device, regardless of whether you incur charges as a result. To learn more about our privacy practices, please go to everbank.com/privacy.

Address information

Residential address **(No PO boxes)** | City | State | Country | ZIP

Is your residential address also your mailing address? ◯ **Yes** ◯ **No (If no, provide your mailing address below.)**

Mailing address **(If different from above)** | City | State | Country | ZIP

Citizenship information

I am a: ◯ **U.S. citizen**
◯ **U.S. resident alien (Please provide your country)** ____________
◯ **Non-resident alien (Please provide your country)** ____________

Are you authorized to work in the United States? ◯ **Yes** ◯ **No**

Employment information

Status: ◯ **Employed** ◯ **Self-employed** ◯ **Retired** ◯ **Student/minor** ◯ **Not employed**

Employer name | Position or title | Length of employment

Secondary applicant/custodian/trustee/attorney in fact (power of attorney)

(If you have additional applicants copy this page as needed and return all pages with this application.)

Personal information

Title ______ First name ______ M.I. ______ Last name ______ Suffix ______

Social Security number/TIN ______ Date of birth ______

Home phone* ______ Mobile phone* ______ Email ______

* By providing your phone number, you expressly consent and agree that EverBank, its affiliates, agents, subsidiaries, service providers or any other company acting on its behalf may contact you at that number for any reason about your accounts, now or in the future, by any method, including with an automatic telephone dialing system, prerecorded message, or text message, and including at a number for a cellular phone or other wireless device, regardless of whether you incur charges as a result. To learn more about our privacy practices, please go to everbank.com/privacy.

Address information

Residential address **(No PO boxes)** ______ City ______ State ______ Country ______ ZIP ______

Is your residential address also your mailing address? ◯ **Yes** ◯ **No** **(If no, provide your mailing address below.)**

Mailing address **(If different from above)** ______ City ______ State ______ Country ______ ZIP ______

Citizenship information

I am a: ◯ **U.S. citizen**
◯ **U.S. resident alien** **(Please provide your country)** ______
◯ **Non-resident alien** **(Please provide your country)** ______

Are you authorized to work in the United States? ◯ **Yes** ◯ **No**

Employment information

Status: ◯ **Employed** ◯ **Self-employed** ◯ **Retired** ◯ **Student/minor** ◯ **Not employed**

Employer name ______ Position or title ______ Length of employment ______

4. Cash management account

Opening a cash management account is required in order to open and maintain a foreign currency or **non-FDIC insured** precious metals account. Our Asset Manager Service links your cash management account with your other World Markets® account(s) in order to facilitate transactions.

Please confirm your consent to open an EverBank Performance® Cash Management Account by checking the box below.

Cash management account product	Number of account(s)	Total deposit amount
◯ **EverBank Performance Cash Management account** **(No minimum required)**	______	______
Would you like either of the following: ☐ **Visa® Debit card** ☐ **Complimentary starter checks** (~25 checks)		
	Total deposit	

5. Choose EverBank World Markets account(s)

☐ **WorldCurrency Access® Deposit account**[2,3]

Specify your currency and deposit amount. **($2,500 minimum per account)**

Currency	Deposit (in U.S. $)[4]
1.	
2.	
3.	
Total deposit	

☐ **WorldCurrency Access® Deposit Account Automatic Purchase Plan**[2,3]

Specify your currency and purchase plan amount. **($100 minimum per month account)**[4,5]

Foreign currency ______________________ Automatic purchase plan amount ______________________

◯ **Trade date 1st of the month; value date 3rd of month**

◯ **Trade date 15th of the month; value date 17th of month**

Specify the source account that will fund your monthly transaction.

◯ **EverBank Performance Cash Management account**

◯ **Existing account:** ______________________

(Specify existing account number)

☐ **WorldCurrency® Certificate of Deposit**[2] **(3-month term)**

Specify your currency and deposit amount. **($10,000 minimum per CD)**

Currency	Deposit (in U.S. $)[4]
1.	
2.	
3.	
Total CD deposit	

☐ **WorldCurrency® CD Basket**[2] **(3-month term)**

Specify your Basket and deposit amount. **($20,000 minimum per CD)**

Basket	Deposit (in U.S. $)[4]
1.	
2.	
Total CD Basket deposit	

2. EverBank, N.A. is an FDIC-insured national banking association. The standard FDIC insurance limit of $250,000 applies per depositor, per insured depository institution for each account ownership category. FDIC insurance covers against loss due to the failure of the institution, but not due to fluctuations in currency values. Due to the nature and volatility of the foreign exchange market, the values of currencies are subject to wide fluctuations against the U.S. dollar. Foreign currency denominated instruments will entail significant risk exposure to adverse movements of the foreign currency relative to the U.S. dollar. The amount of deposit insurance available for products denominated in foreign currency will be determined and paid in the United States dollar equivalent of the foreign currency, as the value of such currency is determined by the FDIC under its regulations, on the institution's date of default. You can lose money, including principal, due to currency fluctuations. Please only deposit money that you can afford to risk, and as part of a broadly diversified strategy.
3. WorldCurrency Access Deposit Accounts may be subject to a monthly maintenance fee. Any monthly maintenance fee will be disclosed on the rate sheet or on a separate disclosure that we will provide to you at least 30 days prior to imposing or changing any monthly maintenance fee, and will be charged in the Foreign Currency in which the applicable Access Account is denominated.
4. Accounts opened with foreign currency must meet the U.S. dollar equivalent minimum opening balances.
5. The start date will be the first purchase date available following the approval, opening and sufficient funding of the account. EverBank reserves the right to terminate the Automatic Purchase Plan or your involvement in the Automatic Purchase Plan at any time, for any reason, including but not limited to overdrafts of your companion EverBank cash management account.

☐ **MarketSafe® Certificate of Deposit[6]** **($1,500 minimum)**

Series	Issue date	Deposit (in U.S. $)[7]
1.		
2.		
	Total CD deposit	

Note: Metals Select products within World Markets portfolios are not FDIC-insured, are not deposits, and may lose value.

☐ **Non-FDIC Insured Metals Select® account[8]**

EverBank reserves the right to round down to the nearest whole unit to account for the metals purchase.

Account/metal type	Initial funding (in U.S. $)
☐ **Unallocated** **($5,000 minimum for Unallocated Accounts)** ◯ **Gold** ◯ **Silver** ◯ **Platinum** ◯ **Palladium**	
☐ **Allocated coins** **($7,500 minimum for Allocated Accounts)** ◯ **Gold** ◯ **Silver** ◯ **Platinum** ◯ **Palladium** **(Specify coin type)** Would you like your metals to be: **(Delivery and storage fees apply)** ◯ **Stored for me** ◯ **Delivered to my home**	
Total funding	

☐ **Non-FDIC Insured Metals Select® Account Automatic Purchase Plan[8]**

Specify your metal type and purchase plan amount. **($100 minimum per month account)[9]**

Metal type: ◯ **Gold** ◯ **Silver** ◯ **Platinum** ◯ **Palladium**

Automatic purchase plan amount

◯ **Trade date 1st of the month; value date 2nd of month**
◯ **Trade date 15th of the month; value date 17th of month**

Specify the source account that will fund your monthly transaction.

◯ **EverBank Performance Cash Management account**
◯ **Existing account:** ____________________
(Specify existing account number)

6. MarketSafe® CDs, if held to the Maturity Date, will have a guaranteed return of the deposited principal ("Principal Protection"). Principal Protection only applies to CDs held to maturity. In the event of EverBank, N.A.'s failure, all of your deposits with EverBank, N.A. (including this MarketSafe CD) will be aggregated and insured by the FDIC up to the $250,000 maximum. Except in the event of death or adjudication of incompetence of the holder of the MarketSafe CD, you may not withdraw any part of the CD prior to maturity. If you do withdraw early, even if that is due to the death or adjudicated incompetency of the holder of the CD, you will NOT receive Principal Protection and will NOT benefit from any upside potential of the Reference Index, experiencing a loss of principal as an early withdrawal penalty. See the Specific Terms–MarketSafe Certificate of Deposit Accounts section in your Account Terms, Disclosures and Agreements Booklet for more information.
7. Accounts opened with foreign currency must meet the U.S. dollar equivalent minimum opening balances.
8. Metals Select products:

Are Not FDIC Insured	Are Not Bank or Government Guaranteed	Are Not Deposits	May Lose Value

Purchasing or owning metals involves degrees of risk that make them unsuitable for certain individuals. You should carefully consider the suitability of such metals before making any decision. Metals Select transactions will not occur until your account is approved and sufficient funds are available. Please refer to the Specific Terms–Metals Select Accounts section in your Account Terms, Disclosures and Agreements Booklet for additional information.

9. The start date will be the first purchase date available following the approval, opening and sufficient funding of the account. EverBank reserves the right to terminate the Automatic Purchase Plan or your involvement in the Automatic Purchase Plan at any time, for any reason, including but not limited to overdrafts of your companion EverBank cash management account.

6. Fund account[s]

☐ **Write a check payable to the account holder(s) or trust**
(Mail to: EverBank–New Account Deposits, PO Box 11622, Newark, NJ 07101-9940)

☐ **Wire funds:** ◯ **U.S. dollars** ◯ **Foreign currency:** (Specify) ______

Preferred contact: ◯ **Phone:** ______ ◯ **Email:** ______

☐ **Transfer funds from my existing EverBank account:** (Account number) ______

Total application deposit (Funds will be distributed as instructed in section 4-5)	

7. Tell us about your total deposit

If your total initial deposit is less than $100,000, skip to section 8.

To meet government requirements for opening an account, please tell us:

a) What is the source of your initial deposit?

☐ **Salary** ☐ **Inheritance** ☐ **Sale of property** ☐ **Rent proceeds**
☐ **Alimony** ☐ **Business income** ☐ **Other:** (Describe) ______

If you are only applying for a CD, skip to section 8.

b) What is the source of future deposits?

☐ **Salary** ☐ **Inheritance** ☐ **Sale of property** ☐ **Rent proceeds**
☐ **Alimony** ☐ **Business income** ☐ **Other:** (Describe) ______

8. Agreements and certifications

By signing section 9, opening or otherwise using an EverBank account, EverBank World Markets or EverBank Metals Select account, I understand and agree that EverBank, National Association ("EverBank") will, in opening and servicing the EverBank account(s) requested on this application, rely on the veracity and completeness of all the information provided to EverBank on this application or through written, verbal, electronic, or other methods. I hereby certify that all of the information provided to EverBank is true, complete, and accurate and that I will notify EverBank of any material change in such information or statements. I further understand, agree and certify to EverBank that:

- I have read and agree to be bound by the terms and conditions of the account as set forth in the Personal Account Terms, Disclosures and Agreements Booklet, and any other disclosures or addenda related to the accounts or services I have requested, each of which may be amended from time to time.
- I expressly consent to EverBank opening the account(s) and providing the service(s) requested on this application.
- I authorize EverBank to make any credit, employment, or other investigative inquiries it deems appropriate (including, without limitation, obtaining a consumer report) in connection with your determination to open, renew, update, maintain, or collect on my account. I understand that upon my request, EverBank will provide information on whether a consumer report was obtained and the names and addresses of any consumer-reporting agencies that provided such reports.
- I understand that EverBank may report information about my account to credit bureaus. Late payments, missed payments, or other default on my account may be reflected in my credit report. In addition, I understand that I am being notified, as required by law, that a negative credit report reflecting on my credit record may be submitted to a credit reporting agency if I fail to fulfill the terms of any credit obligations I may have to EverBank.
- I understand that all information I supply when applying for an account or requesting new or additional products or services becomes property of EverBank and will not be returned, except as required by law.

By signing section 9, opening or otherwise using an EverBank World Markets account, including without limitation any WorldCurrency Access Deposit Account, WorldCurrency Certificate of Deposit Account, or WorldCurrency CD Basket denominated in a foreign currency, or any, MarketSafe Certificate of Deposit Account, or MarketSafe Cash Account, I agree/understand and certify to EverBank that:

- **I have read the WorldCurrency Account Terms and Conditions and understand that acquiring Foreign Currencies and conducting Currency Exchanges are high risk transactions potentially subject to substantial loss, including the loss of the principal in my account, and that Non-Deliverable Currencies ("NDCs") present higher risk to me than Foreign Currencies from other countries. I represent and agree that I am willing and financially able to undertake these risks, and that I accept these risks and hold EverBank harmless for any losses I may incur as a result of these high risk transactions. I also agree and understand that the disclosures in this Application are in addition to, and do not replace, the Personal Account Terms, Disclosures and Agreements Booklet for my deposit accounts or any other disclosures that I am provided regarding foreign currency transactions.**

- I understand that my EverBank deposits are insured by the FDIC for up to the standard maximum deposit insurance amount. FDIC insurance covers against loss due to the failure of the institution, but does not insure against any loss in value of my WorldCurrency Account due to Foreign Currency value fluctuations. The amount of FDIC deposit insurance available for a WorldCurrency Account will be determined and paid by the FDIC in the U.S. Dollar equivalent of the Foreign Currency in which the account is denominated. If applicable, the FDIC will determine the U.S. Dollar equivalent value of such Foreign Currency in the manner set forth in the FDIC's regulations as of the date of default. I agree that my decision to open foreign currency denominated accounts is not based upon any advice, recommendation, or suggestion by EverBank. I accept responsibility for and understand that my decisions and bank account strategies are at my sole discretion and risk.

By signing section 9, opening or otherwise using a non-FDIC Insured EverBank Metals Select account, I agree/understand and certify to EverBank that:

- **EverBank Metals Select products are not deposits, are not insured by the FDIC, are not bank or government guaranteed, and may lose value.** In addition, I understand that EverBank Metals Select products are subject to significant risk, including the possible loss of principal due to market price movement. Purchasing and owning metals involves degrees of risk that makes it unsuitable for certain individuals. I have carefully considered the suitability of this purchase, and any subsequent purchase or sale that I may make, before making any decision.
- I have read and agree to be bound by the terms and conditions of the requested account(s) as set forth in the EverBank Metals Select Terms and Conditions as may be amended from time to time. I agree that my decision to purchase precious metals is not based upon any advice, recommendation, or suggestion by EverBank. I accept responsibility for and understand that my investment decisions are at my sole discretion and risk.

The undersigned agrees that we, EverBank, in our sole discretion, may accept documents that you have signed and sent to us by electronic means, like email, or other file transmittal processes we might offer. By sending us any such document by electronic means, the undersigned agrees that we may rely on it and on the signature, and that the document is binding on the signer even if the original signed document is not delivered to us.

Backup withholding certifications. For federal tax purposes, a U.S. person includes an individual who is a U.S. citizen or U.S. resident alien; a U.S. partnership, corporation, or company; and domestic trusts and estates. The following certifications relate to this tax status and reporting obligations applicable to EverBank. For joint accounts, these certifications are made as to the primary accountholder. Non-U.S. persons do not make these certifications and should check the box below where indicated and provide the corresponding additional documentation.

Under penalties of perjury, I certify that:

1. The taxpayer identification number I have given on this form is correct; and
2. I am a U.S. citizen or other U.S. person; and
3. I am not subject to backup withholding because:
   (a) I am exempt from backup withholding, or
   (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or
   (c) the IRS has notified me that I am no longer subject to backup withholding; and
4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

☐ **Check this box if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return.**

☐ **Check this box if you are not a U.S. person. Non-U.S. persons (that is, persons who are not a U.S. citizen, U.S. resident alien, or other U.S. person) will need to provide EverBank with the applicable IRS Form W-8 (to certify foreign status; electronic copies will not be accepted), a copy of your valid passport and proof of residence.**

9. Signature(s)

By signing below the undersigned acknowledges and agrees to these terms and conditions.

Note: The Internal Revenue Service does not require your consent to any provision of this document other than the certification required to avoid backup withholding.

Primary account holder	Date	Additional account holder	Date
Additional account holder	Date	Additional account holder	Date

For bank use only:

Date	FC number	Associate name **(Print first & last name)**	Associate number