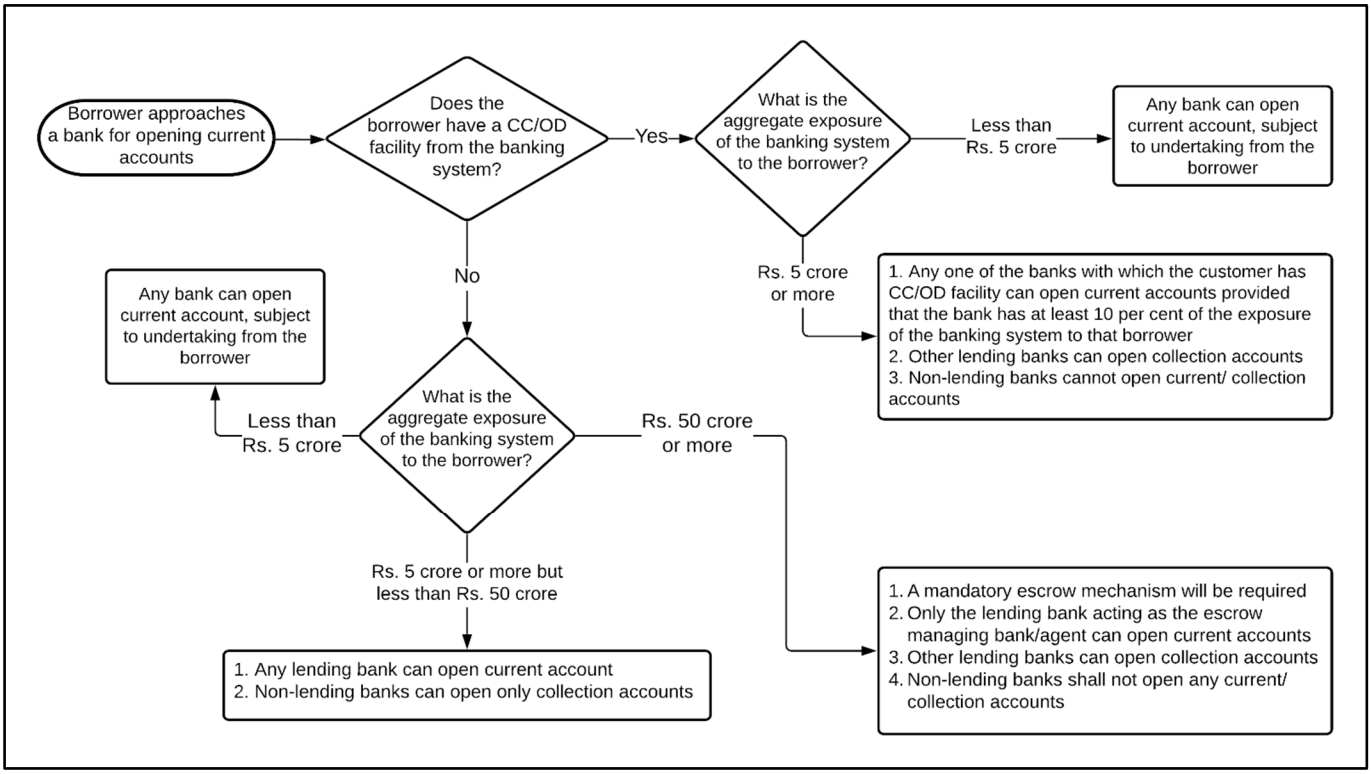Annex II – Flow Chart – Opening of Current Accounts