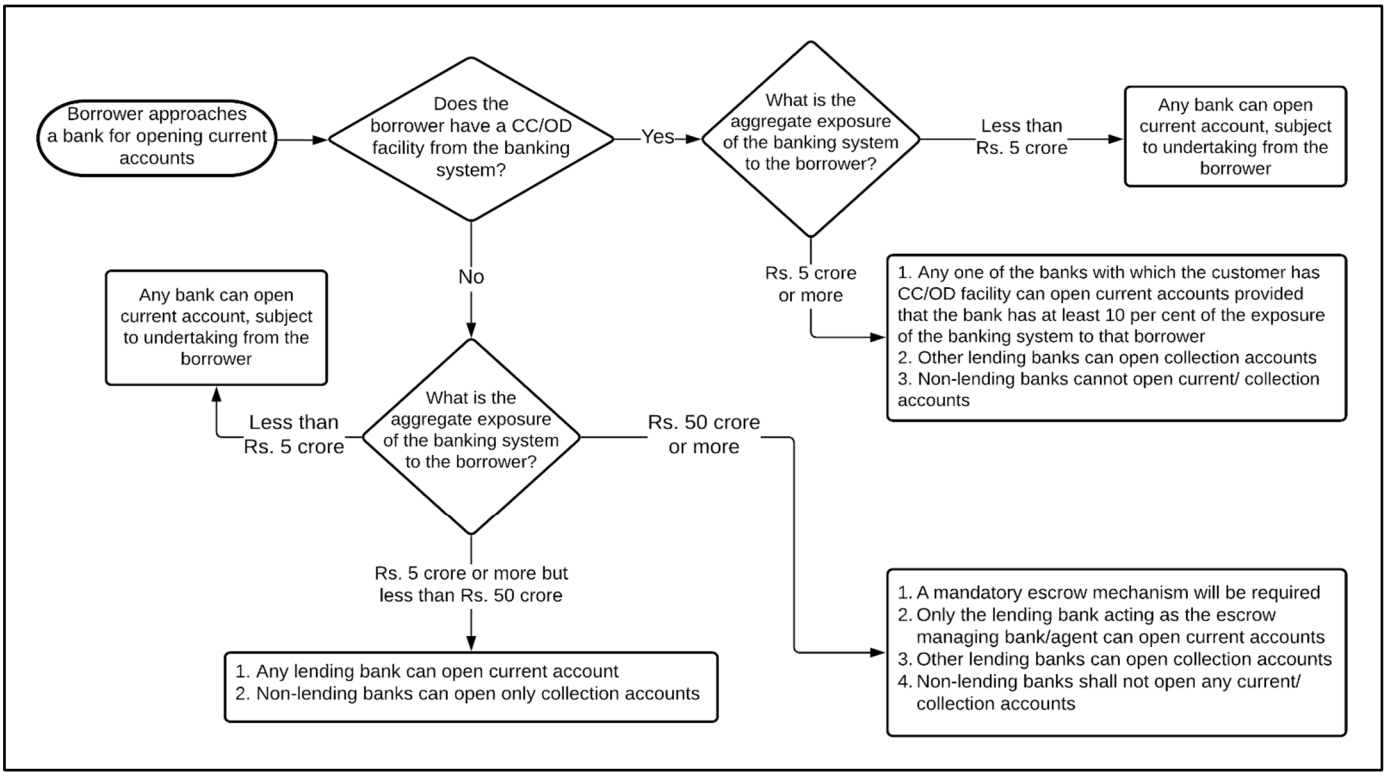Annex I – Flow Chart – Opening of Current Accounts