



UNION BANK UK PLC  
APPLICATION FORM  
FOR JOINT ACCOUNT

Version 8.2  
June 2018



## Applying For Personal Banking Services

The banking services we provide are designed, primarily, for residents of the United Kingdom or Nigeria. We can also open accounts for residents of EU countries, the USA and most other OECD countries (this may take longer to process) and we may need you to visit our office in London.

If you already have an account with Union Bank UK and just want additional services, there is no need to complete this form. Simply let us know what you require and we will make the arrangements.

### Application Checklist

Following the checklist below will help make sure that you provide all the information that we need to be able to quickly process your application.

<b>Page</b>	<b>Content</b>	<b>Do I Need To Complete This?</b>	<b>Completed?</b>
Page 3	Confirming Your Identity	Yes	<input type="checkbox"/> Yes <input type="checkbox"/> No
Page 4	About You & Your Contact Details	Yes	<input type="checkbox"/> Yes <input type="checkbox"/> No
Page 6	Your Work & Finances	Yes	<input type="checkbox"/> Yes <input type="checkbox"/> No
Page 8	Intended Account Activity	Yes	<input type="checkbox"/> Yes <input type="checkbox"/> No
Page 9	Which accounts/services do you require?	Yes	<input type="checkbox"/> Yes <input type="checkbox"/> No
Page 11	Specimen Signature	Yes	<input type="checkbox"/> Yes <input type="checkbox"/> No
Page 12	E-mail & Fax Indemnity	if you want to give e-mail or fax instructions	<input type="checkbox"/> Yes <input type="checkbox"/> No
Page 16	Your Declaration & Signature	Yes	<input type="checkbox"/> Yes <input type="checkbox"/> No

## Confirming Your Identity

It is a requirement of the UK financial regulations that we properly identify you, confirm your address and retain documentary evidence of this. Without doing this we will not be able to open your account.

We have tried to make this process as quick and easy as possible. The process differs, depending on whether you are resident in the UK or Nigeria.

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### If You Are Resident in United Kingdom

We will ask you to provide authenticated documentary evidence from the list below. There are two ways that you can do this;

- 1) You can bring the original documents into the Bank to be authenticated by a Bank Officer, or
- 2) You can use the Post Office Identity Checking Service. Simply take your original documents into any Post Office and they make certified copies which you can then send to us to meet this requirement. The Post Office levies a small charge for this service. You can find more details at [www2.postoffice.co.uk/counter-services/passport-identity/identity-checking-service](http://www2.postoffice.co.uk/counter-services/passport-identity/identity-checking-service)

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### If You Are Resident in Nigeria

If you are resident in Nigeria, we will need to sight documentary evidence of your identity and address. You can do this in one of two ways.

- 1) Bring the originals in to our office.
- 2) Take the originals into any branch of Union Bank of Nigeria Plc and ask them to certify them for you. UBN will forward the certified documents to us in the post.

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### Documents Required – Each applicant

1. A bank statement of account in your name - one month statement but dated within the last three months (if not provided as a proof of address)
2. To verify your **IDENTITY** we will need to sight either:
  - A. Your current international passport; or
  - B. Your photo card driving licence (UK & EU only)
3. To verify your **ADDRESS** we will need to sight one of the below items:
  - A. Utility bill in your name and at your permanent residential address, dated within the last three months. NOT a mobile phone bill or bill with P. O. Box only or
  - B. Photocard driving licence, but only if you have not used this to prove your identity or
  - C. A bank or building society statement of an account in your name stating your permanent residential address (one month statement but dated within three months) or
  - D. National Identity card



## About You – First Applicant

Are you resident in the United Kingdom?

Yes  No

If No, what is your country of residence?

What is your title?

Mr  Mrs  Miss  Ms  Other (specify)

What is your last name?

What are your first names?

What is your date of birth?

And place of birth?

What is your marital status?

Married  Civil Partnership  Single  Divorced / Separated  Widowed

What is your mother's maiden name?

What is your nationality and passport number?

What is your Country/Countries of Tax Residency?

## Your Contact Details

Residential address (not a PO Box)



City/Town  Post Code  Country

What is your residential status?

Owned outright  Rented  
 Owned mortgage  Other

Who do you live with?

Alone  Sharing /other  
 Spouse/partner

If you have moved in the last three years, please tell us your previous address in the space below.

City/Town  Post Code  Country

If your mailing address is different from your residential address, please enter your mailing address in the space below

City/Town  Post Code  Country

Home No

Mobile No

Email address



## About You – Second Applicant

Are you resident in the United Kingdom?

Yes  No

If No, what is your country of residence?

What is your title?

Mr  Mrs  Miss  Ms  Other (specify)

What is your last name?

What are your first names?

What is your date of birth?

And place of birth?

What is your marital status?

Married  Civil Partnership  Single  Divorced / separated  Widowed

What is your mother's maiden name?

What is your nationality and passport number?

What is your Country/Countries of Tax Residency?

## Your Contact Details

Residential address (not a PO Box)




City/Town

Post Code

Country

What is your residential status?

Owned outright  Rented  
 Owned mortgage  Other

Who do you live with?

Alone  Sharing /other  
 Spouse/partner

If you have moved in the last three years, please tell us your previous address in the space below.



City/Town

Post Code

Country

If your mailing address is different from your residential address, please tell us your previous address in the space below.



City/Town

Post Code

Country

Home No

Mobile No

Email address



## Your Work – First Applicant

What is your employment status?

- Employed-full time   
  Employed-part- time   
  Unemployed   
  Retired  
 Self-employed   
  Student   
  Not employed

What is your occupation? (was, if retired)

Who is your employer? (if employed)

What is your employer's business?

What is your employers address?




City/Town

Post Code

Country

## Your Finances

How often are you paid?

- Monthly   
  Weekly   
  Other (specify)

How are you paid?

- Bank transfer   
  Cheque   
  Cash

What is your annual gross income from your employment or self-employment?

What is your annual gross income from your pension(s)?

What is your annual gross income from shares, bonds, rentals or other investments?

Do you already hold a bank account in the UK?

- Yes   
  No

Outside the UK?

- Yes   
  No

If Yes, with UBN

- Yes   
  No

Your UK bank name and address

Sort Code and account number

Date opened (approx.)

Your overseas bank name and address

Account number and any other reference

Date opened (approx.)

Are you currently bankrupt or subject to any Individual Voluntary Arrangement?

- Yes   
  No

Who referred you to us?



Your Work – Second Applicant

What is your employment status?  Employed-full time  Employed-part time  Unemployed  Retired  
 Self-employed  Student  Not employed

What is your occupation? (was, if retired)

Who is your employer? (if employed)

What is your employer's business?

What is your employers address?

City/Town  Post Code  Country

Your Finances

How often are you paid?  Monthly  Weekly  Other (specify)

How are you paid?  Bank transfer  Cheque  Cash

What is your annual gross income from your employment or self-employment?

What is your annual gross income from your pension(s)?

What is your annual gross income from shares, bonds, rentals or other investments?

Do you already hold a bank account in the UK?  Yes  No Outside the UK?  Yes  No If Yes, with UBN  Yes  No

Your UK bank name and address

Sort Code and account number  Date opened (approx.)

Your overseas bank name and address

Account number and any other reference  Date opened (approx.)

Are you currently bankrupt or subject to any Individual Voluntary Arrangement? Yes  No

Who referred you to us?

Account Name



## Intended Account Activity

United Kingdom banking regulations require us to ask you some questions about the expected use of your account(s) and the type and size of transactions likely to pass through it. We appreciate that you probably do not know exactly how you will use your account, but we would be grateful if you would give us an indication of your expectations by answering the questions below.

What is your main reason for opening an account with Union Bank UK?

How much money do you expect to pay into your account(s) annually?

What is the source of your funds?

Which country/countries will your funds typically originate from?

Monthly, how many times do you expect to pay money into your account?

Monthly, how many times do you expect to pay money from your account?

What do you expect the average size of payment into your account to be?

What do you expect the average size of payment out of your account to be?

What do you expect to be the maximum size of payment in or out of your account?

Any other information?

Account Name:





Applications For Current Accounts

Are you applying for one or more current accounts?  Yes  No

Please note that to open a current account you are required to make an initial deposit of £2,000, €2,000 or \$2,500. We will not charge a maintenance fee for your account provided that your monthly average balance is at least £1,000, €1,250 or \$1,500. **If the average balance falls below these amounts we will apply a monthly charge of £15, €20 or \$25.**

Please indicate the currencies required  £GBP  \$US  €Euro

Would you like a cheque book(s)?  £GBP  \$US

How often would you like to receive statements?  Monthly  Quarterly  Annually

Notice Accounts and Call Accounts

We offer a range of notice accounts in £GBP, \$US and €Euro. You can check our interest rates on our website [www.unionbankuk.com](http://www.unionbankuk.com). The interest rates on Notice and Call accounts are variable. If we ever reduce the interest rate on your account we will personally write to you; 60 days before the change comes into effect and provide you with the opportunity to close the account or offer you an alternative. To make a withdrawal from your notice account you will need to give us the requisite notice, either over the telephone, in person or in writing. We will not process any withdrawal applications during the notice period. Therefore, please ensure that you can manage without access to any money you deposit into a notice account for the notice period.

To open a notice account you will need to deposit at least £2,000, \$2,500 or €2,000. You are then free to make as many additional deposits and withdrawals of any value, subject to the notice period. If you would like to make regular payments into your account, we can give you a Standing order mandate which will allow you to make a regular transfer from any UK bank or your Union Bank UK current account.

How much would you like to deposit?

90- Day Notice Account  £GBP  \$US

Call Account  £GBP  \$US  €Euro

Fixed Deposits

We offer a range of fixed deposits in £GBP & \$US. You can check our interest rates on our website <http://www.unionbankuk.com/personal-banking/savings-acc/>. The interest rate on fixed deposits is fixed and will not change during the lifetime of your account. Please note that you cannot withdraw any money from a fixed deposit during its lifetime. Therefore you should ensure that you do not need access to your money for the period of the deposit. We will contact you some weeks before your deposit comes to an end to explain your options and take your instructions.

To open a fixed deposit you will need to deposit at least £2,000 or \$2,500.

1-year fixed deposit  £GBP  \$US

2-year fixed deposit  \$US

3-year Fixed Deposit  £GBP  \$US

5-Year Fixed Deposit  £GBP

How much would you like to deposit?

Account Name:



Internet Banking

Would you like to use our internet banking service? Both Applicants–Yes  No  First Applicant only- Yes  No  Second Applicant only-Yes  No

We recommend that all customers sign up to our free internet banking service. The service is secure and allows you to check your account balances, print statements, stop cheques, and initiate payment instructions 24/7. Payment instructions initiated via the internet banking platform cost less than those made by other methods.

By ticking "yes" in this application you confirm that you have read and accepted our terms and conditions for internet banking. You can find these at <http://www.unionbankuk.com/personal-banking/>. You will also find a user guide here.

Debit Card (subject to eligibility; refer to terms and conditions)

Would you like a debit card for use on your account **First Applicant**  YES  NO

**Second Applicant**  YES  NO

There is a £100.00 per annum fee for the card which is payable on issue and on the anniversary of issue thereafter which will be automatically debited from your current account.

Please confirm the full name you wish to appear on the your debit card(s)

First Applicant

Second Applicant

Please advise us of the Union Bank of Nigeria branch you wish to collect the card(s) from (Nigerian residents only)

Account Name



## Specimen Signatures – Joint Account Customer

Your specimen signature is very important as it is one of the principal means by which we will identify you when you give us instructions.

Account number (the bank will complete this)

Date the account was opened (the bank will complete this)

Who is required to sign on the account?

Either signatory alone

both/all signatories

Surname, with title(s)

Full first names

Specimen signature

### BANK USE ONLY

Witnessed by:

Date

Other comments



## Telephone, E-mail Attachment & Facsimile Indemnity

If you intend to give us instructions by attaching them to an e-mail or by fax, or by telephone, you will need to read, accept and sign this indemnity. If you do not sign this indemnity, we cannot accept this type of instruction from you.

In consideration of the Bank's accepting or acting upon my/our telephone and/or any letter received by email attachment or fax from me/us, addressed to or otherwise communicated to any of the Bank's employees for the time being, I/we hereby confirm to you that:

1. You have made clear to me/us and I/we am/are fully aware of the risks of omissions, errors, mis-statements, non-receipts of fax transmissions, fraud and/or authorised interventions by third parties which are inherent in the above procedure. For the avoidance of doubt I/we acknowledge and accept that there are particular risks inherent with email attachments, telephone and facsimile communications in comparison with other forms of communication and I/we are fully aware of any such risks.
2. I/We have no objection to your recording my/our telephone instructions and agree that the same may be used in evidence where relevant.
3. Further, I/We hereby undertake and warrant to you as follows:
  - i) I/We shall immediately send written confirmation (clearly marked as such) which may from time to time be or purport to be given by telephone, fax and email providing that any failure to confirm in writing shall not affect my/our liability in the meantime;
  - ii) I/We acknowledge that the Bank will only accept email instructions where such instructions are attached, scanned and signed documents. We acknowledge that the Bank will not accept instructions contained in the body of an email. Accordingly all references to emailed instructions in this document shall mean instructions duly signed and contained within an email attachment.
  - iii) I/We agree that the Bank may seek confirmation of any such telephoned, emailed and/or faxed instructions prior to acting upon them. Such confirmation may be obtained by telephoning any of the authorised signatories to the account at the following number(s):

Name of authorised signatory		Mobile number	
Name of authorised signatory		Mobile number	

- iv) I/We agree that if the Bank has tried but has failed to make contact with a signatory named in 3(iii) above for any reason or has not been supplied with the confirmation of identity of any signatory and faxed, emailed and/or telephoned instructions which it has requested, it may in its absolute discretion refuse to act upon the instruction concerned.
  - v) I/We agree that the signatories named in 3(iii) above shall comply with any requests for information made by the Bank for verification of the above named authorised signatories.
  - vi) I/We shall make prudent use of the above arrangement for me/us to issue telephoned, emailed and/or faxed instructions and shall inform you forthwith upon becoming aware of any circumstances or event regarding or likely to render the continued use of the said arrangements unsafe, but without prejudice to my/our responsibilities towards you in the meantime.
4. I/We hereby agree and undertake to indemnify you and hold you harmless against any and all loss, damage, claims, actions, proceedings, costs and expenses (including legal fees and expenses) which you may sustain, suffer or incur (including without prejudice to the generality of the foregoing any sums you may be obliged to pay to a third party) as a result of, or pursuant to the use of the said arrangements for the issuing of telephoned, emailed and/or faxed instructions, howsoever arising or caused, whether the same shall have been caused by omissions, errors, mis-statements, fraud and/or the unauthorised interventions of third parties (whether the intervention is by members of my/our staff or not) and notwithstanding any fault or negligence on the part of the Bank or any member of its staff.
5. I/We further agree that you shall not be liable for any loss, damage, interruption, delay or non-performance of my/our instructions arising from (but not limited to) the following; fire, storm, flood or acts of God, labour disputes, explosion, riot, war, or any intervention by government.
6. Moreover, I/We hereby authorise you to charge to my/our account any payments you make and/or expenses you may incur as a result of such telephoned, emailed and/or faxed instructions as I/we may give pursuant to the arrangements together with any banking charges.
7. The above matters are without prejudice to the formal mandate you hold for the operation of the account.
8. Finally, I/we fully accept that you may refuse to act upon any particular telephoned, emailed or faxed instruction and indeed that you may terminate the above arrangements whenever you deem fit without prior notice to me/us. I/We confirm that we shall not hold you liable in any way whatsoever for any loss or damage, direct or indirect, howsoever arising from your refusal to act upon any particular telephoned, emailed or faxed instruction.
9. This indemnity shall be governed by English law & shall be additional to any other indemnity which you now or hereafter may hold

Signature:		Date:	
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Account Name:

**INFORMATION SHEET**

Basic information about the protection of your eligible deposits	
Eligible deposits in <b>Union Bank UK plc</b> are protected by:	the Financial Services Compensation Scheme ("FSCS") <sup>1</sup>
Limit of protection:	£85,000 per depositor per bank / building society / credit union <sup>2</sup>
If you have more eligible deposits at the same bank / building society / credit union:	All your eligible deposits at the same bank / building society / credit union are "aggregated" and the total is subject to the limit of £85,000 <sup>2</sup> .
If you have a joint account with other person(s):	The limit of £85,000 applies to each depositor separately. <sup>3</sup>
Reimbursement period in case of bank, building society or credit union's failure:	20 working days <sup>4</sup>
Currency of reimbursement:	Pound sterling (GBP, £) or, for branches of UK banks operating in other EEA Member States, the currency of that State.
To contact <b>Union Bank UK plc</b> for enquiries relating to your account:	<b>Union Bank UK plc</b> <b>1 King's Arms Yard, London EC2R 7AF</b> <b>Tel: 020 7920 6100</b>
To contact the FSCS for further information on compensation:	Financial Services Compensation Scheme 10th Floor Beaufort House 15 St Botolph Street London EC3A 7QU  Tel: 0800 678 1100 or 020 7741 4100  Email: <a href="mailto:ICT@fscs.org.uk">ICT@fscs.org.uk</a>
More information:	<a href="http://www.fscs.org.uk">http://www.fscs.org.uk</a>
Acknowledgement of receipt by the depositor:	

## **<sup>1</sup>Scheme responsible for the protection of your eligible deposit**

Your eligible deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your bank, building society or credit union should occur, your eligible deposits would be repaid up to £85,000 by the Deposit Guarantee Scheme.

## **<sup>2</sup>General limit of protection**

If a covered deposit is unavailable because a bank, building society or credit union is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers at maximum £85,000 per bank, building society or credit union. This means that all eligible deposits at the same bank, building society or credit union are added up in order to determine the coverage level. If, for instance a depositor holds a savings account with £80,000 and a current account with £20,000, he or she will only be repaid £85,000.

In some cases eligible deposits which are categorised as “temporary high balances” are protected above £85,000 for six months after the amount has been credited or from the moment when such eligible deposits become legally transferable. These are eligible deposits connected with certain events including:

- (a) certain transactions relating to the depositor’s current or prospective only or main residence or dwelling;
- (b) a death, or the depositor’s marriage or civil partnership, divorce, retirement, dismissal, redundancy or invalidity;
- (c) the payment to the depositor of insurance benefits or compensation for criminal injuries or wrongful conviction.

More information can be obtained under <http://www.fscs.org.uk>

## **<sup>3</sup>Limit of protection for joint accounts**

In case of joint accounts, the limit of £85,000 applies to each depositor.

However, eligible deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of £85,000.

## **<sup>4</sup>Reimbursement**

The responsible Deposit Guarantee Scheme is the Financial Services Compensation Scheme, 10<sup>th</sup> Floor Beaufort House, 15 St Botolph Street, London, EC3A 7QU, Tel: 0800 678 1100 or 020 7741 4100, Email: [ICT@fscs.org.uk](mailto:ICT@fscs.org.uk). It will repay your eligible deposits (up to £85,000) within 20 working days until 31 December 2018; within 15 working days from 1 January 2019 until 31 December 2020; within 10 working days from 1 January 2021 to 31 December 2023; and within 7 working days from 1 January 2024 onwards, save where specific exceptions apply.

Where the FSCS cannot make the repayable amount available within 7 working days, it will, from 1 June 2016 until 31 December 2023, ensure that you have access to an appropriate amount of your covered deposits to cover the cost of living (in the case of a depositor which is an individual) or to cover necessary business expenses (in the case of a depositor which is not an individual or a large company) within 5 working days of a request. Again, there are specific exceptions to this obligation.

In the case of a depositor which is a large company, where the FSCS cannot make the repayable amount available within 7 working days, it will, from 3 July 2015 until 1 December 2016, ensure that you have access to your covered deposits within fifteen working days of a request containing sufficient information to enable it to make a payment, save where specific exceptions apply.

If you have not been repaid within these deadlines, you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be barred after a certain time limit. Further information can be obtained under <http://www.fscs.org.uk>.

## **Other important information**

In general, all retail depositors and businesses are covered by Deposit Guarantee Schemes. Exceptions for certain deposits are stated on the website of the responsible Deposit Guarantee Scheme. Your bank, building society or credit union will also inform you of any exclusions from protection which may apply. If deposits are eligible, the bank, building society or credit union shall also confirm this on the statement of account.



## EXCLUSIONS LIST

A deposit is excluded from protection if:

- (1) The holder and any beneficial owner of the deposit have never been identified in accordance with money laundering requirements. For further information, contact your bank, bank building society or credit union.
- (2) The deposit arises out of transactions in connection with which there has been a criminal conviction for money laundering.
- (3) It is a deposit made by a depositor which is one of the following:
  - credit institution
  - financial institution
  - investment firm
  - insurance undertaking
  - reinsurance undertaking
  - collective investment undertaking
  - pension or retirement fund<sup>1</sup>
  - public authority

For further information about exclusions, refer to the FSCS website at [www.FSCS.org.uk](http://www.FSCS.org.uk)



### Your Declaration and Signature

By applying to Union Bank UK plc, 1 King's Arms Yard, London, EC2R 7AF, we confirm that the details given are true and complete. We shall keep you advised of any changes to these details when they occur. We authorise you to make credit reference, identity (including searching the Electoral Register), fraud and other enquiries.

We confirm that if our application is successful we will be subject to the Bank's standard terms and conditions for operating a personal account, a copy of which we have received.

We confirm that this application is being made on our behalf and not as a nominee, trustee or in a fiduciary capacity for any other person. We also note that our telephone conversations with the Bank will be recorded.

In the interest of security, the Bank may use CCTV recording equipment in and around its premises. All recordings are the bank's sole property.

The Bank is a Data Controller within the meaning of the Data Protection Act 2018. In applying to open an account as set out in this application form, we agree to the following:

- Information supplied on this form and which you otherwise obtain, may be held by you on paper, computer and/or in other electronic forms. Information may be kept after our account(s) is closed in order to comply with legal or other requirements as set out in the UBUK Privacy Statement and Privacy Notice, a copy of which we have read.
- Information held may be used for managing our account(s), for preventing or tackling fraud or any other illegal activity. It may also be used for the Bank's confidential research and analysis.
- You will not disclose our information to anyone else, unless this is in accordance with the UBUK Privacy Statement and Privacy Notice
- We have a right to a copy of the personal data held on us and to which we are entitled. We also agree to let you know if we think any information you hold about us is inaccurate, so that you can correct it. Information held on us by Union Bank UK plc or its successor may be obtained by us, by writing to the Data Protection Officer, Union Bank UK plc, 1 King's Arms Yard, London EC2R 7AF.

Subject to our confirmation below, the Bank may use the address or any of the contact details supplied by us during this application or any supplied in the future to contact us for marketing purposes by post, telephone, secure e-message, mobile message or email. This will include keeping you informed about any special offer we may be entitled to or about products and services, which we think may be of interest to us.

I ..... and ..... hereby grant Union Bank UK plc authority to process my personal data for the purpose of providing me with banking services as described in the (1) UBUK Privacy Statement, (2) Privacy Notice, and (3) the bank account terms and conditions, copies of which I have read. I am aware that I may withdraw my consent at any time by using the Data Subject Consent Withdrawal Form, which is available from the bank.

Signed by applicants/data subjects: .....

Date: .....

Do you want us to contact you for marketing purposes?  Yes  No

Tick this box if you are resident in the US for tax purposes or if you are a US Citizen

Tick this box if you are not resident in the US for tax purposes and if you are not a US Citizen

By signing below we confirm that we have read and we accept the general terms and conditions regarding this account.

Signature

Date

Account name:

THANK YOU FOR APPLYING FOR AN ACCOUNT WITH UNION BANK UK PLC





Personal Joint Account Mandate

**Important Information**

**We recommend that each of you retains a copy of these notes. Please read the notes carefully before completing this mandate.**

You should use this mandate if you are opening a joint account. We will assume that this mandate covers all your joint accounts unless you tell us otherwise.

The instructions in this mandate mean that any one of you can give us instructions on behalf of all of you. This includes making withdrawals, dealing with anything left with us in safe keeping, writing cheques, asking us to stop payments and giving us any other instructions for the operation of your account, including requesting for your account to be closed.

Anyone of you will be able to ask us to open other account(s) in the joint names for all of you. Each one of you will be individually liable to us for the total of any debt on any account in your joint names.

If any of you inform us of a dispute between you then we will require all further instructions to be given by all of you.

We may disclose to any of you any information held about the account(s).

The detail of your instruction is set out in sections 2 and 3 of the mandate and you must read this very carefully.

**TO: UNION BANK UK PLC**

1. We hereby appoint you as our bankers and request you to open an account in our joint names.
2. Until any one of us cancels this mandate, we authorise you to:
  - a. pay all cheques and other instruments for payment, or accept instructions to stop payments, signed or given by any one of us, whether any account in our joint names is in debit or credit;
  - b. deliver any item held by you in safe keeping in our joint account names against the receipt of instruction from any one of us;
  - c. accept instructions signed or given by any one of us to act on behalf of us all in all other transactions with you, including opening further accounts in our joint names and providing an overdraft or other facility on any account(s) in our joint names;
  - d. close our joint account on written instruction of either of us;
  - e. make transfers between accounts in our joint names or between any other account to which any of us are a party notwithstanding that the account may be designated in another currency.
3. We agree that:
  - a. we are jointly and individually liable to you for any debt on any account in our joint names. Any such debt shall be payable to you on demand unless you agree to the contrary in writing;
  - b. if any of us informs you of a dispute between us, you may treat this information as notice of termination of this mandate and, if you do, any further transactions will need the authority of us all;
  - c. in the event of the death of any of us, you are authorised to pay the others/rest of us any credit balances(s) and deliver items held in safe keeping. This is subject to any rights you or anyone else may have.
4. We confirm that we have read and understood the important notes accompanying this mandate.

Full Name		Full Name	
Signature		Signature	
Date		Date	