

ACCOUNT AGREEMENT

In consideration of The St. Vincent Co-operative Bank Limited keeping in its books an account of the type indicated above, opened by the undersigned, it is hereby expressly agreed between the undersigned and said bank, that the latter may from time to time make and debit to said account its usual charges for the keeping of an account which the undersigned agrees to pay.

In the case of the above account being a joint account, each of the undersigned in order effectually to constitute said joint account, hereby assigns and transfers to all the undersigned jointly and to the survivor or survivors of them, all monies heretofore or hereafter at credit of said account and accrued interest thereon, if any, to be the joint property of the undersigned and the property of the survivor or survivors of them.

I/We are aware that the St. Vincent Co-operative Bank Limited will not enter into any transaction with funds related to any illegal activity. I/We hereby declare that none of my/our activities, in any way, relate o the illegal drug trade; prostitution; armaments; money laundering or any other illegal activity.

In accordance with the requirements of the proceeds of Crime and Money Laundering (Prevention) Act 2001, and the regulations and Anti-Money Laundering Guidance Notes Issued therunder, the Bank is required to obtain independent verification, if it so wishes, of the information given by the applicant of business.

I/We confirm that the above information submitted to be true and correct, and agree to the above terms and conditions. Also, that I/We understand the provisions of the above Act and the consequences for failing to comply with the regulations.

I/We undertake that I/we shall be wholly liable/responsible for all transactions done on my/our account through my/our ATM card. I/We hereby declare that I/we would not enter into any transaction with funds related to any illegal activity or which is designed to facilitate illegal activity.

I/We further declare that I/we understand that I/we may be required to provide information in accordance with the provisions of the Proceeds of Crime Act 2013 and the Anti-money Laundering and Terrorist Financing Regulation 2014 and consent to the Bank disclosing this information to relevant law enforcement agencies, if required.

ATM Card Agreement

The customer agrees to collect his/her ATM Card within thirty-one days of submitting the application form. Failure to do so will result in the ATM Card being destroyed and the customer's account being debited the cost of embossing said ATM Card. Any future attempt to acquire an ATM card will be deemed a replacement and a cost of \$20.00 charged upon collection.

The ATM Card must be signed promptly upon receipt by the customer and can only be used after it has been signed. The customer is responsible for ensuring the safety of the ATM Card and will not disclose the PIN number to any person who is not its Authorised user.

The Bank is authorized to charge the customer's account for any and all funds obtained by the customer through the use of the ATM Card.

The ATM Card cannot be used to transfer money in or out of the account until the funds have been validated by the Bank.

The ATM Card is the property of the Bank and the Bank can at any time terminate its use without notice. The card is not transferable. The customer agrees to surrender the card upon its demand from the Bank.

The ATM Card cannot be used for illegal transaction(s) in contravention with the Proceeds of Crime Act 2013 and the Anti-money Laundering and Terrorist Financing Regulation 2014.

The customer agrees to notify the Bank immediately if the ATM Card is lost or stolen. If a new ATM Card is issued the customer agrees to pay a replacement fee for such replacement card and that their account is debited for such fee.

The customer agrees to pay all legal expenses if for any reason the Bank has to use legal means to collect amounts that may become outstanding under this ATM Card Holder Agreement.

If the account is a joint account, two (2) ATM Cards may be issued upon the signing of the agreement by both parties. Each account holder may exercise all rights under this agreement individually and shall be jointly and severally responsible for any obligation incurred by such exercise. Each account holder may use the ATM Card(s) and agree to or terminate the agreement or close any such accounts. Each card holder agrees that any action taken by one party will be binding upon each account holder.

The St. Vincent Co-operative Bank Limited makes no claims or warranties with respect to the system or any equipment to be used in this process and shall not be liable for any failure or malfunction of same.

The Bank reserves the right to make amendments to this agreement at any time and also to make immediate changes in order to maintain or restore security. The Bank will also notify the customer of any changes that will affect the customer's use of the ATM Card.

All correspondence to the customer shall be sent to the address given in the application and the customer agrees to notify the Bank whenever there is a change in same.

If an investigation is required from use of a BOSVG machine, this bank charges \$75.00 that must be paid before the investigation commences.

Dated this _____ day of _____ 20____

A/c Holder's Signature

A/c Holder's Signature

A/c Holder's Signature

A/c Holder's Signature

Account Purpose and Parameters

Cheque Cash Other

Deposit Amt: \$ _____

Purpose of the Account: _____

Expected Transactions per month: _____ W _____ D

Bal Ranges: \$ _____ to \$ _____

Source of Funds: _____

Official Use Only

Customer Risk Rating: _____

All information in the above was checked against PEP and OFAC: YES NO

Interviewed By: _____ Loaded By: _____

Authorised By: _____ Checked By: _____