

Account Opening for Individuals - Joint Account

Welcome to Standard Chartered Bank.

We welcome this opportunity to provide banking services for you.

To open an international banking Account with us, please complete this Account Opening Application and submit it to our Account Opening Team, together with the supporting documents that we may require.

This Account Opening Application should be read together with our General Terms and Conditions. Together, they set out the terms and conditions of our banking relationship with you. You should read both documents carefully.

By completing this Account Opening Application, you confirm its contents and you agree to the terms and conditions of our banking relationship. As with any major undertaking, we recommend you obtain full and independent legal advice before entering into this agreement with us.

Definitions of words used in this Account Opening Application can be found in this document or in the General Terms and Conditions.

If you have any questions on this Account Opening Application or the General Terms and Conditions please contact our Account Opening Team.

We look forward to being of service to you.

Section 1: Introduction

This Account Opening Application is for Accounts with the Jersey Branch of Standard Chartered Bank (the "Bank").

By completing this Account Opening Application, you are choosing to set up an Account in Jersey with the Jersey Branch of Standard Chartered Bank as your booking centre. You will be issued with a debit card and automatically signed up for online banking services with the Bank.

If you wish to set up additional accounts with our other booking centres, you will need to complete additional documents. Please enquire with your Relationship Manager.

Notes on completing this Account Opening Application:

- (i) Please ensure you complete this Account Opening Application in full.
- (ii) If any part is not applicable to you, please mark with a cross or indicate "N.A.". If the entire box is not in use, you may mark a cross in the circle provided.
- (iii) Unless the context requires otherwise, any reference to "you" or "your" mean the Account Holder (and for a joint Account, all the Account Holders jointly and separately), and any reference to "we" or "us" mean the Bank.

Section 2: Account Information

Name of Account: _____

Mailing Address: _____

Country: _____

Existing Standard Chartered Relationship: Yes No Country/Branch: _____

Account Holder

Name (as in Passport / Identity Card) Mr Mrs Miss Dr Others _____

First Names / Given Names: _____ Middle Name: _____

Last Names / Family Names: _____ Alias / Former Name / Maiden Name: _____

Passport / Identity Card Number: _____ Date of Birth: _____
(dd) (mm) (yyyy)

Residential Address: _____

Country: _____

Place (City) of Birth: _____ Country of Birth: _____

Please list all countries in which you have citizenship: _____

Are you a citizen of the U.S.A.? Yes No Do you have a right to reside in the U.S.A.? Yes No

Contact Number (home) _____ (mobile) _____
(country code) (area code) (country code) (area code)

(office) _____ (fax) _____
(country code) (area code) (country code) (area code)

Email: _____ Occupation: _____

Nature of Business: _____

Name of Employer: _____

Office Address: _____

Country: _____

Joint Account Holder 1

Name (as in Passport / Identity Card) Mr Mrs Miss Dr Others _____

First Names / Given Names: _____ Middle Name: _____

Last Names / Family Names: _____ Alias / Former Name / Maiden Name: _____

Passport / Identity Card Number: _____ Date of Birth: _____
(dd) (mm) (yyyy)

Residential Address: _____
_____ Country: _____

Place (City) of Birth: _____ Country of Birth: _____

Please list all countries in which you have citizenship: _____

Are you a citizen of the U.S.A.? Yes No Do you have a right to reside in the U.S.A.? Yes No

Contact Number (home) _____ (mobile) _____
(country code) (area code) (country code) (area code)

(office) _____ (fax) _____
(country code) (area code) (country code) (area code)

Email: _____ Occupation: _____

Nature of Business: _____

Name of Employer: _____

Office Address: _____
_____ Country: _____

Joint Account Holder 2

If there are no additional joint Account Holders , please mark the circle provided with a cross ✕

Name (as in Passport / Identity Card) Mr Mrs Miss Dr Others _____

First Names / Given Names: _____ Middle Name: _____

Last Names / Family Names: _____ Alias / Former Name / Maiden Name: _____

Passport / Identity Card Number: _____ Date of Birth: _____
(dd) (mm) (yyyy)

Residential Address: _____
_____ Country: _____

Place (City) of Birth: _____ Country of Birth: _____

Please list all countries in which you have citizenship: _____

Are you a citizen of the U.S.A.? Yes No Do you have a right to reside in the U.S.A.? Yes No

Contact Number (home) _____ (mobile) _____
(country code) (area code) (country code) (area code)
(office) _____ (fax) _____
(country code) (area code) (country code) (area code)

Email: _____ Occupation: _____

Nature of Business: _____

Name of Employer: _____

Office Address: _____
_____ Country: _____

Joint Account Holder 3

If there are no additional joint Account Holders , please mark the circle provided with a cross ✕

Name (as in Passport / Identity Card) Mr Mrs Miss Dr Others _____

First Names / Given Names: _____ Middle Name: _____

Last Names / Family Names: _____ Alias / Former Name / Maiden Name: _____

Passport / Identity Card Number: _____ Date of Birth: _____
(dd) (mm) (yyyy)

Residential Address: _____

_____ Country: _____

Place (City) of Birth: _____ Country of Birth: _____

Please list all countries in which you have citizenship: _____

Are you a citizen of the U.S.A.? Yes No Do you have a right to reside in the U.S.A.? Yes No

Contact Number (home) _____ (mobile) _____
(country code) (area code) (country code) (area code)

(office) _____ (fax) _____
(country code) (area code) (country code) (area code)

Email: _____ Occupation: _____

Nature of Business: _____

Name of Employer: _____

Office Address: _____

_____ Country: _____

Section 3: Declarations and Acknowledgements

THIS SECTION IS IMPORTANT. YOU ARE ADVISED TO READ IT CAREFULLY.

By completing this Account Opening Application, you declare and/or acknowledge that:

General Terms & Conditions

You have received a copy of the General Terms and Conditions and agree to them.

Beneficial Ownership

You are the beneficial owner of the Assets to be deposited in the Account (and for a joint Account, all of you are collectively the beneficial owners).

The beneficial owner is the person who owns or has control over the Assets in the Account, whether through ownership or other means.

Online Banking Services and Debit Cards

You will automatically be signed up for Online Banking Service and, subject to your Signature Requirement, issued a debit card. Currencies available are Sterling, USD and Euro. Your Relationship Manager will discuss with you all of your requirements. Refer to Appendix 1.

Tax Matters

You are responsible for all taxes on your Account. If information relating to you changes, if you withhold information from us or if you give us incorrect or misleading information relating to you, you may become subject to charges or penalties, or you may be liable for an increased amount in taxes, or we may be required to withhold a higher amount of tax from you. You should seek independent professional tax advice.

You are responsible for your own tax affairs. You understand that we take a firm stance on tax-illicit activities. To the best of your knowledge, you have not committed nor have you ever been convicted of any serious tax offences in any country.

Telephone, Fax and E-mail Indemnity

You are aware of the risks of communicating with us via post or by telephone, fax, e-mail or any other form of telecommunication, including the risk that such communication may be intercepted by a third party or sent without your authorisation. If you choose to communicate with us using these means, you agree to indemnify us for loss if we act on any instructions we receive that we reasonably think come from you.

Accuracy of Information

All information you have provided us in this Account Opening Application is correct, complete and not misleading. You must inform us if any information you have given us changes or becomes incorrect or misleading.

Prohibited Activities

You confirm that any assets or monies that fund or pass through the Account are not the proceeds of crime, fraud or any other activity that would expose us to prosecution or liability in any jurisdiction nor will such funds be used for funding crime, fraud, terrorism or any other activity that would expose us to prosecution in any jurisdiction.

Section 4: Mandate and Agreement

Agreement and Acknowledgement

By signing this Section 4, you agree to our General Terms and Conditions.

You also confirm the contents of this Account Opening Application (including the declarations and acknowledgements in Section 3), the Mandate and Signature Requirement if applicable.

Account Holder

Name (as in Passport / Identity Card)	Signature
	Date
<i>(For Official Use)</i>	

Joint Account Holder 1

Name (as in Passport / Identity Card)	Signature
	Date
<i>(For Official Use)</i>	

Joint Account Holder 2

Name (as in Passport / Identity Card)	Signature
	Date
<i>(For Official Use)</i>	

Joint Account Holder 3

Name (as in Passport / Identity Card)	Signature
	Date
<i>(For Official Use)</i>	

Signature Requirement

This Signature Requirement is only for transactions that require signatures. For certain other transactions, if we receive Instructions in person or by telephone in accordance with the General Terms and Conditions, we are authorised at our discretion to accept them if they are given by any **ONE** Account Holder.

You confirm that the Account Holders may do any of the acts set out in the Mandate below, provided the following Signature Requirement is met:

- ALL** Account Holders sign **jointly**.
(Note: No debit cards will be issued and online banking access will be limited to "view" only).
- ANY ONE** Account Holder signs **singly**.
- ANY** () *(insert number)* Account Holders sign **jointly**.
- Other: _____

We reserve the right in our discretion to require more than one or all Account Holders to sign or confirm any Instruction if we think it is necessary or prudent to do so.

Specimen Signatures

We rely on the signatures here as specimens of your true signatures. You must use these signatures when operating the Account or when giving written Instructions to us. We may in our discretion accept signatures that vary slightly from the ones above, as long as they look reasonably similar. You agree that our decision to do so or not do so is binding on you.

Mandate

By signing this Section 4, you request and authorise us to open an international banking Account in your name(s) and any other sub-Accounts necessary to provide you with the banking services you require.

You agree that the Account Holder(s) shall have authority to operate the Account (which includes the sub-Accounts), and we are authorised to act, in accordance with the Mandate set out here and the General Terms and Conditions.

The Account Holder(s) shall have the Mandate to:

- (a) open, close and operate the Account;
- (b) purchase, sell or in any other way deal in any Assets;
- (c) enter into, act on or terminate any agreement with us, including any agreement for Investments, Facilities or Services, give any indemnity or make any representation or provide any information;
- (d) transfer or withdraw money or Assets in any manner;
- (e) create encumbrances over the Account or Assets in the Account;
- (f) obtain statements or any information concerning the Account generally;
- (g) appoint or cancel the appointment of Authorised Persons; and
- (h) give us any other Instruction.

For a joint Account, the Account Holders may do any of the above, provided for transactions that require signatures, the Signature Requirement is met.

Appendix 1: Breeze Mobile Banking and Debit Cards

In order to be automatically enrolled for the Bank's Breeze Mobile Banking service please ensure that you provide the email and mobile telephone number of each account holder in Section 2: Account Information. Your statements and investment advices will be available to view and download online via Breeze Mobile Banking.

If you would prefer to receive paper statements and advices, please tick here:

Please note that the Bank's Signature Discretionary Portfolio Statements can not be downloaded via Breeze but will always be issued in paper format.

Debit Card (Account Holder):

Sterling

US Dollar

Euro

Activation Password *:

*Please choose a password that will be used to activate your International Debit Card, should you apply for one. Please keep a record of this code, but do not reveal it to anyone else other than the Bank. Your password must be a minimum of 6 and a maximum of 15 alpha and numeric characters.

Please tick below if any joint account holders also require an International Debit Card

Joint Account Holder 1 Activation Password *:

Joint Account Holder 2 Activation Password *:

Joint Account Holder 3 Activation Password *:

International Access Account **:

Sterling

US Dollar

Euro

Other***

**This needs to be in the same currency as your Debit Card.

***Please contact your Relationship Manager for a list of other currencies available.

If you prefer not to have either service, please tick here:

Breeze Mobile Banking

Debit Cards

Appendix 2: Account Activity Profile

What is the main reason for applying for this account in Jersey?

What is the Source of Funds for this account? (i.e. the specific occupation or business activities that have generated the funds that will be deposited into the account)

Please provide details of all expected major or regular transactions below.

Person/business who send funds to this account	Country in which they are based	Purpose of Transaction(s)	Transactions per year	Currency and value of transaction per year

Person/business to whom you will send funds	Country in which they are based	Purpose of Transaction(s)	Transaction per year	Currency and value of transaction per year

Appendix 3: Important Information

The Jersey Branch of Standard Chartered Bank is regulated by the Jersey Financial Services Commission. Copies of the latest audited accounts of Standard Chartered Bank are available from its principal place of business in Jersey: PO Box 80, 15 Castle Street, St Helier, Jersey JE4 8PT.

Standard Chartered Bank is incorporated in England with limited liability by Royal Charter in 1853 Reference Number ZC 18. The Principal Office of the Company is situated in England at 1 Basinghall Avenue, London, EC2V 5DD. Standard Chartered Bank is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. The Jersey Branch of Standard Chartered Bank is also an authorised financial services provider under license number 44946 issued by the Financial Services Board of the Republic of South Africa.

The Jersey Branch of Standard Chartered Bank is a participant in the Jersey Bank Depositors Compensation Scheme. The Scheme offers protection for eligible deposits of up to £50,000. The maximum total amount of compensation is capped at £100,000,000 in any 5 year period. Full details of the Scheme and banking groups covered are available on the States of Jersey website (www.gov.je/dcs) or on request.

Jersey is not part of the United Kingdom and all business transacted with Standard Chartered Bank, Jersey Branch and other Standard Chartered Group Offices outside of the United Kingdom, are not subject to some or any of the investor protection and compensation schemes available under United Kingdom law.

To contact or make an appointment with our Relationship Managers, please contact us:

by telephone on +44 (0) 1534 704000

by mail at

Standard Chartered Bank, Jersey Branch,
PO Box 80, 15 Castle Street, St Helier
Jersey JE4 8PT, Channel Islands

SCIB-A15-000-AOD-J/M-E

www.standardchartered.co.je/en