

SVCB •Information Sheet									
○ Savings		○ Business / Group Account			○ Penny Savers			Account#	
All monies deposited to this account are and will be beneficially owned by the undersigned									
PRIMARY ACCOUNT HOLDER									
1	First Name:				Middle Name:				
	Last Name				Date of Birth:				
	Address: Line 1				Country of Birth:		Country of Residence:		
	Address: Line 2								
	Home Tel #:			Mobile #:		Email address:			
	ID type	ID#		EXP:		Country of issue:			
	ID type	ID#		EXP:		Country of issue:			
	ID type	ID #		EXP:		Country of issue:			
Employment Information									
1	Occupation:				Work Telephone:		Work Email		
	Employers Name & Address						Income \$:		
	Name and Adress of School			Source of Income			Frequency		
SECONDARY ACCOUNT HOLDER									
2	First Name:				Middle Name:				
	Last Name				Date of Birth:				
	Address: Line 1				Country of Birth:		Country of Residence:		
	Address: Line 2								
	Home Tel #:			Mobile #:		Email address:			
	ID type	ID#		EXP:		Country of issue:			
	ID type	ID#		EXP:		Country of issue:			
	ID type	ID #		EXP:		Country of issue:			
Employment Information									
2	Occupation:				Work Telephone:		Work Email		
	Employers Name & Address						Income \$:		
	Name and Adress of School			Source of Income			Frequency		
THIRD ACCOUNT HOLDER									
3	First Name:				Middle Name:				
	Last Name				Date of Birth:				
	Address: Line 1				Country of Birth:		Country of Residence:		
	Address: Line 2								
	Home Tel #:			Mobile #:		Email address:			
	ID type	ID#		EXP:		Country of issue:			
	ID type	ID#		EXP:		Country of issue:			
	ID type	ID #		EXP:		Country of issue:			
Employment Information									
3	Occupation:				Work Telephone:		Work Email		
	Employers Name & Address						Income \$:		
	Name and Adress of School			Source of Income			Frequency		
Other Information									
	Do you require an ATM Card?	Account No:	Yes	No	No of Cards Required				
	Do you require Online Banking?		Yes	No	Text	Email			
Politically Exposed Person (PEP)									
	A Politically Exposed Person (PEP) is an individual who is or has been entrusted with a prominent public function domestically or in a foreign country, such as Head of State, Head of Government, Member of Parliament, Senior Government Officials, Senior Judicial Officials, Ambassadors, Military Officials, Political Party Officials, Senior Executives of State-owned Corporations. Family members and close associates of PEPs, immediate family member (the spouse or partner, the children and their spouses, parents and siblings) as well as other close associates.								
	1. Do you hold or have held a prominent public position?						Yes	No	
	If yes, state the following: Position Name: _____ Job Title: _____								
	2. Do you have an immediate family who holds or has held a prominent public position?						Yes	No	
	If yes, state the following: Position Name: _____ Job Title: _____								
	3. Do you have a business associate or close friend/relative who holds ot has held a prominent public position?						Yes	No	
	If yes, state the following: Position Name: _____ Job Title: _____								
	4. Do you share a bank account with someone who holds or has held a prominent public position?						Yes	No	
If yes, state the following: Position Name: _____ Job Title: _____									

ACCOUNT AGREEMENT				
<p>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.</p> <p>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.</p> <p>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 to the illegal drug trade; prostitution; armaments; money laundering or any other illegal activity.</p> <p>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 thereunder, the Bank is required to obtain independent verification, if it so wishes, of the information given by the applicant of business.</p> <p>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.</p> <p>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.</p> <p>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.</p>				
ATM Card Agreement				
<p>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.</p> <p>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.</p> <p>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.</p> <p>The ATM Card cannot be used to transfer money in or out of the account until the funds have been validated by the Bank.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>If an investigation is required from use of a BOSVG machine, this bank charges \$80.00 that must be paid before the investigation commences.</p>				
Online Banking Ageement				
<p>I/We hereby apply for the St. Vincent Co-operative Bank Limited. (the "Bank") On-line Banking service (the "Service") and authorize you and your representatives to provide the Service for these Bank accounts indicated above. I/We understand that the use of the Service is subject to the terms and conditions contained in (a) St. Vincent Co-operative Bank On-line Banking Service Agreement (the "Agreement") which I/We may access when I/We log onto the Service, (b) the Bank's general disclosure for personal and business which I/we received when I/we opened my account(s) and (c) your general account mandates.</p> <p>I/We acknowledge and agree that using or permitting another person to use the Service, confirms the terms and conditions set forth in the Agreement(s). The Bank will not be liable to me for any loss or damages whatsoever or however caused by the use or otherwise, to the Service, whether directly or indirectly including all and any liability for consequential loss or damage.</p> <p>I will not hold the Bank liable should any information whatsoever concerning my account(s) become available to any unauthorized person by whatever means or for whatever reason. Additionally, the Bank shall not be liable in any way if it is unable to perform its obligations directly or indirectly due to failure of the data processing system (whether by way of hardware or software) or transmission link or to any industrial dispute or from any cause whatsoever outside of the Bank's control, its servants, agents, sub-contractors nor from any incident or data distortion or loss or any consequences thereof which occurred during or as a consequence of the use of the Service.</p> <p>I accept full responsibility for saving/printing copies of my/our confirmation statement(s) after the transfer/payment of funds and I indemnify the Bank against all claims, costs actions or other proceedings whatsoever or however arising out of the use of the Service made or brought against the Bank by any third party. I/We must indicate by written notification if I/we wish to cancel the Service. I hereby certify that all statements in this application are true and complete and are made for the purpose of obtaining the Service; authorize you to obtain such information as you may require concerning the statements herein; agree that this application shall remain your property; and acknowledge my responsibility to</p> <p>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 Online Banking service.</p>				
Acceptance Of Instruction And Indemnity Agreement				
<p>I/WE, the undersigned hereby authorize your Bank to accept all tested and untested instructions, which may be related but not limited to Payments and or Transfer of Funds, given by me or on my behalf by telephone, email or otherwise, regarding any or all of my accounts (either existing or opened at a future date) with yourselves, subject to any written restrictions imposed by me on your Bank to the issuance of such instructions.</p> <p>Regarding instructions issued, which are not received simultaneously upon issuance, I agree that the instructions shall be deemed to have been issued only upon their receipt by your Bank. Regarding instructions issued by electronic and or mechanical processes, I accept the risk of equipment malfunctioning, including paper shortage, transmission errors, omissions and distortions.</p> <p>It is agreed that the risks of misunderstanding and errors, and the risks of instructions being given by unauthorized parties, are my own and that your Bank shall not be held responsible for any loss, liability or expenses that may result from misunderstanding, errors and unauthorized instructions. I hereby undertake to indemnify your Bank from and against all actions, proceedings, damages, cost, claims, demands, and expenses by reason of you following such instructions.</p> <p>Your Bank may at any time at your discretion, refuse to execute my instructions or any part thereof, without incurring any responsibility for loss, liability or expense arising out of such refusal, providing that such refusal is reasonable given the circumstances.</p> <p>The rights and obligations of the parties hereto shall be governed by and interpreted in accordance with the laws of St. Vincent and the Grenadines.</p>				
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 \$ _____				
Official Use Only				
Customer Risk Rating: _____				
Interviewed By: _____		Date Interviewed: _____		
Loaded By: _____		Date Loaded: _____		
Authorised/Reviewed By: _____		Date Authorised: _____		
		Date Reviewed: _____		
Online Banking Access Rights				
User ID	View Only	View and Transfer in Only	View and Transfer In & Out	Both to sign

ATM Information				
Card Number (1) _____	Loaded By: _____		Date Loaded: _____	
Card Number (2) _____				
Card Number (3) _____	Reviewed By: _____		Date Reviewed: _____	