

Business Account Form

Section 1a: Account details

Name of Business ("the Business")

The Business is a (please tick)

☐ Corporate

☐ Sole Trader

☐ Other, please specify _____

Business activity

Company registration number (where applicable)

Legal Entity Identification (LEI) code*

Tax identification: Corporate / Charity Number / PPS number (where applicable)

Name of beneficial owner of account funds (if different from above)

Section 1b: Business contact details

Registered address

Correspondence address (if different from registered address)

Email address

Website

Telephone

Contact name within Business

Section 2: Authorisation requirements for Treasury Transactions

Please state the number of Authorised Signatories required to authorise Treasury Transactions.

☐ Any one

☐ Any two

☐ All

☐ Other, please specify _____

Please specify other restrictions. Use a separate sheet if necessary. If no instruction restrictions are specified, Investec may, at its sole discretion, accept and act on the instructions or purported instructions of any of the Authorised Signatories however given or originated including by fax, telephone or email used by Investec from time to time. Investec may also at its sole discretion require at any time instructions from all Authorised Signatories.

* Used for EMIR reporting purposes, only applicable for clients who trade derivatives.

Section 3: Directors and Authorised Signatories

You must be a Director, Secretary or an Authorised Signatory (together the "Authorised Signatories") of the Business to sign this form. By signing and submitting this form, you, acting for and on behalf of the Business, confirm that you have the authority to act for and on behalf of, and to bind, the Business in all matters and dealings with Investec, including the matters addressed in this form, and Investec is entitled to rely and act upon this confirmation without seeking further evidence from you on the extent of, or any limitations to, this authority.

Please note, we need to record information for two Directors and two Authorised Signatories. Details of this can be found on page 6 of this form.

Director 1

Name _____ Date of birth _____

Residential address _____

Signature _____

☐ Authorised Signatory

Director 2

Name _____ Date of birth _____

Residential address _____

Signature _____

☐ Authorised Signatory

Please use an extra sheet if the Directors exceed 2.

Authorised Signatory 1

Name _____ Date of birth _____

Residential address _____

Signature _____

Authorised Signatory 2

Name _____ Date of birth _____

Residential address _____

Signature _____

Please use an extra sheet if the Authorised Signatories exceed 2.



Section 4: Online access

(a) Does the Business require online access?

☐ Yes ☐ No

(b) If yes, please complete the details below for any authorised person named in Section 3 who requires access to the Business account online.

If the Business requires online access, please specify the type of user the Business wishes to appoint. Online access allows the Super User and the Authorised User to view and print statements, export to excel, and to view and confirm open FX transactions*. A Super User has the additional functionality of being able to set up other Standard Users within the Business. The Business must appoint at least one Super User. Standard Users can view and print statements, and export to excel only.

Investec offers the facility to confirm foreign exchange transactions online*. In this case it is possible, for any one Super User or Authorised User to confirm foreign exchange transactions on behalf of the Business, in accordance with the completed account opening mandate, through www.investeconline.ie. Full details of Investec's online usage policy and user access functions are available at www.investec.ie/OnlineUsagePolicy and the Business hereby acknowledges and certifies that the Business has read and understood Investec's Online Usage Policy.

*if this functionality is specifically enabled for the Business.

Please note, at least one Super User must be appointed by the Business. An email address is required for each person who would like online access.

Director 1

Name Email (required)

User access

Please tick one of the following: ☐ Super User OR ☐ Authorised User

Director 2

Name Email (required)

User access

Please tick one of the following: ☐ Super User OR ☐ Authorised User

Authorised Signatory 1

Name Email (required)

User access

Please tick one of the following: ☐ Super User OR ☐ Authorised User

Authorised Signatory 2

Name Email (required)

User access

Please tick one of the following: ☐ Super User OR ☐ Authorised User

Section 5: Anti-money laundering

In order to comply with our obligations under the Criminal Justice (Money Laundering and Terrorist Financing) Act 2010 as amended, we are legally required to verify your identity. Identification requirements are detailed in Provision 39 of our General Terms and Conditions and for incorporated companies are included on page 5 of this form. It may, in some cases, be necessary for us to procure additional documentation and / or verification from you in order to open your Account.

Section 6: Direct marketing

If the Business, Directors or Authorised Signatories on the Account do not wish to receive any information from Investec or other members of the Investec Group in relation to products or services that may be of interest to them please tick the opt-out box here:

☐

Section 7: Financial Services Compensation Scheme information

Your eligible deposits with Investec Bank plc are protected up to a total of £75,000 by the Financial Services Compensation Scheme, the UK's deposit guarantee scheme. This limit is applied to the total of any deposits you have with Investec Bank plc.

Section 8: FATCA - Background

The Foreign Account Tax Compliance Act (FATCA) was signed into US law on 18 March 2010. Its aim is to prevent US taxpayers from using accounts held outside of the US to evade taxes. On 21 December 2012, Ireland and the United States signed an intergovernmental agreement regarding FATCA. Under that agreement, Ireland agreed to pass laws requiring financial institutions to report annually to the Irish Revenue Authorities on specified accounts held in Ireland by US persons.

FATCA introduces new requirements for withholding, reporting and account due diligence by financial institutions. Investec Bank plc has made a

commitment to being fully FATCA compliant in all countries it operates. As such, Investec Bank plc will report the necessary information to the IRS or local tax authority on all accounts held by US persons. Additionally, Investec Bank plc may also need to report information about customers who do not provide the required information to us.

Questions – Information required under FATCA - mandatory

The following information will be used to ensure the correct classification of account holders for FATCA purposes;

1) Are any of the Directors a resident of the United States of America for tax purposes?

☐ Yes

☐ No

2) Are any of the Directors a citizen of the United States of America?

☐ Yes

☐ No

If the answer to either of the above questions is 'Yes', you must provide us with a completed W-9 Form in respect of each applicable Director. If these circumstances change you must inform Investec Bank plc (Irish Branch) immediately.

Section 9: Standard Settlement Instructions

Please complete your Standard Settlement Instructions below. Please ensure to advise Investec immediately in writing if these details should change in the future. By completing this section, we hereby confirm that these details are correct, to our knowledge. We are aware that Investec cannot accept any responsibility in the event that this form has been incorrectly completed.

Your account details

Account name

Bank name / address

Account number

Sort code

BIC code

IBAN

Reference

Third party account details

Accounts not in your name to which you wish to make transfers.

Account 1

Account name

Bank name / address

Account number

Sort code

BIC code

IBAN

Reference

Account 2

Account name

Bank name / address



Account number	Sort code
BIC code	IBAN
Reference	

Account 3

Account name
Bank name / address

Account number	Sort code
BIC code	IBAN
Reference	

Section 10: Mandate

We request and authorise you on behalf of the Business, to act on instructions given in accordance with the following resolutions of the Business passed at a meeting held on _____, 20__ and we hereby certify that these resolutions are correctly set out below.

1. That Investec be, and is hereby, requested and authorised to enter into Treasury Transactions with the Business, provided that Investec receives instructions to do so and those instructions are given to it in accordance with the signing instructions in the Mandate.
2. That all Treasury Transactions of the Business with Investec shall be operated in accordance with the terms of this Mandate and the Terms of Business and General Terms and Conditions.
3. That the General Terms and Conditions and Terms of Business were presented to the Authorised Signatories of the Business and considered by them before being approved as binding on the Business and that defined terms used in this Mandate have the meanings given to them in the General Terms and Conditions, and the Terms of Business. We further acknowledge receipt of the Information Sheet and Exclusion List, which explain how the Financial Services Compensation Scheme works.
4. That Investec is authorised and entitled but not obliged to rely upon and act in accordance with any communication which may from time to time be, or purport to be, given by telephone, facsimile or email on the Business' behalf in accordance with the Mandate, the General Terms and Conditions, without enquiry on Investec's part as to the authority or identity of the person making or purporting to make such communication.
5. That these resolutions shall remain in force and shall constitute the Business' Mandate to Investec until revoked by notice in writing to Investec signed by the Authorised Signatories.
6. That Investec be assisted in the discharge of its anti-money laundering obligations by the Business providing such documents as requested by Investec, from time to time and set out in the General Terms and Conditions, and / or the Terms of Business.
7. That the Business shall indemnify Investec against all losses, claims, actions, proceedings, demands, costs, expenses (including legal fees) and any liability thereon incurred or sustained by Investec as a consequence of acting in accordance with any such communication or of any such communication originating from the Business not being actually received by or delivered to Investec or any such communication purporting to originate from the Business being made or delivered fraudulently or otherwise without authority.
8. That Investec be, and it is hereby, authorised to provide any entity purporting to be the Business's auditors for the time being and from time to time with such information as such entity may request from time to time concerning any transactions or business of the Business with Investec, until notice in writing to the contrary is received by Investec, signed in accordance with this Mandate.
9. That the Business acknowledges that nothing in the agreements between Investec and the Business shall be capable of being constituted as an implied agreement restricting or nullifying any charge, pledge, lien, right of set off or other right Investec may have existing or implied by law or otherwise.
10. That this Mandate having been notified to Investec shall replace any previous mandate and remain in force until revoked, varied or supplemented by new instructions given in conjunction with a decision of the Authorised Signatories of the Business advised to Investec in the form of a certified resolution of the relevant meeting.
11. That in this Mandate the expression "Treasury Transaction" means and includes:
 - 11.1. any deposit transaction, including a fixed deposit, a call deposit, a notice deposit, or commercial paper;
 - 11.2. any foreign exchange contract between Investec and the Business including any currency swap, currency option, spot and forward foreign exchange contract and any other contract as is similar to or derived from any of the foregoing;
 - 11.3. any interest rate contract between the Business and Investec including any interest rate swap, interest rate option, forward rate agreement, cap, collar, floor and any other contract as is similar to or derived from any of the foregoing; and



- 11.4. such other transactions effected, or entered into with the Business as may be covered by the Terms and Conditions.
12. That all confirmations of Treasury Transactions entered into pursuant to this Mandate which are capable of comprising:
- 12.1. "Transactions", as defined in the Master Agreement (Multicurrency Cross-Border) published by the International Swaps and Derivatives Association Inc. ("ISDA"); and
- 12.2. "Financial contracts" as defined in the Netting of Financial Contracts Act, 1995 as amended shall (notwithstanding anything to the contrary in any confirmation) supplement, form a part of, and be subject to an agreement in the form of the ISDA as if we had executed an agreement in such form, except for the election of Irish law as the governing law; and Euro as the currency.
13. That the Business will advise Investec in writing signed by two Authorised Signatories as soon as any changes that may take place from time to time to the Authorised Signatories and that Investec shall be entitled to act upon the information so given.
14. Intermediary Access: that if the Business opened its Corporate Treasury Account with Investec through an intermediary appointed by Investec, the Business acknowledges that the intermediary will be able to view the Treasury Transactions that the Business has entered.

Signed as an accurate record of the proceedings of the meeting.

If the Business is a company, this mandate should be signed by a Director and a Director / Secretary. If the Business is a Sole Trader, please sign where indicated.

Signature _____	Date _____	<input type="checkbox"/> Director
Signature _____	Date _____	<input type="checkbox"/> Director / Secretary
Signature _____	Date _____	<input type="checkbox"/> Sole Trader

Documentation to be provided to identify the company

We are required by the Criminal Justice (Money Laundering & Terrorist Financing) Act, 2010 as amended to verify the identity of any entity opening an account with us.

The enclosed document outlines the AML requirements for **incorporated companies only**. For charities, Sole Traders or any other entity type, please consult S.39 of our Terms and Conditions or call us at 1800 466 466 or email deposits@investec.ie.

Who needs to send personal ID documents?

This is required for two Directors and two Authorised Signatories (if different from the two Directors) and any 20% or greater beneficial owner of the company.

What ID documents are needed?

1. Documentation to identify the Individual within the company (i.e. Directors, Shareholders and Authorised Signatories):

Please ensure that your Business Account Form is returned with one form of identification from List A and two forms of identification from List B. It is not mandatory to send identification from List C.

2. Documentation to be provided to identify the company

Note: If your company is incorporated in the Republic of Ireland, we will obtain the below mentioned documentation from the Companies Registration Office on your behalf. If your company is not incorporated in the Republic of Ireland we will require receipt of the below mentioned documentation. On occasion we may require additional documentation which we will discuss with you.

- ☐ Original / certified copy of Certificate of Incorporation
- ☐ Original / certified Copy of Memorandum and Articles of Association
- ☐ Copy of most recent audited financial statements
- ☐ List of Directors including address, date of birth and occupation

Account opening checklist

- ☐ Mandate confirming those authorised to open and operate the account signed by at least two Directors
- ☐ List of Authorised Signatories provided (within mandate or on extra sheet)
- ☐ Verification of identity and address for at least two Directors and two Authorised Signatories (if different)
- ☐ Beneficial owners - List of names and addresses of all shareholders with holdings > / = 10%
- ☐ Beneficial owners - Verification of identity and address required (as set out above) of all shareholders > / = 20%

List A: 1 x Form of photo identification

(Certified* documents. No originals required)

- ☐ Certified copy of valid passport
- or
- ☐ Certified copy of current
☐ drivers licence

List B: 2 x Forms of address identification⁺

(Original or certified* documents)

- ☐ Utility bill e.g. electricity / gas / phone bill**
- ☐ Bank / credit union / building
☐ society statement**
- ☐ Current Local Authority Document
☐ e.g. refuse collection / water charges bill**
- ☐ Current Balancing Statement from
☐ Revenue Commissioners***
- ☐ Revenue Commissioners C2 Tax Credit***
- ☐ Current household / motor insurance
☐ documents (policy document only)***
- ☐ Most recent Notice of Determination
☐ for Tax Credit
- ☐ Social Insurance Documents

List C: 1 x Verification of PPS number

- ☐ Copy of document issued by
☐ Revenue Commissioners
- or
- ☐ Copy of document issued by Dept
☐ of Social & Family Affairs
- or
- ☐ Copy of European Health
☐ Insurance Card
- or
- ☐ Copy of Social Services Card

Note: If a 20% beneficial owner of the company is another company or other legal entity, full Anti-Money Laundering documentation for that entity will also be required. Money Laundering checks will need to continue down through the chain of ownership on all individuals or entities, until a point is reached where we have identified all 20% beneficial owners.

⁺ Please note, for Accounts opened through an Intermediary or in person, one document from List B is sufficient.

^{*} Certification should be carried out by a bank/building society or other regulated financial institution, Notary Public, Solicitor, Accountant, Garda/Police Officer, Embassy Official or Commissioner for Oaths. The actual copy of the document should be stamped by the firm/person, whose name and qualification should be clearly evidenced. The certification should include wording similar to the following "I certify that this copy is a true copy of the original (passport)" with the date clearly marked. The certifier should be a person of reputable standing who is independent of the Accountholder.

^{**} These documents must be dated within the last 6 months.

^{***} These documents must be dated within the last 12 months.

**PLEASE READ AND RETAIN THE FSCS INFORMATION SHEET AND EXCLUSION LIST PROVIDED OVERLEAF.
THIS IS NOT TO BE RETURNED TO THE BANK.**

Information sheet

Basic information about the protection of your eligible deposits

Eligible deposits in Investec Bank plc are protected by:	The Financial Services Compensation Scheme ("FSCS") ¹
Limit of protection:	£75,000 per depositor per bank / building society / credit union ²
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 £75,000. ²
If you have a joint account with other person(s):	The limit of £75,000 applies to each depositor separately. ³
Reimbursement period in case of bank, building society or credit union's failure:	20 working days ⁴
Currency of reimbursement:	Euro (EUR)
<p>To contact Investec Bank plc for enquiries relating to your account:</p> <p>To contact the FSCS for further information on compensation:</p>	<p>Investec Bank plc (Irish Branch) The Harcourt Building Harcourt Street Dublin 2</p> <p>Tel: 1800 466 466</p> <p>Financial Services Compensation Scheme 10th Floor Beaufort House 15 St Botolph Street London EC3A 7QU</p> <p>Tel: +44 800 678 1100</p> <p>Email: ICT@fscs.org.uk</p>
More information:	http://www.fscs.org.uk

Additional Information

1 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 £75,000 by the Deposit Guarantee Scheme.

2 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 £75,000 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 £75,000.

In some cases eligible deposits which are categorised as "temporary high balances" are protected above £75,000 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>

3 Limit of protection for joint accounts

In case of joint accounts, the limit of £75,000 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 £75,000.

4 Reimbursement

The responsible Deposit Guarantee Scheme is the Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London, EC3A 7QU, Tel: +44 (0)800 678 1100 or +44 (0)20 7741 4100, Email: ICT@fscs.org.uk. It will repay your eligible deposits (up to £75,000) 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.

In the case of a depositor which is a small local authority, 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>.

5 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, 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 fund¹
 - public authority, other than a small local authority.

For further information about exclusions, refer to the FSCS website at www.FSCS.org.uk

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1. Deposits by personal pension schemes, stakeholder pension schemes and occupational pension schemes of micro, small and medium sized enterprises are not excluded.
 2. Listed in Section C of Annex 1 of Directive 2014/65/EU.
 3. Under the Companies Act 1985 or Companies Act 2006.
 4. See footnote 3.