

For Individuals, including Joint Accounts				( )	DDA Account	( )	Fixed Deposits
				( )	Savings Account	( )	Investment
Account No		T/A		( )		NIS #	
NAME IN FULL	1 <sup>st</sup>				1 <sup>st</sup> ID No:		
	2 <sup>nd</sup>				2 <sup>nd</sup> ID No(s):		
	3 <sup>rd</sup>				3 <sup>rd</sup> ID No(s):		
	4 <sup>th</sup>				4 <sup>th</sup> ID No(s):		
RESIDENCE	1.				Phone Number(s)		
	2.				Home/ Mobile		
	3.				Work		
	4.				2 <sup>nd</sup>		
MAILING ADDRESS (including Post Office Number)	1.			2.	3 <sup>rd</sup>		
					4 <sup>th</sup>		
					Email Address		
	3.			4.	1.		
OCCUPATION	1.				Date of Birth (dd/mm/yyyy)		Gender
	2.				1 <sup>st</sup>		
	3.				2 <sup>nd</sup>		
NAME AND ADDRESS OF EMPLOYER	1.				3 <sup>rd</sup>		
	2.				4 <sup>th</sup>		
IF NON-RESIDENT STATE PERMANENT ADDRESS	1.				US Citizen or Green Card Holder		
	2.				US Power of Attorney		
	3.				US Standing Order on file		
	4.				10% US Shareholder Equity		
NAME AND ADDRESS OF REFERENCES		Name:			Address:		
STATE AMOUNT AND NATURE OF DEPOSIT. If by cheque, brief particulars				Particulars:			
DATE	INFORMATION VERIFIED	APPROVAL OF MANAGER			SIGNATURE TO BE USED		OFFICER'S SIGNATURE

**BANK OF ST. VINCENT AND THE GRENADINES LTD**

**REIGATE**

**GRANDBY STREET**

**P.O. BOX 880, KINGSTOWN**

**ST. VINCENT AND THE GRENADINES**

**ACCOUNT PURPOSE AND PARAMETERS**

By reason of the requirements of the Proceeds of Crime Act, 2013 and the Regulations and Anti-Money Laundering Guidance Notes issued there-under, the Bank is required to obtain the following

Information:

Customer's Name:

Account Number:

1. Purpose of the Account

2. Balance ranges (monthly) – Between \$ 10.00 and \$

Expected transaction (monthly):

<b>TYPE OF TRANSACTION:</b>	<b>EXPECTED NUMBER</b>	<b>EXPECTED VALUE</b>
Cash / cheques (in)		
Cash / cheques (out)		
ATM (in)		
ATM (out)		
Wire transfer (incoming)		
Wire transfer (outgoing)		

I/We confirm that the provisions of the above act and the consequences for failing to comply with the regulations have been fully explained to me/us. I/We further confirm that the above declaration is true and correct.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Signature

Date:

**BANK OF ST. VINCENT AND THE GRENADINES LTD**

**REIGATE**

**GRANDBY STREET**

**P.O. BOX 880, KINGSTOWN**

**ST. VINCENT AND THE GRENADINES**

**WRITTEN CONSENT TO VERIFY INFORMATION**

By reason of the requirements of the Proceeds of Crime Act, 2013 and the Regulations and Anti-Money Laundering Guidance Notes issued there-under, the Bank is required to obtain independent verification, if it so wishes, of the information given by the applicant for business.



**Declaration**

The undersigned hereby apply (ies) for business with the Bank of St Vincent and the Grenadines Ltd. on A/C

I/We confirm that all the information given to the Bank are true and correct and shall form the basis of our business relationship. I/We hereby authorize you (the Bank) to make any enquiries which you may deem necessary in order to confirm any of the information given, and each source of your enquiry is hereby authorized by me/us to provide any required information.

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Signature

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Signature

Date:

# BANK OF ST. VINCENT AND THE GRENADINES LTD

REIGATE  
GRANDBY STREET  
P.O. BOX 880, KINGSTOWN  
ST. VINCENT AND THE GRENADINES  
WRITTEN CONFIRMATION OF BENEFICIAL OWNERS

By reason of the requirements of the Proceeds of Crime Act, 2013 and the Regulations and Anti-Money Laundering Guidance Notes issued there-under, the Bank is required to confirm the beneficial owner/s of all credits to the account.

## Declaration

1. I/We confirm that all monies deposited to the account are and will be beneficially owned by me/us;  
OR
2. I/We confirm that all monies deposited to this account are and will be beneficially owned by:

**Where the account is held by a legal entity (Company, NPO, Charity etc.) ALL beneficial owners (natural persons who hold more than 10% shares) in the company must be listed in table below: (Subject to further verification)**

Name	Address	Identification	Date of Birth (dd/mm/yyyy)	Occupation	% of shares

I/We confirm that the provisions of the above act and the consequences for failing to comply with the regulations have been fully explained to me/us. I/We further confirm that the above declaration is true and correct.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Signature

Date:

**BANK OF ST. VINCENT AND THE GRENADINES LTD**

**REIGATE**

**GRANDBY STREET**

**P.O. BOX 880, KINGSTOWN**

**ST. VINCENT AND THE GRENADINES**

**DECLARATION OF SOURCE OF FUNDS/ WEALTH**

**Account:**

I/We hereby declare that the source of my/our funds is:

1. Source of initial deposit to account:

2. Source of continued funding to account:

3. Source of Wealth

I/We are aware that the **Bank of St. Vincent and the Grenadines Ltd. 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.

Signature: \_\_\_\_\_

Date:

Signature: \_\_\_\_\_

Date:

Signature: \_\_\_\_\_

Date:

**Bank of St. Vincent and the Grenadines Ltd.**

**NAME**

**ACCOUNT. NOs**

Dear Sirs:

**Re: Acceptance of Instructions and Indemnity Agreement**

1. I/WE, the undersigned hereby authorize your Bank to accept all tested and untested instructions given by me or on my behalf by telephone, facsimile, telex, cable 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 relating to the issuance of such instructions.

2. The said instructions may be related to but are not limited to:

- (a) Payments
- (b) Transfer of Funds

3. With regard to instructions issued which are not received simultaneously upon issuance (e.g. instructions by post, cable) I agree that the instructions shall be deemed to have been issued only upon their receipt by your Bank.

4. With regard to instructions issued by electronic and/or mechanical processes (e.g. by facsimile, telex), I accept the risk of equipment malfunctioning including paper shortage, transmission errors, omissions and distortions.

5. 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, expenses by reason of your following such instructions.

6. 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.

7. 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.

Signed this date:

For and on behalf of

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## OPERATION AND VERIFICATION OF ACCOUNT AGREEMENT

In consideration of **The Bank of St. Vincent and the Grenadines Ltd.** (hereinafter referred to as the "Bank") keeping in its books an account opened by the undersigned and negotiating for taking on deposit or for discount or for collection or as collateral security or otherwise from the undersigned, bills of exchange, cheques, promissory notes, bank and express money orders or other orders for the payment of money, coupons, tickets pertaining to the purchase a grain, livestock and other produce, or other instruments or securities whether or not the undersigned is a party thereto (the whole hereinafter referred to as "instruments", which shall be deemed to include instruments drawn on any branch of the Bank), the undersigned hereby agrees with the Bank as follows:

(1) That presentment, notice of dishonour, protest and notice of protest of all instruments is hereby waived unless the Bank receives at or prior to maturity special written instructions to the contrary from the undersigned in respect of any specified instrument or instruments, and that, subject to any such special written instructions, the undersigned shall be responsible and liable to the Bank on all instruments in the same manner and to the same extent as if the instruments has been duly presented and protested and notice of dishonour and notice of protest given as regards all parties thereto as required by any law applicable thereto, and that any person (other than a member of the Bank's staff) employed by the Bank to carry out any such special written instructions shall be deemed to be the agent or the undersigned.

(2) That the Bank is authorized to present for payment or acceptance or collect the instruments through such bank or other agents as the Bank may deem best, at the sole risk and expense of the undersigned, and, save to the extent that definite instructions have been received by tile Bank from the undersigned to give such banks or other agents such instructions as to collection as the Bank may deem best, and that the Bank may accept either cash or bank draft, cheques, settlement vouchers. clearing house slips or any other evidence of payment, in payment of the instruments or in remittance therefor.

(3) That the undersigned will indemnify the Bank against all claims made against the Bank and/or liability incurred by the Bank under any law having effect within the jurisdiction where any of the instruments are or may be payable, including, but without limiting the generality of the foregoing, any claim and or liability which may arise by reason of the endorsement of the Bank or any branch or agency thereof and also against all claims and/or liability arising with respect to tickets pertaining to the purchase of grain, livestock and other produce whether by reason of forgery thereof or unauthorized signatures thereon or otherwise.

(4) That the Bank is authorized to debit the account of the undersigned with any of the instruments, or any of the evidences of payment referred to in Section (2) hereof which are not paid on presentation or which if paid the Bank may be called upon to refund, or which may be dishonoured by non-acceptance or non-payment or any party to which is bankrupt or insolvent, or which, or the proceeds of which, through no fault of the Bank have been lost, stolen or destroyed, or which, or the proceeds of which, for any reason the Bank is unable to collect or withdraw, together with all costs, charges and expenses incurred by the Bank in connection therewith and/or to debit the account of the undersigned with any cheques drawn on the branch of the Bank at which the account of the undersigned is being carried and which have been cashed, negotiated or credited to the account of the undersigned but which have not been found good.

(5) That the Bank is authorized to pay as in the case of an ordinary cheque and debit the account of the undersigned in the customary manner with every promissory note or acceptance of the undersigned presented for payment at the branch of the Bank at which the account of the undersigned is being carried.

(6) That in the event that the account is overdrawn:

(a) the Bank will be entitled to take whatever action it deems appropriate and, without limiting the generality or the foregoing, the Bank will not be obliged to honour any cheques, the whole without any notice or delay;

(b) the undersigned will agree to pay the amount indicated on the monthly statement of account.

(7) That the undersigned will repay to the Bank all amounts debited to the account of the undersigned in accordance with the provisions of the agreement.

(8) That the Bank may from time to time make and debit to the aforesaid account its usual charges for the keeping of the account which charges the undersigned hereby agree(s) to pay.

(9) That where a statement of account and relative vouchers are to be rendered by the Bank:

(a) the undersigned will verify the correctness of each statement of account received from the Bank;

(b) if a statement of account and relative vouchers are nor received by the 10th day after the end of each month or, if statements are not to be prepared monthly, by the 10th day after the end of the term agreed on for their preparation, the undersigned will obtain them from the Bank;

(c) the undersigned will, within the 30 days from delivery on mailing of the statement of account and relative vouchers ,notify the Bank in writing at the branch or agency where the account is kept of any alleged omissions from or debits wrongly made to or inaccurate entries in the account as so stated; and

(d) that at the end of the said 30 days the account as kept by the Bank shall be conclusive evidence without any further proof that except as to any alleged errors of which the Bank has been so notified and any payments made on forged or unauthorized endorsements the account contain all credits that should be contained therein and no debits that should not be contained therein and all the entries therein are correct and subject to the above exception the Bank shall be free from all claims in respect of the account.

(10) That should the undersigned conduct an account or accounts at more than one branch of the Bank, the provisions of this agreement shall apply to each of such accounts unless the undersigned gives the Bank special written instructions to the contrary designating the particular account or accounts to which the provisions of this agreement shall not apply.

(11) That this is to be a continuing consent and agreement and shall bind the undersigned and the heirs, executors, administrators, successors and assigns of the undersigned.

Signed this **Date:**

For and on behalf of A/C

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