

AGREEMENT RE JOINT ACCOUNT

ACCOUNT NUMBER

Click or tap here to enter text.

TO: REIGATE BRANCH

The undersigned, having opened a [Click or tap here to enter text.](#) deposit account numbered as indicated above with the aforementioned branch of **BANK OF ST. VINCENT AND THE GRENADINES** (herein call the Bank) in our joint names, in consideration thereof do hereby agree each with the other or others of us and also with the bank that all monies now or which may be hereafter deposited to the credit of the said account, and all interest thereon, shall be and continue the joint property of the undersigned with right of survivorship. Each of the undersigned, in order to constitute effectually the said joint deposit account, hereby assigns and transfer to the undersigned jointly any and all moneys which may have been heretofore or may now or hereafter be deposited to the credit of the said account, together with all interest which may accrue thereon. Each of the undersigned hereby authorizes the Bank to accept from time to time as a sufficient discharge for any sum or sums withdrawn from the said account any receipt, cheque or other voucher signed by any (1) [Click or tap here to enter text.](#) of the undersigned, without other signature or the consent of any others of the undersigned thereto.

(1) Insert one, two, or as the case maybe

2. In addition, each of the undersigned hereby authorizes withdrawals from the said account effected through any electronic, mechanical or other system of the Bank, including any instant teller machine, by means of any bank card, code, oral instructions or other means of access to the account which may now or hereafter be issued or made available to any of the undersigned. Each of the undersigned agrees to be responsible for unauthorized withdrawals so effected to the extent provided in any agreement than applicable to such system of withdrawal.

(2) Delete if Two or more persons must authorize withdrawal

The undersigned jointly and severally agree with the Bank that the death of one more of the undersigned shall not affect the right of the survivors or any one of them, or of the sole survivor, to withdraw all of the said monies and interest from the Bank and to give a valid and effectual discharge or receipt therefor

The undersigned jointly and severally agree with the Bank to pay to the Bank forthwith upon demand any overdraft, indebtedness or liability in its favour in connection with or arising out of the operation of the said account.

(3) Delete if not suitable

3. Unless otherwise expressly directed in writing, the Bank is hereby authorized by the undersigned and Each of them to deposit to the credit of the said account all monies and the proceeds of all cheques, Promissory notes, bills of exchange, securities, coupons and orders for the payment of money received by the Bank payable to or for the credit or account of any one or more of the undersigned.

Dated this: _____ day of _____

WITNESS: _____) _____

_____) _____

_____) _____

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TO: BRANCH

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The undersigned jointly and severally agree with the Bank to pay to the Bank forthwith upon demand any overdraft, indebtedness or liability in its favour in connection with or arising out of the operation of the said account. Unless otherwise expressly directed in writing, the Bank is hereby authorized by the undersigned and Each of them to deposit to the credit of the said account all monies and the proceeds of all cheques, Promissory notes, bills of exchange, securities, coupons and orders for the payment of money received by the Bank payable to or for the credit or account of any one or more of the undersigned.

Dated this: [Click or tap to enter a date.](#)

WITNESS:

_____)
_____)
_____) _____

OPERATION AND VERIFICATION OF ACCOUNT AGREEMENT

In consideration of **The Bank of St. Vincent and the Grenadines (SVG) 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 of 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 the 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 nor 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 of 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 not 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

.....

.....

SIGNATURE CARD

Account No:

FULL
NAME:

SIGNATURE 1

SIGNATURE 2

SIGNATURE 3

SIGNATURE 4

SIGNATURE OF OFFICER _____

DATE: