

APPLICATION FORM FOR JOINT CUSTOMERS

Applying for Personal Banking Services

The banking services we provide are designed, primarily, for residents of the United Kingdom or Nigeria. We can also open accounts for residents of EU countries, the USA and other jurisdictions with the Bank's approval (this may take longer to process) and we may need you to visit our office in London.

If you already have an account with FidBank UK Limited and just want additional services, there is no need to complete this form. Simply let us know what you require, and we will make the arrangements.

Application Checklist

Following the checklist below will help make sure that you provide all the information that we need to be able to quickly process your application.

Page	Content	Do I need to complete this?	Completed?	
			Yes	No
Page 2	Confirming Your Identity	Yes	☐	☐
Page 3	About You and Your Contact Details Your	Yes	☐	☐
Page 5	Work and Finances	Yes	☐	☐
Page 8	Intended Account Activity	Yes	☐	☐
Page 9	Fixed Deposits	Yes	☐	☐
Page 10	Specimen Signature	Yes	☐	☐
Page 11	Digital Banking: Joint Account	Yes	☐	☐
Page 13	E-mail and Fax Indemnity	If you want to give e-mail or fax instructions	☐	☐
Page 18	Your Declaration and Signature	Yes	☐	☐
			☐	☐

APPLICATION FORM FOR JOINT CUSTOMERS

Confirming Your Identity

It is a requirement of the UK financial regulations that we properly identify you, confirm your address and retain documentary evidence of this. Without doing this we will not be able to open your account.

We have tried to make this process as quick and easy as possible. The process differs, depending on whether you are resident in the UK or Nigeria.

If you are in the United Kingdom

We will ask you to provide authenticated documentary evidence from the list below. There are two ways that you can do this;

1. You can bring the original documents into the Bank to be authenticated by a Bank Officer (please contact us to make an appointment), or
2. You can use the Post Office Identity Checking Service. Simply take your original documents into any Post Office and they make certified copies which you can then send to us to meet this requirement. The Post Office levies a charge for this service. You can find more details at <https://www.postoffice.co.uk/identity/document-certification>
3. Bring the originals to a verifiable lawyer or solicitor, who should take certified copies, stating their full name, date of certification and attesting to the validity of the documents.

If you are in Nigeria or other jurisdictions

We will need to sight documentary evidence of your identity and address. You can do this in one of two ways.

1. Bring the originals to a verifiable lawyer or solicitor, who should take certified copies, stating their full name, date of certification and attesting to the validity of the documents.
2. Take the originals into your branch of Fidelity Bank and ask your Relationship Manager to certify them for you. Fidelity Bank will then send the certified documents to us.

Documents Required

1. A bank statement of account in your name - one month statement but dated within the last three months (if not provided as a proof of address)
2. To verify your **IDENTITY** we will need to sight either:
 - 2.1. Your current international passport;
 - 2.2. Your photo card driving licence (UK & EU only)
 - 2.3. National identity card
 - 2.4. Home Office issued Identity Card (must be supported with a letter from the Home Office)
3. To verify your **ADDRESS** we will need to sight one of the below items:
 - 3.1. Utility, mobile or landline bill in your name and at your permanent residential address, dated within the last three months. This can not be a document that shows only your P. O. Box
 - 3.2. A bank or building society statement of an account in your name stating your permanent residential address (one month statement but dated within three months)
 - 3.3. A signed confirmation letter from your bank, attesting that an account relationship exists and contains your full name and full residential address (not P.O. Box number)
 - 3.4. A tax clearance certificate containing your name and full residential address (Nigerian residents only).

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About You: **First Applicant**

Are you a resident in the United Kingdom ☐ Yes ☐ No

If **No**, what is your country of residence?

Title: ☐ Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other (specify)

FirstName(s):

Surname(s):

Date of birth:

Place of birth:

Marital Status: ☐ Married ☐ Civil Partnership ☐ Single ☐ Divorced/Separated ☐ Widowed

Nationality: Passport number:

Dual Nationality (if applicable):

What is your country/countries of
Tax Residency?

Are there any personal circumstances the Bank should be aware of?

Your Contact Details: **First Applicant**

Residential Address:
(not a PO Box)

What is your residential status? ☐ Owned outright ☐ Owned mortgage ☐ Rented ☐ Other

Who do you live with? ☐ Alone ☐ Spouse/Partner ☐ Sharing/Other

If you have moved in the last three years, please tell us your previous address in the space below:

If your mailing address is different from your residential address, please enter your mailing address in the space below:

Phone number: Mobile number:

Email address:

Preferred contact method:

APPLICATION FORM FOR JOINT CUSTOMERS

About You: **Second Applicant**

Are you a resident in the United Kingdom ☐ Yes ☐ No

If **No**, what is your country of residence?

Title: ☐ Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other (specify)

FirstName(s):

Surname(s):

Date of birth:

Place of birth:

Marital Status: ☐ Married ☐ Civil Partnership ☐ Single ☐ Divorced/Separated ☐ Widowed

Nationality: Passport number:

Dual Nationality (if applicable):

What is your country/countries of
Tax Residency?

Are there any personal circumstances the Bank should be aware of?

Your Contact Details: **Second Applicant**

Residential Address:
(not a PO Box)

What is your residential status? ☐ Owned outright ☐ Owned mortgage ☐ Rented ☐ Other

Who do you live with? ☐ Alone ☐ Spouse/Partner ☐ Sharing/Other

If you have moved in the last three years, please tell us your previous address in the space below:

If your mailing address is different from your residential address, please enter your mailing address in the space below:

Phone number: Mobile number:

Email address:

Preferred contact method:

APPLICATION FORM FOR JOINT CUSTOMERS

Your Work: **First Applicant**

What is your employment status?: ☐ Employed (full time) ☐ Employed (part time) ☐ Self-employed ☐ Student
☐ Unemployed ☐ Retired ☐ Not employed

What is your occupation? (was, if retired):

Name of your employer
or self-employed business:

What is your employer's or
self-employed business:

Employers or
self-employed address:

Name and country of registration of any other
companies you may own or be affiliated with:

Your Finances: **First Applicant**

How often are you paid?: ☐ Monthly ☐ Weekly ☐ Other (specify)

How are you paid?: ☐ Bank transfer ☐ Cheque ☐ Cash

What is your annual gross income from your
employment or self-employment?:

What is your annual gross income from your pension(s)?:

What is your annual gross income from shares, bonds,
rentals or other investments?:

Are you currently bankrupt or subject to any Individual Voluntary Arrangement?: ☐ Yes ☐ No

How did you hear about us?:

If you want to apply for a Fixed Deposit only, without also opening a Current Account, Call Account or Notice Account, please proceed to page 10 of the Application Form.

Do you already hold a bank account in the UK? ☐ Yes ☐ No Outside the UK? ☐ Yes ☐ No

Your UK Bank name and address:

Sort Code:

Account Number:

Date opened:
(approx.)

Your non- UK Bank name
and address:

Account Number:

Date opened:
(approx.)

APPLICATION FORM FOR JOINT CUSTOMERS

Your Work: **Second Applicant**

What is your employment status?: ☐ Employed (full time) ☐ Employed (part time) ☐ Self-employed ☐ Student
☐ Unemployed ☐ Retired ☐ Not employed

What is your occupation? (was, if retired):

Name of your employer
or self-employed business:

What is your employer's or
self-employed business:

Employers or
self-employed address:

Name and country of registration of any other
companies you may own or be affiliated with:

Your Finances: **Second Applicant**

How often are you paid?: ☐ Monthly ☐ Weekly ☐ Other (specify)

How are you paid?: ☐ Bank transfer ☐ Cheque ☐ Cash

What is your annual gross income from your
employment or self-employment?:

What is your annual gross income from your pension(s):

What is your annual gross income from shares, bonds,
rentals or other investments?:

Are you currently bankrupt or subject to any Individual Voluntary Arrangement?: ☐ Yes ☐ No

How did you hear about us?:

If you want to apply for a Fixed Deposit only, without also opening a Current Account, Call Account or Notice Account, please proceed to page 10 of the Application Form.

Do you already hold a bank account in the UK? ☐ Yes ☐ No Outside the UK? ☐ Yes ☐ No

Your UK Bank name and address:

Sort Code:

Account Number:

Date opened:
(approx.)

Your non- UK Bank name
and address:

Account Number:

Date opened:
(approx.)

APPLICATION FORM FOR JOINT CUSTOMERS

Applications for Current Accounts

Are you applying for one or more current accounts?: ☐ Yes ☐ No

Please note that to open a current account you are required to make an initial deposit of £2,000 or \$2,500.

Please indicate the currencies required: ☐ £ GBP ☐ \$ USD

Would you like a cheque book? ☐ £ GBP

Statements are available at any time via our Digital Banking platform, providing a convenient and secure way to access your account information.

If you would also like to receive monthly statements by post, please tick this box

	First Applicant		Second Applicant	
Would you like a debit card**?	£ GBP	\$ USD	£ GBP	\$ USD

Standard Debit Card

Gold Debit Card*

Black Debit Card*

*Before selecting a Gold Debit Card or Black Debit Card, please review the features, benefits, rewards, and eligibility criteria available on our [Debit Cards](#) webpage.

**By requesting a debit card, We confirm that we have requested a Mastercard® debit card and have read, understood, and agree to the applicable Terms and Conditions. We understand that, where necessary to provide the benefits and services associated with a Gold Debit Card or Black Debit Card, the Bank may share our personal information with Mastercard and relevant programme partners, as further described in the Bank's [Privacy Notice](#).

Acknowledgement

Please note an annual fee is charged for each debit card issued. The applicable fee varies according to the card type selected. For details of current charges, please refer to the Bank's [Standard Tariff of Charges](#).

Notice Accounts and Call Accounts (Savings Accounts)

We offer a range of Notice Accounts in £GBP and \$USD. You can check our interest rates on our website. The interest rates on Notice and Call Accounts are variable. If we ever reduce the interest rate on your account, we will personally write to you; 60 days before the change comes into effect and provide you with the opportunity to close the account or offer you an alternative.

To make a withdrawal from your Notice Account you will need to give us the requisite notice, either over the telephone, in person or in writing. We will not process any withdrawal applications during the notice period. Therefore, please ensure that you can manage without access to any money you deposit into a Notice Account for the notice period. You can make a withdrawal from your Call Account as you wish

To open a Notice or Call Account, you will need to deposit at least £2,000 or \$2,500. You are then free to make as many additional deposits and withdrawals of any value, subject to the notice period. If you would like to make regular payments into your account, we can give you a Standing order mandate which will allow you to make a regular transfer from any UK bank or your FidBank UK Limited Current Account.

90-Day Notice Account: ☐ £ GBP ☐ \$ USD

Call Account: ☐ £ GBP ☐ \$ USD

How much would you like to deposit?:

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Intended Account Activity

United Kingdom banking regulations require us to ask you some questions about the expected use of your account(s) and the type and size of transactions likely to pass through it. We appreciate that you probably do not know exactly how you will use your account, but we would be grateful if you would give us an indication of your expectations by answering the questions below.

What is your main reason for opening an account with FidBank UK Limited?:

How much money do you expect to pay into your account(s) annually?:

What is the source of your funds?:

Which country/countries will your funds typically originate from?

Monthly, how many times do you expect to pay money **into** your account?:

Monthly, how many times do you expect to pay money **from** your account?:

What do you expect the average size of payment **into** your account to be?

What do you expect the average size of payment **out** of your account to be?

What do you expect to be the maximum size of payment **in** or **out** of your account?

Any other information?

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Fixed Deposits

We offer a range of fixed deposits in £GBP & \$USD. You can check our interest rates on our website. The interest rate on fixed deposits is fixed and will not change during the lifetime of your account. Please note that you cannot withdraw any money from a fixed deposit during its lifetime. Therefore, you should ensure that you do not need access to your money for the period of the deposit. We will contact you four weeks before your deposit comes to an end to explain your options and take your instructions.

To open a fixed deposit, you will need to deposit at least £80,000 or \$100,000

How much do you want to deposit?:

	GBP 90 day Fixed Deposit		USD 90 day Fixed Deposit
	GBP 180 day Fixed Deposit		USD 180 day Fixed Deposit
	GBP 1 year Fixed Deposit		USD 1 year Fixed Deposit

What will be the source of your deposit(s)?:
(provide documentary evidence to support
the origin of these funds)

Name of bank the funds will originate from:

Please note that this is the account that funds will be transferred to at maturity if you choose not to renew your deposit

Address of bank the funds will originate from:

Account Number:

Date opened:
(approx.)

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Specimen Signatures: Joint Account Customer

Your specimen signature is very important as it is one of the principal means by which we will identify you when you give us instructions.

Account number (the bank will complete this information):

Date the account was opened (the bank will complete this information):

Who is required to sign on the account?

☐ Either signatory alone

☐ Both/all signatories

First Applicant

Surname, with title(s):

Full First Name(s):

Specimen signature:

Second Applicant

Surname, with title(s):

Full First Name(s):

Specimen signature:

Bank Use Only

Witnessed by:

Date:

Other comments:

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Digital Banking: Personal/Joint Account

First Applicant

The FidBank UK Digital Banking service allows you to manage your banking online via a browser, and on the go via our Digital Banking App.

To apply for Digital Banking, please complete this application form. If you hold a joint account with FidBank UK Limited and both account holders wish to have access to the Digital Banking platform, each applicant should complete their own Digital Banking application form.

By completing this application, you are confirming that you have read and accepted the Digital Banking Terms and Conditions.

Title: ☐ Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other (specify)

Forename & Surname:

Customer Number: Phone number:

(first 6 digits of your account number)

(Include international dialing code). This will be used to receive the One Time Password via SMS when you register and log into Digital Banking

Email:

Security Questions

Please provide answers to 5 of the 8 questions below. These will be required to register online for Digital Banking (Browser and App), once the application has been confirmed by the Bank and you have received your User registration details:

Question 1:

Question...

Answer 1:

Question 2:

Question...

Answer 2:

Question 3:

Question...

Answer 3:

Question 4:

Question...

Answer 4:

Question 5:

Question...

Answer 5:

Signed: _____

Date: _____

APPLICATION FORM FOR JOINT CUSTOMERS

Digital Banking: Personal/Joint Account

Second Applicant

The FidBank UK Digital Banking service allows you to manage your banking online via a browser, and on the go via our Digital Banking App.

To apply for Digital Banking, please complete this application form. If you hold a joint account with FidBank UK Limited and both account holders wish to have access to the Digital Banking platform, each applicant should complete their own Digital Banking application form.

By completing this application, you are confirming that you have read and accepted the Digital Banking Terms and Conditions.

Title: ☐ Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other (specify)

Forename & Surname:

Customer Number: Phone number:

(first 6 digits of your account number)

(Include international dialing code). This will be used to receive the One Time Password via SMS when you register and log into Digital Banking

Email:

Security Questions

Please provide answers to 5 of the 8 questions below. These will be required to register online for Digital Banking (Browser and App), once the application has been confirmed by the Bank and you have received your User registration details:

Question 1:

Question...

Answer 1:

Question 2:

Question...

Answer 2:

Question 3:

Question...

Answer 3:

Question 4:

Question...

Answer 4:

Question 5:

Question...

Answer 5:

Signed: _____

Date: _____

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Telephone, E-mail Attachment & Facsimile Indemnity

If you intend to give us instructions by attaching them to an e-mail or by fax, or by telephone, you will need to read, accept and sign this indemnity. If you do not sign this indemnity, we cannot accept this type of instruction from you.

In consideration of the Bank's accepting or acting upon my/our telephone and/or any letter received by email attachment or fax from me/us, addressed to or otherwise communicated to any of the Bank's employees for the time being, I/we hereby confirm to you that:

1. You have made clear to me/us and I/we am/are fully aware of the risks of omissions, errors, mis-statements, non-receipts of fax transmissions, fraud and/or authorised interventions by third parties which are inherent in the above procedure. For the avoidance of doubt, I/we acknowledge and accept that there are particular risks inherent with email attachments, telephone and facsimile communications in comparison with other forms of communication and I/we are fully aware of any such risks.
2. I/We have no objection to your recording my/our telephone instructions and agree that the same may be used in evidence where relevant.
3. Further, I/We hereby undertake and warrant to you as follows:

- 3.1. I/We shall immediately send written confirmation (clearly marked as such) which may from time to time be or purport to be given by telephone, fax and email providing that any failure to confirm in writing shall not affect my/our liability in the meantime;
- 3.2. I/We acknowledge that the Bank will only accept email instructions where such instructions are attached, scanned and signed documents. We acknowledge that the Bank will not accept instructions contained in the body of an email. Accordingly, all references to emailed instructions in this document shall mean instructions duly signed and contained within an email attachment.
- 3.3. I/We agree that the Bank may seek confirmation of any such telephoned, emailed and/or faxed instructions prior to acting upon them. Such confirmation may be obtained by telephoning any of the authorised signatories to the account at the following number(s):
- 3.4. I/We agree that if the Bank has tried but has failed to make contact with a signatory named in 3(iii) above for any reason or has not been supplied with the confirmation of identity of any signatory and faxed, emailed and/or telephoned instructions which it has requested, it may in its absolute discretion refuse to act upon the instruction concerned.

Name of the authorised signatory:

Mobile number:

Signature:

Account name:

- 3.5. I/We agree that the signatories named in 3(iii) above shall comply with any requests for information made by the Bank for verification of the above-named authorised signatories.

- 3.6. I/We shall make prudent use of the above arrangement for me/us to issue telephoned, emailed and/or faxed instructions and shall inform you forthwith upon becoming aware of any circumstances or event regarding or likely to render the continued use of the said arrangements unsafe, but without prejudice to my/our responsibilities towards you in the meantime.

4. I/We hereby agree and undertake to indemnify you and hold you harmless against any and all loss, damage, claims, actions, proceedings, costs and expenses (including legal fees and expenses) which you may sustain, suffer or incur (including without prejudice to the generality of the foregoing any sums you may be obliged to pay to a third party) as a result of, or pursuant to the use of the said arrangements for the issuing of telephoned, emailed and/or faxed instructions, howsoever arising or caused, whether the same shall have been caused by omissions, errors, mis-statements, fraud and/or the unauthorised interventions of third parties (whether the intervention is by members of my/our staff or not) and notwithstanding any fault or negligence on the part of the Bank or any member of its staff.
5. I/We further agree that you shall not be liable for any loss, damage, interruption, delay or non-performance of my/our instructions arising from (but not limited to) the following: fire, storm, flood or acts of God, labour disputes, explosion, riot, war, or any intervention by government.
6. Moreover, I/We hereby authorise you to charge to my/our account any payments you make and/or expenses you may incur as a result of such telephoned, emailed and/or faxed instructions as I/we may give pursuant to the arrangements together with any banking charges.
7. The above matters are without prejudice to the formal mandate you hold for the operation of the account.
8. Finally, I/we fully accept that you may refuse to act upon any particular telephoned, emailed or faxed instruction and indeed that you may terminate the above arrangements whenever you deem fit without prior notice to me/us. I/We confirm that we shall not hold you liable in any way whatsoever for any loss or damage, direct or indirect, howsoever arising from your refusal to act upon any particular telephoned, emailed or faxed instruction.
9. This indemnity shall be governed by English law & shall be additional to any other indemnity which you now or hereafter may hold.

Name of the authorised signatory:

Mobile number:

Signature:

Date:

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Basic information about the protection of your eligible deposits

Eligible deposits in *FidBank UK Limited* are protected by:

The Financial Services Compensation Scheme ("FSCS")¹

Limit of protection:

£120,000 per depositor per bank/building society/credit union²

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 £120,000².

If you have a joint account with another person(s):

The limit of £120,000 applies to each depositor separately.³

Reimbursement period in case of bank, building society or credit union's failure:

7 working days⁴

Currency of reimbursement:

Pound sterling (GBP, £) or, for branches of UK banks operating in other EEA Member States, the currency of that State.

To contact FIDBANK UK LIMITED for enquiries relating to your account:

To contact the FSCS for further information on compensation:

FidBank UK Limited
1 King's Arms, Yard, London EC2R 7AF
Tel: 020 7920 6100

Financial Services Compensation
Scheme 10th Floor Beaufort House
15 St Botolph Street
London EC3A 7QU

Tel: 0800 678 1100 or 020 7741 4100
Email: ICT@fscs.org.uk

More information:

www.fscs.org.uk

Acknowledgement of receipt by the depositor: ☐ Yes

Additional information

¹Scheme 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 £120,000 by the Deposit Guarantee Scheme.

²General 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 £120,000 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 £50,000, FSCS will pay you £120,000 and you may lose £10,000.

In some cases eligible deposits which are categorised as “temporary high balances” are protected above £120,000 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>

³Limit of protection for joint accounts

In case of joint accounts, the limit of £120,000 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 £120,000.

⁴Reimbursement

The responsible Deposit Guarantee Scheme is the Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London, EC3A 7QU, Tel: 0800 678 1100 or 020 7741 4100, Email: ICT@fscs.org.uk. It will repay your eligible deposits (up to £120,000) within 7 working days from 1 January 2024 onwards, 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>.

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, 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 fund
- ☐ Public authority

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

FidBank UK Limited, 1 Kings Arms, Yard, London, EC2R 7AF
t. +44 (0) 20 7920 6100
f. +44 (0) 20 7638 7642
e-mail: customerservices@fidbank.uk
website: www.fidbank.co.uk

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

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Personal Joint Account Mandate

Important Information: We recommend that each of you retains a copy of these notes. Please read the notes carefully before completing this mandate.

You should use this mandate if you are opening a joint account. We will assume that this mandate covers all your joint accounts unless you tell us otherwise.

The instructions in this mandate mean that any one of you can give us instructions on behalf of all of you. This includes making withdrawals, dealing with anything left with us in safe keeping, writing cheques, asking us to stop payments and giving us any other instructions for the operation of your account, including requesting for your account to be closed.

Anyone of you will be able to ask us to open other account(s) in the joint names for all of you. Each one of you will be individually liable to us for the total of any debt on any account in your joint names.

If any of you inform us of a dispute between you then we will require all further instructions to be given by all of you. We may disclose to any of you any information held about the account(s).

The detail of your instruction is set out in sections 2 and 3 of the mandate and you must read this very carefully.

TO: FIDBANK UK LIMITED

1. We hereby appoint you as our bankers and request you to open an account in our joint names.
2. Until any one of us cancels this mandate, we authorise you to:
 - 2.1. pay all cheques and other instruments for payment including debit card transactions, or accept instructions to stop payments, signed or given by any one of us, whether any account in our joint names is in debit or credit;
 - 2.2. deliver any item held by you in safe keeping in our joint account names against the receipt of instruction from any one of us;
 - 2.3. accept instructions signed or given by any one of us to act on behalf of us all in all other transactions with you, including opening further accounts in our joint names and providing an overdraft or other facility on any account(s) in our joint names;
 - 2.4. close our joint account on written instruction of either of us;
 - 2.5. make transfers between accounts in our joint names or between any other account to which any of us are

a party notwithstanding that the account may be designated in another currency.

3. We agree that:

- 3.1. a. we are jointly and individually liable to you for any debt on any account in our joint names. Any such debt shall be payable to you on demand unless you agree to the contrary in writing;
- 3.2. b. if any of us informs you of a dispute between us, you may treat this information as notice of termination of this mandate and, if you do, any further transactions will need the authority of us all;
- 3.3. c. in the event of the death of any of us, you are authorised to pay the others/rest of us any credit balances(s) and deliver items held in safe keeping. This is subject to any rights you or anyone else may have.

4. We confirm that we have read and understood the important notes accompanying this mandate.

First Applicant full name:

Signature:

Date:

Second Applicant full name:

Signature:

Date:

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Your Declaration and Signature

By applying to FidBank UK Limited, 1 King's Arms Yard, London, EC2R 7AF, I confirm that the details given are true and complete. I shall keep you advised of any changes to these details when they occur. I authorise you to make credit reference, identity (including searching the Electoral Register), fraud and other enquiries.

I confirm that if my application is successful, I will be subject to the Bank's standard terms and conditions for operating a personal account, a copy of which I have received.

I confirm that this application is being made on my behalf and not as a nominee, trustee or in a fiduciary capacity for any other person. I also note that my telephone conversations with the Bank will be recorded.

In the interest of security, the Bank may use CCTV recording equipment in and around its premises. All recordings are the bank's sole property.

The Bank is a Data Controller within the meaning of the Data Protection Act 2018. In applying to open an account as set out in this application form, I agree to the following:

- Information supplied on this form and which you otherwise obtain, may be held by you on paper, computer and/or in other electronic forms. Information may be kept after my account(s) is closed in order to comply with legal or other requirements as set out in the FidBank UK Limited Privacy Statement and Privacy Notice, a copy of which I have read.
- Information held may be used for managing my account(s), for preventing or tackling fraud or any other illegal activity. It may also be used for the Bank's confidential research and analysis.
- You will not disclose my information to anyone else unless this is in accordance with the FidBank UK Limited Privacy Statement and Privacy Notice
- I have a right to a copy of the personal data held on me and to which I am entitled. I agree to let you know if I think any information you hold about me is inaccurate, so that you can correct it. Information held by FidBank UK Limited or its successor may be obtained by me, by writing to the Data Protection Officer, FidBank UK Limited, 1 King's Arms Yard, London EC2R 7AF.

Subject to my acceptance below, the Bank may use the address or any of the contact details supplied by me during this application or any supplied in the future to contact me for marketing purposes by post, telephone, secure e-message, mobile message or email. This will include keeping me informed about any special offer I may be entitled to or about products and services the Bank think may be of interest to me.

I grant FidBank UK Limited authority to process my personal data for the purpose of providing me with banking services as described in the (1) FidBank UK Limited Privacy Statement, (2) Privacy Notice, and (3) the bank account terms and conditions, copies of which I have read. I am aware that I may withdraw my consent at any time by using the Data Subject Consent Withdrawal Form, that is available from the Bank.

Signed by applicant/data subject:

Date:

Do you want FidBank UK Limited to contact you for marketing purposes?

☐ Yes

☐ No

☐ Tick this box if you are resident in the US for tax purposes or if you are a US Citizen.

☐ Tick this box if you are not resident in the US for tax purposes and if you are not a US Citizen.

By signing below, I confirm that I have read, and we accept the general terms and conditions regarding this account:

Signature:

Date:

Account name: