



UNION BANK UK PLC

JOINT ACCOUNT
MANDATE

Version 2.1
Oct 2016



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: UNION BANK UK PLC

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:
 - a. Pay all cheques and other instruments for payment, 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;
 - b. Deliver any item held by you in safe keeping in our joint account names against the receipt of instruction from any one of us;
 - c. 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;
 - d. Close our joint account on written instruction of either of us;
 - e. Make transfers between accounts in our joint names or between any other accounts to which any of us are a party notwithstanding that the account may be designated in another currency.
3. We agree that:
 - 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;
 - 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;
 - 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.**

Full Name	<input type="text"/>	Full Name	<input type="text"/>
Signature	<input type="text"/>	Signature	<input type="text"/>
Date	<input type="text"/>	Date	<input type="text"/>