

OFFICIAL USE ONLY	
CIF #:	
Acct #:	
Date opened:	
Branch:	

Please review the information and indicate correctness by signing in the space provided below.

ACCOUNT NAME

ACCOUNT HOLDER PERSONAL DETAILS			
SALUTATION	FIRST, MIDDLE	SURNAME	DATE OF BIRTH
ADDRESS: (LINE 1)		CITY:	COUNTRY:
PHONE NUMBER (HOME):	PHONE NUMBER (BUSINESS):	CELLULAR/FAX NUMBER:	

ACCOUNT INFORMATION			
ACCOUNT TYPE:	OPENING AMOUNT:	RATE:	REMARKS:
Select Account Type	\$		

SOURCE OF FUNDS	
WHAT IS THE SOURCE OF YOUR INITIAL DEPOSIT?	
<input type="checkbox"/> SAVINGS <input type="checkbox"/> INCOME FROM EMPLOYMENT <input type="checkbox"/> INTERNAL TRANSFER <input type="checkbox"/> PROPERTY INVESTMENT <input type="checkbox"/> INHERITANCE	
<input type="checkbox"/> OTHER	<input type="text"/>
HOW WILL ACCOUNT BE FUNDED?	
<input type="checkbox"/> SALARY <input type="checkbox"/> CASHIERS CHEQUES <input type="checkbox"/> BANK WIRE TRANSFER <input type="checkbox"/> PROFIT FROM BUSINESS	
<input type="checkbox"/> OTHER	<input type="text"/>

ACCOUNT ACTIVITY (Total value of transaction in and out of the account)	
POTENTIAL ACTIVITY DEPOSIT \$	POTENTIAL ACTIVITY WITHDRAWALS \$
INCOMING /OUTGOING WIRE TRANSFER \$	OTHER \$
FREQUENCY OF DEPOSITS: <input type="checkbox"/> DAILY <input type="checkbox"/> WEEKLY <input type="checkbox"/> BI WEEKLY <input type="checkbox"/> MONTHLY	FREQUENCY OF WITHDRAWALS: <input type="checkbox"/> DAILY <input type="checkbox"/> WEEKLY <input type="checkbox"/> BI WEEKLY <input type="checkbox"/> MONTHLY

JOINT ACCOUNT DETAILS		
First Name, Middle Name(s), Surname	D.O.B (mm/dd/yyyy)	CIF#
2.		
3.		
4.		

AGREEMENT AND DECLARATION

Current Account
In consideration of the Bank dealing with or continuing to deal with he undersigned (herein called the "Customer") in the way of its business as a bank, you agree with the Bank as follows:

Subject to any specific instructions given to the Bank in writing by the Customer hereby waive every presentment, notice of dishonour and protest of all bill of exchange, promissory notes, cheques and other instruments drawn, made, accepted or endorsed by the Customer, now or hereafter delivered to any branch of the Bank for any purpose whatsoever and the Customer shall be liable to the Bank in respect thereof as if presentment. Notice of dishonour and protest had been duly done or given;

If the Bank should consider it in the best interest of the Customer or the Bank that any such instrument should be noted or protested because of any endorsement other than that of Customer or for any other reason then at the discretion of any officer of the Bank, the same may be noted or protested accordingly, but the Bank shall not be liable to the Customer for any failure or omission to note or protest any such instrument;

When any act or thing is necessary or required to be done in the course of or in connection with the banking business of the Customer at a place where there is no branch of the Bank, the Bank may use the services of any bank or other agency for the purposes thereof and in such case the Bank shall not be liable to the Customer by reason of any act or omission of such bank or other agency in the performance of the services required of it or by reason of the loss, destruction or delayed delivery of any instrument, security, certificate or document of any kind while in transit to or from such bank or other agency or while in its possession.

The Bank may debit any of the Customer accounts at any branch of the Bank with the amount of any bill of exchange, promissory note, cheque or other instrument (i) which is payable at any branch of the Bank and has been or may hereafter be drawn, made or accepted by the Customer, or (ii) which, having been previously cashed by the Bank or credited to any such account, is returned to the Bank unpaid or in respect of which settlement is not received by the Bank, together with any charges and expenses properly incurred by the Bank in connection therewith and the Customer, shall be liable to the Bank in respect of each amount so debited.

Upon negotiation at any branch or agency of the Bank of any cheque drawn on the Bank by the Customer, the Bank may, if and whenever it sees fit, immediately debit the amount of such cheque to the account on which it is drawn.

The Customer shall pay to the Bank forthwith after demand therefore any overdraft, indebtedness or liability in favour of the Bank in connection with or arising out of the operation of any account together with interest not exceeding 18% per annum for the time being.

All information in relation to the account of the Customer may be recorded or stored by the Bank in such form and by means of such devices as the Bank may see fit and the Bank is under no such obligation to retain original documents, instruments or vouchers other than those belonging to or entrusted to the Bank by the Customer.

The Bank may use the services of any electronic data processing service bureau or organization in connection with keeping any account of the Customer, and in such case the Bank shall not be liable to the Customer by reason of any act or omission of such service bureau or organization in the performance of the services required of it.

Within thirty days of the date of each delivery from time to time or to the order of the Customer a statement of the Customer's account together with the relative cheques and vouchers, or, if the Customer has instructed the Bank to forward such statements and cheques and vouchers by mail to the Customer, within thirty days of the date of each such mailing as shown by the records of the Bank, the Customer will examine such cheques and vouchers and all entries appearing in such statement and will notify the Bank in writing of any errors, irregularities or omissions therein or there from; and upon the expiration of said period of thirty days (save as to any errors, irregularities or omissions previously notified to the Bank as aforesaid and save as to payments made on forged or unauthorized endorsements) it shall be finally and conclusively settled and agreed as between the Bank and the Customer that the amount of the balance shown in such statement is true and correct, that the said cheques and vouchers are genuine, that all amounts charged in the said account are properly chargeable to the Customer, that the Customer is not entitled to be credited with any amount not shown on the said statement and that the Bank is released from all claims by the Customer in respect of any and every item in the said statement. If the Customer has not taken delivery of any statement together with the relative cheques and vouchers by collecting the same on or before the thirtieth day following the date on which they became available (as to which the Bank's records shall be conclusive evidence), the same shall be deemed to have been delivered to the Customer on such thirtieth day.

The term "statement" shall include passbook where applicable and, if the Customer carries more than one account with the Bank, this agreement shall apply to each such account.

In consideration of Bank keeping the account(s) of the undersigned, the undersigned expressly agrees that the said Bank may make a reasonable charge at its discretion for keeping and operating the said account(s) and the said Bank hereby authorised to debit such account(s) with the amounts so charged. The schedule of charges may be ascertained upon enquiry.

Until further notice in writing the Bank is hereby authorised and directed to forward from time to time by ordinary mail to the undersigned at the address provided and at the risk of the undersigned, all statements of the current Tandem account/s of the undersigned with you together with the relative cheques and vouchers.

Joint Accounts

The undersigned, having opened a deposit account numbered as indicated above with the aforementioned branch of Bank of Antigua Limited, (herein called the Bank) in joint names, in consideration thereof you do hereby agree each with the other or others of us and also with the Bank that all moneys now or which may hereafter be deposited to the credit of the said account, and all interest thereon, shall be and continue the joint property of the parties with right of survivorship. Each of the undersigned, in order to constitute effectually the said joint deposit account, hereby assigns and transfers 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 be accrued 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 in accordance with the agreed conditions for accepting instructions.

The undersigned jointly and severally agree with the Bank that the death of one or 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 moneys and interest from the Bank and to give a valid and effectual discharge or receipt therefore.

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 moneys 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.

I hereby certify that the above information provided is true and that I have read the Bank's General Terms and Conditions and agree with the contents thereof.

(Signature Specimen for **Acct Number:**

Signature 1: _____ (mm/dd/yyyy)

Signature 2: _____ (mm/dd/yyyy)

Signature 3: _____ (mm/dd/yyyy)

Signature 4: _____ (mm/dd/yyyy)



Account Opening Check List

OFFICIAL USE ONLY	
CIF #:	
Acct #:	
Date opened:	
Branch:	

Check appropriate box and retain list with Customer Opening Documents

SECTION A - PERSONAL ACCOUNTS		
Legible copy of valid Photo ID for each person on Account (Passport, Voters ID, Drivers License) <i>Social Security & Medical Benefits card in cases where there are genuinely no photo ID'</i>	<input checked="" type="checkbox"/> YES	<input type="checkbox"/> NO
Remarks:		
True name and any other aliases used by customer	<input type="checkbox"/> YES	<input type="checkbox"/> NO
Remarks:		
Date and Place of birth	<input type="checkbox"/> YES	<input type="checkbox"/> NO
Remarks:		
Copy of Utility Bill no more than six months old (to confirm address)	<input type="checkbox"/> YES	<input type="checkbox"/> NO
Remarks:		
Original Job Letter or evidence of Work Permit Issued	<input type="checkbox"/> YES	<input type="checkbox"/> NO
Remarks:		
Bank or Professional Reference (if applicable) If waived please provide reason	<input type="checkbox"/> YES	<input type="checkbox"/> NO
Remarks:		
Credit Check from Local Financial Institutions	<input type="checkbox"/> YES	<input type="checkbox"/> NO
Remarks:		
Account Application completed and Signature Card signed	<input type="checkbox"/> YES	<input type="checkbox"/> NO
Remarks:		
Indemnity Form Completed and Signed	<input type="checkbox"/> YES	<input type="checkbox"/> NO
Remarks:		
OFAC Report including signatories/ directors/ beneficial owner (s) (if applicable)	<input type="checkbox"/> YES	<input type="checkbox"/> NO
Remarks:		
Nature of the Account	<input type="checkbox"/> YES	<input type="checkbox"/> NO
Remarks:		
Source of Funds (if applicable)	<input type="checkbox"/> YES	<input type="checkbox"/> NO
Remarks:		
Online Banking /TeleBanking Service	<input type="checkbox"/> YES	<input type="checkbox"/> NO
Remarks:		
Nature of Business if self-employed	<input type="checkbox"/> YES	<input type="checkbox"/> NO
Remarks:		
Antigua Business License Number (If account is a Trading As) Additional Form to be Completed (BA-8 Sole Ownership or BA-18 Partnership	<input type="checkbox"/> YES	<input type="checkbox"/> NO
Remarks:		
Notarized copy of photo ID and Signatures (Only if documents are not being signed in the presence of a Bank Officer)	<input type="checkbox"/> YES	<input type="checkbox"/> NO
Remarks:		
SECTION B - CLUBS AND SOCIETIES		
Clubs or Societies' Rules/Constitution	<input type="checkbox"/> YES	<input type="checkbox"/> NO
Remarks:		
Letter of Request to open account and Identify Signatories	<input type="checkbox"/> YES	<input type="checkbox"/> NO
Remarks:		
Additional Forms to be Completed (BA-19) Plus required Information in Section A	<input type="checkbox"/> YES	<input type="checkbox"/> NO
SECTION C – CORPORATE ACCOUNTS		
Letter of Request or Original Corporate Resolution including nature of business to open account	<input type="checkbox"/> YES	<input type="checkbox"/> NO
Remarks:		
Certificate of Incorporation and Certificate of Good Standing	<input type="checkbox"/> YES	<input type="checkbox"/> NO
Remarks:		
Memorandum and Articles of Association	<input type="checkbox"/> YES	<input type="checkbox"/> NO
Remarks:		
Certificate showing the Registered Office of the Corporation	<input type="checkbox"/> YES	<input type="checkbox"/> NO
Remarks:		
Financial Statements (if applicable)	<input type="checkbox"/> YES	<input type="checkbox"/> NO
Remarks:		
Additional Forms to be Completed (BA-10 , BA-26) Plus required Information in Section A	<input type="checkbox"/> YES	<input type="checkbox"/> NO
SECTION D – POWER OF ATTORNEY		
Power of Attorney documents in accordance with our Internal Procedures relative to the account (Refer to POA Manual)	<input type="checkbox"/> YES	<input type="checkbox"/> NO
Remarks:		
Additional Forms to be Completed (BA-17) Plus required Information in Section A	<input type="checkbox"/> YES	<input type="checkbox"/> NO

Note:
 All copies made by staff must be stamped "True copy of the original document" and signed.
 Any deviation from the above should be referred to Management for prior approval.
 In the event that any of the above items are not obtained please state comments in REMARKS section.

BANK USE ONLY

Prepared by: _____ Signature: _____ Date: _____
 Reviewed by (Supervisor): _____ Signature: _____ Date: _____
 Verifications Department: _____ Signature: _____ Date: _____



ACCOUNT TYPE: Acct Number:

Account Name:		
CIF #:		
Name	INDICATE: Joint/Single/P.O.A. Limitation and Signature Assignment	Signature
		Date:
		Date:
		Date:
		Date:
		Date:
		Date:

Witnessed By: _____