



Bank of St. Helena Ltd.

www.sainthelenabank.com

Account Opening Application

NEW LIFE



Bank of St. Helena Ltd.

www.sainthelenabank.com

TERMS AND CONDITIONS FOR ACCOUNTS

Updated May 2016

1 Application

These Terms & Conditions apply to all Accounts, except where explicitly defined for a particular type of account in accordance with the terms applicable for that type of account.

In these Terms & Conditions:

- 'We' and 'Us' and derivatives thereof refer to the Bank of St. Helena Ltd. and, as applicable, its employees and agents.
- 'You' and derivatives thereof refer jointly and severally to the holder(s) of accounts with the Bank of St. Helena Ltd.

2 Qualification

Organisations and individuals aged eighteen years or over who are of St. Helenian status, or have a clear St. Helena connection, can apply to open an Account. This is normally defined as an organisation or individual that either:

- Is a Saint Helenian or has St Helenian status
- Has a current entitlement to undertake paid employment on St. Helena. However, it should be noted that upon completion of contract of employment on St Helena (ie: departure from the island) the account/s must be closed prior to the customers departure from the island.
- Owns property on St. Helena
- Is a close or dependent relative or life partner of someone in any of the above categories
- Is a company registered by the Companies Registrar of St. Helena
- Is a St. Helena-based voluntary organisation (e.g. clubs, societies and charities)
(References to St. Helena include the entire jurisdiction of St. Helena, including Ascension Island.)

Although the qualifying age for opening an account is 18 years and over, a person from the age of 16 years may open an account with the Bank as per the qualification above, however they must also demonstrate that they have some form of employment hence the need for the account.

To open an account with Bank of St Helena customers will be required to submit supporting documentation alongside of their Account Opening Application. Details of the required supporting documentation can be found on the relevant Account Opening Application Form.

Accounts may also be opened for non-St. Helenian businesses, at the discretion of the Manager, where the primary purpose of the account is a benefit to the people or businesses of St. Helena.

Accounts may also be opened for persons under sixteen by a responsible adult (see section 8.1, Accounts for Minors and 8.3 Child Bond Savings Accounts).

To comply with International anti-Money Laundering regulations we will require you to produce, to our satisfaction, evidence of your identity. This will include, but not restricted to, copy of your passport and or a copy of your birth certificate.

We may take up references or otherwise to satisfy ourselves of your suitability as an account holder.

We reserve the right to refuse to open an account or to accept a deposit without specifying a reason.

Any application request to open a Bank Account can take three to five working days to process from the date of receipt of the application at the Bank providing all supporting information/documentation submitted meets the Bank's requirements/satisfaction.

3 Credit Interest

While your Account has a credit balance we will pay you Credit Interest on the balance, in accordance with the terms applicable for that type of account.

We display the current rate of Credit Interest paid on various Accounts at our offices and on our website. Rates are subject to change at any time without notice and will become applicable at midnight on the day they are announced. Changes will be announced by notice posted prominently in our offices and on our website, and may be further announced by other means, at our discretion.

We calculate Credit Interest on a daily basis on cleared credit balances.

4 Operating Instructions

In the following all references to "an authorised signatory" shall be read, in the case of joint accounts, as applying to any or all authorised signatories, as applicable to the account.

You request and authorise us:

- To honour and debit to the account all payment instructions signed by an authorised signatory.
- To act in accordance with any instructions received from an authorised signatory, whether written, verbal or by telephone, without being obliged to make any enquiries as to why such instructions were given. Note: Debits from your account must be accompanied by a written authorised instruction.

We will accept instructions to operate accounts from persons holding an applicable Power of Attorney or Per Pro Signatory Authority.

Following death of a person we will act in accordance with the instructions of the duly appointed executors. Where a company is in receivership we will act in accordance with the instructions of the duly appointed receivers.

5 Overdrawn Accounts

You are not permitted to overdraw your account (i.e. create a debit balance) without our express written consent. Where our express written consent has been given and an overdraft limit set, you are not permitted to exceed your overdraft limit.

Although we will help you to avoid overdrawing your account, the account holder(s) accept joint and several liabilities for repaying, with interest, any overdraft.

We reserve the right of set-off, i.e. that we may move money from other accounts held by you, jointly or personally, without notice, to repay an unauthorised overdraft and the overdraft interest thereon.

Any overdraft interest will be debited to your Account on the last business day of each month.

6 Closure of Accounts

You may close your account in line with the terms and conditions applicable to the relevant account.

You may give instructions in person at any office, or authorised in writing by post, fax or scanned e-mail.

A Current Account can be closed at any time without notice provided it is not overdrawn at the time and nor does it have a loan attached. To close an overdrawn account you must first repay the overdraft and any overdraft interest due. To close an account with a loan attached arrangements has to be made with the Lending section.

Credit Interest up to the preceding business day will be calculated and added to the account and the balance paid out to you.

You may elect to receive the payment in cash or by transfer to another Bank account. Transfers outside of St Helena will incur the relevant charges.

We reserve the right to close your account at any time without specifying a reason.

7 Prevention of Illegal Activity

We reserve the right to conduct business in a manner which allows us to meet local and international obligations with regard to the prevention of criminal activities, including money laundering. Therefore, please note that:

- You may be asked to explain, and provide evidence to support, any transaction you ask us to conduct on your behalf, or any transaction we have conducted on your behalf. We reserve the right to decline any transaction, or defer it until such explanation has been received and deemed satisfactory by us. Such explanation is to be provided within 14 days of your receipt of a verbal or written request from us.
- We may decline to conduct a transaction on your behalf, without giving a reason.
- We may be required to report any transaction you request us to conduct, whether or not we have agreed to conduct it, to the appropriate authorities, as required in the applicable legislation. We undertake that we will use this power only where appropriate, in order to prevent or detect illegal activity.
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- We will attempt to minimise the impact of these requirements on its conduct of your transactions, and requests your cooperation in the operation of these procedures.

8 Account Specific Terms

8.1 Current Accounts

- Organisations and individuals aged 18 years or over, who are St Helenian status, or have a clear St Helenian connection, can open a Current Account, see section 2 for qualification.
- Interest is calculated on a daily basis and is paid annually on 31st March
- A Current Account can be closed at any time without notice provided it is not overdrawn at the time and nor does it have a loan attached. To close an overdrawn account you must first repay the overdraft and any overdraft interest due. To close an account with a loan attached arrangements has to be made with the Lending section.
- Special Provisions for Joint Accounts:
- Unless otherwise specified in writing, we will accept instructions for operating the account from **any** authorised signatory.
- Credits will be accepted for joint accounts where the designated recipient is any of the account holders, unless the credit specifies "sole account only".
- Following death of one of the account holders, the account will remain fully operational under the instructions of the remaining account holder(s).
- A Joint Current Account can be closed at any time without notice provided it is not overdrawn at the time and nor does it have a loan attached. To close an overdrawn account you must first repay the overdraft and any overdraft interest due. To close an account with a loan attached arrangements has to be made with the Lending section.

Accounts for Minors:

- A current account may be opened for a minor (i.e. someone aged under 18 years) by anyone over the age of 18 years who is able to demonstrate, to our satisfaction, a family or legal guardian relationship, or have approval given from parent or legal guardian.
- Accounts opened for minors will automatically become the sole property of the minor when he or she reaches the age of 18 years. However a current account can be handed over to the named minor account holder from the age of 16 years, if permission is given by the signatory of the said account.

8.2 Term Savings Account

- Any person who meets the Bank's criteria for opening a Current Account can apply for a Term Savings Account
- Deposit term is 1 year. Qualifying period is 01 July – 30 June.
- This account attracts a higher interest rate than that of the current accounts, and the rate is fixed for the deposit term
- Interest is calculated on a daily basis and is paid at the end of the term i.e. 30 June.
- Only one withdrawal arrangement can be made from your Term Savings account to qualify for the higher interest rate that this account attracts. More than one withdrawal results in the account balance being



transferred to a Current Account and the applicable Current Account terms and interest rate applies.

- If a Term Savings account is opened for a minor, the account can be handed over to the minor account holder from the age of 16 years, if permission is given by the signatory of the said account.
- When the fixed term expires the Term Savings account automatically rolls over into the next fixed term, unless instructed otherwise by the customer.

8.3 Child Bond Savings Account

- Any adult, who meets the Bank's criteria for being an account holder, can open a Child Bond Savings
- Account for a child aged 17 years or under who is St Helenian or has St Helenian status
- Family or legal guardian relationship must be shown, or approval must be given from a parent or legal guardian to open the account.
- Where the child is aged 16 – 17 years, he or she may open the account without an adult's involvement.
- This account attracts a higher interest rate than that applied to Current Accounts. Interest is calculated on a daily basis and paid annually on 31st March.
- Deposit term is until the child reaches the age of 18 years. Once the account reaches maturity the balance is transferred to a Current Account in the name of the child and the applicable terms and conditions will apply
- Withdrawals are not permitted on a Child Bond Saving Account
- A Child Bond Account cannot be closed before the maturity date except in extreme circumstances, which will need the Managing Directors written approval.
- In the event of the death of a child, Bank of St Helena will act in accordance with the instruction of the duly appointed Executor.

8.4 New Life Savings Account

- St Helenians or Persons of St Helenian status, aged under 65 years can open a New Life Savings Account
- This account attracts a higher interest rate than that applied to Current Accounts. Interest is calculated on a daily basis and paid annually on 31st March
- Deposit term is until the person reaches the age of 60 years, or optionally 65 years. Once the account reaches maturity, the balance is transferred to a Current Account and the applicable terms and conditions will apply.
- Withdrawals are not permitted on a New Life Savings Account
- A New Life Savings Account cannot be closed before the maturity date except in extreme circumstances, which will need the Managing Directors written approval.
- In the event of the death of the account holder, Bank of St Helena will act in accordance with the instruction of the duly appointed Executor.

9 Queries and Complaints

All queries regarding transactions made must be raised within six months of the transaction date. After that time all transactions are deemed to have been agreed by you without further recourse.

10 Changes to these Terms and Conditions

We may amend these terms and conditions at any time if and when we deem it necessary or appropriate to do so. Notice will be deemed to have been served by us posting a notice in our offices and on our website, www.sainthelenabank.com.

TERMS & CONDITIONS FOR ONLINE BANKING

These terms and conditions apply to all registered customers ("Registered Customers"/"you"/"your") using Bank of St Helena Ltd ("the Bank"/"we"/"our") banking services online ("Online Banking").

Please read these terms and conditions carefully as they will govern your use of Online Banking.

1. What is Online Banking

Online Banking is an online service that enables Registered Customers to access all of their personal and business accounts via the Internet. Online Banking services can be accessed using an internet enabled personal computer or other device.

2. Services Currently available through Online Banking?

The Bank currently offers the following services via Online Banking (please note that services available to Registered Customers will depend upon the package that the Account Holder has registered for):

- the viewing and printing of statements;
- the transfer of funds between the Registered Customer's accounts with the Bank; and
- The transfer of funds from the Registered Customer's account with the Bank to other bank accounts (whether in the name of the Registered Customer or a third party).

The Bank strives to introduce new products to meet the needs of our customers and we will advise when additional Online Banking modules become available.

The Bank may make operational changes or remove the facilities and services made available via Online Banking at any time. We will notify you of any material changes by placing a message on our website or otherwise notifying you in writing.

You will be responsible for all transactions carried out using Online Banking and for repayment of any debt that arises from such use.

3. Accounts that can be accessed via Online Banking

At present the Bank offers all Registered Customers (both personal and business) the ability to access all of their accounts Customers interested in these services are advised to contact the Bank for further details or visit our website at www.sainthelenabank.com

4. Other applicable terms and conditions

These terms and conditions are in addition to the Account Terms

In cases where additional products are offered in conjunction with Online Banking services, the terms and conditions of such other services are applicable.

5. Registration for Online Banking

All customers with current/deposit personal or business accounts may apply for Online Banking services. However, the Bank reserves the right to decline applications, at its discretion and without explanation.

In order for the Bank to provide customers with the best service, customers who wish to register for Online Banking must do so either at the Bank's Head Office premises in Jamestown or by completing an application form online at www.sainthelenabank.com.

The Bank will provide written guidelines on the use of its Online Banking services to all Registered Customers. Should Registered Customers require any assistance when using the Online Banking services, the Bank may be contacted by telephone +290 22390 or email helpdesk@sainthelenabank.com during normal working hours.

6. Useful Personal Information upon Registration

The Bank will require all prospective customers to provide personal information, including current contact details, when registering to use Online Banking. This information will be used by the Bank in order to verify instructions with prospective customers via telephone, or to contact Registered Customers or prospective customers regarding any other issues related to their banking requirements.

You must ensure that all instructions and information which you give to us is accurate and complete. We will not be liable if you fail to do this and you suffer a loss.

The Bank will use your personal information in accordance with our Privacy Policy.

7. Charges

The Bank's current Online Banking fee structure and related terms and conditions can be found at www.sainthelenabank.com/obpackages.html. The Bank may amend its fees or the terms and conditions from time to time and will provide the Registered Customer with notice of any such amendment by putting a notice on our website or otherwise providing notification in writing.

All charges are automatically applied to the Registered Customer's accounts via a standing order on the date specified upon registration.

For charges enquiries, please contact the Bank on telephone +290 22390 during normal working hours or via our website www.sainthelenabank.com.

8. Availability of Online Banking

The Bank will endeavour to make access to Online Banking available to Registered Customers 24 hours a day, 7 days a week. However, the Bank cannot guarantee that you will have uninterrupted or continuous access to Online Banking or the speed with which you will be able to access and use Online Banking.

In the event that we are aware that Online Banking cannot be provided from time to time. Registered Customers will be notified accordingly. We reserve the right to discontinue accessibility at any given time and we will endeavour where possible to give advance notice to Registered Customers.

The Bank is not liable for any losses, damages, costs or other expenses suffered by the Registered Customer or any other

parties arising from Online Banking being unavailable in whole or in part.

9. Equipment used to access Online Banking

You are responsible for obtaining and maintaining your personal computer and other equipment which you use to access Online Banking and for ensuring that it is compatible with the Online Banking service. You are also responsible for ensuring that you hold the necessary licences for any third party software on your personal computer and other equipment. We have no responsibility or liability in relation to your personal computer or other equipment.

You must pay all telephone, ISP and other charges you incur in accessing Online Banking. We may (but we are not obliged to) monitor and record telephone calls between you and the Bank to make sure that we carry out your instructions correctly and for security and training purposes.

The Bank endeavours to keep Online Banking free from viruses and corrupt files. You are responsible for maintaining up to date anti-virus software on your personal computer and other equipment. The Bank will not be liable for any loss or damage you suffer if your personal computer or equipment is infected by a virus or corrupt file unless such loss or damage is the direct result of our negligence or deliberate default.

10. Restriction of access

The Bank reserves the right to restrict access to its Online Banking services to Registered Customers. In the event that you find that you access rights have been restricted, and you have not been formally notified by the Bank, please contact us on telephone number +290 22390 for assistance during normal working hours.

The Bank is not liable for any losses, damages, costs or other expenses suffered by the Registered Customer or any other parties arising from restricted access for any cause beyond its reasonable control, nor for the Bank exercising its discretions in respect of accessibility of Online Banking.

11. Cancellation and suspension and amending of services

A Registered Customer must give the Bank 10 working days (excluding weekends and public holidays) written notice if it wishes to cancel or suspend its access to the Online Banking service (the "Notification Period").

If a Registered Customer wishes to amend its access to Online Banking it must write to the Bank explaining in clear language the amendments it wishes to make. The Bank will endeavour to respond to the request within 10 working days of receiving the communication.

In cases where the Notification Period is not adhered to, the Registered Customer shall be liable for a full month's charges, irrespective of actual usage.

For security purposes, Registered Customers leaving the island for any period of time must contact the Bank to advise us of their intentions.

12. Time delays in carrying out online transactions

Whilst we endeavour to make access to Online Banking available 24/7, the updating of online transactions on accounts will take place during normal banking hours.

The Bank's cut off times for processing online transactions is 3:00 p.m. Monday to Friday, and 12 noon on Saturday (subject to changes which are advertised on the website or via local media). The Bank does not trade on Sunday. Online transactions conducted after this time, will be processed on the following business day.

The Bank may delay, decline or reverse any instruction received in relation to Online banking if:

- a) Floor limits have been exceeded or insufficient funds are available. (Please see section 14 below for more information about floor limits and delay/decline of instructions);
- b) We reasonably suspect that the instruction might be unlawful or associated with fraudulent or criminal activity;
- c) We reasonably believe that by carrying out the instruction we might breach a legal or other duty that applies to us;
- d) You are in breach of any of the Bank's terms and conditions; or
- e) Circumstances exist beyond our reasonable control which prevent or delay the compliance with the instruction.

In these circumstances, the Bank will not be liable for any losses, damages, costs or other expenses suffered by the Registered Customer or any other parties arising out of any delay, decline or reversal of any instruction.

13. Responsibility for correct information

The Bank's Online Banking facilities are designed to reduce the risk of errors occurring. However, the responsibility lies with Registered Customers to check all instructions given to the Bank, to ensure that all the information provided to the Bank is correct.

The Bank is not liable for any instructions given, which prove to contain incorrect information, and results in an instruction being carried out that was not intended.

14. Floor Limits and Delay/Decline of transactions

Floor limits that restrict individual transactions to a limited value are as follows:

- Business Accounts - negotiable upon registration
- Personal Accounts - £1,000.00 per transaction

Transactions exceeding floor limits will be delayed until confirmation is received from the Registered Customer.

Transactions exceeding funds available within accounts will be delayed or declined. Registered Customers are strongly advised to ensure sufficient funds are available in accounts before processing payments.

15. Security

The Bank will provide all Registered Customers with User ID's and activation codes. The setting up and maintenance of unique passwords and authority codes will be the responsibility of Registered Customers. This helps to ensure security of accounts online. It is the Registered Customer's responsibility



to safeguard their password and other security details; the Bank does not accept liability for any transactions carried out by third parties, who may have come into possession of a Registered Customer's security details due to loss or negligence by the Registered Customer or any user of a multi-user account.

It is the responsibility of Registered Customers with multiple users of accounts, to update user's access rights, and delete users where appropriate. The Bank does not accept liability for any transactions carried out by users given access rights by Registered Customers, but which may act contrary to the wishes of the Registered Customer.

The Bank will never ask Registered Customers for their full password or security details. If a customer is approached by someone through any media posing as the Bank and requesting your information, please do not give it to them. If you are approached please contact the Bank on telephone number +290 22390 during normal working hours whereupon the Bank will be able to confirm the authenticity of the approach.

If you suspect that someone knows your password or security details you must contact the Bank on telephone number +290 22390 during normal working hours. If you fail to do so, you will be liable for any unauthorised payments on your account confirmed by the use of your password or security details.

You will be responsible for all instructions given by you or anyone acting with your authority between the time you pass the security procedure as part on the login process and the time you log out of the Online Banking service. You should not leave the personal computer or other equipment on which you are accessing Online Banking unattended whilst you are logged on to the Online Banking service.

The Bank has put in place measures to try to ensure the security of Online Banking. Please read our security documents online at www.sainthelenabank.com/obhelp_centre.html, which gives you more information about online security, and the steps which the Bank takes to ensure your security.

16. Cookies

Cookies are text files that are stored on your computer when you visit websites. Some website features only work if cookies are used; cookies required for Online Banking will be used to allow you to:

- Log on to Online Banking and navigate between pages;
- Apply for products and services online; and
- Remember preferences set by you.

By using the Website you accept the use of Online Banking cookies. Please read our privacy statement for our use of any personal information received from you by using any of our online services.

17. Suspension and Termination

The Bank may suspend, withdraw or restrict your use of Online Bank in whole or in part where:

- a) We have reasonable grounds to suspect that your password and security details have not been kept safe; or
- b) We have reasonable grounds to suspect unauthorised or fraudulent use of your account; or
- c) We have reasonable grounds to believe that you may have difficulty in meeting your commitments; or

- d) We consider it appropriate for your protection.

Unless we are unable to contact you or there is a legal reason or other circumstances beyond our control preventing us from doing so, we will notify you in writing before taking this action.

18. End the agreement for Online Banking

The agreement between a Registered Customer and the Bank, for Online Banking services, may be terminated by either the Bank or the Registered Customer giving 10 working days' notice in writing to the other party. This right is in addition to the provisions set out in Section 17 above (Suspension and Termination). In the event that you wish to terminate your agreement with the Bank but you fail to provide the requisite period of notice, you will be liable to pay the full month's charges.

In the event that you fail to comply with any of the Bank's terms and conditions (including these terms and conditions for Online Banking and the Account Terms, for example be going into an unauthorised overdraft), we may suspend or terminate your access to the Online Banking service.

The Bank is not liable for any losses, damages, costs or other expenses suffered by the Registered Customer or any other parties arising from the termination of this agreement.





Bank of St. Helena Ltd.

www.sainthelenabank.com

ACCOUNT OPENING FORM

NEW LIFE SAVINGS ACCOUNT



SECTION 1 DO YOU HAVE THE RIGHT FORM?

This form is only for opening a **New Life Savings Account** for an individual. **All fields of this form must be completed.**

SECTION 2 CHOSEN AGE FOR ACCOUNT EXPIRATION:

Aged 60 Years		Aged 65 Years	
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SECTION 3 ACCOUNT/APPLICANT DETAILS

3.1.1 Personal Details

Title of account (full name):			
Address:			
Date of Birth:			
St Helenian (Tick to indicate)		St Helenian Status:	
If under 18, state name & address of parent or guardian <i>(PLEASE PROVIDE PROOF OF CURRENT ADDRESS)</i> :			

3.1.2 Proof of Identity and Status *(PLEASE INDICATE WHICH ARE PROVIDED)*

Passport	
Birth Certificate	
Certification of Status	
Proof of Current Address:	
Other <i>(PLEASE SPECIFY BELOW)</i>	

3.1.3 Employment

Employer's Name:
Address:
Nature of business:

3.1.4 Other Bank Accounts Held

At Bank of St. Helena <i>(GIVE NUMBERS)</i> :				
At	other	banks	<i>(GIVE</i>	<i>BANK NAME AND ADDRESS):</i>



SECTION 4 ONLINE BANKING (OPTIONAL)

Customers should note that separate Online Banking Services are provided for Personal and Business accounts.

4.1 Online Banking Account Details *(PLEASE COMPLETE ALL THAT ARE APPLICABLE)*

Charging Account: <i>((The Charging Account is the account from which the monthly Online Banking tariff will be deducted. Please note these fees cannot be deducted from the New Life Savings Account))</i>
Charging Account Number:

4.2 Online Banking Package *(PLEASE INDICATE YOUR CHOSEN ONLINE BANKING PACKAGE)*

Customers opting for an Online Banking Service on this account, will be entitled to the Package 1 which allows customers to view, download and print statements.

New Life Savings Account customers will not be able to opt for Package 2 as transfers cannot be made from this type of Account.

SECTION 5 COMMUNICATIONS

5.1 Communication Preferences *(PLEASE COMPLETE ALL THAT ARE APPLICABLE)*

Contact <i>(NAME OF INDIVIDUAL TO RECEIVE BANK COMMUNICATIONS):</i>
Post <i>(GIVE ADDRESSES):</i>
Phone <i>(GIVE NUMBERS):</i>
Fax <i>(GIVE NUMBERS):</i>
Email <i>(GIVE ADDRESSES):</i>

5.2 Regular Statements *(PLEASE SELECT ONE)*

	By Post to the address above	By Fax to the number above	To collect from the bank office at _____
Daily			
Weekly			
Monthly			
Quarterly			
Annually			
No Statements			

(NOTE: ADDITIONAL STATEMENTS CAN ALSO BE REQUESTED AT ANY TIME)



SECTION 6 DECLARATION

FOR PERSONS OF UNDER 16 YEARS A PARENT/GUARDIAN MUST SIGN.

I hereby confirm that:

1. the above details are correct and complete;
2. I have read and accepted the applicable Terms & Conditions for this account, and will operate the account in accordance with these Terms & Conditions, as set by the Bank of St Helena Ltd.
3. I understand and agree that should I opt for the Bank of St Helena Ltd's Online Banking Service that I have read and accept the applicable Terms & Conditions for Online Banking and any subsequent products or services, and will operate the Online Banking Account in accordance with these Terms & Conditions as set by Bank of St Helena Ltd.
4. I will promptly notify the bank of any changes in the above details.

Name:

Date:

Signature:

Signed on behalf of (WHERE APPLICANT IS UNDER 18):

MEASURES TO PREVENT CRIMINAL ACTIVITY: Bank of St. Helena Ltd reserves the right to conduct business in a manner which allows it to meet local and international obligations with regard to the prevention of criminal activities, including money laundering. Therefore, please note that: you may be asked to explain, and provide evidence to support that explanation, any transaction you request the bank to conduct on your behalf, or any transaction the bank has conducted on your behalf; the bank may decline to conduct a transaction on your behalf, without giving a reason; and the bank may be required to report any transaction you request it to conduct, whether or not it has agreed to conduct it, to the appropriate authorities, as required in the applicable legislation. The bank will attempt to minimise the impact of these requirements on its conduct of your transactions, and requests your cooperation in the operation of these procedures.



SECTION 7 FOR BANK USE ONLY

Approval of Application:	
Account Number Allocated and Opened by:	
Online Banking Service authorised by (If applicable):	
Online Banking Customer ID Number (If applicable):	
Date Processed:	
Account Authorised by (<i>2 Signatures Required</i>):	1.
	2.
Account Activated:	

Identity Verification (delete as appropriate):

- Existing customer (give account number(s) below)
- By documents (attach copies)
- By personal knowledge (name and signature below)

ACCOUNTS WILL NOT BE ACTIVATED UNTIL SIGNED, ORIGINAL DOCUMENTATION IS RECEIVED BY THE BANK.



Bank of St. Helena Ltd.

www.sainthelenabank.com

Head Office: Market Street · Jamestown · St. Helena · South Atlantic · STHL 1ZZ
Tel: +290 22390 · Fax: +290 22553 · e-mail: info@sainthelenabank.com · web: www.sainthelenabank.com

Established and regulated in St. Helena under the Financial Services Ordinance, 2008 the Company Ordinance, 2004 and the Company Regulations, 2004
