

THE BANK OF NEVIS LTD

Branch

Date

**JOINT AGREEMENT
RE OPERATION OF DEPOSIT ACCOUNT**

In consideration of **THE BANK OF NEVIS LTD.** ('The Bank') dealing with or continuing to deal with the Undersigned ("Customers") in the way of its business as a Bank the Customers agree with The Bank as follows:

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|----|------------------------|------------------------|----------|
| 1. | The Account designated | Current Account | No. |
| | | Savings Account | No. |
| | | Youth Savers Account | No. |
| | | Foreign Currency Acct. | No. |
| | | Certificate of Deposit | No. |

has been opened by the undersigned and is to be kept by The Bank in our joint names as a joint account and at any time hereafter to open such further accounts in our joint names of whatever nature as either of us may direct.

2. Each of the undersigned hereby assigns and transfers to all the undersigned jointly any and all moneys which have been or may hereafter be deposited to the credit of the said account together with all interest which may accrue thereon.
3. In consideration thereof, each of the undersigned agrees with the other(s) or any of them and also with the Bank that all moneys now and hereafter deposited to the credit of the said account and all interest thereon shall be and continue to be the joint property of the undersigned with right of survivorship; also that the Bank may accept from time to time as a sufficient discharge for any sum for sums withdrawn from the said account any receipt, cheques or voucher signed by any or more of the undersigned without any other signature or consent of the other(s) of the undersigned thereto; also that the death of one of the undersigned shall not affect the right of the survivors or any one of them or the sole survivor to withdraw any or all of the said moneys and interest from the Bank and to give a valid and effective discharge or receipt thereof; and also to pay the Bank forthwith on demand any overdraft, indebtedness or liability in its favour in connection with or arising out of the operation of the said account.
4. To debit to such accounts any cheques, bills of exchange, promissory notes or orders for payment drawn, accepted or made by either of us and to carry out any instructions of either of us in connection with the said accounts notwithstanding.

5. That any such debiting or carrying out may cause such accounts to be overdrawn or any overdraft thereon to be increased but without prejudice to your right to refuse to allow any overdraft or increase of overdraft.
6. Without in any way limiting the foregoing general request, to make at the request of both or either of us any advance to us by way of loan or overdraft or discount or in any manner howsoever with or without security.
7. Without in any way limiting the foregoing general request to deliver up to the instructions of either or all of us any securities, deeds and property of any description held in our joint names.
8. To hold on the death of either of us any credit balances on any account or accounts in our joint names and any securities, deeds and property of any description held in our joint names to the order of the survivor without prejudice to any right you may have in respect of such balance, securities etc. arising out of any lien, charge, pledge, set-off, counterclaim, or otherwise whatsoever or to any step which you may deem it desirable to take in view of any claim by any person other than the survivor.
9. We agree that any liability whatsoever incurred to you by either or all of us together in respect of the foregoing shall be joint and several.
10. In the absence of contrary written instructions signed by either or all of us together the foregoing conditions shall apply to each and every account of whatever nature now or hereafter opened by you in our joint names.

Signed this _____ day of _____, 20_____

NAME OF CUSTOMER (PRINT)

SIGNATURE OF CUSTOMER

NAME OF CUSTOMER

SIGNATURE OF CUSTOMER

NAME OF CUSTOMER (PRINT)

SIGNATURE OF CUSTOMER

NAME OF WITNESS

SIGNATURE OF WITNESS

Date Received:
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Recorded:
Approved by Supervisor:
.....