

To be completed by Individuals applying for a joint account.  
 All correspondence concerning your joint account(s) will be sent at the address of Applicant 1.

**Account No.:**  
 For Bank Use Only

Applicant 1|  
 First Name: \_\_\_\_\_ Last Name: \_\_\_\_\_ Identification Document Number: \_\_\_\_\_

Applicant 2|  
 First Name: \_\_\_\_\_ Last Name: \_\_\_\_\_ Identification Document Number: \_\_\_\_\_

Applicant 3|  
 First Name: \_\_\_\_\_ Last Name: \_\_\_\_\_ Identification Document Number: \_\_\_\_\_

Applicant 4|  
 First Name: \_\_\_\_\_ Last Name: \_\_\_\_\_ Identification Document Number: \_\_\_\_\_

**GENERAL INFORMATION VERIFICATION**

Has any of your personal information changed? If yes, please indicate and complete the General Information Form with your new information data.  Yes  No

**TYPE OF ACCOUNT**

Please indicate which accounts you wish to open with Ancoria Bank:

**CURRENT ACCOUNT AND DEBIT CARD** Currency:  Euro  Other: \_\_\_\_\_

Ancoria Bank will open a current account for you, through which all your required transactions may be effected, and will issue a debit card for you, which will use funds from your current account.

Please tick this box if you wish to be able to use your Debit Card for transactions on the internet.

Please tick this box if you require a chequebook. The chequebook fee will be charged to your current account.

Kindly note that it is to the discretion of the Bank not to accept your request for a chequebook. Chequebook to be:

Sent to correspondence address by ordinary mail  Kept at the Banking Centre

**Purpose for which the account/s is/are required:**  Day to day  Deposits  Trading

Source of funds (Please provide specific details on the source of funds)

**Account Information**

Please indicate the nature and anticipated amounts of deposits and withdrawals for the next 12 months:

	Cash	Cheques	Transfers	Total amount
Incoming funds / deposits				
Outgoing payments / withdrawals				

**Expected sources of incoming funds/deposits** (i.e. where and whom funds are expected to be received from):

	Name of sender of funds	Country of Bank funds are expected to be received from	Main business activities of sender of funds
1			
2			
3			
4			

**Expected destination of outgoing payments/withdrawals** (i.e. where and whom payments are expected to be made to):

	Name of person to whom funds will be sent (recipient)	Country of Bank funds are expected to be sent to	Main business activities of sender of funds
1			
2			
3			
4			

Please note that you may be required to provide details and documentary evidence of transactions and it is of the discretion of the Bank to accept these transactions.

SAVINGS

Currency:  Euro  Other: \_\_\_\_\_

FIXED TERM DEPOSIT

Currency:  Euro  Other: \_\_\_\_\_

Duration/Product: \_\_\_\_\_ Amount: \_\_\_\_\_

Amount to be transferred from account/s with number:

Account Number/s: \_\_\_\_\_ Account Holder name/s: \_\_\_\_\_

Upon expiry of the fixed term deposit:

The fixed term deposit to be renewed automatically (interest and capital)

The fixed term deposit to be closed and the amount to be transferred to Account No: \_\_\_\_\_

An amount of € \_\_\_\_\_ to be transferred to Account No: \_\_\_\_\_ and the fixed term deposit to be renewed automatically for the remaining amount.

**ONLINE BANKING TYPE OF ACCESS**

Please indicate in the Signatures below that each signatory wishes to have:

NO ACCESS

INFORMATION ONLY = view account and other information, including balances, transaction history and other information.

FULL ACCESS (includes Information Only) = access to all types of services offered online, including carrying out of financial transactions. For security purposes, the Bank sets daily transaction limits which can be found on the Bank's Website.

In case the User ID you indicate in the Signatures section is already taken, the Bank will issue a different User ID.

If you already have access to Ancoria's Online Banking, the account will automatically be connected to your existing ID.

If you do not have access to Ancoria's Online Banking, your Password will be sent to you by SMS to the mobile number that you have provided the Bank with.

Your User ID will be sent to your email address.

**YOUR DECLARATIONS AND CONSENT**

By signing this Application Form, all declarations and/or consent provided herein take effect:

We declare that we have read, fully understood and accept the General Terms & Conditions that we have received from Ancoria Bank, and to which this Application Form and all accounts herein are subject, and we declare that we accept them without reservation. We further agree to be bound by other special terms and conditions applicable to banking services and/or products provided to us by the Bank. We understand that acceptance of the Account Application included herein is at the Bank's sole discretion and the Bank need not provide any reason for rejecting it. We confirm that the information disclosed hereinabove for the purpose of opening of the above indicated accounts is true, accurate and complete and we undertake to immediately inform the Bank in writing if any of the above particulars change or cease to be true and accurate. We also undertake to supply the Bank any other information that may be required in the future. We have been informed and we are fully aware about the instructions issued by the Central Bank of Cyprus regarding the opening and operation of current accounts, a summary of which is included in the General Terms & Conditions. We are also aware that the issuers of dishonored cheques will be recorded in the Central Information Register (CIR). We irrevocably undertake to return on your demand all the unutilized cheques in our possession. We have not issued any cheque on any account which has been dishonoured during the previous 12 months. We agree that in case of any cheque issued by us is dishonoured this information will be forwarded to the Central Registry together with our personal details. We hereby declare that we have good knowledge of the English language and we fully understand the terms and conditions of this Application Form and that we freely, knowingly and willingly contract and sign below, accepting all terms and conditions as a binding contract between the Bank and us. We also declare that we have received from the Bank: (a) the informative leaflet addressed to the depositors of the Bank on the protection afforded to them by the Deposit Guarantee and Resolution of Credit and other Institutions Scheme (DGS) and (b) The Privacy Notice on the Protection of Personal Data. We further acknowledge that both documents are at our disposal in any Banking Centre of the Bank and at its official Website: www.ancoriabank.com.

**SIGNATURES**

<b>Applicant 1</b> Full name: I.D./Passport Number: Online Banking User ID: Date: _____ DD/MM/YYYY	Specimen Signature of Signatory 1:	Online Banking Type of Access: <input type="checkbox"/> NO ACCESS <input type="checkbox"/> INFORMATION ONLY <input type="checkbox"/> FULL ACCESS
<b>Applicant 2</b> Full name: I.D./Passport Number: Online Banking User ID: Date: _____ DD/MM/YYYY	Specimen Signature of Signatory 2:	Online Banking Type of Access: <input type="checkbox"/> NO ACCESS <input type="checkbox"/> INFORMATION ONLY <input type="checkbox"/> FULL ACCESS
<b>Applicant 3</b> Full name: I.D./Passport Number: Online Banking User ID: Date: _____ DD/MM/YYYY	Specimen Signature of Signatory 3:	Online Banking Type of Access: <input type="checkbox"/> NO ACCESS <input type="checkbox"/> INFORMATION ONLY <input type="checkbox"/> FULL ACCESS
<b>Applicant 4</b> Full name: I.D./Passport Number: Online Banking User ID: Date: _____ DD/MM/YYYY	Specimen Signature of Signatory 4:	Online Banking Type of Access: <input type="checkbox"/> NO ACCESS <input type="checkbox"/> INFORMATION ONLY <input type="checkbox"/> FULL ACCESS

CUS111 - 24/08/2018

**JOINT ACCOUNT MANDATE**

We the persons whose details are given herein above (hereinafter referred to as the "account holders") hereby request and authorise the Bank: To open all accounts indicated herein above (hereinafter referred to as "the Joint Account(s)") in our joint names. To Honour and comply with any cheques, bills of exchange, promissory notes, acceptances, negotiable instruments, orders for payment to be drawn, accepted, made or given by the way specified in the Account Application Form hereinabove at any time, and to debit the same to such account(s) accordingly and to carry out any instructions, including instructions for the closing of the joint account(s) in connections with the joint account(s) notwithstanding that any such honouring complying with, debiting or carrying out may cause such account(s) to be overdrawn or any overdraft thereon to be increased, always however without prejudice to your right to refuse any such overdraft or to increase any such overdraft. Provided that should the account(s) become overdrawn we accept and agree that any such debit balance will be charged with interest at the rate of interest currently charged by you on overdrafts plus default interest plus commissions and other Bank charges. Such debits, namely interest, default interest, commission and other Bank charges will be calculated and capitalised, if they are not paid, semi annually on the 30<sup>th</sup> of June and the 31<sup>st</sup> December of each year (all after and before any claim or court judgment). Without in any way limiting the instructions given herein, to make any advance to us by way of loan or overdraft or discount or in any manner howsoever as may be specifically agreed with the Bank. To credit to our joint account(s) any cheques or other funds that may be received by you ("the Bank") in the name of either or any of us without any further instructions and regardless whether the cheques are endorsed or not. At any time and without prior notice to us to combine or set off balances standing to the credit of the joint account(s) against any other liabilities which any one of us may have towards the Bank separately, whether such liabilities are present, future, actual or contingent (whether under any guarantee or counterindemnity or otherwise). To hold on the death of any one of us any credit balance(s) standing to the credit of the joint account(s) to the order of the survivor (s) always however without prejudice to any right you may have in respect of such credit balance(s) arising out of any lien, charge, pledge, set-off, counter-claim or otherwise whatsoever. It is provided that in spite of the instructions contained in this paragraph the Bank shall be entitled to take any steps which it deems desirable in connection with such balance(s) in case of any claim by any person other than the survivor(s). We agree that any liability whatsoever incurred by you on our behalf or on our account shall be jointly and several. In the absence of contrary written instructions the above terms shall apply to each and every account of whatever nature opened in our names now or hereafter opened by you in our joint names. All correspondence concerning our joint account(s) should be sent at the address of Applicant 1 herein above and any such communication or demand shall be considered to have been communicated to all of us.

**Signing Authority Instructions**

Any one alone  Any two jointly of the following \_\_\_\_\_  
 All jointly \_\_\_\_\_  
 ONLY \_\_\_\_\_  Other (please specify) \_\_\_\_\_

**In the case where the option "Any one alone" is selected, each account holder has full power and authority to operate the account and to bind all account holders in all respects.**

**Online Banking Transfers:**

In the case where the Signing Authority Instructions above appoint two or more Authorised Signatories to act jointly the Bank considers the act of an Authorised Signatory to initiate a payment as authorisation of the payment transfer.

1<sup>st</sup> Applicant| Name: \_\_\_\_\_ Signature: \_\_\_\_\_

2<sup>nd</sup> Applicant| Name: \_\_\_\_\_ Signature: \_\_\_\_\_

3<sup>rd</sup> Applicant| Name: \_\_\_\_\_ Signature: \_\_\_\_\_

4<sup>th</sup> Applicant| Name: \_\_\_\_\_ Signature: \_\_\_\_\_

Witness to the signatures above| Name: \_\_\_\_\_ Signature: \_\_\_\_\_

Date: \_\_\_\_\_  
DD/MM/YYYY

CUS111 - 24/08/2018