

# APPOINTMENT OF BANKERS - JOINT ACCOUNT

Account Number: \_\_\_\_\_

Account Type: \_\_\_\_\_

Branch: \_\_\_\_\_

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

We, the undersigned: \_\_\_\_\_

hereby appoint you as our bankers and authorise you to open an account in our joint names. We are hereby requesting and authorising you to proceed in your role as our appointed bankers, in accordance with the following signing instructions:

Any one of us     All of us     Any two of us

We empower you and authorise you in your role as our appointed bankers to:

1. honour, discount and otherwise deal with and comply with all cheques, drafts, bills of exchange, promissory notes, acceptances, negotiable instruments, payment orders and transactions of whatever nature, including account closure, expressed to be drawn, accepted, endorsed, made, given or affected in terms of the above, at any time or times, whether the banking account is overdrawn or whether any overdraft or other banking facility is increased by any payment thereof, or in relation thereto, or is in credit or otherwise, but without prejudice to your right to refuse to allow or increase any overdraft or other banking facility and for any balance, inclusive of any charges, as per your tariff on the said account, which may be due to you at any time;
2. honour and comply with all instructions to deliver or dispose of any securities or documents or property held by you on our behalf under any title, and to hold us liable on all agreements and indemnities in connection with or relating to letters of credit, guarantees, forward contracts, drafts, collections (documentary or otherwise), transfer/remittance of funds by any means whatsoever, payment cards and all other banking transactions;
3. negotiate for and take advances and any other banking facilities in our name and on our behalf by way of discount, loan, overdraft or in any other manner, with or without security and pledge any property as security for repayment of such advances and to give full discharge for assets/documents held or to be held as security for advances and/or for any other banking facilities whenever these documents are released by the bank;
4. unless otherwise instructed in writing, all payments and remittances received by you from time to time in our name(s) or for the credit of either or any one or more of us shall, unless there shall be at your same branch an account in such name(s) to which said payments and remittances shall be credited, be placed by you to the credit of such joint account.

We hereby bind ourselves:

- i. to take the necessary precautions to prevent any forgeries or misuse of our cheques and/or cards (if any) by third parties;
- ii. to examine all periodical statements sent by you to us and to query any entries in the statement with which we do not agree within (ninety) 90 calendar days from the date of statement. We should report this to you as soon as possible and not later than 13 months from the transaction date.
- iii. We declare ourselves jointly and severally liable on all foregoing transactions, charges, tariffs and fees, as per Bank's tariff of charges [www.apsbank.com.mt/tariff-of-charges](http://www.apsbank.com.mt/tariff-of-charges).



## DECLARATIONS BY CUSTOMERS

We, the undersigned hereby:

- Declare that the deposits in our Account(s) are derived from legitimate activities and belong exclusively to us and are not held by us for another person, or in a fiduciary capacity or as trustee or nominee.
- Confirm that all the information provided to the Bank by us on this application form is true, complete and up-to-date and acknowledge that the Bank is entitled to close our Account(s) if the information provided by us is found to be incorrect.
- Whilst the Bank may periodically request you to re-confirm details in this form, you should inform the Bank immediately should any information in this form become out-dated and/or is no longer correct.

We hereby confirm that we have read, understood and accepted the entire **Terms & Conditions, Data Privacy Policy, Depositor Information Sheet, Fee Information Document and Tariff of Charges** governing the requested products and services. We also acknowledge that at any time, we can collect a copy of the relevant **Terms & Conditions, Data Privacy Policy, Depositor Information Sheet, Fee Information Document and Tariff of Charges** from any APS Branch, which are also available from the Bank's website [apsbank.com.mt/terms-and-conditions](https://apsbank.com.mt/terms-and-conditions).

We declare ourselves jointly and severally liable on all foregoing transactions

_____	_____	_____
Name	ID Card No.	Signature
_____	_____	_____
Name	ID Card No.	Signature
_____	_____	_____
Name	ID Card No.	Signature

