

Application and Mandate for Banking Services: Individual(s)

HOW TO COMPLETE THIS APPLICATION

Please read this Application and the enclosed Terms of Business carefully. For your own benefit and protection you should ensure that you understand the Application, the Terms of Business and all other documents referred to within them.

If you do not understand any point please ask us for further information. Once you are happy that you have understood the documents, please confirm that you agree to them by completing and signing the Confirmation of Mandate.

It is essential that you complete all information accurately and comprehensively, in order that we can give you the best possible service. **The completed and signed Application represents your mandate to us.**

We reserve the right to decline your Application without being required to state any reason and no correspondence will be entered into in such circumstances. Requesting a service does not necessarily mean that we will be in a position to provide you with that service. We are entitled to refuse to provide you with the requested service.

Words and expressions used in this Application shall have the same meaning as defined in the Terms of Business unless otherwise defined in this Application.

Please complete in BLOCK CAPITALS in black ink if possible and tick where appropriate.

Important additional documents you must read and complete:

The following additional documents are enclosed with this Application or, where appropriate, will be sent to you:

- **Terms of Business** – These describe in more detail the services that we provide and the terms of business that apply to them

You should take the time to read and understand and, where relevant, complete each of the documents listed above. If you do not understand any matter referred to in them, please ask us for further information.

Our current fee schedule is available upon request.

Our clients

Our Banking Services are provided to private individuals, corporations and other legal entities.

Our regulatory status

We are authorised in the UK by the Prudential Regulation Authority ('PRA') and regulated by the Financial Conduct Authority ('FCA') and the PRA. We are authorised and regulated in the UK under firm number 119269.

CONFIRMATION OF MANDATE

This Application (including the mandate below), the Terms of Business and the other documents referred to in those documents, together form a legal agreement governed by English law defining SG Kleinwort Hambros Bank Limited's relationship with you in respect of the Banking Services and each Bank Account you have with us (**Account**). These documents set out the scope of our authority to act as bankers to you and enter into transactions with you and on your behalf.

Mandate

Please do NOT sign this mandate unless you are satisfied that (i) you have read and understood this Application, the Terms of Business and the other documents referred to in them (ii) you have been able to ask us any questions you may have about them and (iii) you wish to be bound by them.

If you intend to open a joint Account with us, all joint Account holders must sign below to signify assent to this mandate. If we are informed of a dispute between you we may treat such information as revoking the authorities provided under this mandate. In that event, any further transactions will need the authority of all of you.

To: SG Kleinwort Hambros Bank Limited

First Account Holder

First name:

.....

Second name:

.....

Second Account Holder

First name:

.....

Second name:

.....

Third Account Holder

First name:

.....

Second name:

.....

Fourth Account Holder

First name:

.....

Second name:

.....

I/We request you to open/continue an Account or Accounts in my/our name and at any time to open such additional Accounts in my/our name as I/we may direct.

I/We confirm that in addition to this Application, I/we have received the Terms of Business and the other documents referred to in those documents.

AUTHORITIES ON THE ACCOUNT(S)

I/We revoke all previous authorities to you but such revocation shall not affect any orders to withdraw money, cheques or other instructions for payment, applications or agreements dated earlier than the date of this Application.

Until further notice by me/us in writing in accordance with this Application, I/we authorise and request you, subject to the Terms of Business, to act on the following instructions (including instructions given via your internet banking service, where available), which shall apply to all Accounts now or at any time opened by you in my/our name.

- to honour and comply with any orders to withdraw money and all cheques (where applicable) and other instructions for payment on an Account;

- to accept and act on any application or request for the issue of, and any instructions in relation to, any letter of credit, guarantee, indemnity or counter-indemnity in respect of an Account;
- to honour and comply with any instructions to purchase, dispose of, deliver or deal with any foreign currency in respect of an Account;
- to accept and act on any application or request to grant overdraft, loan or other credit facilities or accommodation for any Account or otherwise to borrow (whether solely or jointly with any other person);
- to honour and comply with any instructions in all other transactions of any kind with you or with regard to an Account;
- to debit any Account with any fees, expenses, losses and liabilities payable from the Account in accordance with the Terms of Business;
- to honour and comply with any instruction to close an Account;

in every case whether the relevant Account is in credit or debit or may become overdrawn in consequence or otherwise and provided that such instruction is given in respect of an Account and is (save in the case of instructions given via your internet banking service, where available) expressed to be signed or given by me/us in accordance with the following signing authority.

SIGNATORIES ON THE ACCOUNT(S)

We request that you act on instructions given: (please tick one box only)

- By any one of the following signatories
- By any two of the following signatories
- By all of the following signatories
- In line with the attached authorised signatories list (we agree to supply you with any up-date to the same)
- In line with the specific instructions below:

Joint Account(s): We each agree that we shall be personally liable jointly and individually for any overdraft, loan or other credit facilities which shall be granted on any Account together with all interest, commission and other banking charges and expenses arising on such Account

I/We hereby confirm my/our agreement to the Application, the Terms of Business, and the other documents referred to in them and agree to be bound by them. I/We also confirm that the information given in this Application is correct and, subject to the content of this Application, that I am/we are entering into this mandate in my/our own name(s) and for my/our own account.

Unless you opt out below, you consent to SG Kleinwort Hambros Bank Limited and its group companies sending you details of selected products and services that we think you may be interested in.

Signature:

Name:

I confirm that I have received a copy of the depositor protection information sheet.

Do not contact me with offers about other products and services by:

Phone Email Post

Signature:

Name:

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Phone Email Post

Signature:

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Signature:

Name:

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Phone Email Post

Date:



Consumer deposit protection - UK clients only

Your deposits are protected up to £85,000 by the Financial Services Compensation Scheme, the UK's deposit protection scheme. Any deposits you hold above this amount are not covered. For further information please ask a member of Compliance, or alternatively visit the Financial Services Compensation Scheme website: www.fscs.org.uk

IMPORTANT INFORMATION PLEASE READ

Kleinwort Hambros is the brand name of SG Kleinwort Hambros Bank Limited, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. The firm reference number is 119250. The company is incorporated in England and Wales under number 964058 and its registered address is 5th Floor, 8 St James's Square, London SW1Y 4JU. Telephone calls may be recorded.

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F +44 20 7597 3456

www.kleinworthambros.com



SOCIETE GENERALE GROUP