

COMPANY INFORMATION

Type of Business:	Corporation	Limited Liability Company / Partnership	Other
Name of Company	Email		
Registered Office	Correspondence Address		
Work No.	Mail Statements	Yes	No
Fax No.			
What is the primary function or activity of the business? <i>(Please be as specific as possible; e.g. retail bakery, small boat sales and repair, consulting in computer software purchase and installation)</i>			

OWNERSHIP DETAILS (All accounts)

Name:	% Ownership / Interest
Name:	% Ownership / Interest
Name:	% Ownership / Interest
Name:	% Ownership / Interest

NOTE: If more than 4, please attach the remaining ownership details and subsequent details of each owner below.

BENEFICIAL OWNERS

1 - Beneficial Owner

Title	First Name	Last Name
Street Address (No P.O. Box)	City	Country
Nationality	Zip/Postal Code	Date of Birth (dd/mm/yy)
Passport No.	Country of Issue	Occupation
Home No.	Mobile No.	Work No.
Work No.	Fax No.	

2 - Beneficial Owner

Title	First Name	Last Name
Street Address (No P.O. Box)	City	Country
Nationality	Zip/Postal Code	Date of Birth (dd/mm/yy)
Passport No.	Country of Issue	Occupation
Home No.	Mobile No.	Work No.
Work No.	Fax No.	

INSTRUCTION SCHEDULE - Authorised Signatories

The following persons are hereby authorised to execute any instructions in connection with the account(s) opened pursuant to the Bank Mandate executed by the Company with the Bank dated . The signatures adjacent to each of the names are the genuine signatures of such persons and shall operate as specimen signatures of such persons.

Name (Block Capitals)	Usual Signature	Title (e.g. Director)
1		
2		
3		

Signature Authority

Any one signature required to operate the account	All signatures required to operate the account
Any two signatures required to operate the account	Other

AUTHORISED SIGNATORY (if not a Beneficial Owner)

NOTE: If more than one, please attach the same signatory details as requested below for any additional signatories

Title	First Name	Last Name
Street Address (No P.O. Box)	City	Country
Nationality	Zip Code/Postal Code	Date of Birth (dd/mm/yy)
Passport No.	Country of Issue	Occupation
Home No.	Mobile No.	Work No.
Work No.	Fax No.	

AUTHORISED SIGNATORY (if not a Beneficial Owner)**NOTE: If more than one, please attach the same signatory details as requested below for any additional signatories**

Title	First Name	Last Name	
Street Address (No P.O. Box)		City	Country
		Zip Code/Postal Code	
Nationality	Date of Birth (dd/mm/yy)		
Passport No.	Country of Issue	Occupation	
Home No.	Mobile No.		
Work No.	Fax No.		

NATURE OF COMPANY

We are obliged by law to monitor your account and therefore need to have an understanding of how you expect the account to run. We appreciate that your circumstances may change in the future, however an idea of the expected annual turnover is required from the outset.

INTENDED USE OF COMPANY'S FUNDS

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DEPOSITS / WITHDRAWALS

Amount of Initial Deposit	US \$
Estimated Monthly Deposits to Account	US \$
Estimated Monthly Withdrawals from Account	US \$

NOTE: Please note that the Bank will only accept from a single customer cash deposits up to a maximum of US\$10,000 on any one deposit and up to a maximum of US\$50,000 in any one calendar year (unless prior written approval is given). Clients opening new accounts are requested to provide the Bank with the above information concerning the expected operations on the account. The Bank reserves the right to request further information if activities on the account differ considerably from those anticipated.

TYPE OF ACCOUNT

Current Account	Minimum US\$1,000 required. Unless otherwise instructed, statements are mailed automatically at the end of each month. Chequebook will be supplied upon request.
Term Deposit Account	Minimum US\$25,000 required. Interest payable on maturity of deposit. Unless advised to the contrary, interest will be added to the account and the account rolled over for a further term. Please note that you need a current account to open a term deposit. Other Instructions:
Other	

INDEMNITY

In respect of any account held by me/us with the Bank, in consideration of your agreeing to accept telephone/telex/facsimile/email/internet instructions from myself/ourselves with the Personal Identification Code (PIC) of _____ and acting on such instructions I/we hereby covenant and undertake:

- a) That you shall be entitled to debit our account with the amount of any payments you make in respect of having accepted such instructions,
- b) That I/we shall, on demand, provide sufficient funds to meet all payments under such instructions, and
- c) That I/we shall indemnify, hold harmless and defend you and each of your respective officers, directors, employees, representatives and agents from and against all claims, demands, actions, suits, proceedings, writs, judgments, orders and decrees brought, made or rendered against you or any or all of them and all damages, losses and expenses (including reasonable attorneys' fees) that you or any or all of them may suffer, incur or sustain by reason or on account of you having accepted such instructions.

I/We further agree and declare that any electronic record in respect of such instructions as defined under the Electronic Evidence Act shall be admissible in a court of law and that I/we have procured independent legal advice and/or otherwise have been represented by an attorney-at-law in this regard.

ACCOUNT OPENING CHECKLIST

- Please ensure that you complete all sections of the application form and attach the following documentation whether you are an existing customer or not.
- 1 - True, complete and up-to-date copy of the incorporation documents of the Company (with certified English translation thereof where necessary) including **Certificate of Incorporation** and **Memorandum & Articles of Association** of the Company (or otherwise as the case may be depending on the Company's jurisdiction of incorporation).
 - 2 - Copy of **Resolution of Appointment of Directors** and Registers of Directors & Members of the Company.
 - 3 - **Resolution of Board of Directors of Company** and **Bank Mandate** form regulating the conduct of the Company's account duly signed
 - 4 - **Notarised copy of Passport** / Photo identification of each of the said beneficial owners, authorized signatories and directors.
 - 5 - **Due Diligence Authorisation Form** for each of the said beneficial owners, authorized signatories and directors.
 - 6 - **Bank References** for each of the said beneficial owners, authorised signatories and directors from a bank having in excess of two years' banking relationship with said persons.
 - 7 - **Proof of Address** - Copy of utility bill showing address of each of the said beneficial owners, authorized signatories and directors.
 - 8 - **Professional Reference** for each of the said beneficial owners authorized signatories and directors to the account from an accountant or attorney.
 - 9 - **Signature Card** - The signature card (Form 1791) attached hereto must be signed in the same manner as in the Instruction Schedule above and notarised if not signed in the presence of a Bank Official.

The above Company hereby requests you to open an account for the above-mentioned Company. In pursuance thereof, we hereby declare that the company is not a resident of Belize as defined under the International Banking Act*. We certify that we have read and understood and that we agree to be bound by the Bank's Standard Terms & Conditions governing the operation of accounts as are currently in effect and as amended from time to time. We certify that to the best of our knowledge any information provided to the Bank as part of this application process is true and correct and that we will notify the Bank in a timely manner in writing concerning any material change to any such disclosure, information or representation.

Signed:	Chairman/Director	Date	Director/Secretary	Date
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* A "resident" of Belize means

a) a person ordinarily resident in Belize, irrespective of nationality, or a person who engages in a trade or business in Belize;
Provided that an Exporting Processing Zone Developer or an Export Processing Zone Business established under the Export Processing Zone Act, or a Commercial Free Zone Developer or a Commercial Free Zone Business established under the Commercial Free Zone Act, may conduct banking business with a licensee so, however, that a licensee shall not provide loans or advances to any of the said entities above the amount of one million dollars from a single borrower or a group of related borrowers without the prior written approval of the Central Bank; or

b) any incorporated or other body, wherever incorporated, formed or organized, that is controlled by a person described in (a) above; or

c) any company incorporated under the International Business Companies Act (other than a Public Investment Company) that holds or owns shares, debt obligations or other securities in a company incorporated under the Companies Act, or has any of its shares, debt obligations or other securities beneficially owned or held by any person or company resident in Belize.

For Official Use Only

Approved By:

X

Date

Due Diligence Authorization Form

Applicant Information			
First Name		Last Name	
Street Address (No P.O. Box)		Office Address	
Zip/Postal Code		Zip/Postal Code	
State/Province		State/Province	
Country		Country of Residence	
Home No.		Mobile No.	
Work No.		Fax No.	
Passport No.	Social Security No.	Country of Issue	Exp Date
Authorization			
I hereby authorize and grant consent to the disclosure and/or delivery of any information or report in relation to the undersigned by any person or source on the request by British Caribbean Bank International Ltd. and/or any of its servants or agents in their sole and absolute discretion for due diligence purposes in the establishing or maintaining of a banker customer relationship with the undersigned.			
This authorisation includes but is not limited to reports and/or information obtainable from police, criminal and other records both locally and internationally. I hereby release the British Caribbean Bank International Ltd from any liability arising from conducting and using information obtained from the above-described searches.			
Dated the day of 20		X	

NOTE: Each Beneficial Owner of the Company and Authorised Signatory to the Company's account must complete and sign a separate Due Diligence Authorisation Form.

Certified Extract of Board Meeting of

(The Company)

It is hereby certified that the following Resolutions set out below were duly passed at a meeting of the Board of Directors of the Company duly convened and held at _____ on _____ at which a quorum was present and voting throughout and that they are in accordance with the constitutional documents of the Company and have been duly recorded in the Minute Book of the said Company.

Resolved:

- 1) That a banking account for the Company be opened with British Caribbean Bank International Ltd. (the "Bank") in the currency or currencies shown below and at any time subsequently that further accounts be opened for the Company of whatever nature as the officers, a list of whose names and specimens of whose signatures are set out in the attached Signature Card and Instruction Schedule (the "Instruction Schedule") as the same may be amended from time to time (each an "Authorised Signatory" and together the "Authorised Signatories"), shall direct in writing and signed in accordance with the then current Instruction Schedule.

US\$	Euro	Sterling	CAN
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- 2) That the Bank be and is hereby instructed:
 - a) To honour and comply with all cheques, drafts, orders to pay, bills of exchange, promissory notes or other orders expressed to be drawn, signed, accepted, endorsed or made by or on behalf of the Company, drawn upon or addressed to or made payable at the Bank whether such account or accounts is or are in credit or in debit or may become overdrawn in consequence or otherwise (but without prejudice to the Bank's right to refuse to allow any overdraft or increase of overdraft beyond any specified limit from time to time) and to treat all cheques, drafts, orders to pay bills of exchange, promissory notes or other orders as being validly endorsed on behalf of the Company and to discount or otherwise deal with them provided that the same are signed in accordance with the then current Instruction Schedule;
 - b) To honour and comply with any orders to withdraw any or all money on any account or accounts of the Company with the Bank and with instructions to deliver, dispose of or deal with any securities, deeds or documents or other property (including security boxes and their contents) whatsoever from time to time in the Bank's possession for the account or accounts of the Company whether by way of security or safe custody or otherwise and to receive any such orders or instructions without inquiry as to the circumstances of issue or endorsement or the disposition of the proceeds even if drawn to individual order of any of the Authorised Signatories or endorsed to any of them or payable to the Bank or others for the account of any of them or tendered in payment of the individual obligations of any of them and the Bank is hereby held harmless and indemnified by reason of any such action provided that the same are signed in accordance with the then current Instruction Schedule;
 - c) To accept and act on any application or request for the issue of or any instructions in relation to any letter of credit, guarantee, indemnity or counter-indemnity and to act on any instructions with regard to any other transactions of any kind of the Company or with regard to any such account or accounts, in every case whether the account or accounts of the Company is or are in credit or in debit or may in consequence become overdrawn or otherwise (but without prejudice to the Bank's right to refuse to allow any overdraft or increase of overdraft beyond any specified limit from time to time) provided that the same are signed in accordance with the then current Instruction Schedule;
- 3) That the Authorised Signatories subject to the requirements of the then current Instruction Schedule are hereby authorised on behalf of the Company to withdraw or deal with any of the Company's property or securities, to sign any indemnities or counter-indemnities to the Bank, to arrange for the granting of credits or the issue of guarantees by the Bank at home or abroad, to arrange for the discounting of any bills endorsed on behalf of the Company by such person(s), to give instructions with regard to the purchase or sale of any securities or any currency, and that the Bank be and is hereby authorised generally to act on any instructions given by the same relating to the account or any transactions of the Company.
- 4) That the Authorised Signatories be and are hereby appointed and authorised by the Board where acceptable to the Bank to sign on behalf of the Company any documents from time to time required by the Bank in connection with any advances to the Company by or any liabilities of the Company to the Bank.
- 5) That the Bank be furnished with copies of any Resolutions that may from time to time be passed by the Company and with a list of the names of the Directors, Secretary and other Officers of the Company, and that the Bank be authorised to act on any information given by any Director or the Secretary as to any change therein.
- 6) That these Resolutions be communicated to the Bank and remain in force until an amending Resolution is passed by the Board of Directors, and a copy thereof, certified by any one of the Directors or the Secretary, shall have been received by the Bank.
- 7) That the Company acknowledges and agrees that it is bound by the Bank's Standard Terms and Conditions (as varied from time to time by the Bank at its discretion) for the operation of accounts and that the said Terms and Conditions shall govern the operation of the account.

Dated the _____ day _____ of 20____

Chairman/Director

Director/Secretary

STEP 1 - ACCOUNT INFORMATION

Type of Business:	Corporation	Limited Liability Company / Partnership	Other
Name of Company			
AUTHORISED AGENT (person to be granted online access to account) (ONE USER PER APPLICATION)			
Name			
Passport No.			
Email Address			

STEP 2 - ENTER A USERNAME FOR AUTHORISED AGENT TO ACCESS BRITISH CARIBBEAN INTERNATIONAL BANK'S ONLINE SERVICE

No more than 12 alphanumeric characters

Username

Alternate Username
 (in case above username is already in use)

STEP 3 - PROVIDE THE FOLLOWING MEMORABLE WORD & HINT

*The memorable word you specify will be requested when your first log on, to authenticate your identity. Your memorable word will also be requested should you forget your password any time and need to reset it. Your hint will be provided to you if you ever forget your memorable word. Note: Answers must be between 8 and 20 characters

Memorable word

Hint
 (should relate to memorable word)

STEP 4 - LIST ALL ACCOUNTS YOUR COMPANY WOULD LIKE AVAILABLE ONLINE TO AUTHORISED AGENT

Account 1				Account 2			
*SECURITY LEVEL:	Operator	Verifier	Authoriser	*SECURITY LEVEL:	Operator	Verifier	Authoriser
Account Type	Current	Term Deposit		Account Type	Current	Term Deposit	
	Loan	Credit Card			Loan	Credit Card	
Account Number				Account Number			
Account Name				Account Name			

* The **SECURITY LEVEL** defines the Authorised Agent's position with each specific account, so that only permitted functions are available to them, depending on their level.

OPERATOR: An Operator is restricted to only enter (not post) transactions, which must be authorised according to terms and conditions of the account. Operators can view transaction history but are prohibited to view any balances.

VERIFIER: A Verifier controls the accuracy of the transaction (which must be authorised according to terms and conditions of the account). Includes the functionality of the Operator.

AUTHORISER: A poster has full authorisation to operate the account. Includes functionality of both Operator and Verifier. PLEASE NOTE: If the Authoriser is not an authorised signatory on the account, due diligence must be performed.

STEP 7 - CERTIFICATION OF RESOLUTION

I/We, on behalf of the above-named Company, hereby certify that at a meeting of the Board of Directors of the above-named Company, held on the _____ day of _____, 20____, having reviewed the British Caribbean Bank international Ltd.'s Online Banking Access Agreement, it was resolved that the above mentioned Authorised Agent shall be granted online access to the accounts at the Security Levels indicated in Step 4 above.

Director/Chairman: _____ X _____
 Print Signature Date (dd/mm/yy)

Director/Secretary: _____ X _____
 Print Signature Date (dd/mm/yy)

NOTE: Authorised Agent will receive email notification of their username and password when the specified account(s) has/have been registered in our system, so please confirm the correct email address in Step 1. Once your Authorised Agent receives this notification, they simply log on with their Username and Password to British Caribbean International Bank Online at www.bcbankinternational.com. For additional security, the next screen, after they log on for the first time, will ask them to change their password, provide their Memorable Word (Step 3 above) and their ID number (Step 1 above).

For Official Use Only
 Approved By _____ X _____ Date _____

	Date				
(Name of Account)	(Account No.)				
Instructions Re Signing of Cheques Any one signature required to operate the account All account holder signatures required to operate the account Other (please specify) : _____					
Name & Title	Signature				
Sundry Information					
(for Bank Use Only)					
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