

AGREEMENT RE JOINT ACCOUNT WHERE ONE OR MORE JOINT ACCOUNT HOLDER IS A MINOR

_____ **Account Number**

TO: National Bank of Anguilla Limited

The undersigned, having opened a deposit account numbered as indicated above with the aforementioned National Bank of Anguilla Ltd. (the "Bank") in the joint names of consideration whereof we jointly and severally agree and each with the other joint account holder and also with the Bank that all monies now or which hereafter deposited to the credit of said account, and all interest thereon, shall be and continue to be the joint property of all the account holders with the right of survivorship. Each account holder, in order to constitute effectually said joint deposit account, hereby assigns and transfers to the other joint account holders(s) jointly any and all monies which have been heretofore or may now or hereafter be deposited to the credit of said account, together with all interest which may accrue thereon. The undersigned holders hereby authorizes the Bank to accept from time to time as sufficient discharge for any sums or sums withdrawn from said account any receipt, cheque or other voucher signed by any [insert the number as the case may be] joint account holder without any other signature or the consent of any other joint account holder.

The joint account holders jointly and severally agree with the Bank that the death of one or more of the joint account holders shall not affect the right of the survivors or any of them, or the sole survivor to withdraw all of the said monies and interest from the Bank and to give a valid and effectual receipt therefor.

The undersigned jointly and severally confirm that they are aware that until such time as the minor joint account holder attains majority he/she will not be permitted to transact any business on said joint account but that upon said minor joint account holder(s) attaining majority he/she shall have full and unrestricted access to said joint account and will be permitted to transact any business in relation to said account, including withdrawals, as if he or she had executed the account opening documents. The undersigned jointly and severally confirm that they are aware that a minor joint account holder will not be required to sign any of the account opening documents.

The undersigned jointly and severally agree with the Bank to pay the Bank forthwith upon demand any indebtedness or liability in its favour in connection with or arising out of the operation of said account.

Unless otherwise expressly directed in writing, the Bank is hereby authorized by the undersigned and each of them to deposit to the credit of the said account all moneys and the proceeds of all cheques, promissory notes, bills of exchange, securities, coupons and orders for payment of money received by the Bank payable to or for the credit or account of any one or more of the joint account holders.

Dated this day of 200

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Witness