



# ATLANTIC INTERNATIONAL BANK LIMITED

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P.O. Box 1811  
Belize City, Belize C.A.  
www.atlanticibl.com

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## PERSONAL APPLICATION FOR A BANK ACCOUNT

CUSTOMER NUMBER \_\_\_\_\_ ACCOUNT NUMBER \_\_\_\_\_

Account Type:  Regular Savings  Super Savings Initial Deposit \$ \_\_\_\_\_

### APPLICANT INFORMATION

(1) Customer Name \_\_\_\_\_

Address \_\_\_\_\_ P.O. Box \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_ Country \_\_\_\_\_

Nationality: \_\_\_\_\_ Resident of: \_\_\_\_\_

Date of Birth: \_\_\_\_\_ Country of Birth: \_\_\_\_\_ Passport Number: \_\_\_\_\_

Male  Female  Single  Married Profession: \_\_\_\_\_

Telephone Numbers: Home: \_\_\_\_\_ Work: \_\_\_\_\_ Cellular: \_\_\_\_\_

Fax Number: \_\_\_\_\_ E-Mail: \_\_\_\_\_

### JOINT/AUTHORIZED APPLICANT INFORMATION (IF APPLICABLE)

The following persons are hereby authorized to execute any instructions in connection with the account(s) opened in connection with and pursuant to the Mandate executed by the Account Owner with Atlantic International Bank Limited. The signatures set opposite each of the names set out below are the genuine signatures of such persons and shall operate as specimen signatures of such persons.

Name \_\_\_\_\_ Joint \_\_\_\_\_ or Auth \_\_\_\_\_ Signature \_\_\_\_\_

Name \_\_\_\_\_ Joint \_\_\_\_\_ or Auth \_\_\_\_\_ Signature \_\_\_\_\_

Name \_\_\_\_\_ Joint \_\_\_\_\_ or Auth \_\_\_\_\_ Signature \_\_\_\_\_

#### Instructions concerning the operation of the account must be signed by:

Tick (✓) One:  Any One  Any Two  All of the above  Other (specify) \_\_\_\_\_

It is agreed by the undersigned that this account shall be governed by the Rules and Regulations of the Atlantic International Bank Limited relative to Savings and Demand Deposit Accounts. All payment orders shall bear the specimen signature(s) in accordance to the above instructions.

Signed: \_\_\_\_\_  
**Account Owner**

\_\_\_\_\_  
**Account Owner**

Date: \_\_\_\_\_

\_\_\_\_\_  
**Account Owner**

**Each joint or authorized signatory (if applicable) must fill in his own information.**

**(2)** Customer Name \_\_\_\_\_ Customer Number \_\_\_\_\_  
Address \_\_\_\_\_ P.O. Box \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_ Country \_\_\_\_\_  
Nationality: \_\_\_\_\_ Resident of: \_\_\_\_\_  
Date of Birth: \_\_\_\_\_ Country of Birth: \_\_\_\_\_ Passport Number: \_\_\_\_\_  
 Male       Female       Single       Married      Profession: \_\_\_\_\_

**CONTACT INFORMATION**

Telephone Numbers: Home: \_\_\_\_\_ Work: \_\_\_\_\_ Cellular: \_\_\_\_\_  
Fax Number: \_\_\_\_\_ E-Mail: \_\_\_\_\_

**(3)** Customer Name \_\_\_\_\_ Customer Number \_\_\_\_\_  
Address \_\_\_\_\_ P.O. Box \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_ Country \_\_\_\_\_  
Nationality: \_\_\_\_\_ Resident of: \_\_\_\_\_  
Date of Birth: \_\_\_\_\_ Country of Birth: \_\_\_\_\_ Passport Number: \_\_\_\_\_  
 Male       Female       Single       Married      Profession: \_\_\_\_\_

**CONTACT INFORMATION**

Telephone Numbers: Home: \_\_\_\_\_ Work: \_\_\_\_\_ Cellular: \_\_\_\_\_  
Fax Number: \_\_\_\_\_ E-Mail: \_\_\_\_\_

**STATEMENT OF NON-RESIDENT STATUS** (We can only do offshore banking business with non-residents of Belize)

This is to confirm that I/we am/are a non-resident of Belize within the context of the International Banking Act, 1996 which describes a "resident" as person ordinarily residing in Belize (12 consecutive months) irrespective of nationality.

SIGNATURE \_\_\_\_\_

**Any notice, statement or other communication is to be forwarded to:**

- Mailing Address \_\_\_\_\_
- Held by you

**INDEMNITY FOR VERBAL/FAX/E-MAIL INSTRUCTIONS**

In consideration of your agreeing to accept verbal/fax/e-mail instructions from myself/ourselves with the identification of \_\_\_\_\_ and acting on such instructions on the condition that written *password above (Restrictions: No Personal Name or Symbols)*

confirmation is forwarded immediately; we hereby undertake:

- a) To indemnify you from and against all actions, proceedings, costs, claims, demands, expenses or loses that you may suffer or sustain by reason or on account of you having accepted such instructions.
- b) That you shall be entitle to debit our account with the amount of any payments you may make in respect of having accepted such instructions.
- c) On demand to provide funds to meet all payments under such instructions.

\_\_\_\_\_  
Authorized Signature                      Authorized Signature                      Authorized Signature                      Witness

**ANTICIPATED ACTIVITY**

Amount of Initial Deposit: \_\_\_\_\_

Source of Initial Deposit: \_\_\_\_\_

Source of Funds: \_\_\_\_\_  
*Refers to the origin and means of transfer of monies that are accepted for the account.*

Name of Sending Institution: \_\_\_\_\_

Expected Monthly Deposits to Account (range): \_\_\_\_\_

Expected Annual Deposits to Account (range): \_\_\_\_\_

Means by which Account will be Funded:  International Wire Transfers  Internal Transfers  Cash

Means by which outward transfers will be made:  International Wire Transfers  Internal Transfers  Cash

**KNOW YOUR CUSTOMER (Detailed description of Customer's Business)**

Reason for opening account in Belize: \_\_\_\_\_

Are you:  Employed?  Retired?

Current or last place of employment: \_\_\_\_\_

Number of years working there: \_\_\_\_\_ Position held: \_\_\_\_\_

Source of Wealth: \_\_\_\_\_  
*Refers to the origin of the customer's entire body of wealth.*

Purpose of deposits to account (cash or wire transfers): \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Names of companies or individuals from whom funds will be received: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

*Provide name of institution and proof if funds are coming from pension or social security (Direct deposits not allowed). If receiving dividends, copy of share certificate is required. Upon receipt of a transaction, supporting documentation will be requested.*

Purpose of withdrawals from account (cash or wire transfers): \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Names of companies or individuals whom funds will be sent to: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

*Upon receipt of a transaction, supporting documentation will be requested.*

*Clients opening new accounts are requested to provide the Bank with a detailed description of the customer's business, and attach supporting documents if applicable. The Bank reserves the right to request further information on the customer's line of business if deemed necessary.*

Customer Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Customer Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Customer Signature: \_\_\_\_\_ Date: \_\_\_\_\_

In consideration of the opening of Account(s) in the name of the Customer, ("Customer" refers to and include a corporate body as well as an individual who operates an account with the Bank) the Customer hereby agrees with ATLANTIC INTERNATIONAL BANK LIMITED (hereinafter referred to as the "Bank") that the operation of each Account which the Customer now or hereafter has with the Bank shall be subject to the following terms and conditions:

**(1) WAIVER OF PROTEST:**

Presentment, notice of dishonor, protest and notice of protest of all bills of exchange, promissory notes, checks, bank and express money orders or other instruments (the whole hereinafter referred to as "instruments") drawn, made, accepted or endorsed by the Customer now or hereafter delivered to the Bank for any purpose is hereby waived unless the Bank receives at or prior to maturity, special written instructions to the contrary from the Customer in respect of any specified instrument(s), and that, subject to any such special written instructions, the Customer shall be responsible and liable to the Bank on all instruments in the same manner and to the same extent as if the instruments had been duly presented and protested and notice of dishonor and notice of protest given as regards all parties thereto as required by any law applicable thereto, and that any person (other than a member of the Bank's staff) employed by the Bank to carry out any such special written instructions shall be deemed to be the agent of the Customer.

**(2) USE OF AGENTS**

The Bank is authorized to present for payment or acceptance or collect the instruments through such banks or other agents as the Bank may deem best, at the sole risk and expense of the Customer, and, save to the extent that definite instructions have been received by the Bank from the Customer, to give to such banks or other agents such instructions as to collection as the Bank may deem best, and that the Bank may accept either cash or bank drafts, checks, settlement vouchers, clearing house slips or any other evidence of payment, in payment of the instruments or in remittance therefore.

**(3) DEPOSITS**

The Bank, at any time without prior notice, and in its discretion, may refuse any deposit, limit the amount which may be deposited, accept all or any part of a deposit for collection only or return all or any part of any deposit. Deposits shall not be deemed accepted until received at the Bank and after the Bank has had reasonable opportunity to exercise its rights under this paragraph. Without prejudice to the generality of the foregoing the Bank will only accept from the Customer cash deposits up to a maximum of U.S. \$10,000.00 on any one deposit and up to a maximum of U.S. \$50,000.00 in any one calendar year. The Bank reserves the right to modify these deposit restrictions at any time it deems fit without requirement of notice to the Customer.

**(4) INDEMNITY**

The Customer will indemnify defend and hold harmless the Bank and its officers, directors, shareholders, related companies, employees, agents and attorneys (hereinafter called "the affected parties") from and against any and all liability, damage, fine, penalty, loss or expense (including attorneys' fees and costs and all fees and costs associated with enforcing this indemnification) suffered or incurred by the Bank or any of the affected parties (including any seizure or forfeiture of the assets or property of the Bank or the affected parties) resulting from any claim, action or proceeding whether criminal or civil against the Customer.

Upon the Customer's request, the Bank may honour items bearing or purporting to bear reproductions or facsimile signatures of authorized signatories on the Account. The Customer assumes all risks and responsibility for such procedure, including but not limited to, the risk that the facsimile signature may be affixed by an unauthorized individual or the risk that the facsimile signature may not be genuine.

**(5) SET-OFF**

To the extent permitted by law, the Bank shall have a lien and right of set off against any funds in the Customer's Account for and the Customer grants the Bank a security interest in such funds and in any items in the process of collection to secure payment and performance of any debts or obligations that the Customer may now or hereafter owe to the Bank (whether sole, several, joint, joint and several, absolute or contingent, due or to become due, liquidated or unliquidated, secured or unsecured). The Bank is authorized to exercise against the entire amount of the Account whatever set off or other rights the Bank may have with respect to any of the Customers, regardless of which of the Customers is in default and irrespective of the Customer's contributions to the Account.

**(6) OVERDRAFTS**

Subject to any other arrangements agreed by the Bank, the Bank may honour overdrafts, but shall not be obligated to do so. Customers shall pay overdrafts upon demand, together with interest on the overdraft up to the maximum rate of 25%. The Bank may charge the Account at any time for the amount of this interest. If an overdraft is collected through probate, bankruptcy or other judicial proceeding, or is referred to a collection agency or lawyer for collection, the Customer shall pay expenses and costs of collection, including attorney's fees. The Bank may cover any overdraft by debit to any other checking, savings or time deposit Account of the Customer without notice to the Customer, but the Bank shall not be obligated to do so. Nothing contained in this Agreement shall be construed to require the Bank to debit the Account into overdraft or to create an arrangement for the extension of credit by means of overdrafts. Each Customer on a joint Account shall be liable for an overdrawn balance regardless of which Customer overdrawed the Account.

Initials 1 \_\_\_\_\_

Initials 2 \_\_\_\_\_

Initials 3 \_\_\_\_\_

**(7) MULTIPLE-PARTY ACCOUNTS**

“Multiple-Party Account” means an Account opened as a Joint Account, or Fiduciary Account. All obligations of Joint Accounts shall be joint and several, which means each Customer is responsible and liable for the acts and omissions of the other Customer on the Account.

- A. With respect to all Multiple-Party Accounts, the rights of survivors shall be determined by the form of the Account at the death of the Customer. A change in the form of the Account must be consistent with this Agreement and such change will not be effective until the request for change is received in a form satisfactory to the Bank during the Customer’s lifetime and the Bank acknowledges the change in writing.
- B. Should the Customer or any Payee or other person disagree or make adverse claims or demands concerning the Account, the Bank may in its discretion refuse to recognize such claims or refuse to take action until the rights of all interested persons have been fully and finally adjudicated by a court of competent jurisdiction or all differences have been resolved to the Bank’s satisfaction and the Bank is provided a copy of an agreement signed by all such persons.

**(8) TYPES OF ACCOUNTS**

With respect to all Accounts, the Bank makes no representation regarding tax aspects or the legal results of opening a particular Account. The Customer is solely responsible for selecting the type of Account. The Bank recommends that the Customer consults with the Customer’s own attorney or financial advisor in order to determine the advisability of establishing one type of Account over another.

- A. “Individual Account” means an Account payable to or on the order of one Customer while that Customer remains living. The Customer agrees that the Bank shall pay to or on the order of the Customer, or the Customer’s Agent, until the Bank receives a certified copy of a death certificate verifying the death of the Customer and the Bank has had a reasonable opportunity to act on such information. Upon certification of the death of the Customer, no deposits will be accepted to the Account, no checks will be paid on the Account and the Account will not be released until the Bank has been presented with satisfactory documentation to determine, in the Bank’s discretion, what the proper distribution of the Account should be.
- B. “Joint Account (with rights of survivorship)” means an Account payable to or on the order of two or more Customers whether or not all Customers remain living. All Accounts in the name of more than one Customer are Joint Accounts (with rights of survivorship) unless clearly designated otherwise on the signature card signed by all Customers. Upon the death of any Customer on the Account, the funds in the Account survive to, vest in, belong to and become the property of the surviving Customer, including any community property in the Account. The Bank shall not recognize any claims of the deceased Customer’s estate or any provisions of deceased Customer’s will. Payment of the funds in the Account to the surviving Customer shall constitute a full release and discharge of the Bank.
- C. “Fiduciary Account” means an account established by a trustee/guardian pursuant to a written trust agreement or court order, which shall include Grant of Probate or Letters of Administration. The Account can be set up by one or more trustees/guardians as Customer(s) for one or more beneficiaries.
  - 1. If the Fiduciary Account is being established for a trust, the Customer must provide a copy of the written trust agreement or other evidence satisfactory to the Bank of the written trust agreement’s existence and content. By accepting the written trust agreement, the Bank in no way assumes any responsibility to comply with the terms of the trust agreement. The Bank shall not accept responsibility to act as a trustee or successor trustee under any circumstances, regardless of any trust agreement, which provides otherwise. No Fiduciary Account opened for a trust shall be opened without a beneficiary designated on the Account application and no beneficiary shall have any rights regarding the Account, except as described in this paragraph. Upon the death or evidence satisfactory to the Bank on incapacity of all Customers named as trustee, the Bank shall rely upon the instructions of the successor trustee(s).
  - 2. Fiduciary Accounts may also be used for estate administration, guardianships and other court-ordered Accounts. Documentation satisfactory to the Bank must be presented to the Bank before this type of Account will be opened. For an Account established by court order, funds will be released pursuant to the court order. If more than one Customer is named as trustee/guardian on the Account, the Bank shall act on the signature of any one of them, regardless of whether any other Customer named on the Account as trustee/guardian is incapacitated or deceased. The Bank shall have no duty to monitor the Account to determine the status of the trustee/guardian or beneficiaries or whether the trustee/guardian is in compliance with the trust agreement or court order.

**(9) STOP PAYMENT INSTRUCTIONS**

Stop payment orders for checks must be in writing and must include exact information regarding amount, check number and number of the Customer’s Account. Payment will not be stopped unless the information is correct. A stop payment order is effective for six (6) months but may be renewed upon request in writing. No stop payment order, renewal or revocation shall be effective until delivered in writing during the Bank’s regular business hours. The Bank is entitled to a reasonable period of time after you give a stop order to notify its employees. A stop payment fee may be charged for each request and each subsequent renewal. The Bank will have no liability for failure to honour a stop payment on a check which is presented to the Bank during the same business day or if the stop payment was received after the close of the business day, the Bank will have no liability for failure to honour a stop payment during the next business day. The Customer agrees to hold the Bank harmless and indemnify the Bank for any losses, expenses and costs, including attorney’s fees, incurred by the Bank for refusing payment of any item on which the Customer has stopped payment of for payment of an item after a stop payment order has expired.

Initials 1 \_\_\_\_\_

Initials 2 \_\_\_\_\_

Initials 3 \_\_\_\_\_

**(10) AUTHORITY TO CHARGE ACCOUNT**

The Bank is authorized to debit the Account of the Customer with any of the instruments which are not paid on presentation or which if paid, the Bank may be called upon to refund, or which may be dishonored by non-acceptance or non-payment by any party to it who is bankrupt or insolvent, or which, or the proceeds of which, through no fault of the Bank have been lost, stolen, or destroyed, or the proceeds of which, for any reason the Bank is unable to collect or withdraw, together with all costs, charges and expenses incurred by the Bank in connection therewith. The Bank may also from time to time debit the aforesaid Account with the usual charges for the keeping of the Account.

**(11) REPAYABILITY OF DEBTS**

The Customer will repay to the Bank all amounts debited to the Account of the Customer in accordance with the provisions of this agreement.

**(12) VERIFICATION OF ACCOUNT**

Upon receipt from the Bank of a statement of the Account of the Customer, together with debit vouchers for amounts charged to the same Account appearing therein, the Customer will examine the said statement and, within thirty days of the delivery thereof to the Customer, or if the Customer has instructed the Bank to mail the said statement, within 30 days of the mailing thereof to the Customer, notify the Bank in writing of any errors or omissions therein; and at expiration of the said thirty days, except as to any errors or omissions of which the Bank has been so notified, it shall be conclusively settled as between the Bank and the Customer that the said vouchers are genuine and properly charged against the Customer and that the Customer was not entitled to be credited with any amount not shown on the said statement. The Bank will not be liable for crediting such amount if the Customer did not notify the Bank in writing of any errors or omissions within 30 days of the mailing thereof to the Customer. No legal proceeding or action may be brought against the Bank to recover payment on any forged or altered item unless the Customer had given the Bank written notice as provided above. The Customer agrees that if a statement of Account and relative vouchers are not received within 10 days after the end of the cycle established for their preparation, the Customer will notify the Bank no later than 5 days thereafter.

**(13) CLOSING OF ACCOUNT**

The Bank may close the Customer's Account at any time, with or without cause by sending the Customer a notice and a check for the balance in the Bank's possession to which the Customer may be entitled. At the Bank's discretion the Bank has the authority to pay an otherwise properly payable check, which is presented after the closing of the Customer's Account.

**(14) DORMANT ACCOUNTS/INACTIVE ACCOUNTS**

The Bank will deem the Customer's Account to be dormant if the Customer does not make any deposits to or withdrawals from the Account for a period of two (2) years. A dormant Account remains subject to service charges and may be assessed a non-refundable dormancy fee. Accounts with no transactions become inactive after one (1) year of no activity (please refer to schedule of fees on our website for charges associated with dormant and inactive accounts).

**(15) CONTINUITY OF CONSENT AND AGREEMENT**

This is to be a continuing consent and agreement and shall bind the Customer and the heirs, executors, administrators, successors and assigns of the Customer.

**(16) REPRESENTATIONS AND WARRANTIES**

The Customer represents and warrants to the Bank that no litigation or administrative or arbitration proceeding before or of any court, tribunal or arbitrator is presently taking place, pending or threatened against, or against any of the assets of the Customer (or, if a corporate Customer, the directors of the Customer) which might adversely affect his/its ability to perform and observe his/its obligations under this agreement and/or which might adversely affect the Bank's duty of confidentiality owed to the Customer and/or to Customers generally.

**(17) CHANGES IN TERMS OF THIS AGREEMENT**

The Bank may amend this agreement at any time. Notice of changes shall be provided by mailing notice to the last known address of the Customer on the Bank's records and may be included in the Customer's Account statement or a separate mailing. Changes will be effective immediately.

**(18) LEGAL PROCESS AGAINST ACCOUNT**

The Customer agrees that the Bank will not be responsible for complying or refusing to comply with any garnishment, levy, subpoena, injunction, restraining order or other judicial, administrative or legal process the Bank receives regarding the Customer's Account. The Bank may refuse to pay any amounts out of the Account until an appropriate court has settled the legal process. The Customers on the Account agree jointly and severally to hold harmless and indemnify the Bank for any losses, expenses and costs including attorney's fees, incurred by the Bank as a result of complying with such legal process. Any garnishment or other levy against the Customer's Account is subject to the Bank's right of set-off.

**(19) DISCLOSURE OF INFORMATION**

Account Holder shall at all times be deemed to have agreed and voluntarily authorized the Bank to disclose such information relating to the Account or the affairs of the Account Holder to:

- (a) the Bank's correspondent banks upon request therefrom;
- (b) respond to any subpoena, summons, court or administrative order, or other legal process which the Bank believes requires its compliance;
- (c) authorities in the United States of America as required under the Foreign Account Tax Compliance Act (FATCA) and any regulation formally and duly issued by a competent governmental authority eg. Common Reporting Standard (CRS).

Initials 1 \_\_\_\_\_

Initials 2 \_\_\_\_\_

Initials 3 \_\_\_\_\_

**(20) DUE DILIGENCE**

The Customer hereby authorizes and gives its consent to the Bank to request any and all reports pertaining to the Customer from any source that the Bank in its sole discretion deems necessary or advisable for due diligence purposes and further consents to the disclosure of information relating to the affairs of the Customer to any such sources and to the transfer of such information or reports to the Bank for due diligence purposes in opening and maintaining of the Account with the Bank.

**(21) GOVERNING LAW**

This agreement shall be governed exclusively by the laws of the Belize.

**(22) DECLARATION OF SUPPORTING DOCUMENTATION**

All transactions exceeding the expected monthly and yearly amounts stated on the Anticipated Activity Form must be supported (the bank reserves the right to request a declaration form for smaller amounts).

\_\_\_\_\_  
AUTHORIZED SIGNATURE

\_\_\_\_\_  
AUTHORIZED SIGNATURE

\_\_\_\_\_  
AUTHORIZED SIGNATURE

\_\_\_\_\_  
BENEFICIAL OWNER

\_\_\_\_\_  
WITNESS

(This agreement binds only the party by whom it is signed. It does not affect the right of other persons who are parties to the items. The agreement does not apply to items drawn or endorsed by the Customer, which are lodged by other parties.)

**ATLANTIC INTERNATIONAL BANK LTD.  
SIGNATURE CARD**

Account Number	Type of Account	Date
<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Account Name		
<input style="width: 100%;" type="text"/>		
Signer Person Name	Messages	
<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	
X	Account Password:	
<p>Note: Please sign in the Blank Space In Black Ink. (Must be identical to signature in Passport)</p>		

**ATLANTIC INTERNATIONAL BANK LTD.  
SIGNATURE CARD**

Account Number	Type of Account	Date
<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Account Name		
<input style="width: 100%;" type="text"/>		
Signer Person Name	Messages	
<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	
X	Account Password:	
<p>Note: Please sign in the Blank Space In Black Ink. (Must be identical to signature in Passport)</p>		

**ATLANTIC INTERNATIONAL BANK LTD.  
SIGNATURE CARD**

Account Number	Type of Account	Date
<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Account Name		
<input style="width: 100%;" type="text"/>		
Signer Person Name	Messages	
<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	
X	Account Password:	
<p>Note: Please sign in the Blank Space In Black Ink. (Must be identical to signature in Passport)</p>		



# ATLANTIC INTERNATIONAL BANK LIMITED

## APPLICATION FOR PERSONAL ONLINE BANKING

PERSONAL INFORMATION			
Applicant's Name:			
Address:			Date of Birth / /
City:	State	Zip	Country:
CONTACT NUMBERS			
Home:	Work:		Cell:
Fax:		E-mail:	
IDENTIFICATION			
Passport Number:			
ACCOUNT NUMBER			
S U B M I T	1	Signature	
	2		
	3		

**GENERAL TERMS AND CONDITIONS FOR THE INTERNET BANKING SERVICE**

**DEFINITIONS:**

For the purposes of this document the following expressions shall have the following meanings:

- (1) 'Bank' means Atlantic International Bank Limited
- (2) 'Communication Device' means any device that allows the Customer to use or to access an account or any service including, but not limited to, a personal computer, a mobile or cellular phone, a personal digital assistant or similar device.
- (3) 'Customer' means any natural or legal person who may be signatory to any product of Atlantic International Bank Limited.
- (4) 'Internet Banking' means the service of virtual banking whereby Atlantic International Bank Limited makes available to users various financial, banking, insurance, investment and information services
- (5) 'Service' refers to the internet banking service.
- (6) 'System' means the Internet Banking service and its operation.
- (7) 'Token' means a Physical Device offered for additional security.

The present contract is for an indefinite period of time and begins from the date thereof.

**Relation to Other Contracts or Agreements**

The Customer's use of Internet Banking services may also be affected by the agreements between the Bank and the Customer for deposit, credit card, and other linked accounts. When the Customer links an account to the Internet Banking services, the Customer does not change the agreements they already have with the Bank for that account. For example, when the Customer uses the Internet Banking services to access a credit account, the Customer does so under the terms and conditions the Bank gave the Customer in the agreement and disclosure for the credit account. The Customer should review those agreements for any applicable fees, for limitations on the number of transactions the Customer can make, and for other restrictions, that might impact the Customer's use of an account with Internet Banking services.

**Computer Equipment and Software**

The Customer is solely responsible for the maintenance, installations and operation of their computer and for the software used in accessing the Service. The Bank shall not be responsible for any errors, deletions or failures that occur as a result of any malfunction of the Customer's computer or software, nor will the Bank be responsible for any computer virus that affects the Customer's computer or the software while using the Service. By accessing the Service through the World Wide Web, the Customer agrees that the Bank shall not be liable for any indirect, incidental, or consequential costs, expenses or damages (including lost savings or profit, lost data, business interruption or attorney's fees). Additionally, the Customer must have an Internet Service Provider, an email address, and a browser to utilize Service through the Internet.

**Account Requirement**

To subscribe to the Service, the Customer must maintain at least one deposit Account with the Bank. The Service will allow the Customer to access more than one Account to view Account balance and transaction information, transfer funds among designated Accounts, send electronic mail to the Bank and receive electronic mail from the Bank. The Bank reserves the right to refuse to open an Account or to deny the Customer the ability to access the Service, to limit access or transactions or to revoke a Customer's access to Service without advance notice to the Customer.

**Token**

For certain transactions previously identified by the Bank it will provide by way of rental to the Customer or to persons it designates or authorizes in writing a physical device for additional security or "token", in accordance with the rental contract which the Customer will sign when requesting the said device.

**User Name, Access Code and Password Confidentiality**

The Customer will access the use of Internet Banking by introducing the USER name and the access code whenever the same system requests it. The Customer accepts that the User and access code assigned by the Bank faithfully determine his/her identity and consequently enable the Bank to carry out the effects of any operation activated with such instruments. For all Customers it will be necessary to make use of communication devices and tokens to carry out certain transactions. All transactions identified by means of the token will be recorded and filed electronically in order to make them accessible for post consultation. Messages of data received and or filed electronically, identified by the combination of the Customer's token shall be attributable to the same and will serve to identify their origin and will be deemed original copies. Consequently, the Customer is responsible for all actions, dispositions, transfers, etc. that are carried out through the said token whether the use of same is authorized by the Customer or not. The Customer is wholly responsible for maintaining the confidentiality of the token as well as any other user code or number including his account number, identification and password regardless of the fact that these may have been provided by the Bank or directly selected by the Customer. It is understood that in order to access certain operations, the system might request the introduction of complementary access codes, and the bank might require the Customer's compliance with certain requirements and conditions. The access codes are for personal use, confidential and non-transferable; the Bank shall not have any knowledge whatsoever of same and their purpose is to guarantee exclusive access by the Customer and persons authorized by him/her;

**Proper use of the System**

The Customer is bound to comply strictly with the use of Internet Banking with all its instructions, assuming responsibility for any circumstance which results from incorrect or inappropriate use of the said system. In the event that the Customer suspects or has knowledge of the unauthorized use of his/her User and Access Code he/she must immediately inform the Bank in writing so that it can suspend access to Internet Banking. The Foregoing does not exempt the Customer from responsibility for operations which might have been carried out by unauthorized third parties. The Customer acknowledges that the security mechanisms offered by the Bank are designed to identify the origin of a communication and not to detect errors in the transmission or content of the instruction received.

The Customer is responsible for the use of the Bank's Internet Banking System as well as all damages which could originate inclusive to the Bank or third parties, albeit for divulgence of information of a confidential nature obtained through Internet Banking or any other means.

**Operation of the System**

The Bank offers its customers an information system that can be used by any user with access to internet and carry out the operations derived from it in the Bank's account or accounts which to this effect it has designated and authorized to have access to the system. If the Customer in the future desires to enable new accounts which he owns at the Bank to have access to "the system" he/she will be able to designate them through the means that the Bank deems convenient. The content and its options within the functions of the system will be unilaterally determined by the Bank. The Bank does not guarantee that whichever one of its services, products, materials or other contents offered by Internet Banking will comply with the particular goals or needs of the Customer.

**Coded Data Transmission**

The Customer understands that the Internet is not a secure medium of communication and the Bank cannot guarantee the privacy of customer information inputted on the Bank's website or sent to the Bank via the Internet. In order to provide the maximum possible security to the Customer the Bank will carry out the Internet Banking data transmission duly coded using encrypted technology. The Bank will, under no circumstances, be responsible for any damage caused to the Customer by third parties who, through the use of computerized systems decodify the electronically transmitted information between the Bank and the Customer through an Internet Service Supplier; neither will it be responsible for damage done to the equipment or programs through possible contamination of information viruses.

**Communications/Instructions**

A data message accurately identified by the combination of the Customer's token shall be recorded by the Bank as a communication "written" or "in writing" and as an express manifestation of the writer's will, the printing of these messages shall be treated as an "original" version. The Customer undertakes not to question the authority or the validity or compliance of "signed documents" on the admissibility of copies thereof under any applicable law dealing with whether certain contracts, files of electronic records are in writing (in document form) or signed by the party who will be bound thereby. All operations carried out, instructions and requests sent via the internet through the use of the service will be processed and executed in accordance with the nature of each one of them within the time frames established by the Bank and information of its approval will be relayed through the system itself.

**Indemnity Clause**

The Customer will indemnify and save the Bank harmless from any claims, damages, demands and expenses that the Bank incurs (other than due to its own gross negligence or willful misconduct), including among other things all legal fees and expenses, arising from the Bank acting, or declining to act, on any of the Customer's communications given under this Agreement. This indemnity is in addition to any other indemnity or assurance against loss provided by the Customer to the Bank.

**Limitation of Liability**

The Bank will make every reasonable effort to provide the Customer with access to the Customer's account or any services through a Communication Device or Token. The Bank will not be liable to the Customer for any loss, costs, or damages which the Customer may incur as a result of the Customer's use of a Communication Device or if access to the Customer's account or any service through a Communication Device is not available or is delayed due to periods of increased volume or market activity or to allow for maintenance updates or for any other reasonable cause. For example, and without limitation, the Bank will not be liable for communication malfunctions that affect the accuracy or timeliness of messages or instructions between the Customer and the Bank and/or which prevent them from being transmitted in whole or in part; for delays of failures in performance resulting from acts beyond the Bank's reasonable control including but not limited to acts of God, strikes, postal interruptions, lockouts, riots, acts of war, epidemics, fire, communication line failures, power failures, equipment or software malfunction, earthquakes or other disasters; if the Customer makes a mistake inputting an instruction; if the Customer fails to log off when leaving their personal computer and someone else accesses the Customer's account or any service; if, for any reason, the Customer cannot access their account or any service through a Communication Device or the services do not function; or for any harm or loss to the Customer's personal computer or any records or data.

**Changes to this Contract**

The Bank may amend any provision of this Contract by providing the Customer with notice of the amendments(s) thirty (30) days before such changes take effect. Notice may be provided to the Customer through a Communication Device. If the Customer continues to access their account(s) or any service or if the Customer maintains their account(s) after the effective date of the amendment(s) that will show that the Customer agrees and consents to the amendment(s).

**Hours**

The Bank will act on any of the Customer’s communications during the usual business hours of the Bank office at which they are received on the earliest banking day possible. The Bank will determine the hours during which the Internet Banking system can be used albeit in general terms or in relation to each one of its options in particular.

**Suspension of Service**

The Bank reserves the right to suspend temporarily or permanently at any point in time and without prior notice to the Customer, the Internet Banking Service for technical/maintenance reasons or any other reason which the Bank may deem necessary for suspension of the Service. The Bank does not take responsibility for the unforeseen interruption of Internet Banking due to difficulties in its functioning, delay in the processing of any of its operations, requests, effected instructions which may be caused by technical faults in the provision of electrical power, telephone service or of any sort, Internet congestion, delay in the operations processing in other related systems or for any reason not pertaining to the Bank.

**Charges and Costs**

The customer, from this moment accepts and undertakes to pay all charges and costs for the operations carried out in “The System”; such costs will be relayed to the Customer through the means that the Bank deems convenient for such purpose. The Customer in turn authorizes the Bank to debit any of his/her account with the respective cost for use of ‘the system’.

**Internet Banking Statement**

All transactions presented in the Internet Banking Statement are up to date the moment the consultation occurs. The operations during the course of the day are presented as informative, are subject to confirmation by the Bank and will remain established until the end of day; the remainder of the displayed operations has been accounted for and form part of the period statement. Regardless of the applicable legal dispositions the Customer will have a period of ten days to challenge these statements regardless of whether they have been delivered in writing or the Customer printed them on the internet. After the expiration of this period, it is presumed that the Customer is in agreement with the same.

**Termination**

The Customer can terminate this contract or any service contract which has been signed and is related to this one, by means of a written notification to the Bank thirty days prior to the effective termination date. The Bank may terminate this Agreement at any time without notice. The Bank will have no liability for any loss or inconvenience that may result.

**Governing Law**

Many of the services offered through Internet Banking are subject to the written execution of a Service Contract by the Customer, as well as compliance with the specific requirements of the said Service Contract and any others required by the Bank or the laws of the country of Belize, as well as the corresponding approval by the Bank; In the event of any disputes, the Customer expressly submits to the jurisdiction designated by the Bank and acknowledges that this agreement will be governed by and construed in accordance with the Laws of Belize.

Customer's Name: \_\_\_\_\_

Authorized Signature: \_\_\_\_\_ Witness: \_\_\_\_\_

**For and On Behalf of  
Atlantic International Bank Limited:**

\_\_\_\_\_ Witness: \_\_\_\_\_

## TOKEN LEASE AGREEMENT

SUBJECT to the terms and conditions hereinafter set forth the undersigned \_\_\_\_\_  
(Hereinafter called the Lessee) hereby rents from ATLANTIC INTERNATIONAL BANK LTD. (hereinafter called the Bank)  
token from date hereof until this lease shall be terminated or the token surrendered as hereinafter provided.

### TERMS AND CONDITIONS

1. The annual rent of **US\$1.00** per token or such other amount as the Bank may advise from time to time shall be payable in advance.
2. The Lessee hereby authorizes the Bank to charge each subsequent annual rent to the lessee's account with the Bank.
3. The Lessee acknowledges having received **ONE** token and agrees to immediately notify the Bank if they are lost or stolen and to reimburse the Bank for the cost of such lost or stolen token and hereby authorizes the bank to debit the account of the lessee for such amount.
4. The bank reserves the right to terminate this lease at any time upon giving the lessee 30 days written notice of such termination. Upon termination or surrender of this lease, the token shall forthwith be returned to the Bank.
5. The Lessee shall be entitled to surrender this lease by giving to the Bank 30 days notice in writing of intention so to do prior to the expiration of the calendar year in which such notice is given. In the absence of any such notice, this lease, subject to the right of sooner termination by the Bank as hereinafter provided, shall be deemed to be in effect for a further period of one year, and the rent for such year shall be paid by the Lessee forthwith on demand.
6. Notwithstanding the termination or surrender of this lease the Lessee shall be bound to pay rent at the rate aforesaid until all token have been returned to the bank.
7. The Lessee shall not be entitled to assign, transfer or sublet the right, title, interest or any part thereof, of the Lessee in and to this lease or the said token to any person, firm, or corporation whatever.
8. The Lessee shall indemnify and hold the Bank harmless from any delay or inconvenience and against all costs, losses, damages and expenses to which the Bank may be put or from which it may become liable by reason of any action, suit, or other proceedings relating to the operation of such token or in the event that a token is/are lost or stolen.
9. Any notice to be given by the Bank to the Lessee under this lease may be so given by mailing the same through the post in a registered prepaid envelope addressed to the Lessee at the address given hereunder (or such other address as the Lessee may from time to time in writing instruct the Bank to substitute therefore) and any such notice shall be deemed to have been duly given when so mailed, irrespective of whether or when the Lessee actually receives the notice or such notice may be given personally to the Lessee.

In this lease, the singular shall include the plural if the context permits.

Customer's Name: \_\_\_\_\_

Authorized signature: \_\_\_\_\_

Witness: \_\_\_\_\_

**FATCA INFORMATION**

1. Are you a citizen or resident of the United States?     Yes     No
2. Are you subject to paying taxes in the US?     Yes     No    If Yes:

Name	Social Security Number	Employer Identification Number

Customer Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Customer Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Customer Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**CRS INFORMATION**

3. Are you a resident, for tax purposes, in any other country?     Yes     No    If Yes:

Please indicate all the jurisdictions you are a resident of for tax purposes:

Name	Jurisdiction	Address in Jurisdiction	Employer Identification Number	Social Security Number

Customer Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Customer Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Customer Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**Internal Purposes Only:**

Customer Number: \_\_\_\_\_ Date: \_\_\_\_\_ FEP: \_\_\_\_\_

.....

*FATCA / CRS: (i) this document must not be utilized, reproduced, circulated or quoted for no further purpose, or used by any other person outside the employment discussed and previously established in the advisory agreement; (ii) must not be mentioned or quoted on any communication, private memo or any other document of a similar nature. The statements and considerations contained in this document constitute a professional's opinion, that may not necessarily be shared by the administrative or judicial authorities, or by other persons, which warrants a liability disclaimer and we shall not take any liability for the implications that may derive from the application of said opinions. The information contained was obtained by several different means which are generally deemed to be reliable. Regardless, we do not assume any responsibility over the imprecision or modification of this information once it is divulged.*



## ATLANTIC INTERNATIONAL BANK LIMITED

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501-223-5306  
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info@atlanticibl.com

### CRS Individual Tax Residency Self-Certification Form

#### Part I - Identification of individual Account Holder

##### Name of Account Holder

Title:	Mr.	Ms.	Mrs.
First Name:			
Middle Name:			
Last Name:			

##### Date of Birth

DD/MM/YY	
----------	--

##### Place of Birth

Town/ City	
Country	

##### Current Residential Address

Street Name	
Town/ City	
Country	
Postal Code	

##### Mailing Address

Street Name	
Town/ City	
Country	
Postal Code	

**Part 2 - Country of Residence for Tax purposes and related Taxpayer Identification Number (TIN)**

Please indicate every country in which you are resident for tax purposes, and the taxpayer identification number for each country.	
Country	Taxpayer Identification Number
1.	
2.	
3.	

**If a TIN is unavailable please provide the appropriate reason A, B or C on the table below:**

- A. The country where the Account Holder is liable to pay tax does not issue TINs to its residents.  
 B. The Account Holder is otherwise unable to obtain a TIN or equivalent number (Please explain why you are unable to obtain a TIN in the below table if you have selected this reason).  
 C. No TIN is required. (Note. Only select this reason if the authorities of the country of tax residence entered below do not require the TIN to be disclosed)

1	
2	
3	

**Part 3 - Declaration and Signature**

I acknowledge that the information contained in this form and information regarding the Account Holder and any Reportable Account(s) may be provided to the tax authorities of the country in which this account(s) is/are maintained and exchanged with tax authorities of another country or countries in which the Account Holder may be tax resident pursuant to intergovernmental agreements to exchange financial account information.

I certify that I am the Account Holder (or am authorised to sign for the Account Holder) of all the account(s) to which this form relates.

I certify that where I have provided information regarding any other person (such as a Controlling Person or other Reportable Person to which this form relates) that I will, within 30 days of signing this form, notify those persons that I have provided such information to the bank and that such information may be provided to the tax authorities of the country in which the account(s) is/are maintained and exchanged with tax authorities of another country or countries in which the person may be tax resident pursuant to intergovernmental agreements to exchange financial account information.

Print name \_\_\_\_\_ Signature \_\_\_\_\_

Date \_\_\_\_\_

If you are acting on behalf of the account holder, please indicate your capacity

\_\_\_\_\_

NOTE: If signing under a power of attorney please attach a certified copy of the power of attorney.

**CRS INDIVIDUAL TAX RESIDENCY SELF-CERTIFICATION**