



Overseas Company Club Account in Sterling, US dollars or Euro

your invitation to join the Overseas Company Club

About this form

Criteria

The Overseas Company Club is primarily designed for expatriates who have been advised that running their financial affairs through a limited liability company will be advantageous.

It is not intended to be used by international trading companies or holding companies and the Bank reserves the right to decline such businesses.

Very high activity accounts (in excess of 250 statement entries per annum or accounts with very large sums passing through them during the year) may also not qualify. Please refer to the business centre for specific guidance on how to proceed, if you are in doubt.

Documentation required

Please write clearly in the white spaces with capital letters or tick the boxes.

Our aim is to ensure that the account opening process is as simple as possible. To help guide you through, we have set out below the procedures and documentation necessary to open your account.

In order to comply with the Islands' anti-money laundering legislation and to help combat potential fraud, we are required to hold documentary confirmation of identity and residential address for all underlying principals, ultimate Beneficial Owners and for those who have direct or indirect control over the business and the company's assets.

We are also required to obtain certain personal financial information, as requested in the application form.

Please note that we are unable to start processing your application until we have established that the company has been properly constituted and retains a valid registration, that we have received the correct **identity and address documentation**, and that the application has been correctly completed in **full** and **signed** by all applicants.

Steps to open an account with us

Provide confirmation of the identities of each Director/Signatory/Beneficial owner(s) ✓

Provide either:

- their passport,
- a government identity card bearing their signature and photograph, or
- their full driving licence, provided this has been issued in the UK, Channel Islands, Isle of Man or a European Union/EEA country and is signed and bears their photograph.

Provide confirmation of the address of each Director/Signatory/Beneficial owner(s) ✓

- Provide an **original** recent gas, telephone (not a mobile) or electricity bill (or similar document) which shows their current **residential** address. The bill must have been issued in the last three months. Alternatively, an account statement from a recognised bank or recognised bank credit card is acceptable. The statement should be the most recent available and an original not a copy. (The requirement is to provide evidence of principle residential address. It is not acceptable to confirm a "P O Box" or "care of" address.)

If the Company is a Public Company, provide its Certificate to Commence Business or Certificate of Re-Registration as appropriate ✓

Provide Company's Memorandum and Articles of Association ✓ (originals or certified copy)

Provide Company's Certificate (or other document) of Incorporation ✓ (original or certified copy)

Provide financial accounts (if available) ✓

Provide a completed Limited Company authority ✓ (which includes a Board Resolution)

Introducer (if any) to complete declaration in Section 10 ✓

Certification of photocopy passports and all other documents

Please note that the Bank reserves the right to refuse to open an account without disclosing the reason.

All photocopies of documents must be certified by one of the following: an embassy, consulate or high commission of the country of issue of documentary evidence of identity, a member of the judiciary, a senior civil servant, or a serving police or customs officer; a lawyer or notary public, an actuary, an accountant holding a recognised professional qualification, or a director, officer, or manager of a regulated financial services business operating in an equivalent jurisdiction.

The certifier must certify that he or she has seen original documentation, and that the copy document provided (which he or she certifies) is a complete and accurate copy of that original. The certifier will also sign and date the copy document, printing his or her name clearly in capitals underneath, indicate his or her position or capacity, and contact address.

My personal data and business data and Lloyds TSB*

*The Lloyds TSB group includes all companies with the Lloyds TSB name, Cheltenham & Gloucester plc and Scottish Widows plc and their associated companies.

I agree that you may keep my personal and the business details, given to you by me or other people during my or the Company's relationship with you and other companies in your group, in a Lloyds TSB database. This includes:

- details I give you on application forms,
- details I give you during financial reviews and interviews,
- your analysis of my and the Company's banking transactions, and
- what you know from operating my and the Company's accounts.

Companies in your group may use and update this centrally held information to:

- provide me or the Company with services,
- identify products and services which might be suitable for me or the Company,
- assess lending and insurance risks,
- recover debts,
- prevent and detect fraud, and
- update their own records about me or the Company.

You may also:

- use this information for research and statistical analysis with the aim of improving your services,
- provide this information to the Company's auditor,
- provide this information to your solicitors or agents acting on your behalf.

If I request it, on payment of a fee, you will provide me with a copy of the personal information you hold about me which will include personal accounts connected with my Company, in line with the Data Protection Legislation** currently in force in the Island in which my account is held. I should let you know if I think any information you hold about me is inaccurate, so you can correct it.

You will treat all my personal and the Company's information as private and confidential (even when I am or the Company is no longer a customer). You will not reveal my name and address or details about me or the Company or our accounts to any one, outside the Lloyds TSB group, other than in the following cases:

- if you are required to give the information for legal reasons,
- if there is a duty to the public to reveal the information,
- if it is needed by your agents and others involved in running accounts and services for me or the Company,
- if you or others need to investigate or prevent crime,
- if your interests require you to give the information, for example, where you suspect fraud. But you will not use this as a reason for giving information about me or the Company or our accounts (including name and address details) to any one else including other companies in your group for marketing purposes,
- If I or the Company ask you to reveal the information, or if you have my or the Company's permission.

If you are asked to respond to a status enquiry about me or the Company you will make sure you have written permission from me

or another authorised signatory before you give it.

You may monitor or record phone calls with me in case you need to check you have carried out my instructions correctly and to help improve your quality of service.

On account opening you will make checks of my identity, and that of anyone else authorised to sign on the accounts, including searches of the electoral register, to prevent money laundering.

Directors may also be subject to searches at fraud prevention and credit reference agencies for creditworthiness in the future.

You and other organisations may use credit reference agency and fraud prevention agency records about me, the company, people financially linked to me and the Company to help make decisions about me and them:

- for credit and credit related services, and to manage our accounts;
- for motor, household, credit, life, and other insurance proposals or claims;
- and for fraud prevention, debtor tracing, debt recovery, and to check my identity to prevent money laundering.

These searches will be recorded by the credit reference agencies.

You may check what I have told you and share information with fraud prevention agencies. I understand that it is important that I give you accurate information as if I give false or inaccurate data and you suspect fraud, you will record this at the fraud prevention agencies.

I agree that you may disclose details of how I and the Company have run our account(s) to the credit reference agencies.

If I ask, you will tell me which credit reference and fraud prevention agencies you have used so I can get a copy of my details from them.

In the event that you make formal demand for repayment of any borrowing and the amount owed is not in dispute and I or the Company do not make full repayment or satisfactory proposals to you within 28 days, you may disclose this to the agencies, who will record the outstanding debt. This information could affect credit decisions other organisations make. No other information about me and the Company and our accounts will be disclosed unless we gave you permission to do so. This paragraph will only apply to the Company and individuals who have given personal guarantees to you.

I have read the section "Business data and Personal data and Lloyds TSB" and I understand that you may contact the Company about products and services available from the Lloyds TSB group and from selected companies outside our group which you believe may interest it or benefit it financially. Other companies, including those in your group, will not make marketing approaches to the Company without the consent of an authorised signatory.

If the Company would prefer **not** to receive marketing information about these products and services, please tick here.

Please note that if you tick this box, we will be unable to notify the Company about any new products or services that may be of benefit to it. If you do not tick here we will make direct marketing approaches. You can ask us at any time to stop contacting the Company. We will remind you of this right at least once every three years.

** The Data Protection Legislation does not apply to Limited Companies.

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Details of the Overseas Company Club Account you would like to open

Please note there is only one annual membership subscription and one minimum initial deposit required even if you hold more than one currency. (Please see Overseas Company Club brochure for details)

Please tick to indicate which account(s) and which facilities you would like:

Sterling Overseas Company Club Account ✓

with Debit card ✓

with Cheque book ✓

US Dollar Overseas Company Club Account ✓

with Debit card ✓

Euro Overseas Company Club Account ✓

with Debit card ✓

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Debit Card application

5.1

Sterling Company Payment card

The card is only available with an Overseas Company Club Account and is subject to status.

This MUST be filled in.

Business name (for card embossing)

First Director name (for card embossing)

First Director's mother's maiden name (for security reasons)

Second Director name (for card embossing)

Second Director's mother's maiden name (for security reasons)

5.2

US dollar and Euro debit cards

This MUST be filled in.

First Director name (for card embossing)

Second Director name (for card embossing)

Memorable name (max 8 characters)

Authorising Overseas Company Club Manager signature

If you are not applying for a Money Market/Foreign Currency account, please go to Section 7.3.

7.1 Fixed Term Deposit

Currencies available: Pounds sterling (GBP), US dollars (USD), Euros (EUR) and most major world currencies. Please specify the currency you require and we will contact you if the currency is not available.

Please specify currency and amount:

Currency

Amount

Term:

Interest payable at maturity

Minimum £10,000 or currency equivalent, unless otherwise stated.

7 days fixed ✓

 (minimum £50,000)

1 month fixed ✓

 (minimum £25,000)

3 months fixed ✓

6 months fixed ✓

1 year fixed ✓

Other term ✓

If other term, please give details

Interest payable annually

Minimum £10,000 or currency equivalent

2 years fixed ✓

3 years fixed ✓

Instructions for sterling deposits must be received by noon on the maturity date and for currency deposits by noon two working days before the maturity date. If no instructions have been given by the specified times, your principal deposit and interest will be automatically rolled over for the same term at the rate of interest prevailing at that time. A confirmation will be issued at the start of the deposit and at each subsequent fixed term reinvestment which will notify you of the amounts and interest rates applicable.

7.2 Money Market Call accounts

Pounds Sterling (GBP) Account (Minimum £10,000) ✓

Call accounts are offered in most major currencies.

Please specify the currency you require and we will contact you if the currency is not available.

US Dollar Account (Minimum USD 15,000) ✓

Euro Account (Minimum EUR 15,000) ✓

Statement frequency:

Monthly ✓

Quarterly ✓

Annually ✓

Please note Guernsey branch only produce statements after a transaction has occurred.

7.3 Account signatories details

Are the required signatories on all accounts included in Section 5 and Section 6?

Yes ✓

No ✓

If no details will need to be provided as appropriate in the format incorporated in Sections 5 and 6. Please photocopy as necessary or obtain an additional application form from the Bank. The Bank reserves the right to refuse to open an account until this has been fully completed.

9.2 Second Beneficial Owner's details

If the business is ultimately owned by someone other than the persons named in Sections 5 and 6, the Beneficial Owners should complete their details and sign this section.

(If there are more than two Beneficial Owners, please provide details of the other parties on a separate sheet.)

If the Beneficial Owner is a corporate entity, please contact the Bank to establish what further information will need to be provided.

Your mother's maiden name is required for security reasons.

Title **Mr** ✓ **Mrs** ✓ **Miss** ✓ **Ms** ✓ **Other title**

Last name

First names

Any different name(s) you have had in the last six years

Date of birth (DD/MM/YYYY)

Nationality

Place of birth (town/city)

Place of birth (country)

Mother's maiden name

Home address

 Postcode

When did you start living at this address? **Month** **Year**

Time known to introducer? (if applicable) **Years**

Telephone numbers with area dialling codes
 Home

 Mobile

 Work

Previous home address
 (if less than three years at present address)

 Postcode

When did you start living at this address? **Month** **Year**

I have read and agree to Section 3 of this form ('My personal data and business data and Lloyds TSB') about how the Bank and its associated companies will use information about me and the Company. There is also information about the confidentiality of my personal data, and about recording telephone calls.

You may contact me about products and services available from the Lloyds TSB group, and from selected companies outside your group which you believe may interest me or benefit me financially, unless I have told you that I do not want to receive this information. Other companies, including those in your group, will not make marketing approaches to me without my consent.

I would prefer not to receive marketing information from you about products and services which you believe may interest me or benefit me financially ✓

Please note that if you tick this box, we will be unable to notify you about any new or other products and services that may be of benefit to you.

Signature

 Date

Declaration and acknowledgement by introducers (if applicable)

I duly note that the Bank, under Standard Licence condition of the Banking Acts, is required to ensure that its business is not such that it may bring Jersey, Guernsey or the Isle of Man into disrepute or damage its standing as a financial centre and therefore is bound to comply with such constraints as the appropriate Island's financial services authority may require.

I hereby request Lloyds TSB Offshore Limited, to open an account(s) in the name of the Company detailed above.

I confirm that to the best of my knowledge and belief the information given above is complete and accurate. I confirm that, irrespective of you making your own enquiries, I am/I am not* in a position to vouch for the integrity and respectability to the Directors/Beneficial Owners/Authorised Signatories* (as per Section 5, 6 and 9) who have been known to me for the periods stated.

*Delete as applicable.

Name

Signature

 Date

Capacity

Address

 Postcode

Lloyds TSB Offshore Limited Registered Office: PO Box 160, 25 New Street, St. Helier, Jersey JE4 8RG. Registered in Jersey, number 4029. Licensed by the Jersey Financial Services Commission to conduct banking, investment and general insurance mediation business. Written details of our credit terms and copies of the latest report and accounts are available upon request.

The Guernsey branch of Lloyds TSB Offshore Limited is licensed to conduct banking, investment and insurance business by the Guernsey Financial Services Commission under the Banking Supervision (Bailiwick of Guernsey) Law 1994, the Protection of Investors (Bailiwick of Guernsey) Law 1987 and the Insurance Managers and Insurance Intermediaries (Bailiwick of Guernsey) Law 2002. PO Box 53, 1 Smith Street, St Peter Port, Guernsey GY1 4BD.

The Isle of Man branch of Lloyds TSB Offshore Limited is licensed by the Isle of Man Financial Supervision Commission to conduct banking and investment business and is registered with the Insurance and Pensions Authority in respect of General Business. PO Box 8, Victory House, Prospect Hill, Douglas, Isle of Man IM99 1AH.

Deposits are not covered by the Financial Services Compensation scheme made under the Financial Services and Markets Act 2000. Deposits made with the Isle of Man branch of Lloyds TSB Offshore Limited are covered by the Depositors Compensation Scheme in the Banking Business (Compensation of Depositors) Regulation 1991.

All non-sterling Overseas Club Accounts are held by the Jersey International office of Lloyds TSB Offshore Limited. The Jersey International office of Lloyds TSB Offshore Limited is not covered by the Isle of Man Depositors Compensation Scheme in the Banking Business (Compensation of Depositors) Regulations 1991.