

MANDATE FOR JOINT ACCOUNTS

To: **The Manager**
The Hongkong and Shanghai Banking Corporation Limited
Offshore Banking Unit Labuan
(Licensed Labuan Bank, Licence No. 910004C)

1. We, the undersigned, hereby request and authorise The Hongkong and Shanghai Banking Corporation Limited, Offshore Banking Unit Labuan (“the Bank”) :
 - (a) To open/continue/close a * _____ account(s) in our joint names, at any time subsequently to open/continue/close any other account or accounts in our joint names as we may direct and to close any account so opened or continued or subsequently opened as we may direct (which may, for the purposes of this Mandate, be individually or collectively referred to as the “Joint Account”, as the case may be).
 - (b) To carry out and/or act on any of our requests, instructions and authorisations set out in this Mandate and/or in relation to any of our Joint Account as any of us may issue and we confirm that such requests, instructions and authorisations issued shall be binding on all and any of us.
 - (c) On the death of any of us, to hold any credit balance on any account or accounts in our joint names to the order of the survivor or (if more than one) survivors, without prejudice however, to any rights the Bank may have in respect thereof arising out of any lien, mortgage, charge, pledge, set-off, counter-claim or otherwise whatsoever and we agree to indemnify the Bank in respect of any claim which may be made against the Bank as a result of the Bank complying with this request and authorisation.
 - (d) Upon the death of any of us, the Bank shall be discharged of all the Bank’s obligation to each and all of us, upon payment of any credit balance on any account(s) in our joint names to the survivor(s).
2. In addition and without generality of the above requests and authorisations, the Bank will execute the instructions by allowing the withdrawal of the whole or any part of any monies standing to the credit of our Joint Account on demand by any of us.
3. We agree that any liability whatsoever to the Bank by us in respect of any of the foregoing shall be joint and several.
4. In the absence of any written direction to the contrary signed by us/any of us, all accounts subsequently opened shall be operated and dealt with upon the terms set out above in so far as the same may be applicable and subject to the laws of Malaysia and the Bank’s Generic Terms and Conditions and such amendments and additions thereto as the Bank may from time to time impose.

Dated this _____ day of _____ 20 _____

Signatures :

 Full Name :
 NRIC No./Passport No. :

 Full Name :
 NRIC No./Passport No. :

 Full Name :
 NRIC No./Passport No. :

 Full Name :
 NRIC No./Passport No. :

Witness

Full Name :
NRIC No./Passport No.

Note: * Insert type of account (current/call deposit/time deposit account)
All amendments must be initialed by all parties.
All parties must initial at the end of the page.