

Capital International Bank Limited

Fiduciary Deposit Terms of Business Agreement



Please Note: This form has been optimised for digital use to avoid as much paper waste as possible. Please download and save this file locally on your device that you are using and open with Adobe Acrobat.

You do not need a paid account, but you may need to configure your digital ID for signing (please follow the 'on screen' steps when using Adobe Acrobat for full details on how to do this).

About Fiduciary Deposits

The maximum you can hold across all your **Capital Call Accounts (CCA)** is £500,000.00 or currency equivalent, however, if you wish to hold larger cash balances, we can do this for you through an arrangement where we transfer any funds that are over this limit to highly rated third-party banks which meet Capital International Bank's counter-party requirements.

This **Fiduciary Deposit** arrangement requires you to open two additional accounts in your chosen currency/currencies:

- **Capital Treasury Account (CTA)** where you can receive funds without limit, make payments and undertake FX transactions.
- **Excess Fiduciary Account (EFA)** which shows the funds that have been transferred from Capital International Bank to the balance sheet of the third-party bank. *Note: If you do not transfer funds from your CTA to EFA by a designated cut off, we will do this for you.*

More information including FAQ's can be found here: <https://www.capital-iom.com/bank/fiduciary-deposit-account>

Terms of Business Agreement

The full list of terms for the **CTA** and **EFA** can be found on our website through the following URL:
<https://www.capital-iom.com/legal/capital-treasury-account-and-excess-fiduciary-account-terms>.

1. Currencies: Please select your required currency/currencies

☐ AUD ☐ CAD ☐ EUR ☐ GBP ☐ HKD ☐ JPY ☐ SGD ☐ USD

2. Authorisation:

Client Name:

NOTE: If there is any aspect that you do not understand or find yourself unable or unwilling to agree to, please contact us as we may not be able to transact business for you until such time as the relevant documentation is in place.

By accepting these additional **Part B Terms of Business**:

- You wish to establish CTAs and EFAs as required and authorise us to place your funds at our discretion with one or more Recipient Banks.
- You accept that the use of your EFA is at your sole risk and that in particular you assume the credit and liquidity risk of a Recipient Bank failing and will share pro rata with other clients in any loss arising in the EFA and in entering into this agreement you understand the use of, purpose for and credit risks associated with your EFA.
- You have read, understood the importance of and accept and agree to these Terms of Business and any accompanying documentation.

☐ I confirm I have authority to sign this agreement

Name:

Signature:

Date: (dd/mm/yyyy)

☐ I confirm I have authority to sign this agreement

Name:

Signature:

Date: (dd/mm/yyyy)

Capital International Bank

t +44 (0) 1624 654200 w www.capital-iom.com

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Capital International Bank Limited is a wholly owned subsidiary of Capital International Group Limited (www.capital-iom.com) a privately owned financial services group based in the Isle of Man. Capital International Bank Limited is licensed by the Isle of Man Financial Services Authority and operates as a non-retail, restricted deposit taker under a Class 1 (2) licence. Deposits are not covered by the Isle of Man Depositors' Compensation Scheme and terms and conditions apply.

Capital International Bank and Capital International are trading names of Capital International Bank Limited. Capital International Bank Limited is also licensed by the South African Reserve Bank Prudential Authority to conduct the business of a Representative Office in South Africa.

Registered office: Capital House, Circular Road, Douglas, Isle of Man, IM1 1AG. Registered in the Isle of Man No: 131969C.

Directors: W Alberts, PT Atherton, The Rt Hon. MC Field, AV Lodge, ACQ Long, SN Quayle, JHS Rudge and CN Woolnough. Secretary: SC Shute.

Ref: FTOBv2b

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