



CERTIFICATE OF DEPOSIT AGREEMENT

Last Name: _____ First Name: _____ Middle Initial: _____

Address: _____

City: _____ Country: _____ Postal/Zip Code _____

Nationality: _____ ID (Passport No): _____ D.O.B: _____

Telephone: _____ E-Mail: _____ Fax: _____

Account Number	Investment Date	Maturity Date	Terms					
			1 Year	2 Year	3 Year	4 Year	5 Year	Other

Principal	Interest	Total at Maturity

Maturity Instructions		Interest Disbursement	Required Signature
Renew Principal		Remit Wire Payment	One to Sign
Renew Principal & Interest	Remit wire for Principal	Deposit to Account	All to Sign
Credit Principal to account	Remit Wire for Principal & Interest	Reinvest	Special Instructions
Credit Interest to Account			

Credit Principal to Account	Credit Interest to Account
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Interest Rate Per Annum	Right of Survivorship	Certificate Type
	Joint Tenants	N Non - Transferable
1 Year	Tenants in Common	
2 Year		
3 Year		
4 Year		
5 Year		
Other		

Special Instructions:

I/we acknowledge that this deposit is subject to the above terms and the additional terms at the back of this Certificate of Deposit Agreement.

Prepared By	Checked By			
		Authorized Officer	Customer Signature	Customer Signature



1. **Renewal:**
Unless the Bank is otherwise instructed by the Depositor three business days before maturity, the Bank will renew the deposit (principal and unpaid interest), if applicable in accordance with the maturity instructions on this Certificate. In the absence of maturity instructions, the Bank will renew the deposit (principal and unpaid interest). All renewals will be for the same term as this deposit at the Bank's then prevailing rate of interest and early withdrawal rates for like deposits are subject to the Terms applicable on such date.
2. **Withdrawals:**
Deposits may be withdrawn before maturity upon 3 days' notice to the Bank, subject to certain restrictions on the amount, balance remaining and rate of interest, to be determined by the Bank.
3. **Joint Depositors:**
If there are two or more Depositors, and unless otherwise indicated on the front of this Agreement, the Bank will act on the instructions of any one of the Depositors, including all withdrawal instructions and payment of interest.
4. **Right of Survivorship:**
 - a) If there are two or more Depositors, and each Depositor is an individual, and unless otherwise indicated on the front of this Agreement, upon the death of a Depositor, the deposit and any interest thereon shall be held by the surviving Depositor, or if there is more than one survivor, jointly by the surviving Depositors ("Joint Tenants").
 - b) If "Tenants in Common" is indicated on the front of this Certificate, then on the death of one of the Depositors, the interest of the Deceased Depositor shall form part of the estate of the deceased Depositor.
5. **Non-Transferable:**
This deposit is not transferable or assignable.
6. **Disclosure of Information:**
The Bank may disclose any information about the Depositor and this deposit
 - a) in response to credit inquiries;
 - b) if the Bank in its discretion deems such disclosure necessary or desirable;
 - c) if failure to do so would render the Bank subject to prosecution or analogous process;
 - d) if disclosure is necessary to protect the Bank's interests.

The Depositor hereby consents to and authorizes any such disclosure, and the Bank shall not become liable by reason of the giving of any such information or of it's being inaccurate or incomplete.
7. **Limitation of Liability:**
 - a) The Bank shall have no responsibility for or liability to the Depositor for any reduction in the said account due to depreciation in the value of the funds credited to the said account, or for the unavailability of such funds due to requisitions, distress of any character, exercise of military or usurped powers or any other cause beyond the control of the Bank; and
 - b) The Depositor hereby expressly agrees and acknowledges that in any such event the Depositor(s) shall have no recourse against the Bank, or against any subsidiary or affiliate of the Bank.