

**Joint Account Mandate**

A17

To : The Manager

_____ Branch Date _____

We, (Insert full names of account holders)

Hereby request and authorize you to open an account in our joint names and until written notice to the contrary to debit such account whether in credit or overdrawn with cheques, withdrawals and other negotiable instruments drawn thereon and signed by any one of us and to act on any written instructions in relation to the payment of standing orders, direct debits, the issuing of drafts, mail and telegraphic transfers, purchase and sales of securities and foreign currencies and to act upon instructions to close the account provided those instructions are signed by one of us.

We agree that the following terms will apply to this joint account;

1. If either of us should die, become insolvent or be placed under any form of curatorship, the credit balance then remaining in the account shall become the sole property of the other and the bank shall be entitled to continue to honour cheques and instructions signed by the other.
2. Our liability to the bank in respect of any overdraft or overdrawn account shall be joint and several.
3. Should the bank receive any ambiguous or conflicting instructions from us, the Bank shall be entitled to act as it thinks fit, without any liability to us whatsoever.
4. Any amendment to this mandate will require the signatures if both of us but any request to close the account will be valid if signed by any one of us.

Account Holders**Witness**

Signature _____

Signature _____

Name _____

Name _____

Signature _____

Signature _____

Name _____

Name _____

(N. B this mandate must be signed by both joint account holders and two witnesses in the presence of all parties involved)

Specimen

Specimen
