

Credit Union Account Form



Section 1a: Account details

Name of Credit Union ("the Business")

Central Bank Registered Credit Union number:

Tax identification: Corporate / Charity Number / PPS number (where applicable)

Number of Employees

Section 1b: Business contact details

Registered address

Correspondence address (if different from registered address)

Email address

Website

Telephone

Contact name within Business

Investec Europe can send confirmations, statements, and other regular correspondence to your nominated email address(es) should this be preferable to receiving paper correspondence. Please specify your preference in this regard below

Yes, I wish to receive confirmations, statements and other regular correspondence
by email Or
No, please continue to send me paper correspondence

If you have selected yes above please specify your nominated corporate email address(es). (Please note we will not email to non-corporate email platforms such as google, yahoo and hotmail etc)

1

2

3

Section 1c: Financial Instruments traded

Please confirm the following describes the activity that you intend to undertake with Investec Europe Limited ("Investec Europe").

The Business may be dealing:

Structured Products/Deposits/Structured Notes

Legal Entity Identification (LEI) code **

**Under MiFID II you are not permitted to trade without a Legal Entity Identifier (LEI) code.

Section 2: Authorisation requirements for Transactions

Please state the number of Authorised Signatories required to authorise Transactions.

Any one Any two

All Other, please specify

Please specify other restrictions. Use a separate sheet if necessary. If no instruction restrictions are specified, Investec Europe may, at its sole discretion, accept and act on the instructions or purported instructions of any of the Authorised Signatories however given or originated including by fax, telephone or email used by Investec Europe from time to time. Investec Europe may also at its sole discretion require at any time instructions from all Authorised Signatories.

Section 3: Managers and Authorised Signatories

You must be a Manager or an Authorised Signatory (together the "Authorised Signatories") of the Business to sign this form. By signing and submitting this form, you, acting for and on behalf of the Business, confirm that you have the authority to act for and on behalf of, and to bind, the Business in all matters and dealings with Investec Europe, including the matters addressed in this form, and Investec Europe is entitled to rely and act upon this confirmation without seeking further evidence from you on the extent of, or any limitations to, this authority.

Please note, we need to record information for two Authorised Signatories (being persons authorised to bind the Business), details of this can be found on page 3 of this form.

Credit Union Manager

Name

Date of birth

Residential address

Signature

Authorised Signatory

Authorised Signatory 1

Name

Date of birth

Residential address

Signature

Authorised Signatory 2

Name

Date of birth

Residential address

Signature

Please use an extra sheet if the Authorised Signatories exceed 2.

Section 4: Anti-money laundering

In order to comply with our obligations under the Criminal Justice (Money Laundering and Terrorist Financing) Act 2010 as amended, we are legally required to verify your identity. AML requirements are detailed in Provision 1.14 of our General Terms of Business. Identification requirements for credit unions are included on page 6 of this form. It may, in some cases, be necessary for us to procure additional documentation and / or verification from you in order to open your account.

Section 5: Direct marketing

We would like to use your details to keep in touch by sending information which we believe is relevant and useful to you.

This information may include market news and insights alongside marketing updates and exclusive event invites.

If you do not wish to receive such communications please tick the box provided.

Section 6: Provision of Information

(a) Markets in Financial Instruments Directive (MiFID II)

MiFID II and certain other laws and regulations permit us to provide information to you by means of a website with your consent.

Do you consent to receiving MiFID II info via our website? (Y/N)

(b) Packaged Retail and Insurance-Based Investment Products (PRIIPS)

PRIIPs and certain other laws and regulations permit Investec Europe to provide a Key Information Document (KID) using our website provided you choose to receive the document(s) via our website as opposed to in hard copy.

Do you wish to receive KID via our website? (Y/N)

If you do not wish to receive this information via our website, we will send via paper format and you should note that this could result in significant number of documents and a large volume of paper being posted.

Section 7: Standard Settlement Instructions

Please complete your Standard Settlement Instructions below. Please ensure to advise Investec Europe immediately in writing if these details should change in the future. By completing this section, we hereby confirm that these details are correct, to our knowledge. We are aware that Investec Europe cannot accept any responsibility in the event that this form has been incorrectly completed.

Your account details

Account name

Bank name / address

Account number

Sort code

BIC code

IBAN

Reference

Currency

Section 8: Mandate

We request and authorise you on behalf of the Business, to act on instructions given in accordance with the following resolutions of the Business passed at a meeting held on _____, 20____ and we hereby certify that these resolutions are correctly set out below.

1. That Investec Europe be, and is hereby, requested and authorised to enter into any Transaction with the Business, provided that Investec Europe in this Mandate receives instructions to do so and those instructions are given to it in accordance with the signing instructions in the Mandate.
2. That all Transactions of the Business with Investec Europe shall be operated in accordance with the terms of this Mandate, the General Terms of Business and any Additional General Terms where applicable.
3. That the General Terms of Business and any Additional General Terms were presented to the Authorised Signatories of the Business and considered by them before being approved as binding on the Business and that defined terms used in this Mandate have the meanings given to them in the General Terms of Business and any Additional General Terms.
4. That Investec Europe is authorised and entitled but not obliged to rely upon and act in accordance with any communication which may from time to time be, or purport to be, given by telephone, facsimile or email on the Business' behalf in accordance with the Mandate, the General Terms of Business any Additional General Terms, without enquiry on Investec Europe's part as to the authority or identity of the person making or purporting to make such communication.
5. That these resolutions shall remain in force and shall constitute the Business' Mandate to Investec Europe until revoked by notice in writing to Investec Europe signed by the Authorised Signatories.
6. That Investec Europe be assisted in the discharge of its anti-money laundering obligations by the Business providing such documents as requested by Investec Europe, from time to time and set out in the General Terms of Business and any Additional General Terms where applicable.
7. That the Business shall indemnify and hold harmless Investec Europe against all losses, claims, actions, proceedings, demands, costs, expenses (including legal fees) and any liability thereon incurred or sustained by Investec Europe as a consequence of acting in accordance with any such communication or of any such communication originating from the Business not being actually received by or delivered to Investec Europe or any such communication purporting to originate from the Business being made or delivered fraudulently or otherwise without authority.
8. That Investec Europe be, and it is hereby, authorised to provide any entity purporting to be the Business's auditors for the time being and from time to time with such information as such entity may request from time to time concerning any transactions or business of the Business with Investec Europe, until notice in writing to the contrary is received by Investec Europe, signed in accordance with this Mandate.
9. That the Business acknowledges that nothing in the agreements between Investec Europe and the Business shall be capable of being constituted as an implied agreement restricting or nullifying any charge, pledge, lien, right of set off or other right Investec Europe may have existing or implied by law or otherwise.
10. That this Mandate having been notified to Investec Europe shall replace any previous mandate and remain in force until revoked, varied or supplemented by new instructions given in conjunction with a decision of the Authorised Signatories of the Business advised to Investec Europe in the form of a certified resolution of the relevant meeting.
11. That in this Mandate the expression "Transaction" means and includes any transaction which is a:
 - i. third party deposit,
 - ii. structured product, or
 - iii. structured note product
12. That the Business will advise Investec Europe in writing signed by two Authorised Signatories as soon as any changes that may take place from time to time to the Authorised Signatories and that Investec Europe shall be entitled to act upon the information so given.
13. Please note that Investec Europe Limited may execute your order outside a regulated market*, Multilateral Trading Facility** or Organised Trading Facility***.
* 'regulated market' means a multilateral system operated and/or managed by a market operator, which brings together or facilitates the bringing together of multiple third-party buying and selling interests in financial Instruments - In the system and in accordance with its nondiscretionary rules - in a way that results in a contract, In respect of the financial instruments admitted to trading under its rules and/or systems, and which is authorised and functions regularly and in accordance with
Title III of MiFID II;
** 'multilateral trading facility' or 'MTF' means a multilateral system, operated by an Investment firm or a market operator, which brings together multiple third-party buying and selling interests in financial instruments - in the system and In accordance with non-discretionary rules - In a way that results in a contract in accordance with Title II of MiFID II;
*** 'organised trading facility' or 'OTF' means a multilateral system which is not a regulated market or an MTF and in which multiple third-party buying and selling interests in bonds, structured finance products, emission allowances or derivatives are able to interact in the system in a way that results in a contract in accordance with Title II of MiFID II.
14. I/We acknowledge that Investec Europe Limited does not provide investment advice in relation to the products or any Transaction, and has not made any personal recommendations in relation to any products or Transactions. I/We confirm that the Business will always be advised by an appropriately qualified and authorised intermediary/financial adviser in respect of any Transactions entered into. We further confirm that Investec Europe Limited has not sought and I/we have not provided nor do we wish to provide Investec Europe Limited with any information in respect of my/our capacity, my/our financial history and investment objectives to determine the suitability and appropriateness of any Transaction for my/our purposes and further confirm that we will not seek or receive any advice from Investec Europe Limited in respect of any transaction. We further understand that Investec Europe Limited is not required to and will not determine the suitability or appropriateness of any Transaction for our purposes. We understand that investments may fall as well as rise in value.
15. I/We represent and warrant that the Credit Union will always be investing as principal and in full compliance with Credit Union regulations
16. Credit Unions are classified as Deemed Compliant Entities – (Self-Certified Deemed Compliant Financial Institution for FATCA purposes) under the Foreign Account Tax Compliance Act (FATCA) in Ireland and a Financial Institution under the Common Reporting Standard (CRS). This may change if required to do so by changes in the legislation.
17. I/We agree that Investec Europe Limited may hold monies or financial instruments on our behalf and also consent to Investec Europe Limited holding those monies or financial instruments in pooled accounts.
18. I/We agree that Investec Europe Limited may hold Client Money/Client Financial Instruments in a client asset account with an eligible custodian in a Third Country where necessary.
19. I/We confirm that Investec Europe Limited has provided the Business with its Client Asset Key Information Document (CAKID)
20. The Business is categorised as a Professional Client for the purposes of MiFID, but has the right to opt-down to a Retail Client categorisation. This means that the Business can request a higher level of protection.
21. I/We request to be treated as a retail client for the purposes of MiFID. This means the Business will receive the highest level of MiFID protection.

Signed as an accurate record of the proceedings of the meeting.

This mandate should be signed by two Directors.

Signature _____ Date _____

Director

Signature _____ Date _____

Director / Secretary

Documentation to be provided to identify the Business

We are required by the Criminal Justice (Money Laundering & Terrorist Financing) Act 2010, as amended, to verify the identity of any entity opening an account with us.

This document outlines the AML requirements for credit unions.

Who needs to send personal ID documents?

This is required for two Authorised Signatories and any natural person who ultimately owns or controls 25% or more of a company's shares or voting rights, or who otherwise exercise control over the company or its management.

- 1. Documentation to identify the individual within the Business (i.e. Directors, Shareholders and Authorised Signatories):

Please ensure that your Credit Union Account Form is returned with one form of identification from List A and two forms of identification from List B.

- 2. Documentation to be provided to identify the Business

Note: If your Business is incorporated in the Republic of Ireland, we may obtain the below mentioned documentation from the Central Bank of Ireland Register on your behalf. On occasion we may require additional documentation which we will discuss with you.

- Copy of CBI Authorisation
- List of Directors including address, date of birth

Account opening checklist

- Mandate confirming those authorised to open and operate the account signed by at least two Directors
- List of Authorised Signatories provided (within mandate or on extra sheet)
- Verification of identity for at least two Authorised Signatories
- Certified copy of valid passport or Utility bill e.g. electricity / gas / phone bill*
- Certified copy of current drivers licence

The above list is not exhaustive in all circumstances and we reserve the right to ask for additional documentation and information.

* Certification should be carried out by a bank/building society or other regulated financial institution, Notary Public, Solicitor, Accountant, Garda/ Police Officer, Embassy Official or Commissioner for Oaths. The actual copy of the document should be stamped by the firm/person, whose name and qualification should be clearly evidenced. The certification should include wording similar to the following "I certify that this copy is a true copy of the original (passport)" with the date clearly marked. The certifier should be a person of reputable standing who is independent of the accountholder.

www.investec.ie

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