

Mega International Commercial Bank (Canada)

Personal Account Application Form

- All personal, employment, financial and other information in this form is required by law.
- An account cannot be opened unless all required information is completed.

Date:

Account number(s)

Account type

Individual account _____ Joint account _____

1.a) Personal Information - Applicant No. 1 (If more than one applicant, please complete 1.b.)

Last Name

Middle Name

First Name

Date of birth (mm/dd/yyyy)

Language Preference

SEX

___M ___F

Social insurance number

(required)

Country of Residence

Approved valid I.D.	Applicant No. 1	ISSUED BY	EXPIRY DATE
1).Driver's License No.:			
2).Citizen Card:			
3).Passport No.:			
4).Other ID (Specified):			

Home Address:

Apt. No

Street No.

City

Postal code

Province

Country

Home telephone number

Fax number

E-mail address

Business telephone number

Fax number

E-mail address

Mailing Address: : (If it differs from Home Address)

Apt. No

Street No.

City

Postal code

Province

Country

Other Banking Information:

Marital Status: (Please mark "X" if applicable)

Single:

Married

Others:

Spouse's Name

No. of dependents

Employment Information - Applicant No.1 (Please mark "X" if applicable)

Employed

Self-Employed

Others:

Employer's Name

Position

Employer's Address

Type of business

Years with employer

1. b) Personal Information - Joint Applicant

Relationship of the Joint Applicant? (e.g. Spouse, Friends, Family Members)

	Last Name	Middle Name	First Name	Birthday Date (mm/dd/yyyy)
Applicant No. 2:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Applicant No. 3:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Citizenship	Country of Residence		Language Preference	
<input type="text"/>	<input type="text"/>		<input type="text"/>	

Approved valid I.D.	Applicant No.2	ISSUED BY	EXPIRY DATE	Applicant No.3	ISSUED BY	EXPIRY DATE
Social Insurance No.:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Driver's License No.:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Citizen Card	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Passport No.:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Other ID (Specified):	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Home Address: (if different from Applicant No.1)

Apt. No	Street No.	City	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Postal code	Province	Country	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Home telephone number	Fax number	E-mail Address	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Business telephone number	Fax number	E-mail Address	
<input type="text"/>	<input type="text"/>	<input type="text"/>	

Your Primary Financial Institution

Martial Status:	<input type="text"/> Applicant 2	(Single/Married/Other)	<input type="text"/> Applicant 3
No. of Dependents:	<input type="text"/>		<input type="text"/>

2. Employment and Financial Information

Employment Information - Applicant No.2 (Please mark "X" if applicable)

Employed Self-Employed Others:

Employer's Name	Position
<input type="text"/>	<input type="text"/>

Employer's Address	Type of business
<input type="text"/>	<input type="text"/>

Years with employer

Employment Information - Applicant No.3 (Please mark "X" if applicable)

Employed Self-Employed Others:

Employer's Name	Position
<input type="text"/>	<input type="text"/>

Employer's Address	Type of business
<input type="text"/>	<input type="text"/>

Years with employer

3. Additional Information

A. Intended use of account. Please Specify: _____

B. Will this account be used by or on behalf of third party? Yes ___ No ___ *

C. Has the applicant(s) or any immediate family (relatives) member ever held a senior position in government, political party, military, judicial, or government-owned corporation of a foreign country? (i.e., politically exposed) Yes ___ No ___ *

D. Will your transaction involve significant amount of cash? Yes ___ No ___ *

E. Will this account be significantly used for money transfer (remittance)? Yes ___ No ___ *

* If Yes, please complete "Additional Information-Individual" form.

4. How would you like to receive your statement? (Please mark "X" if applicable)

A. Deliver to my mailing address.

B. Pick up at Branch (Letter of Consent is required.)

C. Mail to address as follows:

D. Passbook issued. No Statement Required.

PLEASE READ THE FOLLOWING IMPORTANT AGREEMENT(DOCUMENT) AND SIGN WHERE INDICATED.

I/we confirm that I/we have carefully read "Bank Account Fee Summary"

"Procedure of Handling Customer Complaints" "Information disclosed in Writing" and

"Agreement Regarding Operation of Account" provided by the Bank.

I/we also confirm that I/we have fully understood the meaning of all texts in these documents after clear explanation made by the employee of your bank.

I/We hereby request to open an account as specified above, and agree to provide any documents required by the Mega International Commercial Bank (Canada) according to the type of account requirements.

I/We also agree to abide by the current rules for the conduct of such accounts and also agree to the terms as specified in the attached "Agreement Regarding Operation of Account".

I/We consent to the collection, use and disclosure of my/our personal information in accordance with Privacy Code, as amended from time to time.

Foreign currency deposits are not insured by Canada Deposit Insurance Corporation.

Client Signature(s)

Applicant's Signature

Co-Applicant's Signature

FOR BANK USE ONLY

Account Opened By

Authorized By

Agreement Regarding Operation of Account

In consideration of MEGA INTERNATIONAL COMMERCIAL BANK (CANADA) (hereinafter referred to as the "Bank") keeping in its books an account opened by the undersigned and negotiating for or taking on deposit or for discount or for collection or as collateral security or otherwise from the undersigned, bills of exchange, cheques, promissory notes, bank and express money orders or other orders for the payment of money, coupons, tickets pertaining to the purchase of grain, livestock and other produce, or other instruments or securities whether or not the undersigned is a party thereto (the whole hereinafter referred to as "instruments," which shall be deemed to include instruments drawn on any branch of the Bank), the undersigned hereby agrees with the Bank as follows:

(1) That presentment, notice of dishonour, protest and notice of protest of all instruments is hereby waived unless the Bank receives at or prior to maturity special written instructions to the contrary from the undersigned in respect of any specified instrument or instruments, and that, subject to any such special written instructions, the undersigned shall be responsible and liable to the Bank on all instruments in the same manner and to the same extent as if the instruments had been duly presented and protested and notice of dishonour and notice of protest given as regards all parties thereto as required by any law applicable thereto, and that any person (other than a member of the Bank's staff) employed by the Bank to carry out any such special written instructions shall be deemed to be the agent of the undersigned.

(2) That the Bank is authorized to present for payment or acceptance or collect the instruments through such banks or other agents as the Bank may deem best, at the sole risk and expense of the undersigned, and, save to the extent that definite instructions have been received by the Bank from the undersigned, to give to such banks or other agents such instructions as to collection as the Bank may deem best, and that the Bank may accept either cash or bank drafts, cheques, settlement vouchers, clearing house slips or any other evidence of payment, in payment of the instruments or in remittance therefore.

(3) That the undersigned will indemnify the Bank against all claims made against the Bank and/or liability incurred by the Bank under any law having effect within the jurisdiction where any of the instruments are or may be payable, including, but without limiting the generality of the foregoing, any claim and/or liability which may arise by reason of the endorsement of the Bank or any branch or agency thereof and also against all claims and/or liability arising with respect to tickets pertaining to the purchase of grain, livestock and other produce whether by reason of forgery thereof or unauthorized signatures thereon or otherwise.

(4) That the Bank is authorized to debit the account of the undersigned with any of the instruments, or any of the evidences of payment referred to in Section (2) hereof, which are not paid on presentation or which if paid the Bank may be called to refund, or which may be dishonoured by non-acceptance or non-payment or any party to which is bankrupt or insolvent, or which, or the proceeds of which, through no fault of the Bank have been lost, stolen or destroyed, or which, or the proceeds of which, for any reason the Bank is unable to collect or withdraw, together with all costs, charges and expenses incurred by the Bank in connection therewith and/or to debit the account of the undersigned with any cheques drawn on the branch of the Bank at which the account of the undersigned is being carried and which have been cashed, negotiated or credited to the account of the undersigned but which have not been found good.

(5) That the Bank is authorized to pay as in the case of an ordinary cheque and debit the account of the undersigned in the customary manner with every promissory note or acceptance of the undersigned presented for payment at the branch of the Bank at which the account of the undersigned is being carried.

(6) That the undersigned will repay to the Bank all amounts debited to the account of the undersigned in accordance with the provisions of this agreement.

(7) That the Bank may from time to time make and debit to the aforesaid account its usual charges for the keeping of the account which charges the undersigned hereby agree(s) to pay.

(8) That should the undersigned conduct an account or accounts at more than one branch of the Bank, the provisions of this agreement shall apply to each of such accounts unless the undersigned gives the Bank special written instructions to the contrary designating the particular account or accounts to which the provisions of this agreement shall not apply.

(9) That this is to be a continuing consent and agreement and shall bind the undersigned and the heirs, executors, administrators, successors and assigns of the undersigned.

(10) Verification of Account.

(a) The undersigned will verify the correctness of each statement of account received from the Bank;(b) if a statement of account and relative vouchers are not received by the 10th day after the end of each month or, if statements are not to be prepared monthly, by the 10th day after the end of the term agreed on for their preparation, the undersigned will obtain them from the Bank;(c) the undersigned will within the 30 days following the time when a statement of account and relative vouchers should be received, notify the Bank in writing at the branch where the account is kept of any alleged omissions from or debits wrongly made to or inaccurate entries in the account as so stated; and (d) that at the end of the said 30 days the account as kept by the Bank shall be conclusive evidence without any further proof that except as to any alleged errors of which the Bank has been so notified and any payments made on forged or unauthorized endorsements the account contains all credits that should be contained therein and no debits that should not be contained therein and all the entries therein are correct and subject to the above exception the Bank shall be free from all claims in respect of the account.