

To: OANDA Europe Limited

1) Authorisation

We authorise you to take trades and instructions from each of us (and for the avoidance of doubt we acknowledge that you will not, except as expressly provided for in this paragraph or paragraph 2, be obliged to accept or act upon any instructions which purport to vary or amend the terms of this form or any other of your standard forms which we may have signed). This authorisation can only be varied with the written consent of all or one of us and this authorisation, as varied from time to time, shall continue in force until you receive written notice from one or both of us instructing you not to accept any further trades or instructions. Termination by one party will immediately restrict the account to "Close-Only" functionality to protect the interests of both parties.

2) Death or Lack of Capacity

We hereby acknowledge and agree that on the death of either one of us, you may, in the absence of written notice from us or either one of us or the legal personal representatives or trustees of either of us instructing you not to accept further trades or instructions, treat the survivor as having full powers to operate this account and that all monies held by you as standing to the credit of this account and all monies and liabilities due by us to you shall vest in the survivor without prejudice to any right you may have in respect of such credit balance or to any step which you may deem it desirable to take in view of any claim by any person other than the survivor.

In the event that OANDA receives notice of the mental incapacity of either account holder, OANDA reserves the right to freeze the account or restrict trading until a valid Power of Attorney or Court of Protection order is registered and verified.

3) Withdrawal of Instructions

Upon receipt of written notice instructing you not to accept any further trades, you shall not, with effect from the date upon which you receive the written variation or notice, accept any instructions from either of us to open new trades.

4) Joint and Several Liability

Liability on the Joint Account is joint and several with all other joint signatories. This means not only that each of us is jointly responsible with the other signatory for any debit balance on the Joint Account but also that each of us will be answerable as an individual for the whole amount outstanding on the Joint Account, even when the account instructions have been given by the other signatory. Any variation or notice provided for in paragraph 3 will not affect our joint and several liabilities for all trades and instructions up to the date upon which you receive the written variation or notice. Once you have received notice to close the account you will only be obliged to accept instructions which relate to the closure of the account.

5) Our Individual Applications

In conjunction with this Joint Account Authorisation, we will sign or have signed an Application to open a personal Trading Account as individuals. Some parts of that Application must be cross-

Application to Open a Joint Account



referenced in order to address the implications of our joint and several liability in all respects. The Order Execution Policy, Terms of Business and Risk Warning Disclosure must be read to include a statement to the effect that where we are giving instructions on the Joint Account, our liability on the account will be joint and several as provided in paragraph 4 above.

6) Exclusion of Liability

OANDA Europe Limited will not be liable for any loss or damage arising from acting on instructions provided under this mandate, except where such loss arises from OANDA's gross negligence, wilful default, or a breach of its obligations under the FCA Handbook or the Consumer Duty.

7) Acknowledgment and Certification

7.1. We acknowledge and accept joint and several liability on the basis mentioned.

7.2. We acknowledge that OANDA Europe Limited does not advise on tax and confirm we have sought our own independent advice where appropriate.

7.3. We certify that we are tax residents of the same country.

7.4. We certify that we are not US persons as defined by the Internal Revenue Service.

7.5. We acknowledge that we will inform you immediately if the tax residence position of either of us changes and accept that the account may be closed if we are no longer tax residents of the same country.

Signature: _____

Full Name: _____

Email Address: _____ Date: _____

Signature: _____

Full Name: _____

Email Address: _____ Date: _____