

# OANDA Europe Limited Joint Account Policy

## Convert an OANDA Personal Account to a Joint Account

### What is a joint account?

A joint account is owned by two account holders, and can be used by either one of them. Any OANDA personal account can be converted into a joint account once the individual account holder initiates and authorises this process.

### Note that:

- The login username, email address, and security question stay the same when an account is converted to a joint account.
- The standard withdrawals policy still applies: funds will be returned to the same bank account where the funds originally came from. If both parties already share a joint bank account, this policy should not affect them.

### Set up a joint account:

One account holder must already have an OANDA account.

1. The second account holder must register for an account. We recommend [registering online](#).
2. Complete and scan a [Joint Account Application](#) (to be signed by both parties on the joint account).
3. Email [frontdesk@oanda.com](mailto:frontdesk@oanda.com) requesting a joint account. Attach the completed joint account application, and include both usernames in your correspondence.

### Questions?

If you have questions, please contact [Customer Support](#).