



APPLICATION FOR BUSINESS DEPOSIT ACCOUNT

PART A - BUSINESS INFORMATION – Please Tell Us About the Business

Type of Business: Corporation Sole Owner Partnership Association, Society or Lodge

Legal Name of Business:

Trade Name (i.e. Operating as):

What is the primary function or activity of the Business? (Please be as specific as possible; e.g. retail bakery, small boat sales and repair, office property management, consulting in computer software purchases and installation):

What is the purpose of this new account?

What is the anticipated Monthly Activity? (Tick relevant box):

Under \$5,000	\$5,000 to \$9,999	\$10,000 to \$24,999	\$25,000 to \$49,999	\$50,000 to \$99,999	\$100,000 to \$249,999	\$250,000 to \$499,999	Over \$500,000

What is the source of funds for the new account?

Please indicate any other Financial Institutions / Accounts this business has & length of this relationship:

Date Business Commenced:

Date of Incorporation:

Business / Head Office Address:

City/Town:

Island/Province:

Postal Code/Zip:

Business Telephone Number:

Business Fax Number:

E-mail Address:

Mailing/Operations Address: (if different from above)

City/Town:

Island/Province:

Postal Code/Zip:

Business Telephone Number:

Business Fax Number:

E-mail Address:

OWNERSHIP DETAILS: (complete for Corporation or Partnership only):

Name:

% Ownership/Interest

Name:

% Ownership/Interest

Name:

% Ownership/Interest

Name:

% Ownership/Interest

Name:

% Ownership/Interest

Name:

% Ownership/Interest

Please answer the following

Will this account be used by or on behalf of a third party? Yes No

If answering **Yes**, please complete the following:

Third Party's Name & Address:

Third Party's Principal Business or Occupation:

Relationship to Account Holder/Business:

PART B – OWNER / SIGNING OFFICER INFORMATION

Information required for all owners, signing officers, officers, and directors. If owner, signing officer, director, officer are the same, please only record information once.

1 – NEW: OWNER SIGNING OFFICER DIRECTOR OFFICER**Full Legal Name** Mr. Mrs. Ms. Miss Other

First Name

Middle Name(s)

Last Name

If you already have an account in your personal name with Royal Bank of Canada within this country, indicate branch name and account #: (Customer Master # _____) Internal use

All of the following is required, unless already on file for your existing personal account:

Date of Birth (mm/dd/yyyy)

Place of Birth

Home (personal) Address:

City/Town

Island/Province

Postal Code/Zip

Email Address (optional)

Home Telephone Number

Country of Residence

Identification: Two pieces of identification are required; one piece must have a photo. Acceptable identification includes: Driver's License, Passport, National Identity Card, Residence Card, Work Permit, Voters Card, credit card

Passport #

Country of Issue

Expiry Date

Other identification

Other identification

Employment Information

Self-Employed

Employer/Business Name

Business Phone Number

 Yes No

Business Address

Occupation

Length of time in present job

I confirm that the information supplied above is complete and accurate.**Signature****2 – NEW:** OWNER SIGNING OFFICER DIRECTOR OFFICER**Full Legal Name** Mr. Mrs. Ms. Miss Other

First Name

Middle Name(s)

Last Name

If you already have an account in your personal name with Royal Bank of Canada within this country, indicate branch name and account #: (Customer Master # _____) Internal use

All of the following is required, unless already on file for your existing personal account:

Date of Birth (mm/dd/yyyy)

Place of Birth

Home (personal) Address:

City/Town

Island/Province

Postal Code/Zip

Email Address (optional)

Home Telephone Number

Country of Residence

Identification: Two pieces of identification are required; one piece must have a photo. Acceptable identification includes: Driver's License, Passport, National Identity Card, Residence Card, Work Permit, Voters Card, credit card

Passport #

Country of Issue

Expiry Date

Other identification

Other identification

Employment Information

Self-Employed

Employer/Business Name

Business Phone Number

 Yes No

Business Address

Occupation

Length of time in present job

I confirm that the information supplied above is complete and accurate.**Signature**

3 – NEW: <input type="checkbox"/> OWNER <input type="checkbox"/> SIGNING OFFICER <input type="checkbox"/> DIRECTOR <input type="checkbox"/> OFFICER		
Full Legal Name <input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms. <input type="checkbox"/> Miss <input type="checkbox"/> Other		
First Name	Middle Name(s)	Last Name
If you already have an account in your personal name with Royal Bank of Canada within this country, indicate branch name and account #: (Customer Master # _____) Internal use		
All of the following is required, unless already on file for your existing personal account:		
Date of Birth (mm/dd/yyyy)	Place of Birth	
Home (personal) Address:		
City/Town	Island/Province	Postal Code/Zip
Email Address (optional)	Home Telephone Number	Country of Residence
Identification: Two pieces of identification are required; one piece must have a photo. Acceptable identification includes: Driver's License, Passport, National Identity Card, Residence Card, Work Permit, Voters Card, credit card		
Passport #	Country of Issue	Expiry Date
Other identification		
Other identification		
Employment Information		
Self-Employed <input type="checkbox"/> Yes <input type="checkbox"/> No	Employer/Business Name	Business Phone Number
Business Address		
Occupation	Length of time in present job	
I confirm that the information supplied above is complete and accurate.		Signature

4 – NEW: <input type="checkbox"/> OWNER <input type="checkbox"/> SIGNING OFFICER <input type="checkbox"/> DIRECTOR <input type="checkbox"/> OFFICER		
Full Legal Name <input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms. <input type="checkbox"/> Miss <input type="checkbox"/> Other		
First Name	Middle Name(s)	Last Name
If you already have an account in your personal name with Royal Bank of Canada within this country, indicate branch name and account #: (Customer Master # _____) Internal use		
All of the following is required, unless already on file for your existing personal account:		
Date of Birth (mm/dd/yyyy)	Place of Birth	
Home (personal) Address:		
City/Town	Island/Province	Postal Code/Zip
Email Address (optional)	Home Telephone Number	Country of Residence
Identification: Two pieces of identification are required; one piece must have a photo. Acceptable identification includes: Driver's License, Passport, National Identity Card, Residence Card, Work Permit, Voters Card, credit card		
Passport #	Country of Issue	Expiry Date
Other identification		
Other identification		
Employment Information		
Self-Employed <input type="checkbox"/> Yes <input type="checkbox"/> No	Employer/Business Name	Business Phone Number
Business Address		
Occupation	Length of time in present job	
I confirm that the information supplied above is complete and accurate.		Signature

5 – NEW: <input type="checkbox"/> OWNER <input type="checkbox"/> SIGNING OFFICER <input type="checkbox"/> DIRECTOR <input type="checkbox"/> OFFICER		
Full Legal Name <input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms. <input type="checkbox"/> Miss <input type="checkbox"/> Other		
First Name	Middle Name(s)	Last Name
If you already have an account in your personal name with Royal Bank of Canada within this country, indicate branch name and account #: (Customer Master # _____) Internal use		
All of the following is required, unless already on file for your existing personal account:		
Date of Birth (mm/dd/yyyy)	Place of Birth	
Home (personal) Address:		
City/Town	Island/Province	Postal Code/Zip
Email Address (optional)	Home Telephone Number	Country of Residence
Identification: Two pieces of identification are required; one piece must have a photo. Acceptable identification includes: Driver's License, Passport, National Identity Card, Residence Card, Work Permit, Voters Card, credit card		
Passport #	Country of Issue	Expiry Date
Other identification		
Other identification		
Employment Information		
Self-Employed <input type="checkbox"/> Yes <input type="checkbox"/> No	Employer/Business Name	Business Phone Number
Business Address		
Occupation	Length of time in present job	
I confirm that the information supplied above is complete and accurate.		Signature

Indicate total number of ADDITIONAL owners/signing officers (if more than total of 5): _____. Supplementary page(s) will be provided.

BRANCH / OFFICE USE ONLY

I confirm that Identification has been taken/verified in accordance with bank policy and applicable Regulatory requirements of this country.

Employee Name

Employee Signature

Date (dd/mm/yyyy)

PART C – COLLECTION AND USE OF CUSTOMER INFORMATION

In the paragraphs of this Application set out below “Customer” means the customer identified in the Customer Agreement - Business Deposit Account and “RBC” means Royal Bank of Canada.

Collecting Customer Information

RBC may from time to time collect financial and other information about the Customer such as:

- Information about the identity of the Customer (for example, name, address, phone number, date of birth, etc.);
- Information related to transactions arising from the Customer's relationship with and through RBC, and from other financial institutions;
- Information the Customer provides on an application for any of RBC's products and services;
- Information for the provision of products and services;
- Information about financial behaviour such as the Customer's payment history and credit worthiness.

The collection and processing of this information including retention and disclosure will be in accordance with the provisions of applicable laws and regulations of the country in which the account is held. RBC may collect this information during the course of its relationship with the Customer. RBC may obtain this information from a variety of sources, including from the Customer, from service arrangements the Customer makes with or through RBC, from credit reporting agencies and other financial institutions, and from references the Customer provides to RBC.

The Customer acknowledges receipt of notice that from time to time reports about the Customer may be obtained by RBC from credit reporting agencies (where applicable).

Using Customer Information

The processing of this information including disclosure will be in accordance with the provisions of applicable laws and regulations of the country in which the account is held. RBC may make this information available to its employees, agents and service providers, who are required to maintain the confidentiality of this information. RBC may share this information with other financial institutions upon their request and with persons with whom the Customer has or may have financial or other business dealings. RBC may also give this information to credit reporting agencies who may share it with others. With the Customer's specific consent, RBC may give this information to other persons.

This information may only be used and shared for the following purposes:

- To verify the Customer's identity and conduct background investigations;
- To open and operate the Customer's accounts and provide the Customer with products and services the Customer may request;
- To better understand the Customer's financial situation;
- To determine the Customer's eligibility for products and services RBC offers;
- To help RBC better understand the current and future needs of its clients;
- To help RBC better manage its business and the Customer's relationship with RBC; and
- To let other companies under RBC Financial Group know the Customer's choices under “Other uses of my personal information”, for the sole purpose of honouring those choices.

Client Information sharing with government agencies (local or foreign) is subject to the laws of the country in which the account is held. Other uses of Customer information

- RBC may use this information to promote its products and services, and those of select third parties, which may be of interest to the Customer.
- RBC may also, where not prohibited by law, share this information with other companies under RBC Financial Group for the purpose of referring the Customer to them or promoting to the Customer products and services, which may be of interest to the Customer. The Customer acknowledges that as a result of such sharing, they may advise RBC of those products or services provided.
- If the Customer also deals with other companies under RBC Financial Group, RBC may, where not prohibited by law, consolidate this information with information they have about the Customer to allow RBC and any of them to manage the Customer's relationship with companies under RBC Financial Group and RBC's business.

The Customer understands that RBC and each company under RBC Financial Group are separate, affiliated corporations. Other companies under RBC Financial Group include RBC's affiliates which are engaged in the business of providing any one or more of the following services to the public: deposits, loans and other personal financial services; credit, charge and payment card services; trust and custodial services; securities and brokerage services; and insurance services.

The Customer may choose not to have this information shared or used for any of these other uses by contacting RBC as set out below. RBC agrees that if the Customer revokes this authorization in the future the Customer may continue to deal with RBC and other company under RBC Financial Group. This authorization is in addition to any other agreements the Customer may have, now or in the future, with any companies under RBC Financial Group.

The Customer's Right to Access Customer Information

The Customer may obtain access to the information RBC holds about the Customer at any time and review its content and accuracy, and have it amended as appropriate. To request access to such information, to ask questions about RBC's privacy policies or to request that the information not be used for any or all of the purposes outlined in Other uses of Customer information, the Customer may do so now or at any time in the future by making a written request to your branch manager or to:

Royal Bank of Canada, Bahamas & Caribbean Regional Office, Box N-7549, Nassau Bahamas.

The Customer may obtain more information about RBC's corporate privacy policies by asking for a copy of RBC's Straight Talk® brochure about privacy or by visiting RBC's web site at www.rbc.com/privacy. Details of applicable laws within the specific country where the account is held are available locally.



RBC Royal Bank
of Canada

ACKNOWLEDGEMENT AND REPRESENTATION

(Customer Master # _____)
Internal Use

Customer Legal Name: _____

Trade Name (if applicable): _____

The Customer **acknowledges receiving a copy of and agreeing to the Royal Bank “Banking Services Terms (the Service Terms),** which are incorporated by reference to this Agreement (**detailed in “Business Services Agreement” booklet – Article 1.**)

The Customer has read and hereby agrees to the Collection and Use of Information section (Part C of the Application For Business Deposit Account, the “Application”). The Customer also represents that all of the information in this Application and this Agreement are true and complete and agrees it can be relied on by Royal Bank of Canada.

For Corporations Only

The undersigned president or corporate secretary of the Customer certify(ies) that: (a) a banking resolution containing Royal Bank's standard terms in respect of banking and securities, as found in Form A of the Services Terms, was duly adopted by the Customer's directors and is still in full force and effect and (b) that there are no provisions in the Customer's memorandum of association, articles of incorporation or other documents (or in any of its by-laws or resolutions or in any unanimous shareholders' agreement) that restrict or limit the Customer's powers (or the powers of the directors on the Customer's behalf) to borrow money; to issue, reissue, sell or pledge debt obligations; to guarantee the obligations of others; to mortgage, charge, hypothecate, pledge or otherwise create a security interest in all or any of the Customer's property now owned or subsequently acquired to secure any obligations of the Customer's (including obligations under a guarantee), present or future; or that restrict or limit the power referred to in the banking resolution to one or more directors, officers or other persons.

For Partnerships Only

The Customer agrees to the terms and conditions of the Partnership Agreement incorporated by reference to this Agreement as Form B.

For Sole Ownerships Only

The Customer agrees to the terms and conditions of the Declaration and Undertaking of Sole Owner incorporated by reference to this Agreement as Form C.

For Association, Society or Lodge, Community Accounts Only

The undersigned certifies that (a) a banking resolution containing Royal Bank's standard terms in respect of banking and securities, as found in Form D for a borrowing Customer, or Form E for a non-borrowing Customer of the Services Terms, was duly adopted by the Customer's directors and is still in full force and effect and (b) that it was adopted in accordance with the Customer's by-laws, documents, memorandum of association, and all other laws governing the Customer.

Electronic Banking (Services accessed by way of card and Identification Number, such as Banking Machines & Internet Banking)

The Customer agrees to the terms and conditions of “Article 2” of the Banking Services Terms (Business Services Agreement booklet). NOTE: Electronic Banking is available only if the option “Any one to sign” is selected below. If another option is selected, the Customer will need to adopt and provide Royal Bank with a separate resolution regarding electronic banking, allowing any ONE of the customer's signing officers to use electronic banking (please refer to your branch for required documentation)



RBC Royal Bank
of Canada

CUSTOMER AGREEMENT – SIGNATURE FORM

Client Name: _____	Customer Master #: _____ Transit/Account #: _____
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AUTHORIZED SIGNING OFFICERS

(Must be individually listed and verified in Part B of this Agreement)

Authorized Person(s):

The following person(s) is (are) authorized to act on behalf of the Customer.

PLEASE INDICATE NAMES of SIGNING OFFICERS BELOW

Please tick one:

ANY ONE TO SIGN

Indicate names below

ALL TO SIGN

Indicate names below

OTHER (see below)

Provide specific instructions below

Special Instructions:

Name: _____
Name: _____
Name: _____
Name: _____
Name: _____

Name: _____
Name: _____
Name: _____
Name: _____
Name: _____

Executed on behalf of the Customer on this (day/month/year) _____, _____ 20 _____

The undersigned represents that all of the information supplied with in this agreement is true and correct and agrees that it can be relied on by RBC Royal Bank of Canada.

All owners, signing officers, officers, or directors are specifically acknowledging receipt of "Business Services Agreement" and all terms and conditions detailed on page 6. This agreement consists of ____ pages and ____ supplementary pages.

Name (please print) _____ (Signature) _____	Name (please print) _____ (Signature) _____
Title: _____	Title: _____
Name (please print) _____ (Signature) _____	Name (please print) _____ (Signature) _____
Title: _____	Title: _____
Name (please print) _____ (Signature) _____	Name (please print) _____ (Signature) _____
Title: _____	Title: _____
Name (please print) _____ (Signature) _____	Name (please print) _____ (Signature) _____
Title: _____	Title: _____

NOTE: All individuals listed in section B of this agreement are required to sign this section.
 *For **Corporations**, the President or Corporate Secretary must sign this section, even if not identified as a signing officer, owner, officer, or director.

(Corporate Seal where required)

▼ **BANK USE ONLY** ▼

_____	_____	_____
Employee Name	Employee Signature	Branch