



Bank of St. Helena Ltd.

www.sainthelenabank.com

TERMS AND CONDITIONS FOR ISSUE AND USE OF BANK OF ST HELENA LTD CHEQUE BOOKS

To hold a Bank of St Helena Ltd Cheque Book, the Cheque Book Holder must hold a Current Account with Bank of St Helena Ltd and have accepted the relevant Account Terms and Conditions.

By using Bank of St Helena cheques you confirm your acceptance of the Terms and Conditions, which is evidenced, inter alia, by your signature on the cheque.

1. If there is anything herein that you do not understand please obtain further explanation from Bank of St Helena Ltd.
2. Should you decide that you no longer wish to be bound by the Terms and Conditions you must return your Cheque Book immediately to Bank of St Helena. However, cheques you have already written will still be covered by the Terms and Conditions.
3. The Terms and Conditions may be amended by the Bank at any time.
4. All cheques will remain the property of Bank of St. Helena. If requested to do so, you must cease using this facility and immediately return any unused cheques to the Bank.
5. Before and after writing a Cheque you must ensure that there will be sufficient funds in your account when the Cheque is presented.
6. Bank of St Helena Ltd currently does not charge for the processing of cheques.
7. A charge of £6.00 per book (of 50) will be deducted from your account when your application is received.
8. Cheque Books are issued solely at the discretion of Bank of St. Helena Ltd. The Bank reserves the right to decline any application without explanation. In applying for a Cheque Book you authorise the Bank to make such enquiries as it may deem fit, in deciding whether to issue you this facility.
9. In the event of misuse, which includes, but is not limited to, persistently writing cheques that are not covered by the necessary funds, Bank of St Helena Ltd reserves the right to cancel your Cheque Book, and seek from you restitution for any costs it incurs in doing so.
10. All properly completed cheques received by Bank of St Helena Ltd will be paid from your account, provided there are sufficient funds to do so. Once a cheque has been issued you cannot request that it is not paid.
11. Keep your cheques safe. Should you lose them, or suspect they have been stolen, you must inform the Bank immediately. If you suspect theft, you should also inform the police.
12. You should not pre-sign your cheques. Only sign the cheque after you have completed all the other details.

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Established and regulated under the Financial Services Ordinance, 2008, the Financial Services Regulations, 2017 and the Company Ordinance, 2004

13. Within reason you may choose the title for your cheques, however Bank of St Helena reserves the right to reject titles that it considers to be in appropriate (e.g. misleading, improper or offensive).
14. Cheques can only be issued against Current Accounts.

Additional Terms & Conditions for Joint Accounts

15. Separate books of cheques can be issued to each Account Holders, but only where a single signature is permitted for operation of the account.
16. Where an account requires multiple signatures, the cheque book must be issued in the name of the account, to be signed as per the normal account signature requirements of the account.