

Name		Date (dd/mm/yyyy)
<input style="width: 95%;" type="text"/>		<input style="width: 50%;" type="text"/>
Address		
<input style="width: 95%;" type="text"/>		
Overdraft limit	Account no	
<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	
Currency of the overdraft facility	Commencement date (dd/mm/yyyy)	Expiry date (dd/mm/yyyy)
<input type="checkbox"/> BMD <input type="checkbox"/> USD	<input style="width: 50%;" type="text"/>	<input style="width: 50%;" type="text"/>
Standby fee	Purpose	Security
<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>

I agree that this Overdraft Facility, if granted by you, will be subject to the following:

Approval: I agree that this facility is not available unless approved by you, through your authorised officer.

Limit: During the term of this Overdraft Facility, I will be entitled to overdraw the account in an amount not in excess of the overdraft limit referred to above.

Payment and Interest: I authorise you, upon the granting or renewal by you of the Overdraft Facility, to debit my account with the full amount of its fees and out of pocket expenses including but not limited to overdraft fees and stamp duty.

I agree to pay you interest on the daily debit amount of the Overdraft outstanding from time to time at a rate equal to _____ % (percentage points) per annum above the Base Rate (which means the variable reference interest rate per annum applicable before and after judgement declared by you from time to time to be its base rate for the overdrafts made by you). The interest rate on the overdraft will change automatically, without notice, whenever the Base Rate changes.

I agree that the interest will be payable monthly in arrears and I authorise you to debit such interest to my above account. Unless otherwise agreed by you, any debit balance of the Overdraft Facility over the agreed overdraft limit, and where the Overdraft Facility has ceased to be available (whether on the expiry date referred to above or by earlier demand), the total debit balance of the Overdraft Facility will attract interest at the rate of _____ % (percentage points) per annum over the Base Rate.

If at any time during the term of the Overdraft Facility you are presented with an item, excluding interest, for payment against my account which would result in the overdraft exceeding the overdraft limit, I will be liable for your insufficient funds service charge then in effect for such item whether or not honoured.

Despite any reference to an expiry date for this Overdraft Facility, I acknowledge that you are entitled to demand and receive payment of all amounts owing under this Overdraft Facility prior to such expiry date, and

I promise to pay you such amount on or before the expiry date or upon demand, whichever is earlier.

If I fail to pay, I will be liable for your insufficient funds service charge then in effect for each subsequent debit item for the account whether or not honoured. In the event that you demand payment of the Overdraft Facility prior to the expiry date, you will credit the account with a proportionate part of any overdraft fee paid by me.

I agree to pay all collection costs, including legal fees, incurred by you in obtaining payment of any amounts due to you under this Overdraft facility. I authorise you, without notice to me, to set-off against the overdraft and any other amounts due to you under this Overdraft Facility and any balances held for me in any other accounts with you whether or not denominated in the same currency.

Purpose: I agree to use the proceeds of this Overdraft Facility exclusively for the purpose specified above and to sign all other documents and assurances as you may request from time to time in order to provide you with the Security referred to above.

My Information: I authorise you to obtain from time to time from any source, and authorise every person approached by you to release, any credit or other information concerning myself as you deem appropriate to assist you in reviewing this application and in administering this Overdraft Facility if granted.

Renewals and Extensions: The general terms and conditions contained in this agreement will apply to all renewals and extensions of this facility as may be granted by you subject to such variations in expiry date, amount, overdraft and other fees, security and other details as may be established by you from time to time.

Termination of this Agreement: Notwithstanding any reference to an expiry date, I agree that you may in your sole discretion at any time prior such expiry date, terminate this Overdraft Facility.

These terms and conditions have been in effect since 3 May 2010.

Applicant (print name)

Signature

Applicant (print name)

Signature

FOR BANK USE ONLY

Lender/Officer	Administration no	R/C no
<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>

Affix stamp