

**JOINT ACCOUNT AGREEMENT
(WITH RIGHT OF SURVIVORSHIP)**

A/C No. _____

The undersigned having opened an account with **Mega International Commercial Bank, Canada Branch** hereby agree jointly and severally and each with the other to deposit certain moneys to the credit of our joint names in the said account, any moneys so deposited to be our joint property and the whole amount of the same and of the interest thereon to be subject to withdrawal by any one or more of us, and in the case of the death of any one or more of us, by the survivors or survivor or by any one or more of the survivors if more than one survivor, and each of the undersigned hereby authorizes the **Bank** to pay any moneys which may be at any time so deposited and any interest there may be thereon to any one or more of the undersigned and in case of the death of any one or more of us, to the survivors or survivor, or to any one or more of the survivors if more than one survivor, subject, however, to the requirements of any Succession Duty Act. In the event of any of the undersigned ceasing to have legal capacity to deal with his or her affairs notice of such fact to the **Bank** shall be deemed to be notice of revocation of this **Agreement**.

The **Bank** is hereby authorized to charge against the said account any and all cheques drawn thereon by any of the undersigned and also all bills of exchange, notes, orders for the payment of money, or other vouchers accepted or signed by any of the undersigned notwithstanding that the effect may be to create or increase an overdraft in the said account and the undersigned jointly and severally agree with the **Bank** to pay to the **Bank** forthwith upon demand any overdrafts, indebtedness or liability in its favour in connection with or arising out of the operation of the said account.

Unless otherwise expressly directed in writing, the **Bank** is hereby authorized by the undersigned and each of them to deposit to the credit of the said account all moneys and the proceeds of all cheques, promissory notes, bills of exchange, securities, coupons and orders for the payment of money received by the **Bank** payable to or for the credit or account of any one or more of the undersigned and for the purpose of making deposit to the credit of such account the **Bank** may endorse any such instruments for or on behalf of any one or more of the undersigned. The **Bank** may charge to the said account any such instruments so credited to the said account which may for any reason be returned to the **Bank** unpaid.

Any one of the undersigned may sign receipts for vouchers and acknowledgements of the correctness of the account, authenticity of vouchers and release, as required by the **Bank**.

The undersigned have reviewed Joint Deposit Account related information provided by the **Bank** in writing and fully understand all financial and legal consequences when signing this **Agreement**.

Dated at _____ this _____ Day of _____, 20_____

Signature

Signature

Signature