



UNION TRUST BANK LIMITED

LIGHTFOOT BOSTON STREET, PMB 1237, FREETOWN, SIERRA LEONE
TEL : 226954, 222792, FAX : 226214, TELEX : 3233 / 3696 UTBL SL

Account Name:

Account No.:

ADDENDUM TO THE OPENING FORM OF INDIVIDUAL ACCOUNTS, CONCERNING SAVINGS ACCOUNT REGULATIONS

Your account with Union Trust Bank Limited is denominated in Leones payable only at the bank in Sierra Leone and subject to Sierra Leone law and to the exclusive jurisdiction of the court of Sierra Leone. Unless otherwise specifically agreed by the bank in writing, the bank is under no obligation to make any payment to you in any currency other than in the currency circulating as legal tender in Sierra Leone.

1. The bank reserves the right to fix the minimum balance which should be maintained in the account at any one time, and also to limit the amount on which interest may be paid. Details of such limitation will be made available upon request. The bank's cashier is the only person authorized to accept deposits. The bank will accept no liability whatsoever for funds handed over to any other member of staff other than the cashier. Transactions should be handled within banking hours and at the bank's premises.
2. The Savings ID Card must be kept in a safe place and the bank should be advised immediately of its loss. Change of address should also be notified to the bank promptly. In case of a lost ID Card, a duplicate ID Card will be issued only against an indemnity acceptable to the bank. A charge may be made for each new ID Card issued against such an indemnity. The bank reserves the right not to issue a duplicate ID Card until three months from the date of notification of the loss of the original card.
3. All Savings accounts over which no customer originated transaction occur for 90 days shall be declared dormant. The bank also reserves the right to consider accounts dormant for any other reasons. Any account which becomes dormant will be service charged every six months thereafter at the sole discretion of the bank. All accounts falling below the minimum balance set by the bank will be subject to service charges and/or closure at the sole discretion of the bank. The bank also reserves the right to close any account without prior notice to the customer.
4. The bank reserves the right to require 3 days notice of withdrawal of the whole, or part, of any depositors balance. Only three (3) withdrawals from the account will be allowed during a month. The Savings account holder must sign a withdrawal voucher and hand this in personally with the ID Card.

The bank reserves the right to alter at any time, without notice the terms and conditions on which Savings accounts are conducted.

Upon opening a Savings account with our Bank, please sign this addendum and affix the words "Read and Approved" in your own handwriting. Thank you!

Signature.....