



JOINT ACCOUNT AGREEMENT

TO: IG US LLC

1. INTRODUCTION

THIS JOINT ACCOUNT agreement ("**Agreement**") is made by and among IG US LLC ("**IG US**") and each individual identified in Section 14 of this Agreement (each a "Joint Signatory" and collectively the "Joint Signatories") sets forth the terms to which each Joint Signatory agrees to register as joint owners of the IG US trading account identified by account number:

_____ (the "**Account**")

2. AUTHORIZATION

Each Joint Signatory agrees that each of them individually has the authority to act on behalf of the Account to transact any business on behalf of the Account as fully and completely as if each Joint Signatory were the sole owner of the Account. Each Joint Signatory authorizes IG US to take trades and instructions, whether by telephone or other means, from each Joint Signatory(ies) without further inquiry with regard to any and all transactions in any way related to the Account, including without limitation, the placement of orders and entering into of trades on the IG US system, and the disposition of any or all of the assets in the Account. IG US shall have no responsibility or obligations for further inquiry into such apparent authority, and shall bear no liability for the consequences of any acts or omissions made in reliance upon any such instructions. For the avoidance of doubt, each Joint Signatory acknowledges that IG US will not, except as expressly provided for in this Agreement, be obliged to accept or act upon any instructions which purports to vary or amend the terms of this Agreement or any other standard IG US form which the Joint Signatories may have signed. The authorization granted by this Section 2 shall continue in force until IG US receives written notice from any one or more of the Joint Signatories in accordance with Section 3 instructing it not to accept any further trades or instructions.

3. WITHDRAWAL OF INSTRUCTIONS

Upon receipt of written notice from any Joint Signatory instructing IG US not to accept any further trades or instructions, IG US shall not, with effect from the date upon which it receives the written notice, accept any instructions from any of Joint Signatory to open new trades. Such notice shall be sent to Helpdesk.us@ig.com

4. JOINT AND SEVERAL LIABILITY

Liability on the Account is **joint and several** with all other Joint Signatories. This means not only that each Joint Signatory jointly responsible with the other Joint Signatories for any debit balance on the Account but also that **each Joint Signatory will be liable as an individual for the whole amount outstanding on the Account**, even when the account instructions have been given by one of the other Joint Signatories.

Any withdrawal of instruction notice provided in accordance with Section 3 will not affect the Joint Signatories' joint and several liabilities for all trades and instructions up to the date upon which IG US receives the written notice. Once IG US has received notice to close the Account, it will only be obliged to accept instructions which relate to the closure of the Account.

5. INDIVIDUAL APPLICATIONS AND DOCUMENTS INCORPORATED BY REFERENCE

In conjunction with this Agreement, each Joint Signatory acknowledges having received, read, and agreed to be bound by the terms set forth in the IG US Customer Agreement, Order Execution Policy, Terms of Use, Privacy Notice, and Public Disclosure and Risk Disclosure Statement, and each Joint Signatory has separately completed his/her own IG US application form, provided all documentation requested by IG US for the processing of the application, and has been approved by IG US to qualify for a customer account. The **Risk Disclosure Statement** and **Customer Agreement** in the application form must be read to include a statement to the effect that where any Joint Signatory is giving instructions on the Account, each Joint Signatory's liability on the account will be **joint and several** as provided in Section 4.

6. ACCOUNT TYPE

The Joint Signatories agree and acknowledge that the form of ownership of the Account shall be as Joint Tenants with Rights of Survivorship. In the event of the death of any of the Joint Signatories, the entire interest in this Account shall be vested in the surviving Joint Signatory(ies) on the same terms and conditions as previously held, without in any manner releasing the deceased Joint Signatory's estate from the liability provided in Section 5.

NOTE: Joint ownership of property entails important legal and tax consequences. Please consult your attorney regarding which form of joint ownership is appropriate in your circumstances and in your place of residence. No IG US representative is authorized to provide any advice regarding your choice of joint ownership.

7. NOTICES

All notices or communications for the undersigned in respect of the Account are to be directed to:

Name: _____ Mailing address: _____
Phone: _____
Email: _____

IG US may provide notices or communications to the individual identified above by phone, email, or mail as it deems appropriate in its sole discretion or pursuant to application regulations. Any notice or communication provided to the individual identified in this Section 7 shall be deemed notice to all Joint Signatories, and IG US shall have no obligation to separately provide notices or communications to any other individual or entity.

8. INCONSISTENT INSTRUCTIONS

In the event IG US (i) receives inconsistent instructions from the Joint Signatories, (ii) reasonably believes instructions received from one Joint Signatory are not mutually agreeable to all Joint Signatories, or (iii) receives a court order with respect to the Account, IG US may, but is not obligated to, restrict activity in the account, require that all instructions be in writing signed by the Joint Signatories, suspend or terminate any services being provided by IG US and/or file an interpleader action in an appropriate court at the Joint Signatories' expense, which shall include, but not be limited to, legal fees.

9. ASSIGNMENT AND CHANGE OF OWNERSHIP

No Joint Signatory may assign its interest in the Account without the express consent of IG US, and IG US may take such action, including requiring such documents or imposing such restrictions on the Account as IG US deems necessary in its sole discretion. In the event of any such change in ownership of the Account, IG US is authorized to divide or retitle the Account in accordance with the form of legal ownership of the Account as reflected in this Agreement, or by written instructions from the remaining or surviving Joint Signatory(ies), or in accordance with a court order provided by the remaining or surviving Joint Signatory(ies) to IG US, as IG US may reasonably determine is appropriate or in accordance with what IG US, in good faith, understands is required by applicable law. Each Joint Signatory agrees to indemnify IG US for any liability, loss or expense incurred from acting in accordance with this Agreement in the event of a change in ownership of the Account.

10. DEATH

It is agreed that in the event of the death of any Joint Signatory, a surviving Joint Signatory shall immediately give IG US written notice thereof, and IG US may, before or after receiving such notice, take such proceedings, require such papers and inheritance or estate tax waivers, retain such portion and/or restrict transactions in the Account as IG US may deem advisable to protect itself against any tax, liability, penalty or loss, under any present or future laws or otherwise. The estate of the deceased Joint Signatory and the surviving Joint Signatory(ies) shall continue to be liable, jointly and severally, to IG US for any obligations incurred prior to IG US's receipt of written notice of the death of a Joint Signatory, or for any costs incurred by IG US, including reasonable attorney fees, in the liquidation of the Account or adjustment of the interests of the Joint Signatory(ies).

It is also agreed that on the death of any Joint Signatory, IG US may, in the absence of written notice from any surviving Joint Signatories or the legal personal representatives or trustees of any surviving Joint Signatories instructing IG US not to accept further trades or instructions, treat the survivor(s) as having full powers to operate this account and that all monies held by IG US as standing to the credit of this Account and all monies and liabilities due by the Joint Signatories to IG US shall vest in the survivor(s) without prejudice to any right IG US may have in respect of such credit balance or to any step which IG US may deem it desirable to take in view of any claim by any person other than the survivor(s).

11. EXCLUSION OF LIABILITY

The Joint Signatories hereby confirm and agree that if IG US acts in accordance with such instructions, IG US will not be liable to all or any of the Joint Signatories or any representatives of any Joint Signatory for any loss, damage or expense which may be incurred as a result.

12. ACKNOWLEDGEMENT

- 12.1 The undersigned Joint Signatories acknowledge and accept joint and several liability on the basis mentioned.
- 12.2 The undersigned Joint Signatories acknowledge that IG US does not advise on tax and confirm the Joint Signatories have sought independent advice where appropriate.

13. COUNTERPARTS

This Agreement may be executed in multiple counterparts, and by emailing a scanned copy of the executed Agreement. Each counterpart shall be deemed to be an original and all counterparts together shall constitute one and the same Agreement.

JOINT SIGNATORIES

 Signature: _____ Date: _____

Full name: _____ Account number (if known): _____

 Signature: _____ Date: _____

Full name: _____ Account number (if known): _____

 Signature: _____ Date: _____

Full name: _____ Account number (if known): _____

 Signature: _____ Date: _____

Full name: _____ Account number (if known): _____



Once you have completed your details, please:

- ☒ Print this form
- ☒ Sign it
- ☒ Return it to us