

## TO: IG EUROPE GMBH

The signatories wish to apply for the following joint account(s):

Contracts for Difference (CFDs)
  Spread betting
  Options
  Turbo warrants (please tick as appropriate)

## 01 | AUTHORISATION

We (the signatories), authorise you, IG Europe GmbH, to take trades or bets (as applicable) and instructions, whether by telephone or other means, from each or any of us (and for the avoidance of doubt we acknowledge that you will not, except as expressly provided for in this paragraph or paragraph 2, be obliged to accept or act upon any instructions which purport to vary or amend the terms of this form or any other of your standard forms which we may have signed). This authorisation can only be varied with the consent in text form of all or any one of us and this authorisation, as varied from time to time, shall continue in force until you receive notice in text form from any one or more of us instructing you not to accept any further trades or bets (as applicable) or instructions.

## 02 | DEATH

We hereby agree that on the death of any one of us, you may, in the absence of notice in text form from us or any one of us or the legal personal representatives or trustees of any of us instructing you not to accept further trades or bets (as applicable) or instructions, treat the remaining signatories (the "Survivor(s)") as having full powers to operate each account opened in relation to this Joint Account Authorisation (the "Joint Accounts" and each a "Joint Account") and that all monies held by you as standing to the credit of each Joint Account and all monies and liabilities due by us to you shall vest in the Survivor(s) without prejudice to any right you may have in respect of such credit balance or to any step which you may deem it desirable to take in view of any claim by any person other than the Survivor(s).

## 03 | WITHDRAWAL OF INSTRUCTIONS

Upon receipt of notice in text form by all or any of us instructing you not to accept any further trades or bets (as applicable), you shall not, with effect from the date upon which you receive the written variation or notice, accept any instructions from any of us to open new trades or bets (as applicable).

## 04 | JOINT AND SEVERAL LIABILITY

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

Any variation or notice provided for in paragraph 3 will not affect our joint and several liabilities for all trades or bets (as applicable) and instructions up to the date upon which you receive the written variation or notice. Once you have received notice to close a Joint Account you will only be obliged to accept instructions which relate to the closure of a Joint Account.

## 05 | OUR INDIVIDUAL APPLICATIONS

In conjunction with this Joint Account Authorisation, we will sign or have signed an application to open a personal CFD account, a personal spread betting account, a personal options account and/or a personal turbo warrants account with IG Europe GmbH as individuals (as applicable) ("Application(s)"). Some parts of that Application or Applications (as relevant) must be cross-referenced in order to address the implications of our joint and several liability in all respects. The form of **Risk Disclosure Notice** and **Customer Agreement** in the Application(s) must be read to include a statement to the effect that where we are giving instructions on a Joint Account, our liability on the account will be **joint and several** as provided in paragraph 4 above.

## 06 | ACKNOWLEDGEMENT AND CERTIFICATION

- 6.1 We acknowledge and accept joint and several liability on the basis mentioned.
- 6.2 We acknowledge that IG Europe GmbH does not advise on tax and confirm we have sought our own independent advice where appropriate.
- 6.3 We certify that we are tax residents of the same country.
- 6.4 We certify that we are not US persons as defined by the Internal Revenue Service.
- 6.5 We acknowledge that will inform you immediately if the tax residence position of either of us changes and accept that the Joint Account may be closed if we are no longer tax residents of the same country.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Full name: \_\_\_\_\_ Account number(s) (if known): \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Full name: \_\_\_\_\_ Account number(s) (if known): \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Full name: \_\_\_\_\_ Account number(s) (if known): \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Full name: \_\_\_\_\_ Account number(s) (if known): \_\_\_\_\_

Spread bets and CFDs are complex instruments and come with a high risk of losing money rapidly due to leverage. **75% of retail investor accounts lose money when trading spread bets and CFDs with this provider.** You should consider whether you understand how spread bets and CFDs work, and whether you can afford to take the high risk of losing your money.

Options and turbo warrants are complex financial instruments and your capital is at risk. Losses may be extremely rapid.

Professional clients can lose more than they deposit.



Once you have completed your details, please:

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