
Joint Applicant Terms and Conditions

By submitting a Joint Account Holder Application and requesting to become a joint account holder on the invitation sender's existing **Premier Digital Checking Account**, you authorize East West Bank ("Bank", "us") to process your Joint Account Holder Application and certify that you understand and agree to the following terms and conditions:

Service Availability

Your Joint Account Holder Application will apply only to the sender's East West Bank **Premier Digital Checking** account associated with the Joint Account Holder invitation you received.

If the invitation has expired or has otherwise been cancelled or terminated by the sender or the Bank prior to the submission of your Joint Account Holder Application, your request will not be processed.

Joint Applicant Requirements

Joint account applicants must be a U.S. person with a residence address in a U.S. state that is within our digital account application service area; and may not be an existing East West Bank customer. All Joint Account Holder Applications are subject to review by the Bank; and submission of a Joint Account Application does not guarantee approval.

Joint Account Holder Application

The Joint Account Holder Application link will allow you to enter your personal information and submit an application to become a customer of East West Bank, and a joint tenant on the sender's East West Bank **Premier Digital Checking** account.

The link will generally be valid for 15 days (a day being a 24 hour period starting from the date and time the request was initiated), and will expire thereafter. The actual expiration date and time may vary, and the link may be cancelled or otherwise terminated by the sender or the Bank at any time prior to the submission of your Joint Account Holder Application. You agree that the Bank has no obligation to you if the link is no longer available or if you are otherwise unable to submit a Joint Account Holder Application.

Joint Applicant Mobile Number and Email Address

You will not be allowed to designate a mobile number or email address at the time of application submission. Therefore your Joint Account Holder Application and your customer profile, if your Application is approved, will be created using the email address and mobile number as entered by the sender when they initiated the Joint Account Holder Application request.

If the mobile number and/or email address that received the Joint Account Holder Application link is not yours or are not correct, if you are not the intended recipient, and/or if you do not know the sender that initiated the request, you should not submit a Joint Account Holder Application.

Individuals that submit a Joint Account Holder Application knowing that the mobile number and/or email address is not theirs, or with any fraudulent or improper intent will be subject to relationship termination and legal action, at the discretion of the Bank.

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Joint Tenancy Account Ownership

If your application to become a joint account holder is approved, the ownership of the account will be defined as “joint tenancy” (also referred to as a “joint account” or “multi-party account”), with each owner having an equal ownership interest in the account during his or her lifetime.

The account will be designated as a joint account with rights of survivorship, which means if one joint tenant dies, the ownership of the account will automatically pass to the surviving joint tenant(s).

For additional information on joint tenancy accounts, including state specific requirements, please refer to the **Account Ownership** section of the Bank’s **Deposit Account Agreement**.

Joint Tenant Authority

By becoming a joint account holder on an account, you understand and agree that each account owner may individually use the account in accordance with the terms and conditions governing the account, including but not limited to a) adding, withdrawing, transferring or otherwise using the entire amount of funds in the account, including funds deposited, b) making decisions regarding the account, and c) obtaining information associated with the account.

Each joint account holder will be jointly and severally liable for all obligations incurred by the other joint account holder, including overdrafts and other claims, legal processes and judgments, or other valid debits incurred by any of the joint tenants on the account.

For additional information on the rights and responsibilities of joint account owners, please refer to the Bank’s **Deposit Account Agreement**.

Evidence of Authorization

You agree that the Bank’s records will be conclusive evidence of each of the following: a) your Joint Account Holder Application; and b) your authorization to the Bank to process your Joint Account Holder Application and to add you (subject to Bank approval and the terms of these Terms and Conditions) as a joint account owner to the sender’s **Premier Digital Checking** account.

Indemnification

You agree to indemnify, defend and hold us harmless from all claims, actions and expenses (including, without limitation, attorney fees) related to or arising out of a) your actions and omissions in connection with your Joint Account Holder Application; b) assertions that we are responsible or legally liable for actions or inactions by you or the sender (account owner), including without limitations that actions or inactions were not authorized or violated the rights of the account owner(s) or any other third parties; and c) our actions and omissions, provided that they are taken/omitted in accordance with your instructions as evidenced by our records, the terms of these **Joint Applicant Terms and Conditions** and, to the extent applicable, the Bank’s **Deposit Agreement**.

AUTHORIZED BY

Applicant Name

Date

Joint Applicant Details - Bank Reference

Premier Digital Checking

Account

Email

Mobile Number