

Terms & Conditions for the Issue of Cheque Books

By using your cheques you confirm your acceptance of the Terms & Conditions. This is evidenced, inter alia, by your signature on the cheque.

1. If there is anything herein that you do not understand please obtain a written explanation from the bank.
2. Should you decide that you no longer wish to be bound by the Terms & Conditions you must return your cheques immediately to the bank. However, cheques you have already written will still be covered by the Terms & Conditions.
3. The Terms & Conditions may be amended by the bank at any time.
4. Your cheques remain the property of Bank of St. Helena. If requested to do so, you must cease using it and immediately return any unused cheques to the bank.
5. Before and after writing a cheque you must ensure that there will be sufficient funds in your account when the cheque is presented.
6. The bank currently does not charge for the processing of cheques.
7. A charge of £5 per book (of 50) will be deducted from your account when the cheques are issued. This fee covers the bank's administrative costs in providing you with cheques.
8. Cheques are issued solely at the discretion of Bank of St. Helena. The bank reserves the right to decline without explanation any application. In applying for cheques you authorise the bank to make such enquiries as it may deem fit in deciding whether to issue cheques to you.
9. In the event of misuse, which includes, but is not limited to, persistently writing cheques that are not backed by the necessary funds, the bank reserves the right to cancel your cheques, and seek from you restitution of any costs it incurs in doing so.
10. Any properly completed cheque received at the bank will be paid from your account, if there are sufficient funds to do so. Once a cheque has been issued you cannot request that it is not paid.
11. Keep your cheques safe. **If you lose them, or suspect they have been stolen, you must inform the bank immediately.** If you suspect theft, you should also inform the police.
12. You must not pre-sign your cheques. Only sign the cheque after you have finished filling in all the other details.
13. Within reason you may choose your own title for your cheques, however the bank reserves the right to reject titles that it considers to be in appropriate (e.g. misleading, improper or offensive).
14. Cheques can only be issued against Current Accounts.

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Additional Terms & Conditions for Joint Accounts:

15. Separate books of cheques can be issued to individual account holders, but only where a single signature is permitted for operation of the account.
16. Where an account required multiple signatures, the cheque book must be issued in the name of the account, to be signed as per the normal account signature requirements for the account.