**Specimen letter to bank in UK regarding client account**

*Highlighted text should be deleted prior to sending the letter.*

Dear Sirs

**Client account(s)**

[We request that you open Choose an item., [which are additional to our existing accounts], and Choose an item. should be designated as follows:

**OR**

You operate on our behalf the following client accounts:]

*The account designation must include the word ‘client’ in the title, or in the case of an account relating to an insolvency appointment must clearly designate the insolvency estate, for example XYZ Ltd (in liquidation) or John Smith as liquidator of XYZ Ltd.*

1. Click or tap here to enter text.
2. Click or tap here to enter text.

In accordance with the ICAS Clients’ Money Regulations, which we are required to comply with, please note that the account(s) mentioned above must comply with the following conditions:

a) all money standing to the credit of the account is held by the firm as Clients' Money;

b) you may not combine the account with any other account, or exercise any right to set off or counterclaim against the account for any money owed to you by any other account of the firm;

c) interest payable on the money in the account must be credited to that account;

d) you must describe the account in your records to make it clear that the money in the account does not belong to the firm

These requirements are in addition to your terms and conditions relating to the account(s), subject to the above terms prevailing should your account terms and conditions conflict with the above.

Please acknowledge in writing your agreement to the above terms no later than Click or tap to enter a date. *(30 days from date of letter)*.

Yours faithfully

[FIRM]