

Global Client Account Agreement (GCAA)

a streamlined agreement for your global accounts with Bank of America *

HOW THE GCAA APPLIES TO YOU

(click on the icons below to access the relevant documents or additional slides)



CORE AGREEMENT

The GCAA Core Agreement contains the terms and conditions that apply to each of the global accounts* you hold with Bank of America



SCHEDULES

The Schedules contain the additional terms and conditions which apply in respect of each jurisdiction where you hold accounts with Bank of America, certain additional account services provided to you by Bank of America and in relation to specific legal entity types.



DISCLOSURES

The Disclosures contain basic information about the protection of your eligible deposits under the applicable deposit guarantee scheme.



UPCOMING UPDATES

This section provides a summary of the Upcoming Updates showing changes to the GCAA that will take effect in the near term to update your current agreement.

* Accounts in Brazil and the United States are not covered by the GCAA



Core Agreement

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GCAA CORE AGREEMENT



 **GCAA Full Agreement**

GCAA TRANSLATED

- Bahasa Indonesia**
Unduh versi Bahasa Indonesia
- Simplified Chinese**
下载简体中文版
- Korean**
한글본 다운로드



Schedules

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JURISDICTION SCHEDULES

- Americas
- APAC
- Europe

SERVICE SCHEDULES

- APAC time deposits
- Hong Kong eCheque deposits
- Offshore RMB accounts
- Taiwan Checking Accounts
- Incoming MT101
- Italian tax payments
- SEPA Core/B2B debtor direct debit
- Cheque Printing
- Verification of payee account services

ENTITY TYPE SCHEDULES

- Financial institution
- Fund Manager
- Umbrella Fund



Schedules

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JURISDICTION SCHEDULES

Americas

Canada

Mexico



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JURISDICTION SCHEDULES

APAC

Australia

New Zealand

China

The Philippines

Hong Kong

Singapore

India

South Korea

Indonesia

Taiwan

Japan

Thailand

Malaysia



Schedules

JURISDICTION SCHEDULES

Europe

Belgium	Luxembourg
France	The Netherlands
Germany	Spain
Greece	Switzerland
Ireland	United Kingdom
Italy	UK and EEA Payment Services



Disclosures

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Deposit Guarantee Scheme Disclosure*

Account Jurisdictions

* Where not provided elsewhere in the Agreement



Disclosures

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Account Jurisdiction

Bank of America, N.A.

Australia, Canada, China, Hong Kong, India, Indonesia, Japan, Malaysia (Labuan), The Philippines, Singapore, South Korea, Thailand, Taiwan, United Kingdom

Bank of America Europe DAC

Belgium, France, Germany, Greece, Ireland, Italy, Luxembourg, The Netherlands, Spain, Switzerland

Bank of America Mexico, S.A, Institucion de Banca Multiple Mexico

Bank of America Malaysia Berhad Malaysia (Kuala Lumpur)


ASB Bank Limited (at this referral bank only) New Zealand



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UPCOMING UPDATES *

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* For the Bahasa, Chinese and Korean translated versions of the GCAA, please refer to the 'GCAA Translated' page [\(here\)](#)