



Please complete in block letters.

Branch name \_\_\_\_\_ Date (YYYY-MM-DD) \_\_\_\_\_

CIF number

Account number

Portfolio code \_\_\_\_\_

### Accounts required

Current       Call       Fixed       Pure Save  
 Notice       Transact Plus       Foreign Currency       Other \_\_\_\_\_

### Personal details

Gender  Male  Female Title \_\_\_\_\_

First Names \_\_\_\_\_ Last Name \_\_\_\_\_

Date of Birth (YYYY-MM-DD) \_\_\_\_\_ ID Number \_\_\_\_\_

Marital status:  Single  Married  Divorced  Widowed  Other \_\_\_\_\_

Marriage Type:  In community of property  Ante Nuptial Contract  Customary Law  Common Law (chapter 5:11)

Country of birth \_\_\_\_\_ Primary Nationality \_\_\_\_\_

Is this your only country of nationality?  Yes  No

Primary Country of Tax Residence \_\_\_\_\_ Is this your only country of Tax Residence?  Yes  No

Home language \_\_\_\_\_

Address \_\_\_\_\_

Telephone (Home) \_\_\_\_\_ Telephone (Work) \_\_\_\_\_ Mobile Number \_\_\_\_\_

Email Address \_\_\_\_\_

### Employment details

Occupation \_\_\_\_\_ Employer Name \_\_\_\_\_

Gross income \_\_\_\_\_ Employer Address \_\_\_\_\_

Employment sector \_\_\_\_\_ Source of funds \_\_\_\_\_

Monthly Net Income \_\_\_\_\_

### E-Banking details

Enable E-Banking  Yes  No SMS Banking Mobile Number

SMS Alerts  Mobile Banking  ATM Card

E-Statement  Internet Banking  Smart App

Frequency Daily  Weekly  Monthly  Quarterly  Half-yearly

Internet Banking User Name

Currency  USD  ZAR  EURO  GBP  BWP  Other \_\_\_\_\_

### Next of kin details

Title \_\_\_\_\_ Name \_\_\_\_\_ Surname \_\_\_\_\_

Address \_\_\_\_\_

Relationship \_\_\_\_\_

Telephone (Home) \_\_\_\_\_ Telephone (Work) \_\_\_\_\_ Mobile Number \_\_\_\_\_

I declare that the information provided by me is complete and correct and I accept the terms and conditions overleaf.

Signature \_\_\_\_\_

Date \_\_\_\_\_

## General Terms and Conditions applicable to overdrafts and other banking facilities

### Deposits

We will accept for deposit to your account all cash, cheques and the other items payable to you.

- a. The proceeds of cheques and other similar items deposited will only be available as cash when paid. (This situation arises because when you deposit a cheque or other item the amount is provisionally credited to your account before we receive the actual payment).
- b. In the normal course, we are unable to process postdated cheques.

### Deposit reversed

- a. We will debit your account with the amount of any cheque or other item deposited that is unpaid. Your account will be debited with bank charges associated with these unpaid items, details of such charges are available on request.
- b. We will debit your account with the amount of any cheque or other item deposited to which you are not entitled and may and pay the amount to the owner thereof, whether your account is in credit or debit, and we will advise you of our action taken.

### Payments

- a. We will make payments from your account on your instructions if there are sufficient funds available.
- b. By arrangement, you may instruct us by means of computer or other electronic equipment to make payments from your account and we will debit your account with the amounts concerned.
- c. You authorise the Bank to debit your account/s with legitimate amounts and related charges for all such payments.

You agree to release and indemnify the Bank, its employees, officers or agents or its correspondent banks, from and against consequences of our or their failure to send or convey these funds and of any irregularities, delays, mistake, telegraphic error, omission or misinterpretation however caused, that may arise from and against any loss or damage which may be incurred through our/their acting or delay in acting or omission to act on such instructions. You agree that instructions processed will be at your own risk and cost in cipher or otherwise, it being understood that, at the Bank's discretion, it may use the telephone, fax, other telegraphic service or any other recognised telephone or transmission system.

You agree that in order to make some payments, the details of the payment (including any or all information relating to those involved in the payment) may be sent abroad, where it could be accessible by overseas regulators and authorities in connection with their legitimate duties.

You understand that swift messages, internal transfers, telegraphic transfers, RTGS, and any other transfers are irreversible and acknowledge that the Bank account details provided are correct, complete and adequate and that the Bank its employees or officers or agents or correspondents will not be held liable for any losses or delays on the funds transmitted using these details.

### Stop payments

- a. You may stop payment of a cheque you have issued before it is presented for payment unless the bank has made a commitment to pay it, for example, certified it good for payment.
- b. We may accept stop payments of debit orders but the onus rests on you to cancel the underlying contract and you indemnify the Bank against any legal action arising out of such cancellation.

### Interest and charges

- a. We will charge you interest on any overdrawn balances and we shall inform you of the applicable rate of interest charged, upon request.
- b. We will charge you for various services provided, but details of such charges are available on request.
- c. We may vary charge and interest rates from time to time, but will give you reasonable notice to such changes before they come into effect.

### Statements

- a. We will provide you with regular statements of your account.
- b. You fail advise us within 30 days of receipt of the statement, of any entry you regard as incorrect.
- c. If you fail to notify us timeously of forged or unauthorised entries on your account and this results in losses taking place, we will be entitled to refuse to refund the losses to you, provided that we have not been negligent or breached on our duty of care.

### Overdrafts

- a. If your account is overdrawn without suitable arrangement, we may transfer/set off money to it from any other accounts held by you.
- b. We may demand payment of all amounts by you at any time.
- c. A certificate signed by a manager of our bank containing details of an amount, including interest, owed by you will be sufficient proof thereof unless the contrary is proved.
- d. We shall regard the latest postal or residential address given by you to us as the address where notices may be given and documents in legal proceedings may be served.
- e. If necessary, we may take legal action against you in an appropriate Court of Law even if our claim exceeds its jurisdiction.
- f. You shall be responsible for payment of all our reasonable expenses in recovering any amounts you owe us, including legal fees on an attorney and own client basis, collection fees and tracing fees or any other fees we may incur as a result of our efforts.

### Letter of Set off

In consideration of us giving you financial and/or banking accommodation and other facilities, you agree that in addition to any other general lien or similar right to which we as bankers may be entitled by law, we may at any time and without notice to you combine or consolidate all or any of your accounts with/and liability to us and set off or transfer any sum or sums standing to the credit of any one or more of such accounts in or towards satisfaction of any of your liabilities to us on any other account or in any other respect whether such liabilities be actual or contingent, primary or collateral and several or joint.

### Cheque book

You agree to look after and use any cheque book and any cheque form with the utmost care.

You further agree to ensure

- a. that all uncompleted cheque forms are kept in safe custody at all times.
- b. that we are informed immediately upon discovery by you that any cheque book or any cheque form has been stolen, lost or mislaid;
- c. that any person preparing a cheque is authorised to do so;
- d. that any cheque is prepared and signed in ink or other indelible writing material.
- e. that the amount of the cheque is written in such a manner as to prevent any unauthorised addition of letters or figures;
- f. that any cheque and any alteration is signed by an authorised signatory;
- g. that no uncompleted cheque is given to any stranger or other person when you do not have reasonable grounds for believing that person to be trustworthy;
- h. upon closure of any account you will return to us any remaining uncompleted cheque forms relating to that account and we will return to you where possible the value of any Revenue Stamps reimbursement for them which is obtained by us.
- i. You understand that the use and handling of your cheque book is subject to such arrangements as we may have with regards to the implementation of the Magnetic Ink Character Recognition system as coupled with the Clearing House.

### Closing of account

- a. We will close your account on receipt of a request in writing signed by you to do so, but the closure will not be effective until;
  - i. you have returned any unused cheques and bank cards;
  - ii. all cheques or other items deposited have been paid; and
  - iii. all your electronic transactions have been settled. Should any of your electronic transactions only be settled after closure of your account, you shall be liable for the costs thereof.
- b. The Bank shall be entitled to close your account on reasonable prior notice and shall not be obliged to give reasons for such action.

### Credit record

- a. We may make enquiries about your record with any credit reference agency or any other relevant parties.
- b. We may provide credit reference agencies with regular or any other relevant parties updates regarding the conduct of your account including any failure on your part to meet these terms and conditions.
- c. We may provide other banks with bank reports relating to the conduct of your account on their request.

### Confidentiality

We will treat all your personal information as private and confidential (even when you are no longer a customer).

Nothing about your accounts nor your name and address will be disclosed to anyone, other than in four exceptional circumstances permitted by law. These are:

- a. where we are legally compelled to do so;
- b. where it is in the public interest to disclose;
- c. where our interests require disclosure;
- d. where disclosure is made at your request or with your written consent.

### General

- a. We may check by reference to third parties the correctness of details given in the application form you have completed for opening the account.
- b. Bank accounts may not be ceded to any other party.
- c. You must notify us immediately if you are placed under an administration order, sequestrated or liquidated or placed under any other form of insolvency or legal disability.
- d. You must notify us immediately of any change of address.
  - i. We are entitled from time to time to request updated confirmation documents relating to Anti Money Laundering, Anti-Terrorism Financing and all the required account opening documents and you agree to provide us with current ones in the premises of clause 13.4.
  - ii. We will not be held liable for losses arising from unauthorised alterations to cheques which are not readily detectable.
  - iii. You consent to us carrying out identity and fraud prevention checks and sharing information relating to this application with a financial clearance bureau or law enforcement agency. Should your account conduct at any time in the future reasonably cause us to suspect that your accounts are being used for improper purposes, you consent to us providing details of this suspicion to the aforementioned agencies. You understand and agree that the record of this suspicion will then be available to other members of these agencies if they carry out credit/other checks on your name.

### Governing Law

The relationship between the Bank and you the Customer is governed by the laws of Zimbabwe