



Controlling branch \_\_\_\_\_ Date (YYYY-MM-DD) \_\_\_\_\_

CIF Number

### Section 1 - Entity type

- Sole Proprietor   
  Body Corporate   
  Partnership   
  Informal Body e.g. Club, Society   
  Close Corporation   
  Trust/Attorney Trust  
 Company (including incorporated companies)   
 Deceased Estate   
 Other (specify) \_\_\_\_\_

### Section 2 - Accounts required

- Current account/Business Transaction account    
 Call account   
 Fixed deposit    
 Other   
 Notice deposit  (specify) \_\_\_\_\_

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

### Section 3 - Bank location

- |  |  |  |
|--|--|--|
| <input type="checkbox"/> Stanbic Bank Botswana Limited 1991/1343   | <input type="checkbox"/> CfC Stanbic Bank Limited C9520 (Kenya)    | A separate account opening form is required for each of the following banks: |
| <input type="checkbox"/> Stanbic Bank Ghana Limited 54,199         | <input type="checkbox"/> Stanbic IBTC Bank PLC RC 125097 (Nigeria) |  |
| <input type="checkbox"/> Standard Bank Limited Malawi 1246         | <input type="checkbox"/> Stanbic Bank Uganda Limited P525          | Standard Bank of South Africa Limited  |
| <input type="checkbox"/> Standard Bank Namibia Limited 78/01799/06 | <input type="checkbox"/> Stanbic Bank Zambia Limited 6559          | Standard Bank SARL Mozambique<br>Standard Bank (Mauritius) Limited           |
| <input type="checkbox"/> Stanbic Bank Tanzania Limited 22443       | <input type="checkbox"/> Standard Lesotho Bank Limited 94/165      | Standard Bank Congo s.a.r.l.   |
| <input type="checkbox"/> Stanbic Bank Zimbabwe Limited 3387/89     | <input type="checkbox"/> Standard Bank Swaziland Limited 40/1974   |  |

### Section 4A - Applicant information

Residency  Resident     Non-Resident    If non-resident - Country of incorporation

Registered name \_\_\_\_\_

Name of account/Trade name \_\_\_\_\_

Identity/Trust/Registration no.

Registration Date (YYYY-MM-DD) \_\_\_\_\_

Establishment date (YYYY-MM-DD) \_\_\_\_\_

Physical business address \_\_\_\_\_ Postal code

Postal Address \_\_\_\_\_ Postal code

Head office address/Registered address (if applicable) \_\_\_\_\_ Postal code

Income Tax number \_\_\_\_\_ VAT number \_\_\_\_\_

Financial year end (MM-DD) \_\_\_\_\_ Average annual income \_\_\_\_\_

Reason for opening account with this institution \_\_\_\_\_

Type of activity expected on the account (e.g. cash deposits, debit orders) \_\_\_\_\_

Source of funds (e.g. Donation, Third Party loan) \_\_\_\_\_

Source of income (e.g. profit from sales) \_\_\_\_\_

Type of business conducted \_\_\_\_\_ No. of employees/members \_\_\_\_\_

Business telephone number \_\_\_\_\_ Business fax number \_\_\_\_\_

Email address \_\_\_\_\_ Website \_\_\_\_\_

**B - Contact details**

Title (e.g. Mr/ Mrs/Dr/Prof)	Contact person	Capacity	Contact telephone numbers	E-mail Address

Key Contact Person(s) Name \_\_\_\_\_  
 \_\_\_\_\_

**C - References**

Record details of two business/trading associates the bank may contact to obtain trade references

Name of firm/company	Name of contact person	Telephone number	E-mail Address

**D - Accounts held at other financial institutions**

Name of financial institution and branch	Type of account	Account number	Balance

**E - Banking details**

Enable E-Banking  Yes  No

**FNR details**

Financial Institution  Yes  No

Global Intermediary Identification Number (GIIN)

Tax Identification Number (TIN)

US Related Parties  Yes  No

Country of Principal Office

Country of Tax Residence

Is this your only Country of Tax Residence?  Yes  No

Country of Tax Residence - 2

TIN Number - 2

Country of Tax Residence - 3

TIN Number - 3

Does the entity earn more than 50% of gross income from interest, dividends or royalties or any other passive income sources?  Yes  No

Does the entity hold 50% or more of its gross assets to generate such income?  Yes  No

**Section 6**

**A) - Chequebooks**

If a cheque book is required, then authorised signatories are required to sign on the below space as per mandate instruction.

Please note that subsequent applications will be made via pre-printed order form in the cheque book and signed as per mandate. See terms and conditions for issue and use of cheque books (page 7, clause 9 to 9.1.8)

**Chequebook size:** Specify size   Specially printed/Personalised

**B) - Bank statements**

D - daily      W - weekly      M - monthly      Q - quarterly      H- half-yearly      F - when full

Statement day       Statement month       Number of statements required       Mail

Delivery instruction \_\_\_\_\_  Collect

**C) - Interest on accounts**

Debit interest disposal      Debit pay account number

Credit interest disposal      Credit pay account number

**D) - Law Society** (Only applicable to Attorney trust accounts) Specify (Province/Section)

**Section 7 - General**

**A) - Resolution**

At a meeting of the Directors/Members/Trustees/Committee or Partners of (accountholders) \_\_\_\_\_

held at (place) \_\_\_\_\_ on (date) YYYY-MM-DD \_\_\_\_\_

it was resolved that the Company/Close Corporation/Trust/Body Corporate/Partnership/Informal Body opens a \_\_\_\_\_ account with Stanbic Bank/Standard Bank (Stanbic Bank and Standard Bank are members of the Standard Bank Group) at \_\_\_\_\_ Branch or that maybe indicated under a covering letter of application duly signed by the Directors/Members/Trustees/Committee or Partners (accountholders).

The persons specified in Section 5A (record details of Related Parties, Page 3 of 9) of this document by means of a "Y" or Yes annotation under column "Signatory on the account" are hereby authorised in terms of this resolution to act as signatories in respect of the aforesaid account in accordance with the signing arrangements on the signature form.

**B) - Marketing/Research Consent**

As part of our service, companies in our group may provide you with information on products and services offered by them, that we believe will benefit you. In order to do this, these companies will need your details from us. Please let us know if this suits you.  Yes  No

We sometimes tell our customers about other companies' products and services. We do so only if we believe that the information may be of interest to you. Your contact details remain confidential and are not given to these companies unless you indicate that you are interested in the offer. Please let us know if this suits you.  Yes  No

We sometimes research our market to help us improve our products and services. The research companies we use follow strict codes of conduct and treat customers' information confidentially. Please let us know if you are willing to be contacted for research purposes.  Yes  No

**C) - Authorisation**

The Bank is requested and authorised at its own discretion to allow the Company/Close Corporation/Trust/Body Corporate/Partnership/Informal Body banking credit facilities from time to time. The Bank may at any time also choose to withdraw these credit facilities at any time.

The Bank is authorised to terminate the Banking relationship by giving reasonable notice, without giving reason.

The Bank is authorised to place restrictions on the account or make any necessary decision for its protection, should there be a dispute or conflicting statements or instructions given to the Bank by the account holders, directors or shareholders. In such instances, the Bank will notify all related persons advising of the restriction or action taken, pending an agreed position or resolution of the matter by all parties, or upon granting of a final and unappealable order by the courts. The Bank is further indemnified to the full extent of the law by the Company/Close Corporation/Trust/Body Corporate/Partnership/Informal Body against any claim, should it so act in this manner.

**D) - Certification/Warranty**

I/We certify that the information contained in this form is true and correct and accept that the opening and operation of my/our accounts is subject to the Bank's terms and conditions, a copy of which has given to me/us. I/We also warrant that I/we have the authority to sign on behalf of the applicant.

For \_\_\_\_\_  
(insert name of business, company, body, etc.)

Name	Authorised Signature	Capacity	Date (YYYY-MM-DD)

\*Company seal/stamp (where available)

**Section 8**

**Specimen signature form - Mandate file**

(Bank use only) Account number  Type of account (e.g. Current account) \_\_\_\_\_ Currency (e.g. Shilling or USD) \_\_\_\_\_

Name of applicant \_\_\_\_\_

Signing instructions \_\_\_\_\_

Full names	Specimen Signature	Affix photo of Signatory
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Authority/Signature type		
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Full names	Specimen Signature	Affix photo of Signatory
------------	--------------------	--------------------------

Authority/Signature type		
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Full names	Specimen Signature	Affix photo of Signatory
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Authority/Signature type		
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Full names	Specimen Signature	Affix photo of Signatory
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Authority/Signature type		
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Full names	Specimen Signature	Affix photo of Signatory
------------	--------------------	--------------------------

Authority/Signature type		
--------------------------	--	--

Full names	Specimen Signature	Affix photo of Signatory
------------	--------------------	--------------------------

Authority/Signature type		
--------------------------	--	--

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

**Chairman's/Director signature** \_\_\_\_\_

**Director/Company secretary's signature** \_\_\_\_\_

(Bank use only) Authenticated by (Initial) \_\_\_\_\_ Date \_\_\_\_\_

**Section 8**

**Specimen signature form - Imaging copy**

(Bank use only) Account number  Type of account (e.g. Current account) \_\_\_\_\_ Currency (e.g. Shilling or USD) \_\_\_\_\_

Name of applicant \_\_\_\_\_

Signing instructions \_\_\_\_\_

Full names	Specimen Signature	Affix photo of Signatory
Authority/Signature type		

Full names	Specimen Signature	Affix photo of Signatory
Authority/Signature type		

Full names	Specimen Signature	Affix photo of Signatory
Authority/Signature type		

Full names	Specimen Signature	Affix photo of Signatory
Authority/Signature type		

Full names	Specimen Signature	Affix photo of Signatory
Authority/Signature type		

Full names	Specimen Signature	Affix photo of Signatory
Authority/Signature type		

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

**Chairman's/Director signature** \_\_\_\_\_

**Director/Company secretary's signature** \_\_\_\_\_

(Bank use only) Authenticated by (Initial) \_\_\_\_\_ Date \_\_\_\_\_

**Section 9**

**Release and indemnity, fax, telephone and email transmissions**

**(If this facility is not required, please indicate by inserting a diagonal line across this page and duly initial)**

Whereas I/We, the undersigned, \_\_\_\_\_ herein represented by \_\_\_\_\_ and \_\_\_\_\_ their capacities as \_\_\_\_\_ and \_\_\_\_\_ respectively, they being duly authorised by a resolution passed by us on \_\_\_\_\_ certified copy of which is attached hereto, have requested Stanbic Bank/Standard Bank ("the Bank") to act on written instructions transmitted by me/us to it by facsimile transceiver or by means of an email message or in certain instances via telephone.

and whereas the Bank has informed me/us that it is prepared to act on such faxed/emailed/telephone instructions which purport to emanate from me/us if it receives a release and indemnity in the form hereof.

and whereas I/We am/are prepared to give such releases and indemnity.

Now therefore, I/We do hereby:-

- 1 Acknowledge that it is not practical for the Bank to establish the authenticity of all messages telefaxed or emailed or given via telephone to the Bank which purport to emanate from me/us.
- 2 Agree that all faxed or email or telephonic instructions, mandates, consents, commitments and the like which purport to emanate from me/us shall be deemed to have been given by me/us in the form actually received by the Bank (purported faxed or email or telephonic instructions) - which may as a result of the malfunction of equipment, the distortion of communication links and the like, be different from that intended or sent - and I/we shall be bound thereby.
- 3 Waive any rights I/we may have or obtain against the Bank arising directly or indirectly from losses or damages including matters related to notice of lost and cancelled foreign drafts and cheques, which I/we may suffer because the Bank acts on purported faxed or emailed or telephonic instructions, and I/we agree to indemnify the Bank in respect of any claims, demands or actions made against it or losses or damages by it because it so acted.
- 4 Agree that in respect of purported faxed or email or telephone instructions regarding payment by cheque, draft, mail or telegraphic transfer for the benefit of third parties, the purchase or sale of any foreign currencies, the purchase or sale of Stock Exchange Securities, the transfer of money, whether the transfer is from any account in the Company's name to any other account in the Company's name or to any account in the name of the third party at any branch of the Bank or at any branch of any other Bank, same day value may only be given if the message is received by the Bank a reasonable time before the close of its business to the public.
- 5 Agree that the Bank is not to be held liable for errors or delays in transmissions, or the misinterpretation on receipt, or for any loss or damage from whatever cause as a result of the Bank permitting this agreement, excluding losses arising from the proven unlawful or fraudulent acts of the Bank's employees.
- 6 Agree to implement and adhere to any procedures and/or restrictions imposed on me/us by the Bank from time to time regarding the sending of faxed or emailed instructions to the Bank.
- 7 Agree that this release and indemnity will not be affected by any failure by the Bank to impose any or sufficient procedures or restrictions or to ensure that any, or all of them are adhered to.
- 8 Agree that the Bank will not be obliged to act on any purported faxed or emailed or telephone instructions and that it may at any time on written notice

sent to me/us at \_\_\_\_\_ withdraw from the arrangements envisaged in this document.

- 9 Agree that the onus will be on us to send the original copy of such written instruction or confirmation of fax or email, clearly marked "confirmation" of fax/email dated \_\_\_\_\_ within at least 14 working days following the transmission.

Signed at \_\_\_\_\_ on this \_\_\_\_\_ day of \_\_\_\_\_

**For and on behalf of**

\_\_\_\_\_  
**Chairman's/Director signature and name**

\_\_\_\_\_  
**Director/Company secretary's signature and name**

**As witnesses**

\_\_\_\_\_  
**Name and signature**

\_\_\_\_\_  
**Name and signature**

# General Terms and Conditions applicable to loans, overdrafts and all other banking facilities

## Section 10

### 1 Deposits

- 1.1 We will accept for deposit to your account all cash, cheques and other items payable to you.
- 1.2 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).
- 1.3 In the normal course, we are unable to process postdated cheques.

### 2 Deposits reversed

- 2.1 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.
- 2.2 We will debit your account with the amount of any cheque or other item deposited to which you are not entitled and may pay the amount to the owner thereof, whether your account is in credit or debit, and we will advise you of our action taken.

### 3 Payments

- 3.1 We will make payments from your account on your instructions if there are sufficient funds available.
- 3.2 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.
- 3.3 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 money 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.

### 4 Stop payments

- 4.1 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.
- 4.2 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.

### 5 Interest and charges

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

### 6 Statements

- 6.1 We will provide you with regular statements of your account.
- 6.2 You shall advise us within 30 days of receipt of the statement, of any entry you regard as incorrect.
- 6.3 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.

### 7 Overdrafts

- 7.1 If your account is overdrawn without suitable arrangement, we may transfer/set off money to it from any other accounts held by you.
- 7.2 We may demand payment of all amounts owing by you at any time.
- 7.3 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.
- 7.4 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.
- 7.5 If necessary, we may take legal action against you in an appropriate Court of Law even if our claim exceeds its jurisdiction.
- 7.6 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.

### 8 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,

### 9 Cheque book

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

#### 9.1 You further agree to ensure

- 9.1.1 that all uncompleted cheque forms are kept in safe custody at all times;
- 9.1.2 that we are informed immediately upon discovery by you that any cheque book or any cheque form has been stolen, lost or mislaid;
- 9.1.3 that any person preparing a cheque is authorised to do so;
- 9.1.4 that any cheque is prepared and signed in ink or other indelible writing material
- 9.1.5 that the amount of the cheque is written in such a manner as to prevent any unauthorised addition of letters or figures;
- 9.1.6 that any cheque and any alteration is signed by an authorised signatory;
- 9.1.7 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;
- 9.1.8 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.
- 9.1.9 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 Reader system as coupled with the Clearing House.

### 10 Closing of account

- 10.1 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) and all cheques or other items deposited have been paid. iii) all electronic transactions have been settled. Should any of your electronic transactions only be settled after closure of your account, you shall be liable for cost thereof.
- 10.2 The bank shall be entitled to close your account on reasonable prior notice and shall not be obliged to give reasons for such action.

### 11 Credit record

- 11.1 We may make enquiries about your credit record with any credit reference agency or any other relevant parties.
- 11.2 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.
- 11.3 We may provide other banks with bank reports relating to the conduct of your account on their request.

### 12 Confidentiality

- 12.1 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:
  - 12.1.1 where we are legally compelled to do so;
  - 12.1.2 where it is in the public interest to disclose;
  - 12.1.3 where our interests require disclosure;
  - 12.1.4 where disclosure is made at your request or with your written consent.

### 13 General

- 13.1 We may check by reference to third parties the correctness of details given in the application form you have completed for opening of the account.
- 13.2 Bank accounts may not be ceded to any other party.
- 13.3 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.
- 13.4 You must notify us immediately of any change of address.
- 13.4.1 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.
- 13.5 We will not be held liable for losses arising from unauthorised alterations to cheques which are not readily detectable.

### 14 Reference checks

You consent to us carrying out identity and fraud prevention checks and sharing information relating to this application with the Financial Clearing Bureau or Law Enforcement Agency or any other credit reference bureau or 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.

### 15 Governing Law

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

**Section 11**

**Basic documents required in respect of the accountholder - ( This list may change from time to time and is not exhaustive)**

**General** (required for all legal entities)

- ID document/passport of related parties
- Acceptable physical business address verification document and/or head office address verification document if Foreign Company owned
- Power of Attorney/Mandate/Resolution/other legal document (if applicable)
- PIN certificate (Kenya)

**Close Corporation**

- Foundation statement amended founding statement for verification of registered name, number and address; (Also verification document)
- Certificate of incorporation (if not incorporated in founding statement);
- Constitution (where available)

**Company**

- Certificate of incorporation (Also verification document)
- Memorandum of association
- Articles of association
- Certificate to commence business
- Certificate of change of name (if applicable)
- Notice of registered office and postal address of company
- Acceptable physical business address and trade name verification document(s).(Also verification document)
- Certificate of Registration (required for Insurance companies/societies);
- Appointment of Auditors
- Proof of listing (required only for a listed company;)(Also verification document)
- Group structure (if wholly owned subsidiary of listed company;)
- Consent to act as a director or officer
- Contents of register of directors, auditors and officers (Also verification document)
- Constitution (where available)

**Foreign Company**

- Certificate of Registration of memorandum of external company
- Verify name, number and address using the official document issued by relevant authority in the foreign country where the company is incorporated;
- Acceptable trade name and physical business/head office address verification document(s) in foreign country;
- Proof of listing of a company listed on a foreign stock exchange; (Also verification document)
- Agent acting on behalf of foreign company (must be Local citizen)
- Certificate of Compliance (Kenya)

In addition to the information required for a company, collect the following information and documentation:

Registered name (in foreign country)

Registered address (in foreign country)

Registered number (in foreign country)

To verify the registered name, number and address:

- Official incorporation documents from relevant foreign country
- Proof of listing of a company listed on a foreign stock exchange;

**Partnership/Joint Venture**

- Partnership agreement (if in existence)/Registration certificate. Record reason if not available: (Also verification document)

- Acceptable physical business address verification document

**Informal Body/Body Corporate**

- Constitution/other founding document (if applicable) (Also verification document)
- Other certificates
- Minutes of the meeting or
- Rules of the body corporate

**Trusts/Foreign Trusts/Attorney Trust**

- Trust deed/foreign trust deed (to verify name and number of trust and particulars of beneficiaries of the trust)
- Letter of Authority (to verify address of the Master of the High Court and the particulars of the Trustees)
- Official document issued by the authority in the country where the Trust was created (Foreign Trusts)
- Fidelity Fund certificate

**Estate Late/Insolvent Estate/In Liquidation**

- Master's Letter of Executorship/ Certificate of appointment
- Death Certificate (only applicable to estate late)
- Order of appointment as Liquidator
- Deed and notice of appointment of receiver

**Section 12 - Approval (For bank use only)**

**KYC/FICA requirements, Trade references, Bank reports, Bank statements and Credit checks**

Business address and/or trade name(s) verified  Y  N Premises visited  Y  N Date visited \_\_\_\_\_ (YYYY-MM-DD)

Premises verification undertaken by \_\_\_\_\_ Signature \_\_\_\_\_

**Verification documents required in respect of the accountholder**

Does this account form part of a group  Y  N If yes, group number \_\_\_\_\_

**Trade references, bank reports/statements/KYC/CTF/OFAC/UNSC/HMT**

Completed by \_\_\_\_\_ Personnel number  \_\_\_\_\_ Checked by \_\_\_\_\_ Personnel number  \_\_\_\_\_

Credit check Completed by \_\_\_\_\_ Personnel number  \_\_\_\_\_ Checked by \_\_\_\_\_ Personnel number  \_\_\_\_\_

Approved by \_\_\_\_\_ Personnel number  \_\_\_\_\_ Released by \_\_\_\_\_ Personnel number  \_\_\_\_\_

**Addendum to application to open an Enterprise/Business account  
(Applicable to Zimbabwe applicants only)**

Section 10 - Page 7

Terms and conditions - Business cheque account

Clause 5.3 of the terms and conditions to a business cheque account page 7 of 9 of this document has been amended and applies as follows:

"We may vary charges and interest rates from time to time and we will give you reasonable notice of such changes when they come into effect".

Signed on this \_\_\_\_\_ day of \_\_\_\_\_  
\_\_\_\_\_ 20 \_\_\_\_\_ at \_\_\_\_\_

For and on behalf of \_\_\_\_\_  
*(insert name of business, company, body, etc)*

**Signatories**

- 1. Full names \_\_\_\_\_ Signature \_\_\_\_\_ Capacity \_\_\_\_\_
- 2. Full names \_\_\_\_\_ Signature \_\_\_\_\_ Capacity \_\_\_\_\_
- 3. Full names \_\_\_\_\_ Signature \_\_\_\_\_ Capacity \_\_\_\_\_
- 4. Full names \_\_\_\_\_ Signature \_\_\_\_\_ Capacity \_\_\_\_\_
- 5. Full names \_\_\_\_\_ Signature \_\_\_\_\_ Capacity \_\_\_\_\_
- 6. Full names \_\_\_\_\_ Signature \_\_\_\_\_ Capacity \_\_\_\_\_

**As witnesses**

Full names \_\_\_\_\_

Signature \_\_\_\_\_

Full names \_\_\_\_\_

Signature \_\_\_\_\_