



Application to open Personal account

9. CLOSING OF ACCOUNT

- 9.1. We will close your account on receipt of a request in writing signed by you to do so.
- 9.2. We will close your account on reasonable prior notice and shall not be obliged to give reasons for such action.

10. CREDIT RECORD

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

11. CONFIDENTIALITY

- 11.1. 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:
 - 11.1.1. Where we are legally compelled to do so;
 - 11.1.2. Where it is in the public interest to disclose;
 - 11.1.3. Where our interests require disclosure;
 - 11.1.4. Where disclosure is made at your request or with your written consent;
 - 11.1.5. Where disclosure is requested in terms of clauses 10.2 and 10.3 above

12. GENERAL

- 12.1. 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.
- 12.2. Accounts may not be ceded and or transferred to any other party.
- 12.3. 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.
- 12.4. You must notify us immediately of any change of address.
 - 12.4.1. 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 correct ones in the premises of clause 12.4.
- 12.5. You must notify us immediately of any change in any of the details you provided when you opened the account.
 - 12.5.1. We will not be held liable for losses arising from unauthorized alterations to cheques which are not readily detectable.
- 12.6. We reserve the right to amend these terms and conditions and we will give you reasonable notice thereof.

13. GOVERNING LAWS

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

14. FRAUD PREVENTION

You consent to us carrying out identity and fraud prevention checks and sharing information relating to this application with the Fraud Prevention Services ("FPS") or relevant Law Enforcement Agencies. 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.

Customer's Signature(s)

Customer's Signature(s)

Please complete in block letters
Tick where applicable

Branch name _____

Date

Account number

A. Accounts required			
<input type="checkbox"/> Transactional Savings	<input type="checkbox"/> Savings	<input type="checkbox"/> Fixed	<input type="checkbox"/> Other _____
Currency Type	<input type="checkbox"/> USD	<input type="checkbox"/> ZAR	<input type="checkbox"/> Other _____
B. Personal details			
Title:	Surname:	First Names (In Full):	
Date of Birth:		Nationality:	
Gender	<input type="checkbox"/> Male	<input type="checkbox"/> Female	
C. Personal identification			
<input type="checkbox"/> Identity Document	<input type="checkbox"/> Valid Passport/Driver's licence	Identity Number <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
Residency	<input type="checkbox"/> Resident	<input type="checkbox"/> Non Resident	If non resident - country of residence - present copy of passport
Telephone (Home):	Telephone (Work):	Mobile number:	
Email address:			
Marital status	<input type="checkbox"/> Single	<input type="checkbox"/> Married	<input type="checkbox"/> Divorced <input type="checkbox"/> Widowed <input type="checkbox"/> Other: _____
D. Current residential address			
Residential status	<input type="checkbox"/> Owned	<input type="checkbox"/> Rented	<input type="checkbox"/> Family <input type="checkbox"/> Company <input type="checkbox"/> Other: _____
Address:			
Address if different Nationality:			
			Postal code <input type="text"/> <input type="text"/> <input type="text"/>
E. Employment details			
Employment Status	<input type="checkbox"/> Permanent	<input type="checkbox"/> Temporary	<input type="checkbox"/> Pensioner <input type="checkbox"/> Other: _____
Employer:	Physical Address:		
Occupation:	Telephone (Work):		
Gross Earnings per month:	Net Income:	Other income:	
F. Source of funds (If not formally employed)			
Line of Business:			
Source of Funds:			
Type of Activity expected of the account:			
G. Spouse details			
Title:	First names:	Surname:	
Telephone (Home):	Telephone (Work):	Mobile number:	
H. Next of kin details (Other than spouse)			
Title:	First names:	Surname:	
Relationship:			
Physical Address:			
Telephone (Home):	Telephone (Work):	Mobile number:	

