



Success Microfinance Bank

Registered Deposit Taking Microfinance Institution

PERSONAL ACCOUNT APPLICATION FORM

The Manager
Success Microfinance Bank

Branch:

Please Complete in BLOCK LETTERS and {tick } or {x} where applicable

TYPE OF ACCOUNT

Savings Fixed Term Other

CURRENCY OF ACCOUNT APPLIED FOR: USD ZAR Other

PERSONAL DETAILS

Title: (please tick) Mr. Mrs. Ms. Dr Prof Other

Surname First Name(s) Maiden Name

Gender : (please tick) Male Female

Marital Status (please tick) Single Married Divorced Widow/ Widower

Date of Birth: Country of Birth: Place of Birth:

Country of Residence: Spoken Language:

Citizenship: National ID Number:

Passport Number: Expiry Date:

Driver's Licence Number:

CONTACT DETAILS

Residential Address

Postal Address

E-Mail 1: Mobile Number Office Number Fax

E-Mail 2: Home No. Facebook Skype

Ownership of Current Residence: Owned Rented

Period at Current Residence (please tick/x) 0-2yrs Over 2yrs

EMPLOYMENT DETAILS

Occupation:

Employment Status (please tick) Permanent Casual Self-employed Contract Student Other (Specify)

Employer's Name

Employer's Physical Address:

Employer's Postal Address:

Date of Employment: Salary Date:

Gross Monthly Salary: Net Monthly Salary:

Annual Bonus Amount: Other Income:

JOINT ACCOUNT APPLICANTS/SPOUSE DETAILS/NEXT OF KIN

Title: *(please tick)* Mr. Mrs. Ms. Dr. Prof. Cde.
 Surname: First Name(s) Maiden Name
 Gender: *(please tick)* Male Female
 E-Mail: Mobile Number Office Number Fax

OTHER BANKING SERVICES REQUIRED *(tick applicable)*

ATM/POS Card:
 SMS Alerts: Customer Mobile Number:
 Internet Banking: Preferred User Name:
 Account Statement Disposal: Posted Collected E-Mailed

OTHER BANKING DETAILS

Bank/Building Society
 Name
 Branch
 Account Number
 Account Type *(please tick)*
 Current Loan Savings FCA Fixed Term Call Other
 How long account held *(please tick)* 0-1 year 1-3 years 3-5 years >5 years

DECLARATION

I/We agree that Success Microfinance Bank Limited reserves the right to close my/our account without warning if it is conducted in an unsatisfactory manner. I/We also certify that the above statements in support of my/our application for an account are true and complete and I/we understand that in the event of any information proving to be inaccurate, this application may be declined. In the event of any account being opened for me/us I/we agree to abide by the terms and conditions of the account.

Yours faithfully

Customer's Specimen Signature	<input type="text"/>	Customer's Specimen Signature	<input type="text"/>
Customer's Name	<input type="text"/>	Customer's Name	<input type="text"/>
Date	<input type="text"/>	Date	<input type="text"/>

9. FOR OFFICIAL USE ONLY

Document Checklist	Yes/ No	Waived by,
Completed Personal Account Application Form		
Certified Copies of Metal/ Plastic ID or Valid Passport		
Applicant(s) Passport Size Photos		
Minor's Birth Certificate		
Copy of Marriage Certificate for Joint Applicants		
Proof of Address : Employer Confirmation Letter or Stamped Affidavit signed under Commissioner of Oaths Utility Bill - ZESA. Water, Telephone		
For Country Branch: Confirmation Letter from the Local Councillor/ Chief/ Headman/ Church Pastor		

Received by	<input type="text"/>	Date	<input type="text"/>
Approved/Declined By	<input type="text"/>	Date	<input type="text"/>
Checked by	<input type="text"/>	Date	<input type="text"/>
Customer Number	<input type="text"/>	Date	<input type="text"/>
XDS/FCB/Other Clearance Summary	<input type="text"/>	Date	<input type="text"/>
Account Summary	<input type="text"/>	Date	<input type="text"/>

TERMS AND CONDITIONS OF PERSONAL ACCOUNT OPENING

1. Deposits

- Success Microfinance Bank Limited (hereinafter referred to as "Success Microfinance Bank Limited") will accept for deposits to your account all cash, cheques and other items payable to you.
- The proceeds of cheques and other similar items deposited will only be available as cash when cleared. (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).
- In the normal course of business, we are unable to process post-dated cheques.

2. Deposits reversed

- Success Microfinance Bank Limited will debit your account with the amount of any cheque or other item deposited that is unpaid. Your account will be debited with charges associated with these unpaid items; details of such charges are available on request.
- Success Microfinance Bank Limited 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

- Success Microfinance Bank Limited will make payments from your account on your instructions if there are sufficient funds available.

4. Stop Payments

- Success Microfinance Bank Limited may accept stop payments of debit/stop orders but the onus rests on you to cancel the underlying contract and you indemnify Success Microfinance Bank Limited against any legal action arising out of such cancellation.

5. Interest and charges

- Success Microfinance Bank Limited will charge you interest on any overdrawn balances and we shall inform you of the applicable rate of interest charged, upon request.
- Success Microfinance Bank Limited will charge you for various services provided, but details of such charges are available on request.
- Success Microfinance Bank Limited may vary charges and interest rates from time to time at its sole discretion and will notify its customers of such variations

6. Statements

- Success Microfinance Bank Limited will provide you with regular statements of your account on request as soft copy (on emails) or printed copy.
- You shall advise us within 30 days of receipt of the statement, of any entry you regard as incorrect
- If you fail to notify Success Microfinance Bank Limited timeously of forged or unauthorised entries on your account and this results in losses taking place Success Microfinance Bank Limited will be entitled to refuse to refund the losses to you, provided that Success Microfinance Bank Limited has not been negligent or breached its obligations.

7. Overdrafts

- If your account is overdrawn without suitable arrangement, Success Microfinance Bank Limited may transfer/set off money to it from any other accounts held by you.
- Success Microfinance Bank Limited may demand payment of all amounts owing by you at any time.
- A letter of demand signed by a manager of Success Microfinance Bank Limited accompanied by a statement of your account containing details of an amount, including interest, owed by you will be sufficient proof thereof unless the contrary is proved.
- Should your current domicilium citandi et executandi change, and you fail to notify Success Microfinance Bank Limited accordingly, Success Microfinance Bank Limited shall regard the latest postal or residential address given by you to Success Microfinance Bank Limited as the address where notices may be given and documents in legal proceedings may be served.
- If necessary, Success Microfinance Bank Limited may take legal action against you in an appropriate Court of Law.
- You shall be responsible for payment of all reasonable expenses incurred by Success Microfinance Bank Limited in recovering any amounts you owe Success Microfinance Bank Limited including legal fees on an attorney and own client basis, collection commission and tracing fees or any other fees we may incur as a result of our efforts.

8. Letter of Set off

In consideration of Success Microfinance Bank Limited giving you financial and/or facility accommodation and other facilities, you agree that in addition to any other general lien or similar right to which Success Microfinance Bank Limited as a deposit taker may be entitled by law, Success Microfinance Bank Limited may at any time and without notice to you combine or consolidate all or any of your accounts with/and liability to Success Microfinance Bank Limited 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 Success Microfinance Bank Limited on any other account or in any other respect whether such liabilities be actual or contingent, primary or collateral and several or joint.

9. Closing of account

- Success Microfinance Bank Limited 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 all conditions have been met.
- We reserve the right to close your account on reasonable prior notice and the reasons thereof may be disclosed upon request.

10. Credit record

- Success Microfinance Bank Limited may make enquiries about your credit record with any credit reference agency or any other relevant parties.
- Success Microfinance Bank Limited may provide credit reference agencies or other relevant parties with information regarding the conduct of your account.
- Success Microfinance Bank Limited may provide other banks with bank reports relating to the conduct of your account upon request.

11. Confidentiality

- Success Microfinance Bank Limited will treat all your personal information as private and confidential except in the four exceptional circumstances permitted by law which are:
 - Where we are legally compelled to do so;
 - Where it is in the public interest to disclose;
 - Where our interests require disclosure;
 - Where disclosure is made at your request or with your written consent.

12. General

- 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.
- Accounts may not be ceded or transferred to any other party.
- You must notify Success Microfinance Bank Limited immediately if you are placed under an administration order, sequestrated or liquidated or placed under any other form of insolvency or legal disability.
- You must notify Success Microfinance Bank Limited within 30 days of any change of address.
 - We are entitled from time to time to request for updated information and documents relating to Anti Money Laundering, Combating Financing of Terrorism and Know Your Customer documents where necessary.
- You must notify Success Microfinance Bank Limited within 30 days of any change in any of the initial information given at the opening of the account.
- We reserve the right, upon reasonable prior notice, to amend these terms and conditions.

13. Governing Laws

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

14. Fraud Prevention

You consent to Success Microfinance Bank Limited carrying out identity and fraud prevention checks and sharing information relating to this application with the Relevant Authorities and Law Enforcement Agencies. Should your account(s) conduct at any time in the future reasonably cause us to suspect that your account(s) is/are being used for improper purposes; you consent to us providing details of this suspicion to the aforementioned authorities and agencies

Customer's Signature(s) _____

Customer's Signature(s) _____