

We would like to know what interests or hobbies you have so that we can entertain you in the right areas.

Please tick

Golf Cricket Tennis Wine Tasting Art
 Dance Music Fishing Theatrical Art Other (please specify

iii. Full Name(s)
 Designation
 National ID Number
 Passport Number Driver's Licence Number
 Date of Birth
 Place of Birth Country of Birth
 Date Appointed
 Residential Address
 Telephone Number Business Number
 Mobile Number E-mail

We would like to know what interests or hobbies you have so that we can entertain you in the right areas.

Please tick

Golf Cricket Tennis Wine Tasting Art
 Dance Music Fishing Theatrical Art Other (please specify

4. TYPE OF ACCOUNT REQUIRED

Account Type (please tick) Saving Fixed Call Other

5. ACCOUNT STATEMENT DISPOSAL

Account Statement to be: Collected E-mailed

6. CHEQUE BOOK REQUIREMENTS

To be delivered

7. INTERNET BANKING

Internet Banking Preferred User Name

8. THE BUSINESS RELATIONSHIP WITH OTHER FINANCIAL INSTITUTIONS

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

DECLARATION

We apply to open the above Account(s) with Success Microfinance Bank Limited. We represent that the information provided by us in this form and in any other document(s) provided by us to Success Microfinance Bank Limited is true, accurate and complete. We acknowledge that Success Microfinance Bank Limited may decline our application without providing any reason in which event no contractual relationship will arise between Success Microfinance Bank Limited and us. We further acknowledge that we have received, read and understood the Success Microfinance Bank Limited's prevailing General Account Terms contained in this form and we agree to be bound by them in connection with all Accounts opened by us with Success Microfinance Bank Limited. We further agree to be bound by any additional terms and conditions governing any facilities, products and/or services offered by Success Microfinance Bank Limited as we may apply for and/or utilise from time to time.

Yours faithfully

Specimen Signature <input type="text"/>	Specimen Signature <input type="text"/>
Name <input type="text"/>	Name <input type="text"/>
Date <input type="text" value="D D M M Y Y Y Y"/>	Date <input type="text" value="D D M M Y Y Y Y"/>

FOR OFFICIAL USE ONLY

DOCUMENT CHECKLIST

COMPANY ACCOUNT	Yes/No	Waived By
Memo & Articles of Association	<input type="checkbox"/>	<input type="text"/>
Certificate of Incorporation	<input type="checkbox"/>	<input type="text"/>
CR14	<input type="checkbox"/>	<input type="text"/>
CR6	<input type="checkbox"/>	<input type="text"/>
CR2	<input type="checkbox"/>	<input type="text"/>
Tax Clearance Certificate	<input type="checkbox"/>	<input type="text"/>

FOR EACH DIRECTOR &/OR SIGNATORY

1 Passport Size Colour Photograph	<input type="checkbox"/>	<input type="text"/>
Copy I.Ds (Metal, Driver's Licence or Valid Passport)	<input type="checkbox"/>	<input type="text"/>
Utility Bill (i.e. ZESA, Water & Telephone Bills) should be within 3 months of application, or affidavit signed by a commissioner of oaths)	<input type="checkbox"/>	<input type="text"/>

INFORMAL BODIES

Copy of Constitution/Deed of Trust	<input type="checkbox"/>	<input type="text"/>
Minutes of last meeting/resolution held	<input type="checkbox"/>	<input type="text"/>
Proof of income declaration	<input type="checkbox"/>	<input type="text"/>

FOR EACH SIGNATORY

1 Passport Size Colour Photograph	<input type="checkbox"/>	<input type="text"/>
Copy I.Ds (Metal, Driver's Licence or Valid Passport)	<input type="checkbox"/>	<input type="text"/>
Utility Bill (i.e. ZESA, Water & Telephone Bills) should be within 3 months	<input type="checkbox"/>	<input type="text"/>

Form & Proof of Identity Received By:..... Date

Checked by:..... Date

FCB Clearance Reference:..... Date

Approved/Declined by:..... Date

Customer Number:.....

Account Number:.....

TERMS AND CONDITIONS OF BUSINESS ACCOUNT OPENING

1. Deposits

- 1.1 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.
- 1.2 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).
- 1.3 In the normal course of business, we are unable to process post-dated cheques.

2. Deposits reversed

- 2.1 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.
- 2.2 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

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

4. Stop Payments

- 4.1 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

- 5.1 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.
- 5.2 Success Microfinance Bank Limited will charge you for various services provided, but details of such charges are available on request.
- 5.3 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

- 6.1 Success Microfinance Bank Limited will provide you with regular statements of your account on request as soft copy (on emails) or printed copy.
- 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 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.



Success Microfinance Bank

Registered Deposit Taking Microfinance Institution

BUSINESS ACCOUNT OPENING FORM

7. Overdrafts

- 7.1. 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.
- 7.2. Success Microfinance Bank Limited may demand payment of all amounts owing by you at any time.
- 7.3. 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.
- 7.4. 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.
- 7.5. If necessary, Success Microfinance Bank Limited may take legal action against you in an appropriate Court of Law.
- 7.6. 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

- 9.1. 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.
- 9.2. We reserve the right to close your account on reasonable prior notice and the reasons thereof may be disclosed upon request.

10. Credit record

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

11. Confidentiality

- 11.1. 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:
 - 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.

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 or transferred to any other party.
- 12.3. 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.
- 12.4. You must notify Success Microfinance Bank Limited within 30 days of any change of address.
- 12.4.1 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.
- 12.5 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.
- 12.6 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) _____

Please Complete in Block Letters AND {tick } or {x} where applicable

1. DETAILS OF THE BUSINESS

Name of Business

Company Registration Number

VAT Number Date of Incorporation

Type of Business (E.g. Private Limited, Public Quoted, etc)

Industry

2. CONTACT DETAILS

Contact Person(s)

Designation

Physical Address

Business Postal Address

Telephone Number Business Number

Website Email

3. PERSONAL DETAILS OF - DIRECTORS/PARTNERS/OFFICE BEARERS

i. Full Name(s)

Designation

National ID Number

Passport Number Drivers Licence Number

Date of Birth

Place of Birth Country of Birth

Date Appointed

Residential Address

Telephone Number Business Number

Mobile Number E-mail

We would like to know what interests or hobbies you have so that we can entertain you in the right areas.

Please tick

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Dance Music Fishing Theatrical Art Other (please specify)

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