

APPLICATION TO OPEN A CORPORATE ACCOUNT



A Member of the OLD MUTUAL Group

COMPANY / NGO / EMBASSY / GOVERNMENT / REGISTERED ASSOCIATION / TRUST / PARASTATAL

FOR OFFICE USE ONLY

CORPORATE CUSTOMER'S T24 ID:

SIGNATORY 1 T24 ID:

SIGNATORY 2 T24 ID:

SIGNATORY 3 T24 ID:

ACCOUNT NO:

SIGNATORY 4 T24 ID:

SIGNATORY 5 T24 ID:

SIGNATORY 6 T24 ID:

ACCOUNT NAME .1 _____

GP CONSOL _____ BRANCH _____

ACCOUNT SPECIFICATIONS *PLEASE TICK APPROPRIATE BOXES*

ACCOUNT CURRENCY: USD ZAR GBP EUR BWP

ACCOUNT TYPE: TRANSACTIONAL SAVINGS INVESTMENTS

RETAIL BUSINESS ORDINARY CORPORATE MONEY MARKET TERM DEPOSIT

CUSTOMER INFORMATION *PLEASE COMPLETE ALL SECTIONS IN BLOCK CAPITALS*

ORGANIZATION'S LEGAL NAME _____

CERTIFICATE OF INCORPORATION NUMBER _____ Country of Incorporation _____

DATE OF INCORPORATION / REGISTRATION _____

AUTHORISED CAPITAL _____ BP/TAX PAYER'S NUMBER

POSTAL ADDRESS _____

PHYSICAL ADDRESS _____

BUSINESS TEL NO. _____

FAX NUMBER: _____ EMAIL _____

WEBSITE ADDRESS: _____

FACEBOOK _____ TWITTER _____ SKYPE _____

LINKEDIN _____ OTHER _____

NATURE OF BUSINESS ACTIVITIES _____

SOURCE OF WEALTH _____

TYPE OF COMPANY _____

Does your Organisation have any other existing Account(s) with CABS Yes No If yes specify below:

Account Number(s)	Account Type: <small>(Tick Applicable)</small>	Transactional	Savings	TermDeposit	M Market	Loan
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

How would you like us to communicate with you?

Email Fax Letter Telephone

If you wish to have some of these services, please indicate below. A separate form maybe required.

Internet Banking Standing Order Account Sweep Salary Services POS Infrastructure

PREMISES STATUS

Owned Rented Other (Specify) _____

DETAILS OF DIRECTORS AND SIGNATORIES

Full Name	Gender	Address	Phone Number	Designation	ID Number	Date of Birth

SHAREHOLDING STRUCTURE OR PARTNERS DETAILS OR TRUSTEES

Based on CR2 provided

Name	Designation	% of Ownership	Nationality or Country of Incorporation	Date of Birth

Please attach certified copies of the following:

For Company:

- (a) Articles and Memorandum of Association
- (b) Certificate of Registration
- (c) Forms CR6 and CR14 (current)
- (d) Board Resolution authorizing company to establish the relationship
- (e) Board Resolution stating the person authorized to represent the company
- (f) Cr2 / Share holding structure
- (g) Company profile

For Directors Signatories: Shareholders: -

- (h) Proof of residence (latest utility bill)
- (i) National Identification card/Passport/Driver's License
- (j) 1 recent passport size photo

FINANCIAL DETAILS

Do you have any accounts with another bank?

Bank 1 Name: _____

Bank 2 Name: _____

Bank 3 Name: _____

Expected type of activity on account:

- RTGS
- Telegraphic Transfers
- Cash deposits/withdrawals
- Savings
- Loan/Investment
- Other _____

INTERNET BANKING

Would you like internet banking on this account? YES NO , if YES please provide details of the Internet banking Users below;

Full Name	Preferred Internet Banking ID (Min 6 character -& is case-sensitive)	Memorable word (Min 6 character -& is case-sensitive)	Rights (Tick applicable)	Email address	Customer Number (for office use only)
			<input type="checkbox"/> View only <input type="checkbox"/> Inputting <input type="checkbox"/> Authorising		
			<input type="checkbox"/> View only <input type="checkbox"/> Inputting <input type="checkbox"/> Authorising		
			<input type="checkbox"/> View only <input type="checkbox"/> Inputting <input type="checkbox"/> Authorising		
			<input type="checkbox"/> View only <input type="checkbox"/> Inputting <input type="checkbox"/> Authorising		
			<input type="checkbox"/> View only <input type="checkbox"/> Inputting <input type="checkbox"/> Authorising		

State your transaction approval instruction (It must comply with the signing arrangement on the account)

CONTACT CENTRE USE ONLY

Captured by _____ Authorised by _____ Date _____

User Name	1	2	3	4	5
ProxyArrangementID					
Internetservices ArrangementID					

SMS / EMAIL ALERTS

Would you like to register for SMS / Email Alerts? YES NO , if yes, please select by ticking Alert types you require;

All Debits Yes No Minimum Amount

All Credits Yes No Minimum Amount

Other Alert types: (please select by ticking SMS Types you require)

Drawings Settlement Yes No Inward Collections Payments Yes No
 Letter of Credit Amendments Yes No Letter of Credit Charges Yes No
 Guarantee Amendments Yes No Guarantee Charges Yes No

E - STATEMENT

Would you like to register e- statements? YES NO , if yes please fill in the spaces provided below;

E-STATEMENT PASSWORD (between 6-10 characters and can be a combination of letters and numbers)

Frequency: (Please tick applicable) Daily Every business day Weekly Monthly

E-Statements recipients Name _____ E-mail Address _____
 1. _____
 2. _____
 3. _____
 4. _____

ACCOUNT OPENING TERMS AND CONDITIONS

1. TERMS / SCOPE

The information contained here in together with any further instructions and conditions that may be prescribed by the Society from time to time shall constitute the terms of the agreement between the customer and CABS. When this application form has been signed, it will be deemed to have been accepted as binding on the customer and the CABS representative office or affiliate where the account is held.

These conditions apply to each account opened under the Account Opening Form or in any other acceptable manner.

2. THE ACCOUNT

The Customer shall assume full responsibility for the genuineness, correctness and validity of all endorsements appearing on all cheques, orders, bills, notes, negotiable instruments, receipts or other instructions deposited into the account

The Society will not be responsible for any loss of funds deposited with it arising from any future Government order, law, levy, tax, embargo, moratorium, exchange restriction or any other cause beyond its control. Your account shall be debited for any service charge that is set by the Society from time to time.

All notices or letters will be sent to the physical, postal or electronic address supplied by you and will be considered duly delivered and received at that time it is delivered or seven days after posting.

The Society will not be liable for funds handed over to members of its staff other than the Tellers in the Society's premises with the appropriate deposit slip. Any anomaly in the entries on your Bank statements must be brought to the attention of the Society within 30 days of the date thereof and you agree that the failure to give such notice absolves the Society from all liabilities arising thereof.

3. DISCLOSURE

The applicant agrees and authorises the Society or the approved credit reference bureau to: a) make enquiries from any bank, financial institution or approved credit reference bureau in Zimbabwe to confirm any information provided by the applicant. b) Seek information from any bank, financial institution or approved credit reference bureau when assessing the customer at any time during the existence of the applicant's account. c) Disclose to financial clearing bureau, an approved credit reference bureau, information relating to the applicant's account maintained at the Society.

4. INSTRUCTIONS

CABS may rely on the authority of each person designated (in a form acceptable to CABS) by the Customer to send instructions or do any other thing until CABS has received written notice or other notice acceptable to it of any change from a duly authorized person and CABS has had a reasonable time to act (after which time it may rely on the change). Each of the Customer and CABS will comply with certain agreed security procedures designed to verify the origination of instructions between them such as enquiries, advices and instructions.

CABS is not obliged to do any thing other than what is contained in the procedures to establish the authority or identity of the person sending an instruction. CABS is not responsible for errors or omissions made by the Customer of the duplication of any instruction by the Customer and may act on any instruction by reference to an account number only, even if an account name is provided. CABS may act on an instruction if it reasonably believes it contains sufficient information.

CABS may decide not to act on an instruction where it reasonably doubts its contents, authorization, origination or compliance with the procedures and will promptly notify the Customer (by telephone if appropriate) of its decision.

If the Customer informs CABS that it wishes to recall, cancel or amend an instruction, CABS will use its reasonable efforts to comply.

If CABS acts on my instruction sent by any means requiring manual intervention (such as telephone, telex, electronic mail or disks sent by messenger) then, if CABS complies with the procedures, the Customer will be responsible for any loss CABS may incur in connection with that instruction.

5. INTEREST FEES AND OTHER CHARGES

You will be liable for the payment of interest charges at the rate fixed by CABS from time to time for any outstanding debit on your account. Your account may also be debited for the Society's usual banking charges, interest, commission etc. Unless otherwise agreed, CABS may modify at any time the rate of interest, fees, or other amounts applicable to any account or service (but subject to any legal requirement as to notice).

The Society may exercise its general lien or any similar right it is entitled to including the right to combine and consolidate all or any of the Customer's accounts with the Society, and the right to set off or transfer any sum or sums standing to the credit of any one or more of such accounts against liabilities in any other account.

6. FORCE MAJEURE

Neither the Customer nor CABS will be responsible for any failure to perform any of its obligations with the respect to any account if such performance would result in it being in breach of any law, regulation or other requirement of any government or other authority in accordance with which it is required to act or if its performance is prevented, hindered or delayed by a Force Majeure Event; in such case its obligations will be suspended, for so long as the force Majeure Event continues (and, in the case of CABS, no other representative office or affiliate shall become liable). "Force Majeure Event" means any event due to any cause beyond the reasonable control of the relevant party, such as restrictions on convertibility or transferability, requisition, involuntary transfers, unavailability of any system, sabotage, fire, flood, explosion, acts of God, civil commotion, strikes or industrial action of any kind, riots, insurrection, war or acts of government.

7. SHARING INFORMATION

CABS will treat information relating to the Customer as confidential, but the Customer consents to the transfer and disclosure by CABS of any information relating to the Customer to and between the representative offices, affiliates and agents of CABS and third parties selected by any of them, whenever situated, for confidential use (including in connection with the provision of any service and for data processing, statistical and risk analysis purposes). CABS and any representative office, affiliate, agent or third party may transfer and disclose any such information as required by any law, court, regulator or legal process.

8. ELECTRONIC MONITORING OR RECORDING

The Customer and CABS consent to telephone or electronic monitoring or recording for security and quality of service purposes and agree that either may produce telephonic recording, computer records or CCTV footage as evidence in any proceedings brought in connection with these conditions.

9. CHANGE OF MANDATE

The customer must notify the Society immediately of any change in the address, directors, committee members, trustees, designated members, secretaries etc. Any modification of change in authorized signatories must be signed in accordance with the existing mandate and accompanied by a resolution to that effect.

10. TERMINATION

Either party may terminate this agreement at any time (but subject to any legal requirements as to notice) by notifying the other writing.

On closure of an account, the termination becomes effective after any cheque drawn on the account or outstanding on it have been paid; all debit cards and internet banking tokens issued to you have been sent back to the Society; and all information and equipments supplied by CABS have been returned to the Society.

Where the Society is terminating the agreement and your account is overdrawn, you must pay all sums outstanding on the account otherwise the Society may take appropriate legal action for recovery.

11. JURISDICTION

In relation to any account, these conditions are governed by the laws of Zimbabwe.

12. DISCLAIMER CLAUSE

The Society disclaims liability for any funds/ assets deposited by you which are subsequently found to have derived from illegal source or activities. You confirm that the funds / assets deposited are not derived from any illegal source or activities.

DECLARATION

I/We certify that all information given on this application and in support thereof is true and correct, and I/ We understand that should the information prove to be incorrect the Society reserves the right to decline the application or discontinue the relationship. I/ we undertake to provide all documents requested by the Society and to update all records in the event of change of any personal details. I/ We acknowledge that my attention has been drawn to the terms and conditions contained herein and undertake to abide by these in the Society's right to summarily close the account if it is not conducted satisfactorily.

Subject to the provisions of the Building Society's Act, the Rules of the Society pursuant to this application. Your attention is drawn to the provisions of section 19,20 and 21 of the Building Society's Act. Copies of the Rules of the Society are available on request.

I/We agree to maintain at all times a minimum balance of _____

SIGNATURES

SIGNATORY (1) _____ DATE _____

SIGNATORY (2) _____ DATE _____

SIGNATORY (3) _____ DATE _____

SIGNATORY (4) _____ DATE _____

INTERNET BANKING TERMS AND CONDITIONS

1. Acceptance

By appending your signature to this application form, it shall be deemed that you have accepted the Internet Banking Terms and Conditions below, and in the event of omitting to sign, the customer shall be deemed to have accepted the Terms and Conditions upon receipt of internet banking credentials.

2. Tokens Usage

Every token issued shall remain the property of CABS and shall be returned to CABS immediately after cancellation of Internet Banking Services. The customer shall indemnify and keep CABS indemnified against any losses arising from the misuse of the token by the internet banking customer or by any third party who was given the token by the Internet Banking Customer. Any disclosure of Internet Banking PIN is prohibited and if customer so violates this, it shall be deemed to have been voluntarily made or made with the consent of the Internet Banking User.

3. Losses

- i. CABS shall not be held liable for any losses or damage, direct or indirect, actual or contingent, arising from the failure or malfunction of any internet banking tokens, or internet connectivity. It shall be the sole responsibility of the Internet Banking Customer to ensure that his / her computer device is secure and internet browser is optimal for such services, and the customer hereby undertakes to indemnify and keep CABS indemnified against any loss or claim arising from any delays in the processing of transfers caused by circumstances which are beyond CABS'S control.
- ii. You are responsible for the accuracy and completeness of your internet instructions and ensure that they will achieve your intended purpose. CABS shall not be liable for any loss or delays arising from any inaccurate or incomplete instructions from the customer.

4. Cancellation of Internet Banking Facility

You are obliged to advise CABS in writing if you no longer wish to use the CABS Internet Banking facility. Notification (if oral to be followed up immediately with written notification) should be sent to CABS when the Internet Banking Customer suspects that his / her credentials have been compromised. Only until receipt of the notification all internet transactions shall be deemed to have been made.

5. Cancellation of Internet instruction(s)

- i. The customer's instruction involving a payment via CABS Internet Banking cannot be cancelled except for forward dated transfer only, as these can be canceled before the forward date arrives.
- ii. If you request to cancel any instruction, CABS will make all reasonable efforts to comply with your request. However, CABS shall not be liable for any failure to cancel customer instruction should there be reasons to do so, or should the request be received under circumstances that render CABS unable to comply with the request.

6. Suspension or Termination of Internet Service

In order to protect CABS and the customer, CABS shall be entitled to immediately suspend or withdraw all or some of the internet services, if the service is being used contrary to the Terms and Conditions of this agreement and also if CABS has reasonable grounds to believe that the internet service is being used negligently or fraudulently.

7. Internet Service Hardware maintenance and security

- i. It is customer's responsibility to set up, maintain and regularly review security arrangements concerning access to, and use of, the internet service, and information stored on the device you are using to access CABS internet banking service.
- ii. The customer acknowledges that information transmitted through the internet or any other communication system which includes wireless communication is susceptible to unlawful access, distortion and monitoring and that the customer uses the internet banking at their own risk.

8. Regulatory compliance with Anti-Money Laundering

I/ We confirm that all the funds in my accounts and funds to be transferred to and from my/our accounts would be funds realised from genuine transactions or otherwise gained as a result of legitimate underlying cause and thus, would be in compliance with Money Laundering and Proceeds of Crime Act, 2013

9. DECLARATION

I/ We certify that all information given on this application form and in support thereof is true and correct, and I / We understand that should the information prove to be incorrect, CABS reserves the right to decline the application or discontinue the service and the relationship. I/We undertake to provide all the documents requested by CABS and to update all records in the event of changes to any of my/our personal details. I/We acknowledge that my/our attention has been drawn to the Terms and Conditions above and undertake to abide by these and CABS' right to summarily cancel the internet services if it is not conducted in terms of the agreed terms and conditions.

Should at the date of this Application and subsequent approval, I am resident outside Zimbabwe, I/We instruct and authorise CABS to courier my internet banking token(s) relating to my/our access to the Internet Banking Services to my address as per CABS' records and I agree that the risk and costs of non-receipt shall be fully borne by me. I/We confirm and agree that CABS shall not be held responsible in any way for any losses that may be suffered by me as a result of such non-receipt of the token.

SMS / EMAIL ALERTS TERMS AND CONDITIONS:

- Definitions:** In these Terms and Conditions, the following terms shall have the following meanings:
Customer: The applicant of this service is hereunder referred to as "Customer"
Bank: CABS is hereinafter referred to as "Bank"
Service: The CABS SMS Alerts Service is hereinafter referred to as "Service"
- The customer shall abide and be bound by the instruction and/or procedures of the Bank.
- CABS shall endeavour to make this service available at all times but shall not be held liable for any damages caused by the unlikely event of the service being unavailable due to reasons which are beyond CABS's control, which reasons include but are not limited to, technical problems which result in outage of the services and or loss of any transmission of the messages.
- The Customer hereby irrevocably agrees to hold free and harmless CABS and Indemnify CABS against all actions, claims, demands, liabilities, loses, damages, costs and expenses of whatever nature that may arise from the provision of this service by CABS
- The Customer hereby indemnifies CABS from any liability including claims for damages that may arise in the event that CABS erroneously communicates with customer with regards to any credit or debits on customer's accounts.
- CABS will transmit the CABS Bank SMS Alerts notifications on time to the Service Provider but the delivery of the data to the Subscriber's equipment depends on the Service Provider locally and abroad and CABS cannot be held responsible for non-receipt or erroneous data received or receipt of the messages at odd times and the consequences arising there from.
- CABS is not liable for any breach of confidentiality of any data/information sent to the Subscriber's equipment. The Customer acknowledges that he/she is solely responsible for protecting his/her mobile phone/device and privacy.
- In case of change/disconnection/loss of Customer's mobile phone number(s) or equipment, the Customer undertakes to notify the Bank in writing Immediately of such instance to protect the interest of all parties. The Subscriber shall indemnify CABS for all loss or damage caused by the Customer's failure to notify CABS of the change/disconnection of Subscriber's mobile phone number(s).
- The Customer agrees that CABS has the right to withdraw any or all of the facilities under the service without reason at any time after serving a notice to the Subscriber by ordinary post or via message to the Customer's equipment.
- The Customer agrees that CABS shall levy a charge for the service and agrees to pay the charges/fees for use of any or all of the CABS Bank's SMS Alerts Service.

The terms and conditions contained herein shall be governed and interpreted in accordance with the laws of Zimbabwe.

E-STATEMENT TERMS AND CONDITIONS:

- Electronic Statement Agreement**
This agreement sets forth the terms and conditions of CABS e-statement service. In the agreement, the words "you" and "yours" means authorised account holders who complete the attached application. The word "we", "us" and "our" mean CABS. By completing and signing the attached application, you agree to all of the terms and conditions of this agreement.
- Electronic Statement Content**
We will e-mail your statement containing the month's to the email address provided in the application form and on the frequency specified therein.
- Software Requirements**
Your statement will be attached to the email as an Adobe PDF file. You must have a current version of Adobe Reader installed on your computer to open your statement. You can download the current version of Adobe for free from <http://www.adobe.com>.
- Delivery Security**
Prior to delivery, using the password you provided in the completed application form. We will only deliver your statement to an address indicated in the application or an updated address provided by an authorised account holder. E-statement password can be changed as and when you please.
- Notices**
You may contact us regarding this agreement or your e-statement service by visiting any of our branch locations. We will contact you regarding this agreement or your e-statement service by e-mail to the address used to deliver your periodic statement or by regular mail to the address on the account statement being sent through the e-statement service.
- Fees**
Currently there are no fees charged for electronic delivery of your e-statements. We reserve the right to impose or change fees for electronic delivery and charge your deposit account for these fees at any time.
- Procedure to Terminate Electronic Delivery**
You have the right to terminate your election to receive electronic statements at any time as described in this section. To discontinue receiving your statements electronically, contact your nearest branch or your Account Relationship Manager.
- Amendment and Termination**
We may amend or change this Agreement at any time after notice or authorization as and when required by law. If no notice or authorization is required by law, your continued acceptance of e-statements after the effective date of such change will constitute your acceptance of and agreement with such amendment(s). We may terminate this Agreement, refuse or revoke access to e-statement at any time, including where we/ you have terminated your account held with us, and we will not however refund any previously charged or accrued fees, that had been charged on your account before such termination.
- Limited Liability**
You agree that we will not be liable for loss of profits or any special, incidental or consequential damages arising from or in connection with your use of our e-statement. Further, you agree that we will not be liable for any losses caused by technical, hardware or software failure of any kind, any interruption in the availability of our e-statement service, any delay in operation or transmission, any incomplete or illegible transmission, computer virus, loss of data, or other similar loss

The terms and conditions contained herein shall be governed and interpreted in accordance with the laws of Zimbabwe.

FOR FRONT OFFICE USE ONLY

Account Opened

Debit Card Issued

Target

Customer Status

Sector

Industry

Account Opened by _____ Authorised By _____

Account Officer(s) _____

Form and proof of Identity Received By _____ Date _____

Checked By _____ Date _____

FCB Clearance Summary _____ Date _____

Override Reason _____

Approved/Declined By _____ Date _____

Customer's T24 ID

Customer Record Amended By _____ Date _____ Signature _____

Authorised By _____ Date _____ Signature _____

Mandate / Signature Card Scanned By _____ Date _____ Signature _____

Mandate / Signature Card Uploaded By _____ Date _____ Signature _____

Debit Card Issued By _____ Date _____ Signature _____

Verified & Authorised By _____ Date _____ Signature _____

Sybrin Upload By _____ Date _____ Signature _____

Customer risk rating _____

KYC Complete: Yes No

Auto Next KYC Review Date _____