

APPLICATION TO OPEN AN ACCOUNT

PERSONAL / SOLE PROPRIETORSHIP / JOINT



A Member of the OLDMUTUAL Group

FOR OFFICE USE ONLY

CUSTOMER'S T24 ID:

ACCOUNT NO:

CUSTOMER'S T24 ID: (If Joint)

BRANCH: _____

CITIZENSHIP: (Tick Applicable) RESIDENT

NON RESIDENT

ACCOUNT NAME 1 _____

GP CONSOL _____ DEBIT CARD NUMBER:

DEBIT CARD NUMBER:
(If Joint)

ACCOUNT SPECIFICATIONS

PLEASE TICK APPROPRIATE BOXES

ACCOUNT CURRENCY: USD ZAR OTHER

ACCOUNT TYPE: BLUE TRANSACTIONAL BLUE SAVINGS SPECIAL 60 PLUS TRANSACTIONAL MONEY MARKET
GOLD TRANSACTIONAL GOLD SAVINGS SENIOR CITIZEN TRANSACTIONAL TERM DEPOSIT

APPLICANT'S PERSONAL DETAILS

PLEASE COMPLETE ALL SECTIONS IN BLOCK CAPITALS

TITLE (MR, MISS, MRS, DR, PROF, ETC) _____ SURNAME _____

FIRST NAME _____ SECOND NAME _____ D.O.B.

If name has been changed - Date of name change

Reason for name change: _____

MINOR: NAME _____ SURNAME _____ D.O.B.

NATIONAL ID NUMBER (Mandatory) DRIVER'S LICENCE NUMBER

PASSPORT NUMBER ISSUE DATE EXPIRY DATE

GENDER: Male Female MARITAL STATUS: Single Married Divorced Widowed

NATIONALITY _____ COUNTRY OF RESIDENCE _____

POSTAL ADDRESS _____

PHYSICAL ADDRESS _____

PHONE NO. (H) _____ CELLPHONE NO(s) _____

FAX NUMBER _____ EMAIL _____

Do you have an existing account with CABS? (If yes, please specify account number) NO YES

Do you have any of the following: (please tick and complete)

Facebook: Facebook Name: _____ Twitter: Twitter Name: _____

Skype: Skype Name: _____ Linked in: Linked in Name: _____

How would you like us to communicate with you?

EMAIL FAX LETTER MOBILE FACEBOOK TWITTER SKYPE

RESIDENTIAL STATUS

OWNED RENTED OTHER (Specify source of income) _____

If Owned, value of current residence _____

Do you own other properties: Yes No Total Value _____

Expected type of activity on account:

RTGS Telegraphic Transfers Cash deposit/withdrawals Salary Loan/Investment Other _____

EMPLOYMENT STATUS AND DETAILS

PERMANENT SELF EMPLOYED/ SOLE PROPRIETOR UNEMPLOYED TEMPORARY

PENSIONER OTHER (Specify) _____

OCCUPATION/ NATURE OF BUSINESS (Delete inapplicable): _____

DURATION YEARS

ACCOUNT NO:

EMPLOYER'S NAME AND PHYSICAL ADDRESS: _____

PHONE NO. _____ Date of Employment _____

Salary Date: _____ Gross Monthly Income: _____

Annual Bonus Amount: _____ Other source of Income: _____

Total Other Income Amount: _____

SPOUSE/PARTNER

Full Name _____

Telephone: Bus: _____ Res: _____ Mobile _____

Email: _____

Does Spouse/Partner bank with CABS: (Please tick) Yes No

NEXT OF KIN (OTHER THAN SPOUSE/PARTNER)

Full Name: _____ Relationship _____

Telephone: Bus: _____ Res: _____ Mobile _____

Email: _____

Does Spouse/Partner bank with CABS: (Please tick) Yes No

CHECK LIST

Please attach certified copies of the following:

- (a) Current pay slip / Previous bank statements
- (b) Proof of residence (latest utility bill)
- (c) National Identification card/Passport/Driver's Licence
- (d) 1 passport size photo

FINANCIAL DETAILS

Do you have any accounts with another bank?

Bank 1 Name: _____

Bank 2 Name: _____

Bank 3 Name: _____

IF JOINT (SECOND APPLICANT'S DETAILS)

TITLE (MR, MISS, MRS, DR, PROF, ETC) _____ SURNAME _____

FIRST NAME _____ SECOND NAME _____ D.O.B.

If name has been changed - Date of name change

Reason for name change: _____

MINOR: NAME _____ SURNAME _____ D.O.B.

NATIONAL ID NUMBER (Mandatory) DRIVER'S LICENCE NUMBER

PASSPORT NUMBER ISSUE DATE EXPIRY DATE

GENDER: Male Female MARITAL STATUS: Single Married Divorced Widowed

NATIONALITY _____ COUNTRY OF RESIDENCE _____

POSTAL ADDRESS _____

PHYSICAL ADDRESS _____

PHONE NO. (H) _____ CELLPHONE NO(s) _____

FAX NUMBER _____ EMAIL _____

Do you have an existing account with CABS? (If yes, please specify account number) NO YES

Do you have an any of the following: (please tick and complete)

Facebook: Facebook Name: _____ Twitter: Twitter Name: _____

Skype: Skype Name: _____ Linked in : Linked in Name: _____

ACCOUNT NO:

How would you like us to communicate with you?

EMAIL FAX LETTER MOBILE FACEBOOK TWITTER SKYPE

RESIDENTIAL STATUS

OWNED RENTED OTHER (Specify) _____

If Owned, value of current residence _____

Do you own other properties: Yes No Total Value _____

Expected type of activity on account:

RTGS Telegraphic Transfers Cash deposit/withdrawals Salary Loan/Investment

EMPLOYMENT STATUS AND DETAILS

PERMANENT SELF EMPLOYED/ SOLE PROPRIETOR UNEMPLOYED TEMPORARY

PENSIONER OTHER (Specify source of income) _____

OCCUPATION/ NATURE OF BUSINESS (Delete inapplicable): _____

DURATION YEARS

EMPLOYER'S NAME AND PHYSICAL ADDRESS: _____

PHONE NO. _____ Date of Employment _____

Salary Date: _____ Gross Monthly Income: _____

Annual Bonus Amount: _____ Other source of Income: _____

Total Other Income Amount: _____

CABS FUNERAL BENEFIT PLAN

Would you like a CABS Funeral Plan for yourself? YES NO If yes, please tick the appropriate premium from the table below. This will authorise CABS to automatically deduct the premiums from your account each month.

Please tick appropriate premium below and complete all sections in full.

Sum Assured	\$500	Tick	\$1,000	Tick	\$2,000	Tick	\$5,000	Tick
Monthly premium for adults to age 65 years	\$3.00	<input type="checkbox"/>	\$4.00	<input type="checkbox"/>	\$7.00	<input type="checkbox"/>	\$16.00	<input type="checkbox"/>
Monthly premium for adults 66 and above	\$5.00	<input type="checkbox"/>	\$10.00	<input type="checkbox"/>	\$17.00	<input type="checkbox"/>	-	-

Beneficiary for proceeds :- Full Names _____ ID Number _____

DOB Phone/ Cell number _____ Email address _____

* After 10 years of paying premiums, and provided that all premiums have been paid, the policy becomes PAID UP meaning that the premiums cease BUT the funeral cover remains for life.

NB: All benefits under this policy have a waiting period of THREE months unless death is due to an accident as defined below. For members aged between 66 and 75 years at entry, the waiting period is SIX months.

I/We hereby declare that I/We have read and understood the terms and conditions of the CABS Funeral Benefits Plan shown below.

Signature: _____ Date _____

Would you like someone to contact you about any of our **Life, Pension, Funeral, Short Term, Textacash, Unit Trusts, or any other CABS product or Investment solution?** YES NO

INTERNET BANKING

Would you like internet banking for yourself YES NO , if yes please fill in the spaces provided below;

Preferred Internet Banking User ID [Min 6 chars - and is case sensitive] _____

Memorable Word [Should be a single word; to be used on initial sign on - _____
Min 6 characters and is NOT case sensitive.]

Preferred Email Address _____
(Login instructions will be sent to this email address)

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

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.

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.

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).

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, statical 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.

TERMS AND CONDITIONS FOR CABS DEBIT CARD USAGE

1. Debit Card Usage

- a) The issue of any debit card shall be subject to the rules of CABS as governs deposits and withdrawals.
- b) Every debit card shall remain the property of CABS and shall be returned to CABS immediately in the event of cancellation.
- c) Unless otherwise proved on a balance of probabilities, any disclosure or discovery of the debit card holder's PIN shall be deemed to have been voluntarily made or made with the consent of the card holder and the onus of proof to the contrary shall be on the card holder.

2. Cardholder Liability

CABS shall be entitled to automatically debit any account maintained by the Card holder in respect of all transactions initiated or effected by the Cardholder or any authorized persons.

3. Joint Accounts

- a) Where an account is held in the name of more than one person, separate cards shall be issued on the account and both cardholders shall be subject to the terms and conditions of use with the capacity to deal with the account as if it were his or her own. Each cardholder shall be jointly and severally liable for the payment of all indebtedness arising from the use of the card, as if such account were his or her own.

4. Indemnity

- a) CABS shall not be held liable for any loss or damage, direct or indirect, actual or contingent, arising out of the failure or malfunction of any machine, including any ATM, MFT, LFT, or EFT-POS Terminal, whether or not such machine was on-line or offline. Neither shall it be held liable for the failure or malfunction, loss or destruction of any data recorded or retained by means of computer, any delay in effecting any transaction initiated by means of card, the failure is communicated by CABS to the cardholder.
- b) CABS shall not be liable for the reliance by the Cardholder or any other person on inaccurate information obtained by means of a card, industrial action by any of CABS employees, any loss or damage arising by way of vis major, Act of God or any other cause not wholly under the direct control of CABS.

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 and the terms of issue and conditions of use of any CABS card issued 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 and Terms of Issue and the conditions of use of a CABS card are available on request.

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

SIGNATURE(1) _____

SIGNATURE(2) _____

(Parent or Guardian's Signature/ Joint account holder)

DATE _____

SMS / EMAIL ALERTS TERMS AND CONDITIONS:

1. **Definitions:** In these Terms and Conditions, the following terms shall have the following meanings:
 - Customer:** The applicant of this service is hereunder referred as "Customer"
 - Bank:** Is herein after referred as "CABS"
 - Service:** The CABS SMS Alerts Service is herein after referred as "Service"
2. The customer shall abide and be bound by the instruction and/or procedures of the CABS.
3. While CABS will take due care to make this service available at all times, in the likely event of any reasons which are beyond CABS's control, including but not limited to any technical difficulty, which results in outage of the services and/or loss of any transmission, of messages, then CABS shall be absolved from liability.
4. The Customer hereby irrevocably agrees to hold free and harmless CABS and indemnify CABS against all actions, claims, demands, liabilities, losses, damages, costs and expenses of whatever nature that are beyond CABS control and that may result due to CABS providing the service.
5. 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 provided that the error was not caused by CABS.
6. 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.
7. CABS is not liable for any breach of confidentiality of any data/information sent to the Customer's equipment. The Customer acknowledges that he/she is solely responsible for protecting his/her mobile phone/device and privacy.
8. In case of change/disconnection/loss of Customer's mobile phone number(s) or equipment, the Customer undertakes to notify CABS in writing immediately of such instance to protect the interest of all parties. The Customer shall indemnify CABS for all loss or damage on account of Customer's failure to notify CABS of the change/disconnection of Customer's mobile phone number(s).
9. 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 servicing a notice to the Customer by ordinary post or via message to the Customer's equipment.
10. 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.

INTERNET BANKING TERMS AND CONDITIONS:

1. Acceptance

By appending your signature to this application form, it shall be deemed as acceptance to 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

2. Tokens Usage

Every token issued shall remain the property of CABS and shall be returned to CABS immediately in the event of cancellation of Internet Banking Services. Tokens shall solely be used by the internet banking customer to which the token has been handed over to and CABS shall be indemnified against any loss arising out of the authorised use by any third party.. 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, indirect 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 CABS shall be indemnified against any losses arising as a result of delays beyond CABS' 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 delay where the contents of the customer's instruction are inaccurate or incomplete.

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 shall 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. All transactions processed before the notification by the customer shall be deemed to have been made by the customer.

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 transfers 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 not to do so, or should the request be received under circumstances that render the request impossible to comply with.

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 wrongfully and unlawfully.

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 being used 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.

E- STATEMENT TERMS AND CONDITIONS:

1. 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.

2. Electronic Statement Content

We will e-mail your statement containing the month's transactions on the frequency specified above, to the e-mail address provided on application. The e-mail will contain, as attachment, your password -protected statement.

3. 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>.

4. Delivery Security

Prior to delivery, we will secure your statement using the password provided above. 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.

5. 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.

6. 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 account for these fees at any time upon giving notice to you.

7. 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.

8. 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-statements at any time on notice, including but not limited to an event where we or you terminate any deposit account, and we will not however refund any previously charged or accrued fees, that had been charged on your account before such termination.

9. Limited Liability

You agree that we will not be liable for lost 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 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.

TERMS AND CONDITIONS FOR CABS FUNERAL BENEFIT PLAN ONLY

1 Product Overview

The CABS Funeral Plan offers you an affordable and flexible means of providing funds to meet funeral expenses in the event of your death. Funeral cover is provided for life and the benefit can be purchased by monthly premiums payable for 10 years. You can get cover up to a maximum of USD 5,000. The maximum cover applies to the total cover that can be provided by the underwriter for all your funeral policies. Your cover starts on the first day of the month following the first premium payment.

2 Benefits

All benefits under this policy have a waiting period of THREE months unless death is due to an accident as defined on the 1st page. If you are aged between 66 years and 75 years at the time of purchasing the policy, the waiting period is SIX months. Accidental death shall be covered immediately after the payment of the first premium.

Accidental death shall mean death caused directly and independently of all other causes, by bodily injury resulting solely from external, violent and unintentional means and was not directly or indirectly attributable to or accelerated by any of the causes as stated below.

No benefit will be payable if death occurs as a result of:

- Nuclear activity or radioactivity
- Willful exposure to danger by the life assured except in an attempt to save human life
- War, enemy hostilities, commotion, insurrection, revolution, military seizure of power or the usurping of power or any act of any person acting on behalf of or in connection with any organisation with activities directed towards the overthrow by force of the government de jure or de facto or to the influencing of terrorism or violence.

3 Premium Commitment

One premium is due on the first of each calendar month. 30 days grace is allowed for payment of premium during which full cover will be available. If the premium is not paid within the grace period, the policy shall enter a reinstatement period.

3.1 Reinstatement period

- a. The reinstatement period is 3 months and you will not be covered during this time.
- b. If a premium is received during reinstatement, the policy is revived and cover is restored immediately.
- c. If no premium is received by the end of the reinstatement period, the policy lapses.
- d. There will be a maximum of 3 reinstatement periods.
- e. Premiums missed during the reinstatement period will not need to be repaid.

Claims

To make a claim your beneficiary need to produce

- A completed claim form
- Original burial order, death certificate or certificate of cause of death
- I.D. of beneficiary
- Police report in the case of an accident

Unless the Underwriter receives written notification within forty five days of death resulting in a claim being made against this policy, the Underwriter shall in no case whatsoever be liable to pay any benefit. The beneficiary shall duly complete such forms and give such additional details and assistance and furnish such proof in relation to claims as the Underwriter at its discretion may require.

Cooling off period

If cancellation of this policy occurs within 30 days of the account holder receiving the summary of the Terms and Conditions (which is when the application form is signed), the total premium/s paid will be refunded provided that an insured event has not happened.

Assignment

This policy shall not be capable of being ceded or transferred under any circumstances whatsoever.

The Funeral Plan is underwritten by Old Mutual Life Assurance Company Zimbabwe Limited

FOR FRONT OFFICE USE ONLY

Account Opened <input type="checkbox"/>		Debit Card Issued <input type="checkbox"/>	
Target <input type="text"/>	Customer Status <input type="text"/>	Sector <input type="text"/>	Industry <input type="text"/>
Account Opened by _____		Authorised By _____	
Account Officer(s) _____			
Date _____		CABS Funeral Policy Number <input type="text"/>	
Processed By _____		Signature _____	
Form and proof of Identity Received By _____		Date _____	
Checked By _____		Signature _____	
FCB Clearance Summary _____		Signature _____	
Override Reason _____			
Approved/Declined By _____		Date _____	
Customer's T24 ID <input type="text"/>			
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 <input type="checkbox"/> No <input type="checkbox"/>		Auto Next KYC Review Date _____	