



PERSONAL / JOINT ACCOUNT OPENING FORM

1. TYPE OF ACCOUNT

<input type="checkbox"/> BIDII PERSONAL SAVINGS ACCOUNT	<input type="checkbox"/> BIDII JOINT SAVINGS ACCOUNT	<input type="checkbox"/> MALAIKA ACCOUNT
<input type="checkbox"/> NEW CLIENT	<input type="checkbox"/> EXISTING CLIENT	<input type="checkbox"/> JUMUIYA ACCOUNT

2. PERSONAL DETAILS

FIRST APPLICANT

First Name		Middle Name		Last Name		
Date of Birth	D D M M Y Y Y Y	ID No. / PP No.				
Date of Issue	D D M M Y Y Y Y	PIN No.				
P.O. Box	City		Code			
Marital Status	MARRIED	SINGLE	Tel			
Name of Spouse		Tel				
PHYSICAL ADDRESS	Plot / House No.	Location		TICK ONE	owned	rented
How many years in the residence	TICK ONE	0 - 5 yrs	5 - 10 yrs	above 10 yrs	Mobile	
Exact nature of business / Occupation		Employer				
NEXT OF KIN	Name		Relationship			
ID No. / PP No.			Telephone			
P.O. Box	City		Code			
LIST OF OTHER ACCOUNTS WITH CENTURY OR ANY OTHER BANK / MFI						
A/C No.			Bank			
A/C Name		Branch				
A/C No.			Bank			
A/C Name		Branch				

FIRST APPLICANT

First Name		Middle Name		Last Name		
Date of Birth	D D M M Y Y Y Y	ID No. / PP No.				
Date of Issue	D D M M Y Y Y Y	PIN No.				
P.O. Box	City		Code			
Marital Status	MARRIED	SINGLE	Tel			
Name of Spouse		Tel				
PHYSICAL ADDRESS	Plot / House No.	Location		TICK ONE	owned	rented
How many years in the residence	TICK ONE	0 - 5 yrs	5 - 10 yrs	above 10 yrs	Mobile	
Exact nature of business / Occupation		Employer				
NEXT OF KIN	Name		Relationship			
ID No. / PP No.			Telephone			
P.O. Box	City		Code			
LIST OF OTHER ACCOUNTS WITH CENTURY OR ANY OTHER BANK / MFI						
A/C No.			Bank			
A/C Name		Branch				
A/C No.			Bank			
A/C Name		Branch				

OPERATING MANDATE

<input type="checkbox"/> SINGLE	<input type="checkbox"/> BOTH TO SIGN	<input type="checkbox"/> EITHER	<input type="checkbox"/> ANY TWO TO SIGN	<input type="checkbox"/> ALL TO SIGN
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TERMS AND CONDITIONS

Please read this page carefully. It provides you important information about Century Microfinance Bank ("Century") Accounts and the terms and conditions of the use of your account and any other services connected to your account.

1. TERMS

The information on this page (and any further and conditions that may be prescribed by Century from time to time) are the terms of the agreement between you and Century. When you sign the account application form you accept these terms as binding on you.

2. YOUR ACCOUNT

All deposits into Century must be made through the authorized channels. Century will not be liable for funds handed over outside the approved collection channels. A receipt will be issued for every deposit and withdrawal made by you. Century may exercise its general lien or any similar right it is entitled to by law or consolidate all or any of your accounts against any liabilities to Century and set off or transfer any sum standing to the credit of any one or more of such accounts or any other credit against any indebtedness you may have with us.

While we will try and operate your account accurately, mistakes may occur. If you are aware that an amount has been incorrectly credited or debited to your account you should notify us immediately. If funds, with your knowledge were incorrectly transferred into your account, we may take steps to recover the money from you or your account and take such other proceeding or actions as may be appropriate. Any anomaly in the entries on your account statement must be brought to the attention of Century within 21 days of the date thereof and you agree that failure to give such notice absolves Century from all liabilities arising there from. Your account may be debited for such service charge as may be set by Century from time to time.

Century will not be liable for any loss or damage to funds deposited with Century due to future Government order, law, levy, tax embargo, moratorium, exchange restriction or any other cause beyond our control.

All notices or letters will be sent to the address supplied by you and will be considered duly delivered and received at the time it is delivered or seven days after posting using the postal address last provided to us.

Fixed Deposit Accounts shall be operational for an agreed contractual term. The contractual term shall be agreed between the parties at the onset. Full interest on this account shall be forfeited if the contract term is terminated within the period.

3. CHARGES

Century will levy charges on the account time to time. Century may in its sole discretion revise charges and fees with or without any notification.

4. ATM CARD

Century may in future issue you with an ATM card to enable you access your account. If your Century ATM Card gets lost, stolen or is missing you must notify us within 24 hours where practical or immediately thereafter with sufficient reasons for any delay. Century shall not be held liable for any unauthorized use of your ATM card where the loss or otherwise of the same has not been notified within the stipulated time.

5. OVERDRAWN ACCOUNT

Withdrawals will only be allowed when there is sufficient cleared and available balance in your account. Century reserves rights to use the credit balance on your account to set off any outstanding exposure on any of your accounts.

6. AUTHORIZED SIGNATORIES

You have given Century in an acceptable form the specimen signature of every person authorized to operate your account. Unless otherwise agreed all signatories are entitled to operate the account with full rights as yourself.

7. JOINT HOLDERS

In addition to the foregoing, in the case of joint account, the following shall apply if one of the account holders dies.

Any money for the time being standing to the credit of your joint account(s) shall be held to the order of the survivor (subject to the applicable legislation).

Any liability incurred by joint account holders to Century (whether in the form of borrowing or otherwise) shall be joint and several.

The joint account holders are jointly and severally liable for the functioning and the balance of the account.

8. DISCLAIMER CLAUSE

Century shall not be responsible for any funds deposited by you which are subsequently found to have derived from illegal sources or activities and which may subsequently be attached by an investigation authority. You hereby confirm that the funds deposited into your account are not derived from illegal sources or activities.

9. INDEMNITY

You shall indemnify and keep Century indemnified on a full and unqualified indemnity basis against all and costs, claims, actions, damage or losses suffered or incurred by Century in connection with any breach by you of any term or condition hereof where; the particular circumstance is within your control, the action, claim or loss is brought against Century's reliance on any incorrect, illegible, incomplete or inaccurate information received by you.

10. EXCLUSION OF LIABILITY

Century will not be responsible or liable for any loss suffered by you should it be unable to offer its services to you by reason of any circumstances whatsoever not reasonably within Century's control. All claims made against Century resulting from the willful acts, willful defaults or gross negligence on the part of Century shall be up to a maximum limit of the cost of providing the service to you.

11. SHARING OF PERSONAL INFORMATION

You authorize the circulation of information concerning you, across all Century group's collection, lawyers and credit reference bureaus where necessary purposes of any bona fide enquiry or collection of any data or towards recovery of any sums due and outstanding to Century.

12. RIGHT OF SET OFF

The borrower grants Century a security interest in and a continuing lien on all property and deposit accounts at or under Century's control in which the borrower now or hereafter has interest including joint accounts and may be set off against all or part of the borrower's obligations to Century at any time.

13. AMENDMENTS

These terms and conditions are subject to change. The change may consist of the addition of a new term of the alteration or deletion of an existing term. Century reserves the right to change these terms and conditions without reference to you.

14. GENERAL PROVISIONS

You shall not assign any benefit or any rights arising herein without the prior written consent from Century.

You acknowledge that you have not relied on any representations, warranty or promote made or given on behalf or purportedly on behalf of Century in deciding to enter into any agreement with Century.

You also acknowledge that Century may at its own discretion at any time or from time to time amend or later the services available to you without prior notice to you.

14. DOCUMENTS REQUIRED

Certified copy of ID of signatories / applicants
2 latest passport size photographs

Century is not responsible for the authenticity or validity of documents provided.

PERSONAL DECLARATION

I/we have read and fully understood the Terms and Conditions set out governing the use of my/our account and the services to be provided together with my/our account offered by Century and I/we hereby accept them and will abide by them.

NAME OF SIGNATORIES (BLOCK LETTERS)	I.D NO.	SIGNATURE:

FOR OFFICIAL USE ONLY

BRANCH	CUSTOMER ID	ACCOUNT NUMBER
ACCOUNT NAME	DATE ACCOUNT OPENED	D D M M Y Y Y Y
OPENED BY	SIGNATURE	
DOCUMENT CHECK LIST	ORIGINAL ID & COPIES <input type="checkbox"/> COMPLETE APPLICATION FORM <input type="checkbox"/>	PHOTO TAKEN, SIGNATURE SCANNED <input type="checkbox"/>
	BIOMETRIC INFO. (THUMB & FOR FINGER PRINT) OBTAINED AND SCANNED <input type="checkbox"/>	TERMS & CONDITIONS SIGNED <input type="checkbox"/>
	SPECIMEN SIGNATURE OBTAINED <input type="checkbox"/>	SMS BANKING DATA KEYED IN <input type="checkbox"/>

I confirm that all the above details have been obtained in accordance with the KYC requirements, and account opening is hereby authorised.

Manager / Assistant Manager _____ Signature _____ Date _____