

Individual Customer Account Opening Application Form

(Please complete in black or blue pen with clear CAPITAL LETTERS print)

Account Number: **4** — —

(For Official Use Only)

Service Centre for Card Collection: _____

A - ACCOUNT SPECIFICATIONS (Please mark (X) the appropriate boxes)

CURRENCY OF ACCOUNT: ZWL\$ ☐ USD ☐ ZAR ☐ BWP ☐ EURO ☐ OTHER (Indicate) ☐

B - CUSTOMER PERSONAL DETAILS

Title: Mr ☐ Mrs ☐ Ms ☐ Dr ☐ Prof ☐ First Name: Surname:
Maiden Name: Other Name(s): Gender: Male ☐ Female ☐
Date of Birth: Place of Birth: Nationality:
Marital Status: (mark applicable) Single ☐ Married ☐ Other ☐ Citizenship: Dependents:
National ID Number: (mandatory) Driver's License No:
Passport Number: (if applicable) Expiry Date:
Country of Residence: Highest Educational Qualification: Hobbies:

C - CUSTOMER CONTACT DETAILS

Residential Address:
Telephone: Res: Mobile: +263- Bus:
Email Address:

D - CUSTOMER EMPLOYMENT DETAILS

Employer Name: Occupation:
Employment Status: (mark applicable) Permanent ☐ Contract ☐ Pensioner ☐ Unemployed ☐ Self-Employed ☐
Business Description: (state, if self-employed)
Employer Type: (mark applicable) Government ☐ Local Company ☐ Multinational ☐ NGO ☐ Other (specify)
Employer Physical Address: Employer Contact Number:
Gross Monthly Salary: Other Source(s) of Income:

E - SPOUSE/ NEXT OF KIN

Title: Mr ☐ Mrs ☐ Ms ☐ Dr ☐ Prof ☐ Full Name:
Residential Address:
National ID No: Contact Number: Nature of relationship:
Gender: (mark applicable) Male ☐ Female ☐ Email Address:

F - OTHER SERVICES

SMS Alerts: ☐ ☐ (If yes, state your mobile number) Mobile Number: **2** **6** **3**
E-Statements: ☐ ☐ (If yes, state your email address) Email address:

G - DIGITAL BANKING SERVICES

Mobile money e.g. Ecocash Services: Yes ☐ (If yes, state your mobile number) Mobile Number: **2** **6** **3**
E-Wallet: ☐ (If yes, state your mobile number) Mobile Number: **2** **6** **3**
Whatsapp Banking: ☐ (Self registration or seek assistance) Internet Banking: ☐ (Self registration or seek assistance)

Details of dependents to be covered by this application is up to eight (8) dependents. Please tick (✓) the appropriate box to show supplementary benefits to be included.

Surname	Forename(s)	Relationship	Date of Birth	Birth Entry/ National ID No.	Cover Amount Per Dependant	Premium Per Month \$	c
		Principal Member					
		Supplementary Benefits (Tick (✓) appropriate box)					
			Memorial Cash Benefit:	Amount of Cover Per Person			
			Tombstone Cash Benefit:	Amount of Cover Per Person			
			Grocery Benefit:	Amount of Cover			
			School Fees Benefit:	Amount of Cover			
			Personal Accident Benefit:	Please supply details below			
				Total Monthly Premium			

Surname	Forename(s)

- 1.0 Funeral assurance cover under the Plan shall commence on the first day of the month coinciding with or next following the payment of the first premium.
- 1.1 The Plan does not cover death by suicide or by the hand of Justice within a period of twenty-four (24) months from the date of Joining the Plan.
- 1.2 Save as herein provided, Membership shall lapse if any premium is not paid when due and no right thereunder nor on account of previous payment shall exist.
- 1.3 A grace period of one calendar month is allowed for the payment of each and every premium.
- 1.4 Coverage under the Plan shall terminate on the death of the Principal Member or on the voluntary termination by the Principal Member or on the lapse of Membership of the Plan as a result of non-payment of premiums.
- 1.5 Except for deaths arising from accidental causes, all other deaths shall only give rise to claims after the expiry of three (3) consecutive months in respect of the Principal Member and any Immediate Family Member; and six (6) consecutive months in respect of an Extended Family Member, from the Date of Joining the Plan or date of reinstatement or date of registration of a Dependent.
- 1.6 Immediate Family Member means, in respect of the Principal Member, a valid registered spouse, own children and persons under the legal guardianship of the Principal Member, and dependent natural or adoptive parents or parents-in-law.
- 1.7 Extended Family Member means a Dependent who is not an Immediate Family Member.
- 1.8 The qualifying period for coverage to be effectively stated in paragraph 3.6 above shall apply to any increase in the funeral benefit cover of each insured person.
- 1.9 Claims shall be settled only if they are reported to ZB Bank Limited within three (3) months from the date of death of an insured person.
- 1.10 The maximum cover for each person shall not exceed the limit set from time to time.

I confirm that to the best of my knowledge, the above information is true and correct and that all the persons registered above are not on medication for any disease or illness. Should anything change, I undertake to advise ZB Bank immediately.

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L – DECLARATION BY APPLICANT

I authorise ZB Bank to deduct the premiums stated above each month from my account when funded

Accountholder's name:

Accountholder's ID:

Account number:

Accountholder's Signature:

M – FOR COMPLETION AT BRANCH UPON CARD COLLECTION

I confirm safe receipt of my PIN (Personal Identification Number) and acknowledge receipt of my card.

Name of Cardholder:

Signature of Cardholder:

Date:

N- TERMS AND CONDITIONS

These terms and conditions, together with any further instructions that may be prescribed by ZB BANK ('the Bank'), from time to time shall constitute the Agreement between the customer and ZB Bank. The customer is deemed to have accepted the terms and conditions upon signing the form and the terms will be binding on the customer and ZB Bank.

1. DEFINITIONS: The following terms as stated in these terms and conditions shall have the following meanings:

- 1.1 **Customer:** The applicant of this account and services is hereunder referred as 'Customer'.
- 1.2 **Bank:** The 'Bank' means ZB BANK LIMITED.
- 1.3 **Service:** Any service expressly or impliedly offered by the Bank is hereinafter referred as 'Service'.
- 1.4 **Card:** The card means the ZB Bank Debit Card.
- 1.5 **Cardholder:** The account holder issued the card by the Bank.
- 1.6 **Account:** The account opened and maintained by the account holder with the Bank.
- 1.7 **Accountholder:** The person in whose name the account is opened and maintained and for whose use a card is issued by the Bank.
- 1.8 **Card Number:** The number embossed or printed on the card issued by the Bank.
- 1.9 **Use of Card:** The use of any card either by use of card number alone, or in conjunction with the PIN for any benefit, be it personal or financial.
- 1.10 **PIN:** The Personal Identification Number issued to the Cardholder or reset by the Cardholder which, in conjunction with the card, allows a transaction to be done successfully at any electronic device designed to accept cards.
- 1.11 **Cash withdrawal** Cash obtained by use of the card, the card number or in any manner authorised by the Cardholder whether by signing a voucher or not.
- 1.12 **Agreement** The agreement between the Bank and the Cardholder/ Account Holder, the terms of which are the "Terms and Conditions" as varied from time to time by the Bank.

The paragraph titles or headings shall not be used for the purpose of interpretation and any words implying one gender or singular also include the other or plural respectively or vice versa.

2. APPLICATION OF THE CARD

- 2.1 All applications for cards are subject to the Bank's processes and approval procedures.
- 2.2 The Bank reserves the right to refuse the cardholder access to the card in its sole and absolute discretion.
- 2.3 Additional cards linked to the cardholder's account may be issued to other persons authorised by the Accountholder.
- 2.4 You will be charged service fees and other account charges at the rate fixed by ZB Bank from time to time.

3. USE OF THE CARD

- 3.1 The card may only be used:
 - 3.1.1 By that Cardholder, it being understood that the physical PIN shall not be kept together with the card.
 - 3.1.2 Subject to the terms and provisions of this Agreement and as amended from time to time. 3.1.3 Within the credit balance or agreed overdraft limit and any available credit facility on the Account; During the validity period embossed on the card;
- 3.2 ZB Bank shall not be liable for any loss of funds arising from any unauthorised transaction on Account holder's account if made using Account holder's pin, and if:
 - 3.2.1 Account holder fails to memorize and delete the PIN upon receiving the SMS advising him/her of the PIN.
 - 3.2.2 Account holder does not notify ZB Bank of the misuse, loss or theft of his/her cellphone or PIN at the earliest moment.
 - 3.2.3 Account holder voluntarily discloses his/her PIN to anyone.
- 3.3 As soon as the Cardholder suspects that his/her card has been lost or stolen or his/her PIN is compromised, he/she must notify the Bank immediately by telephone, or visit your nearest ZB Bank Branch.
- 3.4 The Bank will block the card as soon as reasonably possible after such notification. The Bank is authorised to accept written instructions from Account holder or Cardholder to stop card transactions in the event of card loss.

4. LIABILITY

- 4.1 When transactions are made by a person other than the holder of the Account and/or the Cardholder, both shall be jointly and severally liable for the payment of all indebtedness arising from the use of the Card; but no partial or full release by the Bank of either of them shall reduce the liability of the other.

5. FUNDS IN THE ACCOUNT

- 5.1 The Bank shall not be obliged to act on or give effect to any payment or disbursement initiated through the use of the card unless there are sufficient funds in the Account at any time when the payment or disbursement is to be made or unless suitable arrangements have been agreed to by the Bank.

6. ACCOUNTABILITY

- 6.1 The Bank, its officers and servants, shall not be responsible or accountable to the Cardholder for any loss or damage, actual or contingent, arising from or of the use of the card facilities (it being recorded that any electronically initiated third party payments are not necessarily effected on the same day as the transaction date), malfunction, failure or unavailability of the card facilities, the loss or destruction of any data, the failure, interruption or distortion of communication links, any delay in acting on any request made or instruction given or in effecting any transaction initiated through the use of the card or any failure to do so (whether or not such delay or failure is notified to the Cardholder), the reliance by any person on any incorrect, incomplete or inaccurate information or data obtained through the use of the card, any Industrial action, act of God or other cause or circumstances not reasonably within the Bank's control provided that the provisions of this paragraph shall apply in respect of any loss or damage proved to have been caused by the fraudulent act of any office or servants of the Bank.

7. CUSTOMER INFORMATION

- 7.1 You agree that any information provided about you as a consequence of this and any other application and agreement which you have made to or with this Bank may be shared within the Bank's Customer Information System. This information may be used to identify other products and services, which may be relevant to you. No information will be disclosed outside the Bank unless you are in default under the agreement in which case the Bank may disclose this fact to licensed credit reference agencies.
- 7.2 You agree always to keep your contact details up to date and provide us:
 - (a) Your current residential address.
 - (b) A functioning telephone number or mobile number at which we can reach you.
 - (c) A functioning email address.
- 7.3 You agree that we may use any of the contact details that you have last provided to us for all legal purposes.
- 7.4 You agree that if you do not keep your contact details accurate and up to date and ensure any cell phone number or email address that you have provided to us is functional, you risk not receiving important communication from us that may affect your legal position.

8. DISCLOSURE

- 8.1 The applicant agrees and authorises ZB Bank to
 - (a) Disclose to any approved credit reference bureau financial information relating to his / her account.
 - (b) Make enquiries from any bank, financial institution or approved credit reference bureau in Zimbabwe to confirm information supplied.
 - (c) Seek information from any, bank, and financial institution or approved credit reference bureau when assessing the application to open an account.

9. ACCOUNT STATUS

- 9.1 Unless the Bank has granted you a credit facility on your account, you agree to maintain a credit balance at all times, and a debit balance either due to the Bank's charges or debits passed on your account which is insufficiently funded, may affect your credit profile.
- 9.2 Unless an agreement relating to a particular product or service stipulates and specifies otherwise, you can close your account at any time provided you first settle any debit balance owing with the Bank. The Bank may set-off a credit balance in any of your Accounts against amounts that are due and payable from you to the Bank.
- 9.3 If you do not use your Account for six consecutive months, it will become 'dormant'. You are unable to use the Account or access your credit in your account when it is in dormant status until you have contacted the Bank and claimed the dormant balance. The Bank may ask you for information and documents to support your claim.

10. CHARGES

- 10.1 Charges to the Account holder will be levied by the Bank irrespective of the balance on the Account or any transactions on the Account from the use of the Card. Charges levied by the bank are subject to change from time to time and will be advised to the customer.

11. DISCLAIMER CLAUSE

- 11.1 Any relaxation, delay or indulgence on the part of the Bank in exercising any of its rights in this Agreement shall not be taken as a waiver of such rights.
- 11.2 ZB Bank disclaims liability for any funds deposited by the account holder which are subsequently found to be derived from illegal sources or activities.

12. VARIATION OF THIS AGREEMENT

- 12.1 The Bank may vary this Agreement at any time or times whether or not a similar variation is made to the agreement(s) with any other Account Holder(s).
- 12.2 Notification of any such variation shall be given to the Account Holder by the Bank either in writing or by publication thereof by such means as the Bank may select and a variation so notified shall be binding on the Account Holder.

13. CUSTOMER ACCOUNT OPENING DECLARATION

- 13.1 I agree that I have read, understood and accepted the Bank's prevailing Terms and Conditions, Electronic Channels Terms and Conditions; Cards Terms and Conditions and I agree to be bound by them.
- 13.2 I further agree to be bound by any additional Terms and Conditions governing any facilities, products and/or services offered by the Bank as I may apply and/or utilise from time to time.

14. E-WALLET CONDITIONS OF SERVICE

- 14.1 The minimum and maximum amounts will be reviewed from time to time.
- 14.2 ZB will not be liable for any loss of funds arising from any unauthorised transaction on your account using your pin and if you:
 - 14.2.1 You fail to memorize and delete the pin upon receiving the SMS advising you of the pin.
 - 14.2.2 You do not notify ZB of the misuse loss or theft of your cellphone or at the earliest moment.
 - 14.2.3 You voluntarily disclose your PIN to anyone.

Customer Signature:

Date:

O-INDEMNITY BY APPLICANT

- a. I agree that the Bank reserves the right to close my account compulsorily without warning if it is conducted unsatisfactorily or if any of the following occurs:
- When credit worthiness checks reveal that I am of questionable credit worthiness;
 - Stolen cheque(s) being deposited into the account or fraudulent deposits being made into the account and I fail to make a police report and provide proof of such report to the Bank within 14 days after being notified of such deposits by the bank;
 - Any action by me which is regarded by the Bank as evidence of dishonesty; or
 - Any other circumstances in terms of which a banker is ordinarily entitled at law to close a client's account.
- b. I also certify that the above statements, in support of my application for an account are true and complete, and understand that in the event of any information proving to be inaccurate, this application may be declined.
- c. I also authorise the Bank to reserve any entries erroneously made into my account or any fraudulent deposits made into my account and debit my account where necessary without prior notice.
- d. Where my account has been so debited, I acknowledge that I am liable to pay the Bank the said amount even if my account is not sufficiently funded to cover the debits.
- e. I undertake full responsibility to advise and provide the Bank with current details whenever there are changes in respect of my personal details; contact details; employment details etc.

P-ZB ECOCASH BANKING SERVICES TERMS AND CONDITIONS

- a. I hereby certify that all the information provided is correct and authorise ZB Bank to use the information contained herein to process and register the mobile line and the bank account on the Ecocash Banking Platform.
- b. I hereby indemnify ZB Bank Limited against any losses, claims damages, whether direct, special or consequential, howsoever and when so ever arising as a failure of mobile equipment, Ecocash Banking Services being offline or unavailable for any reason, the mobile phone number provided being incorrect, unlawful or unauthorised access to my mobile by another person(s), delays in Ecocash Banking Services or direct or indirect losses which the Bank could not reasonably have foreseen.
- c. I undertake to notify the Bank within 24 hours of any change to my mobile phone number(s) or in the event that my mobile phone handset is lost or stolen.
- d. In the event that I wish to terminate the Ecocash Banking Services registration or withdraw Ecocash Banking Services, I shall give the Bank at least 30 days written notice to the domicilium citandi et executandi of record.
- e. The Ecocash PIN number used to access any other Ecocash Services shall be the same used to access Ecocash Banking Services and I agree not to disclose the Personal Identification Number (PIN) to any third party under any circumstances whatsoever should I disclose the PIN to a third party.
- f. The above terms and conditions shall be read together with the other terms and conditions as they appear on Ecocash User Registration Form and Bank Account Opening form and any other Ecocash Services guidelines as advised by the Bank from time to time.
- g. The bank reserves the right, time to time, to review and or amend the terms and conditions applicable to the use of Ecocash Services and shall advise Ecocash registered users of those changes accordingly.

Print Name:

Photo of Applicant:

Authorised Signatory Specimen Signature:

FOR OFFICIAL USE ONLY

TYPE OF ACCOUNT: Individual Transactional Account ☐ Senior Citizen Transactional Account ☐ Informal Trader Transactional Account ☐
Individual Current Account ☐ Sta\$h Transactional Account ☐ Other (Specify)

SUPPORTING KYC CHECKLIST

Please attach certified copies of the following and indicate by marking:

- (i) Two (2) recent passport-sized photos ☐ (ii) Proof of residence (within 3-months) ☐ (iii) Payslip (where applicable) ☐
(iv) Current Identification Documents: (mark applicable): National ID Card ☐ Passport ☐ Drivers' License ☐

ACCOUNT OPENING & KYC CHECKER SECTION

Service Center Name: Domicile Service Center Code: ZB ID:
Financial Clearing Bureau Vetting: Favourable ☐ Unfavourable ☐ Politically Exposed Persons Screening: Favourable ☐ Unfavourable ☐
Sanctions Screening (UN&OFAC Watch lists): Favourable ☐ Unfavourable ☐ RBZ Credit Registry Clearance: Favourable ☐ Unfavourable ☐
A/C Opened By: Signature: ZB Life Certificate No.:
ZB Life Agent No (if applicable): Date:

ACCOUNT OPENING APPROVER & REVIEWER SECTION (Note: Service Centre Manager or Service Centre Consultant in Charge)

Account Opened: ☐ Y ☐ N All Mandatory Fields Captured: ☐ Y ☐ N
KYC Complete: ☐ Y ☐ N Customer Risk Review Profile: High ☐ Medium ☐ Low ☐
KEY: High Risk Customer - Annual Review Medium Risk Customer - 2-3 Years Review Low Risk Customer - 5 Years Review
Next KYC Review Date:
Approved by: Signature: Date:

SERVICE CENTER
STAMP