





Please fill out the application form in capital letters

Applicant's details				
Mobile Number	Other Number			
	Existing BOA Account			
Title Mr Mrs Ms Other				
Surname	First Name			
Other Names	Gender Male Female			
Date of Birth D D M M Y Y Y Y	Marital Status			
Type ID Passport Driver's Licence Empl	oyee ID National ID Student ID Voter's Card			
ID Number	Nationality			
Postal Address	Email			
District of Residence	Residence LC1 Area			
Occupation/ Source of Funds Salaried Business	Self Employed Other			
Name of Employer/ Line of Business/ Industry				
Monthly Income < 0.5m 0.5m to 5m 5m to	o 50m 50m to 100m > 100m			
Next of Kin Name	Next of Kin Tel.Number			
I/We				
declare, affirm and confirm that I/we wish to register for the Bank of Africa Mobile Wallet service on the Terms and Conditions specified in the BOA Mobile Wallet Conditions of use. A summary of the conditions of use has been made available to me/us (overleaf), and I/we agree to abide by the terms contained therein. I/we agree to pay the tariffs for the BOA Mobile Wallet services as indicated in the BOA Tariff Guide and hereby authorize BOA to deduct these from my BOA Mobile Wallet Account with effect from the date hereof. This registration and acceptance form, together with the conditions of use, constitute a binding agreement between BOA and myself/ourselves. This mobile number is registered for my/our own use and I/we will notify BOA in case ownership is passed onto a third party. I/we accept the terms and conditions for use of the BOA Mobile Wallet Service.				
Signature and Thumbprint	Customer Thumbprint			
Agent's details (On behalf of BOA)				
Agent Name	Agent ID			
Agent Signature	Agent Outlet			
Have you seen and verified the applicant's original identification do	0			
Customer Copy MOBILE WALLET REGISTRATION Customer Name	BANK OF AFRICA MOBILE WALLET			
Mobile Number	Other Number			
I have read and understood the terms and conditions overleaf	Existing BOA Account			
Customer Signature	29 2 27, 77, 60000			

THE BOA MOBILE WALLET TERMS AND CONDITIONS OF USE

By opening and operating a BOA Mobile Wallet Account and using the related mobile banking products and services, you will be deemed to have read, understood and accepted these Terms and Conditions and as may be amended by us from time to time as will be found at any of our branch locations or on our website www.boauganda.com

1. InterpretationIn these Terms and Conditions, unless the context otherwise requires: Account: shall mean your account or BOA Mobile Wallet account held with us in which our mobile banking service shall be availed to you; BOA Mobile Wallet: shall mean our mobile banking service and includes the service over the application/USSD/SMS Banking; PIN: means personal identification number being the secret code you chose for accessing the BOA Mobile Wallet; M loan; shall mean a credit facility (**Incomp.**)

M Loan: shall mean a credit facility ("loan") provided to you by us over the BOA Mobile Wallet;

USSD: shall mean Unstructured Supplementary Service Data. We or Us or Our: means the Bank or Bank of Africa - Uganda Ltd or

You or Your: means the holder of a BOA Mobile Wallet Account.

2. Use of Services

a) When you agree to open an Account and use BOA Mobile Wallet you must have a mobile phone on which you will use our service and you should be validly registered with a telecom service provider. You

you should be validly registered with a telecom service provider. You hereby authorize us at our discretion to check your registration with the said service provider. You shall use our mobile banking service with only the phone number you use to register for the service. b) You shall be required to select a PIN during registration for the BOA Mobile Wallet which PIN will enable you transact on your account. It is your responsibility to keep this PIN confidential and a secret. You are required to authorize all your transactions with your PIN as such you shall indemnify the Bank from any loss/damage you suffer from all transactions including unauthorized/erroneous/ wrong/incorrect whether authorized by you or not made using your PIN. You will be allowed to enter up to three (3) wrong PIN attempts. After the third wrong attempt your Account will be disabled and you should contact us when this happens; when this happens;

c) Any instruction issued using your PIN is deemed received only once we acknowledge or confirm receipt via SMS or USSD. You will not resend any instruction before checking your account statement or

contacting us;

e) In the event that you believe or know that your PIN/mobile phone/SIM card has been lost/stolen/compromised, you should report to any of our branches immediately in writing and we shall block your account as soon as we reasonably can. You will remain responsible and liable for all transactions/loses/damages that occur until your

Account is blocked;
f) You agree that you will not engage in any activity that interferes with or disrupts the mobile banking service or networks connected to the BOA Mobile Wallet. To report any activity that may violate these terms please contact the Risk department on telephone +256414302001 or at risk@boauganda.com.

g) The value and number of Mobile Wallet transactions may be restricted to maximum limits as may be advised from time to time.

3. Mobile Saving

You may at your own discretion keep and save money on your Account. Such savings may at our sole discretion earn you interest in accordance with our approved interest rates as stated in our Tariff Guide.

You may apply for and access an M loan for a limited period of time using BOA Mobile Wallet. Such loan shall be granted subject our approved credit lending guidelines and fees. We reserve the sole

discretion to reject your loan request and we need not provide a reason for such rejection. All loans shall be processed for you at a fee and shall be repayable on demand with interest at rates to be determined by the Bank. Penal interest will be charged on you for failure to repay the loan in the agreed period.

5. ChargesWe shall apply charges as detailed in our Tariff Guide or those communicated directly to you for using the BOA Mobile Wallet and you hereby authorize us to debit your account to recover any charges due to us. We reserve the right to change our charges from time to time as shall be communicated in our Tariff Guide that can be found at any of our branch locations or on our website www.boauganda.com.

6. Disclosure of InformationWe may disclose your Account information to our affiliates, third party service providers locally or outside the country or to any government/ public/private entity if we are compelled to do so by law or court order.

7. Termination of service and closure of account

a) We may terminate, close or suspend activity on your Account i) upon your written request; ii) where the Account becomes and remains inactive for a period that is considered unreasonable by us; iii) where there is suspected illegality, fraud or regulatory noncompliance involving you or your Account; iv)where there is breach of these terms and conditions; v) in order to protect our interest; or vi) upon giving you notice to close your account.

8. Indemnity

The parties (You and Us or our staff) agree to hold each other harmless and each party shall indemnify the other against any claims including any third party claims, actions, demands, proceedings, (actual and consequential) suits, losses, damages, costs and expenses arising from or in any way related to your use of us providing services under the BOA Mobile Wallet.

9. Disclaimer of Warranties

a) You expressly understand and agree that: Your use of our mobile banking service is at your sole risk. The services are provided on an "as is" and "as available" basis. The Bank does not warrant that: The services will be uninterrupted, secure or error free;
b) You agree that the Bank and its service providers shall not be liable to you for any loss that may result from circumstances beyond our control or griging from your emissions comprisions or error.

control or arising from your omissions, commissions or errors.

10. General Termsa) The terms and the relationship between you and the Bank shall be

governed by the laws of Uganda;
b) Our failure to exercise or enforce any of our rights or provisions of the terms and conditions shall not constitute a waiver of such rights or provision. If any provision of the terms is found by a court of competent jurisdiction to be invalid, the other provision of the terms remain in full force and effect

c) In case of default, the bank may set off as against any sums that may be received or payable into or that stand to the credit of your account to recover its fees/charges, expenses or legal fees without notice to you; e) You agree that the bank may send you promotions or notices by post, email, regular mail, SMS, USSD, or postings on the services using the contact details on your registration form and as amended form time to

f) You agree that the address on your account registration form is your chosen address where notices, and documents in legal proceedings may be served. You must notify us immediately in case of any changes.

You signify understanding and acceptance of these Terms and Conditions by signing below and returning a copy to the Bank:

Name of Account Holder		Name of third party	
Signature	.Date	Signature(Evidencing of oral explanation)	.Date

Thank you for choosing Bank of Africa.

Let us know how you feel and how we can make your banking experience better through any of the following channels:

Call Centre: (256) 414 302111; Toll Free Line: 0800 100140; Email: feedback@boauganda.com; Website: www.boauganda.com

Follow us on:







