



Language of Use/Ururimi mwifuza gukoresha English Kinyarwanda French

Currency Type/Ubwoko bw'amafaranga:

RWF	\$	€	£

 Account Type/Ubwoko bwa konti _____

Name of Company / Izina ry'ikigo _____ Branch / Ishami _____

Account Name /Izina rya konti _____ Acroynm/Impine _____

Type of organisation / Ubwoko bw'ikigo:

Partnership /Ishyirahamwe Sole Proprietorship / Ikigo cy'Umuntu kugiti cye Limited Company / Sosiyeti y'imigabane

Parastatal / Ibishamikiye kuri Leta Trust / Abazungura Club/Association/Society / Itsinda/Amashyirahamwe

NGO / Imiryango idaharanira inyungu Other (Please Specify) / Ibindi (Sobanura) Limited Company / Sosiyeti y'imigabane

Registering Office / Ikigo wiyandikishirijemo _____

1. COMPANY DETAILS

Date of incorporation / Itariki ikigo cyashinzwe _____ Country of incorporation / Igihugu ikigo cyashingiwemo _____

Registration Number: Nimero y'ubucuruzi iranga ikigo _____ Nature of Business/Ibyo ikigo gikora _____

Registered Office / Aho ikigo cy'iyandikishirije: _____

Current Location / Aho ikigo gihereye _____

Postal Address / Agasanduku k'amabaruwa _____ Fax No. _____

Mailing Address / Aderesi ya interineti _____ Website/urubuga rwa Interineti: _____

Office Tel No / Nimero za telefoni z'akazi _____ E-mail/.Aderesi ya interinete y'ikigo _____

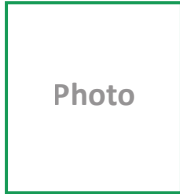
Contact Person Name / Uwo babaza _____ Mobile Tel./Telephone ye : _____

2. ACCOUNT SIGNATORIES SIGNATURES & PHOTOGRAPHS / AMAFOTO N'IMIKONO YABEMERWE GUSINYA

AUTHORISED SIGNATORY / UMUKONO W'UBYEMERWE (A)

Surname / Izina ry'ababyeyi _____ First Name / Izina ry'idini _____

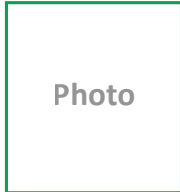
Signature / Umukono _____ Date / Itariki _____



AUTHORISED SIGNATORY / UMUKONO W'UBYEMERWE (B)

Surname / Izina ry'ababyeyi _____ First Name / Izina ry'idini _____

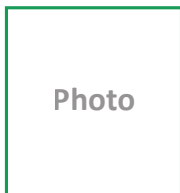
Signature / Umukono _____ Date / Itariki _____



AUTHORISED SIGNATORY / UMUKONO W'UBYEMERWE (C)

Surname / Izina ry'ababyeyi _____ First Name / Izina ry'idini _____

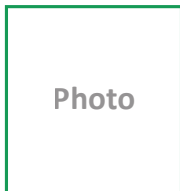
Signature / Umukono _____ Date / Itariki _____



AUTHORISED SIGNATORY / UMUKONO W'UBYEMERWE (D)

Surname / Izina ry'ababyeyi _____ First Name / Izina ry'idini _____

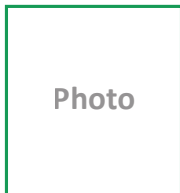
Signature / Umukono _____ Date / Itariki _____



AUTHORISED SIGNATORY / UMUKONO W'UBYEMERWE (E)

Surname / Izina ry'ababyeyi _____ First Name / Izina ry'idini _____

Signature / Umukono _____ Date / Itariki _____



MODE OF ACCOUNT OPERATION / UBURYO BWO GUSINYA

Sole Signatory / Wenyine Jointly / Bombi bafatanije Other / Ikindi _____

3. ACCOUNT SIGNATORY DETAILS / UMWIRONDORO W'USINYA

Surname / Izina ry'ababyeyi _____ Gender/ Igitsina: Male/ Gabo
First name/ Izina ry'idini _____ Female/Gore
Date of Birth / Itariki y'amavuko: _____ Single/ Ingaragu Married/ Yarashatse Others / Ikindi _____
National ID / Nomero y'irangamuntu _____ International Passport / _____
Urwandiko rw'abajya mumahanga
Occupation / icyo ukora _____
Job Title / Umwanya mukoraho _____
Residential Address / Aderesi yaho mutuye _____
Mobile Number / Telefone igendanwa _____ E-mail / Imeyiri _____
Date / Itariki _____ Signature / Umukono _____

ACCOUNT SIGNATORY DETAILS / UMWIRONDORO W'USINYA

Surname / Izina ry'ababyeyi _____ Gender/ Igitsina: Male/ Gabo
First name/ Izina ry'idini _____ Female/Gore
Date of Birth / Itariki y'amavuko: _____ Single/ Ingaragu Married/ Yarashatse Others / Ikindi _____
National ID / Nomero y'irangamuntu _____ International Passport / _____
Urwandiko rw'abajya mumahanga
Occupation / icyo ukora _____
Job Title / Umwanya mukoraho _____
Residential Address / Aderesi yaho mutuye _____
Mobile Number / Telefone igendanwa _____ E-mail / Imeyiri _____
Date / Itariki _____ Signature / Umukono _____

ACCOUNT SIGNATORY DETAILS / UMWIRONDORO W'USINYA

Surname / Izina ry'ababyeyi _____ Gender/ Igitsina: Male/ Gabo
First name/ Izina ry'idini _____ Female/Gore
Date of Birth / Itariki y'amavuko: _____ Single/ Ingaragu Married/ Yarashatse Others / Ikindi _____
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Mobile Number / Telefone igendanwa _____ E-mail / Imeyiri _____
Date / Itariki _____ Signature / Umukono _____

ACCOUNT SIGNATORY DETAILS / UMWIRONDORO W'USINYA

Surname / Izina ry'ababyeyi _____ Gender/ Igitsina: Male/ Gabo
First name/ Izina ry'idini _____ Female/Gore
Date of Birth / Itariki y'amavuko: _____ Single/ Ingaragu Married/ Yarashatse Others / Ikindi _____
National ID / Nomero y'irangamuntu _____ International Passport / _____
Urwandiko rw'abajya mumahanga
Occupation / icyo ukora _____
Job Title / Umwanya mukoraho _____
Residential Address / Aderesi yaho mutuye _____
Mobile Number / Telefone igendanwa _____ E-mail / Imeyiri _____
Date / Itariki _____ Signature / Umukono _____

ACCOUNT SIGNATORY DETAILS / UMWIRONDO RO W'USINYA

Surname / Izina ry'ababyeyi _____ Gender/ Igitsina: Male/ Gabo

First name/ Izina ry'idini _____ Female/Gore

Date of Birth / Itariki y'amavuko: _____ Single/ Ingaragu Married/ Yarashatse Others / Ikindi _____

National ID / Nomero y'irangamuntu _____ International Passport / _____
Urwandiko rw'abajya mumahanga _____

Occupation / icyo ukora _____

Job Title / Umwanya mukoraho _____

Residential Address / Aderesi yaho mutuye _____

Mobile Number / Telefone igendanwa _____ E-mail / Imeyiri _____

Date / Itariki _____ Signature / Umukono _____

4. SPECIFIC CUSTOMER REQUESTS (Please tick) /SHYIRA AKAMENYETSO KUBYO UMUKIRIYA ASABA**Statement of account / Imiterere ya konti**

Quarterly / Buri gihembwe Weekly / Buri cyumweru On-line Banking / Kumenya amakuru ya konti kuri interineti

Monthly / Buri kwezi Daily / Buri muni Cheque Book / Agatabo ka shekiye

Other Requests / Ibindi asaba _____

5. AMATEGEKO N'AMABWIRIZA / TERMS AND CONDITIONS**Njyewe/Twebwe (Umukiliya) turasaba tukana uburenganzira Bank of Africa Plc bwo gukora ibi bikurikira:**

- Gufungura Konti mu izina ryange/mu mazina yacu no gufungura indi konti/ andi ma konti mu gihe tubyemeranyijwe ho.
- Kubahiriza amabwiriza kuri Konti yanjye/zacu atururitse kuri nje cyangwa k'umpagarariye aiyanye no gukura kuri konti cyangwa kwishyura:Sheke , Inyandiko zose ziyanye n'imikoraniye na Banki, Inyandiko zigaragaza ko amafaranga azajya yishyurwa mu gihe runaka,n'izindi nyandiko zose zitanga uburenganzira bwo kwishyura. Ubwo burenganzira twahaye Banki; ntabwo butuma konti yacu ibikuzwaho amafaranga tutemerewe kubikuzwa kuburyo bishobora gutuma tubarwaho umwenda
- Banki ifata inshingano zuko: Sheke zose, Inyandiko zemeza ko umukiliya agomba kwishyurwa, Fagitire na Gitansi byujuje ubuziranenye kandi ari umwimerere, bikaba bitarengeje n'igihe.
- Bank ifite inshingano yo kwiyishyura amafaranga nahawe nk'inguzanyo y'igihe gito hamwe n'inyungu zayo kandi hagakurikizwa amategeko n'amabwiriza nkuko twabyemeranyijwe.
- Bank ntiyirengera Ibihombo itagizemo uruhare bishobora kuvuka, bitewe ni impamvu izo arizo zose zishobora guterwa n'impinduka mu mategeko ya Guverinoma harimo wenda nk'imisoro, gukomanyirizwa, n'ibindi bishobora kuvuka
- Banki ifite uburenganzira bwo kuba yafunga cyangwa guhagarika by'agateganyo Konti iyo ariyo yose, icyekwa kuba yarafunguwe mu buryo budakurikije amategeko, cyangwa binyuze ku iperereza

I/We (The Customer) Hereby Request and Authorize**Bank of Africa Rwanda Plc To:**

- Open an account in my/our name and at time subsequently open further account/accounts as I/we may direct
- To honor and to debit my/our account all cheques, drafts, bills, promissory notes, acceptances, negotiable instruments and orders drawn accepted or made out by me/us or on my/our behalf, and to carry out any instructions I/we may give in connection with my/our account notwithstanding that any such debiting or carrying out of instructions may cause my/our account to be overdrawn or the limit of any overdraft enjoyed by me/us to be increased.
- To assume full responsibilities for the genuineness, correctness and validity of endorsements appearing on all cheque, orders, bills, notes, negotiable instrument, receipts and/or account
- To be responsible for the repayment of any overdraft with interest and to comply and be bound by the bank's rules for the conduct of a savings account receipt of which i/we hereby acknowledge.
- To free the bank from any responsibility for any loss or damage to funds deposited with the bank due to any future government orders, law, levy, tax, embargo and all other causes beyond the bank's control
- That the Bank reserves the right to close or suspend any account which it suspects to have been opened fraudulently or which upon investigation is found to have been opened fraudulently
- That the customer hereby agree that customer shall, at his/it on expense, indemnify, defend and hold harmless Bank of Africa Rwanda Plc from and against any and all liabilities, any other loss may occur arising from or relating to inadequate performance by the customer of any of these terms or the act, errors, representation, misrepresentations, misconduct, or negligence of the customer in

bikagaragara ko yafunguwe mu buryo budahwitse cyangwa binyuranye namategeko ya banki nkuru y'I gihugu(BNR)

- Mu gihe Umukiliya agize uburamgare maze bikamuteza igihombo
- Uko byagenda kose, Banki ntizirengera ingaruka iyariyo yose yaturutse kubyo umukiliya yakoze mu buryo buziguwe, cyangwa butaziguwe, byateye ihungabana rya Konti cyangwa se serivise zatanze
- Njyewe/twebwe twemeye ko Banki itemera imikorere idahwitse iteza igihombo icyo aricyo cyose cyaba mu buryo buziguwe cyangwa butaziguwe, nkuko bikubiye muri aya mategeko n'amabwiriza.
- Njyewe/twebwe twiyemeje kubahiriza amategeko yose agenga konti nta tegeko na rimwe twirengagije.
- Njyewe/twebwe duhaye uburenganzira Banki bwo kuvana kuri Konti yanjye/yacu, amafaranga: asanzwe yishyurwa kubera serivise nahawe, Inyungu, umufuragiro, n'ibundi bwishyurwa byashyizweho na banki bitewe niminduka zabaye. Mugihe nta amafaranga ahagije ari kuri konti, Banki ifite uburenganzira bwo kuvana amafaranga ku yindi konti yanjye/yacu iri muri Banki.
- Njyewe/twebwe turemera ko uretse no kuba ingwate yagurishwa, cyangwa n'ubundi burenganzira mufite nka Banki, kandi muhabwa n'amategeko, ko mushobora igihe cyose ntakunzeza/kuduteguzza bityo mugakomateranya hamwe imyenda mfite , byose bikaba ingwate.
- Njyewe/twebwe turemera ko mushobora gukoresha uburenganzira mufite nka Banki cyangwa uburenganzira muhabwa n'amategeko, mugahuza imyenda mbafitiye/Tubafitiye ntayindi nteguza mutanze. Iyo myenda yaba ifite ingwate cyangwa itayifite.

- performance of its obligations
- That under no circumstances shall Bank of Africa be liable to the customer of any indirect, incidental, consequential, special or exemplary damages in connection with the account or the service
- I/we agree that Bank of Africa Rwanda Plc shall not be liable for any failure to perform obligation contained in these terms or for any loss or damage that over suffered or incurred by the customer however caused and whether such loss or damage is attribute (directly or indirectly) to any other matter or circumstances whatsoever.
- I/we shall solely be responsible for ensuring full compliance with all the applicable laws and regulations in any relevant jurisdiction in connection with establishment of his/her account in Bank of Africa with any failure to comply with any such applicable laws/regulations
- I/we authorize the Bank to debit from my/our account the usual banking charges, interest, commission and any service charge set by management from time to time and in case where the main account is overdrawn the bank is authorized to debit such amounts from any other account(s) held by the customer in the bank
- I/we also agree that addition to a general lien or similar right to which you as bankers may be entitled by law you may at any time without notice to me/us combine or consolidate all or any other respect whether such liabilities be actual or confinements, primary or collateral and joint or several.
- The Bank can decide to close the client's account opened by error due to false information provided by the client or if it is found that the account was opened in violation of BNR Regulations /Country Laws.

ACCEPTANCE OF TERMS AND CONDITIONS GOVERNING ACCOUNTS

I/we accept the above General Terms and Conditions governing the Bank-Customer relationship and hereby undertake to comply with and fulfil the above General Terms and Conditions at all means as long as I/we maintain an account with the Bank. /Njyewe/twebwe nemeye/twemeye gukurikiza aya mategeko n'amabwiriza agenga umukiliya kandi tukemera kuyakurikiza ukwari mugihe dufite konti muri Banki.

Chairman/ Director _____ Signature / Umukono _____ Date: ____/____/____

Company Secretary _____ Signature / Umukono _____ Date: ____/____/____

6.FOR BANK USE ONLY - DOCUMENTS REQUIRED

PROPRIETORSHIP FIRMS

- 1 Passport size colour photograph of each signatory
- Certified Copy of Registration Particulars of Business Name / Any Changes thereof
- Certified Copy of Certificate of Registration
- Trading license
- Valid Identification documents of signatories (Passport / ID Card)
- Certified Statement of Particulars of Registered Individual

PARTNERSHIP FIRMS

- 1 Passport size colour photograph of each signatory
- Certified Copy of Registration Particulars of Business Name / Any Changes thereof
- Certified Copy of Certificate of Registration
- Registered /Certified Copy of Partnership Deed (where applicable)
- Valid Identification documents of signatories (Passport / ID Card)

LIMITED COMPANIES

- 1 Passport size color photograph of each signatory
- Certified Copy of Certificate of Incorporation (and / or any Change of Name) Certified
- Memorandum and Articles of Association (and any amendments thereof) Registered
- Resolution of the Board of Directors sanctioning the Opening of the Account
- Valid Personal Identification Documents of Signatories / Directors (Passport / ID Card)
- Letter Requesting to Open Account on Company headed paper
- Certified Particulars of Directors and Secretary (Co. Form 7) Or Certified Copy of the Changes thereof or the Latest Annual Return

SOCIETIES /CLUBS / SCHOOLS / NGOs / CHURCHES / MEDICAL INSTITUTIONS etc.

- 1 Passport size color photograph of each signatory
- Certified By-laws / Constitution / Copy of relevant Act
- Certified Copy of Certificate of Registration(where applicable)
- Signed Minutes of the meeting of the appropriate Body / Certified and Registered Resolution /Letter from the institutions concerned
- Valid Identification Documents of Signatories (Passport / ID Card)

TRUSTS /ADMINISTRATORS /EXECUTORS / LIQUIDATORS

- 1 Passport size colour photograph of each signatory
- Certified Copy of Certificate of Registration of the Trust / Letter of Probate and/ or Administration
- Trust Deed and Supplementary Deeds for any change in Trustees
- Certified Trust Resolution as specific din the Trust Deed
- Valid Identification Documents of Signatories / Trustees (Passport / ID Card)

ACCOUNT OPENING AUTHORISATION

Account opened by : _____ Signature / Umukono _____ Date: ____/____/____

Account Validated by : _____ Signature / Umukono _____ Date: ____/____/____