



1 . NATURE OF THE ACCOUNT/UBWOKO BWA KONTI

Currency Type/Ubwoko bw'amafaranga:

RWF	\$	€	£

Account Type/Ubwoko bwa konti _____

Account Name / Izina rya konti _____

Branch / Ishami _____

2. CUSTOMER DETAILS / UMWIRONDORO W'UMUKIRIYA - FIRST APPLICANT / UWUZUZA BWA MBERE

Mr/Mrs/Miss/Dr _____

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

Date of Birth / Itariki y'amavuko: ____/____/____ Gender/ Igitsina: Male/Gabo Female/Gore

Marital Status/ Irangamimerere Single/ Ingaragu Married/ Yarashatse Other/Ikindi: _____

Spouse Name/ Amazina y'uwo mwashakanye: _____ Date of Birth / Itariki y'amavuko: ____/____/____

Spouse National ID /Nimero y'irangamuntu yuwo mwashakanye ..: _____

Address / Aderesi	Place of Birth / Aho wavukiye	Permanent Address / Aderesi ihoraho	Current Address / Aho utuye
Country / Igihugu			
Province / Intara			
District / Akarere			
Sector / Umurenge			
Cell / Akagali			
Village / Umudugu			
Street / Umuhanda N°			
House / Urugo N°			

Nationality / Ubwenegihugu: _____

Postal Address/Agasanduka k'iposita: _____

Mobile N° / Telefone igendanwa: _____ Email Address / Aderesi Imeyiri: _____

Form of Identification / Ubwoko bw'ikuranga : National ID card / Nomero y'irangamuntu International Passport / Urwandiko rw'abajya mumahanga

Foreigner ID (issued by NIDA) / Irangamuntu ihabwa umunyamahanga N°: _____

Country of Issue / Igihugu yatangiye _____ Issue date / Igihe yatangiye ____/____/____ Expiry Date / Igihe izarangirira ____/____/____

Education Level / Amashuri wize _____ Social Economic Class / Ikiciro cy'ubudehe _____

Residence Type / Ubwoko bw'imiturire: Owner / Nyirubwite Tenant / Arakodesha Number of Dependants / Abo wishyigiyeye: _____

Next of KIN / Izina ry'umuzungura wawe: _____ Tel / Terefoni: _____

Related Party in Bank of Africa / Ufitanye isano na banki: Yes / yego No / oya Relationship / Isano _____

Related Party Name / Amazina yuwo mufitanye isano: _____

Economic Sector / Ikiciro cy'ubukungu _____ Subsector / Ikiciro cyungirije _____

ISIC Code / Kode ya ISIC _____ ISIC Name / Izina rya ISIC: _____

3. EMPLOYMENT DETAILS / UMWIRONDORO W'AKAZI

- Employed / Ufite Akazi Self-Employed / Rwiyemezamirimo Unemployed / Ntakazi ufite Retired / Wahagaritse imirimo
 Student / Umunyeshuri Others / Ikindi _____

Employer's Name / Amazina y'umukoresha _____

Employer's Address / Aderesi y'umukoresha: Country / Igihugu _____ Province / Intara _____
District / Akarere _____ Sector / Umurenge _____
Cell / Akagali _____ Village / Umudugudu _____

4. SPECIFIC CUSTOMER REQUESTS / SERIVISI UMUKIRIYA ASABA

- VISA Debit card/Ikarita ya ATM On-line Banking / Kumenya amakuru ya Konti kuri interineti
 Cheque Book/ Agatabo ka shekiye Mobile Banking / Servise za banki kuri telefoni
 Email Alert / Ubutumwa kuri Imeyiri SMS Alert / Ubutumwa kuri telefoni
 Statement of account/ Uko konti ihagaze Quarterly/ Buri gihembwe Weekly / Buri cyumweru
 Monthly/ Buri kwezi Daily/ Buri muni

Others / Ikindi _____

Existing Subscription / Serivisi musanganwe _____

Note: Separate Application Forms to be completed/Ifishi zindi zibisaba nazo zuzuzwa ukwazo

AUTHORISED SIGNATORY / UMUKONO W'UBYEMERWE

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

Signature / Umukono _____

Date / Itariki ____/____/____

Photo

MODE OF ACCOUNT OPERATION / UBURYO BWO GUSINYA

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

5. CUSTOMER DETAILS / UMWIRONDORO W'UMUKIRIYA - SECOND APPLICANT / UWUZUZA BWA KABIRI (FOR JOINT ACCOUNT ONLY)

Mr/Mrs/Miss/Dr _____

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

Date of Birth / Itariki y'amavuko: ____/____/____ Gender/Igitsina: Male/Gabo Female/Gore

Marital Status/ Irangamimerere Single/ Ingaragu Married/ Yarashatse Other/Ikindi: _____

Spouse Name/ Amazina y'uwo mwashakanye: _____ Date of Birth / Itariki y'amavuko: ____/____/____

Spouse National ID /Nimero y'irangamuntu yuwo mwashakanye .: _____

Address / Aderesi	Place of Birth / Aho wavukiye	Permanent Address / Aderesi ihoraho	Current Address / Aho utuye
Country / Igihugu			
Province / Intara			
District / Akarere			
Sector / Umurenge			
Cell / Akagali			
Village / Umudugu			
Street / Umuhanda N°			
House / Urugo N°			

Nationality / Ubwenegihugu: _____ Postal Address/Agasanduka k'iposita: _____

Mobile N° / Telefone igendanwa: _____ Email Address / Aderesi Imeyiri: _____

Form of Identification / Ubwoko bw'ikukuranga : National ID card/ Nomero y'irangamuntu International Passport / Urwandiko rw'abajya mumahanga

Foreigner ID (issued by NIDA) / Irangamuntu ihabwa umunyamahanga N°: _____

Country of Issue / Igihugu yatangiwemo _____ Issue date / Igihe yatangiwe ____/____/____ Expiry Date / Igihe izarangirira ____/____/____

Education Level / Amashuri wize _____ Social Economic Class / Ikicro cy'ubudehe _____

Residence Type / Ubwoko bw'imiturire: Owner / Nyirubwite Tenant / Arakodesha Number of Dependants / Abo wishingiye: _____

Next of KIN / Izina ry'umuzungura wawe: _____ Tel / Terefoni: _____

Related Party in Bank of Africa / Ufitanye isano na banki: Yes / yego No / oya Relationship / Isano _____

Related Party Name / Amazina yuwo mufitanye isano: _____

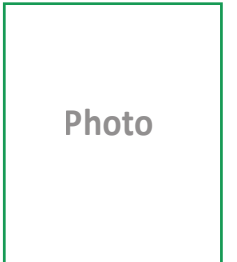
Economic Sector / Ikicro cy'ubukungu _____ Subsector / Ikicro cyungirije _____

ISIC Code / Kode ya ISIC _____ ISIC Name / Izina rya ISIC: _____

AUTHORISED SIGNATORY / UMWUKONO W'UBYEMERWE

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 _____

6. AMATEGEKO N'AMABWIRIZA / TERMS AND CONDITIONS

Njyewe/Twebwe (Umukiliya) turasaba tukanaha uburenganzira Bank of Africa Plc bwo gukora ibi bikurikira:

1. Gufungura Konti mu izina ryange/mu mazina yacu no gufungura indi konti/ andi ma konti mu gihe tubyemeranyijwe ho.
2. Kubahiriza amabwiriza kuri Konti yanjye/zacu atururitse kuri njye cyangwa k'umpagarariye ajyanye 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
3. Banki ifata inshingano zuko: Sheke zose, Inyandiko zemeza ko umukiliya agomba kwishyurwa, Fagitire na Gitansi byujuje ubuziranenye kandi ari umwimerere, bikaba bitarengeje n'igihe.
4. Bank ifite inshingano yo kwiyishyura amafaranga nahawe nk'inguzanyo y'igihe gito hamwe n'inyungu zayo kandi hagakurikizwa amategeko n'amabwiriza nkuko twabyemeranyijwe.
5. Bank ntiyirengera ibihombo itagizemo uruhare bishobora kuvuka, bitewe ni impamvu izo arizo zose zishobora guterwa n'impinduka mu mategeko ya za Guverinoma harimo wenda nk'imisoro, gukomanyirizwa, n'ibindi bishobora kuvuka
6. 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:

1. Open an account in my/our name and at time subsequently open further account/accounts as I/we may direct
2. 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.
3. 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
4. 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.
5. 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
6. 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
7. 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

performance of its obligations

8. 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
9. 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.
10. 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
11. 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
12. 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.
13. 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.

Name _____ Signature _____ Date ____/____/____

Name _____ Signature _____ Date ____/____/____

FOR BANK USE ONLY

7. ACCOUNT OPENING CHECKLIST

- | | |
|--|---|
| <input type="checkbox"/> Original and copy of ID/Passport/National Driving Licence | <input type="checkbox"/> Letter from employer confirming employment, contract, address employment Visa (where applicable) |
| <input type="checkbox"/> Quality colored Passport size photo | <input type="checkbox"/> Copy of Tin number or certificate of incorporate (if application) |
| <input type="checkbox"/> Fill account opening application | <input type="checkbox"/> Acceptance of terms and conditions |
| <input type="checkbox"/> Not blacklisted | <input type="checkbox"/> Full Identification of Signatories |

ACCOUNT OPENING AUTHORISATION

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

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