



Language of Use/Ururimi mwifuzaga gukoresha English Kinyarwanda French

1. NATURE OF THE ACCOUNT/UBWOKO BWA KONTI

Currency Type/Ubwoko bw'amafaranga:

RWF	\$	€	£
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Account Type/Ubwoko bwa konti _____

Account Name /Izina rya konti _____

Branch / Ishami _____

2. MINOR DETAILS / UMWIRONDORO W'UMWANA

Guardian Surname/Izina ry'ababyeyi _____ First name / Izina ry'Idini _____

Date of Birth / Itariki y'amavuko: ____/____/____

Gender/ Igitsina: Male/Gabo Female/Gore

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 / Ubwengehugu: _____

Postal Address/Agasanduka k'iposita: _____

Mobile N° / Telefone igendanwa: _____

Email Address / Aderesi Imeyiri: _____

Form of Identification / Ubwoko bw'ikuranga : Birth Certificate /Icyemezo cy'amavuko International Passport /
Urwandiko rw'abajya mu mahanga

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

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

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

Related Party Name / Amazina: _____

MINOR NAME AND PHOTO / AMAZINA N'IFOTO BY'UMWANGAVU

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

Date / Itariki ____/____/____

PHOTO

AUTHORIZED PARENT /GUARDIANS / UMUBYEYI W'UMWANA

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 _____

I _____ hereby declare that I am the lawful parent/guardian of the minor. i shall represent the minor in all transactions of any nature in the above account until the said minor attains age as the laws of Rwanda permit. i shall indemnify the Bank against any claims of the above minor for all transactions made by me or any third party on the minor account.

Surname of the Guardian

/Izina ry'umubyeyi _____ Signature / Umukono _____

6. AMATEGEKO N'AMABWIRIZA / TERMS AND CONDITIONS

Njyewe/Twebwe (Umukiliya) turasaba tukana 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 atururutse kuri njye 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
3. Banki ifata inshingano zuko: Sheke zose, Inyandiko zemeza ko umukiliya agomba kwishyurwa, Fagitire na Gitansi byujuje ubuzirananyiye kandi ari umwimerere, bikaba bitarangeje n'igihe.
4. Bank ifite inshingano yo kwishyurwa 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 ariyoyose, 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

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 ____/____/____

FOR BANK USE ONLY

4. ACCOUNT OPENING CHECKLIST

- Original and copy of ID/Passport/National Driving Licence of Parent / Guardian
- Quality colored Passport size photo for both Parent & Minor
- Fill account opening application

- Birth Certificate
- Acceptance of terms and conditions
- Not blacklisted

ACCOUNT OPENING AUTHORISATION

Account opened by : _____

Signature / Umukono _____

Date: ____/____/____

Account Validated by : _____

Signature / Umukono _____

Date: ____/____/____

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

7. Mu gihe Umukiliya agize uburamgare maze bikamuteza igihombo ntabwo azasaba indishyi cyangwa ngo ashire icyo igihombo kuri banki

8. Uko byagenda kose, Banki ntizirengera ingaruka iyariyoyose yaturutse kubyo umukiliya yakozwe mu buryo buziguwe, cyangwa butaziguwe, byateye ihungabana rya Konti cyangwa se servise zatanze

9. 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,.

10. Njyewe/twebwe twiyemeje kubahiriza amategeko yose agenga konti nta tegeko na rimwe twirengagije.

11. Njyewe/twebwe duhaye uburenganzira Banki bwo kuvana kuri Konti yanjye/yacu, amafaranga: asanzwe yishyurwa kubera servise nahawe, Inyungu, umufuragiyo, 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.

12. Njyewe/twebwe turemera ko uretse no kuba ingwate yagurishwa, cyangwa n'ubundi burenganzira mufite nka Banki, kandi muhabwa n'amategeko, ko mushobora igihe cyose ntakuteguzwa/kuduteguzwa bityo mugakometerzanya hamwe imyenda mfite , byose bikaba ingwate.

13. 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

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.