

NAME OF AGENT

Please complete in blue or black pen and in CAPITAL LETTERS

1. ACCOUNT DETAILS

Micro Personal Fixed Other (Please Specify)

2. NAMES

Title: Mrs/Ms/Miss/Dr/Prof/Mr/Other Surname First Name(s)
Maiden Name

3. PERSONAL DETAILS

National Identity Number: Date of Birth:
Passport Number Driver's Licence Number
Sector/Race: (for RBZ statistics only - please tick)
Staff African European Asian or Coloured Minor Senior Citizen
Marital Status (please tick)
Single Married Divorced Widow/Widower
Residential Address:

4. CONTACT DETAILS

Email: Mobile No: Office No:

5. EMPLOYMENT DETAILS

Occupation: Employment status: (please tick applicable) Permanent Casual Contract Self-Employed
Student Other Specify Employer's Name
Employer's Contact Person Name Designation
Nature of Employer's Business: (please tick)
Manufacturing Mining Distribution Agriculture Transport Communications
Financial Services Construction Services
Other (please specify): Gross Monthly Salary: Net Monthly Salary:

6. NEXT OF KIN

Full Name: Relationship Contact Number
Residential Address:
Email:

7. OTHER BANKING SERVICES REQUIRED (tick applicable)

a) Mobile Banking b) Registered Mobile Number
c) Internet Banking d) SMS Alert e) Bank Card (Local)

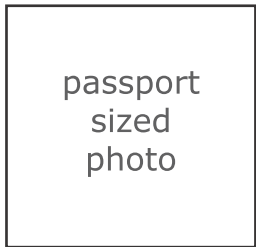
8. OTHER BANKING DETAILS

1. Bank Branch Account Number Year/s
2. Bank Branch Account Number Year/s

9. SPECIMEN SIGNATURE AND DECLARATION

*I/We certify that the information given in support of this application is true and correct and I/We understand that in the event of any information proving to be inaccurate, the Bank reserves the right to decline this application without giving reasons thereof.
*I/We agree to be liable for any overdraft or debt which the Bank may permit on this account or any accounts in my/our name and I/We understand and agree that a penalty rate of interest as determined by the Bank from time to time shall apply on any unauthorised overdrafts.
*I/We understand and agree to abide by the Bank's requirements and accept the right of the Bank to compulsorily close my/our account without warning if the account is not conducted satisfactorily.

PLEASE ENSURE THAT YOU HAVE FULLY COMPLETED THIS FORM BEFORE SIGNING



X _____
Specimen Signature of First/Sole Applicant

Name _____

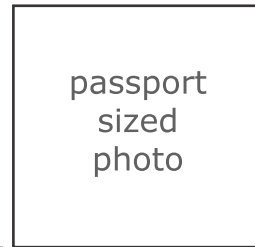
Date

D	D	M	M	Y	Y	Y	Y
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Signature Witnessed by _____

Date

D	D	M	M	Y	Y	Y	Y
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X _____
Specimen Signature of Second Applicant

Name _____

Date

D	D	M	M	Y	Y	Y	Y
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Signature Witnessed by _____

Date

D	D	M	M	Y	Y	Y	Y
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10. APPLICANT SIGNATURE

Applicant Signature _____

Date:

D	D	M	M	Y	Y	Y	Y
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Bank Official Use Only

Form & Proof of Identity Received by: _____

Date:

D	D	M	M	Y	Y	Y	Y
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Checked by: _____

Date:

D	D	M	M	Y	Y	Y	Y
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FCB Clearance Reference: _____

Date:

D	D	M	M	Y	Y	Y	Y
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Approved / Declined by: _____

Date:

D	D	M	M	Y	Y	Y	Y
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Customer Number:

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Account Number:

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11. TERMS AND CONDITIONS

11.1. DEBIT CARD
These terms and conditions apply to and regulate the provision of a debit card by Bank.

General conditions on Bank Debit Card usage
a) The Bank may decline to issue a debit card without giving any reason.
b) The Card does not allow Cardholders any automatic overdraft facilities.
c) Unless advised immediately, the Bank will accept no claim against fraudulent debits as a result of being lost/stolen or mislaid.
d) The Card must be returned to the Bank should a Cardholder's account be closed under any circumstances whatsoever.

Bank Accounts
a) Except to the extent that these terms and conditions require otherwise, they shall not affect any other terms and conditions express or implied, governing any Bank Account.
b) No Bank Account may be overdrawn by the giving of a transaction instruction without the prior written agreement of the Bank.

Cancellation of Cards
a) The Cardholder may at any time cancel his Card by returning it to the Bank.
b) The Bank may at any time cancel his Card without notice, without assigning any reason and without incurring any liability to the Cardholder.

Fees
a) In respect of each Cardholder, the Bank shall be entitled to charge and debit to any Bank account such fees it sees fit and will from time to time notify the Cardholders of the same.

Liability of Cardholders
a) Cardholder shall be fully liable in respect of each transaction instruction given by the use of his Card.

Amendment
a) These terms and conditions may be amended at any time and from time to time by notice from the Bank to Cardholder
b) Any such amendments shall be deemed to be effective and binding on the Cardholder on receipt and any subsequent use of the Card shall be deemed to constitute acceptance of any such amendment by the Cardholder.

11.2. MOBILE BANKING
These terms and conditions apply to and regulate the provision of mobile banking by ZWMB

Definitions
a) In these terms and conditions:
"Bank" means ZWMB, its successors and assigns;
"Bank account" means, in relation to mobile banking, any account maintained by the Bank in Zimbabwe which the client alone is entitled to operate in respect of which the client has requested to be able to give transaction instructions;
"Mobile banking profile" means details of the client registered at the request and in the name of the person named upon it for use in connection with mobile banking services provided by the Bank.
"Client" means a person with a registered profile on mobile banking.
"PIN" means, in relation to a client, the personal identification number required to transact using mobile banking.
In these terms and conditions, unless the context requires otherwise:
i) The word "person" refers to an individual,
ii) The word "phone" means a device through which a transaction instruction can be given,
iii) Words denoting one gender shall include all other genders; and
iv) Words denoting the singular shall include the plural and vice versa.

Use of Mobile Banking
a) The mobile banking profile is not transferable and may not be used other than by the client
b) The Bank shall be entitled to give immediate effect to the following transactions:
i) ZIPIT - Bank to bank transfers
ii) Pin change
iii) Mini statement
iv) Phone top up requests
v) Bank account balance enquiry
vi) Bill payments
vii) Internal funds transfer

viii) Transaction alerts
ix) To send broadcast messages to the client
x) Such other transaction instructions given through use of mobile banking from time to time made available by the bank to the client
c) Mobile banking may be used to transact through the Bank's prescribed service providers and bill payment partners only
d) In the absence of manifest error, the Bank's records as to any transaction instructions or their consequences shall be conclusive.
e) The client must exercise all due care and attention to prevent the loss of and/or the use of his mobile banking profile by a third party. The client will be fully responsible for ensuring that his PIN is only known to himself. Subject to this, a client must not disclose his PIN to anyone in any circumstances.
f) If the client's phone is stolen or if a PIN is disclosed to any other person, the client must immediately notify the Bank of such loss, theft, or disclosure. Any oral communication must be confirmed to the Bank in writing. The client will be liable in respect to any transaction given prior to receipt by the Bank of notification of such loss, theft, or disclosure.
g) It is the responsibility of the client to notify any beneficiary of a transfer of funds in his favour. The Bank will not give advice to such beneficiary and accepts no liability for not doing so.

Mobile banking profiles
The client agrees and acknowledges that the Bank is authorized to; disclose any information regarding either him, his mobile banking profile, the use of his mobile banking profile in any transaction, his account relationship, his accounts, and business with the Bank or any subsidiary of the Bank of its ultimate holding company or related company (a company in which an equity interest is held by any of the foregoing) (together "Bank group member") obtained under this or any other agreement with a Bank group member to; any Bank, any actual or proposed assignee of the Bank or participant or subparticipant in or transferee of a Bank group member to; under a duty of confidentiality to the Bank, or such subsidiary, ultimate holding company or related company; relevant supervisory or regulatory authority or court of law; any person when required to do so pursuant to subpoena or other court process issued out of any applicable jurisdiction; and/or any person when otherwise required to do so in accordance with the laws of any applicable jurisdiction or when considered necessary for the purpose of investigating any discrepancy, error or claim. The client also agrees and acknowledges that the Bank group member may transfer any of the above information to any party to whom it is authorized to disclose the same referred to above notwithstanding that such party's principal place of business is outside the client's country of residence or that such information following disclosure will be collected; held, processed, or used by such party in whole or part outside the client's country of residence.

Deregistration of mobile banking profile
i) The client may at any time seek deregistration of his mobile banking profile by applying to the Bank.
ii) The Bank may at any time deregister the mobile banking profile, without assigning a reason, and without assigning liability to the client.

Mobile banking profile edits
If the client requires substitute or additional; mobile numbers, utility account numbers, or account numbers; to be linked to his mobile banking profile, he may apply; and the Bank may at its discretion effect such edits the client may require at a fee.

Charges
In respect of each client, the Bank shall be entitled to charge and debit to any account of the client or linked to the client such charges as it may from time to time notify.

Liability of client
i) The client shall be fully liable in respect of each transaction instruction given by the use of their phone.
ii) The Bank shall not be liable in any way for any disclosure to any third party arising out of a transaction instruction.

Amendments
i) These terms and conditions may be amended at any time and from time to time by notice from the Bank to the client.
ii) Any such amendments shall be deemed to be effective amended and binding on the client and any use of mobile banking profile shall be redeemed to constitute acceptance of any such amendments by the client.

Law and legal language
These terms and conditions, and the provision of mobile banking by ZWMB Limited; shall be regulated in accordance with Zimbabwean laws.

SMS ALERT SERVICE
Now therefore I/We hereby identify the Bank and hold it harmless from all claims, demands, actions and proceedings that may be made or instituted against the Bank by anyone, their parties included and all injury, loss or damage that may be suffered by me/us, the Bank or any third party, whether directly or indirectly arising out of or in connection with my/our election that the SMS system be used in my/our dealings with the Bank and the Bank's dealings with me/us.

Signature _____

Date

D	D	M	M	Y	Y	Y	Y
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Customer Initials _____