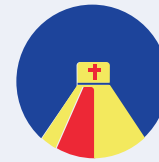


# FLEX ONLINE AND MOBILE BANKING/USSD APPLICATION FORM



**Centenary  
Bank**

A member of Centenary Group

**NOTE:** This form is to be completed by existing customers ONLY applying for Flex Online and mobile banking/USSD.

Documents Required  Copy of National ID for Account Holder and Authorised User

## I. CUSTOMER INFORMATION

Title  Mr.  Mrs.  Miss.  DR.  PROF.  Other (Specify) \_\_\_\_\_

Full Customer Name \_\_\_\_\_

Date of Birth \_\_\_\_\_ Gender  Male  Female

Marital Status  Single  Married  Divorced  Widowed

Nationality \_\_\_\_\_  Resident  Non-Resident \_\_\_\_\_  
Country of Residence

Identity  National ID  Passport  Other (Specify) \_\_\_\_\_

ID Number \_\_\_\_\_ Issue Date DD/MM/YYYY \_\_\_\_\_ Expiry Date DD/MM/YYYY \_\_\_\_\_

Next of Kin \_\_\_\_\_

Contact Details \_\_\_\_\_

## 2. CONTACT DETAILS

Physical Address \_\_\_\_\_

Postal Address \_\_\_\_\_

Tel/Phone Number \_\_\_\_\_ Email Address \_\_\_\_\_

Village \_\_\_\_\_ T/A \_\_\_\_\_

District \_\_\_\_\_ Country \_\_\_\_\_

## 3. PRODUCT AND SERVICES

Application for  Flex Online  Mobile Banking App  USSD

Refer to key fact statement for default services available on each platform

Name of Account Holder	Account Number	Mobile Number to Register <small>This must be Account Holder's or Authorized User's mobile phone number</small>	Email Address to Register <small>This must be Account Holder's or Authorized User's Email Address</small>
1.			
2.			
3.			

## 4. TERMS AND CONDITIONS

Centenary Bank (the Bank) provides Flex online and Mobile Banking Services (the services) to its customers subject to the following terms and conditions (the terms). These terms shall constitute an agreement between the bank and the customer.

### I. The Services

- The services are designed to support the bank's customers to conveniently enquire balances, perform transfers, purchase mobile phone units, view account statement and access various other facilities related to the product as introduced from time to time
- The customers shall follow the bank's security procedures at all times to avoid unauthorized access to the services.
- The bank does not guarantee uninterrupted services or use thereof by the customer.

### 2. Termination

- The Bank shall cease to provide the services to the customer if the customer ceases to be the bank's customer or otherwise ceases to utilize the services for any reason or if the bank reasonably believes that the services are not of value to customer who has not used any of them for a period of at least 3 months. The Bank may also cease to provide the services where the customer uses the services or any of them for fraudulent purposes or commits gross negligence in the operation of the services.
- This agreement may be amended to include a development in, or the introduction of new products and services and new ways in which the customer may use the services, or to reflect a change in the law including any code of practice (or the way they are applied) or to correct a mistake.

- c. The Bank shall inform the customer of any change in the terms by sending an e-mail, separate written notice or by advertising on its broadcast. The bank shall give at least one month's prior notice for any amendment to this agreement.

### 3. Disclaimer

- a. The Bank shall not be liable for any losses the customer may suffer on any account if the account is subject to unauthorized access or an unauthorized transaction unless that unauthorized access or unauthorized transaction is caused by the Bank's negligence.
- b. Should the customer believe that there has been any unauthorized access or any unauthorized transaction affecting their account, the customer shall inform the Bank immediately by phone followed by written confirmation and provide the

Bank with reasonable assistance to investigate the position in accordance with the Bank's procedures. The customer hereby agrees to provide the Bank with all the assistance technical or otherwise, which the Bank may need in the said investigation.

### 4. Governing Law

This agreement shall be governed by the Laws of Malawi and the parties hereto consent to exclusive jurisdiction of the Malawi courts in all matters regarding it.

### 5. What it costs the client

The bank recovers a commission as provided in tariff book which is subject to review at the bank's prerogative.

## 5. NDONDOMEKO ZA MGWIRIZANO

Centenary Bank (Banki) limapeleka mwayi kwa makasitomala ake wolandi-la zithandizo za banki mwapadela kudzela m'njira za pa makina amakono a internet komanso pa lamy za mmanja (zithandizo zapadela) motsatila ndondomeko zotsatilazi. Ndongomekozi ndi mgwirizano wapakati pa Banki ndi inu a kasitomala.

- c. Banki lidzadziwitsa kasitomala wake za kusintha kwa ndondo-mekozi polembela kasitomalamayo kalata wa pa makina amakono, popeleka chidziwitso cholemba chapadela kapena polengeza kudzela ku ma lamy a mmanja. Banki lidzapeleka chidziwitso cha zakusintha kwa ndondomekozi mwezi umodzi ndondomekozi zisanasinthe

### 1. Zodziwitsa Pa Zithandizo Za Padelazi

- a. Zithanzo za padelazi zinapangidwa pofuna kuthandiza makasitomala kuti adziwe mosavuta za ndalama zotsala zomwe zili ku bukhu lawo la ku Banki, kutumiza ndalama, kungula ma unitsi a lamy za mmanja, kuona ndondomeko za mmene ndalama zikuyendela ku bukhu lawo komanso kufikila zithandizo zina zomwe zingapelekedwe kudzela pa makina a internet kapena lamy za mmanja.
- b. Makasitomala akufunsiidwa kutsata ndondomeko zokhazikit-sidwa ndi banki nthawi zonse poteteza kugwilitsa ntchito kwa zithandizozu mopanda chilolezo.
- c. Banki silikutsimikiza kupeleka zithandizozu mopanda vuto lina lililonse.

### 2. Kuthetsa Kwa Mgwirizanowu

- a. Banki lidzasiya kupeleka zithandizo zapadelazi ngati kasitomala wasiya kukhala kasitomala wa banki kapena wasiya kugwilitsa ntchito zithandizozu, kapena ngati banki yakhulupilila kuti zithandizozu ndizosafunika kwa kasitomala amene sanagwilitsa ntchito zithandizozu pa miyezi yokwana itatu. Banki lingathenso kusiya kupeleka zithandizozu ngati kasitomala agwilitsa ntchito zithandizozu mwaukambembele kapena molekelela.
- b. Mfundo za mgwirizanowu zingathe kusinthidwa pakuonjezela zithandizo zatsopano kapena njira zatsopano zomwe kasitomala angathe kugwilitsa ntchito kapena chifukwa cha kusintha kwa malamulo lo a Boma kapena kusintha kwa machitidwe a zinthu kapena pokonza zolakwika.

### 3. Zomwe Banki Silidzavomela Pa Mgwirizanowu

- a. Banki silidzatengapo gawo pa ndalama zomwe kasitomala angawononge ngati bukhu lawo la ku banki lagwilitsidwa ntchito mopanda chilolezo pokhapokha ngati kuwonongeka kwa ndalamazo kwachitika chifukwa cha kutailila kwa banki.
- b. Ngati kasitomala wadziwa ndi kukhulupilira za kugwilitsidwa ntchito kwa bukhu lawo la ku banki mopanda chilolezo, kasitomalamayo akuyenela kudziwitsa banki nthawi yomweyo kudzela pa lamy ndikutsimikiza kudzela mu kalata komanso kuthandiza banki mwandondomeko zake pa kufufuza za momwe izi zinachitikila. Kasitomala akuvomela kupeleka chithandizo chomwe banki ingafune pofufuza izi.

### 4. Lamulo La Boma Lolamulira Mgwirizanowu

Mgwirizanowu udzayendetsedwa motsata malamulo a dziko la Malawi ndipo mbali zones za mgwirizanowu zikuvomela za mphamvu ya chilamulo cha mabwalo a milandu a ku Malawi pa zonse zokhuzana ndi mabwalowa.

### 5. Zomwe Kasitomala Angalipile Ku Banki Pakugwilitsa Ntchito Zithandizo Zapadelazi

Banki limatolera chiponda mthengo pa zithandizozu monga mwa zosindikizidwa mu bukhu lake la mitengo yolipilidwa pa katundu ndi zithandizo zomwe banki limapeleka kwa makasitomala ake

## 6. DECLARATION

The information which I/We have provided in this form is accurate and is valid at the date of applying for the services. I have also fully read and understood the terms and conditions for using services applied for, and agree to be bound by all terms and conditions as applicable to the banking services applied for by me. I therefore request that you provide your services to me in line with the above information

SIGNATURE \_\_\_\_\_

DATE \_\_\_\_\_

## 7. FOR BANK USE ONLY

Mobile Number Verified by \_\_\_\_\_ Signature \_\_\_\_\_

Email Address Verified by \_\_\_\_\_ Signature \_\_\_\_\_

Created by \_\_\_\_\_ Signature \_\_\_\_\_

Card Authorized by \_\_\_\_\_ Signature \_\_\_\_\_

Fees Collected by \_\_\_\_\_ Signature \_\_\_\_\_