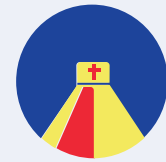


PERSONAL AND SOLE PROPRIETORSHIP ACCOUNT APPLICATION FORM



**Centenary
Bank**

A member of Centenary Group

Please read carefully and complete in capital letters. A member of staff will be happy to assist you when needed

1. ACCOUNT TYPE

ACCOUNT CLASS	CURRENCY	ACCOUNT TYPE	DOCUMENTS REQUIRED
<input type="checkbox"/> Current	<input type="checkbox"/> MWK	<input type="checkbox"/> Personal Account	<input type="checkbox"/> Place of residence (utility bill/sketch map)
<input type="checkbox"/> Savings	<input type="checkbox"/> USD		<input type="checkbox"/> National ID (Malawians)
<input type="checkbox"/> Linga	<input type="checkbox"/> ZAR		<input type="checkbox"/> Valid passport & permit (Foreigners)
<input type="checkbox"/> SME Savings	<input type="checkbox"/> INR		<input type="checkbox"/> UNHCR ID (Asylum Seekers)
	<input type="checkbox"/> GBP	<input type="checkbox"/> Sole Proprietorship	<input type="checkbox"/> Proof of income (pay slip/nature of business)
	<input type="checkbox"/> EUR		<input type="checkbox"/> Place of business (utility bill/sketch map)
			<input type="checkbox"/> National ID (Malawians)
			<input type="checkbox"/> Valid passport & permit (Foreigners)
			<input type="checkbox"/> UNHCR ID (Asylum Seekers)
			<input type="checkbox"/> Income source (tax return, audited financial statements)
			<input type="checkbox"/> Valid business certificate

2. PERSONAL INFORMATION

Title Mr. Mrs. Miss. DR. PROF. Other (Specify) _____

Surname _____ First Name _____

Maiden Name _____ Date of Birth _____

Marital Status Single Married Divorced Widowed

Gender Male Female

Nationality _____ Resident Non-Resident _____
Country of Residence _____

Permit Number _____ Expiry Date _____

Identity National ID Passport Other (Specify) _____

ID Number _____ Expiry Date _____

Next of Kin _____

Contact Details _____

3. EMPLOYMENT DETAILS

Employer's Name _____ Occupation _____

Postal Address _____ Designation _____

Employee No. _____ Monthly Income _____

Source of Income _____

Self Employed/Not Employed

Source of Income _____ Monthly Income _____

Nature of Business _____

4. CONTACT DETAILS

Physical Address _____

Postal Address _____

Tel/Mobile Number _____ Email Address _____

Village _____ T/A _____

District _____ Country _____

5. OTHER BANK ACCOUNTS HELD

BANK NAME	ACCOUNT NUMBER	ACCOUNT NAME	DATE OPENED
1			
2			
3			

6. PRODUCT AND SERVICES

Products and services applied for

1	Banking Services	<input type="checkbox"/> Internet Banking	<input type="checkbox"/> Mobile Banking	<input type="checkbox"/> Chequebook		
2	ATM Card Product	<input type="checkbox"/> CPA	<input type="checkbox"/> Visa Classic	<input type="checkbox"/> Visa Silver	<input type="checkbox"/> Visa Gold	<input type="checkbox"/> Visa Platinum
3	Funeral Benefit Product*	<input type="checkbox"/> Single Benefit	<input type="checkbox"/> Family Benefit	<input type="checkbox"/> Extended Benefit		

*Funeral Benefit is for Linga savings and SME savings accounts application only. Please list Beneficiaries below and refer to key fact statement for premiums.

BENEFICIARY NAME	DATE OF BIRTH	RELATIONSHIP	COVER AMOUNT	PREMIUM
1				
2				
3				
4				
5				

7. FOR SOLE PROPRIETORSHIP COMPLETE THE FOLLOWING DETAILS

Business Name _____ Nature of Business _____
Registration No _____ TPIN _____

PLEASE SELECT ECONOMIC SECTOR FOR YOUR NATURE OF BUSINESS

Domestic	<input type="checkbox"/>	Legal Advertising & Consultancy	<input type="checkbox"/>
Mining and Real Estate	<input type="checkbox"/>	Agriculture, Forestry, Fishing and Hunting	<input type="checkbox"/>
Financial Institution	<input type="checkbox"/>	Transport, Storage & Communications	<input type="checkbox"/>
Construction	<input type="checkbox"/>	Community, Social & Personal Services	<input type="checkbox"/>
Restaurant & Hotels	<input type="checkbox"/>	Wholesale and Retail Trade	<input type="checkbox"/>
Manufacturing	<input type="checkbox"/>	Electricity, Gas, Water & Energy	<input type="checkbox"/>
Other (Specify)	<input type="checkbox"/>	_____	

8. TERMS AND CONDITIONS

1. Deposits

- The bank will accept deposits (cash, cheques or credit transfers) into your account that shall only be available when cleared or payable to the name of the account
- Your account shall be debited with the amount of any cheque deposit proceeds that are unpaid or any proceeds deposited or credited to the account that are not entitled to you regardless of whether the account has funds or not

2. Instructions

- The bank shall make payments from your account under your instructions subject to availability of sufficient funds in the account provided such instructions are served to the bank duly signed according to the signing arrangement held on account file
- The bank may not process any duly signed and served instruction based on any element of doubt about the authenticity of the instruction.

- The customer indemnifies the bank from any losses that may be incurred from processing instructions served through other channels other than hardcopies and further indemnifies the bank for processing hardcopy instructions that transpires to be fraudulent provided that the bank exercised its duty of care

3. Charges, Fees and Commissions

- The bank shall collect applicable fees, charges and commissions when due for products sold or service rendered according to published tariff schedule as updated from time to time
- The bank shall collect interest fees for overdrawn balances whether arranged or unarranged according to the published interest rates as updated from time to time. Punitive rates and penalty fees shall apply on unarranged overdrafts
- The customer shall reimburse the bank any costs, fees, charges or commissions expensed for purposes of recovering any amounts in possession of the customer but belonging to the bank

4. Account Statements

- a. Upon request, the bank shall provide the customer with statement of accounts held at the Customer's cost.
- b. The customer undertakes to promptly inform the bank by phone followed by written communication of any errors, irregularities including fraudulent transactions noted on account statements and the bank reserves the right not to refund the customer of any losses incurred therefrom if breach of duty of care on the part of the bank is not proven. Notwithstanding, the customer undertakes to support the bank in investigating the issues where necessary.

5. Overdrafts

- a. Any overdrawn balance including interest and penalties whether arranged or unarranged and proven by a certificate served to the customer by the responsible Bank Manager is payable on demand.
- b. The bank reserves the right to set off any overdrawn balance against any available balance in any of the accounts held by the customer within the bank.

6. Notices and Advises

- a. All advises, reminders, petitions and notices shall be deemed as served once posted or transmitted to the customers last known address be it a physical address, email or other digital platforms. To this effect the customer undertakes to promptly advise the bank of any changes in contact particulars or personal information provided to the bank during account opening.

7. Account Closure

- a. A customer's account shall automatically attain inactive status and dormancy status on expiry of 3 and 6 months respectively and shall be compulsorily closed after 365 days from inactive date and proceeds of the account shall be placed within the bank.
- b. Voluntary closure of the account shall be done upon receipt of written instruction from the customer. The bank reserves the right to compulsorily close any account if deemed appropriate to do so and without any prior notice to the customer.

8. Chequebooks

- a. Current account holders undertake to keep their chequebooks safely and securely. The bank shall not be liable for customer financial losses arising from loss of chequebooks or use of the customer's chequebook by a third party in cases where the bank was not informed in writing of the lost chequebook and before the financial loss materialized.

9. Funeral Cover

- a. Funeral cover is available to Linga savings and SME savings account holders only by selecting the product and completing details of the beneficiaries in the account application form
- b. Customers must refer to the Linga savings or SME savings account key fact statement for eligibility of members,

premium calculations and further policy requirements.

10. Disclosure of Information

- a. Disclosure of customer information for discretionary use may be done to the banks affiliates, division and Agents or institutions of authority unless such disclosure is prohibited by law or contravenes the banks fiduciary duty Information collected during account opening may be
- b. validated with third parties to confirm correctness of information provided

11. Contractual Capacity

- a. The customer undertakes to advise the bank any changes in the customer's legal capacity to enter or maintain a contract
- b. The account opened is not transferrable to another person or entity

12. Other Services/Products

- a. On request, the customer may be availed Flex Online, ATM card and mobile banking services to provide customers with self-service channels. The customer undertakes to follow the banks security procedures at all times to avoid unauthorized access to the platforms login information. Use of the self-service channels does not guarantee uninterrupted service.

13. Termination of Agreement

- a. The bank shall cease to provide any services to the customer if the customer ceases to be the bank's customer or otherwise ceases to utilize its services for any reason or if the bank reasonably believes that the service is not of value to a customer who has not used it for a period of at least 3 months.
- b. The bank may also terminate services at any time and without prior notice where the customer uses the services for fraudulent purposes or commits gross negligence in the operation of the services.

14. General

- a. 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 can use the services, or to reflect a change in the law including any code of practice (or the way in which they are applied) or to correct a mistake
- b. The bank shall inform the customer of any change by sending an email separate written notice or by advertising on its broadcast
- c. The bank shall give at least one month's notice for any amendment to this agreement

15. Governing Law

The customer and bank relationship is governed by the laws of Malawi. The terms and conditions are governed by the policies and procedures of the bank.

9. DECLARATION

The information which I have provided in this form is accurate and is valid at the date of opening the account. I have also fully read and understood the terms and conditions for operating a Centenary Bank account as contained herein, and agree to be bound by all terms and condition as applicable to the banking services applied for by me. I therefore request that you open an account and provide your services to me in line with the above information

SIGNATURE _____

10. FOR BANK USE ONLY

Branch	_____	Account Number	_____
Application Approved by	_____	Signature	_____
Account Opened by	_____	Signature	_____
Authorized by	_____	Signature	_____
Account Opening Date	_____		