EmpowerBank
BANKING ON THE FUTURE

**EB 02**
# APPLICATION FOR ACCOUNT OPENING
## Personal Savings Account

**Please complete in blue or black pen and in CAPITAL LETTERS**

### 1. ACCOUNT DETAILS

Savings    Fixed    Micro    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:
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 (tick applicable)

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

### 8. OTHER BANKING DETAILS

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

## 9. DECLARATION

I the undersigned, having applied for a Bank Account with Empower Bank do hereby acknowledge and accept the following Terms and Conditions.

a) Interest on any balance on the account shall be calculated and compounded daily at the same nominal rate as that applicable to the capital amount. In the event that no such rate has been communicated to me in writing, the Bank's prevailing rate charged on unsanctioned facilities plus a prevailing premium of the nominal rate shall apply.

b) Any interest charges debited to my account shall be immediately due for payment on the date of the debit, and where the amount is not paid, it shall accrue further interest at the same nominal rate as the capital amount.

c) Any payments made to my account shall first be appropriated towards interest, then towards bank charges and then towards capital starting with the oldest capital debts.

d) In the event that any interest charges remain unpaid a day after they become due for payment, I confirm that any borrowing incurred by the Bank to square its position in respect of the amount of the loan, whether such borrowing is from the market, or from the shareholders' funds, is a borrowing on my account, and that consequently, the amount of the unpaid interest remaining outstanding each day shall be a new advance by the Bank to me from such funds used by the Bank to square its position. For the purpose of convenience I hereby waive my entitlement to any loan documentation, or any communication whatsoever regarding that new loan, the mere existence of an interest charge against my account being conclusive evidence of the existence of such loan.

e) Where the actual interest amount incurred on a daily basis is not debited to my account, I confirm that it shall be my duty to establish the extent of such interest amount on a daily basis, and I confirm that the amount of such interest not debited to my account daily shall be treated as if it had been so debited, and, in which event it shall be novated in accordance with the provisions of clause d) hereof.

f) I agree that the Bank reserves the right to close my account compulsorily without warning if it is unsatisfactorily conducted.

g) I hereby advise state and declare that if the Bank provides me with online banking services, I am not involved in Internet Gambling, or provide support for infrastructure to Gambling entities. I undertake to advise the Bank forthwith should the declared position and status change.

h) I indemnify the Bank against any damage, loss, and/or consequential damage that the Bank may suffer as a result of incorrect, wrong, unauthorised and/or wrongful instructions or information given by me or any other person authorised or deemed to be authorised to act on my behalf of our corporate entity.

i) I certify that the above statements in support of my bank account application are true and complete and understand that in the event of any information proving to be incorrect, this application may be declined.

## 10. APPLICANT SIGNATURE

Applicant Signature (in black ink) Date:

## Bank Official Use Only

Form & Proof of Identity Received by: Date:
Checked by: Date:
FCB Clearance Reference: Date:
Approved/Declined by: Date
Customer Number:
Account Number:

## TERMS & CONDITIONS

**2. 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.

**3. 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.

**4. 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.

**5. Liability of Cardholders**

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

**6. 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.

I_____________________________________________ ID Number_______________________ hereby acknowledge safe receipt of my debit card and having read and understood the terms and conditions related to the use of the debit card.

CARD NUMBER______________________________________________________________________________________

Signature________________________________________________________________________________________

**2. SMS ALERT SERVICE**

Whereas; I/We__________________________________ (herein referred to as "the client" ) have expressly requested Empower Bank (herein referred to as "The Bank") to transmit to me/us electronic notification via Short Message Service (SMS) of transaction conducted on the said Bank account.

I/We acknowledge that the integrity and/or correctness of SMS messages transmitted cannot be guaranteed in that, inter alia, they might be tampered with prior to being transmitted, they might be fraudulently abused by outsiders, delays might occur, and the SMS facility might be faulty. The SMS service is a value added service, which is rendered in addition to any statement I/We may receive. While the Bank endeavours to ensure the integrity and content of any SMS sent to me/us, the statement will remain a record of my/our account.

The Bank shall be indemnified in the event of an SMS notification not being carried out according to my/our request or in the event of an SMS notification containing personal/confidential information coming into the possession of, or being read by a person not entitled to be in possession of such SMS.

Now therefore I/We hereby indemnify 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 dealing with me/us.

The Bank shall not accept liability for the integrity of SMS messages.

The Bank shall be indemnified if the client fails to notify the Bank, in writing, or any changes of my/our nominated cellular number.

**3. MOBILE BANKING**

These terms and conditions apply to and regulate the proving of mobile banking by Empower Bank.

**1. Definitions**

a) In these terms and conditions.

"Bank" means Empower Bank, 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.

Signature:__________________________________________________________ Date:________________________________