

Supporting Documents (Certified copies)

MyPowerLink account

- Copy of national ID/Passport

PowerKids account

- Copy of national ID of guardian/parent
- Child's birth certificate

Please complete in BLUE or BLACK INK and in CAPITAL LETTER

1. ACCOUNT DETAILS

For EmpowerBank official/Agent use only

Account number: Bank card number:

MyPowerLink Account: ☐ PowerKids Account: ☐

2. PERSONAL DETAILS

Title: Mrs/Ms/Miss/Dr/Prof/Mr/Other: Gender: Male: ☐ Female: ☐

Surname: First name(s):

Date of Birth: dd...../mm...../yy..... National ID -

Physical address:

Mobile Number: 263- Email:

3. NEXT OF KIN

Full name: Relationship:

Contact Number: Email:

4. PERSONAL PLEDGE

I..... will select a four-digit **PIN** (Personal identification number) which I promise not to disclose to any person not even an EmpowerBank staff member (Do not write your **PIN** on the card or keep it with the card).

If under 16 years of age to be signed by parent/guardian

Parent name:

National ID: -

Contact number:

Customer signature

Date: dd...../mm...../yy.....

TERMS AND CONDITIONS.

EmpowerBank offers you; the applicant, the EmpowerBank KYC lite account subject to the terms and conditions set out in this Arrangement.

SECTION A

CARD TERMS AND CONDITIONS.

You must not use this account for any illegal purpose nor allow anyone else to do so. In the event of such illegal use occurring you will be liable for any loss harm and prejudice which maybe be suffered by us as a result of such misuse.

Your card can be used at any Approved EmpowerBank and Zimswitch enabled Site.

We reserve the right to decline authorization for any transaction on the card account.

The use of your card shall be subject to the rules of EmpowerBank that govern deposits and withdrawals.

Your card shall be linked to your mobile number to enable you to access the EmpowerBank mobile banking facility.

RESTRICTION ON THE USE OF CARD

We may at any time and without prior notice to you, cancel or suspend the use of your card for all or any purposes or refuse to replace or reissue the card or terminate this Agreement should:

Any of the information that you gave us when you applied for this account be found or suspected to be untrue; or
There be a breach of this agreement or any other

PIN AND CARD REISSUE

You may change your PIN at any time at any EMPOWERBANK Branch Zimbabwe.

You may request for a new card should the card in your possession be damaged, stolen or lost, however, we reserve the right to decline such a request. We will request for the completion of a card replacement form and we will charge a fee

SECTION B

GENERAL TERMS AND CONDITIONS YOUR INFORMATION

Information we hold about you will be regarded as confidential and will not be disclosed to any third party other than where we are legally required to disclose, where we have a public duty to disclose, or Our interests require disclosure, or disclosure is made with your Consent.

CRIME PREVENTION AND DEBT RECOVERY:

To prevent crime, to verify your identity, and to recover debt, we may exchange information with other financial institutions, debt recovery agencies and other organizations. If false or inaccurate information is provided, and fraud is identified, details will be passed to fraud prevention agencies to prevent fraud and money laundering.

Audit: Relevant information may also be exchanged with other institutions, for audit purposes and if required by appropriate governmental and nongovernmental regulators or the ombudsmen.

We may use other third parties to process information and provide services on Our behalf. Whether it is processed in Zimbabwe or countries. Outside Zimbabwe, your information

will be protected in accordance with the strictest code of confidentiality and security which all members of EmpowerBank, its staff and any third parties are subject to and will only be Used in accordance with our instructions.

Information submitted to EmpowerBank in the form of documents, will be deemed to be the property of EmpowerBank and will not be returned to you.

Only one lite account per Customer will be permitted.

We may, at any time, and on notice cede our rights and/or obligations pertaining to this Agreement to a third party. Such action will have no effect on your rights and/or your obligations. Your rights and/or obligations under his Agreement are not transferable.

We will communicate with you with regards to this Agreement by SMS, email, letter or any other means deemed appropriate.

We will not be liable to you for any loss due to any failure or delay in providing Our service caused by strikes, industrial action, failure of power supplies or Computer equipment., or other causes beyond our reasonable control.

If you divulge your PIN to a third party, you will be liable for any loss that you may suffer as a result of your action.

You must notify US immediately of any changes in any of the following:

Your name
Address
Telephone number
Cell phone number
Signature
Bank details.
e-mail address
Employment.

Should you fail to notify Us of such changes, you may prejudice your rights in terms of this Agreement.

OTHER INFORMATION

If you wish to make an enquiry or complaint pertaining to this account, kindly address Such query or Complaint to the EMPOWERBANK Helpdesk, (info@empowerbank.co.zw) or you call 08677008035.

You may deliver your communication to the nearest EmpowerBank Branch. We will give you 30-days' notice of any changes to be made concerning terms and Conditions of your account, the notice period may be reduced in case of emergencies. Changes of then lite product will also be published on the EMPOWERBANK website www.empowerbank.co.zw

INDEMNITY

Each party hereby agrees to indemnify he other and hold it harmless from any and all claims, actions. damages. Liabilities that do not result from the other party s fault or negligence with regards to this arrangement.

BREACH

We may terminate this Agreement if you breach any term of this Agreement.

TERMINATION

Either party may terminate this Agreement by giving 90 (ninety) days written notice of its intention to terminate, to the other party Upon termination, your lite account will be closed.

WAIVER

Any failure by EmpowerBank to exercise or in exercising any right or remedy under this Agreement will not constitute a waiver of the right or remedy or any other rights or remedies.

GOVERNING LAW

This Agreement will be governed and construed in terms of the laws of Zimbabwe.

ANTI-BRIBERY AND ANTI-CORRUPTION

You represent, warrant and undertake now and hereafter that, you have not and shall not commit, procure, or encourage bribery in relation to this Agreement, or to obtain or retain business or any advantage in business for any member of EmpowerBank, and you Have and shall ensure To the fullest extent possible that you and others under your direction or control do not do so. For the purposes of this clause it doesn't matter if the bribery is:

Through a third party:
Of a public official or a private sector person, Financial or in some of other form; relates to past. present. or future performance or non-performance of a function or activity whether in an official capacity or not, and it does not matter whether or not the person being bribed is to perform the function or activity to which the bribe relates, or is the person who is to benefit from the bribe.

A person is any individual, partnership. Company or any other legal entity, public or private. You must promptly notify EmpowerBank in writing of any breach of this clause. If you breach this clause. EmpowerBank may immediately terminate this Agreement

JURISDICTION

You Consent to the exclusive jurisdiction and venue of the Harare Magistrates Court in relation to any and all claims or disputes Arising from or In connection with this Agreement, in accordance with section11(1)(b) of the Magistrates Courts Act Chapter 7:10 and all subsequent amendments thereto.
You therefore waive any objections to the jurisdiction or venue of the Harare Magistrates Court.

ENTIRE AGREEMENT

This Agreement represents the entire Agreement between the parties and Supersedes all previous Communication either oral or written, Between the parties with respect to the subject matter.

SEVERABILITY

If any term of this Agreement is held by a Court of competent Jurisdiction to be invalid or unenforceable, then this Agreement, including all the remaining terms, will remain in full force and effect as if such invalid or unenforceable term had never been included.

ACCEPTANCE OF THE TERMS AND CONDITIONS

You hereby confirm that you have read understood and agree to be bound by the EmpowerBank lite account terms and Conditions:

Name

Surname

National ID Number

Signature

Date: dd...../mm...../yy.....

BRANCH/AGENT OFFICIAL USE ONLY

ORIGINAL IDENTIFICATION Document

CHECKED BY (copy to be attached)

Signature

Date: dd...../mm...../yy.....

BACK OFFICE SECTION

Form and proof of identity Received By

Date: dd...../mm...../yy.....

Form and proof of identity Checked By.

ID Checked By

KYC lite Complete: Yes No

Signature