

BANK OF INDIA (TANZANIA) LTD
DAR ES SALAAM/ZANAKI STREET BRANCH
ACCOUNT OPENING FORM

Customer ID No. / CIF No.

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Date _____ 20 _____

Account No

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Name:	
Signature:	
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|-------------------------------------|-------------------------------------|--|------------------------------------|----------------------------------|--|
| <input type="checkbox"/> INDIVIDUAL | <input type="checkbox"/> PROPRIETOR | <input type="checkbox"/> PARTNERSHIP | <input type="checkbox"/> SAVING | <input type="checkbox"/> CURRENT | <input type="checkbox"/> FIXED DEPOSIT |
| <input type="checkbox"/> JOINT | <input type="checkbox"/> COMPANY | <input type="checkbox"/> SOCIETY/TRUST | <input type="checkbox"/> OVERDRAFT | <input type="checkbox"/> LOAN | <input type="checkbox"/> ANY OTHER |

TITLE OF ACCOUNT/ FULL NAME : _____ _____		BUSINESS/ OCCUPATION:	
ADDRESS:		CONTACT DETAILS:	
Postal: _____ _____ _____ _____		Telephone: _____	
		Mobile: _____	
		E- Mail: _____	
		Co. TIN No. _____	
		Co. Regd. No. _____	
Physical: _____ _____ _____			

	Name	SPECIMEN SIGNATURE
1		
2		
3		
4		

Introduction Details :

I/We hereby confirm that I/ We know Mr./Ms/ _____
_____ since last _____ months/ Years and confirm his/
her/ their occupation/ residential address and business address

Name of Introducer: _____

Account No _____

Signature _____

A/C Opened by: _____

Signature: _____

Date: _____

A/C Verified by: _____

Signature: _____

Date: _____

A/C Approved by: _____

Signature: _____

Date: _____

DETAILS OF UNIQUE IDENTIFICATION

INCORPORATION/ REGISTRATION for Corporate Accounts:

S. NO	INCORPORATION/ BUSINESS REGISTRATION NUMBER	DATE OF INCORPORATION / REGISTARION	PLACE OF INCORPORATION / REGISTARION	ISSUING AUTHORITY
1				
2				

IN CASE OF MINOR:

	NAME OF MINOR	NAME OF NATURAL GUARDIAN/ GUARDIAN	DATE OF BIRTH	ATTAINS MAJORITY ON
1				
2				

DECLARATION BY NATURAL GUARDIAN/ GUARDIAN:
I hereby declare date of birth ___/___/___ of the minor who is my_____ and I am his/ her natural guardian. I indemnify bank against the claim of the above minor for any withdrawal/ transactions made by withdrawal/ transaction made by me in his/ her account.

Signature of Guardian

OPERATING INSTRUCTIONS:

<input type="checkbox"/> SINGLE / SELF OPERATED	<input type="checkbox"/> EITHER OR SURVIVORS	<input type="checkbox"/> ANYONE OR SURVIVOR	<input type="checkbox"/> FORMER OR SURVIVOR
<input type="checkbox"/> ANYONE SINGLY	<input type="checkbox"/> ANY TWO JOINTLY	<input type="checkbox"/> JOINTLY BY ALL	<input type="checkbox"/> ANY OTHER COMBINATION

REFERENCES:

Name:	Name:
Address:	Address:
Contact No:	Contact No:

To
The Manager,
Bank of India (Tanzania) Ltd. Dar es Salaam, Zanaki Street Branch

I/ We request you to open an account with you as per details given above . I/ We agree to provide any documents required by you according to account requested. I/ we further agree to inform any changes in the information provided in this form or in related documents submitted and abide by the rules for the conduct of the account.

Date _____ 20 _____

Customer ID No. / CIF No.:

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Account No:

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DATA SHEET

**FOR INDIVIDUAL DEPOSITOR/ PROPRIETOR/ EACH JOINT ACCOUNT HOLDER/ EACH PARTNER/ EACH DIRECTOR/
EACH AUTHORISED SIGNATORY/EACH TRUSTEE/ EACH POWER OF ATTORNEY HOLDER, IF ANY**

Name:

Name:

To
The Manager,
Bank of India (Tanzania) Ltd.

I/ we hereby request Bank of India (Tanzania) Ltd to open **Savings / Current / Fixed/ Over-draft/ Loan / Others** account in **TZS/ USD/ GBP/ EURO** currency and for this purpose I/ we submit the required information as under:

FIRST APPLICANT

SECOND APPLICANT

No.	Field	First Applicant	No.	Field	Second Applicant
1	Title	<input type="checkbox"/> Mr. <input type="checkbox"/> Miss <input type="checkbox"/> Mrs. <input type="checkbox"/> Others	1		<input type="checkbox"/> Mr. <input type="checkbox"/> Miss <input type="checkbox"/> Mrs. <input type="checkbox"/> Others
2	Name	Fore name Surname	2		Fore name Surname
3	Birth Details	Date of Birth Place of Birth	3		Date of Birth Place of Birth
4	Passport/ National ID details	Number Date of Issue Date of Expiry Place of Issue Nationality	4		Number Date of Issue Date of Expiry Place of Issue Nationality
5	Resident Permit Details	Number Valid upto	5		Number Valid upto
6	Marital Status	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Widowed <input type="checkbox"/> Divorced	6		<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Widowed <input type="checkbox"/> Divorced
7	Home address in the country of Permanent residence	Mailing Address: Physical Address: 	7		

8	Local Address , if different, from the above				8				
	Mailing Address:								
	Physical Address								
9	Contact Details	Mobile No			9	Mobile No			
		Telephone No				Telephone No			
		E- mail Address				E- mail Address			
		Fax No				Fax No			
10	Residential Status	<input type="checkbox"/> Ownership	<input type="checkbox"/> Rented		10	<input type="checkbox"/> Ownership	<input type="checkbox"/> Rented		
		<input type="checkbox"/> Employer provided	<input type="checkbox"/> House			<input type="checkbox"/> Employer provided	<input type="checkbox"/> House		
		<input type="checkbox"/> Others				<input type="checkbox"/> Others			
11	Employment Status	<input type="checkbox"/> Employed			11	<input type="checkbox"/> Employed			
		<input type="checkbox"/> Self Employed				<input type="checkbox"/> Self Employed			
		<input type="checkbox"/> Others				<input type="checkbox"/> Others			
12	Occupation/ Business				12				
13	Employers Name and Address Or Business address, if self employed				13				
		Mobile No				Mobile No			
		Telephone No				Telephone No			
		E- mail Address				E- mail Address			
		Fax No				Fax No			
14	Date of joining employment/ Business				14				
15	Gross Monthly salary/ Gross Business turnover, if self employment	<input type="checkbox"/> < TZS 1.50 Mn or Equivalent	<input type="checkbox"/> >TZS 1.50 Mn to TZS 3.00 Mn or Equivalent		15	<input type="checkbox"/> < TZS 1.50 Mn or Equivalent	<input type="checkbox"/> >TZS 1.50 Mn to TZS 3.00 Mn or Equivalent		
		<input type="checkbox"/> >TZS 3.00Mn to TZS 7.50 Mn or Equivalent	<input type="checkbox"/> >TZS 7.50Mn to TZS 15.00 Mn or Equivalent			<input type="checkbox"/> >TZS 3.00Mn to TZS 7.50 Mn or Equivalent	<input type="checkbox"/> >TZS 7.50Mn to TZS 15.00 Mn or Equivalent		
		<input type="checkbox"/> >TZS 15.000 Mn or Equivalent				<input type="checkbox"/> >TZS 15.000 Mn or Equivalent			
16	Details of Existing Bankers, If any				16				
a)	Name of Bank				a)				
b)	Branch name				b)				
c)	Address				c)				
d)	Type of account				d)				
e)	Account No				e)				
f)	Contact Details of Bank	Mobile No			f)	Mobile No			
		Telephone No				Telephone No			
		E- mail Address				E- mail Address			
		Fax No				Fax No			
17	Special Instructions				17				

I / we undertake to abide by the terms and conditions of the bank applicable for the type of account requested for I/we confirm that the information given above in connection with this application is complete and true.

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Bank of India
(Tanzania) Ltd.



BANK OF INDIA (TANZANIA) LTD
DAR ES SALAAM/ZANAKI STREET BRANCH

Customer ID No. / CIF No.

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Account No

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To
Bank of India (Tanzania) Ltd.

Being desirous of opening a Current /Overdraft Account with Bank of India (Tanzania) Ltd. , I/we hand over you a remittance /
Cash of TZS/ USD/

DECLARATION/UNDERTAKING BY APPLICANT (S):

I/we confirm having read and understood the accounts rules and hereby agree to be bound by the terms & conditions outlined account(s) which I/we am/are opening with the Bank of India (Tanzania) and amendments thereto be made from time to time will be binding me/ us and those relating to various services offered by the bank when displayed by the bank on its notice board or on its website including but not limited to ATM card/internet banking/Mobile Banking and other facilities listed in this form. I agree that changes from time to time in the Bank's rules relating to my/our different account and/or other services would be made available to me/us on the notice board and/or Bank's website. I/we declare that the transaction in the account will be made from my legitimate sources only and the account will not be used for any other purpose contrary to law. I/we agree that bank may at its absolute discretion discontinue any of the services completely or partially without any notice to me/us. I/we agree that the bank may debit my account for service charges as applicable from time to time. I/we will take every care to keep the cheque Book in my/our safe custody. I/we will also keep watch on the day to day transaction to detect early frauds, if any, committed by my/our agent/employee. I/we hereby declare that the information furnished above is true and correct to the best of my knowledge.

Special Instructions:

The account will be styled M/s _____
_____ and instructions to draw cheques/ payment orders etc , and the account will be operated by

Sr. No	Name of The Proprietor/ Partners/ Directors/ Trustees/Authorized signatories	Signature
1		
2		
3		
4		
5		
6		

**BANK OF INDIA (TANZANIA) LIMITED
DAR-ES-SALAAM**

APPROVED CUSTOMER CONSENT CLAUSE

1. I/We do agree and authorize Bank of India (Tanzania) Ltd to:

- a) Make enquiries from any Bank, Financial Institution or TBA approved credit reference bureau in Tanzania to confirm any information provided by the customer.
- b) Seek information from any Bank, Financial Institution or TBA approved credit reference bureau when assessing the customer at any time during the existence of the customer's account.
- c) Disclose to TBA approved credit reference bureau information relating to the account maintained at the Bank or Financial Institution.

2. The bank may at anytime freeze any account of the customer if and so long as there is any dispute or the bank has doubt for any other reason (whether or not well founded) as to the person or persons entitled to operate the same without any obligation to Institute interpreted proceeding or to take any step of its own initiatives for the determination of such dispute or doubt.

3. I/We further confirm that all transactions in my/our account are generated out of my/ our Business(es) and are not from narcotics nor in any way connected with Money Laundering.

4. All transactions in various accounts between the customer and the bank, irrespective of their nature shall be considered an integrated account and if required, the bank may without notice set off against any account Or indebtedness of the customer:

- Any other account whether current, loan, savings or any other type.
- Any deposit in the books of the bank.

5. The bank may upon notice to the customer set off his account against any other account or indebtedness in respect of which the customer is liable.

6. The bank has the right of General lien on all properties of whatever nature (whether stocks, shares, bills, cheques in collection, precious metals, sale custody or otherwise) deposited with or in possession with the bank and shall hold the same as the security for the payment of the indebtedness due from the customer to the bank without prejudice. such right of general lien shall not be affected by any other security held by the bank for such indebtedness.

7. The customer to indemnify and save harmless the bank from and against all liabilities how so ever arising as result of returning cheques on the account under what so ever circumstances.

8. The bank will not be liable under any circumstances for any losses which are not direct or which we could not have reasonably, foreseen. The bank will take reasonable care to ensure the security of and prevent unauthorized access to their computers. If the bank suffers any losses, costs or other expenses as a result of any breach of this agreement by any account holder, then the account holder may be liable for such losses, costs or expenses.

9. The bank reserves the right to modify these conditions at any time.

10. APPLICABLE LAW AND LEGAL DOMICILE

The conditions shall be governed by the laws of the United Republic of Tanzania and the customer and the bank hereby irrevocably submits to the jurisdiction of the courts of the United Republic of Tanzania.

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SIGNATURE

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SIGNATURE

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SIGNATURE

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SIGNATURE

To

BANK OF INDIA (TANZANIA) LIMITED

Cheques, Bills, Hunds and other instruments with or without Share Certificates of other Documents attached lodged with you for collection and / or Purchases from time to time.

With reference to all cheques, bills, hundis and other instruments without share certificates or other documents attached, now lodged or which may at any time hereafter be lodged by me/ us with you for collection and/ or discount and/ or purchase the following arrangements are here by agreed upon:-

1. You may, at your option but at my/ our risk and responsibilities in all aspect, appoint an agent, who shall be my/ our agent to collect.
2. You or the agent, at your or his option, may sent for collection or payment on my/ our account at my/ our entire risk and responsibility by post or by other manner to another agent or to the drawee there of any cheques, bills, hundis or other instruments with or without share certificates or other documents attached. I/ We agree that such other agent or the drawee shall be my/ or our agent for collection at my/ our entire risk and responsibility in all respects.
3. You or an agent may, at you or his option but at my/ or risk and responsibility, receive., in exchange for cheques, bills hundis and other instruments, cheques, bank drafts or other mandates for payment in lieu of cash.
4. Receipt by you or an agent of cheques, bank draft or other mandates for payments, which are thereafter lost, mutilated or dishonored, and/ or of securities of any description, is not to prejudice your rights on any cheques, bills hundis or other instruments in case of dishonor, nor shall any proceedings taken thereon or your granting time or entering into any arrangements with any parties to such cheques, bills, hundis or other instruments (and I/ We hereby consent to your so granting time or entering into arrangements) prejudice or affect you absolute recourse to me/ us.
5. Should you or an agent receive, in exchange for such cheques, bills hundis or other instruments payment by an instrument which you or the agent cannot conveniently collect through normal channels it is clearly understood that such instrument may be collected in any manner and by and agency (including despatch to the drawee) at my/ our entire risk and responsibility and the agent or agents (including the drawee) employed in such collection shall be considered fully as my/ our agent or agents.
6. I/We hereby agree that all cheques, bills, hundis or other instruments and/ or share certificates or documents which I/ we may instruments and/ or share certificates or documents which I/we may from time to time hand you for discount or purchase, or against which you may make advances or pass consideration to me/ us and the shares or goods hereby represented and the proceeds hereof are to be held by you as a continuing security for the payment on demand of the said cheques, bills, hundis or other instruments

discounted or purchased and of all advances, banking accommodation and/ or expenses which you may make, afford, or incur to or for me/ us in connection there with and all other liabilities to you present and future, and you are to be at liberty to exercise all my/ our rights (if any) as unpaid seller or sellers of the said shares or goods and with out further reference to me/ us to sell, insure, warehouse or otherwise deal with the said shares or goods as through you are the absolute owners thereof and you are expressly authorised by me/ us (without being obliged to do so) to refuse to deliver share certificates or goods covered by the bills, hundis or her instruments (whatever be their tenor) except against payment. I/ We agree that your accounts of sale and accounts of your expenses shall be accepted by me/ us as conclusive evidence of the correctness of the matter their in written and I/ We declare that this agreement and your rights hereunder shall in no way be affected by my or the death of anyone of us or by any change in my/ our name, style or constitution.

7. The transmission of any cheques, bills, hundis or other instruments or share certificates or other documents of goods or the instruments received in exchange or payments thereof, and the advices and correspondence relating thereto, whether by post or otherwise and whether by land, sea or air, or by telegram or cable shall be entirely at my/ our risk and responsibility and any loss, damage or delay howsoever, occasioned shall be on my/ our account and be wholly borne by me/ us. I/ We agree that you and the agents shall be absolved from and indemnified against all loss or damage in connection with such cheques, bills, hundis or other instruments received in exchange or in payment therefor in general and by reason of the following in particular:-

- (a) Loss or damage in transmission by any manner,
- (b) Telegraphic cable error, irregularity, delay, mistake, commission, misreading, misinterpretation or mutilations
- (c) Loss, damage or deterioration to any share certificates or documents or goods during transit or wheresoever incurred.
- (d) Loss or damage to our mutilation or alternation of any such certificate or document or any instruments issued or received in exchange or payment therefore.
- (e) Loss or damage howsoever occasioned due to any failure of or delay in transmission by post, sea, air telegram or cable or relative advices or correspondence or the non-despatch or non-receipt of such relative advices or correspondence.

Dated at _____ Dar es Salaam _____ this _____ day of _____ 20 _____

Signature _____

Signature _____

Signature _____

Signature _____