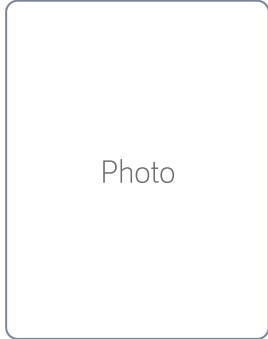


APPLICANT TO COMPLETE

To InnBucks Microbank Limited:

Branch

Referred by



1. Account Specifications

Type of account

Current Savings Other

Currency Of Account Local Currency Other

2. Personal Details

Title: Mr. Mrs. Miss. Dr. Prof. Other

Surname Name

Address

Date of birth Place of birth

Form of identification: Passport National ID Other

ID No.

Gender: Male Female Marital Status: Single Married Divorced Widowed

Mobile Number

InnBucks Wallet Account N.o

Next Of Kin Details

Surname Name

Address

Mobile Number

3. Employment Status

Occupation

Employer's Name

Employers Sector: Telephone N.o.

Financial Services Manufacturing Mining Construction Agriculture Retail

Security Services Other

Monthly Salary Income (Attach Payslip)

Gross Monthly Other Income Total Income

Date of Employment

Personal Account Conditions

Please read this page carefully, it provides you with important information about your InnBucks MicroBank Ltd Account(s)

TERMS AND CONDITIONS OF PERSONAL ACCOUNT OPENING

1. **DEPOSITS**
- 1.1. We will accept for you deposits to your account including all cash, cheques and other items payable to you.
2. **PAYMENTS**
- 2.1. We will make payments from your account on your instructions if there are sufficient funds available and with prescribed conditions.
- 2.2. By prior written arrangement, you may instruct us by means of electronic mail or any other
3. **STOP PAYMENTS**
- 3.1. We may accept stop payments of debit orders but the onus rests on you to cancel the underlying contract and to indemnify IMB against any legal action arising out of such cancellation.
4. **INTEREST AND CHARGES**
- 4.1. We will charge you interest on any overdrawn balances and we shall inform you of the applicable rate of interest charged, upon request.
- 4.2. We will charge you for various services provided to you, but details of such charges are available on request.
- 4.3. We may vary charges and interest rates from time to time, but will give you reasonable notice of such changes before they come into effect.
5. **STATEMENTS**
- 5.1. We will provide you with regular statements of your account.
- 5.2. You shall advise us within 30 days of receipt of the statement, of any entry you regard as incorrect.
- 5.3. If you fail to notify us timeously of forged or unauthorized entries on your account and this results in losses taking place, we will be entitled to refuse to refund the losses to you, provided that we have not been negligent or breached on our duty of care.
6. **OVERDRAFTS**
- 6.1. If your account is overdrawn without appropriate arrangement, we may transfer/set of money against it from any other accounts held by you.
- 6.2. We may demand payment of all amounts owing by you at any time.
- 6.3. A certificate signed by a manager of our Bank with bank stamp containing details of an amount, including interest, owed by you will be sufficient proof thereof unless the contrary is proved.
- 6.4. Should your current domicilium citandi et executandi change and you fail to notify us accordingly, we shall regard the latest postal or residential address given by you to us, as the address where notices may be given and documents in legal proceedings may be served.
- 6.5. If necessary, we may take legal action against you in an appropriate Court of Law even if our claim exceeds its jurisdiction.
- 6.6. You shall be responsible for payment of all our reasonable expenses in recovering any amounts you owe us, including legal fees on an attorney and client basis, collection fees and tracing fees or any other fees we may incur as a result of our efforts.
7. **LETTER OF SET OFF**
- In consideration of us giving you financial and/or banking accommodation and other facilities, you agree that in addition to any other general lien or similar right to which we as bankers may be entitled by law, we may at any time and without notice to you combine or consolidate all or any of your accounts with /and liability to us and set of or transfer any sum or sums standing to the credit of any one or more of such accounts in or towards satisfaction of any of your liabilities to us on any other account or in any other respect whether such liabilities be actual or contingent, primary or collateral and several or joint.
8. **CLOSING OF ACCOUNT**
- 8.1. We will close your account on receipt of a request in writing signed by you to do so.
- 8.2. We will close your account on reasonable prior notice and shall not be obliged to give reasons for such action.
9. **CREDIT RECORD**
- 9.1. We may make enquiries about your credit record with any credit reference agency or any other relevant parties.
- 9.2. We may provide credit reference agencies or any other relevant parties with regular updates regarding the conduct of your account including any failure on your part to meet these terms and conditions.
- 9.3. We may provide other Financial Institutions with bank reports relating to the conduct of your account on their request.
10. **CONFIDENTIALITY**
- 10.1. We will treat all your personal information as private and confidential (even when you are no longer a customer). Nothing about your accounts nor your name and address will be disclosed to anyone, other than in four exceptional circumstances permitted by law. These are:
 - 10.1.1. Where we are legally compelled to do so;
 - 10.1.2. Where it is in the public interest to disclose;
 - 10.1.3. Where our interests require disclosure;
 - 10.1.4. Where disclosure is made at your request or with your written consent;
11. **GENERAL**
- 11.1. We may check by reference to third parties the correctness of details given in the application form you have completed for opening of the account.
- 11.2. Accounts may not be ceded and or transferred to any other party.
- 11.3. You must notify us immediately if you are placed under an administration order, sequestrated or liquidated or placed under any other form of insolvency or legal disability.
- 11.4. You must notify us immediately of any change of address.
- 11.4.1. We are entitled from time to time to request updated confirmation documents relating to your KYC documents in the premises of clause 11.4 on card conditions on accountability remove servants and replace it with representatives
- 11.5. You must notify us immediately of any change in any of the details you provided when you opened the account.
- 11.5.1. We will not be held liable for losses arising from unauthorized alterations to cheques which are not readily detectable.
- 11.6. We reserve the right to amend these terms and conditions and we will give you reasonable notice thereof.
12. **GOVERNING LAWS**
- The relationship between IMB and you the Customer is governed by the laws of Zimbabwe.
13. **FRAUD PREVENTION**
- You consent to us carrying out identity and fraud prevention checks and sharing information relating to this application with the Financial Clearing Bureau (FCB) or relevant Law Enforcement Agencies. Should your account conduct at any time in the future reasonably cause us to suspect that your accounts are being used for improper purposes, you consent to us providing details of this suspicion to the aforementioned agencies. You understand and agree that the record of this suspicion will then be available to other members of these agencies if they carry out credit/ other checks on your name.

I agree to the above terms and conditions.

Customer Signature

Date

CARD: TERMS AND CONDITIONS

1. **DEFINITIONS**
- 1.1. "The Bank" means InnBucks MicroBank Limited.
- 1.2. "The Card" means any card issued to a Cardholder in terms of this agreement for use at any ATM, Point-of-sale and other places where such card is acceptable for use as allowed by Bank.
- 1.3. "The Cardholder" means an Account Holder for whose use a card is issued by the Bank.
- 1.4. "The Account" means an account maintained by Account Holder with the Bank from which payments are authorised to be made by the Cardholder.
- 1.5. "The Account Holder" means the person in whose name the Account is maintained or, in the case of joint account any such person and the ability of such persons shall be joint and several.
- 1.6. "The Card Number" means the number printed on the card
- 1.7. "Use of Card" means any cash obtained or payment made by means of the card whether of the card number alone, or in conjunction with the PIN.
- 1.8. "The card facilities" means those services and facilities made available to the Cardholder by the Bank from time to time through authorised use of the card.
- 1.9. "The Pin" means the Personal Identification Number issued to the cardholder.
- 1.10. "This Agreement" means the agreement between the Bank and the Cardholder/Account Holder in terms of which are contained here on and may be varied from time to time by the Bank
2. **AUTHORISATION OF PAYMENTS**
- The Bank may in sole discretion and without prior notice withdraw the right to use the card from the card holder and/ or the account holder. The Bank may also refuse any request for authorisation of any particular card transaction and to publish any such withdrawal or refusal in deciding whether to authorise a particular cash withdrawal the Bank may take into account in calculating the funds available any outstanding cash withdrawals any authorisation already given for prospective cash withdrawals and any funds outstanding which the Bank may deem to have credited or debited to the Account. The Cardholder is obliged to return the card for cancellation if he/she no longer wishes to use the Card Facilities or if any of the accessed accounts are closed or he/she reasonably suspects that the card has been lost, stolen or misappropriated or that the Pin has become known to other persons
3. **LIABILITY**
- Where transactions are done by a person other than the holder of the Account the Cardholder and the holder of the account shall be jointly and severally liable for the payment of all indebtedness arising from the use of the card; but no partial or full release by the bank of either of them shall reduce the liability of the other of them to the Bank.
4. **PAYMENT**
- The Account Holder shall pay the Bank the amount of all cash withdrawals and loss incurred by the Bank arising from the use of the Card or which the Bank determines it has suffered as a result of any breach of this Agreement by an Account Holder.
5. **ACCOUNTABILITY**
- The Bank its officers and servants shall not be responsible or accountable to the Cardholder for any loss or damage actual or contingent arising from or out of the use of the Card and or the Card facilities malfunction failure or unavailability of the Card Facilities the loss or destruction of an data the failure, interruption or distortion of communication links any delay in acting on any request made or instruction given or in effecting any transaction initiated through the use of the Card or any failure to do so whether or not such delay or failure is notified to the card holder the reliance by any person or any incorrect information or inaccurate information or data obtained through the use of the card any industrial action, Act of God or other cause or circumstance not reasonably within the Bank's control provide that the Provisions of this paragraph shall not apply in the respect in any loss or damage proved to have been caused by the fraudulent act of any officer or servant of the Bank
6. **TERMINATION OF A CARD FACILITY**
- 6.1. InnBucks MicroBank Limited may terminate the use of the card by the card holder in the event that there is reasonable suspicion of abuse of the card by the card holder. In the event of termination InnBucks MicroBank Limited will inform all of its Agent and merchants of the termination of the use of the card by a given cardholder(s).
- 6.2. The card holder may terminate the right to the use of the card by way of issuance of a notice in writing to InnBucks MicroBank Limited. The notice must be accompanied by the card
7. **CHARGES**
- Charges to the Cardholder may be levied by the Bank for services arising out of or in connection with this Agreement whether or not the card facilities are used, at a rate to be determined by the Bank which rate will be published from time to time.
8. **CARD OWNERSHIP**
- The Card shall at all times remain the property of the Bank and the Cardholder shall return it to the Bank forthwith on demand
9. **VARIATION OF THIS AGREEMENT**
- The Bank may vary this Agreement at any time(s) whether or not a similar variation(s) is made to the Agreements) with any other Account Holders). The Bank may withdraw the Card or impose a charge for the card or any service provided under or in connection with this Agreement from time to time.
- 9.1. Notification of any such variation shall be given to the Account Holder by the Bank either in writing or by publication thereof by such means the Bank may select and a variation notified shall be binding on the Account Holder.
10. **CUSTOMER INFORMATION**
- The Account Holder agrees that any information obtained about him/her as a consequence of this and any other application and agreement, which he/she may have made to or with this Bank may be warehoused within the Bank's Customer Information and may be used to identify other products and services relevant to the Account holder. No information will be disclosed outside the Bank unless the Account holder is in default under any Agreement in which case the Bank may disclose this fact to a licensed credit reference agency
11. **PIN STATEMENT**
- I will select a four digit pin (PERSONAL IDENTITY NUMBER) which I promise not to disclose to any person, not even a InnBucks MicroBank Limited Agent or staff member. (Do not write your pin on the card or keep it with the card.)

Date

Account Holder's Card Serial No.

Alternative Card Serial No.

Account Holder Signature

Alternative Card Holder's Signature

For Bank Use Only

Received by

Signature Date

FCB Report Attached by

Signature Date

Authorised by

Signature Date

Branch Manager

Signature Date