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L	O	C	A	L			G	O	V	T		A	R	E	A						S	T	A	T	E	

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<p>*Debit Card</p> <p>Yes <input type="checkbox"/> No <input type="checkbox"/></p>	<p>**SMS</p> <p>Yes <input type="checkbox"/> No <input type="checkbox"/></p>	<p>***E-mail</p> <p>Yes <input type="checkbox"/> No <input type="checkbox"/></p>	<p>****Mobile/Internet Banking</p> <p>Yes <input type="checkbox"/> No <input type="checkbox"/></p>	<p>****POS</p> <p>Yes <input type="checkbox"/> No <input type="checkbox"/></p>
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____ Spouse Phone No. _____

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GENERAL TERMS AND CONDITIONS

The terms and conditions are applicable to all account whether opened on the date of signing these terms and conditions or on a later! prior date/ the undersigned undertakes and agree to be bound by these rules and regulations.

1. The bank will be entitled to debit the Current Accounts for any Cheques, bills of exchange, promissory notes and orders for payment drawn, accepted or made by the authorized Signatory and to carry out any instruction given to him/her/them or by attorney(s) duly authorized by him/her/them in connection with the Account(s) mandate notwithstanding that any such debiting or carrying out may cause, such Account(s) to be overdrawn or any overdraft to be increased, but always without prejudice to the Bank's right to refuse to allow nay overdraftor increase of overdraft.
2. An account maybe opened in joint names. Joint applicants shall nominate one of them to become their sole representative in all dealings and correspondent with the Bank. In the absence of any such nomination the first name applicant shall be deemed to have been nominated. In case no one is appointed to run the account, it will be operated by all the joint applicants.
3. An Bank will be entitled to place to the credit of Account Holder joint names all amounts, including dividends: interest and capital fund arising from securities or proceeds of chequesor bills, receive or collected by the Bank for the credit of Account Holder.
4. In the event of death of any Account Holder, the supervisor(s) undertakes to advise the Bank in writing of such death becoming to him/her/them within ten days therefore in the absence of such writing notice acknowledged the Bank, the supervisor shall be liable to for any claim on the Bank arising from continuation of the account and the Bank Shall not be held liable for allowing operation in the account.
5. The Account Holder is personally and separately fully liable in addition to being jointly liable for any overdraft or the obligation in or in connection with the Account and theBank shall not be held liable for allowing operation in the account.
6. It is further that All Bank money's securities, bonds, collateral, shares, shipping document, bank note, gold or other valuables and property of whatever nature which arc held in the name of the general terms and conditions of any other credit facility agreement granted to the customers in future. Furthermore, the customer agree to keep it within the Bank's posses on as "collateral against credit facilities" until the customer fully pays the indebtedness to the Bank to set off the outstanding balance from his possession held in "collateral against credit facilities" account without having to notify or inform him before hand. This authorization is irrevocable and 1. We cannot cancel it without the Bank's written consent, the Bank shall have the right to always set off the balance of the customer's accounts. The debit balance of anyone of my account will be secured by the credit balance of other One of my accounts opened in other foreign currency. The Bank may debit any of the customer's account opened at any of the business offices with the amount of any bills, guarantees, cheques and drawings, given, presented or purchased and signed by the customer.
7. Any delay or omission of the Bank exercising or enforcing whether wholly or in part) any right or remedy arising in respect of the account shall not be construed as a waiver of suchrightor remedy.
8. The account holder agrees to maintain the minimum balance applicable to the type of account. The Bank shall also from time to time at the Bank's sole discretion impose service charge on the accounts if the holder minimum balance of such account is /arc less than balance prescribed by the Bank. The Bank may debit the account for the charges, fees or expenses payable for services rendered by the Bank and shall have the right to vary the charges /fee at any time at the Bank sole discretion without prior notice to the account holder.
9. The Bank will accept deposit of cheques for opening of anaccount subject to KYC verification and satisfactory references.
10. The account holder must immediately inform the bank in writing of any change in the details given on the account opening form and any other changed hitherto.
11. The bank will not be held liable for any exchange loss incurred by the account holder in converting / transferring the balance from one currency account to another currency account on the instruction of account holder.
12. The bank shall have right at any time and it is absolute discretion by given seven 7 days writing notice to the account to close the account and to request immediate settlement thereof without taking any reason for taking such action, and without incurring any liability whatsoever to the customer in so doing. The bank is also entitled to give notice to customer to close the account if the balance remains zero for a period of 3 consecutive months, the customers hereby agree that the bank's action in closing the account shall be effective and binding upon him as from the day of the said notice for any reason whatsoever. The customers hereby irrevocably waive in advance any right, whether legal or otherwise, that he may have against the bank in any proceeding whatsoever to complain about the Banks actions and/or decision to close account.
13. It is agreed that the bank shall, have the right to modify the nature, conditions, and stipulation of these general terms and conditions by a simple written notice to the customer or by notice posted in the banking halt including the rate of interest, commissions and any other conditions to any account. Any such amendments shall be binding on the customer from date of said notice that is from the date fixed by the bank in its absolute discretion even if the customers have not received the said notice for any reason whatsoever.
14. The bank reserves the right to debit the account in ease of earlier credit to the customer's account.
15. Live agree to be responsible for repayment of any such overdraft with interest accruing thereon together with any usual banking charges, interest and commissions.
16. I/WE agree to assume full responsibility for the genuineness and validity of all endorsement appearing on all cheques, orders, bills, notes, negotiable instrument and receipts or other document deposited in my account.
17. I/WE agree to hold the bank free from any responsibility for any loss of funds deposited with the bank due to any future Government order, law, leys, tan embargo, exchange restrictions or any other causes beyond the Bank control.
18. I/WE agree to accept due to notification any notice of change in conditions governing the account directed to my last known address either by bearer or by post.

19. That if a cheque credited to my /our individual current account is returned dishonored, the same may be transmitted to me through the last known address either by bearer or by post.

20. That my/ow attention has been drawn to the necessity of safeguarding by cheque book, withdrawer booklet, ATM card etc so that an unauthorized persons are unable to have access to it and to the fact that neglect of this precaution may be a ground for any consequential loss being charged to any account and I shall exempt the Bank from liability thereof.

21. I/WE agree there is written agreement with bank to that effect.

22. I/WE that the bank is not bound to honor any cheque drawn on this account unless there are sufficient funds in the account to cover the value of the said cheques and related charges and I understand and agree that any such cheque maybe returned to me unpaid. But if paid, I am obligated to repay upon the brinks consequent demand for the cheque value with interest thereon.

23. I/WE agree that I will notify of disagreement of entries within 15 days from the date of dispatch of my bank statement, it will be assumed by the bank statement as rendered is correct.

24. I/WE understand that any sum standing to the debit of the current account shall be liable to interest charges at the rate fixed by the bank from time to time. The bank is authorized to debit from the account usual bank charges, interest, commission etc. and any sum wrongly credited to my account and to take such steps to recover such sum with interest thereon.

25. I/WE agree that the bank may initiate or roll-over/re-invest on my behalf any monies standing to the credit of any account in anyone of the banks investment securities, namely: Time Deposit, treasure bills, Banker's Acceptance or Guarantee commercial papers until contrary instructions are given by me provided the bank shall honor on demand all cheques issued by me if there are sufficient funds in my account to cover the value of the cheques.

26. I we agree that in addition to any general lien or similar right to which the bank is entitled to by law, the bank may by anytime or without notice to me combine or consolidate all or any of my accounts with the liabilities to the bank or set of or transfer any sum or sums standing to the credit of anyone or more of such amounts or any other credit, be it cash, cheques, valuables, deposit, securities, negotiable instrument or and other assets belonging to me in or towards satisfaction of any of my liabilities to the bank may from time to time offer and provide to me, in order to ensure banking convenience.

Date this _____ day of _____ 20 _____

Name: _____ Signature: _____
First/Sole Applicant

Name: _____ Signature: _____
Second/Joint Applicant

FOR BANK USE ONLY

S/N	REQUIRED DOCUMENT		
1	Valid means of ID		
2	Passport Photography		
3	Mandate (for Joint Signature)		
4	Current Utility Bill (not more than 3 months)		
5	Visitation Report (KYC)		
6	Reference form (current account)		

Note: All photocopies documents must be signed by the account officer

ACCOUNT OFFICER: _____ Signature: _____ Date: _____

CSO: _____ Signature: _____ Date: _____

HOP'S APPROVAL: _____ Signature: _____ Date: _____