



APPLICATION TO OPEN A PERSONAL / JOINT ACCOUNT

1. To: The Manager
AFC Commercial Bankvvv

Document required: Copy of ID
Proof of Residence
Two Passport Size Photos
Latest payslip (Employed Applicants)

Branch:.....

Type of Account: Current Savings Call Term

Currency: USD ZAR PULA POUND OTHER
(Specify)

Personal or Joint Account?

Personal Joint (Please tick where applicable)

2.i. PERSONAL DETAILS

Title: Mr Mrs Miss Ms Dr Prof Other

Gender : Male Female

Surname:..... Forenames:.....

Maiden Name:..... Nationality:.....

Citizenship:..... I.D. Number:.....

I.D. Place of Issue:..... Date of Issue:.....

Date of Birth: District of Birth:.....

Country Of Birth:..... Residence:.....

Marital Status: Married Single Separated Divorced Widowed

Number of Dependents:

2.ii. PERSONAL DETAILS (for joint account holders)

Title: Mr Mrs Miss Ms Dr Prof Other

Surname:..... Forenames:.....

Maiden Name:..... Nationality:.....

Citizenship:..... I.D. Number:.....

Date of Birth: District of Birth:.....

Marital Status: Married Single Separated Divorced Widowed

3. CONTACT DETAILS

Postal Address:.....

Residential Address:.....

.....

Ownership of Residence: Owned Rented Other

(If other please specify):.....

Telephone Numbers: Business Home:

Cell Number Email:

4. EMPLOYMENT DETAILS

Position Held: Level of Education:

Status of Employment: Permanent Casual Contract Student

Self - employed Retired

Gross monthly salary: Net:

Source of other monthly income:.....

Employer's Name & Address:.....

Employer's Postal Address:.....

Time in current employment (years):.....

If less than two years - name & address of previous employer:.....

5. SPOUSE DETAILS (If not married use next of kin details)

Full Name:.....

Residential Address:.....

Postal Address:.....

Residential Address:.....

Relationship:.....

Contact Telephone numbers: Business: Home:

Cell:

Occupation:.....

6. OTHER BANKING DETAILS

Bank / Building Society / POSB Name:

Branch:

Account Number:

Account Type: Current Savings Loan FCA Fixed
Call Other

How long Account has been held?.....

7. SERVICES APPLIED FOR: (Insert Y = Yes or N = No)

ATM Card (Y / N)

ATM Card Number

Expiry Date

ATM Card Collected By

ID Number of Collector

Mobile Banking (Y / N) Internet Banking

Services required under internet banking: **(Tick appropriate box)**

Inter-account Transfers Internal Funds Transfer External Funds Transfer (RTGS)

Bill Payments Airtime Purchase Stop Cheque Payments

Deposit Book Requests Cheque Book Request Bulk Cash Bookings

SMS Alerts (Y / N) Mobile Number

E-Statements (Y / N) Email Address

E-Statements Frequency: **(Tick appropriate box)**

Daily Weekly Monthly Quarterly Half Yearly Yearly

8. REFEREES

Names, address and telephone numbers of 2 referees:

(1) Name:.....

Address:.....

Telephone Number:

Cell:

(2) Name:.....

Address:.....

Telephone Number:

Cell:

DECLARATION BY APPLICANT:

I / We certify that the information given in support of this application is true and correct and I / We understand that in the event of any information provided being inaccurate, the Bank reserves the right to decline this application without giving reasons thereof.

I / We agree to be liable for any overdraft or debt which the Bank may permit on this account or any other accounts in my / our name (s). I / We understand and agree to abide by the Bank's minimum balance requirements and accept the right of the Bank to compulsorily close my / our account without warning if the account is not conducted satisfactorily. I / We understand that any erroneous claim that appears on a Bank Statement must be made in writing within 30 days of date of such statement. I / We agree that I / We have read, understood and accept the terms and conditions of account and agree to be bound by them.

Authorised Signatory:

Authorised Signatory:

Date:

FOR BANK USE ONLY (tick where applicable)

Form and Proof of Identity received by: Date:

FCB Check: Favourable Unfavourable World Check: Favourable Unfavourable

Account Opened: Yes No Account No:

Captured by: Date:

Checked by: Date:

Signature: Date:

Branch Manager's Signature: Date:

TERMS AND CONDITIONS

AFC Commercial Bank ATM Card

I agree to the following conditions:

- i. I agree to use the card subject to the maximum limit set by the bank
- ii. I authorise the bank to debit from my account unspecified amounts due to the bank each day in full payment of all indebtedness under this agreement
- iii. The bank reserves the right to withdraw / cancel or refuse any Card transaction without giving prior notice
- iv. In the event of card being lost / stolen , I will notify the bank immediately
- v. The card remains the property of the bank.

AFC Commercial Bank SMS Alert

- i. The instructions and / or procedures of the Bank shall bind the client
- ii. While AFC Commercial Bank will take due care to make this service available at all times but in the unlikely event of any reasons which are beyond the Bank's control, including but not limited to any technical difficulty, which results in outage of the services and / or loss of any transmission of messages, then AFC Commercial Bank is not liable.
- iii. The client hereby irrevocably agrees to free and harmless the Bank and indemnify the Bank against all actions, claims, damages, liabilities, losses, costs and expenses of whatever nature that may result due to the bank providing the service.
- iv. The client hereby indemnifies the Bank from any liability including claims for damages that may arise in the event that the Bank erroneously communicates with client with regards to any credits or debits on client's accounts.
- v. AFC Commercial Bank will transmit the SMS Alerts notification on time to the Service Provider but delivery of the data to the Subscriber's equipment depends on the Service Provider locally and abroad and the Bank can not be held responsible for non-receipt and erroneous data received or receipt of the messages at odd times and the consequences arising there from.
- vi. AFC Commercial Bank is not liable for any breach of confidentiality of any data / information sent to the Subscriber's equipment. The client acknowledges that he / she is solely responsible for protecting his / her mobile phone / device and privacy.
- vii. In case of change / disconnection / loss of client's mobile number (s) or equipment, the Client undertakes to notify the Bank in writing immediately of such instance to protect the Interest of all parties. The Subscriber shall indemnify the Bank for all loss or damage on account of Client's failure to notify the Bank of the change / disconnection of Subscriber's modify phone number (s).
- viii. The Bank has the right to withdraw any or all of the facilities under the service, without reason, at any time after serving a notice to the Subscriber by ordinary post or via message to the Client's equipment.

AFC Internet Banking

i. Definitions

In these terms and conditions:

"Account" means any account by the Bank in the name of an Internet Banking Customer on which the customer is authorised to operate through the Internet Banking Facility.

"Internet Bank Facility" means banking delivery channel that uses Internet technology.

"Internet Banking Customer" means an AFC Commercial Bank customer who has authorised the Bank to accept Internet-based transactions by the said customer's accounts and **'We'**, **"I"** and **"our"** denote such customer.

"The Bank" means AFC Commercial Bank

ii. Copyright and trademarks

Except as otherwise expressly stated herein, the copyright and all other intellectual property rights in the contents of the website, including but not limited to all design, text, sound recordings, images or links, are the property of the Bank and, as such they may not be reproduced, transmitted, published, performed, broadcasted, stored, adapted, distributed, displayed, licenced, altered, hyperlinked or otherwise used in whole or in part in any manner without prior written consent of the Bank.

iii. Deed use of Internet Banking

I / We agree that all instructions issued by me / us to the Bank shall be deemed irrevocable and any alleged fraudulent instructions shall be deemed to be my responsibility unless negligence on the part of the Bank is proved.

iv. Indemnity

We hereby indemnify and hold the Bank harmless against all damages, losses, expenses and costs, including legal costs, suffered or incurred by the Bank in connection with or arising from:

- a) Our / my access to the website and / or use the online services: or
- b) Any other party's access to the website and / or use of the online service using USER 10 and / or login password, or
- c) Our / my breach of any of these terms and conditions of access where any party was able to access the website and / or use the online services by using our / my USER 10 and / or login password.

v. Time Frames

I / we acknowledge that transactions that use the Real Time Gross Settlement (RTGS) form of settlement must be done and authorised before 11:00 hours so as to ensure a smooth flow in transmission on the RTGS.

vi. Payments of bills

All instructions, for the payment of bills should be effected at least 2 working days before their due dates so as to allow a smooth flow in transmission to their intended payees

vii. Charges

Charges imposed by the Bank from time to time shall be payable by the Internet Banking Customer for the provision of the Internet Banking Facility whether or not the Internet Banking Facility is being used during the period concerned.

viii. Termination of facility by Bank

We acknowledge further that the Bank may terminate our / my access to the website and / or our use of the online service at any time without noticed and without assigning any reason therefore

Customer Name:

Customer Signature:

Cell:

Occupation:

.....



Signature Card

Please complete in block letters
Cross applicable block

Account Number

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Card number _____ of _____ Branch _____

Type of currency
Local currency Foreign currency Specify Currency
Type of Account
Current Savings Call Fixed Deposit Other (Specify)
Customer Type
Personal Sole Proprietor Club Society Company Other (Specify)

Title of account _____
Surname _____
First Name _____
Telephone numbers: Home _____ Business _____ Cell _____

Specimen signature(s) to be signed in black ink on the reverse:

Bank use only
Signature/s authenticated by: _____ Date: _____

SPECIMEN SIGNATURES

A

Print name

B

Print name

C

Print name

D

Print name

E

Print name

F

Print name

Signing instructions