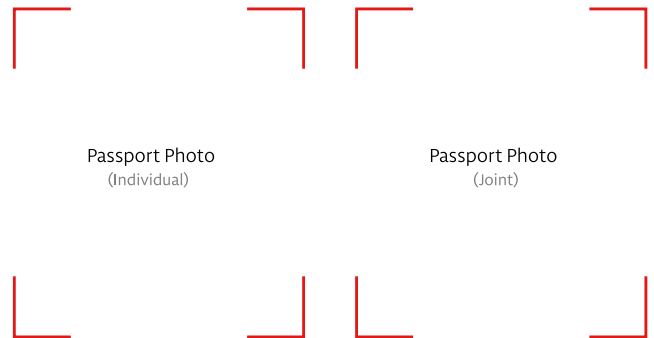


Account Opening Form



NB: PLEASE BEFORE YOU SIGN THIS APPLICATION, KINDLY READ OUR TERMS AND CONDITIONS FOR CURRENT AND SAVINGS ACCOUNTS AND OTHER TERMS INDICATED IN THE DECLARATION SECTION OF THIS FORM

Passport Photo
(Individual)

Passport Photo
(Joint)

(Please complete in BLOCK LETTERS and Tick "✓" the appropriate Boxes)

Branch Name

Date

Account Number

ACCOUNT DETAILS	
Account Designation	<input type="checkbox"/> Ghana Armed Forces(GAF) <input type="checkbox"/> (Others)
Type of Account	<input type="checkbox"/> Current <input type="checkbox"/> Savings <input type="checkbox"/> Trust <input type="checkbox"/> Other (please specify) <input type="text"/>
Account Classification	<input type="checkbox"/> Individual <input type="checkbox"/> Joint <input type="checkbox"/> Sole Proprietor <input type="checkbox"/> Staff
Purpose of Account	<input type="text"/>
TIN	<input type="text"/>

PERSONAL INFORMATION	
Service No: -(GAF)	<input type="text"/> <small>Attach copy of Service ID</small>
Title	<input type="text"/>
Civilian Employee	<input type="checkbox"/> Yes <input type="checkbox"/> No
Gender	<input type="checkbox"/> M <input type="checkbox"/> F
Rank	<input type="text"/>
Unit - (GAF)	<input type="text"/>
Date of Birth	<input type="text"/>
Surname	<input type="text"/>
First Name	<input type="text"/>
Others Name(s)	<input type="text"/>
Maiden Name	<input type="text"/>
Mother's Full Name	<input type="text"/>
Date Employed	<input type="text"/>
Place of Birth	<input type="text"/>
Nationality	<input type="checkbox"/> Ghanaian <input type="checkbox"/> Non-Ghanaian (please specify) <input type="text"/>
Country of Origin	<input type="text"/>
Residential Status	<input type="checkbox"/> Resident <input type="checkbox"/> Non-Resident
Country of Residence	<input type="text"/>
Resident Permit No.	<input type="text"/>
Issue Date	<input type="text"/>
Expiry Date	<input type="text"/>
Place of Issue	<input type="text"/>
Working Permit (if any)	<input type="text"/>
SSNIT No.	<input type="text"/>
Are you physically challenged?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Form of Identification	<input type="checkbox"/> National ID <input type="checkbox"/> Others (please specify) <input type="text"/>
Identification Number	<input type="text"/>
Country of Issue	<input type="text"/>
Date of Issue	<input type="text"/>
Expiry Date	<input type="text"/>
Occupation & Position	<input type="text"/>

EMPLOYMENT DETAILS

Employed
 Self Employed
 Unemployed
 Retired
 Student
 Other (*please specify*)

Employer's Name

Employer's Address

Nearest Landmark

Employer's Email Address Years with current employer

City/Town Region

Metropolitan Municipal District Assembly Area

Nature of Business

Office Phone No. Mobile Phone No.

CORRESPONDENCE DETAILS

Postal/Mailing Address Ghana Post GPS

Residential Address

Street City Country

Nearest Landmark to Res.

Metropolitan Municipal District Assembly Area

Proof of Address Tenancy Agreement Reference Letter Utility Bill

Email Address

Telephone Number(s) 1. 2.

MARITAL DETAILS

Marital Status Single Married Divorced Widowed Separated

Name of Spouse

Address of Spouse

Telephone Number (s) Email of Spouse

NEXT OF KIN

Title Gender F M

Name

Residential Address

MMDA Region

Relationship

Telephone Number(s) Email Address

EMERGENCY CONTACT

Name Relationship

Telephone Number(s) 1. 2.

ACCOUNT SERVICE (A Separate Form May Be Required For Some of the Services)

Mobile Banking
 Cheque/Savings Book
 Internet Banking
 SMS Alert
 E-Statement

Email Alert
 Debit Card
 Others (*please specify*)

CORRESPONDENCE DISPATCH MODE

Email Post

Hold at Branch

STATEMENT FREQUENCY

Weekly Monthly Quarterly

Other (*please specify*)

BUSINESS REGISTRATION DETAILS (SOLE PROPRIETORSHIP)

Business TIN

Name of Business Owner

Business Registration Name

Business Registration Number

Nature of Business

Business Owner's ID National ID Others (please specify)

Business Owner's ID Number

Business Location Address (Supported with Utility Bills, etc.)

Business Mailing Address

PERSONAL DETAILS FOR SECOND OR JOINT APPLICANT

Personal TIN Title

Surname First Name

Maiden Name Other Name(s)

Gender M F Date of Birth

Place of Birth

Nationality Ghanaian Non-Ghanaian (specify)

Residential Status Resident Non-Resident

Resident Permit No.

Date of Issue: Expiry Date

Working Permit (if any)

Form of Identification National ID Others (please specify)

Identification Number

Date of Issue: Expiry Date

Occupation & Position

Employer's Name & Address

Employee ID No.

Nature of Employment Salary Worker Self Employed Others (please specify)

SSNIT No. Unemployed Retired Student

Postal/Mailing Address

Residential Address

Street City Country

Nearest Landmark

Metropolitan Municipal District Area Ghana Post GPS

Proof of Address Tenancy Agreement Reference Letter Utility Bill

Email Address

Telephone Number(s) 1. 2.

TRUST ACCOUNT**DETAILS OF BENEFICIARY**

Gender M F

Surname First Name

Other Name Date of Birth

Proof of Age Birth Certificate Passport Others (please specify)

Residential Address

Nearest Landmark

Relationship of Trustee to Beneficiary Parent Guardian Others (please specify)

DECLARATION OF TRUSTEE

I/ We hereby declare that _____, who is my _____ is a minor. I am his/her parent/guardian.

I/ We shall represent this minor herein whose date of birth is _____ in all future transactions of any description in the above - mentioned account until the said minor attains the age of majority. I/ We indemnify SIS&L against any claim of the above - mentioned minor for any transactions made by me/us on his account.

Name of Guardian/Parent

Surname _____ First Name _____ Other Name(s) _____

Telephone No. _____ Signature _____ Date _____

ADDITIONAL DETAILS

Full Name of Beneficiary Owner(s) of the Account (if applicable)

APPLICANT'S INCOME

Kindly indicate source of funds as follows:

Business Salary Investments Inheritance/Gifts Others (please specify)

Expected Monthly Income: Less than GHS 1,000 GHS 1,001-5,000 GHS 5,001-10,000 More than GHS 10,000

Expected Monthly Income Other Income Source (please specify)

Expected Monthly Income from Other Sources

Name of Associated Business(es) (if applicable)

Type of Associated Business

Associated Business Address

EXPECTED ACCOUNT ACTIVITY

Transaction Types	Expected No. of Transactions per month	Expected Amount per month
Deposit/ inward transfers	<input type="text"/>	<input type="text"/>
Withdrawals/ outward transfers	<input type="text"/>	<input type="text"/>

ACCOUNT HELD WITH OTHER BANKS/NON-BANK FINANCIAL INSTITUTIONS(NBFIs)

Name and Branch of Bank/NBFI	Account Name	Account Number
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

OPERATING INSTRUCTION(S) ACCOUNT MANDATE

Signature(s) required for operating the account. Please tick applicable one

Signs alone Any one to sign Any two to sign Others (please specify)

SIGNATURE

SIGNATURE

CHEQUE CONFIRMATION

1. It is the policy of Services Integrity Savings and Loans Limited (SIS&L) that beneficiaries of third party cash cheques show their proof of identity (e.g. Voter I.D., National ID, Passport, Driver's License) before payments are made.
2. SIS&L is under no obligation to confirm cheques issued by its customers to other parties. The company would at its own discretion contact customers to ascertain the validity or authenticate an instrument presented for payment on a customer's account when it deems it necessary.
3. The minimum cheque amount which requires confirmation may be varied by SIS&L from time to time.

DECLARATION

I confirm that I have read and understood the information provided above on cheque confirmation by Services Integrity Savings and Loans Limited.

Name: _____ Signature: _____ Date: _____

GENERAL TERMS AND CONDITIONS

1. CUSTOMER INSTRUCTIONS

- i. The customer requests SIS&L to honor and debit his account for all cheques, drafts, bills, promissory notes, acceptances, negotiable instruments and carry out any instructions he may give regarding his account notwithstanding that any such debiting or carrying out of instructions may cause his account to be overdrawn or the limit of any overdraft by him to be increased.
- ii. Where no overdraft has been agreed or the limit of any overdraft agreed has been fully utilized, SIS&L may refuse to carry out any instructions which would result in overdraft limit greater than that agreed or sanctioned by SIS&L.
- iii. All instructions given to SIS&L by the customer shall be in writing unless SIS&L advises the customer that instructions pertaining to an account or services may be given in a different manner.
- iv. SIS&L may at its sole discretion permit telephonic, facsimile or electronic mail instructions but reserves the right not to honor such instructions or to suspend the carrying out of such instructions until it has received a suitable indemnity from the customer against all liabilities which may result from carrying out such instructions it has received.
- v. Upon a written confirmation of such instructions from the customer, should SIS&L act upon any telephonic, telegraphic, facsimile or electronic mail instructions, the customer hereby irrevocably undertakes to indemnify and hold SIS&L blameless against all costs, damages and liability howsoever arising as a result.
- vi. Unless SIS&L is irrevocably bound to act or process the transaction in question, the customer may cancel instruction issued by him before the institution acts upon them. The transaction shall be entitled to levy a charge for the cancellation of any instruction in line with SIS&L tariff guide, acceptable of which the customer hereby confirms and undertakes to pay.
- vii. SIS&L reserves the right to close or suspend any account which it suspects to have been opened fraudulently or which upon investigation is found to have been opened fraudulently.

2. JOINT ACCOUNT

Where two or more persons hold a joint account, the provisions of this clause shall apply:

- a. In the event of the death of any of the holders of a joint account SIS&L shall pay or deliver to the order of the survivor/ survivors monies, securities, deeds documents and other property whatsoever remaining, unencumbered, standing to the credit or held by SIS&L for any account(s) in their joint names;
- b. The holder of a joint account shall be jointly and severally liable for any overdraft, loan or other credit facilities or accommodation which shall be granted to any account in their joint names, for any liabilities or obligation arising from or pertaining to such joint account, together with all interest, commission and other institutional charges and expenses;

- c. SIS&L may, unless otherwise agreed, act on the instructions of anyone holder of a joint account, but if any holder of a joint account gives instructions that conflict or appear to conflict with instructions given by any other holder of the joint account, SIS&L may refuse to act on any such instructions until the conflict is resolved to SIS&L satisfaction;
- d. Each holder of a joint account authorizes and empowers the other holder(s) to endorse for deposit and to deposit with SIS&L any and all cheques, notes or other instruments for the payment of money, payable and purporting to belong to anyone or all of them, and should pay any such instruments on behalf of the relevant holder and to credit the same to the account held in their joint names.

3. SAVINGS ACCOUNT

In relation to savings accounts held by customer.

- a. Only the customer shall be permitted to make withdrawals from such savings account on the production of relevant savings account withdrawal documentations prescribed by SIS&L, duly completed. SIS&L may at its sole discretion, and on the written instruction of the customer, make payment to a third party from the savings account.
- b. If the customer instructs SIS&L to close the savings account within 6 months of the said account being established for any reason, SIS&L may levy charges on the savings account in line with SIS&L tariff guide, acceptance of which the customer, hereby confirms and undertakes to pay.
- c. SIS&L reserves the right to fix the minimum deposit amount that must be maintained by the customer in a savings account at any given time as well as the rate of interest payable on such savings account. SIS&L may at its sole discretion close any savings account in a manner consistent with the operation of a savings account as determined by SIS&L.

4. DEPOSIT OF CHEQUES AND RETURNED CHEQUE INDEMNITY

- a. All cheques and/or other orders for payment of whatsoever nature are accepted for deposit or collection at the risk of the customer notwithstanding that SIS&L sends such instrument for collection through a courier of its choice or by any other means it deems appropriate. Where any cheque or order is unpaid for any reason whatsoever (including but not limited to physical loss) other than SIS&L negligence, SIS&L may debit the customer's account(s) with amount previously credited in respect of such unpaid cheque or other order, together with interest, in the event that the account is overdrawn as a result, at such rates decided by SIS&L at its sole discretion calculated from the date such amount was credited. Any money credited to the customer in error must be repaid on demand and SIS&L may debit the customer's account with such money credited in error.
- b. Where cheques, other negotiable instruments and/or commercial documents are deposited for the credit of the customer's account, whether or not payable at or by SIS&L, the amount of such deposits shall be available for withdrawal only when actually collected by SIS&L.

- c. Notwithstanding that immediate credit may have been given for cheques received for collection through clearing, they are not available to the customer for drawing against until such cheques are in fact paid. Such cheques shall not be deemed to have been honoured even if they are allowed to be drawn against and SIS&L reserves the right to debit the customer's account(s) or in any other way recover any such amounts withdrawn if the relevant cheques are returned unpaid.
- d. Notwithstanding anything to the contrary herein contained, any money credited to customer's account(s) in error must be paid immediately on demand together with the applicable interest and SIS&L shall be entitled to debit the customer's account(s) or in any other way recover, any such amounts so credited in error together with interest there on.

5. ACCOUNT STATEMENT

The customer shall examine the content of any statement of account of any nature which has been sent by SIS&L to the customer and if the customer has not objected in writing to SIS&L within fourteen(14) days of the statement date, the statement shall be deemed approved and conclusively accepted by the customer and shall not at any time thereafter be challenged by the customer on any grounds whatsoever including but not limited to lack of mandate, forged or inadequate signature or endorsement of cheques, forged alteration thereof or otherwise.

6. FREEZING OF ACCOUNTS

SIS&L may at anytime freeze any account of a customer if and so long as there is any dispute in respect thereof or if SIS&L has doubt for any reason whatsoever as to the person or persons entitled to operate the same, without any obligation to institute interpleader proceedings or to take any steps of its own initiative for the determination of such dispute or doubt.

7. CHEQUE BOOKS

Cheque books are issued subject to the following instructions:

- a. The customer agrees to and shall look after and use any cheque book issued by SIS&L and cheque leaf with the utmost care.
- b. The customer further agrees to ensure:
 - i. That all uncompleted cheque leaves are kept in safe custody at all times
 - ii. That SIS&L is immediately informed upon discovery by the customer that any cheque book or any cheque leaf has been stolen, lost or mislaid;
 - iii. That any person preparing a cheque on behalf of the customer is authorized to do so;
 - iv. That all cheques are prepared and signed in permanent ink or other indelible writing material;
 - v. That the amount made out is written as clear and near as possible to the left side of the leaf and in such a manner as to prevent any unauthorized addition of letters or figure or other changes thereto;
 - vi. That all cheques and alterations are signed by an authorized signatory;
 - vii. That no uncompleted cheque is given to any stranger or other person when the customer does not have reasonable grounds for believing such person to be trust worthy.
- c. The customer is advised:
 - i. Where possible, any completed cheque should be crossed with two distinct lines in order to make the cheque negotiable only through SIS&L
- d. On receipt in the form acceptable to SIS&L of written notice from the customer to stop payment of a cheque, SIS&L will record the notice. Such notice may only be acted upon if received by SIS&L and recorded prior to payment in respect of the relevant cheque having been made. SIS&L shall not be held responsible if such notice is not acted upon and bad faith on the part of SIS&L cannot be proved.
- e. Upon closure of any account, the customer will return to SIS&L any uncompleted cheque forms relating to that account.
- f. SIS&L may refuse payment of any cheque not drawn on SIS&L cheque form in the manner specified by SIS&L in these general terms and conditions.

8. DISCLOSURE OF CONFIDENTIAL INFORMATION

SIS&L may disclose any personal data and or information whatsoever in relation to the customer and/or customer's account(s):

- a. For fraud prevention purpose;
- b. To SIS&L's lawyers, auditors, debt collection agencies and sub-contractors or other persons acting as agents of SIS&L;
- c. To any person who may assume the rights of SIS&L hereunder;
- d. If SIS&L has a right or duty to disclose or is permitted or compelled to do so by law, the customer hereby agrees that the disclosure of information set out above does not violate any duty that may be owed by SIS&L to the customer (provided that such disclosure falls strictly within the boundaries permitted by the laws of Ghana)

9. MINOR ACCOUNT

In respect of account(s) opened in the name of a minor (whether or not jointly with an individual who is not a minor), SIS&L shall be entitled to act on SIS&L received from the minor's guardian named in the account opening forms irrespective of whether the minor attains the age of majority, thereby ceasing to be a minor, until SIS&L receives written notice from the guardian to cease acting on such guardian's instructions and commence acting on the account holder's instructions

10. ASSIGNMENT

SIS&L may assign or transfer all or any of its rights and or obligations under these terms and conditions, in whole or in part to any person or persons without notice to the customer.

11. NOTICE

- a. All notices, statements, letters and other communication from SIS&L may be sent to the last address given by the customer and the date on SIS&L copy of

any such communication is taken to be the date of such dispatch in the absence of proof to the contrary.

- b. Any written communication from SIS&L to the customer including but not limited to any notice given pursuant to these general terms and conditions shall be deemed to have been received by that customer
 - i. If delivery by hand, at the time of delivery.
 - ii. If sent by facsimile or electronic mail, at the time of transmission (provided that if the date of transmission is not a business day it shall be deemed to have been received at the opening of business on the next business day); and
 - iii. If sent by post then four days after posting if sent to an address in Ghana and seven days after posting if sent to an address outside Ghana and in proving such dispatch by post it shall be sufficient to prove that the communication was properly stamped and addressed.
- c. The customer has no claim on SIS&L for damages resulting from losses, delays, misunderstanding, mutilations, duplications or any other irregularities due to transmission of any communication whether to or from the customer, SIS&L or any other third party by hand delivery, post, telegraph, telephone, telex, facsimile, electronic mail or any other means of communication.

12. COMPLAINT MANAGEMENT PROCEDURE

As a Customer, you may present complaints to SIS&L verbally, (in person or by telephone) or in writing (in person, by post or electronic mail) from the date of detection.

SIS&L will acknowledge receipt of the complaint and assign the complaint a unique reference number. SIS&L will inform you of the outcome of the investigation of the complaint, and any resulting decision by SIS&L.

13. FORCE MAJEURE

SIS&L shall not be liable to the customer or be deemed to be in breach of the contract by reason of any delay in performing, or any failure to perform, any of its obligations under these general terms and conditions if the delay or failure was due to any cause beyond SIS&L control. Without prejudice to the generality of the foregoing, the following shall be regarded but not limited to, as causes beyond SIS&L control: acts of God, national emergency, war, prohibitive governmental action, riots, strikes, civil disturbance, storm, fire, floods, earthquake, terrorist activities, bomb explosions, epidemics and pandemics.

14. DORMANT (INACTIVE) ACCOUNTS

A bank account is regarded as DORMANT after two (2) years of inactivity (i.e., no deposit or withdrawal). This applies to a current or savings account, a time-deposit or a pre-paid account or any other funds with SIS&L belonging to a customer. Always ensure that your contact details with SIS&L are up to date to enable us to contact you easily in case your account becomes dormant. A dormant account may be reactivated if you request so by either completing a reactivation form or in writing, in accordance with SIS&L's operational instructions. You will be required to furnish your latest identity card / address acceptable to SIS&L. Operations in the account will be allowed only after the detailed due diligence has been carried out after which a cash transaction performed at the counter of any SIS&L branch will activate the account. Dormant Accounts will be transferred to a Dormant Account Register in the event that you cannot be reached. SIS&L will publish the list of dormant accounts that have been on the Dormant Account Register for three (3) years in the daily newspapers of national circulation. Dormant Account with unclaimed balances will be transferred to the Bank of Ghana per its directives after five (5) years of account inactivity. Customers are requested to contact the nearest SIS&L branch to get their dormant accounts reactivated.

15. RIGHT OF SET-OFF

SIS&L reserves the right to use credit balances on any of your account (s) to offset any outstanding liabilities you have with SIS&L.

16. AMENDMENT OF GENERAL TERMS & CONDITIONS GOVERNING ACCOUNT

SIS&L reserves the right to modify, vary or amend these general terms and conditions and/or the tariffs at any time. The customer will be notified of any such changes by circular or letter and/or other appropriate means including notice displayed at the principal place of business of SIS&L. Any additions to or alterations of these general terms and conditions or any variation to the tariffs made from time to time by SIS&L of which notice has been given to the customer in the manner aforesaid shall be binding upon the customer as if the same were set out and contained in these general terms and conditions.

17. APPLICABLE LAW AND JURISDICTION

- a. These general terms & conditions and any agreement incorporating them shall be construed and governed in all respect by and in accordance with the law of Ghana and the customer irrevocably submits to the non-exclusive jurisdiction of the Ghanaian courts
- b. Notwithstanding what is stated herein above, SIS&L may bring any action against the customer or in relations to the customers' account(s) before the courts of any other jurisdiction as it deems fit and nothing shall preclude SIS&L from taking any such action or proceeding against the customer in one or more jurisdictions either concurrently or not.

18. ACCOUNT CLOSURE

Your account can be closed immediately by SIS&L if it is concluded that you have provided false information or the account is being used for illegal purposes. You can request closure of your accounts in writing at any time. The credit balances on the account (s) will be paid upon receipt of your instructions to close the account (s) if:

- i) the unused cheque leaflets and ATM cards are returned to SIS&L
- ii) any charge or interest payable but not debited to the account are paid
- iii) all amounts due for any cheques issued, ATM card withdrawals or any other payment instructions are paid, and
- iv) direct debits or standing orders with third parties on the account are cancelled.

DISCLOSURE TO CREDIT REFERENCE BUREAUS

SIS&L will obtain information about you from the credit reference agency to check your credit status and identity. The agency will record our enquiries which may be seen by other institutions that make their own credit enquiries about you.

The Bank shall also disclose your credit transactions to credit reference bureaus in accordance with the Credit Reporting Act, 2007 (Act 726).

DECLARATION

By signing these General Terms and Conditions:

- i. You represent and warrant that all information (including any documents) you have given to us in connection with the account is correct, complete and not misleading. (If this is not the case, you may be personally liable);
- ii. You authorize SIS&L to verify any of the information you have given us from anyone we may consider appropriate (such as an authority or credit reference agency);
- iii. You understand that by entering into this agreement you give indemnities, authorizations, consents and waivers and agree to limitations on our liability;
- iv. You consent to us contacting you at the address, email and telephone numbers you have provided to us to give information on other products and services that we may offer;
- v. You confirm and agree that you have read and understood the terms & conditions governing the opening, operation and closure of the account you have opened.
- vi. You have read and understood our Current, Savings, Joint and Trust Account Terms forming this agreement.

I /We hereby apply for the opening of account(s) with _____
I understand that the information given herein and the documents supplied are the basis for opening such account(s) and I/ we therefore warrant that such information is correct.

I/We further undertake to indemnify SIS&L for any loss suffered as a result of any false information provided to SIS&L.

1st Applicant	2nd Applicant
Signature:	Signature:
Name:	Name:
Date:	Date:

THIS SHOULD BE ADOPTED WHERE THE APPLICANT IS NOT LITERATE IN THE ENGLISH LANGUAGE OR IS BLIND AND THE FORM IS READ TO HIM OR HER BY A THIRD PARTY.

I agree to abide by the content of this agreement and acknowledge that it has been truly and audibly read over and explained to me by an interpreter

MARK OF CUSTOMER/THUMPRINT/SIGNATURE	MARK OF INTERPRETER/THUMPRINT/SIGNATURE
Date:	Date:

Name of Interpreter _____

Address & Telephone number of Interpreter _____

Language of interpretation _____

CONFIRMATION OF RECEIPT OF LEAFLET AND VERBAL EXPLANATION ON THE GHANA DEPOSIT PROTECTION SCHEME

I hereby confirm that I have received from Services Integrity Savings and Loans Limited (SIS&L) verbal explanations and a leaflet on the deposit protection scheme in Ghana.

Name of client: _____ Name of officer: _____

Signature: _____ Signature: _____

Date: _____ Date: _____

FOR BANK USE ONLY**KNOW YOUR (KYC)**

KYC ID No.1

KYC ID No.2

KYC REQUIREMENT CHECKLIST

S/N	DOCUMENTS REQUIRED	CHECKED	DEFERRED	WAIVED	N/A
1.	Duly completed Account opening form				
2.	Specimen Signature Card duly completed				
3.	Recent passport photograph (coloured)				
4.	Proof of identity: International Passport, Driver's License, Valid Ghanaian Voters ID card, National ID, SSNIT biometric card, GAF ID (original must be sighted)				
5.	Documentary evidence of address (Utility bill, tenancy agreement, reference letter)				
6.	Introductory Letter or reference by SIS&L current account holder				
7.	TIN (Tax Identification Number)				
8.	Certificate of registration				
9.	Form A				
10.	Evidence of Renewal of Business Certificate (if certificate is more than one year)				

KYC/ CDD ENQUIRY

S/N	DETAILS	RESPONSE	
1.	Has customer's address & identification documents been furnished fully?	Yes []	No []
2.	Has the identification of the prospective customer been verified?	Yes []	No []
3.	Has the purpose of the account been disclosed?	Yes []	No []
4.	Has the source of funds been disclosed?	Yes []	No []
5.	Have all KYC processes been completed?	Yes []	No []
	If not has the deferral/waiver form been completed?	Yes []	No []
6.	Indicate sanctions screening conducted	<input type="checkbox"/> OFAC <input type="checkbox"/> EU <input type="checkbox"/> Domestic Sanctions List <input type="checkbox"/> Others (please specify) <input type="text"/>	
7.	Is the applicant a politically exposed person?	Yes []	No []
8.	Does the prospective customer fall under SIS&L's high risk/sanction/watch list?	Yes []	No []
9.	Has customer been risk profiled using the customer risk rater?	Yes []	No []
10.	In which category of risk does this customer fall?	<input type="checkbox"/> Low <input type="checkbox"/> Medium <input type="checkbox"/> High	
11.	If high risk, indicate the source of wealth		

ACCOUNT OPENED BY

Name: _____

Signature: _____

Date: _____

ACCOUNT OPENING AUTHORISED/APPROVED BY

Name: _____

Signature: _____

Date: _____

ACCOUNT OPENING FOR HIGH RISK CUSTOMERS MUST BE AUTHORISED BY COMPLIANCE AND APPROVED BY THE CEO OR THEIR DESIGNATED OFFICIALS

Name: _____

Designation: _____

Signature: _____

Date: _____

Name: _____

Designation: _____

Signature: _____

Date: _____