



# UCHUMI COMMERCIAL BANK LIMITED

## ACCOUNT OPENING FORM

..... **Branch**

Please complete this form in CAPITAL letters..  
If you already have an Account with this Bank, please quote Account Number .....

<p><b>Indicate type of Account required</b></p> <p><input type="checkbox"/> Current Account - Complete Part A</p> <p><input type="checkbox"/> Savings Account - Complete Part A</p> <p><input type="checkbox"/> Fixed Deposit</p> <p><input type="checkbox"/> Elimu Junior Account</p> <p><input type="checkbox"/> FORX A/C - USD - EURO</p>	<p><b>Indicate form of ownership</b></p> <p><input type="checkbox"/> Individual</p> <p><input type="checkbox"/> Joint - In additional complete part E</p> <p><input type="checkbox"/> Sole - In additional complete part E</p> <p><input type="checkbox"/> Partnership - In additional complete part C</p> <p><input type="checkbox"/> Limited Company - In additional complete part B</p> <p><input type="checkbox"/> Club, Society or Association - In additional complete part D</p>
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**PART A**

Name of Account Holder: .....

Occupation: .....

Permanent Address: **Individual** **Company**

Postal Box No.: ..... City/Town .....

House No.: ..... Street .....

District: ..... Ward/County .....

E-mail: ..... Website: ..... Would you like to receive marketing information? YES/NO

Telephone: Office.: ..... Residence ..... Mobile: .....

Nationality: .....

Marital Status:  Married  Single

Date of Birth / REG. .... Place .....

Identity Card No. .... Issuer ..... Passport No ..... Issued by .....

Place of Issue ..... Date of Issue .....

Residence Permit No: ..... Expiry Date .....

UCB Bank Customer Referees:

Name and Address	Account Number	Signatures
1.....		
2.....		
3.....		

Other Referees: ..... Confirmed and Authorized by ..... (Branch Manager)

Special instructions for Operation of the Account (e.g. Either/or Survivor etc) .....

Initial Deposit .....  Cash .....  Cheque .....

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How often is a statement of account required?  Daily  Weekly  Monthly  Quarterly

I/We request you to open an Account as specified above. I/We agree to provide any documents required by you according to the type of Account requested./I We agree to inform you of any changes in the information provided in this form of in related documents and to abide by the current rules for the conduct of such Accounts.

Signatures(s):

X..... X.....

X..... X.....

Witnessed by: Customer Advisor's Name ..... Signature ..... Date .....

**FOR BANK USE ONLY**

Allocated Account Number 

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**CUSTOMER SEGMENTATION:**

The customer details are as shown here under:

A: corporate and Institutional Clients										
SECTOR \ TYPE	LAGRE	PRIVATIZED COMPANIES UNDER PSRC	FOREIGN COMPANIES	MEDIUM SIZED	SMALL SIZED	FINANCIAL INSTITUTIONS	PUBLIC SERVICE INSTITUTION	NGO	GOVT. AGENCIES	UN AGENCIES & EMBASSIES
Agriculture & Fishing										
Mining & Quarrying										
Manufacturing										
Hotel & Tourism										
Transport & Communication										
Trade & Commerce										
Energy Sector										
Insurance & Brokerage										
Health & Education										
Social Security										
Construction & Real Estate Management										
Financial Services										
Social Services										
Diplomatic Services										
Others										

B: Retail Clients Type	Category	Mark as appropriate
<b>PERSONAL CUSTOMERS</b>	Salaried Employees	
	Non-salaried Individuals	
	Pensioners	
	Youth and Children	
<b>SMALL ENTERPRISES</b>	Transporters	
	Maintenance and Repairs	
	Consumer Retail Services	
	Small Scale Industries	
<b>MEDIUM ENTERPRISES</b>	Transporters	
	Mixed Consumer Merchandise	
<b>MICRO ENTERPRISES</b>	Food and Beverage Vendors	
	General Service Providers	
	Primary Cooperative Societies SACCOS	

Accounting Opening approved by  
 ..... Position ..... Signature..... Date.....  
 Account Opened by

..... Position ..... Signature ..... Date.....



# UCHUMI COMMERCIAL BANK LIMITED

P.O. Box 7811 Tel 027 275 0491 Fax 027 275 0492 MOSHI. Email: Ucb@uchumibank.co.tz

## ANNEXTURE TO ACCOUNT OPENING FORM

### CUSTOMER CONSENT CLAUSE

The customer agrees and authorizes the bank, financial institution or TBA approved credit reference bureau to:

- Make inquiries from any bank, financial institution or TBA approved credit reference bureau in Tanzania to confirm any information provided by the customer.
- 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,
- Disclose to TBA approved credit reference bureau information relating to the account maintained at the bank or financial institution.

CID No.....

Account No.....

S/N	Customer's Name	Designation	Signature	Date

Bank Official Signatory Name.....

.....  
Signature

Date.....

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Official correspondence should be addressed to the General Manager

# UCHUMI COMMERCIAL BANK LTD



## A T M APPLICATION FORM/FOMU YA KUJIUNGA NA ATM

Tawi/Branch

Date

### ACCOUNT HOLDER'S PARTICULARS (IN CAPITALS)

FIRST NAME

MIDDLE NAME

LAST NAME

(Please indicate title in bracket e.g. Prof/Mr/Mrs/Dr/Rev.)

ACCOUNT NAME

POSTAL ADDRESS

RESIDENTIAL AREA

TELEPHONE NUMBER(S)

BUSINESS

RESIDENCE

E-mail

Declaration/ Uthibitisho: I/ We have read the terms and conditions relating to the ATM card itemised and undertaken to be bound by them. Nimesoma/Tumesoma masharti na vigezo vinavyohusiana na kadi ya ATM yaliyoorodheshwa hapa chini na ninafungamana /tunafungamana nayo.

Signature of account holder (s)  
Sahihi ya mwenye akaunti

Masharti ya kujiunga:

- To join and obtain the card you are required to apply to the bank by filling a card application form obtainable from UCB  
Kujiunga na kupata kadi unatakiwa kuomba kwa kujaza fomu ya maombi inayopatikana UCB
- ATM card holder is allowed to withdraw up to Tsh. 1,000,000/= per day if the account has sufficient funds.  
Ukiwa na kadi yako ya ATM unaruhusiwa kuchukua hadi Tshs. 1,000,000/= kwa siku ikiwa una salio la kutosha katika akaunti yako
- To obtain an ATM card, a customer must open/should have a Savings/Current account with UCB  
Kupata kadi ya ATM unatakiwa ufungua/uwe na akaunti ya Akiba ya kawaida (Savings) au akaunti ya Hundi katika benki ya UCB
- ATM card will cost Tshs. 10,000/=  
Kadi ya ATM italipiwa Shilingi za Kitanzania 5,000/= kwa ajili ya kuitengeneza
- .....

FOR BANK USE ONLY

Customer ID:

A T M Card Number

Witnessed by:

Banking Officer's name: \_\_\_\_\_ Signature: \_\_\_\_\_ Date:

Checked by: \_\_\_\_\_ Signature: \_\_\_\_\_ Date:

## TERMS AND CONDITIONS FOR ' UCHUMI COMMERCIAL BANK' CARD

"Additional cards" means more than one card issued to you and or to the person (s) identified by you which is linked to your account.

"ATM" means an Automated Teller Machine that facilitates withdrawal of cash and performance of designated transaction, which may be located in the Bank branch or at any Umoja Switch member branch.

"Bank" means Uchumi Commercial Bank Limited, a member of the Umoja Switch Consortium that has issued the card.

"Bank Account" Means the Bank account to which the card relates and which is designed by the applicant for the posting of his card transactions.

"(UCHUMI COMMERCIAL BANK) Card" means a card issued by the Bank at the request of and in the name of the person named upon it for payment of goods transactions.

"Cardholder" means a person to whom "UCHUMI COMMERCIAL BANK' Card has been issued.

"Initial PIN" means the personal identification Number given to the cardholder by the Bank at the delivery of the "UCHUMI COMMERCIAL BANK" Card and may be changed immediately by the Cardholder.

"Joint Card Account" means a card account held jointly by two or more persons whose mandate is "any one to sign.

"PIN" means the secret personal identification Number selected by a cardholder for use with the card in terminals

"Terminal" means an Automatic Teller Machines (ATM), merchant Point of sale (POS) Branch point of Sale through which transaction instructions are given.

### Terms and Conditions

Your application and use for the "UCHUMI COMMERCIAL BANK" Card ("the Card) shall be subject to there terms and conditions ("terms"). These terms constitute an agreement between you and Uchumi Commercial Bank Limited ("the Bank"). However these terms are in addition to, and not in substitution for, any other agreements, mandated, terms or conditions relating to your relating to your accounts (s) with the Bank.

#### 1. Application for the Card

- 1.1 For you to obtain the Card you are required to apply to the Bank by filling a card application form abstained in any of the Bank branches. If you require additional card (s) you shall indicate in the prescribed application form.
- 1.2 Grant of your applications (1.1) is subject to the Bank approval. The Bank reserve the right to refuse your application, grant of your application is the Bank's sole and absolute discretion.
- 1.3 Without prejudice to 1.2 the Bank has the right to verify your identity and if fail to satisfactorily provide us with proof of you identity the Bank can refuse to provide you with the Card.

#### 2. Issue of the Card

- 2.1 You must sign the Card on the reverse side in ink immediately after receiving it.
- 2.2 Additional Card linked to your account may be issued to other persons authorized by you.
- 2.3 The card issued to you and the additional cards shall always remain the Bank property.

#### 3. Issue of the PIN

- 3.1 Upon receipt of the Card you will be given and Initial PIN which you shall be required to immediately change to your own PIN.
- 3.2 Every transaction in the ATM shall be initiated by the use of this PIN. Therefore you must cognizance of the importance of memorizing and securing your PIN.

#### 4. Use of the Card

- 4.1 The Card issued to you or the additional cards issued shall be for your use only. Any loses, as a result of giving access to this card to other person (S) shall be born by you as the account holder.
- 4.2 You may use the Card in a ATM for cash withdrawal or may other services as shall be provided in the ATM.

#### 5. Authority to debit your account

- 5.1 The Bank shall debit your account for the total amount withdrawn from the ATM by cash linked to the account and the additional transaction fees levied.

#### 6. Unauthorized use of the card and PIN

- 6.1 You are responsible for the safe keeping and proper use of the Card. You must memorise the PIN issued to you and never reveal or divulge it to any third party.
- 6.2 The Bank's Card shall be issued with initial PIN. You shall change such initial PIN immediately. The Bank shall not be liable in any case any unauthorized person uses such card.
- 6.3 As soon as you discover or suspect that your card is lost or stolen you must notify the Bank immediately. The Bank will stop the Card as soon as reasonably possible after such notification. Delay in notifying the Bank will be considered as negligence on your part and we shall not be liable for any loss resulting in the use of your card by unauthorized parson.
- 6.4 If you are negligent in not promptly reporting the card loss or theft, you will be responsible for all cash drawn including where the PIN is used to withdraw money and / or for payment of goods and services bought with the card, before the Bank has stopped the card.
- 6.5 Should you dispute that any purchase or withdrawal debited to you account was authorized by you, you will have to prove that it was not authorized, whether or not the slip or voucher was signed. Unless you have provided adequate proof to the satisfaction of the Bank you will be deemed to have authorized such purchase or withdrawal.

#### 7. Termination of the relationship

- 7.1 Should you decide to terminate your relationship with the Bank you must inform your branch in writing and the request must be accompanied with your card which must be cut into pieces so that it cannot be used again. If you do not cut your card up and its used without your authority, you will be held responsible.
- 7.2 In case of a problem the Bank may time cancel and /or stop the card without notice or assigning any reason and without incurring any liability to the cardholder until a solution is found. Provided that it shall be the duty of the cardholder to return the card immediately to the Bank upon realizing that his card has been cancelled an /or stopped.

**8. Failure /Malfunction of Electronic Funds Transfer at Point of Sale Unit ("EFTPOS") or ATM**

- 8.1 The Bank is not responsible of any loss arising form any failure, malfunction or delay or any Terminal or ATM, or in the Bank supporting or shared networks, where applicable, resulting fro, circumstances beyond the Bank reasonable control.

**9. Fees and Charges**

- 9.1 You will be charged the usual service fees and other account charges as prescribed on the Bank's Charges sheet.

**10. Notices**

- 10.1 All notices, requests, consents, demands, waivers or other communication shall be in writing in the English/Kiswahili language and shall be sent by hand delivery or by prepaid first class registered air mail or prepaid telegram, telex, or telefax to addresses set for th below.

**11. Addresses for Notices**

- 11.1 The address you supply on your application form for a card will be regarded as your chosen address where notices and documents may be given. You must notify the Bank in writing or e-mail immediately if your chosen address changes/has changed.
- 11.2 The Bank shall be entitled but not obliged to send any notice in terms of the e-mail address (if any) or postal address you specified on your application form.
- 11.3 The bank shall provide a special telephone line to receive customer's urgent telephone calls for ATM cardholders

**12 Surrender/Replacement of Card**

- 12.1 The Card issued to the Card Holder shall remain the property of the Bank and will be surrendered to the Bank on request. The Card Holder shall return the Card to the Bank for cancellation in the event the Card Holder no longer wishes to utilize the Card or if the services are withdrawn by the Bank for any reason whatsoever. The Card Holder must not use or attempt to use the Card after any notification of cancellation or withdraw has been given.
- 12.2 On receipt of written request for replacement of Card either damaged or lost the Bank after dation will issue a replacement card and debit the Account with the appropriate replacement fee application from time to time
- 12.3 Subject to the above, a Card Holder must not disclose his/her PIN to anyone in any circumstance.
- 12.4 If a Card is lost or stolen or if a pin is disclosed to any unauthorized person, the Card Holder must immediately notify the Bank of such loss, theft or disclosure. Any oral notification must be confirmed in writing immediately.

**13 General**

- 13.1 The Bank may at any time amend these terms (including changing the fees and charges) by notice in writing to you or by informing of such amendment in the news media or by notices in the Bank's branches. Amy amendments will not constitute a cancellation of this agreement. Provided that at all times the bank will provide sufficient notice in writing on such amendments or changes.
- 13.2 You may not vary any of these terms.
- 13.3 These terms will be governed and construed under the laws of the United Republic of Tanzania, regulated in accordance with the regulations, and Guideline issued by the Bank of Tanzania and the provision of the Bank's debit card payment system.
- 13.4 Reference to the Card in these terms where applicable includes any additional Card.
- 13.5 A favour or concession the Bank may given you will not affect any of the bank's rights against you.
- 13.6 You must immediately notify the Bank if you are under an administration order, become sequestrated, or have any other form of legal disability.
- 13.7 You must pay all the Bank's expenses in recovering any outstanding amounts you owe the Bank, including legal fees on an attorney and own client scale, collection fees and tracing fees.
- 13.8. You consent to the Bank carrying out identity and fraud prevention checks and sharing the information relating to this application with the Fraud Prevention Agencies.
- 13.9. The cardholder agrees that the Bank may at any time disclose and furnish information as it deems fit concerning the cardholder including but not limited to the amount of the account of the cardholder under this agreement to Bank' s associates, branches, agents, assignees or other parties in connection with the administration of the Card and to enable the Bank to enforce the Cardholders obligations under this agreement.
- 13.10 No failure to exercise and no delay in exercising on the part of the Bank of any rights, power or privilege under this agreement shall operate as a waiver thereof, nor shall any single or partial exercise of any right, power or privilege preclude. The rights and privileges provided herein are cumulative and not remedies provided by law.