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***Savings Account
Opening Form***

Accounts with other banks including UBA

1. Account Name Account Number(s)
 Bank name/Address of Bank _____

2. Account Name Account Number(s)
 Bank name/Address of Bank _____

DECLARATION/SIGNATURE MANDATE

I/We hereby apply for the opening of an account with UBA Kenya Bank Ltd ("The Bank"). I/We understand that the information given is the basis of opening such account(s). I/We agree to be bound by the terms and conditions governing the operation of the account(s).

I/We _____ have read and understand the terms and conditions. I/We hereby confirm that all the information given in this account opening package, by Me/Us is true. I/We will be liable of any consequences that may arise if any of the information is found to be false. I/We undertake to indemnify the bank against any liability/loss/claim that may arise from any information given by Me/Us if such information is found to be false at any time.

Name: _____ Name: _____

Passport Photograph (1)
 Print your First, Middle & Last Name at the back of passport

Passport Photograph (2)
 Print your First, Middle & Last Name at the back of passport

Passport Photograph (3)
 Print your First, Middle & Last Name at the back of passport

Signature

Signature

Signature

Name

Name

Name

ID/PP No. _____

ID/PP No. _____

ID/PP No. _____

Designation _____

Designation _____

Designation _____

Account Mandate Instruction: _____

Title Reference

How did you hear about UBA - (Please complete as appropriate)	Staff ? <input type="checkbox"/>	Customer ? <input type="checkbox"/>	Advert ? <input type="checkbox"/>			
	Staff Number	Account Name	Account No	Radio	Bill Board	
				Television	Newspaper	
			Internet	Magazine		

GENERAL

The General Terms and Conditions are applicable to all accounts whether opened on the date of signing these General Terms and Conditions or on a later/prior date. The undersigned undertakes and agrees to be bound by these terms and conditions.

- In addition to any general lien or any other right or remedy to which you may be entitled, you may at any time and without notice combine and / or consolidate all or any accounts held by the account holder with you and all or any of the liabilities by the account holder to you to you off or transfer any liability whether such liability be actual or contingent, primary or collateral, several or joint.
- It is further stipulated that all monies, securities, bonds, collaterals, shares, shipping documents, Banknotes, gold or other valuables and property(ies) of whatever nature which are held in the name of the account holder by the Bank whether in any type of account or otherwise shall be so held as security to guarantee the settlement of any debit balance due to the Bank arising under these general terms and conditions or any other credit facility agreement granted or to be granted to the account holders in future. Furthermore, the account holder agrees to keep it within the Bank's possession as "collateral against credit facilities" until the account holder fully pays his indebtedness to the Bank including due interests, commission, expenses and other due charges. If the account holder does not pay such indebtedness to the Bank's first request the account holder herewith authorizes 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 I/we cannot cancel it without the Bank written consent. The Bank shall have the right to always set off the balance of the account holder's accounts. The debit balance of any one of my account will be secured by the credit balance of any other one of my accounts opened in any other foreign currency. The Bank may debit any of the account holder's account opened at any of its branches with the amount of any bills, guarantees, cheques and drawings, given, presented or purchased and signed by the account holder.
- Any delay or omission of the Bank in exercising or enforcing (whether wholly or in part) any right or remedy arising in respect of the Account(s) shall not be construed as a waiver of such right or remedy.
- The account holder agrees to maintain the minimum balance applicable to the type of account.
- 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 changes thereto.

- The Bank shall have the right at any time and at its absolute discretion by giving written notice to the account holder to close the account and to request immediate settlement thereof without giving any reason for taking such action, and without incurring any liability whatsoever to the account holder in so doing, the Bank is also entitled by giving written notice to the account holder to close the account if the balance thereof remains zero or is in debit. The account holder hereby agrees that the Bank's action in closing the account shall be effective and binding upon him as from the date of the said notice for any reason whatsoever, the account holder hereby irrevocably waives in advance any right, whether legal or otherwise, that he may have against the Bank in any proceedings whatsoever to complain about the Bank's actions and/or decision to close the account.
- It is agreed that the Bank shall, have the right to modify the nature, conditions, and stipulations of these general terms and conditions by a simple written notice to the account holder including the rate of interest, commissions and other conditions to any account. Any such amendments shall be binding on the account holder from the date of the said notice that is from the date fixed by the Bank in its absolute discretion even if the account holder has not received the said notice for any reason whatsoever.
- The Bank reserves the right to debit the account in case of erroneous credit provided to account holders.
- Communications :- All notices, statements, letters and other communications from the Bank may be sent to the last address given by the Account holder(s). Any written communication from the Bank to the account holder(s) including but not limited to any written notice given pursuant to these Terms and Conditions shall be deemed to have been received by the account holder(s), if delivered then at the date and time of delivery, and if sent by post then five business days after posting if sent to a Kenyan address and seven business days after posting if sent to an address outside Kenya; and in proving such dispatch by post, it shall be sufficient to prove that the letter containing the communication was properly stamped and addressed and put into the Post Office. The account holder(s) has/ have no claim on the Bank for damage resulting from losses, delays, misunderstandings, mutilations, duplications or any other irregularities due to transmission of any communication whether to or from the Account holder (s), The Bank or any third party, by delivery, post, telegraph, telex or any other means of communication.
- The Bank may disclose details of and relating to the account holder (s) accounts to any credit reference agency or other like institution as it deems necessary, provided that such fall strictly within the Laws of Kenya.
- These Terms and Conditions shall be governed by and construed in accordance with the Laws of Kenya.

Signature _____

Date _____

Signature _____

Date _____