

INDIVIDUAL ACCOUNT OPENING REQUIREMENTS

Please fill in the form in **BLOCK** letters appropriately and tick the appropriate box where applicable. Please note that all fields are mandatory.

Branch Date of Birth

Existing Customer Yes No

PERSONAL DETAILS

Title Mr. Mrs. Miss Ms Prof Dr Other _____

First Name(s)

Middle Name

Surname

KNOW YOUR CUSTOMER CHECKLIST

Clearly tick the appropriate box where the document listed has been provided by the customer.

1. ACCOUNT INITIATION DOCUMENTS (ORIGINAL DOCUMENTS ONLY) FORMS MUST BE COMPLETED IN FULL.

	YES	NO
Completed Individual Customer Information Form (New Customer) Forms to be signed and dated by the responsible senior staff members.	<input type="checkbox"/>	<input type="checkbox"/>
with Flexcube system search to determine if the customer has any existing relationship with the bank (search by id number, first name, last name and date of birth)	<input type="checkbox"/>	<input type="checkbox"/>
and Completed Account Opening Form	<input type="checkbox"/>	<input type="checkbox"/>
and Specimen Signature Card	<input type="checkbox"/>	<input type="checkbox"/>

Note - Remind the customer to make an initial deposit once the account has been opened.

2. PROOF OF IDENTIFICATION (CERTIFIED COPY BY BANK OFFICIAL)

(The copy must be verified as a true copy of the original by a Bank Official or it should be certified by a Commissioner for Oaths).

	YES	NO
Identification copy must have a legible date stamp with the date of receipt by the branch indicated.	<input type="checkbox"/>	<input type="checkbox"/>
and Two recent passport size photos	<input type="checkbox"/>	<input type="checkbox"/>

3. PROOF OF RESIDENTIAL ADDRESS

	YES	NO								
Utility Bill (e.g.. telephone/landline bill, water bill, electricity bill, land rate bill)	<input type="checkbox"/>	<input type="checkbox"/>								
or Letter from employer - The letter must be on the employer's letterhead and signed by a authorised official with the company date stamp	<input type="checkbox"/>	<input type="checkbox"/>								
or Letter from a known customer (also acceptable reference) - Must be a customer of the Bank who has conducted his/her account satisfactorily (KYC compliant) for at least 1 year and has known the applicant for a period not less than 1 year. Bank staff member validating KYC, should state as follows: 'I _____ have checked the KYC file and confirm that the referee (name) KYC file is compliant and the account has been maintained to our satisfaction.'	<input type="checkbox"/>	<input type="checkbox"/>								
<div style="display: flex; align-items: center; margin-top: 10px;"> <div style="border: 1px solid black; width: 250px; height: 30px; margin-right: 10px;"></div> <div style="margin-right: 10px;">Date</div> <div style="border: 1px solid black; padding: 2px;"> <table border="1" style="border-collapse: collapse; text-align: center;"> <tr> <td style="width: 20px;">D</td> <td style="width: 20px;">D</td> <td style="width: 20px;">M</td> <td style="width: 20px;">M</td> <td style="width: 20px;">Y</td> <td style="width: 20px;">Y</td> <td style="width: 20px;">Y</td> <td style="width: 20px;">Y</td> </tr> </table> </div> </div> <p style="text-align: center; margin-top: 5px;">Signature</p>	D	D	M	M	Y	Y	Y	Y		
D	D	M	M	Y	Y	Y	Y			
or Letter from school signed by an authorised official with the institution date stamp	<input type="checkbox"/>	<input type="checkbox"/>								
or Valid lease agreement - Must be in the name of the customer, signed by the customer (tenant/ lessee) and legal owner (landlord/lessor) of the property.	<input type="checkbox"/>	<input type="checkbox"/>								
or Letter by a regulated professional (e.g. Lawyers, Accountants, Surveyors, Auditors etc.) who has had a professional working relationship with the customer of not less than one year are The Customer should be a paid up member of their professional body (Supervisory Authority e.g. LAZ, ZICA, etc.)	<input type="checkbox"/>	<input type="checkbox"/>								
or Letter from Customary Authority signed by an authorised person with an official date stamp (also acceptable reference) (e.g. Ward Development Committee chairperson, Counsellor, Resident Development Committee, Village Headman, Chief, Religious Officers with permanent church structures etc.).	<input type="checkbox"/>	<input type="checkbox"/>								
or Bank confirmation by a permanent bank employee - Confirmation of address on a Bank template by a Bank official who knows where the customer resides and has been to the customer`s residence.	<input type="checkbox"/>	<input type="checkbox"/>								
or Foreign Banker Confirmation (non-resident customers) Reference letter from customer's foreign banker confirming address	<input type="checkbox"/>	<input type="checkbox"/>								
or For married couples - Where the address confirmation is in the name of the spouse, the address can be confirmed by any of the above documents; Plus a certified copy of the marriage certificate .	<input type="checkbox"/>	<input type="checkbox"/>								

4. SOURCE OF FUNDS OR INCOME

	YES	NO
4.1 Income declaration form	<input type="checkbox"/>	<input type="checkbox"/>

5. PROOF OF SOURCE OF FUNDS OR INCOME (APPLICABLE TO ALL CUSTOMERS)

	YES	NO
5.1 Employed:	<input type="checkbox"/>	<input type="checkbox"/>
or Original Payslip (Original or a verified true copy of the original by a Bank Official) (Must be less than 3 months old)	<input type="checkbox"/>	<input type="checkbox"/>

	YES	NO
or Printed Payslip To be certified by the employer with company stamp affixed. (Must be less than 3 months old)	<input type="checkbox"/>	<input type="checkbox"/>
5.2 Self employed Source of income must be provided on the Income declaration form. For high risk customer (E.g. PEP) this must be accompanied with other proof of wealth	<input type="checkbox"/>	<input type="checkbox"/>
5.3 Pensioner: Confirmation of source of income/funds by the provider of income/funds e.g.. Pension / Retirement funds or Source of income must be provided on the Income declaration bank template.	<input type="checkbox"/>	<input type="checkbox"/>
5.4 Unemployed: Evidence of donor of funds and relationship with donor to be obtained e.g. payslip or Source of income must be provided on the Income declaration bank template. (for high risk customer this must be accompanied with other proof of wealth)	<input type="checkbox"/>	<input type="checkbox"/>

6. REFERENCE LETTER

	YES	NO
6.1 Any of the letters written under 3 above can serve as a reference letter.	<input type="checkbox"/>	<input type="checkbox"/>
6.2 Where there has been no letter under 3 above, a reference letter should be requested. The acceptable references should be any of the above under 3 such as professional (e.g. Lawyers, Accountants, Surveyors, Auditors etc.) who has a professional working relationship with customer of not less than one year on the letterhead confirming address)	<input type="checkbox"/>	<input type="checkbox"/>

7. RELATED PARTIES (ORIGINAL ONLY -IF APPLICABLE)

	YES	NO
Power of Attorney or letter of instruction by customer authorising related party. All documents taken for the Related Party must have a legible date stamp with the date of receipt by the bank.	<input type="checkbox"/>	<input type="checkbox"/>
Proof of authority to transact or act on behalf of customer	<input type="checkbox"/>	<input type="checkbox"/>
with Identification documents for the Related Party (as under point 2 above)	<input type="checkbox"/>	<input type="checkbox"/>
and Address verification for Related Party (using one of the address verification alternatives applicable as under point 3 above)	<input type="checkbox"/>	<input type="checkbox"/>
8. For foreign nationals, immigration documents are required for customer and Related Party who resides in Zambia in addition		

9. SANCTIONS AND POLITICALLY EXPOSED PERSON (PEP) SCREENING

Screening of customer and related party must be done with evidence kept on file

Makers Name	<input type="text"/>						
Makers Signature	<input type="text"/>	Date	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Makers Name	<input type="text"/>						
Makers Signature	<input type="text"/>	Date	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>