

# INDIVIDUAL ACCOUNT OPENING APPLICATION FORM

## SECTION 1 - ACCOUNT DETAILS

**Customer Status**    New     Existing

**Segment**    Personal     Prime     Premium Elite

**Existing Account No.**   

## APPLICANT DETAILS

**Applicant Type**    Primary/Sole     Joint

**Title**    Dr     Mr     Mrs     Ms     Other

**Gender**    M     F     **Date Of Birth**   

**Surname**   

**First Name**   

**Other Names**   

**Marital Status**    Married     Single     Other

**Nationality**        **Country of Residence**   

**ID Type(s)**    NRC     Valid Passport     Valid Drivers License

**ID Number**        **ID Expiry Date**   

**TPIN**   

**Employment Status**    Employed     Self Employed     Other

**Employment Type**    Contract     Permanent     Self     Other

**Job Title / Nature of Business engaged in**   

**Employer Name (if applicable)**   

**Contact Details**    **Mobile Number**        **Alternative Number**   

**Email Address**   

<b>Residential Address</b>		Plot/House/Street No	Road/Street Name	Residential Area
Town	City	Province	P.O Box	Country

## SECTION 2 - INCOME DECLARATION

Nature of Activity where income is derived

  

Gross Monthly Income (ZMW)

  

Initial Deposit

## SECTION 3 - PRODUCTS AND SERVICES

### 3A - CURRENT ACCOUNTS

Prime Current Account  Premium Elite Current Account  Student Current Account   
Senior Citizen's  Account Currency ZMW  USD  ZAR  GBP  EUR

### 3B - SAVINGS ACCOUNTS

Pure Savings Account  Child Savings Account  Transactional Savings Account   
Account Currency ZMW  USD  ZAR  GBP  EUR   
Starting Order Amount  Standing Order Frequency   
Commencement Date          
Account To Debit (If Atlas Mara)

## SECTION 4 - PASSPORT SIZE PHOTO

Primary/Joint Applicant

## SECTION 5 - SPECIMEN SIGNATURE

Primary/Joint Applicant

Signing Mandate Sole  Either  Both  Other

## SECTION 6 - DECLARATION

### By signing these General Terms and Conditions:

1. You have read and understood or have been explained to where necessary (in the language you understand) our Current and Savings Account Terms, as may be relevant to the product purchased by yourself, which forms our banking relationship. The detailed Terms and Conditions are available on our website at [www.atlasmazarambia.com](http://www.atlasmazarambia.com) or call us on 202 or visit any of our branches for a physical copy.  
You agree to be bound by them when using any product, we may provide you with. You acknowledge that you are bound by any variation we make, in accordance with these Terms and Conditions. You understand that by entering into this banking relationship, you give indemnities, authorizations, consents and waivers and agree to limitations on our liability.
2. You agree that we will send all correspondence in electronic form using email or any other electronic media. However, we reserve the right to send paper correspondence at your last known address as per our records.
3. You represent and warrant that all information (including any documents) you have given us in connection with this application including minor accounts, if applicable, is correct, complete and not misleading. If this is not the case, you may be personally liable. You must notify us if you become aware that any information you have given changes, is incorrect or misleading.
4. You represent and warrant that you have power and all necessary authorizations to own your assets and carry on any business you conduct, to enter into each of our banking agreements and any other arrangement with us and to comply with your obligations and exercise your rights under them.
5. You are the ultimate beneficial owner of the account opened in relation to any minor; you do not hold the accounts or any funds in the account as a trustee, nominee, agent or other capacity. The minor has no right or interest in any funds in the account.
6. You understand that the Zambian tax law mandates you to provide the Bank with a Tax Payer identification Number (TPIN) and in the event that you do not already have one, you authorize us to submit your details to the Zambia Revenue Authority (ZRA) to enable them to generate a TPIN on your behalf and that it is your responsibility to ensure that the same is issued by ZRA and provided to us.
7. You agree that we have the right to set off the amount held in lien against which a cash secured facility(ies) has been granted to you by us, in the event of default. You authorize us to purchase such foreign currency with the monies standing to the credit of your account(s) as may be necessary, to effect the set off and settle any outstanding amount on the loan facility, where necessary to facilitate the offsetting of the facility in default. You agree that the lien will only be lifted upon full repayment of the facility(ies). You agree that you shall lay no claim whatsoever to the funds under lien until such time the facility is repaid in full.
8. Subject to applicable local laws, you consent and agree that the Bank may withhold from your account(s) such amounts as may be required according to applicable laws, regulations and directives.
9. You agree that the Bank will have the right to collect any fees and/or charges owing on your account in the event that your account is not sufficiently funded at the time collection is due.
10. You agree that you have been advised of all fees and charges applicable on the Bank products and services. You further acknowledge that you have been advised that applicable fees and charges are as published on the Bank's Tariff Guide which is available at [www.atlasmazarambia.com](http://www.atlasmazarambia.com) and displayed in all branches. Any changes will be communicated in any of the following forms which may include the Bank website, SMS, electronic mail, displays in the branches, way of advertisement or notice in the print media, social media or other available media.
11. You undertake to notify the Bank within 30 calendar days if there is a change in any information which you have provided to the Bank.
12. Products will be subject to the relevant T&Cs and these can be found at [www.atlasmazarambia.com](http://www.atlasmazarambia.com)
13. It is not permitted to route funds generated from business transactions undertaken by you, through Individual Banking Accounts.
14. As part of our service, we may provide you with information on our products, services and promotional campaigns, that we believe may benefit you.

I/We have read, understood and agreed to the terms and conditions for all the products and services.

Customer Signature

Date

D	D	M	M	Y	Y	Y	Y
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Customer Signature

Date

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

## BANK USE ONLY

Received By

Signature

Date

D	D	M	M	Y	Y	Y	Y
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Approved By

Signature

Date

D	D	M	M	Y	Y	Y	Y
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Salesperson Code

RM\_ID

Segment Code

CDD Classification

Low

High

## ACCOUNT OPENING REQUIREMENTS CHECKLIST

Application Form

(Correctly and fully filled form)

Passport Photos

(Recent Colour Passport size)

Original ID

(Valid ID includes National Registration Card/Passport/Drivers License/Birth Certificate for children's Account/Resident Permit/Work Permit for Foreign National Only)

Proof of Residence

(Acceptable Proof includes Current Utility Bill-Water/Electricity with Applicants name/ Tenancy or Lease Agreement in Applicant's name/Written confirmation from employer, educational institution or prior Bank indicating residential address)

Joint Application

For Joint applications print a separate form for each applicant to complete