

Personal Account Application Form

Please complete the application form in BLOCK Capitals.

I wish to apply for the following account(s)

iAccount iSave Account iStudent Account Savvy Teens / Kidz Account

EcoCash Loans EcoSure Other PPS Steward Health ZOL Specify

Are you an existing Account Holder Yes No If Yes please enter Account details below

Account Number Account Number

Applicant Details

Surname First name(s)

Title Date of Birth Place of birth

Marital Status Nationality Country of Residence

Employed Self Employed Income

EMPLOYMENT DETAILS

Occupation

Employment status: (please tick) Permanent Casual Contract Self-employed Student Other (specify)

Employer's Name

Employer's Contact Person Name Designation

Nature of Employer's Business: (please tick) Manufacturing Mining Commerce Agriculture Transport

Employer's type of business, Private limited, Partnership, Public Quoted, Association, Club, Trust, Charitable Organisation, Law Firm, Surgery, NGO etc

Employer Physical Address Address Employer's Postal Address

In case customer is self employed; fill the following sections:

Entity Name Location/address of business

Entity's Legal Type/ Structure Nature of business

Business Since Related industry

ID. Type (National ID/ Passport/ Drivers Licence) Document Number Issuing Officer

Postal Address Postal Code

Residential Address (if different) Res Status Time at add

Email address Occupation

Work Telephone (Incl. area code) Home Telephone (Incl. area code) Mobile Telephone (Incl. service provider code)

Jurisdiction / Country(s) where the customer expects to send or to receive funds via Steward Bank's channel

Account opening instructions No of Accounts you wish to open

| Account Number | Account Type | Currency Type | Account Number | Account Type | Currency Type |
|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |

Please Complete the following to open your Account

Please open a new account and transfer the sum of from the account above Please open a new account and I will deposit the sum of

Customer Declaration

By signing this form I/We request that you open an account or accounts in my/our name: authorise you to undertake the funds/account transfer; authorise you to make enquiries necessary in connection with the application. I/We agree that I/We have read, understood and accept the terms and conditions of this account and agree to be bound by them.

Applicant's Signature Date

For Official use only (Debit Card) Input by Call over by

EcoSure MasterCard Automated Monthly Subscriptions Steward Health Zol 24/7 Online Banking

DECLARATION

I/We the undersigned, having applied for a bank account or sanctioned or/and unsanctioned facility or EcoCash Banking services or SMS Alert facility or Local and /or International Card services or Internet Banking services with Steward Bank Limited do hereby acknowledge and accept the following terms and conditions:

- Interest on any debit balance on the account shall be calculated and compounded daily at the same nominal rate as that applicable to the capital amount. In the event that no such rate has been communicated to me in writing, the Bank's prevailing rate charged on Unsanctioned facilities plus a prevailing premium of the nominal rate shall apply.
- Any interest charges debited to my account shall be immediately due for payment on the date of the debit, and where the amount is not paid; it shall itself accrue further interest at the same nominal rate as the capital amount.
- Any payments made to my account shall first be appropriated towards interest, then towards bank charges and then towards capital starting with the oldest capital debts.
- In the event that any interest charges remain unpaid a day after they become due for payment, I confirm that any borrowing incurred by the Bank to square its position in respect of the amount of the loan, whether such borrowing is from the market, or from the shareholders' funds, is a borrowing on my account, and that consequently, the amount of the unpaid interest remaining outstanding each day shall be a new advance by the Bank to me from such funds used by the Bank to square its position. For the purpose of convenience I hereby waive my entitlement to any loan documentation, or any communication whatsoever regarding that new loan, the mere existence of an interest charge against my account being conclusive evidence of the existence of such loan.
- Where the actual interest amount incurred on a daily basis is not debited to my account, I confirm that it shall be my duty to establish the extent of such interest amount on a daily basis, and I confirm that the amount of such interest not debited to my account daily shall be treated as if it had been so debited, and, in which event it shall be novated in accordance with the provisions of clause d) hereof.
- I/We agree that the Bank reserves the right to close my/our account compulsorily without warning if it is unsatisfactorily conducted. I/We also certify that the above statements in support of the my /our bank account application are true and complete, and understand that in the event of any information proving to be incorrect, this application may be declined.
- I/We do hereby advise, state and declare that I/We are not involved in Internet Gambling, or provide support or infrastructure to Internet Gambling entities. I/We undertake to advise the Bank forthwith should the declared position and status change
- I/We indemnify the Bank against any damage, loss, and /or consequential damage that the Bank may suffer as a result of incorrect, wrong, unauthorised and /or wrongful instructions or information given by us or any other person authorised or deemed to be authorised to act on behalf of our corporate entity.
- I/We _____ hereby certify that all the information provided is correct and I authorise Steward Bank to use the information contained herein to open a selected bank account and link the account to selected banking services including EcoCash, SMS facility, internet banking services.
- I/We hereby indemnify Steward Bank Limited against any Losses, claims, damages, whether direct, special, or consequential, howsoever and when so ever arising as a result of failure of mobile equipment, EcoCash Banking or SMS Alert or Internet Banking Services being offline or unavailable for any reason, mobile number provided being incorrect, unlawful or unauthorised access to my phone by another person, delays in electronic banking delivery channel direct or indirect losses which the Bank could not reasonably have foreseen
- I/We undertake to notify the Bank within 24 hours of any changes to my mobile number or bank account number or in the event that my mobile handset is Lost or stolen
- My PIN or password to EcoCash Banking Services, Internet Banking, and another electronic delivery product shall not be disclosed to third party under any circumstances whatsoever and I agree that the Bank shall not be liable of any nature whatsoever should I disclose pin or password to the third party.
- The above terms and conditions shall be read together with other terms and conditions as they appear on any other Banking Services Guidelines or forms as advised by the Bank from time to time.
- The Bank reserves the right, from time to time, to review and /or amend the terms and conditions applicable to the use of Banking Services on EcoCash, Internet, SMS Alert facility or any other banking delivery channel and shall advise the customer of the changes accordingly.
- I/We hereby agree to the Terms and Conditions as published from time to time by EcoCash(r), EcoSure(r) and Steward Health. I/We hereby nominate the following as beneficiary for Ecosure Funeral Cover (Full Name) _____ I.D Number _____

Customer Signature _____

Yours Faithfully

Applicant Signature (in black ink) Applicant Signature (in black ink) Applicant

Applicant Full Name Applicant Full Name

Date Date

8. FOR OFFICIAL USE ONLY

Form & Proof of Identity Received by /Checked by Date

FCB Clearance Reference Approved /Declined by Date

Checked by Date

Approved /Declined by Date

Customer Number

Account Number

a) Internet Banking Prepared user Name

b) Ecocash Banking Services EcoCash Registered Mobile Nuber

c) Sms Alert Customer Moile Number

d) Bank Card (Please Specify : Local Card MasterCard Visa Other (specify)

Account number

| Document Checklist | Yes/No | Waived by |
|---|--------|-----------|
| Completed Personal Account Application form | | |
| Certified Copies of Metal /Plastic ID or Drivers' licence or Valid Passport | | |
| Applicant(s) Passport Size Photos | | |
| Proof of income | | |
| Minor's Birth certificate | | |
| Copy of Marriage certificate for Joint Applicants | | |
| Proof of Address : Employer Confirmation Letter or | | |
| Stampd Affidavit signed under Commissioner of Oaths | | |
| Utility Bill -ZESA, Water, Telephone | | |
| For Country Branch: Confirmation Letter from the Local Councillor/ | | |
| Chief /Headman /Church Pastor | | |