

# | Companies Account Application |

Date: \_\_\_\_/\_\_\_\_/\_\_\_\_  
DD MM YY

Please tick one  Open  Amend

## To be completed by applicant(s)

<b>Type of Account</b>		<input type="checkbox"/> Current	<input type="checkbox"/> Savings	<input type="checkbox"/> Call Deposit
		<input type="checkbox"/> Fixed Deposit	<input type="checkbox"/> Others (specify)	
Branch where account is to be opened				Date
<b>Currency of account</b>	<input type="checkbox"/> Shillings	<input type="checkbox"/> US Dollars	<input type="checkbox"/> GB Pound	<input type="checkbox"/> Euro <input type="checkbox"/> Others
<b>Any other account(s) held ?</b>	<input type="checkbox"/> Yes	<input type="checkbox"/> No		
Existing account No(s)	____	____	____	____
	____	____	____	____

## Company's details

Registered name of company			
Physical address			
Address for correspondence (if different from above)			
Tel No. (1)		Tel No. (2)	
Fax No.		E-mail	
Nature of business			
Date company established		Country of establishment	
Registration No.		Parent company's country of establishment	
<b>Type of enterprise</b>			
<input type="checkbox"/> Sole Proprietorship		<input type="checkbox"/> Partnership	
<input type="checkbox"/> limited liability company		<input type="checkbox"/> Association/Club	
		<input type="checkbox"/> Charity	
		<input type="checkbox"/> Others (Please specify)	
Anticipated Volume and type of activity	Anticipated Volume	Anticipated No. of Transaction per month	Anticipated Amount per month

## How did you know about Standard Chartered Bank

Please tick (✓) when applicable:

<input type="checkbox"/> Press advertisement	<input type="checkbox"/> Radio advertisement	<input type="checkbox"/> Telesales
<input type="checkbox"/> TV advertisement	<input type="checkbox"/> Direct mail	<input type="checkbox"/> Referral <input type="checkbox"/> Existing customer
<input type="checkbox"/> Others (please specify)	<input type="checkbox"/> If it's a campaign (please specify)	

## Accounts with other banks/branches

(a) Bank	Branch
(b) Bank	Branch
(c) Bank	Branch
(d) Bank	Branch



# General Terms and Conditions governing the conduct of accounts

## 1. Overdrafts

The account holder may borrow money from the bank, by way of overdraft or otherwise, upon such terms as may be agreed with the bank. The bank will be entitled to debit such account(s) with compound interest, commission and other banking charges (including legal charges) incurred in connection with any borrowing. Nothing herein constitutes approval of any overdraft facility. Any such facilities must be applied for separately in accordance with the bank's procedures and be expressly approved by the Bank in each case. It is accepted that the provision of any overdraft facility or other accommodation may be granted or refused at sole discretion of the Bank. Their continuance or withdrawal at any time is also at the Bank's sole discretion.

## 2. Interest

The Bank will be allowed to charge interest (compound or simple as decided by the Bank) on any overdraft or any other banking facilities arising in connection with the above account(s). The rate or rates will be determined by the Bank at all times at its sole discretion or as may be specifically agreed between the Bank and account holder. The account holder irrevocably and unconditionally agrees to pay any and all such interest to the Bank as and when and in whatever way the Bank determines at its sole discretion. The account holder will hereby irrevocably unconditionally waive any rights to demand or claim repayment of any interest (compound or simple as decided by the Bank) paid to the Bank on any other banking facilities arising in connection with the above account(s).

## 3. Right of lien and set-off

In addition to any general lien or other rights or remedies to which the Bank may be entitled whether by operation of law or otherwise, the Bank may at any time without notice combine and/or consolidate all or any account(s) and liabilities of the account holder and set off or transfer any sum(s) standing to the credit of any such account(s) aforesaid in or towards satisfaction of any liabilities on any liabilities other such account(s) or in any other respect and whether such liabilities be actual or contingent, primary or collateral or several or joint.

## 4. Statements

If the account holder raises any objections to statements of account from the Bank within one month of preparation, they are considered accepted. The explicit or tacit acceptance of statement of account implies the acceptance of all entries in the statement.

## 5. Charges

The Bank will have the right without reference to the account holder to debit the account holder's account in recovery of all expenses, fees, legal costs, interests, commissions, taxes and stamp duties paid or incurred on its behalf, or charges including interest, levied as a consequence of any dealings between the Bank and the account holder.

## 6. Stopped Cheques

Stop payment orders will not be accepted by the Bank save in event of loss or theft of a cheque, or bankruptcy of the holder. The Bank may accept stop payment orders for reasons other than those stipulated in this clause at its sole discretion. All such notices are to be in writing. Such orders shall be regarded as automatically cancelled six (6) months after the date of the cheque or the date of the instruction whichever is earlier.

## 7. Bank as collecting agent

The Bank acts only as the account holder's collecting agent and assumes no responsibility for the realisation of any items deposited with the Bank for collection.

Proceeds of cheques or other instruments deposited are not available for withdrawal until collected by the Bank. The Bank reserves the right to debit any account that may have been exceptionally credited with an item subsequently unpaid on collection.

## 8. Foreign currency account

The Bank shall have no responsibility or liability to the account holder for:

(i) Any reduction due to taxes or depreciation in the value of funds credited to the Account, which funds, at the Bank's sole discretion, may be deposited by the Bank in the Bank's name and subject to the Bank's control with such depository(ies) as the Bank select.

Or  
(ii) the unavailability of such funds, whether due to restrictions or convertibility, involuntary transfers, distraints of any character, exercise of military or usurped powers or other cause(s) beyond the Bank's control.

(iii) In addition, the Bank shall have no responsibility to the account holder for the availability of such funds if, as a result of any threatened requisition, involuntary transfer, distraint of any character, exercise of military usurped powers or other cause(s) beyond the Bank's control, the Bank should decide, at its sole discretion and acting in good faith, to close, suspend, or terminate operations in Tanzania.

These deposits and their payments are governed by the laws in effect from time to time in Tanzania and are payable only at the branch of Standard Chartered Bank Tanzania Limited in Tanzania where the deposits were made. Standard Chartered Bank Tanzania Limited has the sole discretion to allow withdrawal at other branches in Tanzania.

## 9. Modification of general conditions governing accounts

The Bank reserves the right to modify these conditions at any time, including the rate of interest and other conditions of any overdraft. The account holder will be notified of any such changes by circular, letter or other appropriate means including notices displayed at the Bank's place of business.

## 10. Applicable Law and Jurisdiction

(a) These terms & conditions shall be governed by and shall be construed in accordance with law in Tanzania and the account holder irrevocably agrees that the High Court of Tanzania Commercial Court Division shall have jurisdiction to hear and determine any suit action or proceedings and to settle any dispute which may arise out of or in connection with the Bank relationship with the account holder unless precluded by law.

(b) Notwithstanding what is stated hereinabove, there shall be no limitation on the right of the Bank to take proceedings against the account holder in any other court of competent jurisdiction nor, unless precluded by applicable law, shall the taking of any such proceedings by the Bank in one or more jurisdictions preclude the taking of proceedings in any other jurisdiction either concurrently or not.

## 11. Disclosure

The client agrees and authorizes The Bank or Tanzania Bankers Association (TBA) approved credit reference bureau to:

(a) make inquiries from any bank, financial institution or TBA approved credit reference bureau in Tanzania to confirm any information provided by the client;

(b) seek information from any Bank, financial institution or TBA approved credit reference bureau when assessing the client at any time during the existence of the client's account.

(c) disclose to any TBA approved credit reference bureau information relating to the Client's account maintained at the Bank.

Customer's Name: .....

Customer's Signature: .....

Date: .....

We have read the terms and conditions as stated above and agree that the Company /Partnership/Association be bound by them in full.

### Directors, Partners (all sign)\*, Office Bearers

Full name	Position	Signature

\*Any one Partner\*, \*Any two Partners\* as is required by the Partnership Agreement

**Notes:**  
The departure of any Partner from the Partnership for whatever reason (e.g. retirement, dismissal, death, insanity etc.) automatically dissolves the Partnership and necessitates the completion of fresh agreement (mandate) by the new Partners.

## Customer register input form

Insert	Sign	
Amend	Sign	
Cus re	Amdcus	
Ket: Cust No.		
Branch	Date	
Report name		
Post name 1		
Post name 2		
Post address 1		
Post address 2		
Post address 3		
Post address 4		
Post address 5		
Non res. code	Alpha code	
Bank flag	Date of birth	
Staff indc	Sex indc	
Gap anal. ind.	Corp. flag	
Comm. code		
Dt emplyd	Prod. used	
Target prod.	National limit	
ID/D-L/Pspt	Credit grade	
Corr. address	Marital status	
Warning flag	No. of dependents	
Literate	Connected	
Priority banking	Employed	Occupation
Res. status	Monthly income band	
Branch identifier		
New Sav/New Acc/New Dept	Key account no.	
Date open		
Int rte	DR - Current A/C	CR - Deposit A/C
Memo notes 1		
Memo notes 2		
Memo notes 3		
Statements	Frequency	
Month	Day	
Int/appl.	0 = capitalised	1 = Pay to pay account
Pay A/C no.	Ser fee A/C	
Branch/Dept.	Prepared by	
Authorised by	Input by	Input report checked

## Club society or association account

At a meeting of the \_\_\_\_\_  
(Insert "Committee of Management" or as the case may be)

of the \_\_\_\_\_  
(Insert name of Club, Society or Association)

held on the \_\_\_\_\_ day of \_\_\_\_\_ 20 \_\_\_\_\_

It was resolved:

1. That Standard Chartered Bank Tanzania Limited (the bank) be authorised to honour all cheques or other orders for payment drawn upon any account or accounts for the time being kept in the Bank in the name of the Club, Society or Association notwithstanding that any such payment may cause such account to be withdrawn or increase any existing running finance provided they are signed by:

\_\_\_\_\_  
(Insert "Chairman and Secretary" for the time being or as the case may be)

2. That the Bank be authorised to accept all requests and receipts for delivery of securities, papers or other property if signed by:

\_\_\_\_\_  
(Insert "Chairman and Secretary" for the time being or as the case may be)

3. That the Bank be given a list of the names of signing officers and be advised in writing under the hand of the Secretary of any charges that may take place and the Bank be entitled to act upon the signing so given
4. That these resolutions be communicated to the Bank and remain in force until revoked by notice in writing to the Bank signed by the Chairman or Secretary acting or purporting to act on behalf of the Club, Society, Association and the Bank shall be entitled to act upon such notice

### Specimen signatures

1. Name (in BLOCK CAPITALS) \_\_\_\_\_

Description (e.g Secretary, Treasurer, Chairman) \_\_\_\_\_ Signature \_\_\_\_\_

2. Name (in BLOCK CAPITALS) \_\_\_\_\_

Description (e.g Secretary, Treasurer, Chairman) \_\_\_\_\_ Signature \_\_\_\_\_

3. Name (in BLOCK CAPITALS) \_\_\_\_\_

Description (e.g Secretary, Treasurer, Chairman) \_\_\_\_\_ Signature \_\_\_\_\_

4. Name (in BLOCK CAPITALS) \_\_\_\_\_

Description (e.g Secretary, Treasurer, Chairman) \_\_\_\_\_ Signature \_\_\_\_\_

5. Name (in BLOCK CAPITALS) \_\_\_\_\_

Description (e.g Secretary, Treasurer, Chairman) \_\_\_\_\_ Signature \_\_\_\_\_

Chairman \_\_\_\_\_ Secretary \_\_\_\_\_

Date \_\_\_\_\_ Date \_\_\_\_\_

## Partnership account

We, the undersigned being individual Partnership the Firm of:

(Insert full name of Firm)

hereby request and authorize you until we or any of us shall give you notice to the contrary in writing to treat and consider:

1. That standard chartered Bank Tanzania Limited be appointed Bankers to the Partnership.
2. That all cheques, bills of exchange, promissory notes, orders for payment and other documents drawn on, or made payable to standard Chartered Bank must be signed\* Any one Partner Any two Partners Other: as per schedule attached. And that the Bank is instructed to honour all such instruments which may be drawn, accepted, made or given on behalf of the partnership's account or accounts with the Bank, Whether such accounts are in credit or debit.
3. That negotiable instruments payable to the Partnership must be endorsed for the Partnership by the authorized signatories mentioned above and that the Bank is empowered to accept for discount on behalf of the Partnership any bills which the Partnership may desire to discount provided they have been endorsed on its behalf in a like manner.
4. That the Bank is Instructed to act on any written instructions given on behalf of the Partnership for or in relation to the issue of letters of credit, drafts, mail and telex transfers and the purchase or sale of any foreign currencies, provided that the same are signed on behalf of the Partnership by the authorized signatories mentioned above.
5. That the Bank is Instructed to act on any written instructions given on behalf of the Partnership for or in relation to the purchase or sale of any securities or the delivery of any securities or other property deposited with them for any purpose by the Partnership, provided that the same are signed by the authorized signatories mentioned above.
6. That the Bank is requested to accept any indemnities given on behalf of the Partnership provided that they are signed by the authorized signatories mentioned above.
7. That the Bank is authorized generally to act on any written instructions and to accept any receipts or other documents relating to such account(s), transactions or affairs of the business of the Partnership provided that the same are signed on behalf of the Partnership by the authorized signatories mentioned above.
8. That the Partnership agree to be bound by the General Terms and Conditions governing the operation of the account as stated on the reverse.
9. That the Bank be advised in writing of all changes that may take place from time to time with respect to the authorized signatories and that a copy of the same agreement be furnished to the Bank, and that it remain in force until the receipt by the Bank of a fresh agreement passed by the said Partnership rescinding the prior agreement
10. That if the said firm shall cease to exist, or if there shall be any material change in the constitution of the said firm by reason of the withdrawal, bankruptcy or death of all or any one of the Partners or for any reason whatsoever, we the Partners and our respective heirs and successors shall remain jointly and severally liable to you.
11. Disclosure

The client agrees and authorizes the Bank or Tanzania Bankers Association (TBA) approved credit reference bureau to:

- (a) make inquiries from any bank, financial institution or TBA approved credit reference bureau in Tanzania to confirm any information provided by the client;
- (b) seek information from any bank, financial institution or TBA approved credit reference bureau when assessing the client at any time during the existence of the client account.
- (c) disclose to any TBA approved credit reference bureau information relating to the Client's account maintained at the bank.

Customer's name: \_\_\_\_\_

Customer's Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Full name	Address	Signature

# Debit Card Application Form

Savings/Current/Executive Account

Branch

How much cash would you like to withdraw per week?

Tshs 1,000,000  Tshs 2,000,000  Other Specify \_\_\_\_\_ (Max Tshs 5,000,000)

I/we confirm having read and understand the terms and conditions overleaf.

Customer Signatures of authorised users

(i)

(ii)

## For official use only

Branch

Card Centre

## Personal/Joint Account Card

### Physical Address (for card delivery)

Date

First applicant

Home/Work

(Street Name/Building/Floor/House No./Area)

Second applicant (Joint Account only)

Postal Address

Postal Address

Postal Code

Tel:

Postal Code

Cell:

Town

Town

Department (if using employer's address)

Department (if using employer's address)

## Card Personalisation Details

Affix  
photograph  
here  
(No staples)

Affix  
Bar  
Code  
label  
here.

Affix  
Bar  
Code  
label  
here.

Affix  
photograph  
here  
(No staples)

(i) Surname

First Name(s)

A/C No.

(ii) Surname

First Name(s)

A/C No.

# Terms and Conditions

In consideration of Standard Chartered Bank and pursuant of my/our request making available to me/us a Standard Chartered Debit Card I/we agree to be bound by the following terms and conditions:

## 1. Definitions

- a) In these terms and conditions:
- "Bank"** means Standard Chartered Bank Tanzania Ltd, its successors and assigns, **"Bank Account"** means in relation to a Cardholder(s) any account maintained by the Bank in Tanzania which the Cardholder(s) is entitled to operate in respect of the Cardholder(s) has requested to be able to give Transaction Instructions. **"Card"** means an Electron Debit Card issued by the Bank at the request and in the name of the person named upon it for use in connection with debit card facilities provided by the Bank. **"Card Holder"** means a person to whom a Standard Chartered Debit Card has been issued and whose name appears on it and who agrees to be bound by these terms and conditions as varied from time to time by the Bank. **"PIN"** means in relation to a Cardholder, the personal identification number required to gain access via an ATM or terminal to give a Transaction Instruction. "Transaction Instruction" means an instruction to give by use of the card.
- b) In these firms and conditions unless the context requires otherwise:
- The word "terminal" means any Automate Teller Machine or Point-of-Sale terminal through which Transaction Instruction may be given
  - Words denoting one gender shall include all other genders and
  - Words denoting the singular shall include the plural and vice versa

## 2. Use of Card and PIN

- A card is not transferable and may not be used other than by the Cardholder
  - A card remains the property of the Bank and upon cancellation must be surrendered on demand to the Bank.
  - The Bank shall be entitled to give immediate effect to the following Transaction Instruction on the Moneylink TAMs.
    - To effect a debit or credit to the customer's Bank account
    - To display the current balance on the customer's Bank account up on the terminal.
    - To give an account statement to the Cardholder and
    - To order a cheque book relating to the customer's Bank account.
    - Such other Transaction Instructions given through the use of the Standard Debit Card facilities from time to time made available by the Bank whether in Tanzania or elsewhere to the Cardholder.
  - The card may also be used outside Tanzania to withdraw cash from automate Teller Machines operation by members of Visa (which machines shall be identified by the logo of "Visa" and to purchase goods from merchants equipped with Point-Of-Sale terminals, identified by the logo of "VISA ELECTRON". All such withdrawals purchases shall be debited from the customer's Current Account at such rate of exchange as may be prescribed by the Bank at the relevant time.
  - All withdrawals at Standard Chartered Bank Tanzania Ltd Automate Teller Machine will be subject to the weekly withdrawals limit. However, the weekly withdrawal limit may NOT be applicable when the card is used on non Standard Chartered Bank Tanzania Ltd Teller Machine locally or abroad.
  - In the absence of manifest error, the Bank's record as to any Transaction Instructions or their consequences there of shall be conclusive.
  - A Cardholder(s) must exercise all due care and attention to ensure the safety of the card and the secrecy of the PIN at all times and to prevent the loss of and/or use of his/her Card or PIN by any third party. A Cardholder in a Joint Account will be fully responsible for ensuring that its Personal Identification Numbers are only known to persons of due authority within the joint account. Subject to this, a cardholder must not disclose his/her anyone in any circumstances.
  - If a card is lost or stolen or if a PIN is disclosed to any unauthorised person, the Cardholder(s) must immediately notify the Bank of such loss, theft or disclosure. Any oral notification must be confirmed in writing immediately. The Cardholder(s) will be liable in respect of any Transaction Instruction given prior to receipt by the Bank of notification of such loss, theft or disclosure.
  - The card is neither a credit card nor a cheque guarantee card and the card holder shall not represent the card as such.
- ### 3. Current/Savings Account.
- Except to the extent that these terms and condition require otherwise, they shall not effect any other terms and conditions express or implied, governing the customer's bank account as set out in the General terms and conditions governing accounts.
  - The current/Savings Account may not be overdrawn by the giving of a Transaction Instruction.
  - Cash or Cheques deposited in a moneylink Automate Teller Machine for credit to a customer's Current Account shall be subject to verification by the Bank. In the event of any discrepancies, the Bank's own determination of the amount(s) credited shall in the absence of manifest error, be conclusive.
  - Cash or Cheques deposited in a moneylink Automate Teller Machine for credit to a customer's Current Account will be collected by the Bank and the proceeds will not be available until the relevant funds have been received

for value by the Bank.

## 4. Additional Cards.

A customer wishing to have an additional card or his/her account must ensure that he/she opens a joint Current Account and sign mandates authorising the use of the account by the additional cardholder. Business customers who wish to offer multiple cards based on a Secured Electron only facility, must approve and sign mandates authorising the use of the facility by a selected staff. In all cases, the additional cardholder(s) must also sign the same mandates.

## 5. Cancellation of the Cards.

- The cardholder(s) may at any time cancel his/her Card by returning it to the bank
- The Bank may at any time cancel a Card without notice, assigning any reason and without incurring any to the Cardholder(s)
- The Cardholder(s) must not use or attempt to use the Card after any notification of its cancellation or withdrawal has been given.

## 6. Replacement of Cards.

If a Cardholder(s) loses or changes his/her card, the Bank may at its discretion issue a replacement Card as the Cardholder(s) may require.

## 7. Fees

In respect of each Cardholder the Bank shall be entitled to charge and debit from the customer's Current Account such as it may from time to time notify the cardholder(s) including but without limitation a service fee of an amount to be prescribed by the bank from time to time for the use of the card.

## 8. Liability of Cardholders.

- Subject to condition 2(g) the Cardholder(s) shall be fully liable in respect of each Transaction Instruction given by the use of his/her card. Transaction Instruction must be given in such a way that any confidential information displayed on a terminal is not disclosed to a third party. The Bank shall not be liable for any disclosure to any third party arising out of a Transaction Instruction.
- The Cardholder should not hold the bank liable, responsible or accountable in any way whatsoever for any loss, injury or damage howsoever arising out of the use of the ATM.

## 9. Circumstances beyond the control of the Bank

The Bank shall have no liability for inability to perform its obligations under the Cardholder Agreement due to any thing whatsoever outside the control of the Bank, its agents or subcontractors.

## 10. Amendments.

- These terms and conditions may be amended at any time and from time to time by notice from the Bank to the Cardholder(s).
- Any such amendments shall be deemed to be effective and binding on the Cardholder(s) on receipt and any subsequent use of the Card shall be deemed to constitute acceptance

## 11. Law.

These terms and conditions shall be constructed and the provision of the Standard Chartered Debit Card facilities shall be regulated in accordance with laws of Tanzania for time being in force.



## LTD Companies Incorporated in Tanzania

Name of Account .....

Account number .....

Date Opened .....

### CHECKLIST

1. Account opening forms (stamped, approved by BM and evidences of references confirmation.
2. Not Blacklisted.
3. Certificate of Compliance/Registration in Tanzania
4. Introduction from Bank Maintaining Holding Company.
5. Copy of Memorandum and Articles of Association.
6. Pass port pages showing full names and picture of officials authorised to operate the account signed by the Directors of the Company as per AOA and Quorum of the Board meeting/resolution a per.
7. Two referees from Standard Chartered Bank Tanzania Ltd (Account Holders with SCBT).
8. Account opening reference report from investigation company.

Checked by (PFC): .....

Confirmed by (Branch Manager): .....

Validate by (Support Supervisor): .....

**Introduction of a New Account Holder by a Customer of Standard Chartered Bank**

DETAILS OF NEW ACCOUNT HOLDER

FULL NAME: .....

P.O. BOX: .....

PHYSICAL ADDRESS: .....

.....

TELEPHONE NUMBER(S): .....

TYPE OF ACCOUNT TO BE OPENED: CURRENT/SUPERSAVE/SAVINGS

.....

DETAILS OF REFEREE

TITLE: MR/MRS/MISS/MS/OTHER:..... (Please specify)

FULL NAME: .....

P.O. BOX: .....

TELEPHONE NUMBER(S): .....

ID NUMBER .....

BANK ACCOUNT HELD AT; .....

ACCOUNT NUMBER: .....

CERTIFICATE BY REFEREE

I confirm that i have known the above account holder for ..... years and that the physical location address is correct.

I also confirm that i consider the new account holder to be respectable and trustworthy to operate a Bank account.

I confirm that you may forward this form to my Bankers detailed above who can confirm my signature and respectability to act as a new account referee.

SIGNED: .....

DATE: .....



**Introduction of a New Account Holder by a Customer of Standard Chartered Bank**

DETAILS OF NEW ACCOUNT HOLDER

FULL NAME: .....

P.O. BOX: .....

PHYSICAL ADDRESS: .....

.....

TELEPHONE NUMBER(S): .....

TYPE OF ACCOUNT TO BE OPENED: CURRENT/SUPERSAVE/SAVINGS

.....

DETAILS OF REFEREE

TITLE: MR/MRS/MISS/MS/OTHER:..... (Please specify)

FULL NAME: .....

P.O. BOX: .....

TELEPHONE NUMBER(S): .....

ID NUMBER .....

BANK ACCOUNT HELD AT; .....

ACCOUNT NUMBER: .....

CERTIFICATE BY REFEREE

I confirm that i have known the above account holder for ..... years and that the physical location address is correct.

A also confirm that i consider the new account holder to be respectable and trustworthy to operate a Bank account.

I confirm that you may forward this form to my Bankers detailed above who can confirm my signature and respectability to act as a new account referee.

SIGNED: .....

DATE: .....



