

ACCOUNT OPENING FORM - RETAIL

Date

CURRENCY IN WHICH ACCOUNT IS TO BE OPENED & MAINTAINED

MUR EURO USD GBP

Other currency

Office Use Only

Account No.

.....

TYPE OF ACCOUNTS/ SERVICES (Please tick as appropriate)

I/ We wish to open the following account(s)/ avail of the following products/ services at ABC Banking Corporation Ltd (hereafter referred to as "the bank").

Go Savings A/C Premier A/C Junior A/C Senior A/C Current A/C Optimum+
 Diamond Savings A/C Debit Card e-Banking e-Statement FCY A/C Cheque Book Request
 Passbook

APPLICANT DETAILS

	Applicant 1	Applicant 2	Minor Details (Applicable for Junior Accounts)
Title (Mr/Mrs/Miss)
Surname
Maiden/ Former Name (if applicable)
First Name(s)
New Customer	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
National Identity Card No.
Tax Identification No. (TAN)
Date of Birth (dd/mm/yy)
Passport No. (Foreigner)
Issue/Expiry Date of Passport (dd/mm/yy)
Nationality
Mauritian Resident/Foreigner Resident/Mauritian Non-Resident /Foreigner Non-Resident
Are you a US Citizen?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is your income taxable under US law?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Permanent Residential Address
Utility bill in own name (if not, please specify relationship)

Applicant 1

Applicant 2

**Minor Details
(Applicable for Junior Accounts)**

Marital Status (Single/Married/
Widowed/Separated/Divorced)

E-mail Address

Statement Delivery

Paper Electronic

Paper Electronic

Paper Electronic

Phone No.: Home

Mobile

Office

Fax

Relationship with minor
(Applicable for Junior A/C)

Employed

Occupation/ Profession

Public Position/Function
(If applicable)

Employer's Name

Employer's Address

Monthly Salary

No. of years in service

Other source of income/funds
(Dividend/Pension/Interest etc)

Source of Wealth/
accumulated funds

Initial Amount Deposited

Self-Employed

Business Sector

Date of Incorporation/
Start of operations

No. of years in business

Monthly Income

Expected use of
account/ Purpose

Other source of income/funds
(Dividend/Pension/Interest etc)

Source of Wealth/
accumulated funds

Expected Annual Turnover

Initial Amount Deposited

Expected use of account/
anticipated activity

Estimated Monthly
Total Cash Transactions:
Deposits:

Withdrawals:

Annual Trade Finance
(Transfers, T.T & Others)

MODE OF OPERATION

Please tick as appropriate the mode of operation for the above selected account(s) to be opened.

- Individual Account (Self)
- Joint Account operated by any of the account holder (Either to sign)

We hereby confirm and agree that EITHER of us shall operate/ transact or withdraw any sum from the account(s) from time to time or any time. EITHER of our signatures on any acknowledgment receipt(s), or in any other document(s) whatsoever given to you is a valid and effective discharge to you in respect of all funds and matters relating to our account(s) with the bank.

- Joint Account operated by all account holders (Both to sign)
- Junior Account

• Operated by Parent/ Legal Guardian Mr/Ms
until majority date

We also authorise the bank as follows:

- to open or continue (as the case may be) any account(s) in our joint names (as referred above) any of us may direct and to close any account(s) so opened or continued or subsequently opened as (referred above) any of us may indicate.
- to place to the credit of any account(s) in our joint names all amounts, including dividends, interests and capital sums from securities or proceed of cheques or bills received or collected by you for the credit of any of us.
- to honour and comply with all cheques, promissory notes and other orders drawn and all bills accepted on our behalf and re-signed by (referred above) any of us.

SURVIVORSHIP CLAUSE

On the death of either or (as the case may be) any of us (the undersigned applicants), the bank shall hold any credit balance on any credit Joint Bank Account in the joint names of the survivors and heirs of the deceased holder without prejudice, however, to any rights you may have in respect thereof arising out of lien, mortgage, charge, pledge, set-off or otherwise whatsoever.

We agree that the bank may without notice combine or consolidate our account(s) with any liabilities to the bank and set-off or transfer any sum(s) standing to the credit of any such accounts or any other sum(s) owing to us from the bank in or towards satisfaction of our liabilities to the bank on any other account or in respect of any other liabilities and that the bank's rights hereunder shall not be affected by our death or the death of any one or more of us.

We agree that any liability whatsoever incurred to you by us in respect of the foregoing shall be joint and several.

I/ WE HEREBY APPLY FOR THE BELOW MENTIONED BANKING PRODUCTS/ SERVICES.

APPLICATION FOR E-BANKING SERVICE

Service Type

- Transact View only

DAILY FUND TRANSFER LIMIT *(Third party transfer within the bank and outward transfers)*

Please set my limit to MUR (as appropriate).

- MUR 5,000 MUR 10,000 MUR 25,000 MUR 50,000 MUR 100,000

N.B: For own account transfers within the bank no limit shall apply.

PIN MAILERS

I/We, the undersigned, hereby authorise the bank to send the PIN Mailer(s) by email at my/our own risks and perils. I/We undertake to keep the bank indemnified at all times against all actions, proceedings, claims, loss, damage, costs and expenses which may be brought against the bank as a result of sending the PIN Mailer(s) by e-mail.

USER AGREEMENT

I/We agree to be responsible for all transactions through the bank's e-Banking service and confirm having read all the terms and conditions relating to ABC e-Banking service to which I/we fully accept.

APPLICATION FOR DEBIT CARD

APPLICATION DETAILS

Name to be printed on the card (not exceeding 26 characters including spaces)

Primary Cardholder

Secondary Cardholder

Accounts to be accessed

Primary Savings Account

Primary Current Account

CUSTOMER DECLARATION AND SIGNATURE

• I/We, the undersigned, request the bank to issue to me/us with a:

UnionPay Classic Debit Card UnionPay Diamond Debit Card MasterCard Debit Card

• I/We confirm having read all the terms and conditions of ABC Banking Debit Card and unconditionally agree to be bound thereby.

Note:

• If the card is not collected **within 60 days**, a fresh request will be required with associated cost and charges.

APPLICATION FOR E-STATEMENT SERVICE

Account Name

.....

Account No. 1

Account No. 2

I/We, the undersigned, agree to the ABC e-Statement service and the following:

1. The ABC e-Statement service allows me/us to receive electronically periodic bank account statements on my/our electronic mail address (e-mail) as conventional paper bank statement.
2. The e-Statement(s) will be delivered to my/our registered e-mail address with the bank and Adobe Acrobat Reader 6.0 or above is needed to open the PDF (Portable Document Format) file.
3. I/We agree that no paper bank statement(s) will be sent to me/us. However, if I/we wish to receive periodic bank account(s) statement(s) in paper form, I/we shall inform the bank accordingly.
4. The secured account(s) e-Statement PDF file is password protected for enhanced security and the password will be sent to the registered e-mail address.

I/We also confirm having read all the terms and conditions relating to ABC e-Statement service to which I/we fully agree and accept.

APPLICATION FOR CHEQUE BOOK

I/We request the bank to provide me/us with cheque book(s) of (25/50/100) sheets each and debit the relative charges to my/our account bearing number

Note:

• If cheque book is not collected **within 60 days**, a fresh request will be required with associated cost and charges.

APPLICATION FOR TREASURY PRODUCTS & SERVICES

I/We agree to opt for the bank's offerings in treasury products and services ranging from foreign exchange conversions in spots and forwards, currency exchange in swaps, execution of cross currencies to dealings in fixed income products .

I/We confirm having read all the terms and conditions of ABC Banking Treasury Dealing Mandate and unconditionally agree to be bound thereby.

MARKETING & MARKET INSIGHT COMMUNICATIONS

I/We agree that the bank may use and share information about products, services, promotions as well as local & international market updates & insight which may interest me/us whether by telephone, mobile, post, electronic, text messaging/ SMS or any other means of communication, including newsletters , brochures and others.

CALL BACK

CALL BACK DETAILS

The bank is hereby authorised to call any of the persons mentioned below for the purpose(s) of obtaining confirmation regarding payment instruction(s) and/ or for any other purpose(s).

Method of Contact

Primary Account Holder

.....

Preferred Method of Contact *(please tick)*

Home Office

Mobile

Security Question:

Security Code (Maximum 8 characters)

.....

Name of your Primary School

.....

Method of Contact

Secondary Account Holder

.....

Preferred Method of Contact *(please tick)*

Home Office

Mobile

Security Question:

Security Code (Maximum 8 characters)

.....

Name of your Primary School

.....

FAX AND EMAIL INDEMNITY

I/We, the undersigned, authorise and instruct the bank, to execute within the shortest possible delay, the instructions which I am/we are likely to transmit by fax, telephone (for treasury transactions only), telex, email, text messaging/SMS or any other mode of communication, in relation to the operation of my/our account/facilities/transactions with the bank, pending receipt or not of my/our original written confirmation, which when issued by me/us, signed by me/us in accordance with the account mandate will be annotated with "Instructions already given".

In consideration of the bank agreeing to carry out my/our instructions by such means as aforesaid, I/we undertake:

1. to hold the bank or any of its officers, employees and agents harmless (the "Associates") in the execution of such Instructions;
2. not to enter any action(s) against the bank or any of its Associates (and in so far as need be, I/we hereby irrevocably renounce any rights I/we might have so to do);
3. to hold harmless and indemnify the bank against all actions, proceedings, claims, reasonable costs, demands and expenses which may be brought against, suffered or incurred by the bank or any of its Associates by any third party as a result of your complying with instructions transmitted by the above means including all reasonable legal, professional and other expenses properly incurred by the bank arisen either directly or indirectly out of or in connection with your accepting Instructions and acting thereon;

I/We hereby authorise the bank to act on the instructions which the bank reasonably believes to emanate from me/us as confirmed by my fax number, telephone, telex, email, text messaging/SMS and other details already communicated to the bank and the bank shall not be liable for acting in good faith on instructions which emanate from unauthorised individuals. The bank may decline or delay acting on any message for any reason - ambiguous messages, incomplete messages, lack of funds, or for any reason not specified herein;

Payment instructions given by me/us and executed by the bank are irrevocable. Under certain circumstances, these instructions will be exclusively determined by the bank and without it being in any way liable, however, for any refusal it may make I/we agree that the bank will make its best efforts to recall a wire transfer upon my/our instructions. But the bank cannot guarantee return of funds to me/us. If the bank is able to return funds, it will credit my/our account at the bank's quoted rate of exchange on that particular date less any fees, charges withholding taxes or for any interest and penalties arising from same. I/We hereby authorise the bank to deduct any such amount in Mauritius or elsewhere where I/we may be maintaining accounts.

I/We do hereby agree that the bank may act on any message provided by me/us, or purported to be provided by me/us, and such message will be binding on me/us without confirmation by the bank. It is understood that this indemnity cannot be revoked without the consent of the bank.

CUSTOMER DECLARATION AND SIGNATURE

I/We hereby confirm that the details and information given by me/us in support of the present application are true, complete and accurate and I/we have not willfully withheld any material fact. I/We shall inform the bank of any changes thereto. By signing this application, I/we hereby acknowledge having received, read and understood ABC Banking Corporation Ltd's account opening terms and conditions (also available on the bank's website/ at the head office & main branch) which shall form part of and be read in conjunction with this account opening form, I/we also agree to comply with them.

I/We are fully aware of the provisions applicable under the Financial Intelligence and Anti Money Laundering Act 2002 and the Prevention of Corruption Act 2002. All source of funds and purpose of transactions will be accurately and fully declared and I/we shall comply with all anti-money laundering laws and regulations in force and undertake not to use or allow my/our account to be used for any illegal, unlawful activity or for the laundering of money.

I/We irrevocably authorise and permit the bank to store, share or disclose my/our personal data/information with third parties for the purposes of providing services in the following circumstances:

- a. Where a third party service provider/affiliate or subsidiary is providing/offering a service/product to the bank.
- b. To regulatory and investigating bodies.
- c. To credit reference or fraud or money laundering prevention or detection agencies.
- d. Where required or permitted by an order of a Court or under any law or regulation.

I/We authorise the bank to make any independent verification of any data provided in accordance with the normal procedures, including but not limited to a reference from bank(s) with whom I/we already maintain an account relationship or verify from other sources considered appropriate.

"Read and approved" to be written in signatory's handwriting on the below line.

"Read and approved" to be written in signatory's handwriting on the below line.

.....

.....

Authorised Signatory of Primary Account Holder



Authorised Signatory of Secondary Account Holder

Name
.....

Date

Name
.....

Date

SPECIMEN SIGNATURE

SIGNATURE DETAILS

Name

.....

Name

.....

Signature box

Please sign in the middle of the box

Signature box

Please sign in the middle of the box

Branch Seal

Signature Verified Seal

Signed in my/our presence at

Staff Name

Signature

.....

Office Use Only

Primary Account Holder

CIF

.....

Customer on C/L

Yes No

Customer on B/L

Yes No

Secondary Account Holder

CIF

.....

W/C

Yes No

Fax/Email Indemnity Form

Yes No

We certify having performed KYC due diligence on above customer(s).

BOM Sector

.....

BOM Sub-sector

.....

Customer Risk Category

.....

Relationship Manager

.....

Relationship Manager Code

.....

Processed by (Full Name and Job Title)

.....

Signature

.....

Date

.....

Approved by (Full Name and Job Title)

.....

Signature

.....

Date

.....

TREASURY DEALING MANDATE

Date

Dear Business Partner,

PURPOSE

Thank you for your interest in ABC Banking Corporation Ltd (the "bank") and your wish to carry out your treasury transactions with us. This dealing mandate lists down the terms and conditions of dealing in treasury products with the bank. Our aim is to offer you a seamless and easeful trading experience with us.

DEALING MEDIUM

The bank acknowledges that you and any other authorised person(s) from your company will give us instructions and notifications confirming the details of the concluded treasury transaction(s) by a mutually agreed medium, whether it is via telephonic conversation, fax, e-mail or any other electronic medium.

AUTHORISED DEALERS OF THE BANK

We hereby notify you that the following persons are allowed to receive such instructions and notifications on behalf of the bank:

Title	First Name	Last Name	Tel	Email
Ms.	Niticha	Ramessur-Pydannah	206 8006	treasury@abcbanking.mu
Ms.	Souhetty	Appalasami	206 8024	
Mr.	Juneid Irfaan	Ausgur	206 8015	
Mr.	Shamkiran	Seebaluck	206 8024	
Mr.	Vijesh	Ramkhelawon	206 8007	
Mr.	Abdullah	Nurmahomed	206 8017	

Any change to the authorized dealers' list will be promptly communicated to you.

DEAL RE-CONFIRMATION

To protect your interests, we undertake to re-confirm the details of the treasury transaction(s) first telephonically and thereafter send the deal confirmation by email on your provided email address. However, our failure to send the email or your failure to confirm by a reply mail will not in any way impair or negate the validity and enforceability of the agreed treasury transaction(s).

The terms and conditions contained in the Schedule 1 attached hereto shall apply to any and all treasury transaction(s) carried out by you and once accepted, shall be a binding agreement between the bank and yourself in connection with such treasury transactions.

Kindly confirm your acceptance to our terms and conditions of business set forth in the Schedule and confirm your agreement to carry out treasury transaction(s) with us by signing the acknowledgement and acceptance form below and returning the duplicate of this letter to us.

Please do not hesitate to contact the undersigned if you need any clarifications on 206 8000.

Yours faithfully,

.....
MR YASHOD UMANEE

General Manager
ABC Banking Corporation Ltd

.....
MR ABDULLAH NURMAHOMED

Head of Treasury
ABC Banking Corporation Ltd

FORM OF ACKNOWLEDGEMENT AND ACCEPTANCE OF TREASURY TRANSACTIONS

I/We, the undersigned, on behalf of are aware of the volatile and unpredictable nature of markets, and that the analysis of the dealers may be subjective and reflect their personal opinions. I/We agree to make our own independent assessments before confirming any deals. ABC Banking Corporation Ltd (the "bank") cannot be held responsible in the event of any loss resulting directly or indirectly from a deal/transaction.

I/We hereby acknowledge to abide by the following procedures for disputed transactions; by first trying to amicably resolve the situation and in the event, we are unable to honour the deals concluded, the transaction will be reversed at the prevailing market rate of the day (as per the bank's website), with the resulting additional cost, if any, borne by me/us.

My/Our failure to deliver the relevant amount of money at the due date of any transaction may lead to interest charges at applicable rates as determined by the bank.

I/We agree to notify the bank of any change in signatories.

I/We are aware that the bank is required to retain recorded phone conversations and that such recordings may be used as proof of transaction(s) and where necessary, be provided to any competent Court of Mauritius in matters of disagreement.

I/We hereby further authorise you to accept and give effect to instructions from the below Authorised Person(s) in respect of any treasury transactions. I/We confirm and agree that any telephonic instructions given/received by the Authorised Person(s) will be valid and binding and thus enforceable . Furthermore, any treasury transaction(s) concluded telephonically between you and us, acting through our Authorised Person(s), will be irrevocable and binding.

Title	First Name	Last Name	Position	Tel		E-mail
				Office	Mobile	
.....
.....
.....
.....
.....
.....

I/We hereby acknowledge receipt of this letter. I/We have read and fully understand the Treasury Transactions ("terms and conditions") set out herein and agree to them in full. I/We confirm that we have had the opportunity to seek independent advice on the content of this letter. On behalf of I/we hereby confirm our acceptance to the terms and conditions of business for treasury transactions set out in the Schedule 1 and confirm the agreement to carry out treasury transactions with ABC Banking Corporation Ltd.

Signature



Signature

Customer Name
.....

Date

Customer Name
.....

Date

Schedule 1

TREASURY TRANSACTIONS – TERMS AND CONDITIONS

1. The Customer authorises ABC Banking Corporation Ltd (the “bank”) to accept instructions from its Authorised Person(s) in respect of any treasury transactions.
2. The Customer confirms and agrees that any telephonic instructions given by the Authorised Persons(s) to the bank will be valid and binding and thus enforceable against the Customer. Furthermore, any treasury transaction concluded telephonically between the bank and the Customer, acting through the Authorised Person(s), will be valid and enforceable against the Customer.
3. The bank may record the conclusion of any treasury transaction, as well as any instruction given by the Customer or its Authorised Person(s), over a telephone. The Customer thus (i) consents to the recording of telephone conversations between itself and any relevant personnel of the bank in connection with any potential treasury transaction, (ii) agrees to obtain any necessary consent of, and give any necessary notice of such recording to, its Authorised Person(s) or other relevant personnel and (iii) agrees, to the extent permitted by applicable law, that such recordings of conversations may be submitted in evidence in any proceedings, legal or otherwise.
4. The Customer shall, and procure that the Authorised Person(s) shall, exercise due care whilst issuing instructions. The Customer further authorises the bank to give effect to any such instructions which purport to originate from the Authorised Person(s).
5. The bank will make all reasonable efforts to verify the identity of the caller before going ahead with a treasury transaction, or giving effect to an institution(s), but the bank has no way of positively identifying the voices of the Authorised Person(s). In these circumstances the bank or any of its staff shall not be held liable for any loss, whether direct or indirect, arising from or on reliance on an instruction from any unauthorised individual managing to conclude a treasury transaction with the bank. The Customer shall be responsible for ensuring that anyone dealing on its behalf will be properly authorised to do so. The Customer shall ensure that all Authorised Person(s) will be informed that their dealings with the bank are considered to be legally binding on the Customer.
6. The bank may refuse to act upon any instructions, if (i) the bank has reasons to believe that such instructions did not originate from any of the Authorised Person(s), (ii) the instructions have not been given in accordance with the Customer’s mandate, and (iii) the bank believes that in carrying out the instructions, a law, regulation, code or other duty or obligation may be breached, (iv) or for any other reasons.
7. The Customer shall indemnify and hold the bank harmless against all losses, claims, costs, expenses, actions, proceedings or demands for damages incurred by, sustained by or instituted against the bank of whatever nature and howsoever arising, whether out of or in connection with the bank having concluded one or more treasury transaction(s) with the Customer or the bank acting on the Customer’s instructions.
8. The Customer shall give the bank **fifteen (15) calendar days** prior written notice of any change to the Authorised Person(s) and provide necessary due diligence documents as appropriate.
9. The Customer undertakes to renew the mandate at least every twelve (12) months from the date hereof or sooner in the event that there is a change with respect to the Authorised Person(s) (or their respective limits), however should the Customer fail to so renew the mandate, it shall be deemed that the mandate, as varied from time to time, shall be and remain effective and valid and binding on the Customer.
10. The Customer shall abide by all the requirements of this mandate and all applicable regulatory including money laundering requirements (Banking laws, FIAMLA Act 2004 etc.).
11. If any provision of this terms and conditions is held invalid by a Court of law, the remaining provisions shall remain in full force and effect.
12. These terms and conditions shall/ may be executed in one or more counterparts and all such counterparts shall constitute one and the same instrument.
13. These terms and conditions shall be governed by and construed in accordance with Mauritius law and the customer submits to the exclusive jurisdiction of the Mauritian courts to settle any dispute arising out of or in connection with these Terms and conditions.

**“Read and approved” to be written in signatory’s
handwriting on the below line.**

**“Read and approved” to be written in signatory’s
handwriting on the below line.**

.....

.....

Signature



Signature



Customer Name

Customer Name

.....

.....

Date

Date