



Branch:		Date:	DD / MM / YYYY
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Nature of Application (Check/ tick the appropriate box)	<input type="checkbox"/> Single	<input type="checkbox"/> Joint	<input type="checkbox"/> Phuture
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Account Number (To be filled by Bank Official)																			
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Account Name (To be filled by Bank Official)	
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Currency Type	<input type="checkbox"/> UGX	<input type="checkbox"/> USD	<input type="checkbox"/> GBP	<input type="checkbox"/> EUR	<input type="checkbox"/> Other:	
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Account Type (Check/ tick the appropriate box)	
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Savings A/C	<input type="checkbox"/> Classic Savings	<input type="checkbox"/> ATM	<input type="checkbox"/> Dollar Savings	<input type="checkbox"/> Student	<input type="checkbox"/> Diaspora	<input type="checkbox"/> Phuture	<input type="checkbox"/> Target Savings
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Current A/C	<input type="checkbox"/> Standard Current	<input type="checkbox"/> Kyakala (Single fee)	<input type="checkbox"/> Sapphire	<input type="checkbox"/> Kwik Cash Salary	<input type="checkbox"/> Premium
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Cheque Book Application: (Indicate Requirements)	<input type="checkbox"/> 25 Leaves	<input type="checkbox"/> 50 Leaves	<input type="checkbox"/> 100 Leaves
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Other Products (Check/ tick the appropriate box)	
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ATM VISA Debit Card	<input type="checkbox"/> Classic	<input type="checkbox"/> Gold	<input type="checkbox"/> Infinite	E-Banking	<input type="checkbox"/> Internet Banking	<input type="checkbox"/> SMS Alerts	<input type="checkbox"/> Mobile Banking	Email statements frequency	<input type="checkbox"/> Daily	<input type="checkbox"/> Monthly
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Applicant's Details

Surname			
Other Name(s)		Date of Birth:	DD / MM / YYYY
Gender	<input type="checkbox"/> Female <input type="checkbox"/> Male	Marital Status	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Widowed
Type of ID		ID Card No.	
Nationality		Country of Residence	

Contact Details

Mobile Phone No.		Please sign to confirm your mobile phone No. and email for notifications	
Email (Personal)			
Other Phone No.		P. O. Box No.	

Residential Details

Current Residence	<input type="checkbox"/> Rented	<input type="checkbox"/> Owned	<input type="checkbox"/> Parents' home	<input type="checkbox"/> Provided by Company	<input type="checkbox"/> Other
Duration of stay at current residence	<input type="checkbox"/> <input type="checkbox"/> year(s)	<input type="checkbox"/> <input type="checkbox"/> month(s)	District/ City		
Division/County		Parish/Village			
Zone/ LC1		Plot No./ Street			

Specimen Signatures	Applicant's Photo	Specimen Signature
*Signing Mandate <input type="checkbox"/> Alone <input type="checkbox"/> Either to Sign <input type="checkbox"/> All (Both) to sign <input type="checkbox"/> Other (specify)		

Employment/ Business Details		Occupation	
Source of Income	<input type="checkbox"/> Salary <input type="checkbox"/> Business <input type="checkbox"/> N/A	Employment terms	<input type="checkbox"/> Permanent <input type="checkbox"/> Contract
	Current	Previous	Contract Period
Employer's Name			<input type="checkbox"/> <input type="checkbox"/> year(s) <input type="checkbox"/> <input type="checkbox"/> month(s)
Designation			Contract Expiry
Date of Joining	DD / MM / YYYY	DD / MM / YYYY	DD / MM / YYYY
Monthly gross income	UGX equivalent <input type="checkbox"/> Below 1m <input type="checkbox"/> 1 - 10 m <input type="checkbox"/> 10 - 30 m <input type="checkbox"/> 30 - 50 m <input type="checkbox"/> Above 50 m		
If self-employed or in additional business, specify type & nature			

Banking Details	
Other accounts with Orient Bank and/or other banks:	
Bank Name	Account No.
Bank Name	Account No.

Next of Kin	
Names:	Relationship
Address:	Telephone No.
Email	Occupation

Note: Please proceed to read our terms and conditions and append your signature if you consent.

Account Opening Requirements (Personal)

- o Passport photo (1) for each applicant
- o Valid identification and proof of Nationality
- o Proof of residence (e.g LC 1 letter or Utility bill in applicant's names or tenancy agreement with utility bill (if renting) or letter from the employer confirming residence of the applicant);

TERMS & CONDITIONS

1. Introduction

- 1.1 These terms set out the terms and conditions upon which we, the Bank will provide banking services to you and references to "we", "us", or "our" read to mean the Bank. References to "you" or "your" or "yourself" are references to the person or persons in whose names the account is held.
- 1.2 The terms and conditions are limited to providing general banking services and form a legal agreement between you and us so please confirm that you understand all of them.
- 1.3 We reserve the right to change or amend any or all of these terms upon giving you notice.

2. Account opening

- 2.1 We may at our sole and absolute discretion decline to establish an account with any applicant for an account. We are under no obligation to communicate the reason for our decision to the declined applicant.
- 2.2 At account opening and at any time throughout the lifetime of the account, you are agreeing to provide us with any supplementary documentation and information we may request from time to time in order to undertake our due diligence as required.
- 2.3 You will provide us with specimen signatures of each of the persons authorised to operate your account.
- 2.4 You will keep confidential at all times your Card/password/PIN/login ID/phone messages or any other security information secure to prevent any fraudulent use of them. We will not be held liable in case your password/PIN/login ID/ phone messages are misappropriated by a third party to access and/or transact on your account.
- 2.5 You will within 24 hours write to us if any card/PIN/security device or security details are lost or stolen or suspect to be used by an unauthorized person.
- 2.6 If false or inaccurate information is provided and fraud is identified or suspected, your details may be forwarded to the relevant enforcement agencies for any further action as may be required.

3. Account operations

- 3.1 You authorise us to accept instructions signed by yourself/yourselfs.
- 3.2 We shall not make any payments out of your account to any party unless you have consented by giving instructions in accordance to the mandate held by us
- 3.3 If you want to cancel an instruction, we must receive that notification at least one working day before the payment is due to be debited. For avoidance of doubt, the time of receipt is the time we receive the instructions not the time you send them.
- 3.4 We shall at any time freeze your account as long as there is any dispute or we have any reason to suspect any fraud on the persons entitled to operate the same.
- 3.5 We shall at our discretion refuse to act on any instructions if;
 - We are unable to authenticate the origin of the instructions
 - The instructions are unclear, incomplete, not signed or not in the approved form
 - It would cause you to exceed authorised limits that are approved for your account
 - Complying would be contrary or breach of any law/regulation or duty applicable to us
- 3.6 In the event that we exercise our discretion in 3.5 above, we shall not be liable for any loss, direct or indirect arising as a consequence of us not accepting the instructions.
- 3.7 We will notify you in case we decline to honor instructions, if possible giving reasons unless we are limited by circumstances beyond our control preventing us to give this information.

4. Bank Charges

- 4.1 We may apply charges for use of the account and for services provided to you in accordance with our prevailing tariff guide available in all our designated branches and website.
- 4.2 We may apply new or revised charges to your account at least 30 days after the notice is given in print media and displayed in our designated branches.
- 4.3 We are mandated to debit your account for any of the following;
 - Unless otherwise agreed in writing, interest on any facility granted by us at a prescribed rate
 - All charges including but not limited to statement printing, cheques books, taxes and duties and any other expense incurred in operating this account shall be borne by you.

5. Debit Cards

- 5.1 We have the sole discretion to issue you with a Debit card for operations of your account.
- 5.2 We have the sole discretion to retain your debit card if there is any suspicion of fraud regarding your account.
- 5.3 We shall not be liable for any loss in respect of any lost or misplaced debit cards if we are not notified within a reasonable period.

6. Statements

- 6.1 We will provide you with free electronic copies of your statements at your specified frequency onto your email address availed and you may also view it online if you register for our internet banking. Any paper statements or additional requests will be charged in accordance with our prevailing tariff guide.
- 6.2 We shall avail you information for a period of 10 years preceding the date of request in accordance with the regulations; any information required exceeding 10 years will be at our discretion.

7. Inactive accounts

- 7.1 Your account will be classified as dormant if there no customer initiated transactions for a consecutive period of 6 months. You will be given 14 days' notice to re-activate or authorise its closure.
- 7.2 If this dormancy continues for a consecutive period of 2 years, it shall be dealt with in accordance with the prevailing laws of the country.

8. Transferring your account

We may transfer you from your existing account (s) to other account(s) if we believe you meet the eligibility of such accounts upon giving you at least 30 days' notice.

9. Termination

- 9.1 You may give us written instructions to close your account as per the signing mandate.
- 9.2 We may terminate your account immediately in case we have reasonable grounds to suspect any of the following;
 - That you provided us with false information.
 - That it is being used for illegal dealings

10. Complaints

We shall not be liable for any matters unless you make a complaint to us as soon as reasonably possible either verbally or in writing, through our official communication or feedback channels provided.

TERMS & CONDITIONS (Continued)

11. Credit Reference Agencies

11.1 We may provide all your credit information with any Credit Reference Agencies who may make this information available to other organisations at any time during the operation of your account to help us make credit decisions and /or detect crime.

11.2 We shall not be held liable for any misrepresentation arising from information provided by yourself.

12. Bank's right to set-off

12.1 We may upon giving you reasonable notice, set off any sums against any indebtedness in respect of which you are liable notwithstanding that some other person may also be liable in respect thereof.

I/ We

and

confirm that I/we adequately understand English. I/we confirm that I/we have read and understood the above terms and conditions and hereby fully consent to them.

Name	Signature	Date

FOR BANK USE ONLY

Sales Person's Name		Sales Person's Code	
Account created (input) by		Capturer's Signature	
Account authorized by (Name)		Authorizer's Signature	
Authorizer's comments (if any)		Date	
		Stamp	
Checked by (Compliance)		Date	
Completed by (DATA)		Date	