



Nature of Application

Single Joint
(Multiple account holders to fill in 2 or more forms)

Attach Picture here

Attach Picture here

Allocated account No. (To be filled by bank official)

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Date : ___ / ___ / ___

Account type

ATM A/C Savings A/C Current A/C Phuture A/C Premium Current A/C
 Fixed Deposit US Dollar Saving A/C Foreign Currency Current A/C | Other (specify)

Currency: UGX US Dollar Sterling Pound Other

Personal Details

Account Name		Surname	
		Other Name(s)	
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		
Place of Birth		Date of Birth: ___ / ___ / ___	
Nationality		Country of Residence	
Current Residence: <input type="checkbox"/> Rented <input type="checkbox"/> Owned <input type="checkbox"/> With parents		Duration of stay at current Residence	
District	Zone	Region	Parish
P.O. Box	Street	Plot No.	Work Tel. No.
Home Tel. No.	Mobile Tel. No.	Email	
Identification No.	<input type="checkbox"/> Passport <input type="checkbox"/> Driver's Permit <input type="checkbox"/> Voter's Card <input type="checkbox"/> Employee ID <input type="checkbox"/> NSSF Card <input type="checkbox"/> Financial Card		

Employment Details

Occupation	
Current	Previous
Employer's Name	
Position	
Date of Joining	
If Self-Employed, specify nature of business	
Date of incorporation (if self employed): ___ / ___ / ___	
Annual Salary(Ugx): <input type="checkbox"/> Below 1 million <input type="checkbox"/> 1 - 4million <input type="checkbox"/> 4 - 10 million <input type="checkbox"/> Above 10 million	
Accounts with other Banks/Financial institutions and Account types:	
Outstanding obligations with other banks (Bank name & amount):	
NSSF No.	TIN No.
VAT No.	

Next of Kin

Name	
Address	
Occupation	Telephone (Mobile/Home/Work)
Customer's Signature	Bank Official's Signature



Details for Phuture Account (Available up to 18 years only)		Details for Students Account (for duration of course only)	
Child's Surname		Surname	
Child's First Name		First Name	
Child's Other Names		Other Names	
Date of birth		College	
Birth certificate number		Faculty	Course
Relationship with the minor		Duration	ID No.
Signature		Signature	

Cheque Book Application

Please supply book(s) containing 50 100 cheques per book

Referee

Full Name _____

Account No.

I certify that i am well acquainted with the above signatory and have Known him/her for the past (minimum 6 months).
I confirm and further certify he/she is a person suitable to open and maintain this account with you.

Signature _____ Date: ____ / ____ / ____

FOR BANK USE ONLY

Sector	Sub sector
Broker code (staff ID no)	R.O code

CUSTOMER INFORMATION CHECKLIST

Valid Identification documents obtained and authenticated <input type="checkbox"/>	Photographs obtained <input type="checkbox"/>
Signatures scanned <input type="checkbox"/>	Cheque book ordered <input type="checkbox"/> Yes <input type="checkbox"/> No
Reference and Black listed person list verified <input type="checkbox"/>	Mandated signatures obtained <input type="checkbox"/>
Initial deposit received <input type="checkbox"/> Yes <input type="checkbox"/> No	(if Yes) Cash <input type="checkbox"/> Cheque <input type="checkbox"/> Transfer Amount <input type="checkbox"/>
Exceptions (Give reasons)	
Exceptions Approved by:	Signature
Input by:	Signature
Account intoduced by:	Signature
Account No. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Date
Account opened by:	Signature
Authorised by:	Signature

GENERAL TERMS AND CONDITIONS GOVERNING BANKING WITH ORIENT BANK

I/WE AGREE:

1. To open the account specified and such other account(s) as I/ We may further direct.
2. That in the event of a joint account, all liability is joint and several.
3. To honour all cheques or others which may be drawn on the said account provided such cheques or orders are signed by me/us and to debit such cheques or orders to the said amount provided such account is for the time being in sufficient credit to cover the amount stated thereon.
4. To issue Debit card(s) where applicable for use at any Orient Bank ATM , and any other Bank's ATM on the Interswitch network within Uganda and Visa International for; Cash withdrawal from my/our account, Balance Enquiry, Fast cash, Mini-statements printout, change of Personal Identification Number and other services that may be added in the future to the Orient Bank ATM.
5. To avail me/us Electronic Banking channels including but not limited to SMS Banking, Internet Banking
6. To keep at all times my/our password/login/ID or phone messages confidential, as where a third party obtains and consequently makes use of the service with my/our Password, Pin and/or Login ID the third party shall be deemed to be the my/our duly authorised agent or assignee, irrespective of the manner in which the third party obtained the confidential details of the customer, In such circumstance the customer hereby irrevocably affirms that the Bank shall not be held liable to him or any third party.
7. That we shall give the Bank, in legible and acceptable form, the specimen signature of every person authorised to operate the account.
8. To the transmission of communication through the mobile phone/internet and acknowledge that the service is not necessarily a secure communications and delivery system, and understand the confidentiality and risks associated with the same. In furtherance to this I/We hereby indemnify and hold the bank harmless from liability for any loss or damage that may be incurred arising from my/our use of the service. Also I/We understand that the bank reserves the right to change or discontinue, temporarily or permanently, the telephony and internet service(s) at any time without notice. I/We agree that the bank will not be liable to the customer or any third party for any modification or discontinuance of the service.
9. To hereby grant consent to Orient Bank to share all my/our credit information with Credit Reference Agencies (Credit Bureau). I/We understand that the Bank (and Credit Reference Agencies/Credit Bureau) will ensure that the privacy and security of any information so provided and (the Bank) shall not be held liable for misrepresentation of such information arising from any misinformation on my/our part.
10. That the Bank reserves the right to at any time amend its rates and fees and shall not hold them liable for the same where such amendment is communicated to me 30 days from date of amendment.
11. Termination/Variation
Orient Bank reserves the right to terminate and or amend this agreement and shall duly notify the customer of its intention to do so. The agreement may also be terminated if either party gives a written notice to the other to that effect and you have returned all cards, cheque leaves and made all outstanding payments due under this scheme.

Consequently I/We agree:

- a. To assume full responsibility for the genuineness or correctness and validity of all endorsements appearing on all cheques, orders, bills notes, negotiable instruments, receipts and/or other documents deposited in my/account.
- b. To absolve "the Bank" of any responsibility for any loss of funds deposited with "the Bank" due to any future Government order, law, levy, tax embargo moratorium, exchange restriction and/or all other causes beyond "the Banks" control.
- c. That all funds standing to my/our credit are payable on demand only in such local currency as may be in circulation.
- d. To be bound by any notification of charge in conditions governing the account directed to my/our last known address and any notice or letter sent to my/our last known address shall be considered as duly delivered and received by me/us at the time it would be delivered in the ordinary course of post.
- e. That where a cheque credited to my/our account is returned dishonoured; the same may be transmitted to me/us or by post.
- f. That "the Bank" will bear no liability whatsoever for funds handed to members of it staff outside banking hours or outside the Bank's premises.
- g. That my/our attention has been fully drawn to the necessity of safeguarding my/our cheques book so that unauthorized persons are unable to gain access to it and to the

fact that neglect of this precaution may be a ground for any consequential loss being charged to my/our account.

- h. That "the Bank" is under no obligation to honour any cheque drawn on this account unless there is sufficient funds in the account to cover the value of the said cheque and I/We are obliged to repay "the Bank" on demand and the account shall be liable to interest charges for the period this debit balance is maintained at a rate fixed by the "the Bank" from time to time.
- i. That any notice of disagreements with entries on my/our bank statements will be made by me/us within 15 days of the dispatch of the statement. Failure to give such notice within 15days from the date of dispatch of my/our bank statement shall be deemed my/or irrevocable acceptance of the statement and the entries therein.
- j. That "the Bank" is authorised to debit from my/our account any bank charges, commissions and service charges by the "The Bank" from time to time.
- k. That in the event of loss, theft or damage of the debit card(s) issued by "the Bank", I/We agree to pay re-issuance fees for another as may be fixed by "the Bank" from time to time.
- l. To irrevocably ensure the safety of the debit card(s) in my/our possession and not disclose the Personal Identification Number to any other party.
- m. To formally notify "the Bank" of the loss, theft or damage of the debit card (s) and to provide all information in my/our possession regarding such theft, loss or damage.
- n. That the bank is authorised to provide the police with any information it considers necessary and relevant in the event of loss, misuse or theft of the debit card(s).
- o. That the Bank reserves the right at any time to suspend or cancel the cardholder's right to use the Debit card(s) entirely or in respect to specific facilities or refuse to re-issue, renew or replace the Debit card(s) without affecting any outstanding obligation the cardholder may have under this agreement.
- p. That the Debit card(s) remain(s) the property of Orient Bank Limited at all times and upon request any or al Debit Card(s) issued must be returned to Orient Bank Limited within 48 hours or to any person acting on behalf of Orient Bank Limited.
- q. To unsubscribe to the debit card(s) by writing to the Bank, However this agreement will only terminate after I/We have sent back to the Bank all Debit card(s) in my/our possession and settled all outstanding obligations under this agreement.
- r. That at all times, I/We consent to the transmission of communication through the Electronic Banking Channels and acknowledge that the Electronic Channels are not necessarily a secure communication and delivery system and understand the confidentiality associated with the same.
- s. And accept that any activity performed on my/our account through the Electronic Banking Channels shall be deemed to have been performed by me/us or my/or authorised representatives or assigns and duly approved by the authorized signatories to the account.
- t. To indemnify "the Bank" and keep fully indemnified against any loss or damage to me/us or to "the Bank" that may be incurred arising from the use of the Electronic Banking channels.
- u. That where applicable and where I/We require a Banker's cheque or draft to be issued from my/our account, the normal commission on turnover (COT) payable by current account holders as well as the Current Fee on BC issuance as may be fixed by "the Bank" from time to time be charged to my/our account.
- v. To indemnify "the Bank" against any loss whatsoever that may arise from transactions carried out on my/our account through the electronic channels.
- w. That "the Bank" may at its discretion close my/our account(s) in the event that it is dissatisfied in any way with the operations thereof.
- x. That where I/We maintain a local currency account, any foreign currency inflow into my/our account shall be converted and credited to my/our account at the prevailing exchange rate as at the day and time of receipt of such inflow.
- y. That in the unlikely event of my/our death, the beneficiaries of my/our will or the holders of the letters of administration over my/our estate shall be entitled to the funds on the account.

That in addition to any general lien or similar right to which you as Banker may be entitled, by law you may at any time an without notice to me/us combine or consolidate all or any of my/our account without liabilities to and set off or transfer any sum or sums standing to due credit of anyone or more such account or any other credit, be it cash, cheques, valuables, deposits, securities, negotiable instruments or other assets belonging to me/us with you in or towards satisfaction of any of my/our liabilities to you or any other account or in any other respect whether such liabilities be actual or contingent, primary or collateral and several or joint.

I/We have read and understood the General Terms and Conditions as stated above, and referred to in the Account Opening Mandate, and agree to be bound by them in full signing below:

NAME	CAPACITY	SIGNATURE	DATE



Thank you

for choosing Orient Bank.

Experience our variety of Banking Products as shown below:

Orient Savings Account:

For a minimum balance of only shs25,000 open up a savings account and watch your savings grow up to 5%p.a interest. Comes with a free Visa Debit Card that gives you access to your account on the Visa platform anywhere in the world and, NO restrictions on your money or transactions on the account.

Phuture Savings Account

This account caters for children ages 0-18 years. For Sh50,000/USD25, Give your child that early boost in their lives by opening a savings account for them for any future needs. Account operated by parent/guardian, till Child comes of age.

Fixed Deposit Account

For as low as Ushs1,000,000 you can earn interest on your fixed deposit for a periods of 3,6 and 12 months. Account also available in US Dollars, GB Pounds and Euro.

USD Savings Account

This account, that enables your dollars to grow steadily, with interest of up to 3% p.a without charges and no exchange risk worries. Initial deposits and maintenance balance of USD 1,000 @1% or 3,000 @ 3% interest p.a.

Premium Current Account

With a minimum of UGX 5,000,000, earn up to 5% interest on your current account that offers benefits of an ATM card and chequebook. Good for Individuals who use cheque books and for businesses with a large turnover.

NGO Premiium Account

It is an interest earning current account for NGOs and related organizations. The account earns 5%p.a interest that accrues monthly on balances above UGX 3,000,000.

Good Life Loan Scheme

This Loan scheme is designed to provide a bridge and an access to buy personal household assets and improve your personal life style. You can acquire a variety of home improvement assets from valued suppliers through the scheme. Get details from any Orient Bank Branch Today.

Payments

Make your URA Tax payments, National Water Bill payments and KCCA dues & Taxi Fees at any Orient Branch. Easy convenient and Hassle free. Instructions can be made for these payments to be directly/ automatically made off your Orient account.

Orient ATM Service

You may have access to over 400 ATMs in Uganda with our ATM coverage at all our Branches, Visa and on Interswitch Network with offsite ATMs at various locations.

Orient Visa Card

Our Visa card gives you 24hr access to your account on the Visa network in Uganda and all over the world as well as access on the Interswitch access in Uganda.

Point of Sale

This service enables you to pay for other goods and services directly off your account. The Orient Point of Sale machines are strategically located in Supermarkets, Hotels, Duty Free Shops, Restaurants and selected Tour and travel companies in Uganda and worldwide for customers to pay bills using their Visa Card.

Internet & SMS Banking

Gives you freedom to transact and know all about your account anytime, anywhere. Enrol for these services to see statements, create instructions to the bank, pay debts / bills, order cheques all in your comfort zone!

Enjoy banking with Orient

For any inquiries you visit any Orient Bank Branch Country wide.

OR send us an email at mail@orient-bank.com
You can also call 0417719100/228 or 0800-144551 (Toll Free)

www.orient-bank.com