

I/We hereby apply for the opening of account(s) with Amana Bank. / Waxaan doonaya/ dooneyna inaa xisaab ka furano bangiga Amana.

Nooca Ganacsiga
Category of Business

Shirkad Deyn Xadidan Limited Liability Company
 Shirkad Wadaag ah Partnership
 Hey'ad aan Dowli aheyn Trust / Foundation
 Dugsi Schools
 Ganacsi Shakhsi Sole Proprietor

Hey'ad Dowladeed Government Institutions
 Jaamacadd University
 Hey'ad Samafal NGO
 kuwo Kale Others (Fadlan Qeex) (please specify) _____

Nooca Xisaabta
Account Type

Xisaab socota Current Account
 Xisaab Keyd Saving Account
 Ganacsi Shakhsi Sole Proprietor
 Kaydinta Kharashka Fixed Deposit Account

Lacagta
Currency

Shilin Soomali Somali Shiling
 Doolar USD
 Yuuro Euro
 Geni Istarliin GBP
 Lacago Kale Other _____

Business Information

Xogta Ganacsiga

Magaca shirkadda / Ganacsiga Company / Business Name _____

Nooca Ganacsi / Type of Business _____

Numberka shahaadada diiwan gelinta/ Certificate of Incorporation / Registration No _____

Taariikhda Diiwaan Gelinta/ Date of Incorporation / Registration. No _____

Sanduuq Boosto / Postal Address _____ Wadada Street _____ Degmada District _____

Magaalada/ City _____ Xafiis Taleefan Office Tel. no. _____ Mobil number Mobile No. _____

Ciwaanka Emailka/ Email address _____ Fax Number Fax Number _____

Dakhli Bileedka Monthly Income Turnover(USD)
 0-10,000
 10,000-25,000
 25,000-50,000
 50,000-100,000
 100,000 and above
 Fadlan Qeex Tirada Please specify amount _____

Personal Information of Sole properiter

Warbixinta Ganacsada Shakhsiga

Magaca Ganacsiga Business Name _____
 Numbarka Ganacsiga Business Number _____
 Taariikhda Issue Date _____
 ID/ Baasaboort ID/Passport _____
 Xaaladda Guurka Marital Status _____
 Doob Single Guur Married

Xigtada Kugu Dhaw Next Kin	Magaca Name	Ciwaanka Address	Mobil Nambarka Mobile Number	Xiriirka Relationship

Other Bank Accounts Details

Xisaabaha Kale ee Bangiyada

Magaca Bangiga Bank Name	Magaca Bangiga Bank Name
Numbarka Xisaabta 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"/>	Numbarka Xisaabta 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"/>
Laanta Branch	Laanta Branch

Valuable Services

Adeegyada Muhiimka ah

Ma rabtaa jeek buug? Do you want to be issued with a cheque book? Haa Yes Maya No

Ma rabtaa bangiga internetka? Do you want to be issued with a Internet Banking? Haa Yes Maya No

Ma rabtaa E-Statement? Do you want to be issued with E-Statement? Haa Yes Maya No

Ma rabtaa adeeg mobil e bangiga? Do you want to be issued with Mobile Banking? Haa Yes Maya No

1st Signatory Personal Information

Xogta Saxiixayaasha 1 aad

Magaca o Seddexan Full Name: _____
 Jinsiyadda Nationality _____ Taariikhda dhalashada Date of Birth _____ Jinsi / Sex _____ Lab Male Dhedig Female
 Ciwaanka Guriga Home Address: _____ Shaqada Occupation _____ Jagada Title _____
 Ciwaanka Emaalka Email Address: _____
 Taleefan Numbar Phone Number _____
 Baasabor Numbarka Passport No. _____ Taariikhda Issue Date _____ Taariikhda Dhicista Expiry Date _____ Sanduuqa Boostada P.O Box: _____



Waxaan Cadeynayaa in xogta sare ay saxan tahay o ay dhameeystiran tahay
 I hereby attest that above information is true and Complete

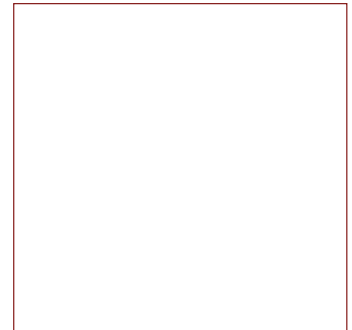
 Saxiixa Signature:

Sawirka Saxiixaha Koowad
 Photo Of Signatory One

2nd Signatory Personal Information

Xogta Saxiixayaasha 2 aad

Magaca o Seddexan Full Name: _____
 Jinsiyadda Nationality _____ Taariikhda dhalashada Date of Birth _____ Jinsi / Sex _____ Lab Male Dhedig Female
 Ciwaanka Guriga Home Address: _____ Shaqada Occupation _____ Jagada Title _____
 Ciwaanka Emaalka Email Address: _____
 Taleefan Numbar Phone Number _____
 Baasabor Numbarka Passport No. _____ Taariikhda Issue Date _____ Taariikhda Dhicista Expiry Date _____ Sanduuqa Boostada P.O Box: _____



Waxaan Cadeynayaa in xogta sare ay saxan tahay o ay dhameeystiran tahay
 I hereby attest that above information is true and Complete

 Saxiixa Signature:

Sawirka Saxiixaha Labaad
 Photo Of Signatory Two

3rd Signatory Personal Information

Xogta Saxiixayaasha 3 aad

Magaca o Seddexan Full Name: _____
 Jinsiyadda Nationality _____ Taariikhda dhalashada Date of Birth _____ Jinsi / Sex _____ Lab Male Dhedig Female
 Ciwaanka Guriga Home Address: _____ Shaqada Occupation _____ Jagada Title _____
 Ciwaanka Emaalka Email Address: _____
 Taleefan Numbar Phone Number _____
 Baasabor Numbarka Passport No. _____ Taariikhda Issue Date _____ Taariikhda Dhicista Expiry Date _____ Sanduuqa Boostada P.O Box: _____



Waxaan Cadeynayaa in xogta sare ay saxan tahay o ay dhameeystiran tahay
 I hereby attest that above information is true and Complete

 Saxiixa Signature:

Sawirka Saxiixaha Seddexaad
 Photo Of Signatory Three

Signing Instruction/ Faahfaahinta saxiixyada

Mid ka mid ah kuwa kor ku xusan Any one of the above singly Wadajir ahaan Labo qof Any Two Jointly Wadajir ahaan seddex qof Any Three Jointly Dhamaan Saxiix All to sign

Kuwa Kale

Other (Fadlan Qeex) (please specify) _____

Account activity/ Dhaqdhaqaaqa Xisaabta

Nooc Ganacsi Nature of Business _____ Ilaha Dhaqaale Source of Fund _____

Dakhli Bileedka la Filaayo Expected Monthly Cash Flow _____ Lacagta Currency Tiro ahaan Amount

Declaration/ Qiraal

Waxaan Qirayaa
I/We Confirm that:

- Inaan Halkaan ku xusnay/xusay macluumaad sax ah.
a) The information I/We have provided herein and the disclosures made are true.
- inaan aqrinay, fahanay oona aqbalnay shuruudca guud iyo shuruudaha bangiga u yaalo
b) have read, understood and accept general terms and conditions of the Amana Bank..
- inaan wakiil ka ahay sidoo kalana aniga / anagu awood u leeyahay iyo dhammaan oggolaanshaha lagama maarmaanka u ah in aan leeyahay han tidayada.
iyo in aan sii wadno ganacsi kasta oo anaga anshaxeena dhaafeyn, sidoo kalana inaan galno mid kasta oo ka mid ah heshiiska da bangiga Amana.
- represent and warrant that I/we have power and all necessary authorisations to own my/our assets.
and carry on any business I/we conduct, to enter into each of the Amana Bank's agreements.

Magaca Saxiixaha loo ogolyahay
authorised Signator Full Name

Aqoonsiga saxiixaha / Jagada
Signator Identification / Position

Muunadda Saxiixa
Speciman Signature

<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"/>

Approval (For bank use only)/ Hubin(Ugaar ah isticmaalka bangiga)

Liiska Warbixinta Macmiilka (Fadlan Sax Sanduuqa) haddii shuruudaha lagu qanaco / Customer Information Checklist (Please Tick The box) if the requirement is satisfied

Aqoonsiga dokumentiyad la helay oo la xaqiijiyay Valid Identification of documents obtained and authenticated	<input type="checkbox"/>	Sawiradi laga qaadey oola xaqiijiye Photographs obtained and authenticated	<input type="checkbox"/>		
In nuqul laga reebay baasaboorka /ID IDs & Passport copies obtained	<input type="checkbox"/>	In loo dalbay Jeek Buug Cheque Book ordered	<input type="checkbox"/>		
Buuxinta Formka oola dhameestirey Application Details Completed	<input type="checkbox"/>	Warbixin Xogta macaamilka la haayo Customer contact Information Available	<input type="checkbox"/>		
Saxiixa Wakiilada oola dhameestirey Mandated signatures obtained	<input type="checkbox"/>	Saxiixa muunadda ola dhameestirey Speciman signatures obtained	<input type="checkbox"/>		
Waxaa xisabta furey Account Opened By	<input type="text"/>	Saxiixa Signature	<input type="text"/>	Taariikhda Date	<input type="text"/>
Waxaa tafaasisha galiyey Details Input by	<input type="text"/>	Saxiixa Signature	<input type="text"/>	Taariikhda Date	<input type="text"/>
Waxaa hubiye Account Verified by	<input type="text"/>	Saxiixa Signature	<input type="text"/>	Taariikhda Date	<input type="text"/>

GENERAL TERMS AND CONDITIONS

The account facilities are granted to you by Amana Bank in our discretion, subject to the following terms and conditions that are relevant to the product(s) you are applying for:

- We may contact you in person or using the latest address or number you have given us. You agree to tell us of any changes or additions to these details.
- The Bank shall issue Account statements or make them available through Internet Banking or Electronic Mail (e-mail) to the Account holder semiannually or at such other intervals as required by customer. In case of any inconsistency/error in the statement the customer shall notify the Bank within 45 days, otherwise the same would be considered correct and accepted by the Customer.
- The Bank may, without any further express authorization from the Customer, debit any account of the Customer maintained with the Bank for all expenses, fees, and commissions payable by the customer, including charges mentioned in Schedule of Charges, unless exempted by Law, other regulatory bodies.
- We will issue a card to you and we may also issue an additional card to a person nominated by you, who will, upon signature of that card, also be bound by these terms and conditions. Both you and any additional cardholders nominated by you will be jointly and individually liable for all card transactions debited to your account.
- In case of joint account, the balance shall belong to the Customers jointly and they will jointly and severally be liable for all liabilities incurred on the Account and the Services. In case of a Joint Account with 'either or survivor operating instructions' and in the event of the death of any of the Customers, the amount of deposit to the credit of such Account, at the time of the death in question shall belong to the survivors.
- Any account remaining inoperative for one (1) year shall be designated as Dormant Account. Debit/Credit entry by Bank generated transactions or by way of inward remittances, clearing, in such account shall not reactivate the Dormant Account. Withdrawals from such account shall be subject to the approval of the relevant Branch Manager/Manager Operations or in accordance with the prevailing policies of the Bank. A Customer can reactivate the Account by writing an application to the Bank as per the procedure/form provided by the Bank. In case an Account remains inoperative for ten (10) years, the funds lying to the credit of the Dormant Account shall be surrendered to regulatory authority, in accordance with the applicable rules and regulations.
- If the Bank receives notice of demise of an individual Customer or becomes aware from any reliable source, the Bank shall not be obliged to allow any operation or withdrawal except on the production of evidence of title or right to operate the Account, which the Bank considers sufficient.
- Closing and Transferring your Account: You may give us written instructions to close any of your accounts which must be according to your mandate given to us. We can end our banking relationship with you by telling you in writing. We will give you at least 30 days' notice, unless you are in material breach of this agreement, in which case we may end our banking relationship and close your account without notice and with immediate effect. We can also give you a new account number and/or transfer your account to another branch if we close or combine branches. Any benefit or services we provide in relation to particular accounts will end as soon as your account is closed. On closure of your account you will return any plastic cards we have given you, any unused cheques and any computer banking software we have provided. You must repay any money you owe us, including the amount of any cheques, card transactions or any other payment instructions you have made, which have not been taken out of your account. If we wish to terminate your telephone banking

registration or withdraw the telephone banking service, we will give you at least 30 days' notice in writing. The Bank may, at its sole discretion close the account without disclosing the reason for closure. The credit balance in the Customer Account will be sent through Pay Order on the last available customer's address on the Bank's records.

- The Bank is also entitled to market its products and services to its existing Customers via the SMS, e-mails and any other channels.
- The Customer acknowledges that SMS facility is dependent on the telecommunications infrastructure, the Customer accepts that timelines of Alerts sent by the Bank will depend on factors affecting the telecommunications. Neither the Bank nor its Service Providers shall be liable for non-delivery or delayed delivery of alerts, error, loss, distortion in transmission of and wrongful transmission of alerts to the Customer.
- Sanctions: We are committed to complying with national and international law, rules and regulations and policies regarding the combating of criminal activities, money laundering and terrorist financing. All applications and all information concerning you are therefore subject to verification, processing and screening and we may be obliged to decline certain applications. In addition, upon the acceptance of an application, all information, instructions and transactions for and on your behalf will be subject to continuous screening which may prohibit, limit or delay the execution thereof and which may oblige us to terminate our relationship with you. We shall advise you of any prohibitions or limitations on such applications, instructions or transactions. Neither we nor our respective affiliates, employees, officers and directors, shall be liable for any special, punitive, indirect, or consequential losses or damages, including, without limitation, loss of profits or any anticipated savings as a result of any action on our part pursuant to the provisions of this clause.
- Customer will provide income proof of remitter/beneficial owner if required by the Bank.
- Our Liability to You: We will be liable to you for any loss, injury or damage resulting from any failure, delay or error in carrying out your instructions (however caused) but our liability will be the lower of the amount of such loss, injury or damage. We will not be liable under any circumstances for any losses which are not direct or which we could not reasonably have foreseen. If we suffer any losses, costs or other expenses as a result of any breach of this agreement by any account holder, then the account holder may be liable for these.
- Changing the Terms of the Agreement: We may change the terms of this agreement (including our charges) at any time by telling you about the changes in accordance with the applicable laws and regulations, provided that such laws do not contradict the Islamic Shariah. In case of any contradiction, the rules of Islamic Shariah as per the directives of the Shariah Board Member of the Bank, in light of the guidelines, will prevail. We may at any time suspend the operation of telephone and internet banking but we will promptly give you notice if we do so. We may vary the times at which telephone and internet banking is available and add to, vary or withdraw any features of telephone and internet banking. We will give you reasonable notice of any changes. We will use our reasonable endeavours, consistent with good banking practice, to ensure that if the change is material the notice period we give you is sufficient to ensure that you have an opportunity to withdraw. Such notice shall be deemed to have been given if displayed at the counters of the Bank or posted on its website.

I/We hereby accept the terms and conditions and Undertakings set out, which I/We have read, and understood, and confirm that the information supplied is correct to the best of my/our knowledge.

Name of Customer: _____ Signature: _____ Date: _____

Name of Customer: _____ Signature: _____ Date: _____

Name of Customer: _____ Signature: _____ Date: _____

