



Amana
Bank

Trusted Partner

**PERSONAL / JOINT
ACCOUNT OPENING FORM**

**FOOMKA FURISTA XISAAB
SHAQSI/WADAAG**

Branch:

Branch Code:

Account Name:

Account No.:

Waxaan doonayaa/doonaynaa in aan xisaab ka furto/ furano bangiga Amana diyaarna waxaan u ahay/nahay inaan u hogaansamo shuruudaha iyo xeerarka hagaya qaab maareynta xisaabaadka bangiga.

I/We would like to open an account at Amana Bank and undertake to comply, observe and be bound by the general terms and conditions in force from time to time governing the operation of accounts with the bank.

1. **CUSTOMER TYPE:** Shaqsi/ Personal Account Wadaag/ Joint Account
2. **TYPE OF ACCOUNT:** Xisaab keyd / Saving account Xisaabta xaj / Cumro Haj/ Umrah account
- Mushaar (xisaab socota)/ Salary current account Xisaab arday/ Student account
- Xisaab shaqsi oo socota/ Personal current account

3. **NOOCA LACAGTA CURRENCY:** DOOLAR \$USD YUURO EURO GENI STERLIN GBP SHILIN SOOMAALI SOMALI SHILLING OTHERS SPECIFY _____

4. **Faahfaahinta Codsadaha 1aad/ Details of first applicant**

Magaca Hore First Name	Magaca Xiga Second Name	Magaca Sadaxan Last Name
Dhalashada Nationality	Taariikhda Dhalashada Date Of Birth	Nambar Aqoonsi/Baasaboort ID No/Passport
Taariikhda La bixiyey Issued Date	Taariikhda uu Dhacayo Expiry Date	
Qofka Bixiyey Issued by	Goobta laga Bixiyay Issued Place	
Xaalada Guurka Marital Status <input type="checkbox"/> Doob Single <input type="checkbox"/> Guursaday Married	Jinsi/ Sex <input type="checkbox"/> Lab Male <input type="checkbox"/> Dhidig Fmale	
Sanduuq Boosto Postal Address	Degmada District	Wadada Street
Guri/Xafiis Home/Office	Moobeel Nambar Mobile No	limeelka Email Address
Shaqada/Xirfad Occupation/Profession	Cidda aaad u Shaqeyso Employer	Ciwaanka loo Shaqeyyaha Employer Address

Xigtada kuugu Dhaw / Next of Kin

1.

Magaca: Name:	Cinwaanka Address	Nambarka Moobeelka Mobile No	Xiriirka Relationship
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Xigtada kuugu Dhaw / Next of Kin

2.

Magaca: Name:	Cinwaanka Address	Nambarka Moobeelka Mobile No	Xiriirka Relationship
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Daqli Bileedka Monthly Income	0 - 250 <input type="checkbox"/>	251 - 500 <input type="checkbox"/>	501 - 1000 <input type="checkbox"/>	1001 - 10,000 <input type="checkbox"/>	Ka badan Over 10,000 <input type="checkbox"/>
Heerka waxbarasho Education Level	<input type="checkbox"/> Dugsi Hoose/Dhexe Primary	<input type="checkbox"/> Dugsi Sare Secondary	<input type="checkbox"/> Jaamacad University	<input type="checkbox"/> Kale Others _____	

5. **Faahfaahinta Codsadaha 2aad/ Details of Second Applicant**

Magaca Hore First Name	Magaca Xiga Second Name	Magaca Kale Other Names
Dhalashada Nationality	Taariikhda Dhalashada Date Of Birth	Nambar Aqoonsi/Baasaboort ID No/Passport
Xaalada Guurka Marital Status <input type="checkbox"/> Doob Single <input type="checkbox"/> Guursaday Married	Jinsi/ Sex <input type="checkbox"/> Lab Male <input type="checkbox"/> Dhidig Fmale	
Sanduuq Boosto Postal Address	Degmada District	Wadada Street
Guri/Xafiis Home/Office	Moobeel Nambar Mobile No	limeelka Email Address
Shaqada/Xirfad Occupation/Profession	Cidda aaad u Shaqeyso Employer	Ciwaanka loo Shaqeyyaha Employer Address

Xigtada kuugu Dhaw / Next of Kin





1.	Magaca: Name:	Cinwaanka Address	Nambarka Moobeelka Mobile No	Xiriirka Relationship
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Xigtada kuugu Dhaw / Next of Kin

2.	Magaca: Name:	Cinwaanka Address	Nambarka Moobeelka Mobile No	Xiriirka Relationship
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Daqli Bileedka Monthly Income	0 - 250 <input type="checkbox"/>	251 - 500 <input type="checkbox"/>	501 - 1000 <input type="checkbox"/>	1001 - 10,000 <input type="checkbox"/>	Ka badan Over 10,000 <input type="checkbox"/>
Heerka waxbarasho Education Level	<input type="checkbox"/> Dugsi Hoose/Dhexe Primary	<input type="checkbox"/> Dugsi Sare Secondary	<input type="checkbox"/> Jaamacad University	<input type="checkbox"/> Kale Others _____	

6. Tilmaamaha Saxiixyada Signature Instruction	<input type="checkbox"/> Qof Kaliya Solely	<input type="checkbox"/> Midkeem in uu Saxiixo Any to Sign	<input type="checkbox"/> In aan wada Saxiixno All to Sign	<input type="checkbox"/> Wadajir u Saciixaan Any two to Sign
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7. Saxiixaha 1 ^{aad} 1 st Signature		Saxiixaha 2 ^{aad} 2 nd Signature	
Magaca oo Dhameystiran Full Name		Magaca oo Dhameystiran Full Name	
Muunadda Saxiixa Speciman Signature		Muunadda Saxiixa Speciman Signature	
			
	Affix Passport Ku dhaji Sawir		Affix Passport Ku dhaji Sawir

8. Adeegyada Bangiga Dheeraadka ah
Additional Bank Services

Kaarka ATM ATM Card	<input type="checkbox"/> Yes <input type="checkbox"/> No	Jeeg Buug Cheque Book	<input type="checkbox"/> Yes <input type="checkbox"/> No
Adeega Moobeel Ee Bangiga Mobile Banking Service	<input type="checkbox"/>	Saxiixa Signature	_____
Adeega Intarneetka Ee Bangiga Internet Banking Services	<input type="checkbox"/> Yes <input type="checkbox"/> No	Hadeey Haa Tahay faldan Ku cadee cinwaanka If Yes Please Indicate E-mail Address	Email: _____
Fariin Warqadeed Ku Saabsan Wareejinta Loo Baahan Yahay Sms Alert On Transactions Required	<input type="checkbox"/> Yes <input type="checkbox"/> No		

9. Qiraal/ Declaration

Waxaan cadeeynayaa in dhamaan macluumaadka halkan ku xusan ay saxanyihiin Fahansanahay islamarkaana diyaar u ahay u Hogaansanaanta shuruuda iyo xeerarka bangiga.

I/We confirm that the information I/We have provide here in and the disclosures made are true and I/We have read and understood the general terms and conditions of the bank and undertake to comply, observe and be bound by the same

Magaca oo Dhameystiran Full Name	Aqoonsiga Identification	Muunadda Saxiixa Specimen Signature

**10. Ugaar ah isticmaalka Bangiga
For Bank Use Only**

 Kaydka hore ee laga qaaday
 Initial Deposit Received _____

 Qofka Furay Xisaabta
 Account Openend by

 Magaca:
 Name: _____

 Saxiixa:
 Signature : _____

 Taariikh: / /
 Date: _____

 Goorta La Xareeyay
 Data Inputed by

 Magaca:
 Name: _____

 Saxiixa:
 Signature : _____

 Taariikh: / /
 Date: _____

 Ogolaashaha Xisaabta
 Account Authorized by

 Magaca:
 Name: _____

 Saxiixa:
 Signature : _____

 Taariikh: / /
 Date: _____

11. Liiska Hubinta Warbixinta Macamiilka/ Customer Information Checklist

 Liiska Hubinta Warbixinta Macamiilka (Fadlan sax sanduuqa haddii shuruuddu ku qanacdo)
 Customer Information Checklist (Please tick the box if the requirement is satisfied)

Helitaanka nuqulka shahaadada qaranka Obtained certified copy of identification	<input type="checkbox"/>	Sawir la helay oo la xaqiijiyay Photograph obtained and authenticated	<input type="checkbox"/>
Cinwaanka Xaqiijinta Faahfaahinta Address Confirmation Details Obtained	<input type="checkbox"/>	Amarka jeeg buug Cheque Book ordered	<input type="checkbox"/>
Hubinta Liiska Madoow Black List Checked	<input type="checkbox"/>	Dalbashada kaarka debit Debit Card ordered	<input type="checkbox"/>
Dhamaan IDs Passport ayaa lagu xaqiijiyay iyadoo la isticmaalayo macluumaadka IPRS All IDs Passport verified using IPRS Database	<input type="checkbox"/>	Helida Nuqulada Baasaboorka iyo fiisada markii loo baahdo Valid Passport and visa copies obtained where applicable	<input type="checkbox"/>
Saxiixa macaamiisha la helay Signature of the clients Obtained	<input type="checkbox"/>	Codsiga si sax loo dhameystiray Application duly completed	<input type="checkbox"/>

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: _____