



premier bank

Account Opening Form
Personal/Joint Account

Foomka Furista Xisaab
Shakhsi/Wadaag

DIASPORA ACCOUNT

For more information, please contact us on:

Tel: +14434403990

E-mail: diaspora@premierbank.so

Seller Code:

Branch:

Customer Name:

Account No.

**FOOM KA FURISTA XISAAB SHAKHSI/WADAAG
PERSONAL JOINT ACCOUNT OPINING FORM**



Waxan dooneynaa in aan xisaab ka furano Bangiga Premier diyaarna waxaan u nahay inaan u hogaansamo shuruudaha iyo xeerarka hagaya qaab maareeynta xisaabaadka Bangiga.

I/we would like to open an account at Premier 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.

NOOCA MACAAMIILKA Xisaab Shakhsi
CUSTOMER TYPE: Individual Account **Xisaab Wadaag ah** Joint Account
NOOCA XISAABTA (Mushaar) Xisaab Socota
TYPE OF ACCOUNT: Salary Current Account **Xisaab Shakhsi oo Socota** Personal Current Account **Xisaab keyd** Premier Savings Account
 Xisaab Arday Student Account **Xisaabta Xaj/Cumro** Hajj/Umrah Account **Xisaabta Maandeeq** Maandeeq Account
NOOCA LACAGTA: SHILIN SOOMAALI Somali Shiling \$ DOOLAR USD € YUURO Euro £ GENI ISTARLIIN GBP LACAG KALE Other.....

Ma u baahan tahay Jeek Buug?
 Do you want to be issued with a cheque book? Haa Yes Maya No
 Ma u baahan tahay kaar ATM?
 Do you want to be issued with an ATM Card? Haa Yes Maya No

Isticmaalkaaga maalintii kaarka ATM
 Select your daily ATM card limit (USD) 300 500 1,000

**FAAHFAAHINTA CODSADAHA 1^{AAD}:
FIRST APPLICANT DETAILS:**

Magaca oo dhameystiran (Mudane/Marwo)
 Full Names (Mr./Mrs./Ms./Miss/Prof./Dr.)

Jinsiyadda Taariikhda Dhalashada Nambarka ID/Baasaboortan ID/PP No.

Sanduuq boosto Nambarka Guriga/ No biilka korontada Wadada
 Postal Address (P.O. Box) House No/ utility bill Street

Dagmada Magaalada Taleefan Guri/Xafiis Mobile Na
 District City Home/Office Tel. No..... Mobile No.....

Email ka
 Email Address

Shaqada/Xirfadda
 Occupation/Profession

Cidda aad u shaqeeyso Cinwaanka loo shaqeeyaha
 Employer Employer's Postal Address

Xigtada kuugu dhow Cinwaanka Emailka Mobile Na
 Next of kin Address Email Mobile No.....

Dakhli Bileedka (USD)
 Monthly Income (USD) 0-500 501-3,000 3,001-7,000 7,001-10,000
 10,001 ^{ama ka badan} and above ^{Fadlan qeex tirada} Please specify amount.....

Email, phone number and address provided by the customer will be used for all correspondances with the customer including card shipment.

**FAAHFAAHINTA CODSADAHA 2^{AAD}:
SECOND APPLICANT DETAILS:**

Magaca oo dhameystiran (Mudane/Marwo)
 Full Names (Mr./Mrs./Ms./Miss/Prof./Dr.)

Jinsiyadda Taariikhda Dhalashada Nambarka ID/Baasaboortan ID/PP No.

Sanduuq boosto Nambarka Guriga/ No biilka korontada Wadada
 Postal Address (P.O. Box) House No/ utility bill Street

Dagmada Magaalada Taleefan Guri/Xafiis Mobile Na
 District City Home/Office Tel. No..... Mobile No.....

Email ka
 Email Address

Shaqada/Xirfadda
 Occupation/Profession

Cidda aad u shaqeeyso Cinwaanka loo shaqeeyaha
 Employer Employer's Postal Address

Xigtada kuugu dhow Cinwaanka Emailka Mobile Na
 Next of kin Address Email Mobile No.....

Dakhli Bileedka (USD)
 Monthly Income (USD) 0-500 501-3,000 3,001-7,000 7,001-10,000
 10,001 ^{ama ka badan} and above ^{Fadlan qeex tirada} Please specify amount.....

FOOM KA FURISTA XISAAB SHAKHSI/WADAAG PERSONAL JOINT ACCOUNT OPINING FORM



Saxiixyada la ogol yahay in ay maamulaan xisaabtan:

SIGNATURE AUTHORITY OR THE ACCOUNT MANDATE: (Tick as appropriate).

Qof kaliya Midkeen in u saxiixo In aan wada saxiixno Labo ka mid ah (wadajir) u saxiixaan
Singly Any To Sign All To Sign Any two to sign

Si kale (Qeex qaab ka saxiixa)

Other (Specify)

KU HEL, FARRIIN QORAALEED ADEEGGA BANGIGA

SMS BANKING SERVICE:

Waxan rabaa in adeegan an ka faaideysto iyadoo la raacaya tilmaamaha hoos ku xusan

Please provide me with this service as per details provided below:

Nambarka Mobilka Magaca u ku diiwaangashan yahay nambarka
Mobile No. Mobile registered in the name of

FARRIIN: Ha la iigu xiro adeegyada hoos ku xusan ee aan doortay. La soco qiimaha adeeggan waxaa xadidaya bangiga.

SMS Alerts: Include the following SMS Alert Services. Tick required services below) Please note each SMS alert is charged as per prevailing bank tariffs.

- | | | |
|---|--|---|
| <input type="checkbox"/> Kolka lacag jeek lagula baxo/dhigo
When cheque is cleared | <input type="checkbox"/> Kolka xisaabteyda la caseeyo
On overdrawing of account | <input type="checkbox"/> Xilliga bixinta deyn banki
On facility repayment date |
| <input type="checkbox"/> Kolka lacag badan laga bixiyo
On large account debit | <input type="checkbox"/> Kolka lacag badan lagu shubo
On large account Credit | <input type="checkbox"/> Kolka mushar lagu shubo
On salary credit |

QIRAAL

Waxaan cadeynayaa in dhamaan macluumaadka halkan ku xusan ay sax yihiin, fahansannahay isla markaana diyaar u ahay u hogaansanaanta shuruuda iyo xeerarka bankiga.

DECLARATION

I/We confirm that, the information I/We have provided herein 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.

Magacyada saxiixayaasha oo dhameystiran Names in Full (BLOCK LETTERS) of Authorized Signatories	ID/Basabor Nambor Identification / Passport No.	Muunadda Saxiixa Specimen Signature

UGAAR AH, ISTICMAAL KA BANGIGA FOR BANK USE ONLY

Xisaab nambor Saxiix
Account Number Signature
Taariikh
Date

	Foom ka waxa buuxiyay/lagu hor buuxiyay Form completed by/In presence of	Waxa faahfaahinta galiyay Details input by	Waxaa hubiyay Account verified by
Saxiix Initials /Sign.			
Taariikh Date Signed			

LIISKA HUBINTA, FURIS XISAAB CUSUB

ACCOUNT OPENING CHECK LIST

- | | | |
|--|--|--|
| <input type="checkbox"/> In la xaqiijiyay orjinaalnimada ID, baasaborka
Original Identification/Passport(s) sighted | <input type="checkbox"/> In la dhameystiray saxiixyada
Specimen Signature Obtained | <input type="checkbox"/> SMS Loogu diiwaan galiyay
SMS banking data keyed in |
| <input type="checkbox"/> In nuqul kaar Aqoonsi/Baasaboora la keenay
Identification/Passport(s) copies obtained | <input type="checkbox"/> In loo dalbay jeek buug
Cheque book ordered | <input type="checkbox"/> In la saxiixay shuruudaha & xeerarka
Terms and conditions Signed |
| <input type="checkbox"/> In la dhameystiray macluumaadka macaamilka
Application details completed | <input type="checkbox"/> In la qaaday sawir, saxiixana la (scan) gareyay
Photo taken, signature scanned | |

Waxan cadeynayaa in aan hubiyay dhamaan macluumaadka kor ku xusan in ay waafaqsanyihiin qaabka shaqada bangiga, dhamaan dokumintiyada loo baahnaana la keenay. Waxan kale oo aan cadeynayaa in macaamiilkan uu aqbalay in uu la macaamilo bangiga

I confirm that i have checked that all the above details have been completed in accordance with procedures and that relevant documents are attached. I confirm acceptance of this customer relationship with Premier Bank.

Maamulaha Laanta Taariikh
Branch Manager Date
Saxiix
Signature

QOR MAGACA
WRITE NAME

TERMS AND CONDITIONS

For the purpose of these terms and Conditions “Bank” shall refer to Premier Bank its successors in title and assigns:

1. Any person(s) opening an account with the Bank (whether resident or non resident) will be deemed to have read and understood these terms and conditions and the applicable Schedule of Bank Charges issued.
2. No account shall be opened by the Bank unless the account opening form is fully completed and the requisite supporting documents attached and attested by the required authorities (if any).
3. Upon submission of duly completed account opening forms the Bank will generate an Account Number for the customer in accordance with the Bank’s policies and procedures on Account Opening.
4. Only valid and acceptable means of Identification (International Passport, Somalia National Identity Card) will be required before the Bank opens any account.
5. Each account shall possess a distinctive number, which shall be quoted in all correspondence with the Bank relating to the account.
6. Any change in the name, address, registration certificate (business names) and certificate of incorporation (companies) should be immediately communicated in writing to the Bank.
7. The post office/courier firms and other agents of mail delivery shall be considered agents of the account holders for delivery of statements, letters and other related communication, no responsibility shall be accepted by the Bank for access by third parties, loss, delay or non delivery of such items including cheque books sent by post/courier at the request of the account holder.
8. The Bank is authorized to effect such orders in respect of the accounts as may be required by any court order or competent authority or agency under the applicable laws of the land.
9. Domiciliary accounts (Foreign currency account and fixed deposits may be established in U.S. Dollars, Sterling, Euro and such other currency, as the Bank shall determine from time to time, as allowed by local regulations in force from time to time.
10. Uncleared instruments though credited in the account, shall not be drawn against unless in the complete discretion of the Bank and such drawings will attract uncleared effects charges as may be set from time to time. Even if such Instruments are credited to customers account and/or allowed to be drawn against, the Bank shall at all times have the right to debit the account holders account, if the instruments are not realized without prior notice to account holder/depositor.
11. In case a deposit matures on a public or bank holiday, then the Bank shall pay the deposit on the next working day when the Bank is open for ordinary banking business.
12. Cheques may only be drawn on printed cheques supplied by the Bank. The Bank reserves at all times the right to refuse payment of cheques drawn otherwise.
13. Cheques should be signed by the account signatory (ies) as per specimen signature and mandate, supplied to the Bank and any alteration(s) thereon must be authenticated by drawer(s) full signature.
14. Post dated, stale and defective cheques shall not be paid by the Bank.
15. Upon the Bank receiving notice of the demise of an individual customer, the Bank will not be obliged to allow any operation or withdrawal from the account by any person except on production of a death certificate and a court order from a court of competent jurisdiction or any other relevant document recognized by law for succession purposes.
16. In cases of a joint account and one of the account holders dies then the money in the account and any other benefit, profit or obligation relating to that account will revert to the surviving joint holder (s).
17. Periodic statements of account shall be issued by the Bank to the account holder.
18. The Bank will take due care to see that the credit and debit entries are correctly recorded in the accounts of the account holder/depositor. Any discrepancy in the statement of account should be promptly brought to the notice of the bank in writing within fourteen days of dispatch of statements; failure to which the statement of account shall be deemed to be final and conclusive, for all purposes whatsoever. In the case of any error, the Bank reserves the right, at all times to make adjusting entries to rectify the error without notice, and recover any amount wrongly paid or credited to any person together with any accrued profit. However, the Bank shall not be liable for any loss or damage due to such error or any consequential loss arising there from to any party.

19. No account holder/depositor may annotate or delete any entries in the statement of account. Any discrepancy found, should at once be brought into notice of the Bank. If the statement of account is lost or spoilt, a duplicate statement of account may be provided by the Bank, subject to such charge as is, applicable under Its Schedule of Charges.
20. Minimum balance requirements (if any) will be notified by the Bank from time to time. Any failure or omission to maintain such deposit or balance criteria may result in the levy of penalty as deemed fit by the Bank.
21. The Bank reserves to itself the right to close with or without prior notice, any account which in its opinion is not satisfactorily operated upon, or for any reason whatsoever on the sole discretion of the Bank.
22. Shariah Compliance: Both the Bank and the Customer agree to bound by the rules and the guidance of the Shariah Supervisory Board with respect to all matters relating to the interpretation and application of Shariah to the account
Credit balances in the Current Account shall, according to the principle of Shariah be deemed as a Qard Hassan (loan without return) to the Bank, on demand the Bank undertakes to pay the Credit Balance in full to the Customer.
Details of the Bank’s Shariah Advisory Board can be found on the Bank’s website www.premierbank.so
23. The bank solely reserves the right to terminate any type of relationship with the account holder/depositor without assigning any reason.
24. Account holder/depositor wishing to close the account must, surrender any unused cheques, ATM Cards and any other documents, instruments issued by the Bank on the account. The Account Holder will also be liable for account closing charges as in force, at the Bank before he can be paid the last remaining credit balance, if any.
25. The Bank shall have discharged its liability with respect to an account so closed by processing a transfer on instruction from the customer, in the currency of such account, payable to the account holder/depositor in the amount of the then credit balance of such account less deduction(s) in respect of the amount of any claim that the Bank may have on such funds constituting the credit balance.
26. The Bank may from time to time and at anytime revise, amend, delete or supplement any of these terms and conditions whether in whole or part including without limitations the charges leviable in respect to its services. Such charges shall be effective from the date specified by the Bank for such modification. These amendments/alterations shall be notified to the account holder/depositor and/or displayed at the Bank’s premises/website from time to time and, shall be binding on the account holder/depositor. The Bank reserves the right at any time and without notice to impose charges for the use of its services at any time.
27. Where the account holder is issued with an ATM card, internet banking login, mobile phone access codes or any other tool or code for the purpose of gaining access to ones account, the account holder undertakes not to transfer the same to any other person and undertakes to exercise due care and attention to ensure the safety of the ATM card, internet banking login, mobile phone access codes or any other tool or code for the purpose of gaining access ones account and the secrecy of the PIN thereof. Where the account is a joint account the joint holders undertake to ensure that the ATM card, internet banking login, mobile phone access codes or any other tool or code for the purpose of gaining access ones account is only used by authorized persons who operate that account. If a card is lost or stolen or if the PIN is disclosed to unauthorized person, the account holder (s) must immediately notify the Bank in writing and the cardholder will be liable for any transaction made prior to the receipt by the Bank of such notification. The account holder may at any time cancel his or her ATM card, internet banking login, mobile phone access codes or any other tool or code for the purpose of gaining access ones account and notify and return the same to the Bank provided that the account holder must not attempt to use the internet banking login, mobile phone access codes or any other tool or code for the purpose of gaining access ones account, after such notification of cancellation. The Bank reserves the right to withdraw the right to use the card, refuse to renew the card or replace or reissue a card without assigning a reason and without incurring any liability to a card holder.

For the purpose of this Indemnity and/or Undertaking, the word Services shall be deemed to include any form of banking services or products that Premier Bank may offer its customers from time to time including any cards and access codes. This Indemnity and Undertaking shall be deemed to be an integral part of the account opening form executed by me/us as amended from time to time.

I/We hereby agree with the terms and conditions and Undertakings given, 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