

Welcome to Standard Chartered Bank Personal Banking

Standard Chartered welcomes this opportunity to provide account services for your needs.

Account Opening Documentation

This Account Opening Pack includes all the necessary forms you need to complete with the account opening requirements.

At this point we would like to inform you that the documentation we request from you is a necessary requirement, prescribed by local laws and regulations and/or international standards.

Such documentation helps the bank with its "Customer Due Diligence" (CDD) policy and is an integral part of global effort to combat money laundering, terrorist financing, and fraudulent activity.

We seek your understanding and cooperation in furnishing the required documents and appreciate your time and effort in doing so.

Again, we welcome this opportunity to provide our services to you. If you have any questions on this Account Opening Pack, please contact your Relationship Manager or local branch.

Standard Chartered - leading the way in Asia, Africa and the Middle East

Standard Chartered has an extensive global network of over 1,200 branches in 56 countries in the Asia Pacific Region, South Asia, the Middle East, Africa, the United Kingdom and the Americas. As one of the world's most international banks, Standard Chartered employs over 50,000 people, representing 90 nationalities, worldwide.

Standard Chartered provides services in Trade Finance, Cash Management, Lending, Securities Services, Foreign Exchange, Debt Capital Markets, and Corporate Finance. We are well established in growth markets and aim to be the Right Partner for our Customers, combining deep local knowledge with global capability to offer wide range of innovative products.

Please complete in BLOCK LETTERS. "√" in the appropriate box and delete where not applicable.

FOR BANK USE ONLYRelationship No. 1: Master No.: Date Account Opened: / / **PERSONAL DETAILS FOR FIRST OR SOLE APPLICANT**Full Name (Mr. / Mrs. / Ms. / Others: _____): First Name _____ Middle Name _____ Last Name _____
(As per ID/ Passport)Sex: Male Female Place of Birth: _____ Date of Birth: / /

Mother's Maiden Name: _____

Nationality: _____ Country of Residence: _____

ID Card/ Passport No.: _____ Expiry Date of ID Card/ Passport: / / Date of Issue of ID Card/ Passport: / / Marital Status: Single Married Divorced Others: (Please specify) _____ Name of Next of Kin: _____

Current Residential Address: House No. _____ Plot No. _____ Street _____ Area _____ P.O. Box _____ Country _____

Previous Residential Address: (If less than 3 years at current address) House No. _____ Plot No. _____ Street _____ Area _____ P.O. Box _____ Country _____

Telephone: Home: _____ Mobile: _____

Fax: _____ Email Address: _____

Home Status: Owned Rented Mortgaged Others: (Please specify) _____ Number of year(s) in the current residential address: _____ Year(s) _____ Month(s)**EMPLOYMENT DATA**Work Type: Salaried Self-Employed Retired Others: (Please specify) _____Name of Company: _____ Business Establishment Date: (For Self-Employed Only) / /

Company Address: Building/ Street/ Floor No./ P.O.Box _____ Town/ City _____ Postal Code _____ Country _____

Telephone: _____ Fax: _____

Profession/Designation: (For Salaried Worker Only) _____ Company Type: (For Salaried Worker Only) Government Local Company Multinational Company Others: (Please specify) _____Monthly Income: _____ Nature of Business: Import Export Wholesaler Others: (Please specify) _____**MAILING ADDRESS**Mailing Address: Residential Company Others: (Please specify) _____

Town/City _____ Postal Code _____ Country _____

JOINT APPLICANT: RELATION TYPE

Relationship with First Applicant: _____

FOR BANK USE ONLYRelationship No. 2: **PERSONAL DETAILS FOR SECOND OR JOINT APPLICANT**Full Name (Mr. / Mrs. / Ms. / Others: _____): First Name _____ Middle Name _____ Last Name _____
(As per ID/ Passport)Sex: Male Female Place of Birth: _____ Date of Birth: / /

Mother's Maiden Name: _____

Nationality: _____ Country of Residence: _____

ID Card/ Passport No.: _____ Expiry Date of ID Card/Passport: / / Marital Status: Single Married Divorced Others: (Please specify) _____ Name of Next of Kin: _____

Residential Address: House No. _____ Plot No. _____ Street _____ Area _____ P.O. Box _____ Country _____

Telephone: Home: _____ Mobile: _____

Fax: _____ Email Address: _____

Home Status: Owned Rented Mortgaged Others: (Please specify) _____ Number of year(s) in the current residential address: _____ Year(s) _____ Month(s)**EMPLOYMENT DATA**Work Type: Salaried Self-Employed Retired Others: (Please specify) _____Name of Company: _____ Business Establishment Date: (For Self-Employed Only) / /

Company Address: Building/ Street/ Floor No./ P.O.Box _____ Town/ City _____ Postal Code _____ Country _____

Telephone: _____ Fax: _____

Profession/Designation: (For Salaried Worker Only) _____ Company Type: (For Salaried Worker Only) Government Local Company Multinational Company Others: (Please specify) _____Monthly Income: _____ Nature of Business: Import Export Wholesaler Others: (Please specify) _____

Please complete in BLOCK LETTERS. "√" in the appropriate box and delete where not applicable.

ACCOUNT TYPE		FOR BANK USE ONLY	
<input type="checkbox"/> Current	<input type="checkbox"/> KES <input type="checkbox"/> Other currency: (Please specify) _____ Initial Deposit: _____	Account No.: [][][][][][] - [][][][][][][] - [][][]	Product Code: _____
<input type="checkbox"/> Savings	<input type="checkbox"/> KES <input type="checkbox"/> Other currency: (Please specify) _____ Initial Deposit: _____	Account No.: [][][][][][] - [][][][][][][] - [][][]	Product Code: _____
<input type="checkbox"/> Call	<input type="checkbox"/> KES <input type="checkbox"/> Other currency: (Please specify) _____ Initial Deposit: _____	Account No.: [][][][][][] - [][][][][][][] - [][][]	Product Code: _____
<input type="checkbox"/> Others: (Please specify) _____	<input type="checkbox"/> KES <input type="checkbox"/> Other currency: (Please specify) _____ Initial Deposit: _____	Account No.: [][][][][][] - [][][][][][][] - [][][]	Product Code: _____
<input type="checkbox"/> Fixed Deposit	<input type="checkbox"/> KES <input type="checkbox"/> Other currency: (Please specify) _____ Initial Deposit: _____ Debit from Account No.: _____ Currency: [][] Account Number: [][][][][][][] - [][][][][][][] - [][][]	Interest Rate: [][] . [][] % Effective Date: [D][D] / [M][M] / [Y][Y][Y][Y] Account No.: [][][][][][][] - [][][][][][][] - [][][]	Product Code: _____

FOR FIXED DEPOSIT ONLY

Tenor: 30 days 60 days 90 days 120 days 180 days 240 days 360 days Others: (Please specify) _____

Principal to be: Auto roll over Credit to SCB Account No.: _____
Currency: [][] Account Number: [][][][][][][] - [][][][][][][] - [][][]

Interest to be: Auto roll over Pay on maturity Others: (Please specify) _____
 Credit to SCB Account No.: _____
Currency: [][] Account Number: [][][][][][][] - [][][][][][][] - [][][]

Others: (Please specify) _____

* The Fixed Deposit will be automatically rolled over for a similar period on maturity at prevailing rate, unless written instructions are received to the contrary.

CARD APPLICATION

Visa Debit Card

Name(s) to be printed on card: _____
Daily Withdrawal Limit (KES): 50,000 100,000 Others: (Please specify) _____

First Applicant: _____
Second Applicant: _____

OTHER SERVICES REQUIRED

Cheque Book Telephone Banking Statement by Email

Utility Bill: (Please specify) 1. _____ 2. _____

OPERATING INSTRUCTIONS

Signature required for Operating Instructions. Please tick either one: Any one to sign Any two to sign Others: (Please specify) _____

SPECIMEN SIGNATURE AND DECLARATION

Declaration of acceptance: I/ We declare that all the particulars given by me/ us are true. I/ We confirm that I/ we have read the terms and conditions governing the opening, operation and closure of the accounts with Standard Chartered Bank Kenya Limited and agree to be bound by them. I/ We also confirm that I/ we have collected a copy of the terms and conditions governing customer accounts with Standard Chartered Bank Kenya Limited and a tariff guide.

PLEASE ENSURE THAT YOU HAVE FULLY COMPLETED THIS FORM BEFORE SIGNING.

<input checked="" type="checkbox"/>	Photo	<input checked="" type="checkbox"/>	Photo
Specimen Signature of First or Sole Applicant Name: _____ Date: [D][D][M][M][Y][Y][Y][Y]		Specimen Signature of Second or Joint Applicant Name: _____ Date: [D][D][M][M][Y][Y][Y][Y]	
Signature Witnessed by: _____		Signature Witnessed by: _____	
<input checked="" type="checkbox"/>	Photo	<input checked="" type="checkbox"/>	Photo
Specimen Signature of Third Applicant Name: _____ Date: [D][D][M][M][Y][Y][Y][Y]		Specimen Signature of Fourth Applicant Name: _____ Date: [D][D][M][M][Y][Y][Y][Y]	
Signature Witnessed by: _____		Signature Witnessed by: _____	

FOR BANK USE ONLY

Signature Input By:	Verified By:
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Completed by: Signature _____ Name: _____ Date: <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Approved by: Signature _____ Name: _____ Date: <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
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REMARKS

Relationship - Internal Use	Master - Account Master	Subsidiary - Accounts
Service Indicator Code (Relationship No.1)	Branch Code	Consolidated Statement Flag <input type="checkbox"/> Yes <input type="checkbox"/> No
Service Indicator Code (Relationship No.2)	ARM Code	Account Classification Code
Relationship - Relationship KYC	Segment Code	GL Department ID
Risk Code (Relationship No.1)	Ultimate Country Code	Interest Code
Risk Code (Relationship No.2)	ISIC Code	Subsidiary - DSR Details
	Residency Classification	Referral ID
		Sourcing ID
		Closing ID

Static Data Input By:	Validated By:
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DOCUMENTS CHECKLIST FOR INDIVIDUAL/ JOINT ACCOUNTS

Minimum CDD Requirements

1. Identity Verification:

Acceptable identity evidence can be either:

- National Identity Card.
- Valid Passport.
- Birth Certificate (in cases of minor accounts).
- Valid Alien Certificate (issued by GOK to foreign nationals only).

2. Address Verification

Acceptable address evidence to be retained on file:

- Written confirmation from customer's employer, educational establishment or prior bank clearly indicating residential address.
- Current copy of utility bill, water or electricity in account applicant's names.
- Current tenancy/ lease agreement in the name of account applicant.
- Current rent receipt in the name of account applicant.
- Call Reports by Bank Staff or authorised Agents.
- For Up-country Branches - an ID card detailing local address is acceptable or a verifiable letter from the local Provincial Administration.
- For foreign nationals only, local address indicated on the certificate of alien registration is acceptable if details match the applicant's current physical address.

Note: For number c & d above, documents in spouse's names are acceptable if accompanied by official document(s) explaining the relationship. (E.g. affidavit, marriage certificate.)

3. Source of Income

Must be supported by documentary evidence.

4. Recent coloured passport size photograph.

5. Respective minimum account opening balance as stipulated in the tariff.

TERMS AND CONDITIONS GOVERNING CUSTOMER ACCOUNTS WITH STANDARD CHARTERED BANK KENYA LIMITED
(A) INDIVIDUAL CURRENT/ SAVINGS ACCOUNT MANDATE

I/We hereby authorise and request you to:

1. Open a current/ savings account in my/our name and at any time subsequently, to open further accounts as I/We may direct. We understand and agree that you may at your discretion and without giving any reason thereto decline to accept my/our account application. I/We also understand that until such time that you shall inform me/us in writing of the relevant Account number, no account relationship is established with you.
2. Honor such cheques or other orders which may be drawn on the said account provided such cheques or orders are signed by me/us and to debit such cheques or order to the said account whether such account be for the time being in credit or overdrawn or may become overdrawn in consequence of such debit without prejudice to your right to refuse to allow any overdraft or increase of overdraft and in consideration, I/We agree;
 - a. To assume full responsibility for the genuineness, correctness, and validity of all endorsements appearing on all cheques, orders, bills, notes, negotiable instruments and receipts or other documents deposited in my/our account and in the same vein, I/We assume full responsibility for the safeguarding of my cheque book so that unauthorised persons are unable to gain access to it; neglect of this precaution may be a ground for any consequential loss being charged to my/our account;
 - b. To be responsible for the repayment of any overdraft with interest and to comply and be bound by the Bank's rules for the conduct of a current/ savings account which may be in force from time to time, and where this account is a joint account, our liability hereunder shall be joint and several;
 - c. To free the Bank from any responsibility for any loss or damage to funds deposited with it due to any future government order, law, levy, tax, embargo, moratorium, exchange restriction or any other cause beyond our control, and that any of all funds standing to the credit of the account are payable at any of the Bank's urban branches, on demand only and only in such local currency or at your option, in such local currency as may then be in local circulation;
 - d. To be bound by any notification of change 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 us/me at the time it will be delivered in the ordinary course of post;
 - e. That if a cheque credited to my/our individual current/ savings account is returned dishonoured, it may be transmitted to us/me through our last known address either by the bearer or post;
 - f. That the Bank may at any time without assigning any reason with at least 7 (seven) days' notice to me/us, close my account whether it be in debit or credit;
 - g. That the Bank will accept no liability whatsoever for funds handed to Bank representative outside banking hours or outside of the Bank's premises;
 - h. That the Bank is under no obligation to honour any cheque's drawn on this account unless there are sufficient funds in the account to cover the value of the said cheques and I/We understand and agree that any such cheque may be returned to me/us unpaid but if paid, I am/We are obliged to repay the Bank on demand. The Bank reserves the right to exercise its discretion in confirming cheques before payment and without responsibility/ liability to proceed/ withhold payment of such cheque(s);
 - i. That I/We will make any disagreements with entries on my Bank Statements known to the Bank within 15 days of the dispatch of the Bank Statement. Failing receipt by the Bank of a notice of disagreement of the entries within 15 days from the day of dispatch of my Bank statement, it will be assumed by the Bank that the statement as rendered is correct;
 - j. That any sum standing to the credit of the current/ savings account shall bear interest charges at the rate fixed by the Bank from time to time. That Bank is authorised to debit from the account the usual bank charges, interest, commissions and any service charge set by the Bank from time to time;
 - k. That in the event that the Bank receives from myself/us ambiguous or conflicting instructions in connection with the account, the Bank may in its absolute discretion and without any liability act or decline to act as the Bank thinks fit;
 - l. That the Bank is authorised to accept for safe-keeping or for collection or for any other purpose any securities or other property deposited with the bank or received from or on behalf of myself/any of us/all of us and to release, deliver or give up any such securities or property so accepted against written instructions signed in the manner described herein;
 - m. In the event of death of any one or more of us, the credit balance at that date on our account together with any security or property deposited with the Bank relating to such joint account shall be held to the order of the remaining account-holder(s) but subject to any claim, right, lien, charge, pledge, set-off, howsoever arising which the Bank may have in respect of the liability(ies) of any of the account-holders including the deceased.
3. I/We also agree that in addition to any general lien or similar right to which you as bankers may be entitled by law, you may, at any time without notice to me/us, combine or consolidate all or any of my/our accounts without any liabilities to you and set-off or transfer any sum or sums standing to the credit of anyone or more of such accounts or any other credits, 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.
4. I/We also agree to the standards of confidentiality and security afforded to any information regarding me/us and my/our accounts and/or transactions to be reposed in the Credit Data Warehouse. I/We agree to the uses to which these items of information will be put in the conduct of business within the Standard Chartered Group or any of their affiliates/agents/advisers/regulators/assignees/partners or by my/our guarantor or third party service provider.

(B) TERMS AND CONDITIONS FOR OTHER SERVICES

1. I/We agree that in the use of the SMS Banking services and VISA Electron Debit Card, the following additional terms & conditions will apply in addition to the general terms and conditions.
2. It is my/our responsibility to safeguard my/our mobile telephone handset and/or Card(s) and keep any confidential information, including but not restricted to security procedures, codes, and personal identifiers secret in order to prevent unauthorised and fraudulent use. Loss of the handset or card and/or suspicion of tampering must be reported immediately to the Bank.
3. Any verbal report of loss or suspicion of tampering must be followed, within 5 days, by a written notice to the Bank. The Bank will not be liable for any loss occurring from use of the service by unauthorised persons before such notification.
4. The Bank may charge a replacement levy for the issuance of a new card.
5. In the event that I/We wish to have an additional card for my/our account, I/We shall sign the mandate to indicate the additional user who will also be one of the account holders and shall sign the mandate to indicate same.
6. The Bank may cancel or invalidate a card without assigning any reason but I/We can voluntarily cancel a card with the necessary documentation and a confirmation in writing within 5 days of any verbal instruction to cancel.

TERMS AND CONDITIONS GOVERNING CUSTOMER ACCOUNTS WITH STANDARD CHARTERED BANK KENYA LIMITED

7. Debit cards or cheque books not collected after 90 days of request shall be destroyed by the bank.
8. I/We agree that you may leave a message for me/us on an answering machine or facsimiles or with any person answering the phone or with an automated dialing system.
9. Text messages between us may be recorded/monitored so that you can have records of our transactions and maintain service quality.
10. You are permitted to act on any instructions given by an authorised person provided the security procedures are followed. However, you may refuse to act on any instruction if it is unclear or might be in breach of a law, regulation or contractual agreement between us.
11. You will not be liable to me/us for any loss, indirect or consequential, incurred by not acting on my/our instructions, such failure being caused by force majeure, acts beyond our reasonable control.
12. You shall give notice of any variation in operation, features, terms and conditions of the service and the times the service will be available.
13. I/We hereby confirm that we shall completely read and understand the instruction manual attached to the VISA Electron Card and will conform strictly to the details therein.
14. Any cards issued for this/these service(s) is/are the property of the Bank and shall be surrendered upon first demand; the rights and use of the Card(s) are not transferable in any form.
15. I/We agree to indemnify you against any loss, damage or liability which might occur as a result of non-compliance with the above and I/We shall be solely or jointly liable for any negligence, misuse, dishonesty or unlawful use whatsoever of the service provided herewith.
16. I/We agree to the use and disclosure of my/our information as set out in this notification.
17. I/We agree that all funds standing to the credit of my/our accounts are payable at any of the urban branches of the Bank in the country where my/our accounts are domiciled and that cash withdrawals of any foreign currency shall be subject at all times to availability.

(C) DISCLOSURE POLICY

The Customer hereby consents to the disclosure by the Bank and/ or any of its officers or employees for any purpose of any information concerning the Customer including without limitation, information relating to its business, its accounts held with the Bank or another Group Member, or its relationship with the Bank or another Group Member to any of the following:

1. any office or branch of the Bank or another Group Member;
2. any agent, contractor or third party service provider, or any professional adviser of the Bank or another Group Member;
3. any guarantor, or third party security provider of the Customer;
4. any regulatory, supervisory, governmental, or quasi-governmental authority with jurisdiction over the Bank or another Group Member;
5. any actual or potential participant or sub-participant in, or assignee, novatee, or transferee of, any of the Bank's rights and/ or obligations in relation to the Customer;
6. any person to whom the bank is required or authorised by law or court order to make such disclosure;
7. any person who is under a duty of confidentiality to the Bank;
8. any bank or financial institution with which the Customer has or proposes to have dealings;

(D) CASH LODGEMENT

Please note that the Bank, licensed under the Banking Act, is required to ensure that its business is not such that may bring Kenya into disrepute or damage its standing as a financial Centre and therefore is bound to comply with such constraints as the Central Bank of Kenya may require.

(E) FAX/ EMAIL INDEMNITY AND STATEMENTS

The bank is authorised to act on banking instructions sent by me/us in relation to these accounts by facsimile or e-mail unless otherwise stated by me/us. I/We hereby expressly authorize the bank to send statements and /or advices in relation to my/our accounts to the contact address provided by me/us by way of email and /or fax.

All documents or information regarding my/our account or transactions with the Bank will be binding if they are in form of data message or accessible in a form which they may be read, stored and retrieved whether electronically or as a computer print out for subsequent reference.

In consideration of the bank so doing, I/We hereby release, indemnify and hold the Bank harmless from and against all actions, suits, proceedings, costs (including legal costs), claims, demands, charges, expenses, losses and/ or liabilities arising there from provided the bank has not been negligent, has acted in good faith and in accordance with my/our written instructions. The bank has no obligation, duty or liability to the customer on contract, tort or whatsoever for breach of statutory duty or otherwise in respect of statements or balances advised via SMS or e-statements.

(F) SAVINGS ACCOUNT CONDITIONS

1. The Savings account holder should make withdrawals in person. Exceptionally, the Bank may at its discretion and without responsibility, pay against the written order of the depositor duly authenticated.
2. Interest is payable on savings accounts on a minimum and maximum account balance which is determined by the Bank. Please check the Bank Tariff.
3. Accounts closed within one year of opening would be subject to a charge as per the going tariff rate.
4. The Bank reserves the right to fix minimum amount which may be deposited at any one time, and also to limit the amount on which interest will be paid. Details of such limitations are available on request.
5. The Bank may require a depositor to close an account if, in the opinion of the Bank, the account is not being used as a bona-fide Savings Bank Account.

(G) GOVERNING LAW

These terms and conditions and the account(s) shall be governed by the Laws of Kenya. The Customer irrevocably submits to the non-exclusive jurisdiction of the Kenya Courts. The Bank may, however, bring any action(s) before the Courts in any other jurisdiction.