

Other Banks

Account Name : _____

Bank : _____ Service Centre: _____

Account No. :

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Spouse's Details

Full Name : _____ Title: _____

Maiden Name : _____

Address : _____

Occupation : _____ Nationality: _____

Telephone Number: _____ Cell Number: _____

E-mail Address : _____ Fax Number: _____

Bankers : _____

C. Business Information

Type of business : _____

Source of Capital : _____

: _____

Number of employees: _____

D. Referees:

(i) I _____ of

Address : _____

Physical Address : _____

(Sketch map of Location)

Telephone Number : _____ Cell Number: _____

E-mail Address : _____

NBM Acc No

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 Service Centre: _____

Has known the applicant for _____ years

Referee's Signature _____ Date _____

(ii) I _____ of

Address : _____

Physical Address : _____

(Sketch map of Location)

Telephone Number : _____ Cell Number _____

E-mail Address : _____

NBM Acc No

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 Service Centre : _____



NATIONAL BANK OF MALAWI

Registered under the Banking Act 1989

e-Banking Services

HEAD OFFICE, P.O.BOX 945, BLANTYRE, MALAWI.

Phone: + 265 (0) 1824793/ (0) 1820622/823135, Fax +265 (0) 824796, E-mail:

ebu@natbankmw.com

MOBILE PHONE BANKING APPLICATION FORM

Please complete, sign below and submit to e-Banking Services, Fax +265 (0) 1824796. E-mail: ebu@natbankmw.com

Date.....

Name: (Surname)First
Name(s).....

Postal
Address.....

Telephone Number.....Email
Address.....

Personal Details (E.g. Father/Mother's First Name, Pet's Name, Village Etc).
.....
(Clearly write or tick what personal details you have provided in space provided stand for. i.e. if it stands for Village, tick Village)

Date of Birth.....

Mobile Phone Number(s) To Be Registered For Access: 12
.....

Each Account Below Will Be Linked To A 4 character A/C Id Of Your Choice As An Alias Used To Access That Particular Account

(Your chosen A/C ID must be exactly 4 characters. Clearly write it in space provided)

1. A/C Number.....Service Centre..... Your A/C Id.....
2. A/C Number.....Service Centre..... .Your A/C Id.....
3. A/C Number.....Service Centre.....Your A/C Id.....
4. A/C Number.....Service Centre.....Your A/C Id.....

Services Provided: *(Clearly Tick Services Required)*

Balance Enquiry

Cheque Book Request

Transaction Enquiry

Mobile Top-Up

Funds Transfer/Third Party Payments

Bill Payment

Stop Payment

Amount alert option (Your account has been debited by XXXX amount. Please indicate alert amount required for system alert) K.....

Registered under the Banking Act 1989

Terms and Conditions

1 The Service

- 1.1 The service is designed to give National Bank of Malawi customers to enquire balances, transactions, top up mobile phone units, inform user of transaction movement in accounts and various other facilities related to the product as will be introduced from time to time.
- 1.2 The customer shall follow National Bank of Malawi Security procedures at all times to avoid unauthorised access to the National Bank of Malawi login information.
- 1.3 National Bank of Malawi does not guarantee that the service or the use thereof by the customer will be uninterrupted.

2 Termination

- 2.1 National Bank of Malawi shall cease to provide the Service to the customer if the customer ceases to be a National Bank of Malawi customer or otherwise ceases to utilise the system for any reason or if National Bank of Malawi reasonably believes that the Service is not of value to a customer who has not used it for a period of at least 3 months. National Bank of Malawi may also cease to provide the service where the customer uses the service for fraudulent purposes or commits gross negligence in the operation of the service.
- 2.2 This Agreement may be amended to include a development in, or the introduction of, new products and services and new ways in which the customer can use the Service, or to reflect a change in the law including any code of practice (or the way in which they are applied) or to correct a mistake.
- 2.3 National Bank of Malawi shall inform the customer of any change by sending an e-mail, separate written notice or by advertising on its broadcast.
- 2.4 National Bank of Malawi shall give at least one month's prior notice for any amendment to this Agreement.

3 Disclaimer

- 3.1 National Bank of Malawi shall not be liable for any losses the customer may suffer on any Account if the Account is subject to unauthorised access or an unauthorised transaction unless that unauthorised access or unauthorised transaction is caused by the Bank's negligence.
- 3.2 Should the customer believe that there has been any unauthorised access or any unauthorised transaction affecting their account, the customer shall inform National Bank of Malawi immediately by phone followed by written confirmation and provide the Bank with reasonable assistance to investigate the position in accordance with National Bank of Malawi's procedures. The customer hereby agrees to provide National Bank of Malawi with all the assistance, technical or otherwise, which National Bank of Malawi may need in the said investigation.

4 Governing Law

This agreement shall be governed by the Laws of Malawi and the parties hereto consent to exclusive jurisdiction of the Malawi courts in all matters regarding it.

5 What it costs the client

The bank recovers a commission ofwhich is subject to review at the bank's prerogative.

I/We agree to the foregoing information and above Terms and Conditions.

Signature ----- Signature -----

FOR NATIONAL BANK OF MALAWI

Signature-----

Name-----

Date-----

Signature-----

Name-----

Date-----



NATIONAL BANK OF MALAWI
BankNet INTERNET BANKING APPLICATION FORM

TO: E-BANKING SERVICES, PHONE: + 265 (0) 1824793/ (0) 1820622/823135 Fax +265 (0) 1824796
HEAD OFFICE, P.O.BOX 945, BLANTYRE. MALAWI. e-mail : ebu@natbankmw.com

FROM: _____ **DATE:** _____
 (Customer Name)

Postal address: _____

Physical address: _____

Telephone(s): _____ **email address** _____
 (Office) (Cell) (Home)

Personal Account Holder Only ; Date of Birth ____ / ____ / ____
 (dd) (mm) (yy)

Other personal details e.g. pet's name, mother's name etc _____

SUPER-USER (Corporate Customers Only)

NAME: _____

<u>ACCOUNT NUMBER(S)</u>	<u>CURRENCY</u>	<u>ACCOUNT TYPE [e.g. current/savings etc.]</u>
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(MAIN ACCOUNT)

(OTHER ACCOUNTS)

_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

I/We confirm the foregoing information

Authorised Signatory

Authorised Signatory

FOR BANK USE

Approved

Declined

Date Site Opened _____

A. Signed _____
B.
C.

Signed _____

National Bank of Malawi Internet Banking Terms and Conditions

In these terms and conditions:-

“Account Details” means the stated balances of your Account (which will generally be the uncleared balance) and such other information as is made available to you by the Service;

“National Bank of Malawi Customer” means a person who alone or jointly with another is a customer of and has provided National Bank of Malawi with National Bank of Malawi Security Login Information;

“National Bank of Malawi Security Login Information” means the confidential information that you have provided to National Bank of Malawi, which allows you to access your National Bank of Malawi accounts in the Secure Area;

“National Bank of Malawi Site” means www.natbankmw.com or such other Internet site, as National Bank of Malawi shall designate for the purpose of this Agreement;

“PC” means the personal computer or any other device, used to access the Service;

“Secure Area” means the part of the National Bank of Malawi Site which contains account information for National Bank of Malawi customers and enables National Bank of Malawi Customers to transact on-line;

“Security Code” means your National Bank of Malawi Security Login Information and the security details, passwords, personal identifiers and other details or codes required for you to access your account;

“Services” means balance with Account Details, which you may access in the Secure Area and any further services we may offer in relation to your accounts from time to time;

“You, your” means you the National Bank of Malawi customer who accepts these terms and conditions.

The Service

The service is designed to present information to the customer in the Secure Area, which will give you, the customer, your Account Details and enable you the customer to have direct access to your Accounts. However, the continued uninterrupted provision of this service is dependent on the customer safeguarding against the transmission of computer viruses.

The customer shall follow National Bank of Malawi Security procedures at all times to avoid unauthorised access to the National Bank of Malawi Security Login Information.

National Bank Malawi does not guarantee the availability of the service or that the customer’s use of the service will be uninterrupted.

The balance shown will be the most up to date balance available and may show uncleared balances, where these are available.

Termination

National Bank of Malawi shall cease to provide the Service to the customer if the customer ceases to be a National Bank of Malawi customer or otherwise ceases to have access to the Secure Area for any reason or if National Bank of Malawi reasonably believes that the Service is not of value to a customer who has not used it for a period of at least 3

months. National Bank of Malawi may also cease to provide the service where the customer uses the service for fraudulent purposes or commits gross negligence in the operation of the service.

National Bank of Malawi shall cease to provide the service to the customer if the customer continues to originate/introduce computer viruses to the service.

This Agreement may be amended to include a development in, or the introduction of, new products and services and new ways in which the customer can use the Service, or to reflect a change in the law include any code of practice (or the way in which they are applied) or to correct a mistake.

National Bank of Malawi shall inform the customer of any change by sending an e-mail, separate written notice or by advertising on its website.

National Bank of Malawi shall give at least one month's prior notice for any amendment to this Agreement.

The Accounts that the customer can access via the Service may change from time to time and National Bank of Malawi may remove Account Details from the Service provided one day notice is given.

Disclaimer

National Bank of Malawi shall not be liable for any losses the customer may suffer on any Account if the Account is subject to unauthorised access or an unauthorised transaction unless that unauthorised access or unauthorised transaction is caused by the Bank's negligence.

Should the customer believe that there has been any unauthorised access or any unauthorised transaction affecting its Account or any of them by reason of the Service, the customer must inform National Bank of Malawi immediately and provide the Bank with reasonable assistance to investigate the position in accordance with National Bank of Malawi's procedures. The customer hereby agrees to provide National Bank of Malawi with all the assistance, technical or otherwise, which National Bank of Malawi may need in the said investigation.

National Bank of Malawi shall not be liable if prevented from doing anything because of something it cannot reasonably control, including the unavailability of any Site or the customer's PC failing to function properly.

Governing Law

This agreement shall be governed by the Laws of Malawi and the parties hereto consent to exclusive jurisdiction of the Malawi courts in all matters regarding it.

What it costs the client

The bank recovers commission for personal and corporate customers as indicated in the banks tariffs books revised at the banks prerogative.

I/We agree to the foregoing information and above Terms and Conditions.

Authorised Signatory

Authorised Signatory

APPENDICE 15

SOLE PROPRIETORSHIP

A/C Name _____

To: Manager

A/Number

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

National Bank of Malawi

.....Service Centre

Date.....

1. Authority to open accounts

I, the undersigned, request and authorize you to open an account or accounts in my business name (if different) specified below and at any time subsequently to open such further accounts in my business name of whatever nature as I may direct.

2. Authorization and requests

I authorize and request you

2.1 To honour cheques etc

To honour and comply with all cheques, drafts, orders to pay bill of exchange and promissory notes expressed to be drawn, signed accepted endorsed or made on my behalf drawn upon or addressed to or made payable with you whether may account or accounts is or are in credit or in debit may become overdrawn in consequence or otherwise but without prejudice to your right to refuse to allow any overdraft or increase of overdraft beyond any specified overdraft limit from time to time.

2.2 To honour order to withdraw money

To honour and comply with any orders to with any orders to withdraw any or all money on any account or accounts in may name and instructions to deliver, dispose of or deal with any securities deeds or other property (including security boxes and their contents) whatsoever from time to time in you possession for my account or accounts whether by way of security or safe custody or otherwise.

2.3 To act on instructions with regard to securities etc

To act on any instruction with regard to the purchase or sale of or other dealings in securities or documents or any foreign currency, to accept and act on any application or request for the issue of any

NBM –M5 (1995)

letter of credit, guarantee, indemnity or counter-indemnity and any instructions in relation to any letter of credit, guarantee, indemnity or counter-indemnity and to act on any instructions with regard to any other transactions of any kind or with regard to any of my account in every case whether any of my accounts is or are in credit or in debit or may become overdrawn in consequence or otherwise but without prejudice to your right to refuse to allow any overdraft beyond any specified limit from time to time; and

2.4 To grant overdraft facilities etc

To grant overdraft, loan or other credit facilities or accommodation for my account or accounts, and by way of security to accept any document signed or executed by me creating or evidencing any charge, mortgage or pledge over or in respect of any securities, deeds documents or other property (including security boxes and their contents) whatsoever from time to time in your possession for my account or accounts whether by way of security or safe custody or otherwise

- 3 In the event of any account becoming overdrawn at any time I hereby agree that you shall be entitled to charge compound interest on the sum by which such account is overdrawn calculated on daily balances with monthly rests and that the rate of interest charged from time to time shall be at your sole discretion. You shall not be bound to notify me in advance of any change in the rate of interest charged from time to time shall be at your sole discretion. You shall not be bound to notify me in advance of any change in the rate of interest but on receipt of a written request from me you shall be obliged to specify the rate of interest being charged at the time of such request.

4 Not to restrict bank's right to lien etc

I agree that nothing in the arrangement between you and me shall be treated as constituting an implied agreement restricting or negating any lien, charge, pledge, right of set off or other right you may have existing or implied by law.

5. Authority to close account

I agree that you may close at any time and from time to time any of my accounts with you by giving 7 days notice in writing to me at my address for correspondence given below or such other address for such purpose from time to time notified by me in writing to you. **However if you notice illegal transactions in my account you are authorised to close my account without notice.**

6. Statements of accounts

I agree that I will examine all statements supplied by you seeing out transactions on any of may accounts and agree that unless I object in writing to any of the matters contained in such statement within (14) days of he date of such statement, I shall be deemed conclusively to have accepted all he matters contained in such statement as true and accurate in all respects.

7. Authorization and requests to apply to every account

In the absence of contrary written instructions signed by me, the above conditions shall apply to each and every account of whatever nature no subsequently opened by you in may name.

8. Constitution and other signatories

In the event of any alteration in the constitution of my firm or of others besides myself being authorized by me to sign, due notice will be given to you and such notice will be binding on my firm and myself.

9. Personal account

* I already have an account in my personal name in your books, which will continue to be maintained separately. (*Delete if inapplicable)

10. Specimen Signature

The following signature operates as my specimen signature.

Name	Signature

Name in Full : _____

Address : _____

Business Name: _____

Registration Number : _____

Copy of registration **certificate** of business attached

*Delete if inapplicable

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