



PBZ BANK

Application Form for Opening An Account Fomu ya Maombi ya Kufungua Akaunti

Applicant Personal Information / Taarifa za Muombaji

Name of Account / Jina la Hesabu.....

Surname/Jina la Ukoo

Other Name(s)/Jina la Kati

First Name/Jina la Mwanzo

Marital Status
Hali ya Ndoa

☐

Married
Nimeoa/ Nimeolewa

☐

Single
Sijaoa/ Sijaolewa

☐

Divorced
Nimeacha/Nimeachwa

☐

Widow
Mjane

Gender
Jinsia

☐

Male
Mume

☐

Female
Mke

☐

Religion
Dini

Date of Birth
Tarehe ya Kuzaliwa

Place of Birth

Pahala pa kuzaliwa

District/Wilaya

Region/ Mkoa

Citizenship/ Uraia

Resident / Working Permit No. (for non Tanzanian)
Hati ya Uhamiaji Na. (Kwa asiye Raia)

Whose expire date is
Tarehe inayomalizika

Identification:
Utambulisho

National ID / ZAN ID No / Kitambulisho cha Taifa / Mzanzibari Mkaaazi Na.

Other identification or Passport / Utambulisho mwengine au Hati ya kusafiria.....

Contact Information / Anuani ya Muombaji

Physical Address:
Mahali Anapoishi

House/ Plot No / Nyumba / Kitalu Na

Street / Mtaa

Shehia / Kata

Postal Address:
Anuani ya Posta

P.O.Box

Town / City / Mji

Telephone:
Simu

Home / Nyumbani

Office / Ofisini

Mobile Phone / Simu ya Mkononi.....

Email / Barua Pepe

Account Type / Aina ya Akaunti

Tick as appropriate

Weka alama ya (✓) kwenye
kisanduku kinachohusika

☐

Personal / Binafsi

☐

Joint / Pamoja

Account Type / Aina ya Akaunti

☐

Current / Hundi

☐

Saving / Akiba

☐

Time Dept. / Muda Maalum

Currency / Aina ya Sarafu

☐

TZS

☐

USD

☐

GBP

☐

EURO

Product Type :
Aina ya huduma

☐

Akaunti ya Akiba

☐

Furaha Akaunti

☐

Mrembo Akaunti

☐

Mtoto Akaunti

☐

Student Account

☐

Stara Akaunti

☐

Jiwezeshe Akaunti

☐

PBZ Diaspora

Electronic Services / Huduma za Kimtandao

☐

Mobile Banking / Mobile App

☐

Internet Banking

☐

ATM Card

Source of Income/ Chanzo cha Mapato

If Employed :
Kama Umeajiriwa : Current Employer (Name) / Jina la Mwajiri
Employer's Full Address / Anuani ya Mwajiri
Location / Mahali
Employer's Phone Number(s) / Simu ya Mwajiri
Annual Income / Pato la Mwaka

If Self Employed :
Kama Umejajiri : Type of Business / Aina ya Shughuli
Location of the Business / Mahali Biashara ilipo
Annual Income / Pato la Mwaka.....

Other Banking Information:

(If applicant is maintaining relationship other Account at the same or different Branches of PBZ)

Taarifa nyengine za Kibenki (kama una hesabu / akaunti Benki au Tawi lengine)

Bank / Benki Branch / Tawi.....Account No / Namba ya akaunti

Bank / Benki Branch / TawiAccount No / Namba ya akaunti

Bank / Benki Branch / TawiAccount No / Namba ya akaunti

Bank Statement / Taarifa ya Hesabu

Bank Statement frequency ☐ Monthly / Kila Mwezi
Taarifa ya Hesabu ☐ Quarterly / Kila Miezi Mitatu
☐ Yearly / Mwishoni mwa Mwaka

Delivered by: ☐ E-mail / Barua Pepe
Itawasilishwa kwa: ☐ Postal / Posta
☐ Over the Counter / Kaunta

Customer Next of Kin / Taarifa za Mtu wa Karibu wakati wa dharura

1. Name / Jina
Physical Address / Anuani ya Makazi
Postal Address / Anuani ya Posta
Telephone / Simu Mobile / Simu ya Mkononi
E-mail/ Barua Pepe.....
Signature / Saini
2. Name / Jina
Physical Address / Anuani ya Makazi
Postal Address / Anuani ya Posta
Telephone / Simu Mobile / Simu ya Mkononi
E-mail/ Barua Pepe.....
Signature / Saini

I undersigned request you to open an account as specified above. I agree to provide documents required by you according to the type of account requested. I further agree to abide with general and specific terms and conditions as per agreement for operating relevant account.

I also agree and authorise you or Tanzania Bankers Association (TBA) or any Licensed Credit Reference Bureau:

- Make inquiries from any bank, financial institution or TBA or any Licensed Credit Reference Bureau in Tanzania to Confirm any information provided by me;*
- Seek information from any Bank, Financial institution or TBA or Credit Reference Bureau at any time during the existence and after the closure of my / our account;*
- Disclose information related to my / our account maintained at your bank to TBA or Licensed Credit Reference Bureau;*
- Disclose information of my / our account with IRS and implement FATCA laws (if applicable).*

Mimi / Sisi mwenye / wenye saina hapo chini ninaomba/ tunaomba kufungua akaunti kama ilivyoainishwa hapo juu. Ninakubali / tunakubali kuwasilisha nyaraka zinazohitajika na PBZ kulingana na akaunti niliyoomba / tuliyoomba ifunguliwe. Ninakubali/ Tunakubali pia kufungamana na kanuni na taratibu za ujumla na zile maalum kama zilivyoielezwa kwenye mkataba uliombatanishwa hapo.

Ninakubali/ tunakubali na kutoa idhini kwa PBZ au Tanzania Bankers Association (TBA) au Taasisi za Utoaji Taarifa za Wakopaji zilizoidhinishwa ili

- Kufanya uchunguzi wa taarifa nilizozitoa /tulizozitoa kwa PBZ kutoka kwenye benki, TBA au Taasisi za Utoaji Taarifa za Wakopaji zilizoidhinishwa kwa lengo la kupata uhakika wa taarifa hizo*
- Kutafuta taarifa zangu/ zetu kutoka benki, Taasisi za Utoaji Taarifa za Wakopaji zilizoidhinishwa au TBA wakati akaunti yangu ikiwa hai au hata baada ya akaunti hiyo kufungwa kwa sababu yeyote ile.*
- Kutoa taarifa zinazohusu akaunti yangu/ zetu zinazotunzwa na PBZ kwa TBA na Taasisi za Utoaji Taarifa za Wakopaji zilizoidhinishwa kisheria kufanya kazi hiyo*
- Kutoa taarifa zangu kwa IRS na CRS na kutekeleza sheria za FATCA na CRS (zikihitajika).*

For PBZ use only / Kwa Matumizi ya PBZ tu

Client ID / Namba ya Mteja

Date / Tarehe

Account Type / Aina ya Akaunti

Account No / Namba ya Akaunti

Account opened by :
Akaunti imefunguliwa na

Name / Jina

Signature / Saini

Checked by :
Imekaguliwa na :

Name / Jina

Signature / Saini

Branch Manager / Branch Accountant :
Meneja wa Tawi / Mhasibu wa Tawi :

Name / Jina

Signature / Saini

1. SCOPE

This agreement contains General Terms and Conditions hereafter referred to as terms which shall apply to the relationship between the People's Bank of Zanzibar (herein referred to as 'the Bank') and the customer as a whole. In addition, any relevant specific terms and conditions and the fees set out in Tariff Guide shall apply. In event of any conflict between the General Terms and Conditions Specific Terms relating to any particular product or account, the relevant Specific Terms and Conditions shall prevail

2. AMENDMENT TO GENERAL TERMS AND CONDITIONS

The Bank may amend these terms and any specific terms and conditions (Including rates of interest and Bank charge) at any time.

3. OPENING AN ACCOUNT

3.1 In order to open an account with the Bank, applicant must (i) duly complete the relevant application from made available by the Bank so that it contains an accurate and comprehensive response to all the questions asked by the Bank; (ii) attach all documents referred to on such application form ; and (iii) provide all such other information or documentation which may be requested by the Bank.

3.2 The applicant must be confirmed by a reliable third party, the identity of whom must be agreed with the Bank in advance and the Bank reserves the right to seek and take up reference on such applicants.

3.3 The Bank may on receipt of an application to open an account and thereafter at any time, make enquiries about the credit record of the customer with the credit reference agencies or other persons as the Bank may consider necessary or appropriate.

3.4 Only once the bank has confirmed to the applicant in writing of his successful identification and the recording of his data will the Bank open an account for the customer.

3.5 Where the customer makes a written request to the Bank, the Bank may (but shall not obliged) to provide information to credit reference agencies and other banks with respect to the conduct of any account of the customer with the Bank but the Bank shall incur no liability in doing so.

4. AUTHORISED SIGNATORIES.

The customer shall supply a specimen of the customer's signature and details of any authorized signatories (and shall ensure that any such authorized signatory provides a specimen signature), as and when required by the Bank.

5. GIVING INSTRUCTIONS

5.1 The Bank shall act on instruction given in a document bearing the original signature of the customer(or his authorized signatory)

5.2 The Bank at its direction may, in some circumstances, allow instructions to be given by telephone, email, facsimile transmission or other means of transmission provided that the Bank's proper security procedure have been followed.

5.3 The Bank may refuse to act on any instruction If the instruction is not clear, or if the Bank believes that (i) doing so would contravene any applicable law or regulation or; (ii) the Bank reasonably believes the instructions may involve fraudulent or other serious criminal behavior.

6. JOINT ACCOUNT HOLDERS

6.1 Where an account is to be opened in the name of more than one person, the rights and obligations of the each joint account holders and other matter with respect to the operation of the account shall be as agreed in writing by each of them with the Bank from time to time

6.2 If there is no agreement to the contrary pursuant to clause.

6.3 The account holders shall have joint and several liability and each joint account holder shall be deemed to have full authority to operate the account, and to make withdrawals and transfer from joint account without the consent of the other Joint account holders

6.4 Reference to customer in these terms shall include each joint account holder.

7. CHANGES OF CUSTOMER DETAILS

The customer must notify the Bank immediately in writing (or, at the discretion of the Bank, by any other means) of any change of the name or residential of correspondence address (in each case providing such evidence as the Bank may require) or any cancellation or change in authorization by such customer

8. COSTS, FEES AND EXPENSES; DEDUCTION FROM ACCOUNT.

8.1 The Bank shall have the right to charge applicable fees as detailed in the Tariff Guide which fees may be varied from time to time.

8.2 The Bank will have the right (without reference to the customer) to debit any account of the customer in respect of any fees, expenses (including, without limitation, legal cost, taxes and stamp duties), interests, commissions paid or incurred on its behalf, or charges levied as a consequence of any dealings between the Bank and the customer.

9. BANK'S LIEN AND SET OFF.

9.1 In addition to any general lien or other rights or remedies to which the Bank may be entitled whether by operation of law or otherwise, the Bank may at time and without notice combine or consolidate any or all accounts of the customer in any currency and set off or transfer any amounts standing to the credit of any such account in or towards the satisfaction of any liabilities of the customer to the Bank with respect to any other account(s) or in any other respect, regardless of whether such liabilities be several or joint.

9.2 The Bank shall have a lien on all claims to which the customer will be entitled or to which the customer will be entitled arising from relationship between the Bank and the customer.

9.3 The lien serves as security for all existing futureand conditional claims against the customer to which the Bank is entitle as result of the banking business relationship.

10. TERMINATION OF RELATIONSHIP

10.1 The customer may at any time and without giving any reason by notice in writing terminate either the whole of the relationship with the bank or particular service(s) relating to a particular product(s) (in case of the joint account holders, all account holders must sign), such termination to be without prejudice to any rights accruing up to the period of such termination.

10.2 The Bank may at any time and without giving any reason after 15 days written notice terminate the whole of the relationship with the customer or any particular service(s) relating to a particular product(s) such terminate to be without prejudice to any rights accruing up to the period of such termination. However, the Bank shall be entitled to terminate the whole of the relationship with the customer immediately if it reasonably believe that (i) the customer has been involved in fraudulent or other serious criminal behavior; (ii) the terms and or specific terms and conditions between the Bank and the customer have been materially breached; (iii) The relationship between Bank and the customer has irretrievably broken down, or (iv) The customer including any joint account holder constituting a part of the customer) has been adjudged bankrupt, insolvent or their affairs have become subject to administration, receivership or any similar process. (v) the customer is bealived to be associated with black listed countries or transtion.

10.3 On termination of any account, the customer shall return such items as may reasonably be requested by the Bank (including, without limitation, all card and unused cheques). The customer must immediately repay any amount outstanding in favor of the Bank.

11. LIABILITY

11.1 In these terms, any exclusion or restriction of a liability or remedy is only valid to the extent that the liability or remedy:

11.1.1 Does not arise from death or personal injury.

11.1.2 May by law be excluded or limited, and

11.1.3 does not arise from fraud or dishonesty of the person relying on the exclusion or restriction.

11.2 Neither the Bank, its Officers, Agents nor its employees shall be liable for any unauthorized withdrawal from or access to, any account except where previous notice of any statement, withdrawal form or other account record has been provided to the Bank and confirmed in writing.

11.3 Any documentary evidence provided by the Bank regarding a customer's account shall be considered to be final and conclusive proof of the status of the customer's account.

11.4 The Bank shall not be liable to the customer for any failure to fulfill any obligation caused by circumstances outside its reasonable control, or for failing to act pursuant to clause 6.3

11.5 The Bank's liability to the customer for loss or damage resulting from the failure, delay or error in carrying out instruction will in any way event to be limited to the lower of the amount of such failure, delay or error. The Bank will not be liable to the customer for loss of business, loss of goodwill, loss of opportunity, loss of profit or any other type of special, consequential nor indirect loss whatsoever.

11.6 The Bank shall not be liable for any losses which are not suffered by the customer directly, or which the Bank could not have reasonably foreseen.

11.7 The Bank shall not be liable to the customer in respect of its taking any action required by the law. Including, without limitation, pursuant to any order to freeze the account(s) of the customer or any garnishee order.

12. DATA PROTECTION

The Bank shall be entitle to keep details supplied by the customer and others in connection with or relating to the relationship between the Bank and the customer on electronic database, manual filing system or in any other way. Any subsidiary of the Bank with whom the account holder has a relationship may use and update any centrally held information to provide the customer with services, to prevent fraud and to updated their own records about the customer.

13. CONFIDENTIALITY

The Bank will maintain and preserve its duty of confidentiality in relation to the customer's financial affairs in accordance with Zanzibar law and generally accepted international banking practice. The Bank will only pass on information relating to a customer if it has duty (or is legally required) to do so, or if the customer has requested or consented to the release of such information, whether pursuant to clause 14.7 or otherwise.

14. COMMUNICATIONS

14.1 Unless the Bank notifies a specific address to the customer, any letter, notice or other document in respect of account may only be served on the Bank by the customer at the branch of the Bank with which the customer principally does business.

14.2 Any letter, notice or other document served by the Bank to the customer shall be deemed to be served if sent by post and addressed to the customer at last notified address. 48 hours in Zanzibar after posting and 7 days in Tanzania and fortnight to any other country.

14.3 The Bank may monitor and record telephone calls to verify that the customer's instructions have been carried out correctly, and to improve the Bank's quality of service.

14.4 The Bank may contact the customer about the Bank's other services which the Bank believes may be interest to the customer, unless the customer has informed the Bank in writing that they do not wish to receive this information.

14.5 The customer shall forthwith notify the Bank upon the occurrence of any event that would entitle the Bank to terminate the whole or any part of its relationship with the customer pursuant to clause 13.2

15. VALIDITY OF THE TERMS

If any terms in these General terms and conditions of any relevant specific terms and conditions is held to be invalid, in whole or in a part, that term or part will be deemed not to form part of these general terms and conditions or specific terms and conditions, as applicable. The enforceability of the remainder of the terms will not be affected.

16. ENTIRE AGREEMENT

These general terms and conditions together with any relevant specific terms and conditions, the tariff guide and any specific agreement in writing between The Bank and customer form the entire agreement between the Bank and the customer.

17. APPLICABLE LAW AND JURISDICTION

17.1 These general terms and conditions, any specific terms and conditions and specific agreements in writing between the Bank and the customer will be governed by and interpreted in accordance with, the laws of Zanzibar.

17.2 The customer irrevocably agrees that Arbitration by virtue of arbitration Decree Cap 25 of the laws of Zanzibar will have jurisdiction to settle any claim, difference or dispute which may arise out of or in connection with the Bank's relationship with the customer including as regards these general terms and conditions, any relevant specific terms and conditions and any specific agreements in writing between the Bank and the customer.

20.3 Notwithstanding the provisions of clause 20.2, the Bank shall be entitled to take proceedings against the customer in any other court of competent jurisdiction.

18. COMPLAINTS

In events of a cause for complain, the customer should write in the first instance to the manager

I/ We, the undersigned have read, clearly understood the content of and agree to abide to the terms and conditions of this document.

Place

Name (s)

Date

Signature(s)

For Official use only:

Signed in the presence of Bank Officer's Name

Signature

This day of **Of** **20**