

Branch: \_\_\_\_\_

**ACCOUNT OPENING FORM FOR INDIVIDUALS**

**For Bank use only**

Account No.	<table border="1" style="border-collapse: collapse;"> <tr> <td style="text-align: center;">9</td> <td style="text-align: center;">5</td> <td style="text-align: center;">2</td> <td style="text-align: center;">0</td> <td></td> </tr> </table>	9	5	2	0											SCHEME CODE																
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Customer ID:	<table border="1" style="border-collapse: collapse;"> <tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> </table> ( 1 <sup>st</sup> Account holder)																															
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Date of Opening:	<table border="1" style="border-collapse: collapse;"> <tr> <td style="text-align: center;">D</td><td style="text-align: center;">D</td><td style="text-align: center;">M</td><td style="text-align: center;">M</td><td style="text-align: center;">Y</td><td style="text-align: center;">Y</td><td style="text-align: center;">Y</td><td style="text-align: center;">Y</td> </tr> </table>	D	D	M	M	Y	Y	Y	Y																							
D	D	M	M	Y	Y	Y	Y																									
Name of Account:																																

**For Customer Use**

I/We, the person named above ("the customer") request you to open my / our account with Bank of Baroda (Botswana) Limited ("the Bank") as shown under: (Tick (✓) type of account)

<input type="checkbox"/> <b>Saving Account</b>	<input type="checkbox"/> <b>Current Account</b>	<input type="checkbox"/> <b>Call Account</b>
<input type="checkbox"/> <b>Others (Specify)</b>		

**Account Currency (tick where applicable):**

1. BWP <input type="checkbox"/>	2. ZAR <input type="checkbox"/>	3. USD <input type="checkbox"/>	4. EUR <input type="checkbox"/>	5. GBP <input type="checkbox"/>
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Do you have any existing account with us ? Yes  No  If yes, Provide Account Number

9	5	2	0								
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**Personal Details (1<sup>st</sup> Account Holder) - Primary Account Holder**

Full Name:																	
Date of Birth	Gender																
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M	F																
Nationality																	
Marital Status : i) Married <input type="checkbox"/>																	
ii) Single <input type="checkbox"/>																	
iii) Divorced <input type="checkbox"/>																	
iv) Widowed <input type="checkbox"/>																	
v) Others (Specify)																	
Married in community of property: (tick Where Applicable)																	
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Yes	No																
If Yes: a) Spouse's Name:																	
b) Spouse's ID/Passport:	Spouse's Signature																
1st Account Holder Passport No / Omang No.	Place of Issue																
Date of Issue	Date of Expiry																
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Type of Residence: <input type="checkbox"/> i) Owned			<input type="checkbox"/> ii) Rented			<input type="checkbox"/> iii) Company Provided		
<input type="checkbox"/> iv) Living With Parents			<input type="checkbox"/> v) Others (Specify):					
Occupation:								
Physical Address:								
City:				Country:				
Postal Address:								
City:								
Email Address:								
Mobile Number:				Landline Number:(H)		(O)		
Employer Name:								
Employer Address:								
City:				Country:				
Country Of Origin :								

**Personal Details (2<sup>nd</sup> Account Holder)**

Full Name:								
Date of Birth			Gender			Nationality		
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Marital Status : i) Married <input type="checkbox"/>			ii) Single <input type="checkbox"/>			iii) Divorced <input type="checkbox"/>		iv) Widowed <input type="checkbox"/>
v) Others (Specify)								
Married in community of property: (tick Where Applicable)						<input type="checkbox"/> Yes	<input type="checkbox"/> No	
If Yes: a) Spouse's Name:								
b) Spouse's ID/Passport:					Spouse's Signature			
<input type="text"/>					<input type="text"/>			
1st Account Holder Passport No / Omang No.					Place of Issue			
<input type="text"/>					<input type="text"/>			
Date of Issue :				Date of Expiry:				
<input type="text"/>	<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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<input type="checkbox"/> iv) Living With Parents			<input type="checkbox"/> v) Others (Specify):					
Occupation:								
Physical Address:								
City:				Country:				



Postal Address:	
City:	
Email Address:	
Mobile Number:	Landline Number:(H) (O)
Employer Name:	
Employer Address:	
City:	Country:
Country Of Origin :	

**Personal Details (3<sup>rd</sup> Account Holder)**

Full Name:																			
Date of Birth <table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table>	D	D	M	M	Y	Y	Y	Y	Gender <table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td>M</td><td>F</td></tr></table>	M	F	Nationality							
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Occupation:																			
Physical Address:																			
City:		Country:																	
Postal Address:																			
City:																			
Email Address:																			



Mobile Number:	Landline Number:(H)	(O)
Employer Name:		
Employer Address:		
City:	Country:	
Country Of Origin :		

**Requirements:**

With Cheque Book  Without Cheque Book  Sms Notifications  Debit Card

1. Name on Debit Card  ( 1<sup>st</sup> Account holder)

2. Name on Debit Card  ( 2<sup>nd</sup> Account holder)

3. Name on Debit Card  (3<sup>rd</sup> Account holder)

**Operating Instructions:**

Self  Jointly  Either or Survivor  Any one

Others (Specify) \_\_\_\_\_

**Specimen Signatures of authorized signatories:**

<input type="text"/>	<input type="text"/>	<input type="text"/>
Name: _____	Name: _____	Name: _____
Contact No. <input type="text"/>	Contact No. <input type="text"/>	Contact No. <input type="text"/>

**Declaration / Debit Card Undertaking**

I / We have received, read and understood the terms and conditions governing the arrangement of the Debit Card / ATM Card. I / We accept to be bound by the terms and conditions and to any changes made therein from time to time by the bank as its sole discretion without any notice to me / us. I confirm that I am sole card holder or have the required mandate to operate this account linked to the Debit Card / ATM Card singly and that I / We have completed 18 years of age.

I / We understand and undertake that the usage of the Debit Card / ATM Card shall be strictly in accordance with the exchange control regulations and in the event of any failure to do so, I / We will be liable for action under foreign exchange regulations and the amendments thereof stipulated by the Bank of Botswana from time to time.

I / We accept full responsibility from my / our Debit Card / ATM Card and agree not to make any claims against Bank of Baroda (Botswana) Ltd, in respect of misuse of the card by other person/s.

<input type="text"/>	<input type="text"/>	<input type="text"/>
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Signature of 1<sup>st</sup> Signatory

Signature of 2<sup>nd</sup> Signatory

Signature of 3<sup>rd</sup> Signatory



**TERMS, CONDITIONS AND OTHER DECLARATION**

**FATCA DECLARATION**

I/We hereby consent Bank of Baroda (Botswana) Ltd Or Any of its affiliates (collectively “the Bank) to share my information with domestic and overseas regulators or tax authorities where necessary to establish my tax liability in any jurisdiction. Where required by domestic or overseas regulators or tax authorities, I consent and agree that bank may withhold from any accounts such amounts as may be required according to applicable laws, regulations and directives.

I undertake to notify the bank within 30 calendar days if there is any changes in any information which I/We have provided to the Bank as below

Sr No.:	Full names of applicant	Nationalities / Citizenships held	Indicate if you are a U.S Resident / Citizen (Y/N)	Do you hold U.S Green Card (Y/N)
1.				
2.				
3.				

- 1 I / We declare that the above information provided is correct and that I/We shall provide the bank with any necessary documents for updation of KYC and other banking requirements from time to time.
- 1.1 I / We shall maintain the minimum balance in the account as prescribed by the bank from time to time.
- 2 I / We hereby give consent / agree to provide the information pertaining me/us (it could be information relating to the customer’s business, other banking accounts, etc.) required to regulators-such as BURS, FIA, DCEC, AML, etc through the bank, be provided.
- 3 Current accounts are opened with amount / sums of P3000 or upwards.
- 4 Interest, charges, minimum balances and other account features shall be as per the bank’s policy for each of the Bank’s various accounts. Charges are applied as per tariff guide as published by the Bank from time to time. (*every customer shall be made to understand requirements during account opening process.*)
5. Cheques must be drawn on the printed forms provided by the bank, the bank has the right to refuse payments of cheques drawn otherwise.
- 5.1 Applications for cheque book must be made by the customer personally in writing. It is particularly requested that the printed requisition form inserted in the cheque books is used when a new cheque book is required in order to prevent it’s misuse. Customers are requested to keep the cheque book under lock and key. Fill in the body of the cheque only before delivery; Fill in the amount in words as close as possible to the word ‘Pula’ and amount in figures as possible to the letter ‘P’.
- 5.2 The writing of cheque should be clear and distinct, and cheques must be drawn in such a way as to prevent any alterations or addition after use.
- 5.3 Any alterations on the cheques must be authenticated through drawer’s full signature, otherwise the cheques are liable to be returned unpaid and the amount in the cheques must be stated in both figures and words distinctly.
- 5.4 Payments of cheques are liable to be refused if the signature thereon does not exactly correspond with the one on the record at the Bank.
- 5.5 The Bank will register instruction from the drawer of the cheque to stop paying but cannot undertake any responsibility in case such instructions are inadvertently overlooked.
- 5.6 No cheques should be drawn for an amount less than P10 and more than P500 000. The Bank reserves the right to refuse payment of cheques drawn for amounts exceeding the stipulated amounts.
- 5.7 Cheques postdated, i.e bearing a date subsequent to the date of presentation, will not be paid. Cheques bearing date over three months prior date of presentation are liable to be refused payment.
- 5.8 Customers are requested to cross all the cheques intended for collection before issuing them.
- 6 Cheques must not be issued before the necessary funds have been credited to the account. If cheques be presented when there is insufficient funds to meet them, payment may be refused and charges recovered. Repeated disregard of these instructions will entail summary closing of the account.
- 7 The Bank reserves the right of closing any account which in its opinion is not operated satisfactorily. The Bank’s decision in such matters shall be final.
- 8 The Bank shall email the account statements on monthly basis to its customers (provided that the customer has given a correct and valid email address to the Bank.)



- 9 Any query on the statement, the customer has the right to lodge it with their respective branches through branch heads.
- 10 If the Bank suffers loss/ cost / or any other form of expenses as a result of breach of this agreement by an account holder, then account holder will be liable for these.
- 11 The Bank may give customer’s information to regulators, law enforcement authorities, its agents (such as lawyers) and credit reference agencies as per their respective requirements with an understanding that they will keep the information confidential.
- 12 Any account closure decision, should be notified in writing to the Bank (7 days notice) and you will be required to surrender all the documents (including cheques and cards) belonging to the Bank and to clear all outstanding liabilities you have in the Bank.
- 13 The Bank reserves the right to alter these terms and conditions from time to time to suite changes in both its internal and external environments.

**Letter of Indemnity of Modes of Instruction**

**1. The Mandate**

I / We, the undersigned (hereinafter called the “customer”), refer to the mandate between **Bank of Baroda Botswana Limited** (the “Bank”) and the customer governing the operation of the Customer’s accounts, banking facilities and dealings and transactions of the Customer with the Bank (the “Mandate”).

**2. Authorization**

2.1 Notwithstanding any other agreement or course of dealing between the Bank and the Customer or the terms of the Mandate or of any future mandate by the customer to the Bank, the Bank is hereby instructed and authorized, but shall not be obliged, at the discretion of the Banks to rely upon and act in accordance with any notice, demand or other communication either transmitted by facsimile or an email message (such notice, demand or other communication are hereinafter collectively and individually called the “Notices”) which may from time to time be, or purport to be, given by the persons mentioned in and whose **specimen signatures are given in the section described as Specimen Signatures hereto and revised thereof** ( without inquiry on the Bank’s part as to the identity or authority of the person making or purporting to make or give such Notices and regardless of the circumstances prevailing at the time of such Notices.)

2.2 The Bank shall be entitled to treat such Notices as authorized by and binding upon the customer, and the Bank shall be entitled (but shall not be bound) to take or omit to take (as the case may be) such steps and action in reliance upon or in relation to such Notices as the Bank may in its discretion consider appropriate, whether such Notices include instructions to pay money or otherwise to debit or credit any account, or relate to the transfer or disposition of any money, securities or documents, or issue of bank drafts or support to bind customer to any agreement or other agreement with the Bank or with any other person or to commit the customer to any other type of transaction whatsoever, regardless of the nature of the transactions or arrangements or the amount of money involved and notwithstanding any error, miscommunication, misunderstanding or lack of clarity in terms of such Notices.

**3. Indemnity**

In consideration of the Bank complying in whole or in part with the terms of this letter as the Bank at its discretion considers appropriate, the Customer shall indemnify the Bank and keep the Bank Indemnified against all losses, claims, actions, proceedings, damages, demands, costs and expenses incurred or sustained by the Bank of whatever nature and howsoever arising out of or in connection with such Notices or the Bank’s compliance in whole or in part with the terms of this letter.

**4. Governing Law**

The banking relationship shall be governed by and constructed according to the law of the Land of Botswana.

Signature of 1<sup>st</sup> Signatory

Signature of 2<sup>nd</sup> Signatory

Signature of 3<sup>rd</sup> Signatory



Interview Note (KYC / CDD Process)

	1 <sup>st</sup> Account Holder	2 <sup>nd</sup> Account Holder	3 <sup>rd</sup> Account Holder
Occupation / Business			
Activities prior to this present Occupation / Business			
Educational Qualification			
Period of stay in Botswana as of date			
Purpose of Opening Account			
Expected Deposits / Receipts per annum			
Expected Fund Utilisations / Payments per annum			
Any other information			
Initial Deposit			

<p><b>Comments of Interviewing Employee:</b></p> <p>Date: _____</p> <p style="text-align: right;">_____</p> <p style="text-align: right;"><b>(Signature of the Employee with EC Number)</b></p>
--

**For Bank of Baroda (Botswana) Ltd Account Opening Employee**

I do hereby confirm that the customer's documents are obtained the Bank's requirement (compliant with KYC requirements) . The ID'S proofs have also been verified with originals.

Officer's Full Name / Teller : \_\_\_\_\_ Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**For Bank of Baroda (Botswana ) Ltd Account Verification Employee**

I do hereby confirm that the account opening form meets all the bank's requirements (all policies and procedures).

Officer's Full Name : \_\_\_\_\_ Signature: \_\_\_\_\_ Date: \_\_\_\_\_



**List of Documents Required**

List I (ID Proofs)	List II (Address Proofs) Any one	List III (Additional Documents)
1. Omang 2. Passport 3. Residence permit 4. Work permit, permanent residence, Exemption certificate	1. Copy of latest utility bills showing physical address. 2. Bank statements for last three months 3. Bank of Botswana draft for additional declaration with verification from public authorities 4. Letter from employer subject to bank's satisfaction.	1. Proof of Income (if employed)

\* All documents must also be produce in original for verification at Branch

**PROMINENT INFLUENTIAL PERSON (PIP) DECLARATION FORM**

*In accordance with Botswana Anti Money laundering, Terrorism and Proliferation Financing legislation and FIA act, Botswana :-*

I .....declare as under that :-

- 1. I am not a Prominent Influential Person (PIP) or at any point of time closely associated With PIP as defined under FI Act , Botswana.
- 2. I am a Prominent Influential Person as defined by the FI Act, Botswana and I am holding the following position or closely associated with a person as mentioned under. (Please tick where ever appropriate in below table)

1.	President	<input type="checkbox"/>
2.	Vice President	<input type="checkbox"/>
3.	Cabinet Minister	<input type="checkbox"/>
4.	Speaker of national Assembly	<input type="checkbox"/>
5.	Deputy Speaker of National Assembly	<input type="checkbox"/>
6.	Member of the national assembly	<input type="checkbox"/>
7.	Councilor	<input type="checkbox"/>
8.	Senior Government Official	<input type="checkbox"/>
9.	Judicial officer	<input type="checkbox"/>
10.	Kgosi	<input type="checkbox"/>
11.	Senior executive of private entity whether private entity is of such turn over as may be prescribed	<input type="checkbox"/>
12.	Senior executive of public body	<input type="checkbox"/>
13.	Senior executive of political party	<input type="checkbox"/>
14.	Senior executive of international organization operating in Botswana	<input type="checkbox"/>

- 1. Name of the Position hold/held :- .....
- 2. Name of Organisation / Dept. /Entity :- .....

3. In case I am /was closely associated with above person then:

- 1. Name of person closely associated :-.....
- 2. Associated with person holding position as above :-.....
- 3. Associated with person / was associated :- From.....to .....

The name of my close relative members/ associates are :-

S.No.	Name of Close relatives/ Associates	Relationship

I undertake and agree to provide the Bank with any information required on an ongoing basis in order to comply with FIA guidelines.

Name :- .....

Signature :- .....

Date :- .....



**OTHER TERMS AND CONDITIONS (For Individual Accounts)**

**Dormancy policy**

- The account holder is required to ensure that the account remains active by conducting at least one customer-initiated transaction (such as deposit, withdrawal, fund transfer, bill payment, etc.) within a 12-month period.
- If there is no customer-initiated transaction in the account for a continuous period of 12 months, the account shall be classified as "Dormant" (Inoperative) as per the bank's policy and Bank of Botswana guidelines.

**Once classified as Dormant:**

- Debit transactions may be restricted to safeguard the account from potential frauds.
- The account holder may be required to undergo additional verification/KYC formalities to reactivate the account.
- The Bank may, at its discretion, notify the account holder through available contact details prior to classifying the account as dormant. However, it is the responsibility of the account holder to maintain regular activity.
- The account holder can request for reactivation of the dormant account by submitting a written request, completing necessary KYC documentation, and fulfilling any other requirements as prescribed by the Bank from time to time.
- Interest, if applicable (e.g., on Savings Accounts), shall continue to accrue on balances in dormant accounts and will be credited regularly, as per Bank policy.
- Bank reserve rights to recover Account maintenance charges, minimum balances charges during Dormancy of account as per bank prevailing services guidelines and any changes in time to time.

**Minimum Balance Requirement and Interest Payment Clause**

- The account holder shall maintain a minimum average monthly/quarterly balance (as applicable to the account type) as prescribed by the Bank from time to time (detailed features of products is provided). The prevailing minimum balance requirement shall be communicated at the time of account opening and shall also be available on the Bank's website and branch notice boards.
- In the event of failure to maintain the prescribed minimum balance, the Bank reserves the right to levy service charges/penalties as per its Schedule of Charges. Such charges shall be debited automatically from the account without any prior notice. Continued non-compliance may also result in restrictions on account operations or eventual closure of the account.
- Interest on Isago Savings Bank accounts shall be calculated on average balance method, Interest in the account will be paid quarterly, if the account maintains a minimum daily closing balance of Pula 2,500 or more during the interest calculation period as per prevailing guidelines of bank and any changes in time to time. No interest shall be payable for days on which the closing balance falls below Pula 2,500.
- Interest in Polelo saving accounts shall be calculated on average balance method (i.e average balance of current month & previous two months, Interest in the account will be paid monthly, if the account maintains a minimum daily closing balance of Pula 2,500 or more during the interest calculation period as per prevailing guidelines of bank and any changes in time to time. No interest shall be payable for days on which the closing balance falls below Pula 2,500.
- Interest on premium saving account shall be calculated on end of day balance method & average of current month & previous two months and will be paid in the account quarterly, if the account maintains a minimum daily closing balance of Pula 2,500 or more during the interest calculation period as per prevailing guidelines of bank and any changes in time to time. No interest shall be payable for days on which the closing balance falls below Pula 2,500.
- In case of Baroda Salary advantage account, following guidelines will be applicable –
  - Credit Balance: Interest on credit balances in the account will be paid as per the standard Savings Bank rules, including applicable interest rates, frequency of interest credit, method of computation, and eligibility criteria for interest accrual. Interest shall be paid only if the account maintains a minimum daily closing balance of Pula 2,500 or more during the interest calculation period.
  - Debit Balance (Overdraft): In the event of an overdraft, interest will be charged at 10.00% above

the Prime Lending Rate per annum, with interest applied on a monthly rest basis. A minimum interest charge of BWP 10/- will be levied for any month in which the overdraft facility is utilized.

Note: Interest earned on Saving Deposits is subject to Tax Deducted at Source (TDS) in accordance with the prevailing guidelines of the Botswana Unified Revenue Service (BURS).

**Maximum Balance requirement**

There is no maximum balance requirement except following product – In Isago Saving account, wherein as per prevailing guidelines, an Individual can open the account by depositing P 100 (Customer can open account with zero balance and the minimum initial deposits may be made within 3 days of opening the account), however Monthly income of the depositor should not exceed P5000 and annual credit in account should not exceed P60000.

**Premature Withdrawal and Account Closure Policy**

Premature withdrawal and closure of all type of saving account is permitted, however following provision will apply in case of premium saving account -

**Premium Savings Account**

- Premature closure of the account within 12 months from the date of opening will attract a closure charge as per prevailing guidelines of bank and any changes in time to time.
- If the account is closed after 12 months, a reduced closure charge will be levied as per prevailing guidelines of bank and any changes in time to time.

(The details of product features and services charges guidelines are provided to customers separately as per annexure-1 & 2)

I/We understand that the interest on my/our deposit account will be applied based on the Bank's prevailing variable interest rates, as per its policies and guidelines. The Bank reserves the right to revise interest rates at any time, with immediate effect, in line with changes in its internal or regulatory framework. I/We acknowledge that such changes will be communicated through public notices published in two nationally circulated newspapers, as well as displayed at Bank branches and on the Bank's official website.

I/We confirm that the Bank has provided complete and transparent information regarding the features of all relevant products and services at the time of account opening. I/We have also been informed about the method of interest calculation, applicable service charges, and related operational guidelines. The Bank's officials have explained these details clearly and to my/our satisfaction. Having fully understood the terms, I/We willingly consent to avail the banking services offered and proceed with the application.

Furthermore, I/We confirm and agree to adhere to the Bank's Know Your Customer (KYC) and Anti-Money Laundering (AML) guidelines throughout the course of my/our relationship with the Bank.

**Signature of Customer/ s**

1. ....
2. ....
3. ....
4. ....



**CLIENT INFORMATION SHARING CONSENT**

Bank of Baroda (Botswana) Limited ("Baroda") will process and protect your personal information as required by relevant laws in the provision of services. Such processing may include personal identifiable information as well as financial and relevant financial information. You have the right to ask us for a copy of your personal information and to update or correct. Our complete privacy policy is available on our company website.

We collect, process, record, collate, store, analyses, disclose and disseminate personal information for purposes:

- to conclude and administer your account which may include processing of information for various services,
- collection of payments dues.
- assessing and processing loans or changing any details in the accounts.
- to comply with all legal and regulatory requirements, including applicable prudential rules and codes of conduct in our industry,
- to protect the Bank of Baroda (Botswana) Limited's interests.
- Digital services and
- any purposes related to the above

If you do not provide the requested information, the Bank of Baroda (Botswana) Limited cannot provide the requested services.

By signature hereof, you give consent for sharing of your personal information with Bank of Baroda (Botswana) Limited, including its parent company Bank of Baroda Limited, India and its subsidiaries in connection with services rendered by the Group and with other service providers where required for any of the purposes listed above including Law enforcement agencies.

We may send your personal information to service providers outside Botswana for the storage or further processing on the Bank of Baroda (Botswana) Limited's behalf. We will ensure we adhere to the provisions of the Data Protection Act before such trans-border transfer of your personal information.

Bank of Baroda (Botswana) Limited may provide you with information about its financial products and other services which may include text messages, emails and other related platforms. If you do not wish to receive such information, you have the right to withdraw such consent.

**Client Consent Declaration**

- I/We understand that the Bank of Baroda (Botswana) limited may hold information gathered about me from the Parent Bank or other Group subsidiaries and as such my rights under the Data protection Act will not be affected.
- I/We understand that all my personal information is treated as private and confidential by Bank of Baroda staff, independent contractors, agents and volunteers.
- I/We understand that personal information is held about me & I have to right to update my information providing supporting valid documents to the Bank.
- I/we understand & authorize the bank to disclose to, and verify any of the information that I have given to bank or my credit standing from any one the bank may consider appropriate (such as an authorities or credit reference agency)
- I/We have had the opportunity to discuss the implications of sharing or not sharing information about me.
- I/We have the right to see any information that Bank of Baroda (Botswana) Limited holds about me, and to have my details removed subject to compliance with regulatory requirement to keep such information for specific period if any.
- I/We understand my/our right to privacy and the right to have my/our personal information processed in accordance with the conditions for the lawful processing or personal information.
- I/we consent to share my/our personal information voluntarily and understand that such consent may be withdrawn at any time subject to compliance with requirement to keep such information as per law of country.
- I/We agree that personal information about me may be shared and gathered from the Bank of Baroda and its Group companies (including their subsidiaries).
- I consent to be contacted at the postal, residential and email addresses and telephone numbers that I have provide to the Bank, to be given information on other products and services the bank, or its strategic partners may offer.
- I/We hereby consent to Bank of Baroda, its branches, subsidiaries, affiliates, officers, employees, agents, advisors, and service

providers (whether in Botswana or abroad) disclosing my/our personal, account, and transaction-related information to:

- The Bank's Head Office and other entities within the Bank of Baroda Group ("Permitted Parties")
- Professional advisors, consultants, and service providers engaged for processing or servicing banking or investment-related transactions
- Debt collection agencies, data processing firms, and correspondent banks
- Credit reference bureaus, business alliance partners, SWIFT network, insurers, or credit protection providers.
- Any actual or potential assignee, participant, or transferee of the Bank's rights and obligations
- Regulatory, judicial, or governmental authorities (including those involved in investigations)
- Merchants and members of VISA or MasterCard networks in connection with card usage
- Any person or entity deemed necessary by the Bank for the provision of banking services or for ensuring compliance with applicable laws

All such disclosures will be made in accordance with applicable laws and under a duty of confidentiality where required.

Name : \_\_\_\_\_

Specimen Signatures:

1) \_\_\_\_\_

Date: \_\_\_\_\_

Name : \_\_\_\_\_

Specimen Signatures:

2) \_\_\_\_\_

Date: \_\_\_\_\_