

SAVINGS ACCOUNT OPENING FORM



FOR OFFICIAL USE ONLY

Branch _____ CIF No. _____
CIF No. _____ CIF No. _____ CIF No. _____
Account No. _____ Date _____

TYPE OF ACCOUNT

Eazzy Save Account Jijenge Account Junior Member Account School Fees Account
 Groups / Registered Entities Savings Account Others (Specify) _____

PRODUCT FEATURES

I / We wish to open (a) savings account(s) at Equity Bank (Kenya) Limited and undertake to comply, observe and be bound by the Savings Account Terms and Conditions in force from time to time governing the operation of the account(s) with the Bank.

Currency KShs _____ Foreign Currency (Specify) _____

Account Name _____

1ST APPLICANT

Name _____

Nationality _____ ID / Passport No. _____ Date of Birth _____

KRA PIN No. _____ Citizenship(s) (i) _____ (iii) _____

Country of Residence _____

Postal Address _____ Code _____ City _____

Tel. Office _____ Mobile No. _____

Email Address _____ Occupation _____

2ND APPLICANT

Name _____

Nationality _____ ID / Passport No. _____ Date of Birth _____

KRA PIN No. _____ Citizenship(s) (i) _____ (iii) _____

Country of Residence _____

Postal Address _____ Code _____ City _____

Tel. Office _____ Mobile No. _____

Email Address _____ Occupation _____

3RD APPLICANT

Name _____

Nationality _____ ID / Passport No. _____ Date of Birth _____

KRA PIN No. _____ Citizenship(s) (i) _____ (iii) _____

Country of Residence _____

Postal Address _____ Code _____ City _____

Tel. Office _____ Mobile No. _____

Email Address _____ Occupation _____

4TH APPLICANT

Name _____

Nationality _____ ID / Passport No. _____ Date of Birth _____

KRA PIN No. _____ Citizenship(s) (i) _____ (iii) _____

Country of Residence _____

Postal Address _____ Code _____ City _____

Tel. Office _____ Mobile No. _____

Email Address _____ Occupation _____

REGISTERED ENTITY DETAILS

Name of Registered Entity _____

Nature of Business _____

Registration No. _____ Date of Registration _____ KRA PIN No. _____

Postal Address _____ Code _____ Town _____

Registered Office Physical Location _____

Tel. Office _____ Mobile Number _____

Do you have any other account[s] with Equity or any other bank? Yes No

If Yes, please give details

Account Number	Bank	Branch

SIGNATURE AUTHORITY OR THE ACCOUNT MANDATE *(Tick as appropriate)*Singly Either to sign All of us jointly Both to sign Any two to sign Others *(Specify)* _____

I / We hereby instruct the Bank to pay interest as provided in the Savings Account Terms and Conditions to my

A/C No. _____ in cash banker's cheque /
credit the above savings account *(Tick as appropriate)*.**DECLARATION**

I / We confirm that the information I / We have provided herein and disclosures made are true and I / We have read and understood the Savings Account Terms and Conditions of the Bank and undertake to comply, observe and be bound by the same.

I / We the undersigned confirm I / We have read and understood the terms of the Privacy Policy and hereby give express, unequivocal, free, specific and informed authority to Equity Bank (Kenya) Limited and its Affiliates to collect, use and process my / our data as per the policy provided at <https://equitygroup Holdings.com/privacy-policy/>

Name in Full (Block Letters) of Authorised Signatories	National ID / Passport No.	Specimen Signature
1 st Applicant		
2 nd Applicant		
3 rd Applicant		
4 th Applicant		

FOR BANK USE ONLY

Account Opened by _____ PF No. _____ Signature _____ Date _____

Account Verified by _____ PF No. _____ Signature _____ Date _____

ACCOUNT OPENING CHECK LIST

- | | |
|--|--|
| <input type="checkbox"/> Registration Certificate Copy | <input type="checkbox"/> Group Minutes |
| <input type="checkbox"/> PIN Certificate of Company | <input type="checkbox"/> Copy of Directors PIN |
| <input type="checkbox"/> Memorandum and Articles of Association / CR12 | <input type="checkbox"/> Alien ID & Passport |
| <input type="checkbox"/> Group Registration Certificate | <input type="checkbox"/> Application Details Completed |
| <input type="checkbox"/> Group Constitution | <input type="checkbox"/> Specimen Signature(s) Obtained |
| <input type="checkbox"/> Partnership Deed | <input type="checkbox"/> Photo Taken and Signature Scanned |
| <input type="checkbox"/> Copy of ID / Passport Obtained | <input type="checkbox"/> Minor's Birth Certificate |
| <input type="checkbox"/> Board Resolution | <input type="checkbox"/> Biometric Taken |
| <input type="checkbox"/> Application Details Completed | |

TERMS AND CONDITIONS SIGNED

I / We confirm that I / We have checked that all the above details have been completed in accordance with KYC procedures and that relevant documents are attached. I / We confirm acceptance of this customer relationship with Equity Bank (Kenya) Limited.

Branch Manger _____ PF No. _____ Signature _____ Date _____

SAVINGS ACCOUNT TERMS & CONDITIONS

1. For the purpose of these Terms and Conditions "Bank" shall refer to Equity Bank (Kenya) Limited its successors in title and assigns.
2. Any person(s) opening an account with the Bank (whether resident or non-resident) will be deemed to have read and understood these Terms and Conditions and the applicable Schedule of Bank Charges issued and as amended from time to time.
3. These Terms and Conditions, including its schedules shall be available at Equity Bank website <https://equitygroupholdings.com>
4. No account shall be opened by the Bank unless the account opening form is fully completed and the requisite supporting documents attached and attested by the required authorities (if any). Upon submission of duly completed account opening forms, the Bank will generate an Account Number for the customer in accordance with the Bank's policies and procedures on Account Opening. Each account shall possess a distinctive number, which shall be quoted in all correspondence with the Bank relating to the account.
5. Only valid and acceptable means of Identification (International Passport, Kenyan National Identity Card, Certificate of Incorporation or Registration Certificate) will be required before the Bank opens any account. Any change in the name, address, Registration Certificate (business names) and Certificate of Incorporation (companies) should be immediately communicated to the Bank in writing.
6. The post office / courier firms and other agents of mail delivery shall be considered agents of the customers for delivery of statements, letters and other related communication. No responsibility shall be accepted by the Bank for access by third parties, loss, delay or non-delivery of any items sent by post / courier at the request of the customer.
7. Foreign currency accounts may be established in US Dollars, Rand, Sterling, Euro or such other currency, as the Bank shall determine from time to time, as allowed by local regulations in force from time to time.
8. The Customer shall not be issued with an Equity Card, cheque book or have the account linked to mobile banking.
9. The Customer shall be limited to the number of withdrawals based on the type of savings account. Failure by the customer to exercise the said right of withdrawal within the prescribed period, the right of withdrawal shall not be rolled over to the next period. If the customer exceeds the said number of withdrawals, the account shall convert to a transactional account for the period when withdrawals are exceeded. The applicable Terms and Conditions for such a transactional account shall be as provided on the Equity Bank website <https://equitygroupholdings.com>
10. Subject to the agreed minimum interest earning balance threshold requirements (if any) or as shall be determined by the Bank from time to time, interest on savings shall be paid at such periodic intervals as agreed between the Bank and the customer and shall be calculated based on the lowest balance maintained over the interest period at such rates and as per the guidelines permitted by law.
11. Interest earned shall on due date be paid either into the customer Savings Account, into another account or withdrawn in cash as agreed with the customer.
12. If a due date for payment of interest falls on a public or bank holiday, then the Bank shall pay the interest on the next working day when the Bank is open for ordinary banking business.
13. Upon the Bank becoming aware of the demise of a customer, the Bank will not be obliged to allow any operation or withdrawal from the account by any person except on production of a death certificate and a court order from a court of competent jurisdiction or any other relevant document recognised by law for succession purposes. In case of a Joint Account and one of the account holder(s) dies, then money in the account and any other benefits, interest or obligation relating to that account will revert to the surviving joint account holder(s).
14. The Bank shall discharge its statutory obligations such as to apply any applicable tax on all charges on customers' accounts (if any) and effect such orders in respect of the accounts as may be required by any competent authority or agency under the applicable laws without incurring any obligation or liability in respect thereof.
15. Account statements as required by law shall be issued by the Bank to the customer at such intervals and mode as agreed between the Bank and the customer. Any additional account statements can be availed to the customer upon request subject to settlement of the applicable charges as per the prevailing tariff guide at the time of request.
16. Account statements issued by the Bank shall in the absence of manifest error be deemed to be a true and accurate representation of the transactions in the customer's account.
17. Both the Bank and the customer shall be at liberty to close the account. The Bank may close the account in discharge of its obligations under the law.
18. The Bank shall have discharged its liability with respect to an account, so closed by complying with its obligations under the law or by processing a transfer on instruction from the customer, in the amount of the then credit balance of such account less deduction(s) in respect of the amount of any claim that the Bank may have on such funds constituting the credit balance.
19. The Bank may from time to time and at any time revise, amend, delete or supplement any of these Terms and Conditions whether in whole or in part including without limitations the charges levied in respect to its services. Such charges shall be effective from the date specified by the Bank for such modification. These amendments / alterations shall be notified to the customer / depositor and / or displayed at the Bank's premises / website from time to time and, shall be binding on the customer / depositor. The Bank reserves the right at any time and without notice to impose charges for the use of its services at any time subject to the limits permitted by law.
20. These Terms and Conditions shall be governed by the Laws of Kenya. The parties hereby submit to the exclusive jurisdiction of the Courts of Kenya.

STANDING ORDER TERMS & CONDITIONS

1. The Bank does not undertake to effect after the due date, any payments which was not effected on the due date owing to lack of funds.
2. The customer shall ensure that there are sufficient funds in the account before the due date to enable the Bank effect the Customer's standing instructions.
3. The Bank hereby reserves the right to cancel this standing instruction without notice to the customer if the standing instruction has failed and payments not made for three consecutive times due to lack of / insufficient funds, the account being blocked and / or account being dormant or any other reason(s) which is / are due to acts and / or omissions of the customer. The Bank shall not be liable for such cancellations, failure to execute or insufficient execution of the instructions or any direct and / or indirect consequences that may arise from the same.

ACCOUNT OPENING INDEMNITY CLAUSE

1. In consideration of the Bank allowing me / us to open or maintain an account with the Bank, I / We undertake to hold harmless, indemnify and compensate the Bank in respect of any loss, liability or costs incurred in respect of the maintenance and / or operation of the account except where this is solely caused by the gross negligence or fraud attributable to the Bank.
2. I / We hereby agree with the terms and conditions and undertakings given, which I / We have read and understood, and confirm that the information supplied is correct to the best of my/our knowledge.

Name in Full (Capital Letters) of Authorised Signatories	National ID / Passport No.	Specimen Signature
1 st Applicant		
2 nd Applicant		
3 rd Applicant		
4 th Applicant		

PRIVACY POLICY CONSENT FORM



INTRODUCTION

Equity Bank (Kenya) Limited (Equity Bank) and its Affiliates are committed to keeping your personal data private. This Privacy Policy Consent Form shall apply to all products and services offered by Equity Bank and its Affiliates. This consent form shall be read together and is supplemental to the Bank's general terms and conditions as amended from time to time and which are available at any of our Branches and the Bank's website at www.equitygroupholdings/ke/terms-and-conditions

We shall process any personal data we collect from you in accordance with Data Protection Legislation and the provisions of the Privacy Policy.

Please read this form carefully to understand our practices regarding your personal data and how we will treat it.

COLLECTING INFORMATION FROM YOU

We may collect and process your personal data through information that you provide us such as when you fill out application forms, through our website, face-to-face and electronic communication (including telephone conversations) in order to provide our services to you.

THE KIND OF INFORMATION WE HOLD ABOUT YOU

We may collect, store and use the following categories of personal data about you:

- Personal contact details such as name, title, addresses, telephone numbers and personal email addresses
- Personal information such as passport photos, date of birth, gender, marital status, employment status and next of kin
- Financial information
- Copies of your identity documents such as IDs or passports
- Information we obtain from third parties, such as information that we obtain when verifying details supplied by you and information collected from publicly available sources such as Companies Registry. Such third parties may include fraud prevention agencies, banks, merchants and credit reference agencies
- Other information about an individual that you or they disclose to us when communicating with us
- CCTV footage and other information obtained through electronic means in our premises
- IP addresses
- Cookies (please see our privacy policy)

In addition we may collect, store and use information about you while you access our services through online means, such as the browser or device you use to access our sites and platforms, how you use the sites, traffic and location data.

Please note, however, that in certain circumstances it may be still lawful for us to continue processing this information even where consent has been withdrawn, if one of the other legal bases described below is applicable.

HOW WE USE YOUR INFORMATION

We'll only use your information where we have your consent or where we have another lawful reason including:

- to carry out our obligations from any contracts entered into between you and us or to take steps to enter into an agreement with you

- to meet our regulatory compliance and reporting obligations
- to provide our services to you, manage your accounts and our relationship with you
- to respond to your queries and complaints to us and any other requests that you may have made to us
- to keep you informed about products and services you hold with us and to send you information about products or services (including those of other companies) which may be of interest to you unless you have indicated at any time that you do not wish us to do so
- to prevent, detect and investigate fraud and alleged fraud practices and other crimes
- to verify your identity in order to protect you and your assets
- For assessment, testing (including systems tests) and analysis (including credit and / or behaviour scoring), statistical, market and product analysis and market research. (We may use this information to prepare statistical reports to be shared internally or with our group companies. We compile these reports from information about you and our other customers. The information in these reports is never personal and you will never be identifiable from them)
- to evaluate, develop and improve our services to you and other customers
- to protect our business interests and to develop our business strategies
- to contact you, by post, phone, text, email and other digital methods. This may be for reasons such as to collect any debts owing to us

AUTOMATED DECISION MAKING

If you apply to us for a product, your application may be processed by an automated decision-making process such as:

- Credit and affordability assessment checks to determine whether your application will be accepted as well as decide credit limits
- Anti-money laundering and sanctions checks

INFORMATION SHARING

We keep all your personal data confidential. However, in order to service your needs and provide you with the best products and services, we may share any information you provide to us with our group companies and their agents, counterparties and support service or data providers, wherever located. If you have provided information to other members of our group, those entities may also share that information with us. We will ensure that if we share such information with third parties, any such disclosure is at all times in compliance with the law.

To help us provide services, your data will be processed internally and externally by other third parties. We use third parties to administer, service, monitor and store your data. We will outsource some services to third parties whom we consider capable of performing the required processing activities so that there is no reduction in the service standard provided to you by us.

The recipients or categories of recipients, of your information may also include:

- Regulatory authorities in connection with their duties such as revenue authorities and investigative agencies

- Anyone to whom we may transfer our rights and / or obligations
- Any other person or organisation after a restructure, sale or acquisition, as long as that person uses your information for the same purposes as it was originally given to us or used by us (or both)
- Credit Reference Bureau, identity and address verification organisations

DETAILS OF DATA TRANSFERS OUTSIDE KENYA

Information about you in our possession may be transferred or stored in other countries outside Kenya for any of the purposes described in Privacy Policy Form including countries that may have differing (and potentially less stringent) laws relating to the degree of protection of personal information. It holds that such information can become subject to the laws and disclosure requirements of such countries for any lawful purposes.

When we, or our permitted third parties, transfer information outside Kenya, we or they will ensure that it is lawful and that it has an appropriate level of protection.

We may also transfer your information where you have consented to the transfer.

If we transfer your information outside Kenya in other circumstances (for example because we have to provide such information by law), we will use best endeavours to put in place appropriate safeguards to ensure that your information remains adequately protected.

RETENTION AND DISPOSAL OF DATA AND OUTPUT

We will only keep the information we collect about you on our systems or with third parties for as long as required for the purposes set out above or as required to comply with any legal obligations to which we are subject.

We will normally destroy or erase data after statutory timelines lapse. However, we may retain your information, or information relating to your account after you cease to be a customer for longer than this, provided it is necessary for a legal, regulatory, fraud prevention or other legitimate business purpose.

STORAGE OF YOUR PERSONAL DATA AND DATA SECURITY

All information you provide to us is stored in our secure servers. Where we have given you (or where you have chosen) a password which enables you to access certain parts of our website, you are responsible for keeping this password confidential. We ask you not to share your password with anyone.

We have put in place appropriate security measures to prevent your personal data from being accidentally lost, used or accessed in an unauthorised way, altered or disclosed.

We have put in place procedures to deal with any suspected data security breach and will notify you and any applicable regulator of a suspected breach where we are legally required to do so.

Please read the section on our website relating to data privacy available at <https://equitygroupholdings.com/privacy-policy/>

OUR COMMUNICATION WITH YOU

We may communicate with you via electronic mail (email), post, phone, text and other digital methods. We will never ask you for your password or account number.

When you contact us through any of our communication channels including visiting a local branch or calling the telephone banking service, we will verify your identity by asking you a number of questions based on information known to us about you and the transactions on your account. We may record your calls for training, quality and security purposes.

MARKETING INFORMATION

We and other members of our group may use your information from time to time to inform you by letter, telephone, text (or similar) messages, email or other electronic means, about similar services which may be of interest to you or them.

You may, at any time, request that we cease or do not send such information by one, some or all channels, by contacting us using the contact details set out below.

If you would like to contact us in relation to any of the rights set out above please contact us using the contact details provided herein.

To protect your privacy and security, we may take reasonable steps to verify your identity before providing you with the details.

YOUR RIGHTS

You have several rights in relation to the information that we hold about you, including:

- the right to access your personal data in our custody;
- to object or restrict to the processing of all or part of your personal data. We may however continue to process where we have a legitimate reason to do so, or are required by law;
- to correction of false or misleading data; and
- the right to request that we delete false or misleading data about you.

You have the right to lodge a complaint with Equity Bank or raise a question about this Privacy Policy Consent Form.

Please contact us on:

Email: info@equitybank.co.ke or

Postal address: Equity Bank (Kenya) Limited,

9th Floor, Equity Centre,

Hospital Road, Upper Hill,

P.O. Box 75104-00200,

Nairobi, Kenya.

PRIVACY POLICY

The content or services mentioned on our website may be changed in future and consequently our Privacy Policy Form may also change. Any changes we may make to our Privacy Policy Form in the future will be available at <https://equitygroupholdings.com/privacy-policy/> and where appropriate, notified to you through our various communication channels.

CONSENT

I / We the undersigned confirm I / We have read and understood the terms of this Privacy Policy consent form and hereby give express, unequivocal, free, specific and informed authority and consent to Equity Bank (Kenya) Limited and its affiliates to use and process My / Our data under the terms hereinabove written.

Name _____

Signature _____

Date _____