

File No.



BB Bank
Bushra Business Bank

**PERSONAL & JOINT
ACCOUNT OPENING FORM
GALKA FURISTA KOONTO
WADAAGA & SHAQSIGA**

Branch

Customer Name

Account Number

Date
Taariikhda

I/we would like to open an account at BB Bank and undertake to comply, observe and be bound by the general terms and conditions in force from time to time governing the operation of accounts with the bank.

Aniga / anaga waxaan jeclaanlahaa (lahayn) inaan ka furto (no) koonto BB Bank oo aan qaato (dano) inaan u hoggaansamo, ilaaliyo oo uu ku xirnaado guud ahaan shuruudaha iyo xaaladaha dhaqangalaya waqti ka waqti oo lagu maamulayo xisaabaadka bangiga.

Customer Type
Nooca Macmiilka **Individual Account**
koontada shaqsiga **Joint Account**
koontada wadajirka**Type of Account**
Nooca Koontada **Salary Current Account**
koontada mushaarka **Personal Current Account**
Koontada Xilliga Shaqsiga **BB Bank Savings Account**
Xisaabta Keydka BB Bank **Student Account**
koontada Ardayda **Haji/Umrah Account**
Koontada Xajka/Cumrada **Annissa Account**
Koontada Annissa**Currency Type**
Nooca Lacagta USD Euro GBP SOS Other _____**Do you want to be issued with a cheque book?**
Ma rabtaa in lagu sameeyo jeegbuug? Yes No**If yes, How many cheque leaves?**
Hadday haa tahay, Immisa warqad? 50 100**Do you want to be issued with an ATM Card?**
Ma rabtaa in lagu siiyo Kaarka ATM-ka? Yes No**FIRST APPLICANTS DETAILS**

Faahfaahinta Codsadaha Koowaad

Full Name

Magaca oo Buuxa _____

Nationality

Dhalashada _____

Date of Birth

Tar. Dhalashada _____

ID/PP No.

ID/PP Lam. _____

Mailing Address: P.O. Box

Cinwaanka Boostada: P.O. Sanduuqa _____

City

Magalada _____

Tel. Office

Lam. Xafiiska _____

Mobile No.

Taleefan Lam. _____

Email

Iimayl _____

Occupation/Prof.

Shaqo / Xirfad _____

Employer

loo shaqeeye _____

Employer's Postal Address

Cinwaanka Boostada Loo-shaqeeyaha _____

Monthly Income (USD)

Dakhliga Billaha ah (USD)

 0-500 501-3,000 3,001-7,000 7,001-10,000 10,001 and above please specify _____**Next of kin**

Xigtada kuugu dhow

Name

Magaca _____

Relationship

Xiriirka ka dhaxeeyo _____

Number

Lambar _____



SMS BANKING SERVICES: Please provide me with this services as per details provided below:
ADEEGYADA BANGIGA FARIIMAHA: Fadlan i siiya adeegyadan sida ku cad faahfaahinta hoose:

Mobile No. _____ Mobile registered in the name of _____
Taleefan lam. _____ Mobilka magaca ku diiwaan gashan _____

SMS Alerts: Include the following SMS alert services. Tick required services below) Please note each SMS alert is changed as per prevailing bank tariffs

Digniinta SMS: Ku dar adeegyada soo socda ee digniinta SMS. Sax saar adeegyada hoose) Fadlan la soco farriin kasta waxaa loo beddelay sida ku xusan khidmadaha bangiga u qoran.

- | | | |
|---|--|--|
| <input type="checkbox"/> When cheque is cleared
Marka jeegga lacag laga saaro | <input type="checkbox"/> On overdrawing of account
Marka xadka labixidda la dhaafo | <input type="checkbox"/> On facility repayment date
Lacag xilligeedi labixin waayo |
| <input type="checkbox"/> On large account debit
Marka tiro badan laga saaro | <input type="checkbox"/> On large account Credit
Marka tiro badan la dhigo | <input type="checkbox"/> On salary credit
Marka mushaarka la dhigo |

DECLARATION

BAAQA

I/we confirm that, the information i/we have provided herein and the disclosures made are true; and i/we have read and understood the general terms and conditions of the bank and undertaken to comply, observe and be bound by the same.

Aniga /anaga waxaan xaqiijinaynaa, macluumaadka i / aan ku bixinay halkan iyo shaacinta la bixiyay waa run; iyo anigu / waxaan fahamay markaan akhriyay shuruudaha guud iyo shuruudaha bangiga una guto u hoggaansamida, ilaalinta shuruudaha

FOR BANK USE ONLY

QEYBTA BANGIGA LOOGU TALO GALAY INUU BUUXIYO

Account No _____ Signature _____
Lambarka Koontada _____ Saxiixa _____

	Form completed by/in presence of Waxaa buuxiyay foomka / waxaa joogay	Detail input by Waxaa xogta bixiyay	Account Verified by Waa koontada xaqiijiyay
Initials / Sign Xarfaha / Saxiix			
Date Signed Tariikhda La Saxiixay			

ACCOUNT OPENING CHECKLIST

LIISAKA FURITAANKA XISAABTA

- | | | |
|---|---|--|
| <input type="checkbox"/> Original identification/Passport(s) sighted
Aqoonsi asal ah / Baasaboora (o) la arkay | <input type="checkbox"/> specimen signature obtained
saxeexa muunada la helay | <input type="checkbox"/> SMS banking data keyed in
Xogta bangiga ee SMS ayaa la furay |
| <input type="checkbox"/> identification/Passport(s) copies obtained
nuqul aqoonsi / Baasaboora (yada) nuqulo la helay | <input type="checkbox"/> Cheque book ordered
Jeeg buugga la dalbaday | <input type="checkbox"/> Terms and conditions signed
Shuruudaha iyo shuruudaha la saxeexay |
| <input type="checkbox"/> Application details completed
Faahfaahinta arjiga waa la dhammaystiray | <input type="checkbox"/> Photo taken signature scanned
Saxiix sawir la qaaday ayaa la marsiiyey | |

I confirm that i have checked that all the above details have been completed in accordance with procedures and that relevant documents are attached. I confirm acceptance of this customer relationship with BB Bank.

Waxaan xaqiijinayaa inaan hubiyay in dhammaan faahfaahinta kor ku xusan lagu dhammeeyay si waafaqsan nidaamka iyo in dukumiintiyada la xiriira ay ku lifaaqan yihiin. Waxaan xaqiijinayaa aqbalaada xiriirka macaamiishaan la leeyahay Bangiga BB Bank.

Branch Manager _____ Signature _____

TERMS AND CONDITIONS

For the purpose of these terms and Conditions "Bank" shall refer to BB Bank its successors in title and assigns:

1. 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.
2. 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).
3. 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.
4. Only valid and acceptable means of Identification (International Passport, Somalia National Identity Card) will be required before the Bank opens any account.
5. Each account shall possess a distinctive number, which shall be quoted in all correspondence with the Bank relating to the account.
6. Any change in the name, address, registration certificate (business names) and certificate of incorporation (companies) should be immediately communicated in writing to the Bank.
7. The post office/courier firms and other agents of mail delivery shall be considered agents of the account holders 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 such items including cheque books sent by post/courier at the request of the account holder.
8. The Bank is authorized to effect such orders in respect of the accounts as may be required by any court order or competent authority or agency under the applicable laws of the land.
9. Domiciliary accounts (Foreign currency account and fixed deposits may be established in U.S. Dollars, Sterling, Euro and such other currency, as the Bank shall determine from time to time, as allowed by local regulations in force from time to time.
10. Uncleared instruments though credited in the account, shall not be drawn against unless in the complete discretion of the Bank and such drawings will attract uncleared effects charges as may be set from time to time. Even if such instruments are credited to customers account and/or allowed to be drawn against, the Bank shall at all times have the right to debit the account holders account, if the instruments are not realized without prior notice to account holder/depositor.
11. In case a deposit matures on a public or bank holiday, then the Bank shall pay the deposit on the next working day when the Bank is open for ordinary banking business.
12. Cheques may only be drawn on printed cheques supplied by the Bank. The Bank reserves at all times the right to refuse payment of cheques drawn otherwise.
13. Cheques should be signed by the account signatory (ies) as per specimen signature and mandate, supplied to the Bank and any alteration(s) thereon must be authenticated by drawer(s) full signature.
14. Post dated, stale and defective cheques shall not be paid by the Bank.
15. Upon the Bank receiving notice of the demise of an individual 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 recognized by law for succession purposes.
16. In cases of a joint account and one of the account holders dies then the money in the account and any other benefit, profit or obligation relating to that account will revert to the surviving joint holder (s).
17. Periodic statements of account shall be issued by the Bank to the account holder.
18. The Bank will take due care to see that the credit and debit entries are correctly recorded in the accounts of the account holder/depositor. Any discrepancy in the statement of account should be promptly brought to the notice of the bank in writing within fourteen days of dispatch of statements; failure to which the statement of account shall be deemed to be final and conclusive, for all purposes whatsoever. In the case of any error, the Bank reserves the right, at all times to make adjusting entries to rectify the error without notice, and recover any amount wrongly paid or credited to any person together with any accrued profit. However, the Bank shall not be liable for any loss or damage due to such error or any consequential loss arising there from to any party.
19. No account holder/depositor may annotate or delete any entries in the statement of account. Any discrepancy found, should at once be brought into notice of the Bank. If the statement of account is lost or spoiled, a duplicate statement of account may be provided by the Bank, subject to such charge as is, applicable under Its Schedule of Charges.
20. Minimum balance requirements (if any) will be notified by the Bank from time to time. Any failure or omission to maintain such deposit or balance criteria may result in the levy of penalty as deemed fit by the Bank.
21. The Bank reserves to itself the right to close with or without prior notice, any account which in its opinion is not satisfactorily operated upon, or for any reason whatsoever on the sole discretion of the Bank.
22. Shariah Compliance: Both the Bank and the Customer agree to bound by the rules and the guidance of the Shariah Supervisory Board with respect to all matters relating to the interpretation and application of Shariah to the account
Credit balances in the Current Account shall, according to the principle of Shariah be deemed as a Qard Hassan (loan without return) to the Bank, on demand the Bank undertakes to pay the Credit Balance in full to the Customer.
Details of the Bank's Shariah Advisory Board can be found on the Bank's website www.bbbank.so
23. The bank solely reserves the right to terminate any type of relationship with the account holder/depositor without assigning any reason.
24. Account holder/depositor wishing to close the account must, surrender any unused cheques, ATM Cards and any other documents, instruments issued by the Bank on the account. The Account Holder will also be liable for account closing charges as in force, at the Bank before he can be paid the last remaining credit balance, if any.
25. The Bank shall have discharged its liability with respect to an account so closed by processing a transfer on instruction from the customer, in the currency of such account, payable to the account holder/depositor 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.
26. The Bank may from time to time and at anytime revise, amend, delete or supplement any of these terms and conditions whether in whole or part including without limitations the charges leviable 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 account holder/depositor and/or displayed at the Bank's premises/website from time to time and, shall be binding on the account holder/depositor. The Bank reserves the right at any time and without notice to impose charges for the use of its services at any time.
27. Where the account holder is issued with an ATM card, internet banking login, mobile phone access codes or any other tool or code for the purpose of gaining access to ones account, the account holder undertakes not to transfer the same to any other person and undertakes to exercise due care and attention to ensure the safety of the ATM card, internet banking login, mobile phone access codes or any other tool or code for the purpose of gaining access ones account and the secrecy of the PIN thereof. Where the account is a joint account the joint holders undertake to ensure that the ATM card, internet banking login, mobile phone access codes or any other tool or code for the purpose of gaining access ones account is only used by authorized persons who operate that account. If a card is lost or stolen or if the PIN is disclosed to unauthorized person, the account holder (s) must immediately notify the Bank in writing and the cardholder will be liable for any transaction made prior to the receipt by the Bank of such notification. The account holder may at any time cancel his or her ATM card, internet banking login, mobile phone access codes or any other tool or code for the purpose of gaining access ones account and notify and return the same to the Bank provided that the account holder must not attempt to use the internet banking login, mobile phone access codes or any other tool or code for the purpose of gaining access ones account, after such notification of cancellation. The Bank reserves the right to withdraw the right to use the card, refuse to renew the card or replace or reissue a card without assigning a reason and without incurring any liability to a card holder.

Managers Signature Specimen
Diiwaan gelinta saxiixyada maamulka

2

Names in full (Capital Letters)
Magaca oo buuxa (Xarfaha Waaweyn)

Identification No.:
Lam. AQOONSIGA

Authorized Signature
Saxiixa Awooda Leh`

3

Names in full (Capital Letters)
Magaca oo buuxa (Xarfaha Waaweyn)

Identification No.:
Lam. AQOONSIGA

Authorized Signature
Saxiixa Awooda Leh`

4

Names in full (Capital Letters)
Magaca oo buuxa (Xarfaha Waaweyn)

Identification No.:
Lam. AQOONSIGA

Authorized Signature
Saxiixa Awooda Leh`

5

Names in full (Capital Letters)
Magaca oo buuxa (Xarfaha Waaweyn)

Identification No.:
Lam. AQOONSIGA

Authorized Signature
Saxiixa Awooda Leh`



BB Bank
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