

AMICAN PERSONAL ACCOUNT

PERSONAL DETAILS

Full Name (Mr. / Mrs. / Ms. / Others): _____

Sex: Male Female Place of Birth _____ Date of Birth D D / M M / Y Y Y Y

Nationality: _____ Residence: _____ House/Plot No: _____

Street: _____ Owned Rented Mortgaged others (specify) _____

ID/Passport No: _____ Issue of ID/Passport D D / M M / Y Y Y Y

KRA PIN No: _____ Telephone: Home _____ Mobile: _____

Marital Status: Single Married Divorced Others (specify): _____

Email: _____

Religion: Christian Muslim Others (Specify) _____

Regular church/mosque attended _____

Next of Kin: _____ Mobile Number: _____ Relationship: _____

OTHER SERVICES

Amicash Mobile: _____ Mobile Number: _____

In-house Cheque Book: _____ Personal Cheque Book: _____ Merchant Settlement: _____ ATM Card: _____

Standing Order to	Frequency	Date of Standing Order (Tick/fill appropriately)
<input type="checkbox"/> Share Capital:	<input type="checkbox"/> Daily	_____
<input type="checkbox"/> Investa	<input type="checkbox"/> Weekly	_____
<input type="checkbox"/> Futures Savings	<input type="checkbox"/> Bi-Weekly	_____
<input type="checkbox"/> Amican Junior	<input type="checkbox"/> Monthly	_____

(Kindly fill in other relevant documents)

OCCUPATION

Work Type: 1. Business Business type (specify) _____

2. Employed Retired Salaried

3. Farmer Tea Coffee Dairy Horticulture Others (specify) _____

Name of Employer/Business: _____ Company Address _____

Location of Business: _____ House/Plot No: _____ Street: _____

Telephone: _____ Email: _____

Membership to Profession body (ies) _____ Membership to club(s) _____

	1st Signatory	2nd Signatory	3rd Signatory	4th Signatory
Full Names				
Gender				
Nationality				
ID/Passport No				
Date of Birth				
Residence				
Occupation				
Mobile No				
Email				
Next of Kin				
Relationship				
Contacts				
Signature				

SPECIMEN SIGNATURE AND DECLARATION

I/We _____ declare that all the particulars given by me/us are true. I/We confirm that I/We have read the terms and conditions governing the opening, operating, and closure of the account(s) with Amica Savings & Credit and agree to be bound by them.

Name: _____ ID/Passport NO: _____ Signature: _____

Name: _____ ID/Passport NO: _____ Signature: _____

Name: _____ ID/Passport NO: _____ Signature: _____

OPERATING INSTRUCTIONS (if any)

Signature required for operating instructions (Please tick one) any one to Sign any two sign

FOR OFFICIAL USE ONLY

Amican Account number allocated _____ Branch: _____

Signature & Photo input by: _____ Signature: _____ Date / /

Confirmed by Branch Manager: _____ Signature: _____ Date / /

TERMS AND CONDITIONS GOVERNING AMICAN PERSONAL ACCOUNT

Individual and Joint Account Mandate:

I/We hereby authorize and request you to:

1. Open Amican Personal account in my/our name and at any time subsequently, to open further accounts as I/We may direct. I/We understand and agree that you may at your discretion and without giving any reason thereto to decline to accept my/our account application. I/We also understand that until such a time that you shall inform me/us in writing of the relevant account number: no account relationship is established with you.
2. Honor such cheques or other order on which may be drawn on the said account provided such cheques or orders are signed by me/us and to debit such cheques or order to the said account whether such account be for the time being in credit or overdrawn or may become overdrawn in the consequences of such debit without prejudice to your right to refuse to allow any overdraft and in consideration, I/We agree;
 - a) To ensure the full responsibility for the genuineness, correctness, and validity of all endorsement appearing on all cheques, orders, bill, notes, negotiable instruments and receipts or other document deposited in my/our account and in the same vein. I/We assume full responsibility of safeguarding of my/our cheque book so that any unauthorized person is unable to gain access to it. Neglect of this precaution may be a ground of any consequential loss being to my/our account.
 - b) To be responsible to the payment of any advance(s) with interest and to comply and be bound by Amica Savings & Credit rules on the conducts of the Amican account which may be in force from time to time.
 - c) To free Amica Savings & Credit from any responsibility for any loss or damage to funds deposited with it due to any future government order, law levy, tax embargo, moratorium, exchange restriction or any other cause beyond our control, and that any all standing funds to credit the account are payable at any Amica Savings & Credit branches, on demand only in such local currency as may be in local circulation.
 - d) To be bound by any notification on change in condition governing the account directed to my/our last known address and any notice letter shall be considered as duly delivered and received by me/us at the time it will be delivered in the ordinary course of post.
 - e) That if a cheque credited to my/our account business/saving account is returned dishonored it may be transmitted to me/us through my/our last known address shall be considered as duly delivered and received by me/us at the time it will be delivered in the ordinary course of post.
 - f) Amica Savings & Credit may at any time without assigning any reason within at least 7 (seven) days' notice to me/us close my/our account whether it is in debit or credit.
 - g) Amica Savings & Credit will accept no liability whatsoever for funds handled outside banking hours or outside the official premises.
 - h) Amica Savings & Credit is under no obligation to honor any cheque(s) drawn on this account unless there are sufficient funds in the account to cover the value of the said cheque(s) and I/We understand and agree that any such cheque(s) may be returned to be unpaid but if paid, I/We are obliged to pay Amica Savings & Credit on demand. Amica Savings & Credit reserves the right to exercise its discretion in confirming cheques before payment and without responsibility /liability to proceed or withhold payment of such cheque(s).
 - i) That I/We will communicate any disagreement from Amica Savings & Credit within 15 days from the day of printing, failure to which the statement will be deemed correct.
 - j) That any sum standing to the credit of the business/savings account shall bear interest charges at the rate fixed by Amica Savings & Credit from time to time.
 - k) Authorized to debit from the account the usual charges, interest, commissions and any service charge set by Amica Savings & Credit from time to time.
 - l) That in the event that the Sacco receives from me/us ambiguous or conflicting instruction with the account, Amica Savings & Credit may in its absolute discretion and without any liability act as the Sacco think fit.
 - m) Amica Savings & Credit is authorized to accept for safe-keeping or the collection or for any securities or other property deposited by Amica Savings & Credit or received from or on behalf of my/our self and to release,
 - n) Deliver or give up any such securities or property so accepted against written instructions signed in the manner described herein.
 - o) In the event of death, the credit balance at that date on my/our account together with any security or property deposited with the Sacco or received from or on behalf of my/our self and to release, deliver or give up any such securities or other property deposited by the Sacco relating to such account shall be held to the order of the nominee but subject to any claim, right, lien, charge, pledge, set off.

3. I/We also agree that in addition to any general lien or similar right to which you as Amica Savings & Credit may be entitled by law, you may at any time without notice to me/us, combine or consolidate or any of my/our account(s) without any liabilities to and set-off or transfer any sums standing to the credit of anyone or more of such accounts or any other credits, be it cash, cheques, valuables, deposits, securities, negotiable instruments or other assets belonging to me/us with you in or tower & satisfaction of my/our liabilities to you any other respect whether such liabilities be actual or contingent, primary or collateral and several or joint.
4. I/We also agree to the standards of confidentiality and security afforded to any information regarding me/us and my/our accounts and/or transaction to be reposed in the Credit Data Warehouse. I/We agree to the uses to which these items of information will be put in the conduct of business within Amica Savings & Credit any of their affiliates/agent/adviser/regulators/assignees/partners or by my guarantors or third party service provider.
5. Amica Savings & Credit is authorized to act on banking instructions sent by me/us in relation to these accounts by fax or Email unless otherwise stated by me/us. I/We hereby expressly authorize Amica Savings & Credit to send statements and advices in relation to my/our account to the contact address provided by me/us by the way of Email or fax. All documents information regarding my/our account or transaction with Amica Savings & Credit will be binding if they are in form of data message or accessible in form which may be read, stored and retrieved whether electronically or as a computer printout for subsequent reference. In consideration of Amica Savings & Credit so doing, I/We hereby release indemnify and hold Amica Savings & Credit has not been negligence, has acted in good faith and in accordance with my/our written instructions, Amica Savings & Credit has no obligation, duty or liability to the customer on contract, tort or whatsoever for breach of statutory duty or otherwise in respect of statements or balances advised via SMS or e-statement.
6. The account holder should make withdrawals in person. Exceptionally, Amica Savings & Credit may at its discretion and without responsibility, allow a third party against the written order of the depositor fully authenticated.
7. These terms and conditions and the account(s) shall be governed by the laws of Kenya. The customer irrevocably submits the non-exclusive jurisdiction of the Kenya Courts. Amica Savings & Credit may however bring an action(s) before the courts in any other jurisdiction.
8. Amica Savings & Credit may from time to time and at any time revise, amend, delete or supplement any of these 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 Amica Savings & Credit for such modification. These amendments/alterations shall be notified to the account holder/depositor or displayed at Amica Savings & Credit premises/website from time to time and , shall be binding on the account holder/depositor. Amica Savings & Credit reserves the right at any time and without notice to impose charges for the use of it.

I/We have read the terms and conditions governing the opening, operating and closure of the account(s) with Amica Savings & Credit and agree to be bound by them.

Sign _____ Date D D / M M / Y Y Y Y

Sign _____ Date D D / M M / Y Y Y Y

Sign _____ Date D D / M M / Y Y Y Y

Sign _____ Date D D / M M / Y Y Y Y