



Account Opening Form Individual / Joint / Minor Account

(Please Complete All Details In Capital Letters)

Branch:

Account Name:

Date:

1. Account Category

Individual Minor Joint (subsequent joint applicants to fill in the joint applicant details form)

2. Product Type & Currency

DIB Personal Current DIB Personal Savings Malkia Account Hela Accesss Account Nawiri Personal
 Swag Youth Account Najma Account (Minor) Other (Specify)
Currency KES USD GBP EURO AED Other (Specify)

3. Purpose of Account, Source of Funds & Source of Wealth / Income

i. Purpose of Account
 Personal Savings Investments (Term deposits) Business Income Banking
 Facility Processing Transaction Processing Collections (e.g. rental income, school fees etc)
 Remittances (e.g. salary, transfers) Other (Specify)

ii. Source of Funds / Income Declaration
 Salary / Wages / Pension Rental / Property Business Investment / Savings
 Professional Services Other (Specify)

iii. Source of Wealth / Income Declaration
 Employment Income Business Ownership Inheritance and Gifts
 Investments Other (Specify)

4. Expected Transaction Details

Amount Per Month

Countries

Inward Funds Transfers / Deposits
Outward Funds Transfers / Withdrawals

5. First Applicant Details

i. Personal Information

Title: Mr. Ms. Mrs. Dr. Prof. Hon. Other (Specify)

Date of Birth DD / MM / YYYY KRA PIN Preferred Mobile No. Gender M F

Preferred Email Address (For all Bank's Communication)

P.O. Box Postal Code Town / City Country

Physical Address (Plot / Building / Estate / Apartment / House Number / Road / Street / Town / Country)

Nationality Resident Status Resident Non-Resident If Non-Resident, state the Country of Residence

Are you citizen of any other country other than Kenya? Yes No If yes, indicate name of the country

Are you a United States of America Person? Or are you registered with any tax authority other than Kenya? Yes No

If yes, please complete self-certification (W9 / W8BEN / CRS self-certification as applicable) and provide details in the section below:

1. Country PIN / TIN / SSN

2. Country PIN / TIN / SSN

Are you? Self Employed Employed Student Other (Specify)

If self employed, indicate nature of business / economic sector Agri Business Education Energy Health Insurance Professionals
 Other (specify) Name of Business (if applicable)

If employed / student, state Employer / Institution name Designation / Position

Employer / Institution Telephone Number Employer / Institution E-mail

Postal & Physical Address (If different from above) Postal Address / Postal Code / Plot / Building / Road / Street / Town / Country

Expected monthly income or deposit into the account per month (KES)

ii. Prominent Public Position Declaration

Are you and / or any member of your immediate family or your close associate entrusted with a senior or prominent public office position in the County or National Government, a Government Entity, any Foreign Government or an International Organization? Yes No If yes, fill below:

Name As per identification document Position Held

Government or Organization Name

Relationship Spouse Son Daughter Parent Other (Specify)

iii. Next of Kin Details

Name As per identification document National ID

Relationship Spouse Son Daughter Parent Other (Specify)

P.O. Box Postal Code Town / City Country

Full Residential Address (Plot / Building / Estate / Apartment / House Number / Road / Street / Town / Country)

Mobile. No

Specimen Signature and Image - First Applicant

Signature:		Affix Passport sized photo
Name: <input type="text"/> As per identification document		
ID / PP No:	Expiry:	
Mobile No:		
Date: <input type="text"/> DD / MM / YYYY		

6. Second Applicant Details

i. Personal Information

Title: Mr. Ms. Mrs. Dr. Prof. Hon. Other (Specify)

Date of Birth DD / MM / YYYY KRA PIN Preferred Mobile No. Gender M F

Preferred Email Address (For all Bank's Communication)

P.O. Box Postal Code Town / City Country

Physical Address (Plot / Building / Estate / Apartment / House Number / Road / Street / Town / Country)

Nationality Resident Status Resident Non-Resident If Non-Resident, state the Country of Residence

Are you citizen of any other country other than Kenya? Yes No If yes, indicate name of the country

Are you a United States of America Person? Or are you registered with any tax authority other than Kenya? Yes No

If yes, please complete self-certification (w/9 / w8BEN / CRS self-certification as applicable) and provide details in the section below:

1. Country PIN / TIN / SSN
2. Country PIN / TIN / SSN

Are you? Self Employed Employed Student Other (Specify)

If self employed, indicate nature of business / economic sector Agri Business Education Energy Health Insurance Professionals
 Other (specify) Name of Business (if applicable)

If employed / student, state Employer / Institution name Designation / Position

Employer / Institution Telephone Number Employer / Institution E-mail

Postal & Physical Address (If different from above) Postal Address / Postal Code / Plot / Building / Road / Street / Town / Country

Expected monthly income or deposit into the account per month (KES)

ii. Prominent Public Position Declaration

Are you and / or any member of your immediate family or your close associate entrusted with a senior or prominent public office position in the County or National Government, a Government Entity, any Foreign Government or an International Organization? Yes No If yes, fill below:

Name As per identification document Position Held

Government or Organization Name

Relationship Spouse Son Daughter Parent Other (Specify)

iii. Next of Kin Details

Name As per identification document National ID

Relationship Spouse Son Daughter Parent Other (Specify)

P.O. Box Postal Code Town / City Country

Full Residential Address (Plot / Building / Estate / Apartment / House Number / Road / Street / Town / Country)

Mobile. No

Specimen Signature and Image - Second Applicant

Signature:

Name: As per identification document

ID / PP No:

Expiry:

Mobile No:

Date: DD / MM / YYYY

Affix Passport sized photo

7. Additional Bank Services

i. Cheque Book

Yes No Currency KES USD GBP EURO Specify leaves 25 50 100

Which branch would you like to collect your cheque book from? (Initial Order)

ii. Visa Debit Card (Applicable as per Account Signing Mandate)

Apply for Visa Debit Card Yes No

Currency KES USD

Which branch would you like to collect your debit card from? (Initial Order)

iii. Mobile and Online Banking (Applicable as per Account Signing Mandate)

1st Applicant

Tick as required: Mobile Banking Internet Banking Both

Name of 1st Applicant As per Identification document

Email Address

Date of Birth Mobile No

2nd Applicant

Tick as required: Mobile Banking Internet Banking Both

Name of 2nd Applicant As per Identification document

Email Address

Date of Birth Mobile No

Note* Email Address and Mobile Number will be used for user creation & OTP (One time password). Setup will be done as per account mandate.

You are not allowed to transfer the debit card, Internet and Mobile Banking log in passwords and access codes used to access and operate your account to a Third Party without prior written consent by the Bank. The account holder undertakes to keep the debit card, passwords, and access codes confidential and restricted for use by the persons authorised.

8. Signing Mandate (Please Tick as Applicable)

Sole Either / Or All Other (Specify)

9. Minor Details (To be completed for Najma Account)

Name as per Birth Certificate As per Identification document Male Female

Date of Birth DD / MM / YYYY Birth Certificate Number Place of Birth

Relationship Status e.g Parent / Guardian

10. Declarations

i. Terms and Conditions Declaration

I / We the undersigned have read the terms and conditions necessary as provided on the official website www.dibkenya.co.ke, to operate an account with DIB Bank Kenya Limited (the "Bank") and request the Bank to open an account(s) as detailed in this account opening form. I / We agree that this account(s) shall be solely at the discretion of the Bank, and hereby agree to indemnify the Bank at my / our cost against any loss or claim arising out of the accounts being closed by the Bank without notice due to unsatisfactory performance. I / We confirm that the information given in this form is true and accept that the operations of the account(s) will be subject to the general terms and conditions including the terms and conditions governing the use of Internet Banking and Mobile Banking and Debit Cards as amended from time to time and can be accessed in any banking hall and on the Bank's official website, www.dibkenya.co.ke, which I / We have read and understood.

ii. Data Privacy Notice Declaration

I / We the undersigned hereby acknowledge that I / We have read, understood, and do consent to the terms and conditions of DIB Bank Kenya Limited Privacy Notice made available to me / us at the time of collecting the information provided in this form and also available at www.dibkenya.co.ke/privacy-policy and I / We hereby explicitly authorise DIB Bank Limited and / or its associates to use my / our personal information / data as stipulated in the DIB Bank Kenya Limited Privacy Notice as amended from time to time.

iii. Declaration on Information About Products, Services and Promotions

I / We the undersigned agree that DIB Bank Kenya Limited may use and share administrative notices and relevant information about my / our account(s) and my / our transactions and notify me / us about products, services and promotions that may be of interest to me / us through telephone, post, SMS, e-mail, electronic, social media and other means. If I / We no longer want to receive marketing-related emails and alerts from DIB Bank Kenya Limited, I / We can opt-out / unsubscribe by following the instructions contained within each such communication or by contacting DIB Bank Kenya Limited's contact Centre or update my / our preferences at your nearest Branch. I / We have been made aware that if I / We opt-out of receiving marketing-related communication, DIB Bank Kenya Limited may still send me / us administrative notices and relevant information about my / our accounts and transactions, from which I / we cannot opt-out or unsubscribe.

iv. Acceptance of Terms and Conditions Governing Data Collection and Processing

I / We confirm that I / We have read and understood DIB Bank Kenya Limited Privacy Policy. I / We understand that the information collected by the Bank will be used in accordance with its Privacy Policy available at www.dibkenya.co.ke/privacy-policy. I / We hereby grant my / our consent to DIB Bank Kenya Limited and all its associated third-party processors and service providers to collect, use, store, disclose and process my / our personal Information including Personal Data and Sensitive Personal Data in the manner described in the Bank's Privacy Policy, laws and regulations as amended from time to time. I / We agree that the personal information and / or Personal Data that I / We have provided is accurate and complete to the best of the my / our knowledge and agree to notify the Bank in writing or through other means in case of any change in my / our particulars.

Authorised Signatories

Name: _____ *As per Identification document* Sign: _____ Date: _____

Name: _____ *As per Identification document* Sign: _____ Date: _____

11. Indemnity in Respect of Instructions by Electronic Mail

To:

The Branch Manager, _____ Branch

I / We _____

Email Address _____

Account Number(s):

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In consideration of your agreeing at my / our request to act in accordance with instructions which you receive from me / us or which purport to be from me / us by facsimile and / or electronic mail (hereinafter 'email') and to obey the instructions therein contained hereby, I / we undertake to and warrant with you as follows:

1. I / We irrevocably authorise you to make any payments and comply with all instructions contained in such email instructions without any reference to or further authority from me / us and without enquiry into the justification therefore or validity thereof and agree that you may assume the authenticity thereof and that any payment which you shall make or instructions which you shall comply with in accordance or purporting to be in accordance with such email instructions shall be binding upon me / us and shall be accepted by me / us as conclusive evidence that you were liable to make such payment or comply with such demand.
2. I / We agree to indemnify you and keep you indemnified against all actions, proceedings, claims, demands, liabilities, losses, costs, charges, damages and expenses in relation to or arising out of any of your acts or act in accordance with such email instructions and I / We agree to pay or reimburse to you, on demand and in the currency in which the same shall have been made, suffered or incurred, all payment, losses, costs and expenses made, suffered or incurred by you there under or in consequence thereof or arising thereout and I / we irrevocably authorise you (without prejudice to any other right you may have) to debit to my / our account or any of my / our accounts with you all such payments, losses, costs, and expenses whether such account or accounts is or are overdrawn by reason of any such debit.
3. I / We further agree that I / we will indemnify you against any loss incurred by you as a result of any judgment or order being given or made for the payment of any amount due hereunder and such judgment or order being expressed in a currency other than that in which such amount is payable by me / us hereunder and as a result of any variation having occurred in rates of exchange between the date as at which any such amount is converted into such other currency for purposes of such judgment or order and the date of actual payment pursuant thereto. The foregoing indemnity shall constitute a separate and independent obligation on my / our part and shall apply irrespective of any indulgence granted to me / us from time to time and shall continue in full force and effect notwithstanding any such judgment or orders as aforesaid.
4. Where this Indemnity is executed by or on behalf of a firm or otherwise by or on behalf of more than one person, any liability arising hereunder shall be deemed to be the joint and several liability of the partners in the firm or of such persons as aforesaid, any demand made by you hereunder on any one or more of the persons so jointly and severally liable shall be deemed to be a demand made on all such persons and none of such persons shall have or exercise in competition with you any rights as surety as against any other of them.
5. Any demand made by you hereunder shall be in writing signed by any of your officers and may be served by leaving the same at, or sending it through the post in a prepaid envelope addressed to the company, firm or person on whom the demand is to be made at, the address last known to you as the registered or principal office or, as the case may be, place of business or abode or such company, firm or person, and a demand so served shall be effective (notwithstanding that it may later be returned undelivered) at the time it was so left or, as the case may be, at the expiry of forty eight hours after it was posted excluding Saturdays, Sundays and Public Holidays.
6. In this Indemnity, unless the context otherwise requires, the singular includes the plural and vice versa and references to persons include references to companies or corporations and vice versa.
7. This Indemnity shall be construed in accordance with the laws of Kenya and I / we submit to the jurisdiction of the Kenyan Courts.

IN WITNESS whereof this Indemnity has been executed this _____ day of _____, 20_____

Signed:

Name: _____ ID / PP: _____ Sign: _____

Name: _____ ID / PP: _____ Sign: _____

Name: _____ ID / PP: _____ Sign: _____

Name: _____ ID / PP: _____ Sign: _____

Date: _____

Due completion confirmed by Branch Manager / Relationship Manager

Name: _____ Sign: _____ Date: _____

Minimum required documents for individuals

- Valid Kenyan National Identification (ID, Passport, Military card)
- KRA PIN / Tax Identification Number (TIN)
- Most Recent Coloured Passport Size Photograph
- For Minors - Birth Certificate
- For Foreigners (Valid Foreigner Certificate, Resident / Work Permit and Passport)

(Additional documentation and information may be requested by the Bank on need basis. Bank official will need to sight the originals before accepting photocopies)

How did the Customer find out about DIB Bank Kenya Limited

- Walk-in
- Referral / Introduced
- Marketing Initiative

Account Number:

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Relationship Manager / Sales Officer Name: _____ RM ID: _____

Lead Originator Name: _____ Lead ID: _____

A / C Opened by: _____ Sign: _____ Date: _____

Authorised by: _____ Sign: _____ Date: _____

Verified by BM / BOO: _____ Sign: _____ Date: _____

Branch Stamp



DIB Bank Kenya

A subsidiary of Dubai Islamic Bank PJSC

#ReadyForTheNew