



A whole range
of services at

your fingertips

Here for good

In this application, we would like to know you even better. We appreciate your time in sharing your information to help us have a comprehensive understanding of your financial needs and assist in planning your future. We look forward to serving you better.

Account Opening Documentation

- This Account Opening Pack includes all the necessary forms you need to complete with the account opening requirements.
- At this point we would like to inform you that the documentation we request from you is a necessary requirement, prescribed by local laws and regulations and/or international standards.
- Such documentation helps the bank with its "Customer Due Diligence" (CDD) policy and is an integral part of global effort to combat money laundering, terrorist financing, and fraudulent activity.
- We seek your understanding and cooperation in furnishing the required documents and appreciate your time and effort in doing so.
- Again, we welcome this opportunity to provide our services to you. If you have any questions on this Account Opening Pack, please contact your Relationship Manager or local branch.

Please complete in BLOCK LETTERS with BLACK INK and tick "✓" in the appropriate box

1 Please tell us about yourself

1 Title ☐ Mr ☐ Mrs ☐ Ms ☐ Dr ☐ Other (please specify)

First Name

Middle Name

Last Name

2 Type of Identity Document

☐ Passport ☐ National ID ☐ Other (please specify)

3 ID Document Number

ID Expiry Date

4 TIN No.

5 Date of Birth / /

6 Gender ☐ Male ☐ Female

7 Nationality

8 Marital Status ☐ Single ☐ Married ☐ Other (please specify)

Country of Residence

Current Residential Address

9 Present Mailing Address (Including Country & City)

10 Telephone Number:

(Please provide a minimum of two numbers)

Home/Residence

Mobile* (Mandatory)

Office (Direct line if applicable)

* (Mandatory)

11 Email Address:

12 Name of your current Employer/Business

13 Address of Employer/Business

14 Telephone Number (of Employer/Business)

15 Date Employed with Current Employer (please specify)

16 Occupation/Designation

17 Nature of Employment:

☐ Salaried ☐ Self-employed ☐ Other (please specify)

18 Monthly Income (in Local Currency) Please select range

GMD (or equivalent)	Please Tick
Less than 2500	
2500 - 4000	
4001 - 6000	
6001 - 8000	
8001 - 10,000	
Greater than 10,000	

19 Source of funds :

20 Anticipated volumes of transaction :

2 Would you like a joint Account?

1 Mode of Operation for joint Account

☐ Any one to sign ☐ Both to sign

☐ Others (please specify)

2 Relationship to the Main Applicant

Title ☐ Mr ☐ Mrs ☐ Ms ☐ Dr ☐ Other (please specify)

First Name

Middle Name

Last Name

3 Type of Identity Document

☐ Passport ☐ National ID ☐ Other (please specify)

4 ID Document Number

ID Expiry Date

TIN No.

5 Date of Birth / /

6 Gender ☐ Male ☐ Female

7 Nationality

8 Marital Status ☐ Single ☐ Married ☐ Other (please specify)

9 Current Residential Address

10L Present Mailing Address (Including Country & City)

11 Telephone Number:

(Please provide a minimum of two numbers)

Home/Residence

Mobile

Office (Direct line if applicable)

12 Email Address:

13 Name of your current Employer/Business

14 Address of Employer/Business

15 Telephone Number (of Employer/Business)

Date Employed with Current Employer (please specify)

16 Occupation/Designation

17 Nature of Employment:
☐ Salaried ☐ Self-employed ☐ Other (please specify)

18 Monthly Income (in Local Currency) Please select range

GMD (or equivalent)	Please Tick
Less than 2500	<input type="checkbox"/>
2500 - 4000	<input type="checkbox"/>
4001 - 6000	<input type="checkbox"/>
6001 - 8000	<input type="checkbox"/>
8001 - 10,000	<input type="checkbox"/>
Greater than 10,000	<input type="checkbox"/>
	<input type="checkbox"/>
	<input type="checkbox"/>

Source of funds :

Anticipated volumes of transaction :

3 Which account would you like to apply for?

1 Currency in which account is to be opened and maintained:

Tick the Appropriate

☐ Local Currency
☐ Foreign Currency (please specify) ☐ USD ☐ EUR ☐ GBP

Tick the Account type

☐ Current ☐ Regular Savings ☐ Link Save
☐ Super Savers ☐ MDA ☐ Fixed Deposit

How the Account will be funded

Initial Deposit

Debit from Account Number (Applicable for fixed deposit only)

☐ Cheque ☐ Cash ☐ TT

Currency Account Number

4 Fixed Deposit

Term Of Deposit

☐ 91 days ☐ Other (please specify)

Renewal Instructions

☐ Renew Principal plus interest
☐ Renew principal only and credit interest to account
☐ Do not renew but credit to account

5 Please consider these valuable services

Cheque Book ☐ Yes ☐ No

Statement by Email ☐ Yes ☐ No

Email Statement by frequency ☐ Weekly ☐ Monthly ☐ Quarterly

Email address for receiving E-Statements
(if different from earlier one provided)

Paper Statement: ☐ Yes ☐ No

Current Residential / Mailing Address for receiving your Statement
(if different from earlier one provided)

Visa Debit Card ☐ Yes ☐ No

Cash withdrawal Limit

D 4k ☐

D 8k ☐

D 15k ☐

Spending Limit

D 15k ☐

D 30k ☐

D 60k ☐

D 90k ☐

Email / Fax Indemnity ☐ Yes ☐ No

The Manager

Standard Chartered Bank Gambia Limited

Dear Sir,

I/We wish to introduce the above named person
who desires to open a Current Account with you.
I/We have known the above named person for
_____ (Period) and I/We: (Referee to comment).

Name of Bankers: _____

Address of Bankers: _____

Phone Number of Bankers: _____

Account(s) Name: _____

Account No(s) is/are: _____

Yours faithfully,

Signature

Name _____

Address _____

Telephone Number _____

The Manager

Standard Chartered Bank Gambia Limited

Dear Sir,

I/We wish to introduce the above named person
who desires to open a Current Account with you.
I/We have known the above named person for
_____ (Period) and I/We: (Referee to comment).

Name of Bankers: _____

Address of Bankers: _____

Phone Number of Bankers: _____

Account(s) Name: _____

Account No(s) is/are: _____

Yours faithfully,

Signature

Name _____

Address _____

Telephone Number _____

8 Declaration (Personal Account Only)

- You represent and warrant that all information (including any documents) you have given to us in connection with the application is correct, complete and not misleading. (If this is not the case, you may be personally liable);
- You authorize us to verify any of the information you have given us or your credit standing from anyone we may consider appropriate (such as an authority or credit reference agency);
- You acknowledge that we may decline your application without giving you any reason for doing so. If this happens, no contractual relationship arises between us and you;
- You confirm and agree that we may give any information in connection with this application (including your personal information) to any service provider (whether located in or outside of Gambia) for the purposes of providing any service to you in connection with this application (including data processing);
- You understand that by entering into our banking agreement you give indemnities, authorizations, consents and waivers and agree to limitations on our liability;
- You consent to us contacting you at the address, email address and telephone numbers you have provided to us, to give you information on other products and services that we, or our strategic partners may offer;
- If you are applying for a **Personal Account**, you confirm that you have read and understood the terms and conditions governing the opening, operation and closure of the accounts with Standard Chartered Bank Gambia Limited and agree to be bound by it.
- If you are applying for a **Salary Account**, you agree that the welcome pack will be accepted by your office coordinator on your behalf;
- If you are applying for the **Fax/Email Indemnities and Statement**, you declare that you have received, read and understood the terms and conditions of the service, including the charges arising as a result of use of this service. These form part of our banking agreement and have been given to you and are available at any of our branches or on our website at **www.standardchartered.com** and you agree to be bound by them. You acknowledge that you are bound by any variation we make to these Terms and Conditions of service, in accordance with our banking agreement;
- If you are applying for the **Visa Debit Card**, you declare that you have received, read and understood our Terms and Conditions of the service, including the charges arising as a result of the use of this service. These form part of our banking agreement and have been given to you and are available at any of our branches or on our website at **www.standardchartered.com** and you agree to be bound by them. You acknowledge that you are bound by any variation we make to these Terms and Conditions of service, in accordance with our banking agreement;
- If you are applying for **E-statements**, you declare that you have received, read and understood our Terms and Conditions of the service, including the charges arising as a result of the use of this service. These form part of our banking agreement and have been given to you and are available at any of our branches or on our website at **www.standardchartered.com** and you agree to be bound by them. You acknowledge that you are bound by any variation we make to these Terms and Conditions of service, in accordance with our banking agreement;

SPECIMEN AND SIGNATURE DECLARATION

Declaration of acceptance: I/ We declare that the particulars given by me/ us are true. I / We confirm that I/ We have read the terms and conditions governing the opening, operation and closure of the accounts with Standard Chartered Bank Gambia Limited and agree to be bound by them. I/ We also confirm that I/ We have collected a copy of the terms and conditions governing customer accounts with Standard Chartered Bank Gambia Limited and a tariff guide.

PLEASE ENSURE THAT YOU HAVE FULLY COMPLETED THIS FORM BEFORE SIGNED.

 <p>Photo</p>	 <p>Photo</p>
	
Specimen Signature of First or Sole Applicant	Specimen Signature of Second or Joint Applicant
Name _____ Date <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Name _____ Date <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Signature Witnessed by: _____	Signature Witnessed by: _____

Completed by _____

Approved by _____

Name _____

Name _____

Date

D	D

 /

M	M

 /

Y	Y	Y	Y

Date

D	D

 /

M	M

 /

Y	Y	Y	Y

Signature _____

Signature _____

Account Number

10 REMARKS

Service Indicator Code
(Relationship No 1)Risk Code
(Relationship No 1)Service Indicator Code
(Relationship No 2)Branch Code

Consolidated Statement Flag

Branch Code

Account Classification Code

ARM Code

GL Department ID

Segment Code Ultimate Country Code Referral ID ISIC CODE Sourcing ID Residency Classification Closing ID

(A) INDIVIDUAL CURRENT / SAVINGS ACCOUNT MANDATE

I/We hereby authorise and request you to:

1. Open a current/ savings account in my/our name and at any time subsequently, to open further accounts as I/We may direct. We understand and agree that you may at your discretion and without giving any reason thereto decline to accept my/our account application. I/We also understand that until such 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 orders 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 consequence of such debit without prejudice to your right to refuse to allow any overdraft or increase of overdraft and in consideration, I/We agree;

a. All cheque books will be collected in person. To assume full responsibility for the genuineness, correctness, and validity of all endorsements appearing on all cheques, orders, bills, notes, negotiable instruments and receipts or other documents deposited in my/our account and in the same vein, I/We assume full responsibility for the safeguarding of my cheque book so that unauthorised persons are unable to gain access to it; neglect of this precaution may be a ground for any consequential loss being charged to my/our account; and in the event my/our chequebook (or any cheque(s)) are mislaid, lost or stolen, I/We will immediately notify the Bank. In this regard, I/We will report any discrepancy in the number of cheques received to the Bank within seven (7) working days of having received the said chequebook. In the event that an account remains inactive or dormant for such period of times as the Bank may decide, the Bank reserves the right to impose such conditions in relation to the further operation of my/our account(s) in its sole and absolute discretion. The Bank may at any time at its sole and absolute discretion and upon written notice to me/us add and/or change one or more of these Terms & Conditions which shall take effect from the time of posting of the said notice. No failure or delay by the Bank in exercising or enforcing any right or option under these Terms & Conditions shall operate as a waiver thereof or limit, prejudice or impair the Bank's right to take any action or to exercise its rights against me/us or render the Bank responsible for any loss or damage arising therefrom.

b. To be responsible for the repayment of any overdraft with interest and to comply and be bound by the Bank's rules for the conduct of a current/ savings account which may be in force from time to time, and where this account is a joint account, our liability hereunder shall be joint and several;

c. To free the Bank 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 of all funds standing to the credit of the account are payable at any of the Bank's urban branches, on demand only and only in such local currency or at your option, in such local currency as may then be in local circulation;

d. To be bound by any notification of change in conditions governing the account directed to my/our last known address and any notice or letter sent to my/our last known address shall be considered as duly delivered and received by us/me at the time it will be delivered in the ordinary course of post;

e. That if a cheque credited to my/our individual current/ savings account is returned dishonoured, it may be transmitted to us/me through our last known address either by the bearer or post;

f. That the Bank may at any time without assigning any reason with at least 7 (seven) days' notice to me/us, close my account whether it be in debit or "credit";

g. That the Bank will accept no liability whatsoever for funds handed to Bank representative outside banking hours or outside of the Bank's premises;

h. That the Bank is under no obligation to honour any cheque's drawn on this account unless there are sufficient funds in the account to cover the value of the said cheques and I/We understand and agree that any such cheque may be returned to me/us unpaid but if paid, I am/We are obliged to repay the Bank on demand. The Bank reserves the right to exercise its discretion in confirming cheques before payment and without responsibility/ liability to proceed/ withhold payment of such cheque(s);

i. That I/We will make any disagreements with entries on my Bank Statements known to the Bank within 15 days of the dispatch of the Bank Statement. Failing receipt by the

Bank of a notice of disagreement of the entries within 15 days from the day of dispatch of my Bank statement, it will be assumed by the Bank that the statement as rendered is correct;

j. That any sum standing to the credit of the current / savings account shall bear charges / interest at the rate fixed by the Bank from time to time. That Bank is authorised to debit from the account the usual bank charges, interest, commissions and any service charge set by the Bank from time to time;

k. That in the event that the Bank receives from myself/us ambiguous or conflicting instructions in connection with the account, the Bank may in its absolute discretion and

without any liability act or decline to act as the Bank thinks fit;

l. That the Bank is authorised to accept for safe-keeping or for collection or for any other purpose any securities or other property deposited with the Bank or received from or on behalf of myself/any of us/all of us and to release, deliver or give up any such securities or property so accepted against written instructions signed in the manner described herein;

m. In the event of death of any one or more of us, the credit balance at that date on our account together with any security or property deposited with the Bank relating to such joint account shall be held to the order of the remaining account-holder(s) but subject to any claim, right, lien, charge, pledge, set-off, howsoever arising which the Bank may have in respect of the liability(ies) of any of the account-holders including the deceased.

3. I/We also agree that in addition to any general lien or similar right to which you as bankers may be entitled by law, you may, at any time without notice to me/us, combine or consolidate all or any of my/our accounts without any liabilities to you and set-off or transfer any sum or 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 towards satisfaction of any of my/our liabilities to you or any other account or in 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 transactions 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 the Standard Chartered Group or any of their affiliates/agents/advisers/regulators/assignees/partners or by my/our guarantor or third party service provider.

5. I/ we agree that statement of account are delivered upon activation of such service. Activation needs to be initiated by the account holder(s). After which time, statement of account will be delivered to full and complete addresses only.

Current accounts without any customer initiated transactions for a year are subject to dormancy. Such account would need to be re-activated for customer transactions to be effective.

Savings accounts without any customer initiated transactions for two years are subject to dormancy. Such account would need to be re-activated for customer transactions to be effective.

(B) TERMS AND CONDITIONS FOR OTHER SERVICES

1. I/We agree that in the use of VISA Electron Debit Card, the following additional terms & conditions will apply in addition to the general terms and conditions.
2. It is my/our responsibility to safeguard my/our Card(s) and keep any confidential information, including but not restricted to security procedures, codes, and personal identifiers secret in order to prevent unauthorised and fraudulent use. Loss of the card and/or suspicion of tampering must be reported immediately to the Bank.
3. Any verbal report of loss or suspicion of tampering must be followed, within 5 days, by a written notice to the Bank. The Bank will not be liable for any loss occurring from use of the service by unauthorised persons before such notification.
4. The Bank may charge a replacement levy for the issuance of a new card.
5. In the event that I/We wish to have an additional card for my/our account, I/We shall sign the mandate to indicate the additional user who will also be one of the account holders and shall sign the mandate to indicate same.
6. The Bank may cancel or invalidate a card without assigning any reason but I/We can voluntarily cancel a card with the necessary documentation and a confirmation in writing within 5 days of any verbal instruction to cancel.
7. Debit cards or cheque books not collected after 90 days of request shall be destroyed by the bank.
8. I/We agree that you may leave a message for me/us on an answering machine or facsimiles or with any person answering the phone or with an automated dialing system.
9. Text messages between us may be recorded/monitored so that you can have records of our transactions and maintain service quality.
10. You are permitted to act on any instructions given by an authorised person provided the security procedures are followed. However, you may refuse to act on any instruction if it is unclear or might be in breach of a law, regulation or contractual agreement between us.
11. You will not be liable to me/us for any loss, indirect or consequential, incurred by not acting on my/our instructions, such failure being caused by force majeure, acts beyond our reasonable control.
12. You shall give notice of any variation in operation, features, terms and conditions of the service and the times the service will be available.
13. I/We hereby confirm that we shall completely read and understand the instruction manual attached to the VISA Electron Card and will conform strictly to the details therein.
14. Any cards issued for this/these service(s) is/are the property of the Bank and shall be surrendered upon first demand; the rights and use of the Card(s) are not transferable in any form.
15. I/We agree to indemnify you against any loss, damage or liability which might occur as a result of non-compliance with the above and I/We shall be solely or jointly liable for any negligence, misuse, dishonesty or unlawful use whatsoever of the service provided herewith.
16. I/We agree to the use and disclosure of my/our information as set out in this notification.
17. "I/We acknowledge and accept that deposits and their payments are governed by laws in effect from time to time in The Gambia and are payable only at the Standard Chartered Bank (SCB) The Gambia branch where the deposits were made. SCB however has the discretion to allow withdrawals at other branches in the Gambia"
18. "We may from time to time allow withdrawals of deposits from your account to be made in Standard Chartered Banks in other countries, subject to conditions we may from time to time impose. You agree that we may withdraw any such permission at any time without notice. You agree that we may debit your account with all costs that may arise from such withdrawal without notice".
19. I/We agree that all funds standing to the credit of my/our accounts are payable at any of the urban branches of the Bank in the country where my/our accounts are domiciled and that cash withdrawals of any foreign currency shall be subject at all times to availability.
20. E-Statements will not automatically be sent out on months in which no customer transactions have taken place.

DISCLOSURE POLICY

The Customer hereby consents to the disclosure by the Bank and/ or any of its officers or employees for any purpose of any information concerning the Customer including without limitation, information relating to its business, its accounts held with the Bank or another Group Member, or its relationship with the Bank or another Group Member to any of the following:

1. any office or branch of the Bank or another Group Member;
2. any agent, contractor or third party service provider, or any professional adviser of the Bank or another Group Member;
3. any guarantor, or third party security provider of the Customer;
4. any regulatory, supervisory, governmental, or quasi-governmental authority with jurisdiction over the Bank or another Group Member;
5. any actual or potential participant or sub-participant in, or assignee, novatee, or transferee of, any of the Bank's rights and/ or obligations in relation to the Customer;
6. any person to whom the bank is required or authorised by law or court order to make such disclosure;
7. any person who is under a duty of confidentiality to the Bank;
8. any bank or financial institution with which the Customer has or proposes to have dealings;

CASH LODGEMENT

Please note that the Bank, licensed under the Current Banking Act 2009, is required to ensure that its business is not such that may bring the Gambia into disrepute or damage its standing as a financial Centre and therefore is bound to comply with such constraints as the Central Bank of the Gambia may require.

FAX/ EMAIL INDEMNITY AND STATEMENTS

The bank is authorised to act on banking instructions sent by me/us in relation to these accounts by facsimile or e-mail unless otherwise stated by me/us. I/We hereby expressly authorize the bank to send statements and /or advices in relation to my/our accounts to the contact address provided by me/us by way of email and /or fax.

All documents or information regarding my/our account or transactions with the Bank will be binding if they are in form of data message or accessible in a form which they may be read, stored and retrieved whether electronically or as a computer print out for subsequent reference.

In consideration of the bank so doing, I/We hereby release, indemnify and hold the Bank harmless from and against all actions, suits, proceedings, costs (including legal costs), claims, demands, charges, expenses, losses and/or liabilities arising there from provided the bank has not been negligent, has acted in good faith and in accordance with my/our written instructions. The bank 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-statements.

SAVINGS ACCOUNT CONDITIONS

1. The Savings account holder should make withdrawals in person. Exceptionally, the Bank may at its discretion and without responsibility, pay against the written order of the depositor duly authenticated.
2. Interest is payable on savings accounts on a minimum and maximum account balance which is determined by the Bank. Please check the Bank Tariff as amended from time to time.
3. Accounts closed would be subject to a charge as per the going tariff rate.
4. The Bank reserves the right to fix minimum amount which may be deposited at any one time, and also to limit the amount on which interest will be paid. Details of such limitations are available on request.
5. The Bank may require a depositor to close an account if, in the opinion of the Bank, the account is not being used as a bona-fide Savings Bank Account.

TERM DEPOSITS TERMS AND CONDITIONS

1. Interest payment on a Term Deposit is paid at the rate agreed on for the full term of the Term Deposit. The applied interest rate is as stated in our Tariff Brochure unless agreed otherwise.
2. Premature termination of the agreement will lead to forfeiture of interest payment.
3. Withdrawals/Deposits are not permitted to the Principal amount during the Term Period
4. Interest payment on a Term Deposit accrues daily and interest is calculated on the basis of a 365 day year.
5. You must instruct the Bank in writing (or any other method we agree to accept) BEFORE the maturity date of your Term Deposit to:
 - a. agree on an interest rate if you wish to renew the Term Deposit OR
 - b. uplift the full principal and interest earned upon maturity.
 - c. If you do not instruct the Bank before maturity, your Term Deposit will be renewed at the prevailing board interest rate.
6. Interest ceases to be payable after the maturity date unless the Term Deposit is renewed/ rolled over.

FATCA POLICY

Information we disclose: Subject to applicable local laws, You hereby consent for Standard Chartered Bank or any of its affiliates (including branches) to share your information with domestic or overseas regulators or tax authorities where necessary to establish Your tax liability in any jurisdiction.

Information must be correct: You agree and undertake to notify Standard Chartered Bank Gambia Limited within 30 calendar days if there is a change in any information which You have provided to Standard Chartered Bank Gambia Limited.

Withholding of funds: Where required by domestic or overseas regulators or tax authorities, You consent and agree that Standard Chartered Bank Gambia Limited may withhold, and pay out, from Your account(s) such amounts as may be required according to applicable laws, regulations, agreements with regulators or authorities and directives.

CUSTOMER DATA RETENTION POLICY

The bank will implement and adhere to information legislation and policies relating to your information and will ensure that your information is securely disposed of at the end of the seven years retention period as required by the Central Bank of The Gambia.

GOVERNING LAW

These terms and conditions and the account(s) shall be governed by the Laws of the Gambia. The Customer irrevocably submits to the non-exclusive jurisdiction of the Gambian Courts. The Bank may, however, bring any action(s) before the Courts in any other jurisdiction.

Customer's Name and Signature :



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www.sc.com/gm