

Documents Required

 2 passport sized photographs
 Copy of identification particulars
 Proof of Residence
 Payslip / Source of income declaration

SECTION 1: DETAILS OF ACCOUNT (Please Tick in Appropriate Box)

Tick where applicable: ZWL ☐ USD ☐ ZiG ☐ ZAR ☐ BWP ☐ GBP ☐ Other _____ (Please Specify)

Current ☐ Savings ☐ Met Save ☐ Met Student ☐ Met Home Saver ☐ Other _____ (Please Specify)

Individual ☐ Joint ☐ Senior Citizen (60 Years +) ☐

SECTION 2: PLEASE FILL IN YOUR PERSONAL DETAILS

Salutation/Title: Mr ☐ Mrs ☐ Other _____ (please specify) First Name _____

Middle Name _____ Maiden Name _____

Surname _____ Gender(Tick): Male ☐ Female ☐

Marital Status(Tick): Married ☐ Single ☐ Widowed ☐ Country of Birth _____

Nationality _____ Citizenship _____ Residency _____

Date of Birth

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

 Tel. number: _____ Mobile _____ Home _____

Business _____ E-mail _____

Residential Address _____

Postal Address _____ Post Code _____

Accommodation(Tick) Rented ☐ Provided by employer ☐ Owned but mortgaged ☐ Owned without mortgage ☐

Other (please specify) _____ Number of Dependents _____ Details of dependants (Please fill in table)

Name	Gender	Date of Birth

Type of ID (Tick): National ID ☐ Passport ☐ Drivers Licence ☐ National I.D Number _____ (Mandatory)

Issue Date

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

 Place of Issue _____ District of Birth _____

Passport/Drivers Licence Number _____ Issue Date _____ (of passport or Drivers license)

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Expiry Date (passport)

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

 Place of Issue _____ Issuer Country _____

SECTION 3: EMPLOYMENT DETAILS

Profession _____ Education _____ Average Monthly Expenditure _____

Position Held _____ Employment Status: (please tick) Permanent ☐ Casual ☐ Contract ☐

Employer's Name _____

Employer Contact Person Name _____ Designation _____

Nature of Employer's Business: (please tick) Manufacturing ☐ Mining ☐ Transport ☐ Commerce ☐ Farming ☐

Government ☐ Self Employed ☐ Other (please specify) _____

Employer's Physical Address _____

Employer's Postal Address _____ Post Code _____

Period of Employment (Yrs) _____ Gross Monthly Income _____ Net Monthly Income _____

Other Source/s of Income _____ Total Other Income _____

SECTION 4: SPOUSE'S/CO-ACCOUNT HOLDER'S DETAILS

Salutation/Title: Mr ☐ Mrs ☐ Other ☐ _____ (Please Specify) First Name

Middle Name Maiden Name

Surname Gender(Tick): Male ☐ Female ☐ Country of Birth _____

Nationality _____ Citizenship _____ Residency _____

Date of Birth Tel. number: Mobile Home

Business E-mail

Residential Address _____

Postal Address _____ Post Code _____

Type of ID (Tick): National ID ☐ Passport ☐ Drivers Licence ☐ National I.D Number

Issue Date Place of Issue _____ District of Birth _____

Passport/Drivers Licence Number Issue Date (of passport or Drivers license)

Expiry Date (passport) Place of Issue _____ Issuer Country _____

Employed by _____ Position Held _____

Period of Employment(Yrs) _____ Gross Monthly Income _____ Net Monthly Income _____

Other Source of Income _____ Total Other Income _____

SECTION 5: NEXT OF KIN DETAILS (OTHER THAN SPOUSE /CO - APPLICANT)

First Name Surname

Relationship

Address _____

Tel. number: Mobile Home Business

E-mail

SECTION 6: CARD AND E-BANKING SERVICES

Classic Debit Card ☐ Signature Banking Debit Card ☐ Internet Banking ☐ Mobile Banking ☐

E-statement ☐ SMS Alerts ☐ E-mail Alerts ☐

Metbank account number/s to be linked for Mobile Banking and Internet Banking (NB - Only your accounts are allowed)

i. ii.

Preferred mode of account statement delivery: E-mail ☐ Frequency of statement delivery: Weekly ☐ Monthly ☐

E-alert contact details (to be linked to mobile and internet banking)

Mobile 1: Mobile 2:

E-mail 1:

E-mail 2:

***Please be advised that only one mobile number and and one email address can be linked to an account.**

Any other Individual/Business account(s) held with Metbank?: Yes ☐ No ☐

If yes, account number(s) i. ii.

SECTION 7: OTHER BANK REFERENCES

Bank _____ Branch _____ Account Number _____ Period (Yrs) _____

Bank _____ Branch _____ Account Number _____ Period (Yrs) _____

Bank _____ Branch _____ Account Number _____ Period (Yrs) _____

SECTION 8: REFEREES

Name, address and phone number of 2 referees:

1)

2)

SPECIMEN SIGNATURE AND DECLARATION

*I certify that the information given in support of this application is true and correct and I understand that in the event of any information proving to be inaccurate, the Bank reserves right to decline this application without giving reasons thereof.

*I agree to be liable for any overdraft or debt which the bank may permit on this account or any accounts in my name and I understand and agree that a penalty rate of interest as determined by the bank from time to time shall apply on any unauthorised overdrafts.

*I understand and agree to abide by the Bank's requirements and accept the right of the bank to compulsorily close my account without warning if the account is not conducted satisfactorily.

PLEASE ENSURE THAT YOU HAVE FULLY COMPLETED THIS FORM BEFORE SIGNING

<p>X _____ Specimen Signature of First of Sole Applicant</p>	<div style="border: 1px solid black; width: 150px; height: 150px; margin: 0 auto; display: flex; align-items: center; justify-content: center;"> Passport Size Photo </div>	<p>X _____ Specimen Signature of Second or Joint Applicant</p>	<div style="border: 1px solid black; width: 150px; height: 150px; margin: 0 auto; display: flex; align-items: center; justify-content: center;"> Passport Size Photo </div>
<p>Name <input type="text"/></p> <p>I.D Number <input type="text"/></p> <p>Date <input type="text"/></p> <p>Signature Witnessed by _____</p> <p>Date <input type="text"/></p>	<p>Name <input type="text"/></p> <p>I.D Number <input type="text"/></p> <p>Date <input type="text"/></p> <p>Signature Witnessed by _____</p> <p>Date <input type="text"/></p>		

How did you find out about Metbank?

I saw/ heard an advert ☐ I was referred by a friend ☐ Other (please specify) _____

What attracted you to Metbank?

Your Customer Service ☐ Products: (Please mention product) _____

Other (please specify) _____

RELEASE & INDEMNITY FOR INSTRUCTIONS GIVEN OVER THE TELEPHONE, BY E- MAIL AND BY TELEFAX

I/ We, Account Name: Account Number:

hereby acknowledge and accept my/our duty to exercise reasonable care when giving instructions to the Bank to act on so as to prevent, Metbank Limited, from being misled as a result thereof and to avoid the perpetration of fraud.

Furthermore, I/we accept that the giving of valid instructions, on my account, over the telephone, by electronic mail and/or by telefax renders us/me liable to Metbank Limited for any loss howsoever sustained as a result of the instructions so given provided that the Bank has not been negligent, has acted in good faith and in accordance with my/our written instruction.

I/We hereby instruct Metbank Limited to honour instructions by me/us and communicated to the bank over the telephone, by electronic mail and/or by telefax.

We hereby indemnify the Bank against any prejudice, loss, claims or actions from any person arising out of or in connection with the instructions given over the telephone, by electronic mail and/or by telefax.

This indemnity will be valid from today, until further notice is given to Metbank Limited to the contrary by me/us.

The bank is authorised to act on banking instructions sent by me/ us in relation to these accounts by facsimile or 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.

All documents or information regarding my/ our account or transactions with the Bank will be binding if they are in the 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.

Signature Date

FOR BANK USE ONLY

ACCOUNT OPENING

Customer Number Reserve Bank Code Industrial Classification Portfolio Number

ITEM	OFFICIAL	SUPPORTING DOCUMENTS	
*Identity documents sighted and copy attached	<input type="text"/>	1. Valid I.D(s)	3. Passport Photo(s)
*Reports Obtained: Bank	<input type="text"/>	2. Proof of residence	4. Current Payslip
*Other	<input type="text"/>		
*FCB	<input type="text"/>		

	Name	Signature	Date (DD/MM/YYYY)
CSO	<input type="text"/>	<input type="text"/>	<input type="text"/>
Data Input By	<input type="text"/>	<input type="text"/>	<input type="text"/>
Validated By	<input type="text"/>	<input type="text"/>	<input type="text"/>
Verified By	<input type="text"/>	<input type="text"/>	<input type="text"/>
Account Opened/declined	<input type="text"/>	<input type="text"/>	<input type="text"/>

Branch Manager's Signature: Date

1. THE ACCOUNT**I/ We hereby authorise and request you to:**

i. Open a current/ savings/ fixed deposit 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 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.

ii. Honour 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 cheque book (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 cheque book. 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 there from.

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 here under 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 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's representative outside banking hours or outside of the Bank's premises;

h. That the Bank is under no obligation to honour any cheques 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 / our eStatements known to the Bank within 30 days of receipt of such eStatement. Failing receipt by the Bank of a notice of disagreement of the entries within 30 days from the day of receipt of the eStatement, it will be assumed by the Bank that the eStatement as rendered is correct;

j. That any sum standing to the credit of the current/ savings account shall bear interest charges 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 deems 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.

n. 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.

2. 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 its relationship with the Bank to any of the following:

- (i) any office or branch of the Bank;
- (ii) any agent, contractor or third party service provider, or any professional adviser of the Bank;
- (iii) any guarantor, or third party security provider of the Customer;
- (iv) any regulatory, supervisory, governmental, or quasi-governmental authority with jurisdiction over the Bank;
- (v) 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;
- (vi) any person to whom the bank is required or authorised by law or court order to make such disclosure;
- (vii) any person who is under a duty of confidentiality to the Bank;
- (viii) any bank or financial institution with which the Customer has or proposes to have dealings;

3. CASH LODGEMENT

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

4. WITHDRAWALS

(i) Withdrawals from an account are subject to conditions we may impose. For example, we may require you to give us notice or, if you make more than a maximum number of withdrawals in a period, the terms on which we pay interest may change or we may charge you a fee.

(ii) We are not liable for any loss you incur in connection with our inability or delay in receiving or executing instructions or unavailability of funds or any product due to any circumstances beyond our control.

If any circumstances beyond our control occur, we may take any action we consider appropriate in connection with your account.

Circumstances beyond our control is defined as means circumstances beyond our reasonable control including natural events, steps taken or policies imposed by authorities, adverse market or trading conditions, failure of third parties, failure of communication or computer facilities and civil disturbances.

(iii) Nothing in our banking agreement requires us to do or not do anything if it would or might in our reasonable opinion constitute a breach of our policy or any applicable law or requirement of any authority.

5. DEBIT CARD

These terms and conditions apply to and regulate the provision of a debit card by Metbank Limited.

(i) General conditions on Metbank Debit Card usage

- a) The Bank may decline to issue a debit card without giving a special reason.
- b) The card does not allow Cardholders any automatic overdrafts facilities.
- c) The card is not a cheque guarantee card.
- d) Unless advised immediately the Bank will accept no claim against a card being forged as a result of being lost/stolen or mislaid.
- e) The card must be returned to the Bank should a cardholder's account be closed under any condition whatsoever.

(ii) Bank Accounts

- a) Except to the extent that these terms and conditions require otherwise, they shall not affect any other terms and conditions express or implied, governing any Bank Account.
- b) No Bank Account may be overdrawn by the giving of a transaction instruction without the prior written agreement of the Bank.

(iii) Cancellation of Cards

- a) The Cardholder may at any time cancel his card by returning it to the bank.
- b) The Bank may at any time cancel his card without notice, without assigning any reason and without incurring any liability to the Cardholder.

(iv) Fees

- a) In respect of each Cardholder, the bank shall be entitled to charge and debit to any Bank account such fees as it sees fit and will from time to time notify the Cardholders of the same.

(v) Liability of Cardholders

- a) Cardholder shall be fully liable in respect of each transaction instruction given by the use of his Card.

(vi) Amendment

- a) These terms and conditions may be amended at any time and from any time to time by notice from the Bank to the cardholder.
- b) Any such amendments shall be deemed to be effective and binding on the Cardholder on receipt and any subsequent use of the Card shall be deemed to constitute acceptance of any such amendment by the Cardholder.

I _____ I.D Number _____ hereby acknowledge safe receipt of my debit card and having read and understood the terms and conditions related to the use of the debit card.

Card Number

Signature _____

Date

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

6. E-ALERT SERVICES

Whereas; I/We _____ (hereinafter referred to as "the client") Have expressly requested Metbank Limited (hereinafter referred to as the "the bank") to transmit to me/ us electronic notification via Short Message Service (SMS)/email, transactions conducted on the said bank account.

I/We acknowledge that the integrity and/or correctness of SMS messages/email transmitted cannot be guaranteed in that interali they might be tampered with prior to being transmitted, they might be fraudulently abused by outsiders, delays might occur, and \the SMS/email facility might be faulty. The SMS/email service is a value add service , which is rendered in addition to any statement I/We may receive. While the bank endeavours to ensure the integrity and content of any SMS/email sent to me/us, the statement will remain a record of my/our account.

The bank shall be indemnified in the event of an SMS/email notification not being carried out according to my/our request or in the event of an SMS/email notification containing personal/ confidential information coming into the possession of, or being read by a person not entitled to be in possession of such.

Now therefore I/we hereby identify the bank and hold it harmless from all claims , demands, actions and proceedings that may be made or instituted against the bank by anyone, their parties included and all injury, loss or damage that may be suffered by me/us, the bank or any third party, whether directly or indirectly arising out of or in connection with my/our election that the SMS/ email system be used in my/our dealings with the bank and the bank's dealings with me.

The bank shall not accept liability for the integrity of SMS/email messages.

The bank shall be indemnify if the client fails to notify the bank, in writing, of any changes of my/our nominated cellular number

7. MOBILE BANKING

These terms and conditions apply to and regulate the provision of Mobile Banking by Metbank Limited.

(i) Definitions**a. In these terms and conditions:**

- "Bank" means Metbank Limited, its successors and assigns;
- "Bank account" means, in relation to mobile banking, any account maintained by the Bank in Zimbabwe which the client alone is entitled to operate in respect of which the client has requested to be able to give transaction instructions;
- "Mobile banking profile" means details of the client registered at the request and in the name of the person named upon it for use in connection with mobile banking services provided by the bank.
- "Client" means a person with a registered profile on mobile banking.
- "PIN" means in relation to a client, the personal identification number required to transact using mobile banking.

b. In these terms and conditions, unless the context requires otherwise;

- The word "person" refers to an individual,
- The word "phone" means a device through which a transaction instruction can be given,
- Words denoting one gender shall include all other genders; and
- Words denoting the singular shall include the plural and vice versa.

(ii). Use of Mobile Banking

a. The mobile banking profile is not transferable and may not be used other than by the client.

b. The bank shall be entitled to give immediate effect to the following transactions;

- ZIPIT-bank to bank transfers
- PIN change
- Mini statement
- Phone top up requests
- Bank account balance enquiry
- Bill Payments
- Internal funds transfer.
- Transaction alerts
- To send broadcast messages to the client
- Such other transaction instructions given through the use of mobile banking from time to time made available by the bank to the client.

c. Mobile banking may be used to transact through the bank's prescribed service providers and bill payment partners only.

d. In the absence of manifest error, the bank's records as to any transaction instructions or their consequences shall be conclusive.

e. The client must exercise all due care and attention to prevent the loss of/ and or of the use of his mobile banking profile by a third party. The client must not disclose his PIN to anyone in any circumstance.

f. If the client's phone is stolen or if a PIN is disclosed to any other person, the client must immediately notify the bank of such loss, theft, or disclosure. Any oral communication must be confirmed to the bank in writing immediately. The client will be liable in respect to any transaction given prior to receipt by the bank of notification of such loss, theft or disclosure.

g. It is the responsibility of the client to notify any beneficiary of a transfer of funds in his favor. The bank will not give advice to such beneficiary and accepts no liability for doing so.

(iii) Bank accounts

- a. No bank account may be overdrawn by giving of a transaction instruction without the prior agreement of the bank.
- b. The client agrees and acknowledges that the bank is authorised to disclose any information regarding either him, his mobile banking profile, the use of his mobile banking profile in any transaction, his account relationship, his accounts, and business with the bank or any subsidiary of the bank or its ultimate holding company or related company (a company in which an equity interest is held by any of the foregoing) (together "Bank group member") obtained under this or any other agreement with a bank group member to; any bank, any actual or proposed assignee of the bank or participant or subparticipant in or transferee of a bank group member to; under a duty of confidentiality to the bank, or such subsidiary, ultimate holding company or related company; relevant supervisory or regulatory authority or court of law; any person when required to do so pursuant to subpoena or other court process issued out of any applicable jurisdiction; and / or any person when otherwise required to do so in accordance with the laws of any applicable jurisdiction or when considered necessary for the purpose of investigating any discrepancy, error or claim. The client also agrees and acknowledges that the bank group member may transfer any of the above information to any party to whom it is authorised to disclose the same referred to above notwithstanding that such party's principal place of business is outside the client's country of residence or that such information following disclosure will be ; collected; held, processed, or used by such party in the whole or part outside the client's country of residence.

(iv) Deregistration of mobile banking profile

- a. The client may at any time seek deregistration of his mobile banking profile by applying to the bank.
- b. The bank may at any time deregister the mobile banking profile, without assigning a reason: and without assigning liability to the client.

(v) Mobile banking profile details

If the client requires substitute or additional; mobile numbers, utility account numbers; to be linked to his mobile banking profile: he may apply; and the bank may at its discretion effect such edits the client may require at a fee.

(vi) Charges

In respect of each client, the bank shall be entitled to charge and debit to any account of the client or linked to the client such charges as it may from time to time notify the client.

(vii) Liability of client

- a. The client shall be fully liable in respect of each transaction instruction given by the use of their phone.
- b. The bank shall not be liable in any way for any disclosure to any third party arising out of a transaction instruction.

(viii) Amendments

- a. These terms and conditions may be amended at any time and from time to time by notice from the bank to the client.
- b. Any such amendments shall be deemed to be effective and binding on the client and any use of the mobile banking profile shall be deemed to constitute acceptance of any such amendment by the client.

(ix) Law and Legal language

These terms and conditions, and the provision of mobile banking by Metbank Limited; shall be regulated in accordance with Zimbabwean laws.

8. DISCLAIMER**Anti - Money Laundering and Combating of Financial Terrorism**

(i) To comply with anti-money laundering laws, counter financial terrorism laws, regulations and policies, including our policies, reporting requirements under financial transactions legislation and request of authorities, the Bank may be:

Prohibited from entering or concluding transactions involving certain persons or entities or required to report suspicious transactions to an authority. Transactions impacted include those that may:

- a. Involve the provision of finance to any person involved or suspected of involvement in terrorism or any terrorist act;
- b. Be relevant to investigation of an actual or attempted evasion of tax law, investigation of or prosecution of a person for an offence against any applicable law; or
- (ii) A member of the Bank may intercept and investigate any payment messages and other information or communications sent to or by you or on your behalf and may delay, block or refuse to make any payment and payment screening may cause a delay in processing certain information.
- (iii) No member of the Bank is liable for any loss arising out of any action taken or any delay or failure by us, or a member of the Bank, in performing any of its duties or other obligations, caused in whole or in part by any step taken as set out above.

9. ACCOUNT CLOSURE

Either party may terminate this agreement at any time (but subject to any legal requirements as to notice) by notifying the other in writing. On closure of an account, the termination becomes effective after any cheque drawn on the account or outstanding on it have been paid ; all debit cards and internet banking tokens issued to the client have been sent back to The Bank ; and all information and equipment supplied by The Bank have been returned to the bank.

Where The Bank is terminating the agreement and the client's account is overdrawn, the client must pay all sums outstanding on the account otherwise The Bank may take appropriate legal action for recovery.

10. GOVERNING LAW

These Terms and all transactions entered into by the Parties in relation or pursuant to an Account are governed by the laws of Zimbabwe.

Signature _____

Date

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---