



# ACCOUNT OPENING FORM

Bank: Barclays, Branch: Hannington road | Account name: UNS-SACCO LTD | Account Number: 6001739571

Please fill in using **BLOCK LETTERS**  
 Please "v" where applicable

Date: 

D	D	M	M	Y	Y	Y	Y
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I /we request UNS-SACCO LTD to open for me/us a Personal /Joint account with the following details:

Account details		
<input type="checkbox"/> Family Gold Savings	<input type="checkbox"/> Family Silver Savings	<input type="checkbox"/> Family Watoto
<input type="checkbox"/> Free Savings (UN Employees Only)	<input type="checkbox"/> Fixed Deposit	
Account Name:		
Personal Details		
Name:		
Date of Birth: DD.MM.YYYY	Marital Status:	Gender: F/M Nationality:
Country of Residence:		
Current Residential Address: House Number / Estate / Plot / Building / Floor / Road / Street / LC1 Zone		
Emergency Contact Person:		Relationship:
Identification: Passport, Driver's license, Employee ID, Voter's card, other _____ ID No.:		
Personal & Official Email:		
Cell phone:	Official phone:	Home phone:
Joint Account Details – Child/Dependant's Info		
Name:		
Guardian:		
Date of Birth: DD.MM.YYYY	Gender: F/M	Nationality:
Employment Details		
Type of Employment: Salaried/Self-Employed/Retired/Other		
Profession/Designation (salaried worker):		
Company type (salaried worker): Government/NGO/Local Private/Multinational/Others		
Name of business establishment (self employed):		
Business/Employment Address:		
Email:		
Phone(s):	Fax:	
Nature of business:		
Estimated monthly income:		



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## Declaration

I/we declare that:

I. The information given on this form is correct to the best of my/our knowledge, I/we pledge to update my/our file whenever the information given to you changes. Any legal consequences arising from what I/we have stated above are my/our responsibilities; I/we shall abide by the term & conditions governing the above current account.

All our transactions with UNS-SACCO LTD shall be signed by: **Either/Both/All**

We declare ourselves jointly and severally liable on all the foregoing transactions.

Name: \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Name: \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Name: \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

## For SACCO Use Only:

Account Number: \_\_\_\_\_

Verified By: \_\_\_\_\_

Date: \_\_\_\_\_

Authorized By: \_\_\_\_\_

Date: \_\_\_\_\_



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### 1. Set off:

- a) The SACCO without notice combine / consolidate any of the account Holder's accounts and set off against any account or indebtedness of the Account Holder whether loan, savings, (where matured or not) or any other type.
- b) The Sacco may upon notice to the Account Holder, set off an account against any other account or indebtedness in respect of which the account Holder is liable, notwithstanding that some other person may also be liable in respect thereof. In such circumstances, the Sacco may at its own direction accept against costs and at the account Holders expense and given the account holder any assistance necessary in obtaining a refund.

### 2. Simultaneous Order in excess of funds:

Where the SACCO received orders at approximately the same time, the total amount of which the available assets of or the credit granted to the account holder, the SACCO may honor the orders in whatever manner it thinks fit.

### 3. Ledger charges and Expense interest:

The SACCO is entitled to be paid by the account Holder any may (unless otherwise agreed in writing) debit the account Holder with:

- a) Interest on overdrawn accounts, loan accounts or on any other facility granted by SACCO at any rate or rates as determined by the SACCO

from time to time but not exceeding the maximum allowed by law which rate of rates may be different for different accounts. Such interests is calculated on daily balances and debited monthly. The need not to notify the account holder of any change in the interest charged. Where a higher rate of interest has been agreed between the SACCO and the account holder in respect of any security given by the account holder, that higher rate may be charged by the SACCO of any account. Such interest is payable notwithstanding the determination of the relationship of a SACCO and account holder until all sums due to the SACCO from the account holder have been paid or repaid in full, as well as before or after any judgment.

- b) Charges incurred by the SACCO in obtaining legal advice in connection with the account holders dealing with the SACCO or incurred by the SACCO in any legal, arbitration or other proceedings arising out of our concerned dealings.

- c) Commission at such rates and at such times as the SACCO decided with power to charge different rates for different accounts;

- d) All other proper expenses and charges including but not limited to ledger fees, postage, telephone calls, taxes, duties, impositions and expenses incurred in complying with the account Holder's request or requests authorized and accredited Government or other agencies in relation to the account Holder dealing with the SACCO or in maintaining the account.

### 4. Account Periods:

Accounts are made up at the SACCO's sole discretion at the end of each monthly, quarterly, half-yearly or yearly period.

### 5. Statements deemed approval if Not Objected to within 28 days:

The contents of any statements of account or statement of any other nature which has been sent by the SACCO to the account holder and to which the account holder has not objected within twenty eight (28) days of the statement, shall be deemed approved by the account Holder and shall not thereafter be challenged by the account holder on any ground whatsoever including but not limited to the lack of mandate, forged or inadequate signature endorsement of forged alteration thereof or otherwise.

### 6. Delay by account Holder in Lodging Complaints:

The SACCO is not responsible for any matter unless the account holder has made a complaint to the SACCO as soon as reasonably possible after receipt by him of notification of the matter. Where notification from the SACCO is expected but not received, the complaint must be made within 28 days after non-receipt.

### 7. Deposit of Cheques:

Before making any withdrawal the account holder must allow a sufficient time to elapse after making any deposit (even of cash) in order to enable the SACCO to carry out necessary operations to credit the account.

### 8. Repayment of Overdrawn Account:

The Bank is entitled on demand to the repayment with interest of any account that is overdrawn

### 9. Lien:

- a) Where the Account Holder is indebted on circumstances giving a SACCO the right of set off all securities as set out in paragraph 'a' hereof held as security for the debt.

- b) The SACCO may at anytime give the account holder notice in writing that if unsecured debit is not paid within a period of not less than 14 days on receipt by the account holder of the notice, then the SACCO may without further notice realize the account holder of the notice, then the SACCO may without further notice realize the account holder's assets to discharge the debt. Any part payment made will be accepted strictly on account and without prejudice to the SACCO's rights.

- c) If the debt is not discharged within the time allowed the SACCO may realize the account holder's assets sufficient to discharge the debt and the account holder constitutes the account holder subjects to these terms and conditions.

### 10. Account in foreign currency:

Subject to all laws and Government Regulations, the SACCO will not transact in foreign currency unless if there is a change in the current regulations.



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11. Communication:

All notices, statements, letters and other communications from the SACCO may be sent to the last address given by the Account Holder, if delivered then at the date and time of delivery, and if sent by post then five business days And in providing such dispatch by post it shall be sufficient to prove that the letter containing the communication was properly stamped and addressed and put into the Post Office.

The Account Holder has no claim on the SACCO for damages resulting from losses, delays, misunderstandings, mutilations, duplications or any other irregularities due to transmission of any communication whether to or from the Account Holder, the SACCO or any third party, by delivery, post, telegraph, telephone, telex or any other means of communication.

12. The Account Holder authorizes the SACCO to make any enquiries it may deem necessary in respect of opening any account.

13. Headings:

Marginal notes contained in these Terms and Conditions are for information purposes only and are conclusive as to the contents of the clause they relate to.

14. Interpretation:

In these Terms and Conditions the expression, 'the Account holder' shall include any person or persons, firm or corporate body and the word "his" also to the conditions.

15. Amendments:

Any addition or alteration of these Terms and Conditions made from time to time by the SACCO of which has been given to the Account Holder shall be binding upon the Account Holder as fully as if the same were institution as it deems necessary.

17. Disclosure:

The SACCO may disclose details of and relating to the Account Holder's Accounts to any credit reference agency or other like institution as it deems necessary.

Name: \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_