

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

Select type of account

Other (please Specify)

Select Currency

Other (please Specify)

Other Services Required: Debit Card

MetLife Cash Plan

SMS transaction alerts

Other

\*Metlife Funeral Cash Plan - Please fill in the attached MetLife Funeral Cash Plan Application Form

(please Specify)

Any other Individual/Business account(s) held with Metbank?: Yes

No

If yes, account number(s)

i.

ii.

Register for Mobile Banking facility: Yes

No

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

i.

ii.

SECTION 2: APPLICANT'S PERSONAL DETAILS

Salutation/Title: Mr

Mrs

Other

First Name(s)

(please specify)

Maiden Name

Surname

Gender(Tick): Male

Female

Marital Status

Country of Birth

Nationality

Citizenship

Residency

Date of Birth

Type of ID(Tick): National ID

Passport

Drivers Licence

National ID Number

Issue Date

Place of Issue

District of Birth

**Passport Details:**

Number

Issue Date

Expiry Date

Place of Issue

Issuer Country

Previous Number

**Driving License Details:**

Number

Issue Date

Expiry Date

Place of Issue

Education

Profession

Education

Average Monthly Expenditure

Residential Address

Postal Address

Post Code

Business Number

Cellphone Number

Email

Accommodation Type (select)



**SECTION 7 REFEREES**

Name and address 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**

Click to insert photo

Click to insert photo

*Passport  
Size  
Photo*

*Passport  
Size  
Photo*

X  
Specimen Signature of First of Sole Applicant

X  
Specimen Signature of Second or Joint Applicant

Name

Name

Date

Date

Signature Witnessed by

Signature Witnessed by

Date

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		1. Valid I.D(s)	3. Passport Photo(s)
*Reports Obtained: Bank		2. Proof of residence	4. Current Payslip
*Other			
*FCB			

	Name	Signature	Date (DD/MM/YYYY)
CSO			
Data Input By			
Validated By			
Verified By			
Account Opened/declined			

Branch Manager's Signature:

Date

**1. DEBIT CARD / METCLICK CARD**

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

1. 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 overdraft 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.

2. 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.

3. 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.

4. 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.

5. Liability of Cardholders

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

6. Amendment

- a) These terms and conditions may be amended at any time and from time to time by notice from the Bank to 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 \_\_\_\_\_ ID 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

**2. SMS ALERT SERVICE**

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

I/We acknowledge that the integrity and/or correctness of SMS messages transmitted cannot be guaranteed in that, inter alia, they might be tampered with prior to being transmitted, they might be fraudulently abused by outsiders, delays might occur, and the SMS facility might be faulty. The SMS 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 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 notification not being carried out according to my/our request or in the event of an SMS notification containing personal/confidential information coming into the possession of, or being read by a person not entitled to be in possession of such SMS.

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 system be used in my/our dealings with the bank and the bank's dealings with me/us.

The Bank shall not accept liability for the integrity of SMS messages.

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

Signature

Date

### 3. MOBILE BANKING

These terms and conditions apply to and regulate the provision of mobile banking by Metbank Limited.

#### 1. 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.

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

i) The word "person" refers to an individual,

ii) The word "phone" means a device through which a transaction instruction can be given,

iii) Words denoting one gender shall include all other genders; and

iv) Words denoting the singular shall include the plural and vice versa.

#### 2. 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;

i) ZIPT - Bank to bank transfers

ii) Pin change

iii) Mini statement

iv) Phone top up requests.

v) Bank account balance enquiry.

vi) Bill payments.

vii) Internal funds transfer.

viii) Transaction alerts.

ix) To send broadcast messages to the client.

x) 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 the use of his mobile banking profile by a third party. The client will be fully responsible for ensuring that his PIN is only known to himself. Subject to this, a client must not disclose his PIN to anyone in any circumstances.

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 not doing so.

#### 3. Bank accounts

i) No bank account may be overdrawn by giving of a transaction instruction without the prior agreement of the bank.

ii) The client agrees and acknowledges that the bank is authorized 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 of 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 sub participant 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 authorized 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 whole or part outside the client's country of residence.

#### 4. Deregistration of mobile banking profile

i) The client may at any time seek deregistration of his mobile banking profile by applying to the bank.

ii) The bank may at any time deregister the mobile banking profile, without assigning a reason; and without assigning liability to the client.

#### 5. Mobile banking profile edits

If the client requires substitute or additional; mobile numbers, utility account numbers, or 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.

#### 6. 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.

#### 7. Liability of client

i) The client shall be fully liable in respect of each transaction instruction given by the use of their phone.

ii) The bank shall not be liable in any way for any disclosure to any third party arising out of a transaction instruction.

#### 8. Amendments

i) These terms and conditions may be amended at any time and from time to time by notice from the bank to the client.

ii) 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.

#### 9. 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.

Signature

Date