

UHURU ACCOUNT OPENING FORM

FOMU YA KUFUNGUA AKAUNTI YA UHURU



FOR OFFICIAL USE ONLY / KWA MATUMIZI YA OFISI TU

Date

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

Tarehe

Customer ID No. (Cumm.)

Na. ya Kitambulisho cha Mteja

Account No.

Na. ya Akaunti

Branch

Tawi

I / We wish to open an account at Equity Bank (Tanzania) Limited and undertake to comply, observe and be bound by the general terms and conditions in force from time to time governing the operation of the accounts with the bank.

Napenda / tunapenda kufungua akaunti katika benki ya Equity Bank (Tanzania) Limited na tunaahidi kuzingatia, kufuata na kutii vigezo na masharti yate yanayaangaza uendeshaji wa akaunti za benki kwa vipindi iyaite.

TYPE OF ACCOUNT / AINA YA AKAUNTI

☐ Single

Binafsi

☐ Joint

Ya pamoja

☐ Other (specify) _____

Nyingine (Itaje)

CURRENCY / FEDHA

☐ TSHS

☐ USD

☐ GBP

☐ EURO

☐ KES

PERSONAL DETAILS

Photo / Picha

1ST APPLICANT / MWOMBAJI WA KWANZA

Name

Jina kamili

Nationality

Uraia

Date of Birth

Tarehe ya Kuzaliwa

ID / Passport No.

Na. ya Kitambulisho / Hati ya Kusafiria

Country

Nchi Unapoishi

City

Mji

Physical Address

Anwani ya Posta

Mobile No.

Namba ya Simu

Email

Barua pepe

Occupation / Business Type (specify commodity or service dealt in)

Kazi

Employer / Business Entity

Mwajiri

Employer's / Business Postal Address

Anwani ya Posta ya Mwajiri

Next of Kin

Ndugu wa karibu zaidi

Relationship

Uhusiano

Mobile No.

Namba ya Simu

Email

Barua pepe

Applicant Signature

Saini ya Mwombaji

CHECKLIST / ORODHA YA VITU VINAVYOTAKIWA

☐ ID / Passport Obtained Copy
Nakala ya Kitambulisho / Pasi

☐ E-mail Indemnity
Barua Pepe

☐ Proof of Address
Uthibitisho wa anwani

☐ Visa/Residential Permit
Visa / Kibali cha Mkazi

2ND APPLICANT / MWOMBAJI WA PILI

Photo / Picha

Name _____
Jina kamili

Nationality _____ Date of Birth _____
Uraia Tarehe ya Kuzaliwa

ID / Passport No. _____
Na. ya Kitambulisho / Hati ya Kusafiria

Country _____ City _____
Nchi Unapoishi Mji

Physical Address _____ Mobile No. _____
Anwani ya Posta Namba ya Simu

Email _____
Barua pepe

Occupation / Business Type (specify commodity or service dealt in) _____
Kazi

Employer / Business Entity _____
Mwajiri

Employer's / Business Postal Address _____
Anwani ya Posta ya Mwajiri

Next of Kin _____ Relationship _____
Ndugu wa karibu zaidi Uhusiano

Mobile No. _____ Email _____
Namba ya Simu Barua pepe

Applicant Signature _____
Saini ya Mwombaji

CHECKLIST / ORODHA YA VITU VINAVYOTAKIWA

☐ ID / Passport Obtained Copy
Nakala ya Kitambulisho / Pasi

☐ E-mail Indemnity
Barua Pepe

☐ Proof of Address
Uthibitisho wa anwani

☐ Visa/Residential Permit
Visa / Kibali cha Mkazi

3RD APPLICANT / MWOMBAJI WA TATU

Photo / Picha

Name _____
Jina kamili

Nationality _____ Date of Birth _____
Uraia Tarehe ya Kuzaliwa

ID / Passport No. _____
Na. ya Kitambulisho / Hati ya Kusafiria

Country _____ City _____
Nchi Unapoishi Mji

Physical Address _____ Mobile No. _____
Anwani ya Posta Namba ya Simu

Email _____
Barua pepe

Occupation / Business Type (specify commodity or service dealt in) _____
Kazi

Employer / Business Entity _____
Mwajiri

Employer's / Business Postal Address _____
Anwani ya Posta ya Mwajiri

Next of Kin _____ Relationship _____
Ndugu wa karibu zaidi Uhusiano

Mobile No. _____ Email _____
Namba ya Simu Barua pepe

Applicant Signature _____
Saini ya Mwombaji

CHECKLIST / ORODHA YA VITU VINAVYOTAKIWA

☐ ID / Passport Obtained Copy
Nakala ya Kitambulisho / Pasi

☐ Proof of Address
Uthibitisho wa anwani

☐ E-mail Indemnity
Barua Pepe

☐ Visa/Residential Permit
Visa / Kibali cha Mkazi

SIGNATURE AUTHORITY OR ACCOUNT MANDATE (Tick as appropriate) / SAINI ZENYE MAMLAKA AU WENYE MAMLAKA NA AKAUNTI (weka alama ya vema)

☐ Singly
Mmoja

☐ Either to Sign
Yeyote kati yetu

☐ All of Us Jointly
Sote kwa pamoja

☐ Any Two to Sign
Wawili wowote

☐ Other (Specify) _____
Au vinginevyo utaje

DECLARATION

I / We confirm that the information I/We have provided herein and the disclosures made are true; and I/We have read and understood the general terms and conditions of the Bank and undertake to comply, observe and be bound by the same.
Ninakiri / tunakiri kwamba maelezo na taarifa niliyotoa/tuliyotoa hapa ni ya kweli; na nimesoma/tumesoma na kuelewa vigezo na masharti ya jumla ya Benki na tunaahidi kuyafuata, kuyatii na kuyazingatia.

Names in Full (BLOCK LETTERS) of Authorized Signatories Majinayote kwa Kirefu (HERUFI KUBWA) ya Watia saini walioidhinishwa / Wakurugenzi / Wabia		National ID / Passport No. Utambulisho / Na. ya Pasi na Cheo	Specimen Signature Saini
1st Applicant Mwombaji wa kwanza			
2nd Applicant Mwombaji wa pili			
3rd Applicant Mwombaji wa tatu			

FOR BANK USE ONLY / KWA MATUMIZI YA BENKI TU

Account No. _____ Branch _____
Na. ya Akaunti *Tawi*

Account Name _____ Customer ID _____
Jina la Akaunti *Kitambulisho cha Mteja*

Account Opened by _____ Signature _____ Date _____
Jina la Ofisa wa Benki *Saini* *Tarehe*

Signature by Official _____
Saini ya Ofisa wa Benki

TERMS & CONDITIONS / VIGEZO NA MASHARTI

For the purpose of these terms and Conditions "Bank" shall refer to Equity Bank (Tanzania) Limited its successors in title and assigns;

1. Any person(s) opening an account with the Bank (whether resident or non resident) will be deemed to have read and understood these terms and conditions and the applicable Schedule of Bank Charges issued and amended.
2. No account shall be opened by the Bank unless the account opening form is fully completed and the requisite supporting documents attached and attested by the required authorities (if any).
3. Upon submission of duly completed account opening forms the Bank will generate an Account Number for the customer in accordance with the Bank's policies and procedures on Account Opening.
4. The Bank has a statutory responsibility to apply any applicable tax on all charges on customers' accounts.
5. Only valid and acceptable means of Identification (International Passport, Tanzanian Voters Card) will be required before the Bank opens any account.
6. Each account shall possess a distinctive number, which shall be quoted in all correspondence with the Bank relating to the account.
7. Any change in the name, address, registration certificate (business names) and certificate of incorporation (companies) should be immediately communicated in writing to the Bank.
8. The post office/courier firms and other agents of mail delivery shall be considered agents of the account holders for delivery of statements, letters and related other related communication, no responsibility shall be accepted by the Bank for access by third parties, loss, delay or non delivery of such items including cheque books sent by post/courier at the request of the account holder.
9. The Bank is authorized to effect such orders in respect of the accounts as may be required by any court order or competent authority or agency under the applicable laws of the land.
10. Domiciliary accounts (Foreign currency account and fixed deposits may be established in U.S. Dollars, rand, Sterling, Euro and such other currency, as the Bank shall determine from time to time, as allowed by local regulations in force from time to time.
11. Interest on savings and fixed deposits is paid at periodic interval, as determined by the Bank and/or upon respective maturity dates of such deposits at such rate as may be determined by the Bank from time to time.
12. Domiciliary (Foreign currency) accounts/deposits are opened and maintained subject to Foreign exchange regulations, directives of the Government of Tanzania or any of its organization/agencies and the Bank of Tanzania from time to time.
13. Uncleared instruments though credited in the account, shall not be drawn against unless in the complete discretion of the Bank and at such drawings will attract uncleared effects charges as may be set from time to time. Even if such instruments are credited to customers account and/or allowed to be drawn against, the Bank shall have at all times have the right to debit the account holders account, if the instruments are not realized Without prior notice to account holder/depositor.
14. In case a deposit matures on a public or bank holiday, then the Bank shall pay the deposit on the next working day when the Bank is open for ordinary banking business.
15. Cheques may only be drawn on printed cheques supplied by the Bank. The Bank reserves at all times the right to refuse payment of cheques drawn otherwise.
16. Cheques should be signed by the account signatory(ies) as per specimen signature and mandate, supplied to the Bank and any alteration(s) thereon must be authenticated by drawer(s) full signature.
17. Post dated, stale and defective cheques shall not be paid by the Bank.
18. Upon the Bank receiving notice of the demise of an individual customer, the Bank will not be obliged to allow any operation or withdrawal from the account by any person except on production of a death certificate and a court order from a court of competent jurisdiction or any other relevant document recognized by law for succession purposes.
19. In cases of a joint account and one of the account holders dies then the money in the account and any other benefit, interest or obligation relating to that account will revert to the surviving joint holder (s).
20. Periodic statements of account shall be issued by the Bank to the account holder while a Certificate (conveying key terms for the deposit e.g. Tenor, Interest Rate) will be issued to the depositor on dates

Kwa lengo la vigezo na masharti haya neno "Benki" litamaanisha Equity Bank (Tanzania) Limited warithi wake kwenye wadhifa na majukumu.

1. *Mtu yeyote anayefungua akaunti na Benki (kama mkazi au asiye mkazi) atatakiwa kuwa amesoma na kuelewa kanuni na masharti na Ratiba husika ya makato ya Benki iliyotolewa na kufanyiwa marekebisho.*
2. *Hakuna akaunti itakayofanguliwa na Benki isipokuwa fomu ya ufunguzi wa akaunti imejazwa kikamilifu na nyaraka zinazohitajika zimeambatishwa na kuthibitishwa na mamlaka husika (kama ipo).*
3. *Baada ya kuwasilisha fomu za maombi ya kufungua akaunti zilizojazwa kikamilifu Benki itazalisha Namba ya Akaunti kwa ajili ya mteja kwa mujibu wa Sera za benki hiyo na taratibu kwenye Ufunguzi wa Akaunti.*
4. *Benki ina jukumu kisheria kutoza kodi yoyote husika kwenye makato yote ya akaunti ya wateja.*
5. *Vitambulisho Pekee halali na vinavyokubalika (Pasi ya kusafiria, Kadi ya Uraia wa Tanzania, kadi ya mpiga kura) vitatakiwa kabla ya kufungua akaunti ya Benki yoyote.*
6. *Kila akaunti atakuwa na namba tofauti, ambayo itakuwa imenukuliwa katika mawasiliano yote na Benki kuhusiana na akaunti.*
7. *Mabadiliko yoyote katika jina, anwani, cheti cha usajili (majina rasmi) na hati ya usajili (makampuni) lazima yaelezwe mara moja kwa maandishi kwenda Benki.*
8. *Ofisi ya Pasta na mawakala wengine wa utoaji huduma za usambazaji barua atakuwa mawakala aliichukulia ya wamiliki wa akaunti kwa ajili ya utoaji wa taarifa, barua na mawasiliano mengine yanayohusiana, hakuna jukumu lo/ate kukubaliwa na Benki iii kupata mtu wa tatu, hasara, kuchelewa au kushindwa kutoa vitu kama ikiwa ni pamoja na vitabu vya hundi vilivyotumwa kwa ,yia ya pasta l au mawakala wa kutuma barua kwa ombi la mwenye akaunti.*
9. *Bank ina mamlaka ya kupitisha maagizo hayo kwa mujibu wa akaunti kama itakavyotakiwa kwa amri yoyote ya mahakama au mamlaka husika au shirika chini ya sheria husika za nchi.*
10. *Akaunti ya nyumbani (lakaunti ya fedha za kigeni na amana za kudumu zinaweza kufanguliwa kwa Do/a za Marekani, Rand, Sterling, Euro na fedha nyingine, kama Benki itakavyoamua mara kwa mara, kama inavyoruhusiwa na kanuni za ndani zinazotumika mara kwa mara.*
11. *Riba ya akiba na amana za kudumu zitalipwa kwa vipindi mara kwa mara, kama itakavyoamuliwa na Benki na l au juu ya tarehe za ukomavu husika wa amana kwa kiwango kama kitakavyoamuliwa na Benki mara kwa mara.*
12. *Akaunti za ndani (Fedha za kigeni) l amana zitafanguliwa na kudumishwa chini ya kanuni za Fedha za kigeni, maelekezo ya serikali ya Tanzania au shirika / mashirika yoyote ya Benki ya Kuu ya Tanzania mara kwa mara.*
13. *Hati ambazo hazikamilika ingawa akaunti zimelipwa, haitakuwa imetolewa isipokuwa kwa hiari ya Benki na katika michoro hiyo itasababisha makato kama ilivyowekwa mara kwa mara. Hata kama hati hizo zimelipwa kwenye akaunti za wateja na / au kuruhusiwa kuwa inayotolewa dhidi, Benki itakuwa na Haki wakati wote ya kuzikata akaunti za wamiliki, ikiwa hati haziko vizuri bi/a kutoa taarifa kabla kwa mmiliki wa akaunti l mweka amana.*
14. *Endapo amana imekomaa wakati wa sikukuu au mapumziko ya benki, basi Benki itailipa amana siku ya kazi inayofaata wakati Benki itakapofanguliwa kwa hali ya kawaida ya utendaji wa benki.*
15. *Hundi inaweza tu kutolewa kama hundi hiyo imechapishwa kutolewa na Benki. Benki ina haki ya kukataa malipo ya hundi inayotolewa vinginevyo.*
16. *Hundi zinapaswa kutiwa saini na watia saini wa akaunti (watia saini) kwa mujibu wa saini za mfano zenye mamlaka, zilizowasilishwa Benki na mabadiliko yake yoyote lazima yawe yamethibitishwa na saini kamili ya mtoa fedha.*
17. *Hundi zilizopitwa na wakati Baada ya tarehe, na hundi mbovu hazitalipwa na Benki.*
18. *Baada ya Benki ya kupokea taarifa ya kufariki mteja binafsi, Benki haitalazimika kuruhusu mtu yeyote kufanya au kuchukua chochote kutoka kwenye akaunti isipokuwa kama ataonesha cheti cha kifo na amri ya mahakama kutoka mahakama yenye mamlaka husika au hati nyingine yoyote husika inayotambuliwa na sheria kwa madhumuni ya urithi.*
19. *Katika suala la akaunti ya pamoja na mmoja wa wamiliki wa akaunti akifa basi fedha zilizomo katika akaunti na mafao mengine yoyote, riba au wajibu unaohusiana vitarejeshwa kwa mmiliki aliye (walio) hai.*
20. *Taarifa za kipindi falani za akaunti zitakuwa zikitolewa na Benki kwa mmiliki wa akaunti wakati Cheti (ikionesha vigezo na masharti muhimu kwa ajili ya amana k.m. Tenor, kiwango cha riba) vitakuwa vikitolewa kwa mwekaji katika tarehe iliyokubaliwa kati ya Benki na Mteja.*

agreed between the Bank and the Customer.

21. The Bank will take due care to see that the credit and debit entries are correctly recorded in the accounts of the account holder/depositor. Any discrepancy in the statement of account should be promptly brought to the notice of the bank in writing within fourteen days of dispatch of statements; failure to which the statement of account shall be deemed to be final and conclusive, for all purposes whatsoever. In the case of any error, the Bank reserves the right, at all times to make adjusting entries to rectify the error without notice, and recover any amount wrongly paid or credited to any person together with any accrued interest or profit. However, the Bank shall not be liable for any loss or damage due to such error or any consequential loss arising there from to any party.
22. No account holder/depositor may annotate or delete any entries in the statement of account. Any discrepancy found, should at once be brought into notice of the Bank. If the statement of account is lost or spoilt, a duplicate statement of account may be provided by the Bank, subject to such charge as is, applicable under Its Schedule of Charges.
23. Minimum balance requirements (if any) will be notified by the Bank from time to time. Any failure or omission to maintain such deposit or balance criteria may result in the levy of penalty as deemed fit by the Bank.
24. The Bank reserves to itself the right to close with or without prior notice, any account which in its opinion is not satisfactorily operated upon, or for any reason whatsoever on the sole discretion of the Bank.
25. Upon giving a 28 days notice. The bank solely reserves the right to terminate any type of relationship with the account holder/depositor without assigning any reason.
26. Account holder/depositor wishing to close the account must, surrender any unused cheques, Equity Cards and any other documents, instruments issued by the Bank on the account. The Account Holder will also be liable for account closing charges as in force, at the Bank before he can be paid the last remaining credit balance, if any.
27. The Bank shall have discharged its liability with respect to an account so closed by processing a transfer on instruction from the customer, in the currency of such account, payable to the account holder/depositor in the amount of the then credit balance of such account less deduction(s) in respect of the amount of any claim that the Bank may have on such funds constituting the credit balance.
28. The Bank shall determine from time to time the rate of Interest payable on the account having regard to the prevailing rules and regulations of the Bank of Tanzania and the policies of Bank which are subject to change from time to time and the account holder/depositor hereby agrees to accept such rate of interests.
29. The Bank may from time to time and at anytime revise, amend, delete or supplement any of these terms and conditions whether in whole or part including without limitations the charges leviable in respect to its services. Such charges shall be effective from the date specified by the Bank for such modification. These amendments/alterations shall be notified to the account holder/depositor and/or displayed at the Bank's premises/website from time to time and, shall be binding on the account holder/depositor. The Bank reserves the right at any time and without notice to impose charges for the use of its services at any time.
30. Where the account holder is issued with an Equity card, internet banking login, mobile phone access codes or any other tool or code for the purpose of gaining access to one's account, the account holder undertakes not to transfer the same to any other person and undertakes to exercise due care and attention to ensure the safety of the Equity card, internet banking login, mobile phone access codes or any other tool or code for the purpose of gaining access to one's account and the secrecy of the TIN thereof. Where the account is a joint account the joint holders undertake to ensure that the Equity card, internet banking login, mobile phone access codes or any other tool or code for the purpose of gaining access to one's account is only used by authorized persons who operate that account. If a card is lost or stolen or if the TIN is disclosed to unauthorized person, the account holder(s) must immediately notify the Bank in writing and the cardholder will be liable for any transaction made prior to the receipt by the Bank of such notification. The account holder may at any time cancel his or her Equity card, internet banking login, mobile phone access codes or any other tool or code for the purpose of gaining access to one's account and notify and return the same to the Bank provided that the account holder must not attempt to use the internet banking login, mobile phone access codes or any other tool or code for the purpose of gaining access to one's account, after such notification of cancellation. The Bank reserves the right to withdraw the right to use the card, refuse to renew the card or replace or reissue a card without assigning a reason and without incurring any liability to a card holder.
21. Benki itakuwa makini iii kuona kwamba maingizo ya mikopo na makato vimerekodiwa kwa usahihi katika akaunti za mmiliki / mwekaji wa akaunti. Tofauti yoyote katika taarifa ya akaunti lazima iletwe mara moja kama taarifa kwa benki kwa maandishi ndani ya siku kumi na nne baada ya kupata taarifa; kushindwa kufanya hivyo, taarifa ya akaunti itachukuliwa kuwa ya mwisho na sahihi, kwa madhumuni yoyote. Endapo kuna makosa yoyote, Benki ina haki, wakati wale ya kufanya maingizo ya marekebisho iii kurekebisha makosa bi/a taarifa, na kuokoa kiasi chochote kilicholipwa kimakosa au kulipwa kwa mtu yoyote pamoja na riba yoyote ipatikanayo au faida. Hata hivyo, Benki haitahusika na hasara au uharibu wowote unaotokana na makosa hayo au hasara yoyote kutoka upande wowote.
22. Hakuna mmiliki wa akaunti l mwekaji anaweza kutolea maelezo au kufata maingizo yoyote katika taarifa ya akaunti. Makosa yoyote yatakayopatikana, lazima benki ifahamishwe mara moja. Kama taarifa ya akaunti imepotea au kuharibiwa, nakala ya akaunti inaweza kutolewa na Benki, kwa kuzingatia makato, kulingana na utaratibu wa Makato.
23. Mahitaji ya urari wa chini (kama yapo) yatatolewa na Benki mara kwa mara. Kushindwa kokote au kutotimiza wajibu wa kudumisha amana au vigezo rya urari kunaweza kusababisha ushuru wa adhabu kama Benki itakaryoona inafaa.
24. Benki inayo haki yake yenyewe bi/a taarifa kabla, ya kufunga akaunti yoyote ambayo kwa maoni yake uendeshwaji wake hauridhishi au kwa sababu yoyote ile kulingana na busara ya Benki.
25. Kwa kutoa notisi ya siku 28, Benki ina haki pekee ya kufunga aina yoyote ya uhusiano na mmiliki wa akaunti l mwekaji bi/a kutoa sababu yoyote.
26. Mmiliki wa akaunti l mwekaji anayetaka kufunga akaunti lazima, akabidhi hundi yoyote ambayo haikutumika, kadi ya Equity na nyaraka nyingine zozote, hati zilizotolewa na Benki kwenye akaunti. Mwenye akaunti pia atawajibika kulipia gharama za kufunga akaunti kama inayotakiwa, katika Benki kabla hajalipwa masalio ya riba yake ya mwisho, kama yapo.
27. Benki itatakiwa kuwa imekata madeni yake yote kuhusiana na akaunti inayotakiwa kufangwa na kufanya utaratibu wa uhamisho kuhusiana na maelekezo kutoka kwa mteja, kwa fedha ya akaunti hiyo, inayolipwa kwa mwenye akaunti / mwekaji katika kiasi cha urari wa mikopo ya akaunti hiyo punguzo la chini kuhusiana na kiasi chochote madai ambayo Benki inaweza kuwa nayo katika fedha hizo zinazojumuisha urari mikopo.
28. Benki itaamua mara kwa mara kiwango cha riba kinacholipwa kwenye akaunti baada ya kuzingatia sheria na kanuni za Benki Kuu ya Tanzania zilizopo na sera za kibenki ambayo inaweza kubadilishwa mara kwa mara, na mwenye akaunti / mwekaji anakubali kupokea vile viwango rya riba.
29. Mara kwa mara Benki inaweza kupitia upya, kurekebisha, kufata au kungeza masharti yoyote ya haya kwa ujumla au kwa sehemu ikiwa ni pamoja na bila mapungufu makato yanayokatwa katika kulingana na huduma zake. Makato hayo yataanzia tarehe itakayotajwa na Benki kwa ajili ya mabadiliko hayo. Mabadilikolmarekebisho hayo yatatolewa taarifa kwa mwenye akaunti / mwekaji na / au kutangazwa katika majengo / tovuti ya Benki mara kwa mara na, yatamfanga mmiliki wa akaunti l mwekaji. Benki ina haki wakati wote na bila taarifa kuingiza makato kwa ajili ya matumizi ya huduma zake wakati wowote.
30. Wakati ambapo mwenye akaunti anapopatiwa kadi ya Equity, anwani ya kibenki ya mtandao, msimbo ya simu za mkononi au hati nyingine yoyote au msimbo kwa madhumuni kupata huduma kwenye akaunti ya mtu, mwenye akaunti hata kubali kuhamisha kiasi kama hicho kwa mtu mwingine yeyote na kinatenda kwa makini iii kuhakikisha usalama wa kadi ya Equity, anwani ya kibenki ya mtandao, msimbo wa simu za mkononi au hati nyingine yoyote au msimbo kwa madhumuni ya kuingia katika akaunti ya mtu na usiri wa TIN yake. Wakati ambapo akaunti ni akaunti ya pamoja wamilikiwa pamoja wanaahidi kuhakikisha kuwa kadi ya Equity, anwani ya kibenki ya mtandao, msimbo wa simu za mkononi au hati nyingine yoyote au msimbo kwa lengo la kupata huduma kutoka kwenye akaunti ya mtu mwingine inatumiwa tu na mhusika mwenye mamlaka ya kuendesha akaunti. Endapo kadi imepotea au kuibiwa au kama TIN imewekwa wazi kwa mtu asiyehusika, mwenye akaunti ni lazima aloe taarifa mara moja Benki kwa kuandika na mwenye kadi atawajibika kwa muamala wowote utakaofanywa kabla ya kupokea taarifa hiyo ya Benki. Wakati wowote, mwenye akaunti anaweza kuifuta kadi yake ya Equity, anwani ya kibenki ya mtandao, msimbo wa simu za mkononi au hati nyingine yoyote au msimbo kwa lengo la kuingia katika akaunti na kutoa taarifa na kuzirudisha Benki ya ikizingatiwa kwamba mwenye akaunti asijaribu kutumia anwani ya kibenki ya mtandao, msimbo wa simu za mkononi au hati nyingine yoyote au msimbo kwa lengo la kuingia kwenye akaunti ya mtu mwingine, baada ya taarifa hizo za ufataji. Benki ina haki ya kuondoa haki ya kutumia kadi, kukataa kuirudisha upya kadi au kuibadilisha au kutoa kadi bila kutoa sababu na bila kuchukua dhamana yoyote kwa mmiliki kadi.

For the purpose of this Indemnity and/or Undertaking, the word Services shall be deemed to include any form of banking services or products that Equity Bank (Tanzania) Limited may offer its customers from time to time including any cards and access codes. This Indemnity and Undertaking shall be deemed to be an integral part of the account opening form executed by me/us as amended from time to time.

Kwa madhumuni ya malipo haya na I au Ahadi, neno Huduma litachukuliwa kujumuisha aina yoyote ya huduma za benki au bidhaa ambazo Equity Bank Tanzania Limited inaweza kutoa kwa wateja wake mara kwa mara ildwa ni pamoja na upatikanaji wa kadi yoyote na misimbo ya kufangulia. Malipo na ahadi hii yatachukuliwa kuwa sehemu muhimu ya mfumo wa kufungua akaunti uliofanywa na mimi I sisi kama itakayorekebisha mara kwa mara.

I / We hereby agree with the terms and conditions and Undertakings given, which I / we have read, and understood, and confirm that the information supplied is correct to the best of my / our knowledge

Mimi / Sisi tunakubaliana na kanuni na masharti na ahadi zilizotolewa, ambayo mimi / sisi nimesoma, na kuelewa, na kuthibitisha kwamba taarifa zilizotolewa ni sahihi kulingana na uelewa wangu / wetu.

I / We the undersigned confirm I / we have read and understood the terms of the terms and conditions contained herein above and hereby freely agree to be bound by said terms and conditions. We further confirm that the information and documentation provided to the Bank is correct and accurate to the best of my / our knowledge.

Name_____	ID / PP No. _____	Signature _____
Jina la Mteja	Na. ya Kitambulisha I Hati ya Kusafiria	Saini

Name_____	ID / PP No. _____	Signature _____
Jina la Mteja	Na. ya Kitambulisha I Hati ya Kusafiria	Saini

Name_____	ID / PP No. _____	Signature _____
Jina la Mteja	Na. ya Kitambulisha I Hati ya Kusafiria	Saini

Name_____	ID / PP No. _____	Signature _____
Jina la Mteja	Na. ya Kitambulisha I Hati ya Kusafiria	Saini