



INDIVIDUAL ACCOUNT OPENING FORM

BRANCH												
<input type="checkbox"/> I / We wish to open the following account(s) with I&M Bank (Rwanda) PLC as per the following details												
Account Name												
Account No. <i>Advised by bank staff</i>												
FIRST APPLICANT											APPLICANT PHOTO	
Title			First Name									
Last Name												
Gender	Male <input type="checkbox"/> Female <input type="checkbox"/>		Marital Status	Single <input type="checkbox"/> Married <input type="checkbox"/> Widowed <input type="checkbox"/> Divorced <input type="checkbox"/> Separated <input type="checkbox"/>								
Spouse Name						Spouse Mobile Nō						
ID / Passport No.					Place of Issue							
Issue Date					Expiry Date					Resident <input type="checkbox"/> Non - Resident <input type="checkbox"/>		
Place of Birth					Date of Birth							
Nationality					Mobile Nō					Office Nō		
Country					Province					District		
Sector					Cell					Village		
P.O. Box					Physical Address - Street No.							
Email (preferred)					Fax number							
Profession / Occupation					Industry Sector							
Employment Status					Employed <input type="checkbox"/> Unemployed <input type="checkbox"/> Self Employed <input type="checkbox"/>							
Employer					Expected monthly income (FRW)						TIN Number	
Business Category of Employer					Small <input type="checkbox"/> Medium <input type="checkbox"/> Large <input type="checkbox"/>							
US Citizens Only		The account holder has dual citizenship, born in the US or has a green card <input type="checkbox"/>										
		The account holder's spouse has citizenship, born in the US or has a green card <input type="checkbox"/>										
Note: If you are a US citizen, please fill the Foreign Account Tax Compliance Act form on page 5												
Education *Tick the highest education applicable				<input type="checkbox"/> PHD <input type="checkbox"/> Masters <input type="checkbox"/> Bachelor's Degree <input type="checkbox"/> Diploma (A2 or A1 level)								
<input type="checkbox"/> School attendance below A2 level				<input type="checkbox"/> High School <input type="checkbox"/> Primary School <input type="checkbox"/> Below Primary								
School / University attended						Professional Certificate						
Social Economic class												
<input type="checkbox"/> Families who do not own a house and can hardly afford basic needs.												
<input type="checkbox"/> Those who have a dwelling of their own or are able to rent one but rarely get full time jobs.												
<input type="checkbox"/> Those who have a job and farmers who go beyond subsistence farming to produce a surplus which can be sold. The latter also includes those with small and medium enterprises who can provide employment to dozens of people.												
<input type="checkbox"/> Those who own large-scale business, individuals working with international organization's and industries as well as public servants.												
What is your income frequency?				<input type="checkbox"/> Daily <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly								
What is your relationship with the bank?				<input type="checkbox"/> Customer <input type="checkbox"/> Staff <input type="checkbox"/> Director <input type="checkbox"/> Shareholder								



INDIVIDUAL ACCOUNT OPENING FORM

SECOND APPLICANT										APPLICANT PHOTO		
Title			First Name									
Last Name												
Gender	Male <input type="checkbox"/>	Female <input type="checkbox"/>	Marital Status	Single <input type="checkbox"/>	Married <input type="checkbox"/>	Widowed <input type="checkbox"/>	Divorced <input type="checkbox"/>	Separated <input type="checkbox"/>				
Spouse Name						Spouse Mobile N°						
ID / Passport No.					Place of Issue							
Issue Date					Expiry Date						Resident <input type="checkbox"/>	Non - Resident <input type="checkbox"/>
Place of Birth					Date of Birth							
Nationality					Mobile N°						Office N°	
Country					Province						District	
Sector					Cell					Village		
P.O. Box					Physical Address - Street No.							
Email (preferred)					Fax number							
Profession / Occupation					Industry Sector							
Employment Status		Employed <input type="checkbox"/>			Unemployed <input type="checkbox"/>			Self Employed <input type="checkbox"/>				
Employer					Expected monthly income (FRW)						TIN Number	
Business Category of Employer		Small <input type="checkbox"/>			Medium <input type="checkbox"/>			Large <input type="checkbox"/>				

US Citizens Only	The account holder has dual citizenship, born in the US or has a green card	<input type="checkbox"/>
	The account holder's spouse has citizenship, born in the US or has a green card	<input type="checkbox"/>

Note: If your are a US citizen, please fill the Foreign Account Tax Compliance Act form on page 5

Education *Tick the highest education applicable	<input type="checkbox"/> PHD	<input type="checkbox"/> Masters	<input type="checkbox"/> Bachelor's Degree	<input type="checkbox"/> Diploma (A2 or A1 level)
<input type="checkbox"/> School attendance below A2 level	<input type="checkbox"/> High School	<input type="checkbox"/> Primary School	<input type="checkbox"/> Below Primary	
School / University attended				Professional Certificate

Social Economic class	
<input type="checkbox"/>	Families who do not own a house and can hardly afford basic needs.
<input type="checkbox"/>	Those who have a dwelling of their own or are able to rent one but rarely get full time jobs.
<input type="checkbox"/>	Those who have a job and farmers who go beyond subsistence farming to produce a surplus which can be sold. The latter also includes those with small and medium enterprises who can provide employment to dozens of people.
<input type="checkbox"/>	Those who own large-scale business, individuals working with international organization's and industries as well as public servants.

What is your income frequency?	<input type="checkbox"/> Daily	<input type="checkbox"/> Weekly	<input type="checkbox"/> Monthly	
What is your relationship with the bank?	<input type="checkbox"/> Customer	<input type="checkbox"/> Staff	<input type="checkbox"/> Director	<input type="checkbox"/> Shareholder



INDIVIDUAL ACCOUNT OPENING FORM

THIRD APPLICANT										APPLICANT PHOTO
Title			First Name							
Last Name										
Gender	Male <input type="checkbox"/>	Female <input type="checkbox"/>	Marital Status	Single <input type="checkbox"/>	Married <input type="checkbox"/>	Widowed <input type="checkbox"/>	Divorced <input type="checkbox"/>	Separated <input type="checkbox"/>		
Spouse Name						Spouse Mobile Nō				
ID / Passport No.					Place of Issue					
Issue Date					Expiry Date				Resident <input type="checkbox"/> Non - Resident <input type="checkbox"/>	
Place of Birth						Date of Birth				
Nationality						Mobile Nō		Office Nō		
Country					Province		District			
Sector					Cell		Village			
P.O. Box					Physical Address - Street No.					
Email (preferred)					Fax number					
Profession / Occupation						Industry Sector				
Employment Status		Employed <input type="checkbox"/>		Unemployed <input type="checkbox"/>		Self Employed <input type="checkbox"/>				
Employer				Expected monthly income (FRW)			TIN Number			
Business Category of Employer		Small <input type="checkbox"/>		Medium <input type="checkbox"/>		Large <input type="checkbox"/>				

US Citizens Only	The account holder has dual citizenship, born in the US or has a green card	<input type="checkbox"/>
	The account holder's spouse has citizenship, born in the US or has a green card	<input type="checkbox"/>

Note: If your are a US citizen, please fill the Foreign Account Tax Compliance Act form on page 5

Education *Tick the highest education applicable	<input type="checkbox"/> PHD	<input type="checkbox"/> Masters	<input type="checkbox"/> Bachelor's Degree	<input type="checkbox"/> Diploma (A2 or A1 level)	
<input type="checkbox"/> School attendance below A2 level	<input type="checkbox"/> High School	<input type="checkbox"/> Primary School	<input type="checkbox"/> Below Primary		
School / University attended				Professional Certificate	

Social Economic class	
<input type="checkbox"/>	Families who do not own a house and can hardly afford basic needs.
<input type="checkbox"/>	Those who have a dwelling of their own or are able to rent one but rarely get full time jobs.
<input type="checkbox"/>	Those who have a job and farmers who go beyond subsistence farming to produce a surplus which can be sold. The latter also includes those with small and medium enterprises who can provide employment to dozens of people.
<input type="checkbox"/>	Those who own large-scale business, individuals working with international organization's and industries as well as public servants.

What is your income frequency?	<input type="checkbox"/> Daily	<input type="checkbox"/> Weekly	<input type="checkbox"/> Monthly	
What is your relationship with the bank?	<input type="checkbox"/> Customer	<input type="checkbox"/> Staff	<input type="checkbox"/> Director	<input type="checkbox"/> Shareholder



INDIVIDUAL ACCOUNT OPENING FORM

Type of Account (✓) as needed								
Current Account	<input type="checkbox"/>	Currency	FRW <input type="checkbox"/>	USD <input type="checkbox"/>	GBP <input type="checkbox"/>	EURO <input type="checkbox"/>	Other	
Savings (FRW)	Easy SmartSaver	<input type="checkbox"/>	Malaika	<input type="checkbox"/>	Young Saver	<input type="checkbox"/>	Future Pro <input type="checkbox"/>	Young Professional <input type="checkbox"/>
	Monthly SmartSaver	<input type="checkbox"/>	Amount (FRW)					
	Flexi Fixed Deposit	<input type="checkbox"/>	Amount (FRW)		Period			

Account Mandate (✓) as needed	
Solely <input type="checkbox"/>	Jointly <input type="checkbox"/>
Survivor <input type="checkbox"/>	Other (specify) <input type="checkbox"/>

NB: For Savings and Fixed Deposit accounts, Terms and Conditions apply. Please refer to product brochure. Interest rates applied may change according to market conditions.

REQUEST FOR AN ATM CARD (✓) as needed		
First Applicant only	<input type="checkbox"/>	Second Applicant only <input type="checkbox"/>
Third Applicant only	<input type="checkbox"/>	All Applicant only <input type="checkbox"/>
Account Name	Account No.	Limit per day
		<input type="checkbox"/> FRW 250,000 <input type="checkbox"/> FRW 350,000
		<input type="checkbox"/> FRW 250,000 <input type="checkbox"/> FRW 350,000
		<input type="checkbox"/> FRW 250,000 <input type="checkbox"/> FRW 350,000

Carefully read the Terms and Conditions of use of the I&M Bank (Rwanda) PLC ATM Card.

REQUEST FOR A CHEQUE BOOK (✓) as needed	
First Applicant only	<input type="checkbox"/>
Second Applicant only	<input type="checkbox"/>
Third Applicant only	<input type="checkbox"/>
All Applicant only	<input type="checkbox"/>
Account Name	Account No.

Carefully read the Terms and Conditions of use of the I&M Bank (Rwanda) PLC ATM Card.

ELECTRONIC BANKING (✓) as needed	
I hereby apply for: I&M Mobile Banking	<input type="checkbox"/>
I&M Online Banking	<input type="checkbox"/>
Services to access through e-banking (✓) as needed	
Funds transfer	<input type="checkbox"/>
Salary transfers	<input type="checkbox"/>
SMS alert	<input type="checkbox"/>
View statement	<input type="checkbox"/>
Cheque book request	<input type="checkbox"/>
eTax payment	<input type="checkbox"/>
Airtime purchase	<input type="checkbox"/>
Electricity purchase	Meter No. _____
Account number(s) to be registered on Mobile Banking	
Mobile number(s) to be used	
Account number(s) to be registered on Online Banking	
Email(s) to be used	



INDIVIDUAL ACCOUNT OPENING FORM

Ceiling on transactions (√) as needed	
<input type="checkbox"/> I/We agree to retain the bank limit (on transaction amounts transmitted via e-banking)	
<input type="checkbox"/> I/We choose to set a ceiling amount above the bank limit (on transaction amounts transmitted via e-banking)	
Ceiling amount	

Please read carefully the Terms and Conditions governing the use of I&M Online and Mobile Banking. Note that some of the services are chargeable as per the I&M Bank (Rwanda) PLC tariff.

DECLARATION BY THE CUSTOMER			
I / We, the undersigned, request you to open an account(s) as detailed above and confirm that the above information is true to the best of my / our knowledge and I / we hereby acknowledge receipt of a copy of the bank's General Terms and Conditions and I/we agree to abide by the Terms and Conditions therein. Where the National Bank of Rwanda has forbidden banks to transact business with myself or any other signatory to the account, all consequential costs and fines will be debited from my / our account without advice from the bank. I / We authorize I&M Bank (Rwanda) PLC to debit my / our current / savings account for relevant bank charges for the account herein registered.			
Signature of 1st Signatory		Signature of 2nd Signatory	
Name		Name	
Date		Date	
Signature of 3rd Signatory		Signature of 4th Signatory	
Name		Name	
Date		Date	

FOR BANK USE ONLY

ACCOUNT OPENING CHECKLIST	
A. Personal - Resident	B. Personal - Non Resident
<input type="checkbox"/> Copy of ID / Passport (original sighted)	<input type="checkbox"/> Copy of ID / Passport (original sighted)
<input type="checkbox"/> 2 passport photographs of each account holder	<input type="checkbox"/> 2 passport photographs of each account holder
<input type="checkbox"/> TIN Number (if applicable)	<input type="checkbox"/> Letter from employer confirming employment
<input type="checkbox"/> Letter from employer confirming employment (if available) Mandatory for PEP	<input type="checkbox"/> SDN Check
<input type="checkbox"/> SDN Check	

Completed by Interviewing Officer		Approved by Branch Manager or Designated Officer	
Comment		Comment	
NAICS Code	NAICS Description		
Name		Name	
Signature and Date		Signature and Date	



INDIVIDUAL ACCOUNT OPENING FORM

FOREIGN ACCOUNT TAX COMPLIANCE ACT (FATCA) FORM - PERSONAL ACCOUNT

Account Name	
Account No.	

The Foreign Account Tax Compliance Act (FATCA) was signed into U.S. law on March 18th, 2010. It is aimed at preventing U.S. taxpayers from using accounts held outside of the U.S. to evade taxes. Any financial institution that fails to comply with FATCA will face a 30% withholding tax on a wide range of U.S. sourced payments to its clients. Under U.S. federal tax law, I&M Bank (Rwanda) PLC is required to request certain taxpayer information from U.S. nationals who maintain an account at I&M Bank (Rwanda) PLC (whether such persons are U.S. taxpayers or not). Information collected will be used solely to fulfill I&M Bank (Rwanda) PLC's requirements under U.S. federal tax law and will not be used for any other purpose. In order to fulfill this requirement, we must immediately receive your completed W-9 or W-8BEN form and/or other forms of documentation that certifies your status (whether such persons are U.S. taxpayers or not), as applicable, declaring your tax status.

Please note that a failure to submit your tax form may force us to turn over (withhold) 30% of any U.S. sourced transactions to / from your account on a monthly basis directly to the IRS and / or enforce closure of your account. This process will continue until such a time that we receive your completed W-9 or W-8BEN form or other documentation to certify your status, as applicable.

INFORMATION OF AUTHORISED SIGNATORY (FATCA U.S. INDICATION)

Please confirm the signatory's FATCA status by ticking the relevant box:

Are you a U.S. citizen or lawful permanent resident?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Documentation Required If yes, please provide form W-9
Were you born in the U.S. (U.S. Place of Birth)?	<input type="checkbox"/> Yes <input type="checkbox"/> No	If yes, please provide form W-9 or W-8BEN and Non-U.S. passport or similar documentation establishing foreign citizenship; and written explanation regarding U.S. citizenship
Is there Power of Attorney or signatory authority granted to a person with a U.S. address?	<input type="checkbox"/> Yes <input type="checkbox"/> No	If yes, please provide form W-9 or W-8BEN and Non-U.S. passport or similar documentation establishing foreign citizenship
Will there be instructions to transfer funds to U.S. accounts or directions regularly received from a U.S. address?	<input type="checkbox"/> Yes <input type="checkbox"/> No	If yes, please provide form W-9 or W-8BEN and documentary evidence establishing non-U.S. status
Will there be address on file which is "care of" or "hold mail" or U.S. P.O. Box and/or U.S. telephone number:	<input type="checkbox"/> Yes <input type="checkbox"/> No	If yes, please provide form W-9 or W-8BEN; and documentary evidence establishing non-U.S. status telephone number

I / We authorise I&M Bank (Rwanda) PLC to disclose relevant account and / or personal information to the U.S. tax authorities for the purpose of I&M Bank (Rwanda) PLC complying with its obligations under the U.S. Foreign Account Tax Compliance Act ("FATCA"). I / We undertake to fully cooperate with I&M Bank (Rwanda) PLC to ensure it meets its obligations under FATCA in connection with my/our account.

I / We will indemnify and hold harmless I&M Bank (Rwanda) PLC from any loss, action, cost, expense (including, but not limited to sums paid in settlement of claims, reasonable attorneys' fees, consultant fees and expert fees), claims, damages, or liability which arises or is incurred by I&M Bank (Rwanda) PLC in discharging its obligations under FATCA and / or as a result of disclosures to the US tax authorities.

Client Name _____ Signature _____