

# BRANCH

I /We wish to oper	the following	account(s) wi	ith I&M Bank (Rwand	a) PLC as per the foll	lowing details		
Account Name							
Account No. (Advise	ed by bank staff)						
FIRST APPLICA	NT						
Title	First N	ame					
Last Name							APPLICANT
Gender Male	Female	Marital Sta	atus Single 🗌 Mai	rried 🗌 Widowed	Divorced	Separated	РНОТО
Spouse Name				Spouse Mo	bile Nō		
ID / Passport No.			Place	e of Issue			
Issue Date			Expiry Date	2		Resident 🗌	Non - Resident
Place of Birth				Date	of Birth	I	
Nationality			Mobile Nō		Office	e Nō	
Country			Province		Distri	ct	
Sector			Cell		Villag	je	
P.O. Box			Physical Add	dress - Street No.		1	
Email (preferred)				Fax number			
Profession / Occup	oation			Industry Sector			
Employment Statu	IS	Employed		Unemployed		Self Employed	]
Employer			Expected monthly	y income (FRW)		TIN Numb	er
Business Category	of Employer			Madiana 🗖			
	of Linployer	Small		Medium		Large	
CLIENT SPECIM	1 2					Large	
	1 2		Positio			Large Curre	ncy
CLIENT SPECIM Account Type Operating Mandate	1 2					_	ency
CLIENT SPECIM Account Type Operating Mandate	1 2	JRES		n		Curre	ency
CLIENT SPECIMAccount TypeOperating Mandate□ Jointly□ Separately	EN SIGNATI	JRES		n		Curre	incy
CLIENT SPECIM Account Type Operating Mandate	EN SIGNATI	JRES		n		Curre	ency
CLIENT SPECIM         Account Type         Operating Mandate         □ Jointly         □ Separately         □ Other - Please spece	EN SIGNAT	JRES		n Signature	en card	Curre	ency
CLIENT SPECIMAccount TypeOperating Mandate□ Jointly□ Separately	cify below;	JRES Signature holder has du		n Signature the US or has a gree		Curre	ency
CLIENT SPECIM Account Type Operating Mandate Jointly Separately Other - Please spec US Citizens Only	cify below; The account	JRES Signature holder has du	ial citizenship, born in	n Signature signature the US or has a gree rn in the US or has a		Curre	ency
CLIENT SPECIM Account Type Operating Mandate Jointly Separately Other - Please spec US Citizens Only	cify below; The account The account zen, please fill th	JRES Signature holder has du holder's spou	ial citizenship, born in ise has citizenship, bo int Tax Compliance Act f	n Signature signature the US or has a gree rn in the US or has a		Curre Signature	oma (A2 or A1 level)
CLIENT SPECIM Account Type Operating Mandate Jointly Separately Other - Please spec US Citizens Only Note: If you are a US citi	cify below; The account The account zen, please fill th the highest edu	JRES Signature holder has du holder's spou e Foreign Accou	ial citizenship, born in ise has citizenship, bo int Tax Compliance Act f	n Signature Signature I the US or has a gree rn in the US or has a form on page 6 Masters	green card	Curre Signature	
CLIENT SPECIM Account Type Operating Mandate Jointly Separately Other - Please spec US Citizens Only Note: If you are a US citi Education *Tick th	cify below; The account The account The account zen, please fill th the highest edu e below A2 lev	JRES Signature holder has du holder's spou e Foreign Accou	ual citizenship, born in Ise has citizenship, bo Int Tax Compliance Act f	n Signature Signature I the US or has a gree rn in the US or has a form on page 6 Masters hool	green card	Curre Signature	oma (A2 or A1 level)
CLIENT SPECIM Account Type Operating Mandate Jointly Separately Other - Please spec US Citizens Only Note: If you are a US citi Education *Tick th School attendance	cify below; The account The account zen, please fill th the highest edu e below A2 lev y attended	JRES Signature holder has du holder's spou e Foreign Accou	ual citizenship, born in Ise has citizenship, bo Int Tax Compliance Act f	n Signature Signature I the US or has a gree rn in the US or has a form on page 6 Masters hool	green card Bachelor's De	Curre Signature	oma (A2 or A1 level)
CLIENT SPECIM Account Type Operating Mandate Jointly Separately Other - Please spect US Citizens Only Note: If you are a US citi Education *Tick th School attendance School / Universit	cify below; The account The account The account an, please fill th be highest edu e below A2 lev y attended ic class	JRES Signature holder has du holder's spou e Foreign Accou ucation appl el	ual citizenship, born in Ise has citizenship, bo Int Tax Compliance Act f	n Signature Signature I the US or has a gree rn in the US or has a form on page 6 Masters hool Profess	green card Bachelor's De	Curre Signature	oma (A2 or A1 level)
CLIENT SPECIM Account Type Operating Mandate Jointly Separately Other - Please spec US Citizens Only Note: If you are a US citi Education *Tick th School attendance School / Universit Social Econom	cify below; The account The account The account The account e below A2 lev y attended ic class not own a hou	Signature Signature holder has du holder's spou e Foreign Accou ucation appl el	al citizenship, born in ise has citizenship, bo int Tax Compliance Act f licable PHD High Sc	n Signature Signature I the US or has a gree rn in the US or has a form on page 6 Masters hool Profess ds.	green card Bachelor's De Primary Scho sional Certificat	Curre Signature	oma (A2 or A1 level)
CLIENT SPECIM Account Type Operating Mandate Jointly Separately Other - Please spect US Citizens Only Note: If you are a US citit Education *Tick the School attendance School / Universit Social Econom Families who doe Those who have	Cify below; The account The account The account The account The account the highest edu the below A2 lev y attended ic class not own a hou a dwelling of t a job and farm	JRES Signature holder has du holder's spou e Foreign Accou Jcation appl el ise and can ha heir own or an	al citizenship, born in ise has citizenship, bo int Tax Compliance Act f licable PHD High Sc ardly afford basic need	n Signature Signature I the US or has a gree rn in the US or has a form on page 6 Masters hool Profess ds. t rarely get full time ming to produce a s	green card Bachelor's De Primary Schor ional Certificat jobs. urplus which can	curre Signature gree Diplo ol Belo e	oma (A2 or A1 level) w Primary
CLIENT SPECIM Account Type Operating Mandate Jointly Separately Other - Please spee US Citizens Only Note: If you are a US citi Education *Tick th School attendance School / Universit Social Econom Families who doe Those who have includes those v	cify below; The account The account The account The account ic class not own a hou a dwelling of t a job and farm ith small and r	JRES Signature holder has du holder's spou e Foreign Accou ucation appl el ise and can ha heir own or an heir own or an iers who go bo	al citizenship, born in ise has citizenship, bo int Tax Compliance Act f licable PHD High Sc ardly afford basic need re able to rent one bu eyond subsistence far	n Signature Signature I the US or has a gree rn in the US or has a form on page 6 Masters hool Profess ds. t rarely get full time ming to produce a s de employment to de	green card Bachelor's De Primary Schoo sional Certificat jobs. urplus which can ozens of people.	Curre Signature gree Diplo ol Belo e be sold. The latter a	oma (A2 or A1 level) w Primary



What is your income frequency?	Daily	🗌 We	ekly	Monthly
What is your relationship with the bank?	Customer	Staff	Director	Shareholder

SECOND	APPLICAN	١T										
Title		First Na	ame									
Last Name			I									APPLICANT
Gender Ma	e 🗌 Fema	le 🗌	Marital Sta	itus S	Single [	Marr	ried 🗌 Wie	lowed	Divo	rced 🗌 Se	eparated	РНОТО
Spouse Nam	e						Spou	se Mo	bile Nō			
ID / Passport	No.					Place	of Issue					
Issue Date					Expiry	y Date					Resident	Non - Resident
Place of Birth	1						1	Date	of Birth			
Nationality					Mobile	e Nō				Office No		
Country					Provin	ce				District		
Sector					Cell					Village		
P.O. Box					Physic	al Add	ress - Stree	et No.				
Email (prefer	red)						Fax numb	er				
Profession /	Occupation						Industry S	ector				
Employment	Status		Employed				Unemploye	L F		Self	Employed	]
Employer				Expe	cted m	onthly	income (F	RW)			TIN Numb	er
Business Cat	egory of Em	ployer	Small				Medium	]		Larg	ge 🗌	

CLIENT SPEC	IMEN SIGNATU	IRES					
Account Type			Position			Currency	
Operating Mane	date	Signature		Signature	Signat	ure	
□ Jointly							
Separately							
Other - Please	e specify below;						

US Citizens	The account holder has dual citizenship, born in the US or has a green card
Only	The account holder's spouse has citizenship, born in the US or has a green card
Nata Russian a LIC state	en elecer fill the Ferrier Account Tay Concellance Act forms on each C

Note: If you are a US citizen, please fill the Foreign Account Tax Compliance Act form on page  ${\bf 6}$ 

Education *Tick the highest education applicable	🗌 PHD 🛛 🗆 Ma	asters 🗌 Bachelor's Degre	e 🛛 Diploma (A2 or A1 level)
□ School attendance below A2 level	High School	Primary School	Below Primary
School / University attended		Professional Certificate	

Soc	cial Economic class
	Families who do not own a house and can hardly afford basic needs.
	Those who have a dwelling of their own or are able to rent one but rarely get full time jobs.
	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.
	Those who own large-scale business, individuals working with international organization's and industries as well as public servants.



What is your in	icome fred	quency	?		Daily	Weekly		Monthly			
What is your re	elationship	o with t	he bank?		] Custome	r	Stafl	F	Dire	ctor	Shareholder
THIRD APP	LICANT										
Title		First N	ame								
Last Name	I										APPLICANT
Gender Male	Femal	e 🗌	Marital Sta	tus S	ingle 🗌 N	Marrie	d 🗌 Widowed	Divoi	rced 🗌 Se	parated	РНОТО
Spouse Name			<u> </u>				Spouse Mo	bile Nō			
ID / Passport N	lo.				Pl	ace o	f Issue				
Issue Date					Expiry Da	ate				Resident	Non - Resident
Place of Birth							Date	of Birth			
Nationality					Mobile N	ō			Office Nō		
Country					Province				District		
Sector					Cell				Village		
P.O. Box					Physical A	Addre	ess - Street No.			1	
Email (preferre	d)					F	ax number				
Profession / O	cupation					l	ndustry Sector				
Employment S	tatus		Employed			U	nemployed 🗌		Self	Employed	]
Employer		1		Expe	cted mont	thly ir	ncome (FRW)			TIN Numb	er
Business Categ	ory of Em	ployer	Small			М	edium 🗌		Larg	je 🗌	
CLIENT SPEC	IMEN SIG	GNAT	URES								
Account Type			1		Posi	tion				Curre	ency
Operating Man	late		Signature				Signature			Signature	
□ Jointly			_								
<ul> <li>Separately</li> <li>Other - Please</li> </ul>	o spacify ba	low	-								
	e specify be	1000,									
<b>US</b> Citizens	The a	account	holder has du	al citiz	enship, bori	n in th	e US or has a gree	en card			
Only	The a	account	holder's spou	se has	citizenship,	born i	in the US or has a	green car	d		
Note: If you are a U	S citizen, plea	ase fill th	e Foreign Accou	nt Tax	Compliance A	Act form	n on page 6				
Education *Tic	k the high	lest edu	ucation appl	icable	e 🗌 PHD		Masters	Bache	lor's Degree	🗌 Diplo	oma (A2 or A1 level)
School attend	dance belov	v A2 lev	el		🗌 High	Schoo	ol	Prima	ry School	🗌 Belo	w Primary
School / Unive	rsity atter	nded					Profess	ional Ce	rtificate		
Social Econ	omic cla	SS									
Families wh	o do not ov	vn a hou	ise and can ha	rdly af	fford basic n	needs.					
Those who	nave a dwel	ling of t	heir own or ar	e able	to rent one	but ra	arely get full time	jobs.			
							ng to produce a s employment to de			old. The latter a	lso
Those who	own large-s	cale bus	siness, individu	uals wo	orking with	intern	ational organizati	on's and i	ndustries as	well as public s	servants.
What is your ir	ncome free	quency	?		Daily			Week	dy		Monthly
		- with t	the bank?		Custome	er	Staf	f	Dire	ctor	Shareholder



Type of Acco	unt (√) as nee	ded					
Current Account	Currency	□ FRW		GBP 🗆 EURO	(NB: Minimum opening balanc	e for curren	at accounts is FRW 10,000)
	Easy SmartSaver	· 🗌	Malaika 🗌	Young Saver	Future Pro	Yo	oung Professional
Savings (FRW)			Amount (FRW)				
			Amount (FRW)			Period	
Account Man	idate (√) as ne	eded					
Solely	Jointly 🗌 S	Survivor	Other (s	pecify)			
NB: For Savings and	Fixed Deposit accoun	ts. Terms and	Conditions apply. Ple	ase refer to product	brochure. Interest rates applie	d may chan	ige according to

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

REQUEST FOR AN ATM CARD ( $$ ) a	is needed		
First Applicant only 🗌 Second Applica	ant only	Third Applicant only	All Applicant only
Account Name	Account No.		Limit per day
			□ FRW 250,000 □ FRW 350,000
			FRW 250,000 FRW 350,000
			FRW 250,000 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	Third Applicant only  All Applicant only
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 I&M Online Banking
Services to access through e-banking $()$ as needed
Funds transfer       Salary transfers       SMS alert         View statement       Cheque book request       eTax payment         Airtime purchase       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



### Ceiling on transactions ( $\sqrt{}$ ) as needed

- I/We agree to retain the bank limit (on transaction amounts transmitted via e-banking)
- 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.

## CUSTOMER ACKNOWLEDGMENT (Data Protection and Privacy Consent Clause)

I hereby grant I&M Bank (Rwanda) Plc (herein referred to as the "Bank") and all its third-party processors authority to process my personal information/ data, for the following purposes:

- To comply with lawful requirements related to Know your Customer (KYC) prior to account opening.
- To provide me with all the products/services I have requested such as but not limited to Bank cards (Debit Prepaid and Credit Card), loan facilities, Funds transfers, online transactions, and Cheque Books).
- Receiving marketing communications from the Bank relating to its products and services as well as for products and services from other members of the I&M Group which may be of interest to me.
- To process transactions related to Bank's cards services (Debit, Prepaid and Credit)
- To be used (if need be), to assess my loan application if I request it.
- To inquire, record, and update my personal data records within the credit reference bureaus.
- For reporting my account status with the Bank's supervisory/regulatory authorities.

I am aware this is necessary for the Bank's legitimate interests to process personal information for the purposes of rendering a personified service to all my respective requests.

By signing this form, I hereby acknowledge that I/We have read, understood, and do consent to the terms of the received Privacy Notice as well as provided on the I&M Bank website https://www.imbankgroup.com/rw/ and I hereby also authorize the Bank and/or its service providers and/or affiliates to use my/our data, personal data and/or sensitive data as stipulated above.

## **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

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



INDIVIDUAL	ACCOUNT	<b>OPENING FORM</b>
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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	

## 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 18<sup>th</sup>, 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 th relevant box:	le		Documentation Required
Are you a U.S. citizen or lawful permanent resident?	Yes	No	If yes, please provide form W-9
Were you born in the U.S. (U.S. Place of Birth)?	Yes	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?	Yes	No	If yes, please provide form W-9 or W-8BEN and Non-U.S. passport or similar documentation establishing foreign
Will there be instructions to transfer funds to U.S. accounts or directions regularly received from a U.S. address?	Yes	No	citizenship If yes, please provide form W-9 or W-8BEN and documenta- ry 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:	Yes	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.