

COMPANY, PUBLIC INSTITUTIONS AND NGOs ACCOUNT OPENING FORM

BRANCH

☐ I/We wish to open the following account(s) with I&M Bank (Rwanda) PLC as per the following details

Account Name		Tax no / VAT no	
Institution Name (Company Name)			
Trading Name (Single)			
Account No. (Advised by bank staff)			

A. Account Specification (✓ As needed)

Type of account to be opened							
Savings account	☐ FRW	\$	☐	€	☐	£	☐
Current account	☐ FRW	\$	☐	€	☐	£	☐
Fixed Term Deposit	☐ FRW	\$	☐	€	☐	£	☐
		Amount				Period	
*Fixed deposits' interest rates applied may change according to market conditions. For additional Terms and Conditions, please refer to product brochure.							
☐ I / We authorize I&M Bank (Rwanda) PLC to debit my current/savings account for relevant bank charges for the selected accounts:							

B. COMPANY / ORGANISATION

Physical location				Company Postal Address			
Telephone Office				Mobile Number			
Fax Number				E-mail			
Country				Province			District
Sector				Cell			Village
Physical Address of the business / organisation (Street No.)							
Date of incorporation/registration				Registration number			
Name of Parent Company (if any)				Address			

C. Type of Business (✓) where applicable

☐ Sole Trader	☐ Partnership	☐ Limited Company	☐ Limited Liability Partnership (LLP)
☐ Community Interest Company (CIC)	☐ Cooperative		
Industry Sector / Description of business activity			
Estimated capital invested in figures (FRW)			
Estimated annual turnover in figures (FRW)		Number of Employees	

D. Other Account held currently with I&M Bank or other banks

Bank Name	Branch	Account Number
Bank Name	Branch	Account Number

COMPANY, PUBLIC INSTITUTIONS AND NGOs ACCOUNT OPENING FORM

E. DIRECTOR IDENTIFICATION 1										APPLICANT PHOTO
Title				First Name						
Last Name				Email						
Gender	☐ Male ☐ Female		Date Appointed							
ID / Passport No.			Place of Issue							
Issue Date			Expiry Date							
Place of Birth				Date of Birth				☐ Resident ☐ Non - Resident		
Nationality				Postal Address				Mobile Number		
Country				Province				District		
Sector				Cell				Village		
Education *Tick the highest education applicable				☐ PHD ☐ Masters ☐ Bachelor's Degree ☐ Diploma (A2 or A1 level)						
☐ School attendance below A2 level				☐ High School ☐ Primary School ☐ Below Primary						
School / University attended						Professional Certificate				
Social 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.										

E. DIRECTOR IDENTIFICATION 2										APPLICANT PHOTO
Title				First Name						
Last Name				Email						
Gender	☐ Male ☐ Female		Date Appointed							
ID / Passport No.			Place of Issue							
Issue Date			Expiry Date							
Place of Birth				Date of Birth				☐ Resident ☐ Non - Resident		
Nationality				Postal Address				Mobile Number		
Country				Province				District		
Sector				Cell				Village		
Education *Tick the highest education applicable				☐ PHD ☐ Masters ☐ Bachelor's Degree ☐ Diploma (A2 or A1 level)						
☐ School attendance below A2 level				☐ High School ☐ Primary School ☐ Below Primary						
School / University attended						Professional Certificate				
Social 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.										

COMPANY, PUBLIC INSTITUTIONS AND NGOs ACCOUNT OPENING FORM

E. DIRECTOR IDENTIFICATION 3										APPLICANT PHOTO
Title				First Name						
Last Name				Email						
Gender		☐ Male ☐ Female		Date Appointed						
ID / Passport No.				Place of Issue						
Issue Date				Expiry Date						
Place of Birth				Date of Birth				☐ Resident ☐ Non - Resident		
Nationality				Postal Address				Mobile Number		
Country				Province				District		
Sector				Cell				Village		
Education *Tick the highest education applicable				☐ PHD ☐ Masters ☐ Bachelor's Degree ☐ Diploma (A2 or A1 level)						
☐ School attendance below A2 level				☐ High School ☐ Primary School ☐ Below Primary						
School / University attended						Professional Certificate				
Social 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.										

E. DIRECTOR IDENTIFICATION 4										APPLICANT PHOTO
Title				First Name						
Last Name				Email						
Gender		☐ Male ☐ Female		Date Appointed						
ID / Passport No.				Place of Issue						
Issue Date				Expiry Date						
Place of Birth				Date of Birth				☐ Resident ☐ Non - Resident		
Nationality				Postal Address				Mobile Number		
Country				Province				District		
Sector				Cell				Village		
Education *Tick the highest education applicable				☐ PHD ☐ Masters ☐ Bachelor's Degree ☐ Diploma (A2 or A1 level)						
☐ School attendance below A2 level				☐ High School ☐ Primary School ☐ Below Primary						
School / University attended						Professional Certificate				
Social 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.										

COMPANY, PUBLIC INSTITUTIONS AND NGOs ACCOUNT OPENING FORM

E. DIRECTOR IDENTIFICATION 5										APPLICANT PHOTO
Title		First Name								
Last Name		Email								
Gender	☐ Male ☐ Female		Date Appointed							
ID / Passport No.			Place of Issue							
Issue Date			Expiry Date							
Place of Birth		Date of Birth		☐ Resident ☐ Non - Resident						
Nationality		Postal Address		Mobile Number						
Country		Province		District						
Sector		Cell		Village						
Education *Tick the highest education applicable				☐ PHD ☐ Masters ☐ Bachelor's Degree ☐ Diploma (A2 or A1 level)						
☐ School attendance below A2 level				☐ High School ☐ Primary School ☐ Below Primary						
School / University attended				Professional Certificate						
Social 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.										

E. DIRECTOR IDENTIFICATION 6										APPLICANT PHOTO
Title		First Name								
Last Name		Email								
Gender	☐ Male ☐ Female		Date Appointed							
ID / Passport No.			Place of Issue							
Issue Date			Expiry Date							
Place of Birth		Date of Birth		☐ Resident ☐ Non - Resident						
Nationality		Postal Address		Mobile Number						
Country		Province		District						
Sector		Cell		Village						
Education *Tick the highest education applicable				☐ PHD ☐ Masters ☐ Bachelor's Degree ☐ Diploma (A2 or A1 level)						
☐ School attendance below A2 level				☐ High School ☐ Primary School ☐ Below Primary						
School / University attended				Professional Certificate						
Social 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.										

COMPANY, PUBLIC INSTITUTIONS AND NGOs ACCOUNT OPENING FORM

F. SHAREHOLDER IDENTIFICATION 1

Name of Shareholder					
Shareholder Type		No. of Shares		Share %	
ID / Passport No.		Place of Issue			
Issue Date			Expiry Date		
Date of Birth			Place of Birth if individual		
Postal Address		Town		Country	

F. SHAREHOLDER IDENTIFICATION 2

Name of Shareholder					
Shareholder Type		No. of Shares		Share %	
ID / Passport No.		Place of Issue			
Issue Date			Expiry Date		
Date of Birth			Place of Birth if individual		
Postal Address		Town		Country	

F. SHAREHOLDER IDENTIFICATION 3

Name of Shareholder					
Shareholder Type		No. of Shares		Share %	
ID / Passport No.		Place of Issue			
Issue Date			Expiry Date		
Date of Birth			Place of Birth if individual		
Postal Address		Town		Country	

F. SHAREHOLDER IDENTIFICATION 4

Name of Shareholder					
Shareholder Type		No. of Shares		Share %	
ID / Passport No.		Place of Issue			
Issue Date			Expiry Date		
Date of Birth			Place of Birth if individual		
Postal Address		Town		Country	

F. SHAREHOLDER IDENTIFICATION 5

Name of Shareholder					
Shareholder Type		No. of Shares		Share %	
ID / Passport No.		Place of Issue			
Issue Date			Expiry Date		
Date of Birth			Place of Birth if individual		
Postal Address		Town		Country	

FATCA DECLARATION

- ☐ The entity is a financial institution
- ☐ Any one owner is a US citizen, resident, has a green card or is a US entity
- ☐ The entity is a Partnership, Corporation, Estate/Trust formed under the US law

Note: If yes on any of the above, please fill the Foreign Account Tax Compliance Act declaration on page 8

COMPANY, PUBLIC INSTITUTIONS AND NGOs ACCOUNT OPENING FORM

G. FIRST SIGNATORY			
Title	First Name	Middle Name	Last Name
ID / Passport No. / Alien Registration No.			
Position in the Company / Organisation			
Nationality	Resident ☐		Non - Resident ☐

G. SECOND SIGNATORY			
Title	First Name	Middle Name	Last Name
ID / Passport No. / Alien Registration No.			
Position in the Company / Organisation			
Nationality	Resident ☐		Non - Resident ☐

G. THIRD SIGNATORY			
Title	First Name	Middle Name	Last Name
ID / Passport No. / Alien Registration No.			
Position in the Company / Organisation			
Nationality	Resident ☐		Non - Resident ☐

H. ACCOUNT SPECIFICATION (√ As needed)							
Type of account to be opened							
Current account	☐ FRW	\$ ☐	€ ☐	£ ☐			
Fixed Term Deposit	☐ FRW	\$ ☐	€ ☐	£ ☐	Amount	Period	
*Fixed deposits' interest rates applied may change according to market conditions. For additional Terms and Conditions, please refer to product brochure.							
☐ I / We authorize I&M Bank (Rwanda) PLC to debit my current/savings account for relevant bank charges for the selected accounts.							

ACCOUNT MANDATE	
Signing instruction (√ as applicable)	Singly ☐ Jointly, any ☐ Either or survivor ☐ Any Other
Other signing instructions:	

I. ACCOUNT FACILITIES (√ as needed)	
I/We hereby apply for:	☐ A Cheque Book ☐ Mobile Banking ☐ Online Banking
Services to access through Mobile and Online Banking (√ As needed)	
Funds Transfer ☐ Salary Transfers ☐ eTax Payments ☐ Cheque book request ☐ SMS Alerts ☐	
View Statement ☐ Airtime Purchase ☐ Electricity purchase ☐ Meter No. All ☐	
a. Account Number(s) to be registered for Mobile Banking	
Mobile Number(s) to be used for Mobile Banking	

COMPANY, PUBLIC INSTITUTIONS AND NGOs ACCOUNT OPENING FORM

b. Online Banking Registration

I/We hereby authorize the user mentioned below, being one of the joint account holders and or signatories to access the account(s) cited below through the Online Banking facility.

Please link the account(s) mentioned below to my Online Banking profile

Signatory Name	Account No.	Currency	Signatory profile*

*Profile of the signatory: Operator, Verifier, Approval, Operator/verifier, Verifier/Approval, All

Email(s) to be used

c. Ceiling On Transactions

- ☐ 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)

*Please provide separate transactional instructions to the bank for higher ceiling amounts.

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.

J. DECLARATION BY THE CUSTOMER

I/We 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 account without advice from the bank.

Signature of 1 st Signatory		Signature of 2 nd Signatory	
Name		Name	
Date		Date	
Signature of 3 rd Signatory		Signature of 4 th Signatory	
Name		Name	
Date		Date	

COMPANY, PUBLIC INSTITUTIONS AND NGOs ACCOUNT OPENING FORM

FOR BANK USE ONLY

INTERVIEWING OFFICER'S AND MANAGER'S COMMENTS

The designated bank officer will review the checklist for completeness and advise on your account status.

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 (FATCA) form – Entity Account

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 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 taxpayers' information from certain types of entities which maintain an account at I&M Bank (Rwanda) PLC (whether such entities 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-8BEN-E or W-9 form and/or other forms of documentation that certifies your status (whether such entities 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 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 will receive your completed W-9 or W-8BEN-E form or other documentation to certify your status, as applicable.

INFORMATION OF ENTITIES (FATCA STATUS)

Please confirm the entity's FATCA status by ticking the relevant box:		Documentation Required
Is the entity a non-US financial institution? (Banking, Insurance, Stockbrokers, etc)	☐ Yes / ☐ No	If yes, please provide form W8BEN-E
Is any one or more owners a specified US person or entity owning more than 10% of the stock/capital/profits?	☐ Yes / ☐ No	If yes, please provide form W8BEN-E for the entity and form W-9 for the specified U.S person/entity
Is the entity a Partnership, Corporation, Estate/Trust formed under the US law	☐ Yes / ☐ No	If yes, please provide form W-9

I / We authorize 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 _____

COMPANY, PUBLIC INSTITUTIONS AND NGOs ACCOUNT OPENING FORM

Account opening checklist specific documents required for various types of accounts

NOTE: All companies dealing in mining must provide a copy of their mining license.
All signatories must complete and submit the signature mandate.

A. Partnership

- ☐ Copy of Business License, Certificate of Incorporation or Business Permit (original sighted).
- ☐ Tax Identification Number and RDB Registration Certificate.
- ☐ Memorandum of Association.
- ☐ Letter signed by all partners appointing I&M Bank as the banker and notification of signatories and signing powers.
- ☐ 1 Photocopy of ID card or passport or other valid identification for each signatory.
- ☐ 2 passport photographs of each signatory.
- ☐ Full identification of each signatory.
- ☐ Acceptance of Terms and Conditions.

C. Corporation

- ☐ Copy of Certificate of Incorporation (original sighted).
- ☐ Memorandum and Articles of Association.
- ☐ Board resolution appointing bank as the banker, notification of signatories and signing power.
- ☐ 1 Photocopy of ID card, passport or any other valid identification for each signatory.
- ☐ 2 passport photographs of each signatory.
- ☐ Full identification of each signatory.
- ☐ Acceptance of Terms and Conditions.

D. NGO

- ☐ Government registration certified copy (original sighted).
- ☐ Appointment letter of signatories (Power of Attorney)
- ☐ Board resolution appointing bank as the banker, notification of signatories and signing power.
- ☐ 1 Photocopy of ID card, passport or other valid identification for each signatory.
- ☐ 2 passport photographs of each signatory.
- ☐ Full identification of each signatory.
- ☐ Acceptance of Terms and Conditions.

E. Public Bodies

- ☐ Ministry registration or equivalent document.
- ☐ Appointment letter of signatories (Power of Attorney).
- ☐ Board resolution appointing bank as the banker, notification of signatories and signing powers.
- ☐ 1 Photocopy of ID card or passport and any other valid identification for each signatory.
- ☐ 2 passport photographs of each signatory.
- ☐ Full identification of each signatory.
- ☐ Acceptance of Terms and Conditions.

F. District Council

- ☐ Letter of Appointment of district officials.
- ☐ Board resolution appointing bank as the banker, notification of signatories and signing powers.
- ☐ 1 Photocopy of ID card or passport or other valid identification for each signatory.
- ☐ 2 passport photographs of each signatory.
- ☐ Full identification of each signatory.
- ☐ Acceptance of Terms and Conditions.

G. Public Hospitals and Schools

- ☐ Letter of Appointment of Governing Council.
- ☐ Board resolution appointing bank as the banker, notification of signatories and signing powers.
- ☐ 1 Photocopy of ID card, passport or other valid identification for each signatory.
- ☐ 2 passport photographs of each signatory.
- ☐ Full identification of each signatory.
- ☐ Acceptance of Terms and Conditions.

H. Friendly Groups, Mutual Fund, Chorus Groups

- ☐ MOU creating the club.
- ☐ Appointment letter of the governing body to open an account.
- ☐ A reference letter if available.
- ☐ Full identification of signatories as individual.
- ☐ 1 Photocopy of ID card, passport or other valid identification for each signatory.
- ☐ 2 passport photographs of each signatory.
- ☐ Full identification of each signatory.
- ☐ Acceptance of Terms and Conditions.

I. Cooperatives, Unions and Federations

- ☐ Articles of Association.
- ☐ Board resolution to open an account.
- ☐ Registration document from Rwanda Cooperative Agency.
- ☐ Temporary authorization from District - only when registration certificate is not yet out.
- ☐ 1 Photocopy of ID card, passport or other valid identification for each signatory.
- ☐ Full identification of each signatory.
- ☐ Acceptance of Terms and Conditions.