



PETRA MICRO FINANCE BANK (PMB) PLC.

**ACCOUNT OPENING DOCUMENT
INDIVIDUAL CURRENT ACCOUNT**

**ACCOUNT OPENING APPLICATION FORM
CUSTOMER INFORMATION**

NAME: _____

DATE OF BIRTH: _____

MOTHER'S MAIDEN NAME: _____

BUSINESS/OCCUPATION: _____

BUSINESS/OFFICE ADDRESS: _____

SEX: _____

TEL. : _____ E-MAIL: _____

RESIDENTIAL ADDRESS: _____

FOR JOINT ACCOUNTS

NAME OF JOINT ACCOUNT HOLDER: _____

ADDRESS: _____

BUSINESS/ OCCUPATION: _____

DECLARATION:

I/We apply for the opening of a current account/accounts with Petra Microfinance Bank (PMB) Plc. I/We understand that the information given herein is the basis for opening such account(s) and therefore warrant that such information is correct.

I/We agree to be bound by the terms and conditions governing the opening of the Account(s) as set out hereinafter.

Signature

Date

Signature

Date

INDIVIDUAL CURRENT ACCOUNT MANDATE

TO: Petra Microfinance Bank (PMB) Plc.

I/ WE HEREBY REQUEST AND AUTHORISED YOU TO:

1. Open a current account in my/ our names and at any time subsequently to open further account(s) as I/We may direct.
2. Honor all cheques or other orders which may be drawn on the said account provided such cheques or orders are signed by me/us and to debit such cheque(s) or order(s) to the said account whether such account be for time being in credit or overdrawn or may become overdrawn in consequence of such debit without prejudice to your right to refuse or allow any overdraft and in consideration, I/We agree:
 - (a) To assume full responsibility for the genuineness or correctness and validity of all endorsement appearing on all cheques, order, bills, notes, negotiable instruments, receipt and or other documents deposited in my/our account.
 - (b) To be responsible for the payment of any overdraft with interest and to comply and be bound by the Bank's rules for the conduct of a current receipt of which I/We hereby acknowledge
 - (c) To free the bank from any responsibility for any loss of or damage to funds deposited with Bank due to future government order, law, levy, tax, embargo, moratorium, exchange restriction and /or all other cause beyond the Bank's control.
 - (d) That all funds standing to my/our credit are payable on demand only in such local currency as may be in circulation
 - (e) To be bound by any notification of change in condition governing the account directed to my/our last known address and any notice or letter sent to our known address shall be considered as duly delivered and received by us at the time it would be delivered in the ordinary course of post
 - (f) That if cheque credited to my/our account is returned dishonored, the same way be transmitted to us through my/our last known address either by bearer or by post
 - (g) That my/our attention has been drawn to the necessity of safe guarding my/our cheque book so that unauthorized persons are unable to gain access to it and to the fact that neglect of this precaution may be a ground for any consequential loss being charged to my account

(h) That the Bank is under no obligation to honor any cheque(s) drawn on this account unless there are sufficient funds in the account to cover the value of the said cheque and I/We under and agree that any such cheque(s) may be required to me/us unpaid , but if paid, I am/we obliged to repay the Bank on demand

(i) That any sum standing to debit of the current account shall be liable to interest charges at the current rate by the Bank from time to time. The bank is authorized to debit the account for the usual banking charges, interest, commissions, and any service charge set by the Bank from time to time

I/We also agree that in addition to any general lien or similar right to which you as bankers may be entitled by law, you may at any time and without notice to me/us combine or consolidate all or any of my/our accounts without any liabilities to you and set off or transfer any sums standing to due credit of any one or more of such accounts or any other assets belonging to me/us with you in or towards satisfaction of any of my/our liability be actual or contingent primary collateral and several or joint.

Date: The _____ day of _____ year _____

Signature (Over 15k Stamp)

Name and address

LETTER OF REFERENCE

TO:

**The Manager,
Petra Microfinance Bank (PMB) Plc.**

PLEASE NOTE THAT IT IS
DANGEROUS TO INTRODUCE
ANYONE WHO IS NOT WELL
KNOWN TO YOU.

Dear Sir,

NAME

I/We wish to confirm that we have known the above named person(s) for

I/We would like to comment about their suitability for maintaining a current account with your bank as follows:-

I/We maintain a current with:

Name of Bank: _____

Address:

My/our account no. is _____

Yours Faithfully,

Signature

Date

NAME: _____

ADDRESS: _____

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TO:

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Name of Bank: _____

Address:

My/our account no. is _____

Yours Faithfully,

Signature

Date

NAME: _____

ADDRESS: _____



**FOR BANK USE ONLY
DOCUMENTS OBTAINED**

	Yes	Deferred	Waived
DULY COMPLETED ACCOUNT OPENING FORMS	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
COMPLETED SIGNATURE CARD (2)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
REFERENCE FORM (2)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
IDENTIT CARD	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
OTHERS:			
(a) Recent Passport photographs(2)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(b) Residence permit	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(c) Utility bill of residence of each signatory	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(d) Letter of introduction from assoc.Exco	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

DOCUMENTATION CHECKED

_____ NAME	_____ SIGNATURE	_____ DATE
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DEFERRAL/WAIVER OF DOCUMENTS AUTHORISED:

_____ NAME	_____ SIGNATURE	_____ DATE
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ACCOUNT OPENING AUTHORISED:

_____ NAME	_____ SIGNATURE	_____ DATE
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