



ACCOUNT NO. (For Official Use)

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CUSTOMER ID. (For Official Use)

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INDIVIDUAL ACCOUNT OPENING FORM

Account type (Please indicate the type of account you want to open by ticking in the box below)

Current Account

☐

Normal Savings Account

☐

Group Savings Account

☐

Targeted Savings

☐

Salary Account

☐

SINGLE:

JOINT:

Mandate:

PERSONAL INFORMATION

Title: _____ Surname: _____

First Name: _____

Middle Name: _____ Gender F ☐ M ☐

Marital Status: Single Married Other(Please Specify)

Date of Birth

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Place of Birth _____ Tin No: _____

Nationality: _____ Resident Permit No: (For Non-Gambian): _____

CONTACT DETAILS

Residential Address: _____

Phone Number 1 : _____ Phone Number 2 : _____

E-mail Address: _____

MEANS OF IDENTIFICATION (Please tick the ID you will use in operating this account.)

National ID Card ☐

National Driver's License ☐

Passport ☐

Voters Card ☐

ID No: _____ ID Issue Date: _____ ID Expiry Date: _____

EMPLOYMENT DETAILS

Employed ☐ Self Employed ☐ Unemployed ☐ Student ☐ Others (Please Specify) ☐

Employer's Name: _____

Nature of Business/Occupation: _____

Employer's/Employment Address _____

Office Phone Number: _____

DETAILS OF NEXT OF KIN

Name: _____

Address: _____

Phone Number: _____ Relationship: _____

SOURCES OF FUNDS

SOURCE	AMOUNT PA (GMD)	SOURCE	AMOUNT PA (GMD)
Salaries		Trading	
Business Income		Others (Please specify)	

Account Services Required (Please tick below options)

Bayba Customized Cheque Book Requisition: 50 Leaves 100 Leaves

ACCOUNT NO (For Official Use Only)

Photo

Photo

Photo

Signature: 1st Applicant

Signature: 2nd Applicant

Signature: 3rd Applicant

Date

Date

Date

INDIVIDUAL ACCOUNTS TERMS & CONDITIONS

**ALL ACCOUNTS FOR INDIVIDUAL OPENED WITH BAYBA FINANCIAL SERVICES LTD.
SHALL BE OPENED AND SHALL FUNCTION SUBJECT TO THE FOLLOWING CONDITIONS.**

- (1) Each Account is opened by Bayba base on the information given by the account holders on the account opening form and the account holders agree to inform Bayba in writing of any changes in circumstances affecting the information given. Bayba shall not be liable for any changes and modifications of which Bayba has not been notified. Bayba shall not be required to undertake any enquiry concerning the status of its account holder; it may however, at its sole discretion require the presentation of any document it deems useful in conjunction with the account holder operations. The client shall be entirely responsible for the presentation of such documents. An original or a certified copy of all signatories' powers pertaining to the account shall be deposited with Bayba. Bayba shall be entitle to treat all such powers as valid until such time that it has been notified by letter that they have been cancelled.
- (2) The proceeds of negotiable instruments deposited for credit to an account shall only be available after collection. If for any reason credit is given by Bayba before collection, Bayba may debit the account holders with the face amount plus related changes of any such negotiable instruments which are returned unpaid. The account holders hereby release Bayba from any obligation it may have to protest, denounce or take any other legal measures with respect to paid instruments entrusted to it for collection purposes.
- (3) Account holders shall maintain a credit balance in the account. If any transaction or series of transaction to be executed would result in a debit balance, Bayba may, in its absolute discretion, either carry out or refuse to carry out any or all such transactions. If it chooses to execute some of the transactions. Bayba may freely select those to be executed and may take partial payments if it so chooses. If a debit balance results for any reason, the amount thereto shall be immediately due and payable and the account holders promise to pay the same at the first request of Bayba along with any administrative charges that may have accrued till the time of full settlement.
- (4) The account may be closed by either Bayba or account holders at any time and for any reason on simple written notice to the other party. Prior to the closure of the account Bayba may debit to the account the amount of any negotiable instruments discounted or in the process of collection as well as any other debts or obligations to Bayba of whatever nature.
- (5) Bayba reserves the right to specify applicable fees and minimum amounts which may be required to be maintained in the account and / or deposited at any one time, and / or also to limit the number of withdrawals that may be made. Details of such fees and limitations are available upon request.
- (6) Accounts closed within one year of the date of opening shall be subject to a charge as per the current applicable tariff rate.

- (7) Deposits and their payments are governed by laws in effect from time to time in The Gambia and are payable only at the branch of Bayba in The Gambia where the deposits have been made. Bayba shall have the discretion to allow withdrawal at other branches in The Gambia.
- (8) Account holders should not hand over funds to members of staff outside banking hours or outside Bayba premises (which includes agencies) unless arrangements have been contracted for in writing and are in force. Bayba will accept no liability whatsoever, for any such account holders actions.
- (9) Bayba shall be authorised to debit to the account all administrative charges, penalties, fees and expenses to the full extend allowed by the applicable regulations in The Gambia and in accordance with Bayba's standard practice. It is expressly agreed that such charges shall include out-of-pocket expenses incurred by Bayba in following the account holders' instructions or for the perfection or maintenance of any security or for the preservation or collection of these claims against the account holder including court costs and legal fees.

The normal rates of administrative charges, penalties and fees shall continue to be charged and to accrue on all debit balances until full settlement thereof, notwithstanding the closure of the account, the beginning of legal action or the tendering of a judgment.

- 10) In the case of death of account holders, Bayba may request delivery of official documents evidencing the devolution of the estate and the assignees agreement concerning any transaction pertaining to the estate of the deceased. Anyone presenting such documents shall be entirely and exclusively responsible for their authenticity, validity and interpretation. At the time of death of an account holder, unless the assignees instruct otherwise, Bayba shall send all the correspondence relating to the assets it holds in the name of the deceased account holder to the last address indicated by the account holders. It may also send this correspondence to any of the assignees or the notary. response to any of the assignees or the notary.

Signature: 1st Applicant

Signature: 2nd Applicant

Signature: 3rd Applicant

FOR OFFICIAL USE ONLY

S/N	DOCUMENTS OBTAINED	IN PLACE	DEFERAL
1	Identity Document		
2	Passport Photograph		
3	Tin Certificate		
4	Signature Mandate		

Customer Introduction by: _____

Name & Signature

Relationship Officer: _____

Name & Signature

Waiver Approved by: _____

Name & Signature

Approval:

Open by:

OPS Head:

CSO's Name:

Signature & Date

Signature & Date

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Name & Signature

Approval:	Open by:
OPS Head:	CSO's Name:
_____	_____
Signature & Date	Signature & Date
_____	_____