

DBI Know Your Customer (KYC)  
Business Information



ACCOUNT NAME: \_\_\_\_\_  
ACCOUNT NUMBER: \_\_\_\_\_  
OPENING DATE: \_\_\_\_\_

**PROPERTIERS:** \_\_\_\_\_

**DATE OF INCORPORATION** / / **PLACE OF INCORPORATION** \_\_\_\_\_

**BUSINESS REGISTRATION NO:** \_\_\_\_\_ **ISSUE AUTHORITY** \_\_\_\_\_

**ISSUE DATE** / / **EXPIRATION DATE** / /

**NATURE OF BUSINESS** \_\_\_\_\_

**ATTACHED FILES:**

- **APPLICATION LETTER:** YES NO
- **BOARD RESOLUTION:** YES NO
- **ARTICLES OF ASSOCIATION:** YES NO
- **LICENSE** YES NO

**DATE OF COMMENCEMENT OF BUSINESS** / /

**STATUS:** SOLE PROPRIETORSHIP PRIVATE PUBLIC CORPORATE PARTENERSHIP  
TRUST /CHARITY/ NGO

**BUSINESS ADDRESS** \_\_\_\_\_

**TOTAL NUMBER OF EMPLOYEE** \_\_\_\_\_

**ANNUAL INCOME** \_\_\_\_\_ **MONTHLY INCOME** \_\_\_\_\_

**FUND SOURCE COUNTRY** \_\_\_\_\_ **TRANSACTION PURPOSE** \_\_\_\_\_

**CUSTOMER ASSETS** \_\_\_\_\_

**REPESANTATIYE** \_\_\_\_\_ **TELEPHONE:** \_\_\_\_\_

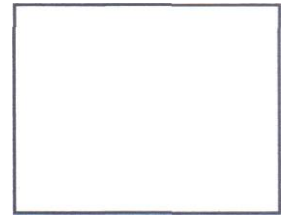
**DECLARATION**

I/WE HEREBY DECLARE THAT THE DETAILS FURNISHED ARE TRUE AND CORRECT TO THE BEST OF MY KNOWLEDGE AND BELIEF AND I/WE UNDERTAKE TO FORM YOU OF ANY CHANGES THEREIN, IMMEDIATELY. IN CASE OF ANY OF THE ABOVE INFORMATION IS FOUND TO BJJALSE OR UNTRUE OR MISLEADING OR MISREPRESENTING, I AM AWARE THAT BE LIABLE FOR IT THEREFORE I DETERMINED TO OPEN ACCOUNT WITH DAHABSHIL BANK INTERNATIONAL

SIGNATURE OF CUSTOMER \_\_\_\_\_

SIGNATURE OF DBI STAFF \_\_\_\_\_

Branch: \_\_\_\_\_  
 Account No: \_\_\_\_\_  
 Account ID: \_\_\_\_\_



Company Name				
Date of Incorporation				
Place of Incorporation				
Residential	Resident	Non-Resident		
License	Type:	No.:	Date of Issue:	Valid Until
General Address	Address:	Office Phone:	Mobile Phone:	E-mail:
Name of Proprietors				
Type of Account	Current	Saving	Company	
Nature of Account	Personal	Company	Joint	
Sector	Service	Manufacturing	Wholesale	Construction Others
Currency	Shillings	USD	Others	
Type of Business	Sole Proprietorship	Partnership	Public Company	
	Private Limited Co.	Individual	Others: _____	
<b>BANK OFFICIAL USE ONLY</b>				
Operational of Account Mandate	<input type="checkbox"/>	Jointly	Others	
Special Instruction				

I'm \_\_\_\_\_ the sole proprietor of the firm & I'm entirely responsible for all transactions carried out in the name of the firm & I'm personally liable for any obligation arising in or in connection with this account whether overdrawn or otherwise.

<b>Name of Proprietor</b>	<b>Signature</b>

Upon any partner ceasing to be a member of the partnership, whether by death, resignation or otherwise, in the absence or written notice to the contrary from the authorized signatory, our respective legal personal representatives, to treat the surviving or continuing partners for the time being as having full authority to carry on business of partnership as if there is no change. This authority shall remain in full force and effect and the bank shall not have any liability until written notices of its revocation has been given thus and shall apply notwithstanding any change in the constitution or partnership by death, bankruptcy, retirement, resignation, expulsion or otherwise or the admission of any new partners we confirm the provision of the mandate as binding on our heirs and successor. We hereby undertake that we shall immediately notify you of any changes in the constitution or partnership & we shall procure any incoming partner to sign an assent to this mandate and shall furnish a copy of same to you.

<b>Partner Names</b>	<b>Signature</b>

I/we \_\_\_\_\_ Confirm, accept & agree as follows: I/we understand I'm opening an account with Dahabshil Bank International.

<b>Application Names</b>	<b>Signature</b>

## Common Mandate and Declaration for All Types of Customer Accounts

1. The credit balance in the current account and/or the saving account is a Qard Hasan (loan without interest), and on demand the bank will pay the available credit balance, and does not share the investment profit or bear any risk.
2. The Bank may open a current/Mudaraba Investment Deposit at Prior Noticed Investment Deposit account in the name of..... area Sole Proprietor Firm/General Partnership/ Mfrgtd Liability Company/Public Joint Stock Company/Public Shareholding Company/Branch of a Foreign Partnership Firm/Company as per the deedaratim/ certificate extract from the minutes of the Board Meeting, being properly constituted under the laws of Somaliland.
3. The Bank is authorized to debit to the account any Cheques, bill of exchange, Promissory Notes and orders of Payments drawn, accepted or made by me/us or attorney(s) authorized by me/us in connection with the account, notwithstanding right to refuse to allow any overdraft or increase of overdraft. The bank is further authorized to credit the account all amounts received or collected by you for the credit of the firm/ Company.
4. The account shall at all times be conducted in accordance with Dahabshil Banking Services Agreement of the Terms and Conditions for the operation of the Account and Electronic Banking Services and as amended from time to time. I/We confirm having received the same, which I/we understand and expressly agree and accept to be bound by them whether set out in English.
5. I/We confirm that I/we or the firm has/have not been debarred from opening or operating a Bank account by Somaliland Central Bank, in the Somaliland or by any authority in the country where the firm/company is registered.
6. I/We are liable as proprietor/partners/directors for any overdraft or other obligations in connection with this current account and the Bank is hereby authorized to debit the account with all commission and/or other banking charges and expenses (including legal & other) incurred in connection with the account.
7. In addition to any general lien or any other right or remedy to which the Bank may be entitled, the Bank may at any time and **without** notice consolidate and/or consolidate all or any accounts held by us with the Bank and all or any of the liabilities owed by us to the bank and set off or transfer any sums standing to the credit of any such account in or towards the satisfaction of any such liability, whether such liability be actual or contingent, primary or collateral, several or joint.
8. I/We will make available to the Bank copies of valid Commercial License, Chamber of Commerce membership certificate, Commercial Registration certificate, and Partnership Deed, Memorandum and Articles of Association, Passports and Residence permits of the Proprietor/Partners/Directors as also other relevant documents whenever they are renewed.
9. I/We agree that, in the event of our maintaining a separate account or accounts with the Bank, at present or in the future, and have not provided the bank with separate mandate for such account(s), this mandate may be regarded by the Bank as mandate for such account(s), this mandate may be regarded by the Bank as a mandate for such account(s), but subject to the Bank's specific terms and conditions for such account(s).
10. I/We authorize you to debit my/our account with you in settlement of all transactions initiated by use of any of the Bank's Electronic Banking Services for which I/We have subscribed to, in accordance with the terms thereof.
11. I/We confirm that the information given herein is true and I/We shall advise you of any change thereof. I/We authorize you or your representatives to make inquiries from any source on information deemed necessary by you, including appropriate referees.
12. I/We indemnify the Bank against any loss, damage, costs, claims, or demands (including any legal costs) incurred by the Bank as a result of or arising in:
  - a) The use, loss or theft of any cheques or chequebooks, issued by the Bank to me/us.
  - b) The reliance by the Bank on any instructions or communications received by it from the Authorized Signatories/Managers connected with any of my/our accounts.
13. The Bank shall not be liable to the customer for any act of commission/omission thereof by it under the terms of these General Conditions or the account mandate unless directly caused by the Bank's gross negligence or willful misconduct.
14. The Bank may provide Dahabshil **Online Facility** as requested in Annexure 2.

**Applicant signature** .....

### For Branch Use Only

1. Account opening by: Name: ..... Designation: ..... Signature: ..... Date: .....
2. A/c opening approved by, Name: ..... Designation: ..... Signature: ..... Date: .....
3. Operation Manager by, Name: ..... Designation: ..... Signature: ..... Date: .....