



SPECIMEN SIGNATURE

SAXII QAADID

BUSSINESS ACCOUNT  XISAAB GANACSI

INDIVIDUAL  SHAQSI

JOINT  LAMAANE

OTHERS  KUWO KALE

Date Account Opened: .....

A/c No: .....

Name: .....

Registered Address: .....

Telephone No: .....

Email: .....

Next of Kin: .....

**SIGNATURE**

**SAXEEX**

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DBI **Know Your Customer** (KYC)  
Individual **information**

Customer Information

CUSTOMER NAME \_\_\_\_\_

ACCOUNT NUMBER \_\_\_\_\_

OPENING DATE \_\_\_\_\_

**GENDER**    **MALE**                    **FEMALE**

**MARITAL STATUS**    **MARRIED**            **SINGLE**

**NATIONALITY** \_\_\_\_\_

**DATE OF BIRTH**    /    /                    **PLACE OF BIRTH** \_\_\_\_\_

**IDENTITY**    **VALID PASSPORT**            **VALID VOTER ID**    **VALID DRIVING LICENSE**            **NATIONAL ID**    **OTHERS**

**EMAIL ADDRESS** \_\_\_\_\_

**TELEPHONE** \_\_\_\_\_

**NEXT OF KIN** \_\_\_\_\_ **TELEPHONE** \_\_\_\_\_

**EMPLOYER** \_\_\_\_\_

**JOB TITLE** \_\_\_\_\_

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

**SOURCE OF INCOME** \_\_\_\_\_                    **EXPECTED MONTHLY INCOME** \_\_\_\_\_

**FUNDS SOURCE COUNTRY** \_\_\_\_\_                    **CUSTOMER ASSETS** \_\_\_\_\_

**TRANSACTION PURPOSE** \_\_\_\_\_

**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 TCP FORM YOU OF ANY CHANGES THEREIN, IMMEDIATELY. IN CASE OF ANY OF THE ABOVE INFORMATION IS FOUND BOE, FALSE OR UNTRUE OR MISLEADING OR MISREPRESENTING, I AM AWARE THAT BE LIABLE FOR IT

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

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

# INDIVIDUAL ACCOUNT OPENING

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



Civil Status	_____ Mr. _____ Miss. _____ Mrs. _____ Others			
Name				
Marital Status	_____ Single		Married	
Date of Birth Place of Birth	/ /			
Nationality				
Residential	_____ Resident		Non Resident	
National ID	Type:	No.:	Date of Issue:	Valid Until
General Address	Address:	Mobile/Phone: Office Phone:	Date of Issue:	Valid Until
Occupation/Position				
Employer's Name	Name:	Address:	Phone:	E-mail:
Next of Kin	Name:	Address:	Phone:	E-mail:
Type of Account	Current		Saving	Company
Nature of Account	_____ Personal		_____ Company	Joint
Currency	_____ Shillings		_____ USD	Others
	BANK OFFICIAL USE ONLY			
Operation of Account Mandate	<b>singly</b>		Jointly	Others
Special Instruction				
	Specimen Signature			
	Applicant Name		Signature (Two Times)	
<b>3</b>			3	

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

**I/We hereby declare and/or acknowledge and/or authorize and/or agree that**

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 Notice/ Investment Deposit account in \_\_\_\_\_ name of \_\_\_\_\_ a Sole Proprietor Firm/General Partnership/ Limited Liability Company/ Public Joint Stock Company/ Public Shareholding Company/Branch of a Foreign Partnership Firm/Company as per the declaration/ certified 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 obligation arising in or 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 charges) 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 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 here is true and I/we shall advise you of any change thereto. 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 connection with:
  - a) The misuse, 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 or 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 Bill 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: .....