

## REQUIRED DOCUMENTS

### SOLE PROPRIETOR

FORM A (CERTIFIED TRUE COPY)

- Present both the certified true copy and original

REGISTRATION CERTIFICATE (CERTIFIED TRUE COPY)

- Present both the certified copy and original

RESOLUTION OF THE PROPRIETOR REGULATING THE CONDUCT OF THE ACCOUNT. (Sample to be provided)

PARTICULARS OF ACCOUNT FORM (Provided)

SPECIMEN SIGNATURES OF THE AUTHORIZED SIGNATORIES (Card Provided)

PROOF OF LOCATION OF ADDRESS OF THE ENTERPRISE AND SOLE PROPRIETOR e.g. Utility bill (water or electricity) in your company's' name. Where the bills are not in the company's name, present a tenancy agreement and the bill.

PASSPORT OR DRIVERS' LICENCE

- Please present this to us, for copies to be made and the originals returned to you.

1 PASSPORT SIZE PICTURE

INITIAL DEPOSIT- **CEDIS** 2,500,000.00 **USD** 3,500 **EURO** 3,000 **GPB** 2,000

### COMPANIES LISTED UNDER THE COMPANIES ACT LIMITED LIABILITY COMPANY/COMPANY LIMITED BY GUARANTEE / UNLIMITED GUARANTEE

REGULATIONS OF THE COMPANY

- Present both the certified true copy and original

CERTIFICATE OF INCORPORATION (CERTIFIED TRUE COPY)

- Present both the certified true copy and original

CERTIFICATE TO COMMENCE BUSINESS (CERTIFIED TRUE COPY)

- Present both the certified true copy and original

FORM 3 AND 4 – RETURNS ON PARTICULARS OF COMPANY (CERTIFIED TRUE COPY)

- Present both the certified true copy and original

RESOLUTION OF THE BOARD OF DIRECTORS REGULATING THE CONDUCT OF THE ACCOUNT. PROVIDE THE SIGNATURES OF THE SECRETARY AND ONE DIRECTOR. (Sample to be provided).

- Make a copy on to your letterhead before completion

RESOLUTION NOMINATING SIGNATORIES TO THE ACCOUNT

SPECIMEN SIGNATURES OF THE AUTHORIZED SIGNATORIES (Card provided)

PROOF OF LOCATION OF ADDRESS e.g. Utility bill (water or electricity) in your company's name. Where the bills are not in the company's name, present a tenancy agreement and the bill

A LETTER OF INTRODUCTION FROM AUDITORS

IDENTIFICATION OF DIRECTORS/ EXECUTIVES i.e. (PASSPORT OR DRIVER'S LICENCE)

- Please present this to us, copies will be made and originals returned to you.)

\*ONE PASSPORT SIZE PICTURE OF EACH DIRECTOR

\*INITIAL DEPOSIT- **CEDIS** 2,500,000.00 **USD** 3,500 **EURO** 3,000 **GPB** 2,000

### **ASSOCIATION**

REGISTRATION CERTIFICATE (CERTIFIED TRUE COPY)

- Present both the certified true copy and original.

REGULATIONS OF THE ASSOCIATION

- Present both the certified true copy and original.

RESOLUTION OF THE OR BOARD OF DIRECTORS REGULATING THE CONDUCT OF THE ACCOUNT. PROVIDE A THE SIGNATURE OF ONE EXECUTIVE MEMBER.  
(Sample to be provided).

- Make a copy on to your letterhead before completion.

RESOLUTION NOMINATING SIGNATORIES TO THE ACCOUNT

SPECIMEN SIGNATURES OF THE AUTHORIZED SIGNATORIES (Card provided)

PROOF OF LOCATION OF ADDRESS e.g. Utility bill (water or electricity) in your company's name. where the bills are not in the company's, present a tenancy agreement and the bill.

IDENTIFICATION OF DIRECTORS/ EXECUTIVES i.e. (PASSPORT OR DRIVERS' LICENCE)

- Please present this to us, we will make copies and return the copies to you.

PARTICULARS OF ACCOUT FORM (Provided)

ONE PASSPORT SIZE PICTURE OF EACH DIRECTOR/ EXECUTIVE

INITIAL DEPOSIT- **CEDIS** 2,500,000.00

### **PARTNERSHIP**

CERTIFICATE OF INCORPORATION (PARTNERSHIP)

- Present both the certified true copy and original

DEED OF AGREEMENT BETWEEN PARTNERS

- Present both the certified copy and original

RESOLUTION OF PARTNERS REGULATING THE CONDUCT OF THE ACCOUNT.

(Sample to be provided)

SPECIMEN SIGNATURES OF THE AUTHORIZED SIGNATORIES (Card provided)

RESOLUTION NOMINATING SIGNATORIES TO THE ACCOUNT

PARTICULARS OF ACCOUNT OPENING FORM (Provided)

LETTER OF INTRODUCTION FROM AUDITORS

IDENTIFICATION OF EACH PARTNER. i.e. (PASSPORT OR DRIVERS' LICENCE)

- Please present this to us, we will make copies and return the originals.

1 PASSPORT SIZE PICTURE OF EACH PARTNER

PROOF OF LOCATION OF ADDRESS e.g. Utility bill (water or electricity) in your company's' name. Where the bills are not in the company's', present a tenancy agreement and the bill

INITIAL DEPOSIT- **CEDIS** 2,500,000.00 **USD** 3,500 **EURO** 3,000 **GPB** 2,000

**PARTICULARS OF ACCOUNT**

**TYPE OF BUSINESS** *(Please tick where applicable)*

i.  Sole Proprietorship   ii.  Association   iii.  Limited Liability Company   iv.  Partnership

**COMPANY PROFILE**

Name of Business .....

Nature of Business.....

Registration no .....   Date of issue.....

Account type requested *(Please tick where applicable)*

CEDI    USD FX /CFC    GBP FX / CFC    EURO FX / CFC

INITIAL Deposit *(Please clearly specify currency)*

.....

Address of principal place of business	Mailing Address

**CONTACT DETAILS**

Telephone number(s).....

Telex.....

Fax number .....E – Mail

Address.....

**DETAILS OF SOLE PROPRIETOR**

Name	Address	Contact number	Identification no / Type <i>(Passport, Social Security, Driver's License/ Other)</i>	Signature

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**DETAILS OF PARTNERS**

Name	Address	Contact number	Identification No / Type <i>(Passport, Social Security, Driver's License/ Other)</i>	Signature

**DETAILS OF DIRECTORS**

Name	Position	Contact number	Identification no / Type <i>(Passport, Social Security, Driver's License/ Other)</i>	Signature


**DETAILS OF SIGNATORIES**

Name	Position	Contact number	Signature

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**Source of funds**

Source of funds passing through the account  
*(Please tick where applicable)*

- Sales Proceeds
- Trust funds per trust deed
- Services rendered
- Other, please specify .....

**Anticipated volume and type of transaction**  
*(Please provide answers to the questions below)*

Anticipated number of transaction per month .....

How much are you expecting to deposit .....

How much will you be withdrawing? .....

Anticipated number of transactions per month .....

<b>ACCOUNT WITH OTHER BANKS</b>	
Name of the bank and Branch	Account name and number

SIGNATURE ..... DATE .....

**DECLARATION**

I / We ..... being, the Sole Proprietor / Executives / Board of Director (

underline the appropriate description) of

.....

(name of Enterprise, Association, Company)

having my/our office at ..... on this date

.....

apply for the opening of the account with your Bank.

I / We have read the terms and conditions of the account opening. I / We agree to be bound by the said terms and conditions of the account.



I declare myself liable on such cheques or other orders which may be drawn on the said account and agree to comply with and to be bound by the Banks' rules on the conduct accounts.

My attention has been drawn to the necessity of safeguarding my cheque book so that unauthorized persons are unable to gain access to it and the fact that neglect on this precaution may be a ground for any consequential loss being charged to my account.

I agree that in addition to any other general lien or similar right which you as bankers may be entitled by law you may at anytime and without notice to me combine or consolidate all or any of my accounts with the liabilities to you and set- off or transfer any sums standing to the credit or any other credit , be it cash, cheques , valuables, deposits, securities, negotiable instruments or other assets belonging to me in or towards satisfaction of any of my liabilities be actual or contingent, primary or collateral and several or joint.

I note that the Bank will accept no liability whatsoever for funds to members of staff of the Bank outside of the banking hours or outside the Bank's premises.  
I agree that interest at the Bank's rate prevailing from time to time shall be debited on all sums outstanding to debit the account.

.....  
SIGNATURE

.....  
DATE

***TERMS AND CONDITIONS FOR ASSOCIATIONS AND LIMITED LIABILITY COMPANY/ LIMITED BY GUARANTEE.***

THE DIRECTOR  
CAL BANK LIMITED  
23 INDEPENDENCE SQUARE AVENUE  
P.O BOX 14596, ACCRA

AT A MEETING OF THE BOARD OF DIRECTORS OF .....

Held at ..... on the ..... It was resolved as follows:

That an account be opened with CAL Bank Limited and enclosed herewith:

- A certificate copy of the Regulations of the company;
- A certified true copy of the Certificate of the incorporation
- A certified true copy of the certificate to commence Business

That Cal bank Limited (the Bank) be instructed to pay and honour all cheques expressed to be drawn on behalf of this company upon the banking account on accounts kept or to be kept in the name of this Company with the Bank and all bills and promissory notes payable to the Bank and expressed to be accepted or made on behalf of the company

at any time or times whether the banking account or accounts of this company are overdrawn by the payment thereof or in credit, otherwise and  
That as regards cheques, bills, and promissory notes expressed to be endorsed on behalf of this company, the Bank be instructed to such cheques, bills, and promissory notes have been duly endorsed by the company and in accordance with this mandate and  
That in any situation where the account is overdrawn through an excess facility the Bank shall charge interest at a discretionary rate on any debit outstanding until the account is regularized and;  
Further, where the bank has granted a credit facility or facilities to this company, and an event of default, potential event of default has occurred, or there is a failure to make good any liability on due date or in cases where recovery of the facility or facilities are deemed by the bank to be in jeopardy, the bank may without notice to the company combine, consolidate or merge all or any of the company's account and liabilities and may set off or transfer any sums standing to the credit of any account in or towards satisfaction of the company's liabilities to the bank. The bank may do so notwithstanding that the balances on such accounts are not interested in the same currency in which the facilities are repayable, and the bank is hereby authorized to effect any necessary conversions at the bank's own rate of exchange then prevailing.  
The bank be instructed to discount for this company any bills (by arrangement) and:  
That the bank be instructed to act on any instructions given on behalf of this company for or in relation to the purchase sale of any foreign exchange and:  
That the bank be instructed to accept receipt for any deeds, securities or other documents or papers or property which are expressed to be given on behalf of this company and;  
That the bank accepts any indemnities given on behalf of this company by the approved authorized signatories of this company;  
That the bank accepts the signing instructions as indicated on the attached sheet together with the specimen signatories of this company.  
That the resolutions be communicated to the bank and remain in force until duly rescinded or amended and notice thereof in writing be given to the bank by nay of the directors or secretary.  
We certify that the following resolutions have been duly entered in the minute and book and are in accordance with the regulations of the company.  
We hereby agree to notify the bank of any change(s) in the particulars submitted by the company to the bank during the operation of this account  
We hereby agree to comply with all the rules governing the operation of accounts by the bank.

.....  
CHAIRMAN

.....  
SECRETARY

***TERMS AND CONDITIONS FOR PARTNERSHIPS***

THE DIRECTOR  
CAL BANK LIMITED  
23 INDEPENDENCE SQUARE AVENUE  
P.O BOX 14596, ACCRA

AT A MEETING BETWEEN THE PARTNERS OF .....  
Held at ..... on the ..... It was resolved as follows:

- That an account be opened with CAL Bank Limited and enclosed herewith:
- A certificate copy of the Regulations of the company;
  - A certified true copy of the Certificate of the incorporation
  - A certified true copy of the certificate to commence Business

That Cal bank Limited (the Bank) be instructed to pay and honour all cheques expressed to be drawn on behalf of this company upon the banking account on accounts kept or to be kept in the name of this Company with the Bank and all bills and promissory notes payable to the Bank and expressed to be

accepted or made on behalf of the company at any time or times whether the banking account or accounts of this company are overdrawn by the payment thereof or in credit, otherwise and

That as regards cheques, bills, and promissory notes expressed to be endorsed on behalf of this company, the Bank be instructed to such cheques, bills, and promissory notes have been duly endorsed by the company and in accordance with this mandate and;

That in any situation where the account is overdrawn through an excess facility the Bank shall charge interest at a discretionary rate on any debit outstanding until the account is regularized and;

Further, where the bank has granted a credit facility or facilities to this company, and an event of default, potential event of default has occurred, or there is a failure to make good any liability on due date or in cases where recovery of the facility or facilities are deemed by the bank to be in jeopardy, the bank may without notice to the company combine, consolidate or merge all or any of the company's account and liabilities and may set off or transfer any sums standing to the credit of any account in or towards satisfaction of the company's liabilities to the bank. The bank may do so notwithstanding that the balances on such accounts are not interested in the same currency in which the facilities are repayable, and the bank is hereby authorized to effect any necessary conversions at the bank's own rate of exchange then prevailing.

The bank be instructed to discount for this company any bills (by arrangement) and:

That the bank be instructed to act on any instructions given on behalf of this company for or in relation to the purchase sale of any foreign exchange and:

That the bank be instructed to accept receipt for any deeds, securities or other documents or papers or property which are expressed to be given on behalf of this company and;

That the bank accepts any indemnities given on behalf of this company by the approved authorized signatories of this company;

That the bank accepts the signing instructions as indicated on the attached sheet together with the specimen signatories of this company.

That the resolutions be communicated to the bank and remain in force until duly rescinded or amended and notice thereof in writing be given to the bank by nay of the directors or secretary.

We certify that the following resolutions have been duly entered in the minute and book and are in accordance with the regulations of the company.

We hereby agree to notify the bank of any change(s) in the particulars submitted by the company to the bank during the operation of this account.

We hereby agree to comply with all the rules governing the operation of accounts by the bank.

.....  
NAME

.....  
NAME

.....  
SIGNATURE

.....  
SIGNATURE

**CALNet APPLICATION FORM**

**Please remember that you must have an account with CAL Bank before filling this form  
Business Account**

Account Name: .....

Name of Officer Applying: .....

Gender: M F

Registered Business Address: .....

Telephone:.....E-Mail of Applicant:.....

Account Details:

	TYPE	NUMBER		TYPE	NUMBER
1			3		
2			4		

Signature of Applicant: .....

Date: .....

**Would you like CAL Bank to rollover your subscription next year**

Yes  No

**DISCLAIMER**

While CAL Bank Limited (CAL) have taken care to ensure that the content on the CAL Net website is accurate and that you suffer no loss or damage by using the product, the CAL Net website and the services accessible on or via it are provided on "as is" basis and your use of the CAL Net website and the online services is at your own risk.

CAL does not warrant that the CALNet website, any tools such as calculators, software, information, content or online services will be error-free or will meet any particular criteria of accuracy, completeness, reliability, performance or quality.

CAL expressly disclaims all implied warranties, including, without limitation, warranties of merchantability, title, and fitness for a particular purpose, non-infringement, compatibility, security and accuracy. While CAL takes all reasonable precautions to prevent this CAL does not warrant that the website or any software available for download via the website is free of viruses or destructive code.

CAL and its affiliates, shareholders, agents, consultants or employees are not liable for any damages whatsoever relating to your use of the CALNet website or the online services or the information contained on the CALNet website or your inability to use the CALNet website or the online services. This includes, without limitation, any direct, indirect, special, incidental, consequential or punitive damages, whether arising out of contract, statute or otherwise and regardless of whether we were expressly advised of the possibility of such loss or damage.

Without derogating from the generality of the above, we will not be liable for:

any interruption, malfunction, downtime or other failure of the website or online services, our system, databases or any of its components, for whatever reason;

any loss or damage arising from your orders, investment decisions, purchases or disposal of products and services, including financial instrument(s) or currency, from third parties, based on the information provided on the CALNet website;

any loss or damage with regard to customer data or other data directly or indirectly caused by malfunction of our system, third party systems, power failures, unlawful access to or theft of data, computer viruses or destructive code on our system or third party systems; programming defects or negligence on our part;

any interruption, malfunction, downtime or other failure of goods or services provided by third parties, including, without limitation, third party systems such as the public switched telecommunication service providers, internet service providers, electricity suppliers, local authorities and certification authorities;

any event of force majeure over which we have no direct control.



- a person who acquired possession of the Card and PIN with or without my/our consent, and to pay a chargeable fee for replacement.
6. To accept full responsibility of all transactions processed from the use of the Card (or unauthorised acquisition of the PIN) except after the Bank has been notified of the loss or theft of the Card.
  7. Subject to (6) above, to accept the Bank/records of withdrawals as conclusive and binding for all purposes and to authorise the bank to debit my/our account accordingly.
  8. Not to hold the Bank liable, responsible or accountable in any way whatsoever for any loss, injury or damage howsoever arising, caused by any mechanical defect in or insufficiency of funds in or malfunction of ATM.
  9. Not withstanding and without prejudice to the generality of provisions above, the use of the Card shall be at my/our sole risk and I/We assume any and all risks incidental to or arising out of the use of the Card.
  10. That the Bank will not be responsible for the Card for any reason not being honoured.
  11. To return the Card for Cancellation should it no longer be required or should my/our account with the Bank for any reason be closed.
  12. That the Bank shall be at liberty to terminate the facility at any time without notice to me/us by canceling or refusing to renew the Card.
  13. The Bank reserves the right to vary these terms and conditions by prior notice in writing to me/us.

I / We have read the Terms and Conditions relating to the transmission by the Bank to my cell phone of information via the Short Message Service (SMS) facility or the CAL 24/7 Card itemized overleaf and undertake to be bound by them.

**SIGNATURE:** \_\_\_\_\_

**DATE:**\_\_\_\_\_

***B. Terms and Conditions: For CAL SMS Banking***

1. I/We Understand and accept that these terms and conditions shall apply to any service provided by CAL Bank Limited to me in pursuant to this application. I/We confirm that all information and instructions contained on the face of this form are correct and that I /We shall have no claim against CAL Bank Limited ("the Bank") in the event of any of the information or instructions being incorrect. I/We further undertake to notify the Bank in writing should any of the said information or instructions change at any time in the future. This shall particularly apply to my cell phone number to which information shall be transmitted in terms of the CAL Update Facility.

2. I/We acknowledge that:

2.1. I/We am/are aware that I/We may request facilities in respect of only those accounts over which I/We have direct control. I/We undertake to produce proof that I/We hold power of attorney over any other accounts for which I/We may request information.

2.2. Any of the activities made available by the Bank under the facility may be modified, replaced or withdrawn by the Bank at any time without notice to me and without assigning any reason, in which event the Bank shall incur no liability to me whatsoever;

2.3. The Bank shall not be liable for any breakdown or failure or disruption of any equipment or medium of access to the system;

2.4. The cell phone number provided by me to the Bank shall enable transmission of information from the system which may be confidential and I therefore agree to:

2.5. Ensure the safe-keeping and confidentiality of my cell phone and its number and SIM card and access thereto;

2.6. Make use of all security features available on my cell phone that limits unauthorized use and access to information therein;

2.7. Notify the bank immediately on becoming aware that my cell phone and/or SIM card may have fallen into the hands of an unauthorized person by giving written notice to The Head Cards and Electronic Banking at Bank's Head Office or the Branch Manager of any of the Bank's Branches. I/We accept that the notice shall not be regarded to have been validly given if it does not conform to the terms of this sub clause, and the Bank shall not be liable for any unauthorized access of information via the facility until valid notice shall have been given;

2.8 The use of the system shall in no way vary any aspect of the banker – client relationship between me/us and the Bank

**I/We acknowledge further that:**

2.9 Any failure on my part to follow the recommended security procedures may result in a breach of confidentiality and may lead to unauthorized access to information about my bank affairs;

2.10 I/We accordingly absolve and hold the Bank harmless against any and all liabilities and claims which I/we may incur in this regard;

**I/We Understand and Accept that;**

The Bank shall,

2.11 Not be required to inquire into the authority of any person accessing the information;

2.12 Be entitled to debit my account with the amount of any fees determined and payable to the Bank from time to time for the use of the system. I/We agree that the Bank at its option may from time to time raise charges for the use of the system.

2.13 I/We hereby indemnify the Bank against any demand claim or action against it relating to or in connection with my use of the system whether directly or indirectly, unless such demand claim or action shall have arisen from the gross negligence or willful misconduct of the Bank or any of its employees. .

3. Any demand, claim or action arising against the Bank in terms of clause 2.13 shall be limited to my/our direct damages and, without limiting the generality of the clause; I/We agree that the Bank shall not be liable for:

3.1 Any amount that is not part of the actual amount of the transaction;

3.2 Any indirect, special, or consequential damages;

3.3 Any loss or damage occasioned by the failure to adhere to these terms and conditions and any incorrect information furnished by me, including, without limitation, any failure by me to adhere to the terms and conditions of clauses 2.5 and 2.7;

3.4 Any loss or damage occasioned by the failure or unavailability of third parties facilities. For the purposes of this clause, "third – parties" include, without limitation to cellular telecommunications companies.

3.5 Any failure or unavailability of the system, or failure by the Bank to perform a destruction as a result of the loss or destruction of data, the deterioration or corruption of storage media, power failures, natural phenomena, riots, acts of vandalism, sabotage, terrorism or any other events beyond the bank's control;

3.6 Any destruction or accessing of my/our data or any destruction or theft of, or damage to, any of my/our equipment;

3.7 Any unauthorized access to my/our account or any breach of security.

4. I /We acknowledge that, should I /We breach any of these terms and conditions, the Bank shall be entitled, without notice to cancel this agreement and withdraw the facilities under the system with immediate effect, without prejudice to any rights it may have to recover any amount due to it or any losses or any damages suffered by it in consequent of my/our breach.

5. I /We shall be entitled to cancel my CAL Bank record at anytime, provided that I/We give the Bank at least seven (7) days written notice of my intention to do so The Head Cards and Electronic Banking at Bank's Head Office or the Branch Manager

6. I/We acknowledge that I/we shall not be entitled to cede, transfer or make over my rights in and to the facilities or the use of the system to any other person.

7. In the event that I/We breach any of these terms and conditions, of the Bank taking any action pursuant to or as a result of such breach, the Bank shall be entitled to recover any

and all costs incurred including legal and other fees, and any tracing and other cost of whatever nature.

8. I/We agree that any failure or neglect by the Bank to enforce the provisions of these terms and conditions at anytime shall not be construed nor be deemed to be a waiver of the Bank's rights nor in any way affect the validity of these terms and conditions or any part of them nor prejudice the Bank's rights to take subsequent actions.

9. I/We agree that to be signed on to the product, I/We have CAL ATM(

CAL 24/7) facility duly authorized by CAL and after accepting the terms and conditions of operating the CAL ATM product

I / We have read the Terms and Conditions relating to the transmission by the Bank to my cell phone of information via the Short Message Service (SMS) facility or the CAL 24/7 Card itemized overleaf and undertake to be bound by them.

**SIGNATURE:** .....

**DATE:** .....

**SIGNATURE CARD**

Name of  
company.....

Type of  
Company.....

Address.....

Tel(S)..... E- Mail .....

**ACCOUNT NO (S)**.....

.....

NAME	SAMPLE SIGNATURE1	SAMPLE SIGNATURE2

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**INTRUCTIONS**

- One to sign
  Two to sign
  Other(S) Specify).....

**CUSTOMER PROFILING**

**FOR OFFICIAL USE ONLY**

Have you established if the business has been set up for the legitimate purpose stated?

- Yes
  No

Indicate if the application belongs to any of the following categories

- A) Low Risk   
 B) Medium Risk   
 C) High Risk (Special Customer)

For Special Customers

- If the customer is or associated with a Politically Exposed Person, (PEP) indicate Position/ Relationship .....
- If customer source of the funds is from a high Risk Country. Specify Country .....
- Specify customer's nature of Business .....

Account Opening for Special Customer must approved jointly by an executive and the compliance officer

Account Opening for Special Customer must be approved jointly by an executive and the compliance officer

**Account opening authorization (for Special Customers)**

Account Opening Officer		Branch Manager or Superior Officer	
Name:	Designation:	Name:	Designation:
Comments		Comments	
Signature		Signature	

Date:		Date:	

NB: retain evidence of the approval together with the completed checklist. Note: Only one approval sheet needs to be completed for all checklists written under the account opened. State the number of checklist covered under this approval.

**INTERNAL USE ONLY**

CUSTOMER ID ..... MNEMONIC.....

**ACCOUNT NUMBER**

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Input by ..... Checked by  
 .....Authorized.....

Check list

- Reconciliation
- Customer level
- Check digit
- Picture (s)
- Account level signature (s)
- Chq book order
- Advise client
- Move funds from sundry A/C
- Int. (CR)
- Int. ( DR & COT / SER)
- CHQ Book cover

**Comments**

.....  
.....

**Date** .....

**WHO INTRODUCED YOU TO CAL?**

Name	Occupation	Bankers	Signature

.....

**HOW DID HEAR ABOUT CAL BANK LIMITED**

- TV /Documentary    Radio    Brochure/ Flyer    Newspaper    Website/ E- Newsletter

An Event (*specify*).....

Please specify others.....