

PERSONAL ACCOUNT APPLICATION FORM

(PLEASE USE INK AND BLOCK CAPITAL LETTERS, IN OTHER CASES PLEASE TICK CLEARLY THE APPROPRIATE BOX)

ACCOUNT TYPE REQUESTED: Current FlexiSave Premium KiddySave

Single Account Joint Account

Branch where account is to be opened.....

Purpose of Account/Type of Transaction:

Deposit Withdrawals

Expected number of Transactions.....Amount:

Any other accounts held with CAL: s o

Existing Accounts

No(s).....Branch:.....

Personal Data

Mr. Mrs. Miss. Dr. Prof. Rev. Other.....

Surname:

Other names:

Former Names:

Sex: Male Female Date of Birth: Nationality:

Country of Residence Marital Status: Single Married

Identification (Copies of appropriate pages to be attached)

Passport Drivers Licenses

Voter ID (Attach SNNIT Card or Birth Certificate)

ID. No: Expiry Date:


Date of Issue: Place of Issue:

Contact Information

-1-

Residential address:

(Please Provide Key Landmark)

Postal Address:

E-Mail Address: Res. Tel. No:

Office Tel: Mobile:

Fax:

Employment Data

Profession/Occupation:

Employer's Name and Address:

How long have you worked with your current employer?

Employer Type: Self employ Government Private Local

Multinational Unemployed others

Net Monthly Income:

Source(s) of Fund for the Account:

Personal Saving Investment Loan Servicing Inheritance/Gift

Dividends Others (Please Specify)

B. JOINT ACCOUNTS ONLY (2nd APPLICANT)

.....

Mr. Mrs. Miss. Dr. Prof. Rev. Other.....

Surname:

Other names:

 CAL Bank

Former Name:

Sex: Male Female Date: _2_ Nationality:

Country of Residence: Marital Status: Single
Married

Identification (Copies of appropriate pages to be attached)

Passport Drivers Licenses

Voter ID (Attach SNNIT Card or Birth Cert.)

ID. No.: Expiry Date:

Date of Issue: Place of Issue:

Relationship to First Applicant: Spouse Immediate family

Others Please specify.....

Contact Information

Residential address

(Please Provide Key Landmark)

Postal Address:

E-Mail Address: Res. Tel. No.:

Office Tel. No. Mobile

Fax

Employment Data

Profession/Occupation:

Employer's Name:

How long have you worked with your current employer?

Employer Type: Self employed Government Private Local

Multinational Unemployed Others

 CAL Bank

Net Monthly Income:

Source of Fund for the Account:

Personal Saving Invest Loan Servicing
Inheritance/Gift Dividends Others (Please Specify)

C. DETAILS OF CHILD (FOR KIDDYSAVE ONLY)

Gender Female Male

Surname:

First name

Middle Names

Date of birth Birth cert. No.

School (If applicable)

DETAILS OF TRUSTEE

Relationship to child Parent Guardian Relative (Please Specify)

*Trustee **MUST** fill Personal Data in Section A

SIGNING ARRANGEMENT (If Joint Account)

All must sign Any one to sign : Other..... (Please specify):

Other Bank accounts

Current bankers & Branch (if any):

Account type (s):



REFEREE (INTRODUCTION)

Name:

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Address:

Bankers: Branch Name:

Signature:

Account No:

*Request for Cheque Book *Request for Cheque Book cover (* At a fee)

DECLARATION:

I/We apply for the opening of account with CAL BANK LTD. I/We understand that the information given herein is basis for opening such account and I/We warrant that such information is correct. I/We agree to be bound by terms and conditions of the accounts.

SIGNATURE:

SIGNATURE:

DATE:

DATE:

TERMS AND CONDITIONS

1. Mandate to be completed by all applicants

To CAL Bank Limited.
I/We the undersigned hereby request and authorize the Bank to open account(s) each an 'Account') in my name/our joint names and until written notice to the Bank to the contrary to debit such Account whether in credit or overdrawn with cheques drawn thereon, to act on any written instructions in relation to the payment of standing orders, direct debits, issues of drafts, mail and telegraphic transfers, purchases and sales of securities and foreign currencies and to act upon instruction to close any Account provided those cheques or instructions are signed by MY SELF/ANYONE OF US TOGETHER (delete as necessary and print full name below)

1. 2.

2. It is understood that ar -5- s received from or on behalf of myself/any of us, are to be placed to the credit of any Account unless the Bank receives written instruction to the contrary.
3. I/We understand and agree that you may at your discretion and without giving any reason thereto decline to accept my/our Account application. I/We also understand that until such time that you shall inform me/us in writing of the relevant Account number, no Account relationship is established with you.
4. I/We understand and agree that the Account relationship is established solely with you and that all monies deposited shall be payable exclusively at your branch.
5. I/We agree that in the event that the Bank receives from myself/us ambiguous or conflicting instructions in connection with an Account, the Bank may in its absolute discretion and without any liability act or decline to act as the Bank thinks fit.

6. I/We agree that these authorities shall be governed by and construed in accordance with the law of the jurisdiction in which the office of the Bank is situated and I/we hereby irrevocably submit to the non exclusive jurisdiction of the Courts such jurisdiction.

7. Paragraph 7 and 8 apply only to joint account(s)
8. We hereby acknowledge that our liability by way of Overdraft at any time in respect of our account shall be several as well as joint in the event of the death of anyone or more of us the credit balance at that date on our Account together with any security or property deposited with the Bank relating to such account shall be held to the order to the remaining Account holder(s), but subject to any claim, right, lien, charge, pledge, set-off, howsoever arising which the Bank may have in respect of the liabilities of anyone or more of us including the deceased account holder(s).

9. I/We hereby authorize and instruct the Bank, until receipt by the Bank of written notice to the contrary to make available to other Banks such information in relation to any Account as the Authorised Disclosee may from time to time request, including, without prejudice to the generality of the foregoing, details of Account balance and authorized signator(ies) Provided only that the Bank acts in good faith -6- We shall not be liable for any loss, howsoever, arising that may result from the disclosure of information hereunder including as a result of any error contained in the information so disclosed.

10. I/We agree that deposits and their payments are governed by the laws in effect from time to time in Ghana and are payable at the branch of CAL Bank Limited in Ghana where the deposits were made, CAL Bank Limited has a discretion to allow withdrawal at other branches in Ghana.

Please note that the Bank reserves the right, at its discretion to obtain verification of any information provided in this form. This may include disclosure to an authorized credit reference agency which would remain a record of any search made by the Bank.

SIGNATURE: _____ DATE: _____

SIGNATURE: _____ DATE: _____



INTERNAL USE ONLY
ACCOUNT NUMBER

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--	--	--	--	--	--	--	--	--	--	--	--

Input by Checked by Authorized by.....

Check List

Reconciliation

Customer Level

Check Digit

Picture

Account Level

Signature

Name:	<input type="checkbox"/> nation:	Name:	Designation:
Comments:		Comments	
Signature:		Signature:	
Date:		Date	

CHQ Book Order

Advise Client

Move Funds from Sundry A/

Int. (CR)

Int. (DR& COT/SER)

CHQ Book Cover



Customer Profiling

FOR OFFICIAL USE ONLY

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

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

Account Opening Authorization (for Special Customer)

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



CAL NET APPLICATION FORM

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

Applying for: Personal Account

SECTION A-FOR PERSONAL ACCOUNT ONLY

Account Name:

Gender: M F

Address:

.....

Telephone: Home.....

Work..... Mobile.....

E-Mail:.....

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

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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 (-11- 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

1. At all times to regard the Card as the property of the Bank and surrender it unconditionally and without reservation upon demand by the Bank.
2. To restrict the use of the Card exclusively to me/us as my/our right and responsibilities and not transferable under this agreement.
3. Not to use or attempt to use the Card after any notification of its cancellation or withdrawal has been given to me/us by the Bank or by any person acting for or on behalf of the Bank.
4. At no time or under no circumstances disclose the **PERSONAL IDENTITY NUMBER (PIN)** allocated to me/us or write my/our PIN on my/our Card or keep it with my/our Card.
5. To immediately notify the Bank of the loss or theft of the Card, failing which I/We shall be liable to the Bank in full for loss arising from any use of the Card by 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 affect 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 ~~-15-~~ 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 ~~of CAL Bank~~ 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:.....



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Customer/Company Name:.....

Address:.....

Date.....Tel.No.....

E-mail Address:

I would like to receive the CAL E-newsletter

Type of business:

Account No(s): (i).....

(ii).....

NAME	SAMPLE SIGNATURES

INSTRUCTIONS

(i) One to Sign

(ii) Two to Sign



Other (Please Specify).....

PLEASE TICK THE APPROPRIATE I

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HOW DID YOU HEAR ABOUT CAL BANK?

BILLBOARD TV/DOCUMENTARY RAD WORD OF MOUTH

BROCHURE/FLYER NEWSPAPER AD WEBSITE/E-NEWSLETTER

AN EVENT (PLEASE SPECIFY)

ANY OTHER? (PLEASE SPECIFY)

