



Application Form for Opening a Personal Account

Type of Account ((Tick whichever is appropriate))

- | | |
|--|--|
| <input type="checkbox"/> Current Account | <input type="checkbox"/> Joint Account (Complete and submit Mandate NBM M3/NBM M6) |
| <input type="checkbox"/> Savings Account | <input type="checkbox"/> Savings Account –Minor (Complete and submit Mandate NBM M9) |
| <input type="checkbox"/> Savings Account - Special Saver | <input type="checkbox"/> Foreign Currency Denominated Accounts (FCDA) |

A. Basic Personal Information

Surname : _____

First name(s) : _____

Title : Mr. Mrs. Miss Dr. Prof. Rev. Other _____

Marital status : Married Single Widowed Divorced

Sex : Male Female (Tick whichever is appropriate)

Date of Birth : _____/_____/_____ (dd/mm/yyyy)

Nationality : Malawian Non Malawian (state nationality) _____

Resident Non Resident (state country of residence) _____

Identification : Passport No. _____ Driving License No. _____

: **National Identity** _____

Other:(e.g.). Birth Certificate Letter from Employer plus Applicants ID

Letter from DC Letter from T/A

Letter from Community Leader.

(Letters from DC, T/A and Community Leaders not to be delegated and acceptance subject to Branch Management’s discretion.)

Note

Identification by existing account holders see section E.

B. (i) Occupation

Name of Employer : _____

Employment number : _____ Designation: _____

No of years with Employer : _____ Net Monthly income

MKW

Employers Address : _____

Employers Telephone : _____ Fax No: _____

E-mail Address: _____

(ii) Occupation Ctd

Self Employed Not Employed Student (Tick whichever is appropriate)

Type of business/Source of income : _____

No of years self-employed: _____

Income(Monthly/Annually) : _____

C. (i) Contact Details

Postal Address : _____

Residential Address: **Location/Township** _____

House No _____ **Plot/Deed No:** _____

Telephone Number: _____ Cell No: _____

E-mail Address : _____ Fax No: _____

Home Address : **Village** _____ **T/A:** _____

District _____

(ii) Spouse's Details

Full Name : _____ **Title:** _____

Maiden Name : _____

Address : _____

Occupation : _____ **Nationality:** _____

Telephone Number: _____ **Cell No:** _____

E-mail Address : _____ **Fax No:** _____

Bankers : _____

D. Bank Accounts Held

Do you maintain any other account(s) with a National Bank Branch? Yes No. (Tick whichever is appropriate)

If **Yes** kindly state:

(i) **Account Name** : _____

Branch : _____ **Account No**

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(ii) **Account Name** : _____

Branch : _____ **Account No**

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APPENDICE 2

Appointment of Bankers – Current Joint Account Form

A/C Name _____

A/C Number

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To: NATIONAL BANK OF MALAWI

.....Branch

Date

We, the undersigned (**Name of account holder**)

.....

hereby appoint you our Bankers and authorize and request you to open an account in our joint names to be called and

1. To honour and comply with all cheques drafts bills of exchange promissory notes acceptances negotiable instruments and orders expressed to be drawn accepted made or given by:
2. *either
 - both
 - any one or more
 - all of us **(*Delete the unnecessary words and initial)**

and to debit the Same to such banking account whether the banking account is overdrawn or any overdraft increased by any payment thereof or in relation thereto or is in credit otherwise but without prejudice to your right to refuse to allow any overdraft or increase of overdraft and for any balance on the said account which may become due to you at any time we agree to be jointly and severally liable and that in the event of the death of anyone or more of us we agree the survivor(s) shall have full control of all monies then and thereafter standing to the credit of the said account and of all securities and articles deposited with you in our joint names.

2. To honour and comply with all instructions to deliver or dispose of any securities or documents or property held by you on our behalf; to hold us liable on all agreements and indemnities in connection with the issue of letters of credit, drafts and telegraphic transfers and with all banking transactions. Provided any such instructions agreements and indemnities are signed by:

*either

both

any one or more

all of us

(*Delete the unnecessary words and initial)

3. To treat all cheques drafts bills of exchange promissory notes acceptances negotiable instruments and orders as being endorsed on our behalf and to discount or otherwise deal with them provided such endorsements purport to be signed by:

*either

both

anyone or more

all of us

(*Delete the unnecessary words and initial)

4. To permit:

* either

both

any one or more

all of us

(*Delete the unnecessary words and initial)

to negotiate for and take advances by way of loans overdrafts discount or otherwise with or without security and pledge any species of security for repayment of such advances

5. Subject to any specific instructions to you to the contrary all payments and remittances received by you from time to time in the name(s) or for the credit of either or any one or more of us shall (unless there shall be at your same branch an account in such name(s) to which such payments and remittances shall be credited) be placed by you to the credit of such joint account.

In the event of the said account becoming overdrawn at any time we hereby agree that you shall be entitled to charge compound interest on the sum by which the said account is overdrawn calculated on

daily balances with monthly rests and **that the rate of interest charged from time to time shall be at your sole discretion above the minimum commercial rate in force at that time.**

You shall not be bound to notify us in advance of any change in the rate of interest but on receipt of a written request from us you shall be obliged to specify the rate of interest being charged at the time of such request.

6. To hold on the death of either both/any one or more of us any credit balance(s) on any account or accounts in our joint names nay any securities deeds boxes and parcels and their contents and property of any description held in our joint names to the order of the survivor/s without prejudice to any right you may have in respect of such balance securities etc. arising out of any lien charge pledge set-off counterclaim or otherwise whatsoever or to any step which you may deem it desirable to take in view of any claim by any person other than the survivor

We declare ourselves jointly and severally liable on all the foregoing transactions.

In the absence of contrary written instructions signed by either/both/any one or more/all of us the foregoing conditions shall apply to each and every account of whatever nature now or hereafter opened by you in our joint names below.

Name	Signature	Date

Applicant's Signature _____ Date _____

Applicant's Signature _____ Date _____



APPENDICE 5

**Consent of Guarding or Curator to an Account opened
in a name of a Minor**

SAVINGS BANK DEPARTMENT

A/C Name _____

A/C Number

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TO: NATIONAL BANK OF MALAWI

- (a) Insert full name stating thereafter if Father and Natural Guardian (or in event of Father being deceased if Mother and Natural Guardian appointed by the Master of the Supreme course under Letters dated or other authority
 - (b) Insert full name
 - (c) Amend wording as may be necessary.
- Any alteration must be initialed by signatory.

.....Branch

I, the undersigned (a) (name).....

.....relationship to (b)

.....

(name of minor) hereby consent to and approve of an account being opened in the name of (b)

.....in the Bank's Savings Bank Department.

ON CONDITION THAT, (c) until such time as he said minor attains the age ofyears , namely Theday of

My signature alone shall be accepted and be valid in respect of all operations on the account above mentioned, after which date the said minor shall be entitled to pay in and draw out monies then and thereafter standing to his/her credit and to close the account should he/she so desire, and I hereby approve of anything that may be done by the said minor or by the Bank by virtue hereof.

Dated this day of

(Sign here).....