



**Application Form for Opening a Personal Investment Account**

**Type of Account** (Tick whichever is appropriate)

- |  |  |
|--|--|
| <input type="checkbox"/> Fixed Deposit | <input type="checkbox"/> Joint Account (Complete and submit Mandate NBM - M3/NBM - M6) |
| <input type="checkbox"/> 7 Day Call    | <input type="checkbox"/> Savings Account – Minor (Complete and Mandate NBM – M9)       |
| <input type="checkbox"/> 30 Day Call   | <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 F.**

**B. (i) Occupation**

Name of Employer : \_\_\_\_\_

Employment number : \_\_\_\_\_ Designation: \_\_\_\_\_

No of years with Employer : \_\_\_\_\_ Net Monthly income 

<b>MKW</b>
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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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**Bank Accounts Held Ctd**

(iii) Account Name : \_\_\_\_\_

Branch : \_\_\_\_\_ Account No. 

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**Other Banks**

Do you maintain any other account(s) with other Banks?  Yes  No (Tick whichever is appropriate)

If Yes kindly state:

(i) Account Name : \_\_\_\_\_

Bank : \_\_\_\_\_ Branch: \_\_\_\_\_

Account No. : 

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(ii) Account Name : \_\_\_\_\_

Bank : \_\_\_\_\_ Branch: \_\_\_\_\_

Account No. : 

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(iii) Account Name : \_\_\_\_\_

Bank : \_\_\_\_\_ Branch: \_\_\_\_\_

Account No. : 

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**E Property Owned (Tick whichever is appropriate)**

(i) a House  Yes  No If yes, where \_\_\_\_\_ Plot/Deed No. \_\_\_\_\_

(ii) a Car  Yes  No If yes, car registration number \_\_\_\_\_

(iii) Other Property  Yes  No If yes specify \_\_\_\_\_

**F. Referees:**

(i) Name : \_\_\_\_\_ Title \_\_\_\_\_

Address : \_\_\_\_\_

Sex : Male  Female  (Tick whichever is appropriate)

Maiden Name : \_\_\_\_\_

Physical Address : \_\_\_\_\_

Permanent Address :Village: \_\_\_\_\_ T/A: \_\_\_\_\_

:District: \_\_\_\_\_ Nationality: \_\_\_\_\_

Telephone Number : \_\_\_\_\_ Fax No: \_\_\_\_\_

E-mail Address : \_\_\_\_\_ Cell No: \_\_\_\_\_

NBM Acc No 

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 Branch: \_\_\_\_\_







**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 \_\_\_\_\_





**National Bank of Malawi**  
Registered under the Banking Act 1989

### APPENDICE 3

#### Appointment of Bankers – Savings Joint Account

A/C Name \_\_\_\_\_

A/C Number 

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.....BRANCH Date .....

We request you to open a joint savings account subject to the regulations relating to Savings Accounts for the time being in force, in the names(s) of .....

.....

and we authorize you to permit withdrawals by any one of us of any amount, whether principal of interest, which may be standing to our joint credit on such account.

We further authorize and request that subject to any specific instructions to you to the contrary all payments and remittances received by you from time to time in the names(s) or for the credit of ether or any one or more of us shall (unless there shall be at your same branch an account in such names(s) to which such payments are remittances shall be credited) be placed by you to the credit of such joint account.

This authority is to remain in force until any one of us shall have expressly revoked it by a notice in writing delivered to you at the above mentioned branch; and it shall not be revoked by the death of any one of ore of us hereafter the signature of the supervisors may be accepted as a sufficient discharge for any balance on this account or any part of such balance.

Name	Signature	Date

Signature \_\_\_\_\_ Date \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_



**Delegation of authority**

To **National Bank of Malawi** .....20.....

A/C Name \_\_\_\_\_

A/C Number 

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I/we refer to the mandate appointing you bankers and request you will, until you receive written directions form me/us to the contrary treat and consider ...(Name) .....

As empowered by me/us and on my behalf:-

\*(a) To draw and sign Cheques on my/our account, whether the same be in credit, or overdrawn, and to endorse or accept Cheques, Bills, and Promissory Notes and other Documents in my/ our name.

\*(b) To encash or place to credit of my/our banking account(s) al such cheques, Drafts, Promissory Notes, Bills of Exchange, Money Orders, Postal Orders and Fixed Deposit Receipts and to delay with the proceeds as he/she/may this fit.

\*(c) To apply for and obtain:-  
Particulars as to the state of my/our account(s)  
The statement  
To sign the usual Certificate showing eh balance or state of my/our account(s)  
To operate generally on my/our account(s)

\*(d) To operate on my/our Savings/Deposit Account in your books  
To withdraw and to give the requisite notice of withdrawal of funds from time to time and as required.  
To obtain cash on production of my/our Deposit Receipts subject to the Bank's regulations regarding such withdraws and to complete the necessary receipt.

\*(e) To endorse for the credit of my/our Savings/Deposit Account, Cheques, Drafts and Promissory Notes, Bills of Exchange and to discharge Money Orders, Postal orders and Fixed Deposit Receipts on my/our behalf, and I/we declare that .....  
Insert he/she/they/either Has/have my /our authority to encash or place to credit of my /our Savings/Deposit Account all such Cheques, Promissory Notes, Bills of Exchange, Money Orders, Postal orders and Fixed Deposit Receipts, and /or to deal with the proceeds thereof as .....may fit.  
Insert he/she/they/either

\*(f) To sign the Bank's Certificate showing the balance or state of my/our Savings Deposit Account at any time

\*(g) To operate generally on my/our Savings Deposit Account at any time.

\*(h) To negotiate for and take Discounts and Loans for any sum with or without security, on my /our Account and upon such terms as you may require, and to pledge or deposit any species of security for repayment of such Discounts or loans; to establish credits; and to give discharge for any boxes, parcels, bonds, deeds, stock, shares, money or security in your custody or standing at any time in your books; and generally, in all dealings san transactions between me/us and you. To act ad fully and effectually for all intents and purposes an i/we could if personally present and acting in the matters and transactions aforesaid; for all which this shall be a full and sufficient authority, to you , your Managers, Clerks and Officers and in the case of the dissolution of our partnership, as to all matters and things which , after such dissolution, the said (name).....shall do or purport to do by virtue or in pursuance hereof, I/we engage that (so far as you are interested or concerned) such acts of the said (name) .....shall be binding upon us and each of us, and all other persons claiming form or under us, or either of us, unless notice in writing o such dissolution, by some party entitled to give the same, shall have been previously received by you

Delegatee..... Signature.....

Account holder(s): .....Signature.....

Witness (banker) .....Signature .....

\* Delete if inapplicable.

# The reminder of the form should be deleted if the authority is being given by an individuals who are not partners

N B All deletions must be initialed by witness as well as the signatory

**NBM-M8 (1995)**



**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**

.....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.

- (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 court under Letters dated ..... or other authority
- (b) Insert full name
- (c) Amend wording as may be necessary.  
Any alteration must be initialed by signatory.

ON CONDITION THAT, (c) until such time as he said minor attains the age of .....years , namely The .....day 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).....