

INDIVIDUAL ACCOUNT OPENING FORM

DATA SUBJECT CONSENT

At NCBA, we value your privacy and are committed to protecting your information. This privacy clause explains how we collect, use, share and protect your personal data when you engage with our services. For more details on how we handle your personal data, and your rights as per the Law relating to the Protection Of Personal Data and Privacy, you can access our full Privacy Policy by visiting <https://rw.ncbagroup.com/privacy-policy/> or obtaining a physical copy at any of our branches. This privacy clause covers the following:

1.1. Information Collection: We collect and process personal data that we receive from you or other sources during the account opening process and during the course of our relationship. This may include your identification and contact information, financial details and other relevant data.

1.2. Data Usage: Your personal data will be used for various purposes where we have your consent, or have a lawful basis under the Data Protection law. Most commonly, your personal data will be used for registration and onboarding, account management, customer support, product design, provision of the services, legal and regulatory compliance.

1.3. Sharing Information: We may share your data for legitimate business purposes, legal or regulatory authorities with third parties who are contractually obligated to keep your personal data confidential subject to appropriate safeguards to prevent it from unauthorized disclosure

1.4. Cross Border Transfer: We may need to transfer or store your information in another jurisdiction to fulfill a legal obligation, for legitimate business purposes, or insofar as is necessary to use third parties to provide our services, and those third parties are located or store information (including your sensitive personal data) outside Rwanda. We may also transfer your information across country borders where you have consented to the transfer.

We or our permitted third parties will ensure that any transfer of information across borders is lawful and that it has an appropriate level of protection, including transfer to jurisdictions that have established data protection laws, and entering legally binding agreements to ensure the security of your personal data.

1.5. Data Security: We use our best endeavors to put in place appropriate safeguards to ensure that your information remains adequately protected. We have implemented technical and organizational measures to protect your data from unauthorized access, loss or disclosure.

1.6. Data Retention: Your personal data will only be retained for as long as reasonably necessary to fulfill the intended purposes, or for longer if required to comply with any legal, regulatory, tax accounting or reporting requirements. We may also retain your personal data for longer in the event of a complaint or prospective litigation in respect of our relationship with you.

1.7. Your Rights: You have the right to:

- Be informed of what data we are collecting and how we handle it;
- Access or rectify your personal data;
- Erase your personal data, subject to our retention obligations;
- Request transfer of your personal data to another entity, subject to payment of reasonable fees;
- Object to the processing of your personal data, unless we are obliged to continue such processing by law or otherwise;
- Withdraw your consent for a certain processing activity, although this will not affect processing of such data based on previously-provided consent;
- Request not to be subjected to profiling or for human intervention in a decision-making process.
- Right to designate an heir subject to presentation of a will
- Right to representation in accordance with the relevant laws

To exercise the above rights, please reach out to us at our contacts below or visit any of our branches for assistance. We will respond to all requests within a reasonable time and in accordance with the requirements under the Data Protection law.

NCBA BANK RWANDA PLC

Kigali Heights, 8th Floor

Plot No. 772, KG 7 AVE,

Boulevard de L'Umuganda

P O Box 6774, Kigali, Rwanda

Tel: +250 788 149 500 / +250 788 149 555

Email: contact.rw@ncbagroup.com

NCBA Data Protection Office: DataProtectionRwanda@ncbagroup.com

1.8. Authority to process your personal data

By signing this form, I/we _____ hereby provide my/our consent to collect, process, share and transfer my/our personal data in accordance with the terms of this form and relevant law.

INDIVIDUAL ACCOUNT OPENING FORM

Applicant
Photo

BRANCH

I /We wish to open the following account(s) with NCBA Bank Rwanda PLC as per the following details

Account Name: _____

Currency: FRW USD GBP EURO KES

Account No. (Advised by bank staff)

FIRST APPLICANT

Title: Mr. Mrs. Ms. Dr. Prof. Hon. Other (please specify) _____

Name: _____

Gender: Male Female Marital Status: Single Married Widowed

Divorced Separated

Spouse Name: _____

Spouse Mobile No.: _____ No. of Dependants: _____

ID/ Passport/ Refugee/ Foreigner ID No.: _____

Place of Issue: _____

Issue Date: dd/mm/yyyy Expiry Date: dd/mm/yyyy Resident Non - Resident

PLACE OF BIRTH

Date of Birth: dd/mm/yyyy

Nationality: _____ Mobile No.: _____ Office Tel No.: _____

Country: _____ Province: _____ District: _____

Sector: _____ Cell: _____ Village: _____

Postal Address: _____ Email: _____

RESIDENTIAL INFORMATION

Country: _____ Sector: _____ Province: _____

District: _____ Cell: _____ Village: _____

Street No.: _____ Phone No.: _____

Residential type: Own House Renting

Language : Eng Kiny French

PROFESSION / OCCUPATION

Industry Sector: _____ Employment Status: _____ Employed: _____

Unemployed: _____ Self Employed: _____ Employer: _____

Expected monthly income (RWF): _____ TIN Number: _____

Business Category of Employer: Small Medium Large

EDUCATION

*Tick the highest education applicable

PHD Masters Bachelor's Degree Diploma

A level O level Primary School Below Primary

What is your income frequency? Daily Weekly Monthly

What is your relationship with the bank? Customer Staff Director Shareholder

US citizen Only The account holder has dual citizenship, born in the US or has a green card

The account holder's spouse has citizenship, born in the US or has a green card

Note: if you are a US citizen, please fill the Foreign Account Tax Compliance Act form

SECOND APPLICANT

Title: Mr. Mrs. Ms. Dr. Prof. Hon. Other (please specify) _____

Name: _____

Gender: Male Female Marital Status: Single Married Widowed Divorced Separated

Spouse Name: _____

Spouse Mobile No.: _____ No. of Dependants: _____

ID/ Passport/ Refugee/ Foreigner ID No.: _____ Place of Issue _____

Issue Date: dd/mm/yyyy Expiry Date: dd/mm/yyyy Resident Non - Resident

PLACE OF BIRTH

Date of Birth: dd/mm/yyyy

Nationality: _____ Mobile No.: _____ Office Tel No.: _____

Country: _____ Province: _____ District: _____

Sector: _____ Cell: _____ Village: _____

Postal Address: _____ Email: _____

RESIDENTIAL INFORMATION

Country: _____ Sector: _____ Province: _____

District: _____ Cell: _____ Village: _____

Street No.: _____ Phone No.: _____

Residential type: Own House Renting

TYPE OF ACCOUNT TICK (✓) WHERE APPLICABLE

Current Account: FRW USD GBP EURO KES Other _____

Savings (FRW) Type of Account Amount _____
 Type of Account _____

PROFESSION / OCCUPATION

Industry Sector: _____ Employment Status: _____ Employed: _____

Unemployed: _____ Self Employed: _____ Employer: _____

Expected monthly income (RWF): _____ TIN Number: _____

Business Category of Employer: Small Medium Large

EDUCATION

*Tick the highest education applicable

PHD Masters Bachelor's Degree Diploma

A level O level Primary School Below Primary

What is your income frequency? Daily Weekly Monthly

What is your relationship with the bank? Customer Staff Director Shareholder

US citizen Only The account holder has dual citizenship, born in the US or has a green card

The account holder's spouse has citizenship, born in the US or has a green card

Note: if you are a US citizen, please fill the Foreign Account Tax Compliance Act form

MINOR ACCOUNT HOLDER DETAILS (up to 18 years)

Name: _____

Gender: Male Female Relationship with applicant: _____

ID/ Passport No.: _____ Place of Issue _____

Issue Date: dd/mm/yyyy Expiry Date: dd/mm/yyyy Resident Non-Resident

Applicant
photo

PLACE OF BIRTH

Date of Birth: dd/mm/yyyy

Nationality: _____ Mobile No.: _____ Office Tel No.: _____

Country: _____ Province: _____ District: _____

Sector: _____ Cell: _____ Village: _____

Postal Address: _____ Email: _____

Profession/ Occupation: _____

NEXT OF KIN

Name: _____

Gender: Male Female Marital Status: Single Married Widowed Divorced Separated

Spouse Name: _____

Spouse Mobile No.: _____ No. of Dependants: _____

ID/ Passport/ Refugee/ Foreigner ID No.: _____ Place of Issue _____

Issue Date: dd/mm/yyyy Expiry Date: dd/mm/yyyy Resident Non - Resident

PLACE OF BIRTH

Date of Birth: dd/mm/yyyy

Nationality: _____ Mobile No.: _____ Office Tel No.: _____

Country: _____ Province: _____ District: _____

Sector: _____ Cell: _____ Village: _____

Postal Address: _____ Email: _____

RESIDENTIAL INFORMATION

Country: _____ Sector: _____ Province: _____

District: _____ Cell: _____ Village: _____

Street No.: _____ Phone No.: _____

Residential type: Own House Renting

ACCOUNT MANDATE TICK (✓) WHERE APPLICABLE

Solely Jointly Any to sign Other (specify) _____

NB: For Saving and Fixed Deposit accounts, Terms and Conditions apply. Please refer to product brochure. Interest rates applied may change according to market conditions.

REQUEST FOR CARDS

Debit Card Tick (✓) where applicable: VISA CARD

Debit Card Credit Card Supplementary Card

First Applicant only: Second Applicant only Third Applicant only All Applicants

Account Name	Account No.

Carefully read the Terms and Conditions of use of the NCBA Bank Rwanda PLC cards

REQUEST FOR A CHEQUE BOOK

First Applicant only Second Applicant only Third Applicant only All Applicants

Account Name	Account No.

Carefully read the Terms and Conditions of use of the NCBA Bank Rwanda PLC Cheque book

ELECTRONIC BANKING TICK (✓) WHERE APPLICABLE

I hereby apply for: NCBA Mobile Banking NCBA Online Banking

Account number(s) to be registered on Mobile Banking _____

Mobile number(s) to be used _____

Account number(s) to be registered on Online Banking _____

Email(s) to be used _____

CEILING ON TRANSACTIONS (✓) WHERE APPLICABLE

- I / We agree to retain the bank limit (on transaction amounts transmitted via e-banking)
- I/ We choose to set a ceiling amount above the bank limit (on transaction amounts transmitted via e-banking)

Ceiling amount _____

*Please read carefully the terms and Conditions governing the use of NCBA Online and Mobile Banking.
Note that some of the services are chargeable as per the NCBA Bank Rwanda PLC tariff.*

DECLARATION BY THE CUSTOMER

I / We, the undersigned, request you to open an account(s) as detailed above and confirm that the above information is true to the best of my/ our knowledge and I/we hereby acknowledge receipt of a copy of the bank's General Terms and Conditions and I / we agree to abide by the Terms and Conditions there in. Where the National Bank of Rwanda has forbidden banks to transact business with myself or any other signatory to the account, all consequential costs and fines will be debited from my / our account without advice from the bank. I / We authorize NCBA Bank Rwanda PLC to debit my / our current / saving account for relevant bank charges for the account herein registered.

Signature of 1st Signatory:

Name: _____

Date: _____

Signature of 2nd Signatory:

Name: _____

Date: _____

Signature of 3rd Signatory:

Name: _____

Date: _____

Signature of 4th Signatory:

Name: _____

Date: _____

FOR OFFICIAL USE ONLY

Account opening checklist

A. Personal - Resident	B. Personal Non - Resident
<input type="checkbox"/> Copy of ID / Passport (original sighted) <input type="checkbox"/> 2 passport photographs of each account holder <input type="checkbox"/> TIN Number (if applicable) <input type="checkbox"/> Letter from employer confirming employment (if available) Mandatory For PEP <input type="checkbox"/> CRB <input type="checkbox"/> PEP	<input type="checkbox"/> Copy of ID/ Passport (original sighted) <input type="checkbox"/> 2 passport photographs of each account holder <input type="checkbox"/> Letter from employer confirming employment <input type="checkbox"/> CRB <input type="checkbox"/> PEP

Completed by Interviewing Officer	Approved by Branch Manager or Designated Officer
Economic sector code _____ Economic sub - sector code _____ NAICS Code _____ NAICS Description _____ Name _____ Signature and Date _____	Comment _____ Name _____ Signature and Date _____

FOREIGN ACCOUNT TAX COMPLIANCE ACT (FATCA) FORM - PERSONAL ACCOUNT

Account Name: _____

Account No.:

The Foreign Account Tax Compliance Act (FATCA) was signed into U.S. Law on March 18 ,2010. It aimed at preventing U.S. tax payers from using accounts held outside of the U.S. to evade taxes. Any financial institution that fails to comply with FATCA will face a 30% withholding tax on a wide range of U.S. sourced payments to its clients. Under U.S. federal tax law, NCBA Bank Rwanda PLC is required to request certain information from U.S. nationals who maintain an account at NCBA Bank Rwanda PLC (whether such persons are U.S. taxpayers or not). Information collected will be used solely to fulfill NCBA Bank Rwanda PLC requirements under

U.S. federal tax law and will not be used for any other purpose. In order to fulfill this requirement, we must immediately receive your completed W-9 OR W-8BEN form and/or other form of documentation that certifies your status (whether such persons are U.S. taxpayers or not), as applicable, declaring your tax status.

Please note that a failure to submit your tax form may force us to turn over (withhold) 30% of any U.S. sourced transactions to/from your account on a monthly basis directly to the IRS and/or enforce closure of your account. This process will continue until such a time that we receive your completed W-9 or W-8BEN form or other documentation to certify your status, applicable.

INFORMATION OF AUTHORISED SIGNATORY (FATCA U.S. INDICATION)

Please confirm the signatory's FATCA status by ticking the relevant box:

Documentation Required

Are you a U.S. citizen or lawful permanent resident?

Yes

No

If yes, please provide form W-9

Were you born in the U.S. (U.S. Place of Birth)?

Yes

No

If yes, please provide form W-9 or W-8BEN and Non-U.S. passport or similar documentation establishing foreign citizenship; and written explanation regarding U.S. citizenship

Is there Power of Attorney or signatory authority granted to a person with a U.S. address?

Yes

No

If yes, please provide form W-9 or W-8BEN and Non-U.S passport or similar documentation establishing foreign citizenship.

Will there be instructions to transfer funds to U.S. accounts or directions regularly received from a U.S. address?

Yes

No

If yes, please provide form W-9 or W-8BEN and documentary evidence establishing non-U.S.status

Will there be address on file which is "care of" or "hold mail" or U.S. P.O. Box and/or U.S. telephone number:

Yes

No

If yes, please provide form W-9 or W-8BEN and documentary evidence establishing non-U.S.status telephone number

I/We authorise NCBA Bank Rwanda PLC to disclose relevant account and / or personal information to the U.S. tax authorities for the purpose of NCBA Bank Rwanda PLC complying with its obligations under the U.S. Foreign Account Tax Compliance Act (FATCA). I / We undertake to fully cooperate with NCBA Bank Rwanda PLC to ensure it meets its obligations under FATCA in connection with my/ our account.

I/We will indemnify and hold harmless NCBA Bank Rwanda PLC from any loss, action, cost, expense (including, but not limited to sums paid in settlement of claims, reasonable attorneys' fees, consultant fees and expert fees), claims, damages, or liability which arises or is incurred by NCBA Bank Rwanda PLC in discharging its obligations under FATCA and / or as a result of disclosures to the US tax authorities.

Client Name _____ Signature _____

GLOSSARY

1. NAICS- (North American Industry Classification System) is an industry classification system that groups establishments into industries based on the similarity of their production processes. It is a comprehensive system covering all economic activities.
2. SOCIAL ECONOMIC CATEGORY: These refers to Ubudehe Categories- home grown development programme whereby citizens are placed into different strata according to their socio-economic capacity. The households are put in categories based on their social-economic status, and their property – in terms of land and other belongings – and what the families' breadwinners do to earn a living.
3. Public Sector Classification: the public sector consists of both central and local governments and all publicly controlled or publicly funded agencies, enterprises, and other entities that deliver public programs, goods, or services. E.g. Ministries, Districts, RSSB, Hospitals, etc.
4. Economic Sector Code: high level of classifications of economic activities Agriculture, forestry and fishing, Mining and quarrying, manufacturing, Electricity, gas, steam and air conditioning supply, construction etc. Transportation and storage
5. Economic Sector Sub code ; classifications of economic activities at lowest level (e.g. under manufacturing there are sub sectors such as Manufacture of dairy products; Manufacture of grain mill products, starches and starch products; Manufacture of other food products, Manufacture of prepared animal feeds; Manufacture of beverages etc.
6. Economic_Sub_Sector_Code_ISIC: An International standard classification of economic activities (including both merchandise and services) arranged so that entities can be classified according to the activity they carry out. Based on 4 broad level: Primary, secondary and tertiary.
7. Politically Exposed Person (PEP): Someone who has been entrusted with a prominent Public function.
8. Credit Reference Bureau (CRB)
9. Foreign Account Tax Compliance Act (FATCA)

