



# Application for Business Account

## The Manager

Branch \_\_\_\_\_ Date 

dd	mt	yy
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Account Number 

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## Type of Account

☐ Current ☐ Savings ☐ Term ☐ Cash Plus

TICK  
WHERE  
APPLICABLE

USD  
☐

ZAR  
☐

GBP  
☐

EURO  
☐

BWP  
☐

ZWD  
☐

OTHER  
☐

Please Indicate

Statement Frequency ☐ Monthly ☐ Quarterly

Services Required ☐ Transaction Alerts ☐ E-statements

Other Services Required: ☐ Insurance with CBZ Life ☐ Insurance with CBZ Insurance

☐ Investments with CBZ Asset Management (Datvest) ☐ CBZ Custodial Services ☐ Mortgage Finance

Email for receiving e-statement(s) \_\_\_\_\_

Any other account(s) held with CBZ Bank? ☐ Yes ☐ No

If yes, account number(s) 


## Supporting Documents

1. Memorandum & Articles of Association
2. Certificate of Incorporation/ Constitution
3. Directors' Valid ID & Passport Photos
4. Directors' Proof of Residence
5. CR2
6. CR14
7. CR6
8. Tax Clearance

## Applicant's Details

Registered Name \_\_\_\_\_

Trading Name \_\_\_\_\_ No. of Employees \_\_\_\_\_

Country Of Incorporation \_\_\_\_\_ Certificate Incorporation No. \_\_\_\_\_ ZIMRA BP No. \_\_\_\_\_

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

Postal Address \_\_\_\_\_

Telephone Number \_\_\_\_\_ Mobile No. \_\_\_\_\_

Fax \_\_\_\_\_ Email \_\_\_\_\_

Website \_\_\_\_\_ Facebook \_\_\_\_\_

Twitter \_\_\_\_\_ LinkedIn \_\_\_\_\_ Skype \_\_\_\_\_

## Description of Business

\_\_\_\_\_

## Form of Ownership

☐ Private Ltd Company ☐ Partnership ☐ Informal Bodies ☐ Public Company ☐ Other

## Company/organisation Ownership Details (10% And Above)

Name of shareholder	Percentage	Name of shareholder	Percentage
1 _____	_____	2 _____	_____
Name of shareholder	Percentage	Name of shareholder	Percentage
3 _____	_____	4 _____	_____
Name of shareholder	Percentage	Name of shareholder	Percentage
5 _____	_____	6 _____	_____

**Financial Declaration:**

Estimated annual sales & net profit  Estimated transactions per month (deposit & withdrawals)

Anticipated no of transactions (0-10,-50>)  Anticipated total amount (<100 000,=<500 000,>=500 0000)

**Other Bank Reference(s)**

Bank <input type="text"/>	Branch <input type="text"/>	Account Number <input type="text"/>	Period <input type="text"/>
Bank <input type="text"/>	Branch <input type="text"/>	Account Number <input type="text"/>	Period <input type="text"/>

Affiliated business, including those owned/managed by the same directors/partners/shareholders etc.

Name and Address of Company	Brief Description of Business	Telephone No.
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

**Directors'/Partners'/Authorised Signatories'/Shareholders' (holding 10% & above) Information**

(Please use additional schedule if needed)

**Director 1/Partner 1/Signatory 1/Shareholder 1**

Title MR ☐ MRS ☐ MISS ☐ DR ☐ OTHER

Full Names  *First Name*  *Middle Name*  *Surname*

ID Number  Passport Details: Number

Passport Expiry Date  *dd*  *month*  *yy* Date of Birth  *dd*  *month*  *yy* Nationality

Country of Birth  Citizenship

Are you a U. S. A. Resident? Yes ☐ No ☐ Are you a U. S. A. Citizen? Yes ☐ No ☐

Do you hold a U. S. A. Permanent Resident Card (Green Card)? Yes ☐ No ☐

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

Residential Address

Telephone No.

Mobile No.  Email

Facebook  Twitter

Linkedin  Skype

Interests ☐ Soccer ☐ Cricket ☐ Golf ☐ Tennis Other (*specify*)

Position  Period with Organisation Years  Months  % of ownership

Any other account(s) held with CBZ Bank? ☐ Yes ☐ No

If yes, account number(s)

**Other Bank Reference(s)**

Bank <input type="text"/>	Branch <input type="text"/>	Account Number <input type="text"/>	Period <input type="text"/>
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Have you ever had any account compulsorily closed? ☐ Yes ☐ No

If yes, give details

Have you ever been declared insolvent or had civil judgement recorded against you? ☐ Yes ☐ No

If yes, give details

Are you related to any CBZ Bank Director/Manager? ☐ Yes ☐ No

If yes, provide name

**Directors'/Partners'/Authorised Signatories'/Shareholders' (holding 10% & above) Information***(Please use additional schedule if needed)***Director 2/Partner 2/Signatory 2/Shareholder 2**Title MR ☐ MRS ☐ MISS ☐ DR ☐ OTHER \_\_\_\_\_Full Names   ID Number  Passport Details: Number Passport Expiry Date    Date of Birth    Nationality Country of Birth  Citizenship Are you a U. S. A. Resident? Yes ☐ No ☐ Are you a U. S. A. Citizen? Yes ☐ No ☐Do you hold a U. S. A. Permanent Resident Card (Green Card)? Yes ☐ No ☐Gender ☐ Male ☐ Female Marital Status ☐ Single ☐ Married ☐ Separated ☐ Divorced ☐ WidowedResidential Address \_\_\_\_\_ Telephone No. Mobile No.  Email Facebook  Twitter Linkedin  Skype Interests ☐ Soccer ☐ Cricket ☐ Golf ☐ Tennis Other (specify) \_\_\_\_\_Position  Period with Organisation Years  Months  % of ownership Any other account(s) held with CBZ Bank? ☐ Yes ☐ NoIf yes, account number(s)               **Other Bank Reference(s)**Bank  Branch  Account Number  Period Have you ever had any account compulsorily closed? ☐ Yes ☐ No

If yes, give details \_\_\_\_\_

Have you ever been declared insolvent or had civil judgement recorded against you? ☐ Yes ☐ No

If yes, give details \_\_\_\_\_

Are you related to any CBZ Bank Director/Manager? ☐ Yes ☐ No

If yes, provide name \_\_\_\_\_

**Directors'/Partners'/Authorised Signatories'/Shareholders' (holding 10% & above) Information***(Please use additional schedule if needed)***Director 3/Partner 3/Signatory 3/Shareholder 3**Title MR ☐ MRS ☐ MISS ☐ DR ☐ OTHER \_\_\_\_\_Full Names   ID Number  Passport Details: Number Passport Expiry Date    Date of Birth    Nationality Country of Birth  Citizenship Are you a U. S. A. Resident? Yes ☐ No ☐ Are you a U. S. A. Citizen? Yes ☐ No ☐Do you hold a U. S. A. Permanent Resident Card (Green Card)? Yes ☐ No ☐Gender ☐ Male ☐ Female Marital Status ☐ Single ☐ Married ☐ Separated ☐ Divorced ☐ WidowedResidential Address \_\_\_\_\_ Telephone No. Mobile No.  Email

Facebook  Twitter

Linkedin  Skype

Interests ☐ Soccer ☐ Cricket ☐ Golf ☐ Tennis ☐ Other (specify) \_\_\_\_\_

Position  Period with Organisation Years  Months  % of ownership

Any other account(s) held with CBZ Bank? ☐ Yes ☐ No

If yes, account number(s)

**Other Bank Reference(s)**

Bank  Branch  Account Number  Period

Have you ever had any account compulsorily closed? ☐ Yes ☐ No

If yes, give details \_\_\_\_\_

Have you ever been declared insolvent or had civil judgement recorded against you? ☐ Yes ☐ No

If yes, give details \_\_\_\_\_

Are you related to any CBZ Bank Director/Manager? ☐ Yes ☐ No

If yes, provide name \_\_\_\_\_

## Directors'/Partners'/Authorised Signatories'/Shareholders' (holding 10% & above) Information

(Please use additional schedule if needed)

**Director 4/Partner 4/Signatory 4/Shareholder 4**

Title MR ☐ MRS ☐ MISS ☐ DR ☐ OTHER

Full Names

ID Number  Passport Details: Number

Passport Expiry Date    Date of Birth    Nationality

Country of Birth  Citizenship

Are you a U. S. A. Resident? Yes ☐ No ☐ Are you a U. S. A. Citizen? Yes ☐ No ☐

Do you hold a U. S. A. Permanent Resident Card (Green Card)? Yes ☐ No ☐

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

Residential Address

Telephone No.

Mobile No.  Email

Facebook  Twitter

Linkedin  Skype

Interests ☐ Soccer ☐ Cricket ☐ Golf ☐ Tennis ☐ Other (specify) \_\_\_\_\_

Position  Period with Organisation Years  Months  % of ownership

Any other account(s) held with CBZ Bank? ☐ Yes ☐ No

If yes, account number(s)

**Other Bank Reference(s)**

Bank  Branch  Account Number  Period

Have you ever had any account compulsorily closed? ☐ Yes ☐ No

If yes, give details \_\_\_\_\_

Have you ever been declared insolvent or had civil judgement recorded against you? ☐ Yes ☐ No

If yes, give details \_\_\_\_\_

Are you related to any CBZ Bank Director/Manager?

☐

Yes

☐

No

If yes, provide name \_\_\_\_\_

## Directors'/Partners'/Authorised Signatories'/Shareholders' (holding 10% & above) Information

(Please use additional schedule if needed)

### Director 5/Partner 5/Signatory 5/Shareholder 5

Title MR ☐ MRS ☐ MISS ☐ DR ☐ OTHER \_\_\_\_\_

Full Names

ID Number  Passport Details: Number

Passport Expiry Date    Date of Birth    Nationality

Country of Birth  Citizenship

Are you a U. S. A. Resident? Yes ☐ No ☐

Are you a U. S. A. Citizen? Yes ☐ No ☐

Do you hold a U. S. A. Permanent Resident Card (Green Card)? Yes ☐ No ☐

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

Residential Address \_\_\_\_\_

Telephone No.

Mobile No.

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Skype

Interests ☐ Soccer ☐ Cricket ☐ Golf ☐ Tennis Other (specify) \_\_\_\_\_

Position  Period with Organisation Years  Months  % of ownership

Any other account(s) held with CBZ Bank?

☐ Yes

☐ No

If yes, account number(s)

### Other Bank Reference(s)

Bank  Branch  Account Number  Period

Have you ever had any account compulsorily closed?

☐ Yes

☐ No

If yes, give details \_\_\_\_\_

Have you ever been declared insolvent or had civil judgement recorded against you? ☐ Yes ☐ No

If yes, give details \_\_\_\_\_

Are you related to any CBZ Bank Director/Manager? ☐ Yes ☐ No

If yes, provide name \_\_\_\_\_

To: CBZ Bank Limited

Resolution of Board of Directors

We hereby certify that the following Resolution of the Board of Directors of

Was passed at a meeting of the Board held on the \_\_\_\_\_ day of \_\_\_\_\_  
and has duly been recorded in the minute book of the said company.

Resolved

That an account for

be opened with CBZ Bank Limited at their

and that CBZ be and is hereby empowered to honour cheques, bills of exchange and promisory notes drawn/signed and accepted.  
or made on behalf of the Company by:

(Indicate official position & signing arrangement) Do not write names.

and to act on any instruction given by the persons so authorised with regard to any account or accounts whether in credit or overdrawn or any  
transactions of the Company.

That CBZ be furnished with:

- (a) an up - to - date copy of the Company's Memorandum and Articles of Association.
- (b) the Company's Certificate of Incorporation
- (C) the company's Certificate to commence Business (Public Companies only)

That the company give CBZ a list of the names of Directors, Secretary and other officers of the company and advice CBZ in writing of any changes that  
may take place and CBZ shall be entitled to act upon the information so given.

That these resolutions be communicated to CBZ and shall constitute the company's mandate to CBZ to remain in force until revoked by notice in  
writing to CBZ signed by the Chairman or any Director or the Secretary acting or purporting to act on behalf of the Company and for this purpose any  
instruction varying or purporting to vary the Mandate contained in these Resolutions shall be deemed a revocation

Persons Authorised to Sign

	Official's position		Panel (If applicable)
<div></div>	<div></div>	Specimen signature	<div></div>
<div></div>	<div></div>	Specimen signature	<div></div>
<div></div>	<div></div>	Specimen signature	<div></div>
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We further certify that the specimen signatures recorded above are correct

Chairman

Signature

Secretary

Signature

Signed at

Date



# TERMS AND CONDITIONS

## Introduction

The terms 'we', 'our', 'us' refer to the customer(s) and 'The Bank', 'you' & 'your' refer to CBZ Bank Limited.

## (A) CORPORATE CURRENT/SAVINGS ACCOUNT MANDATE

We hereby authorize and request you to:

1. Open a Current/Savings/Term account in our name and at any time subsequently, to open further accounts as we may direct. We understand and agree that you may at your discretion and without giving any reason thereto decline to accept our application. We also understand that until such time that you shall inform us in writing of the relevant account number, no account relationship is established with you.
2. Honour such cheques or other orders which may be drawn on the said account provided such cheques or orders are signed by us and to debit such cheques or orders to the said account whether such account be for the time being in credit or overdrawn or may become overdrawn in consequence of such debit without prejudice to your right to refuse to allow any overdraft or increase of overdraft and in consideration, We agree;
  - a. All cheque books will be collected by authorised persons. To assume full responsibility for the genuineness, correctness, and validity of all endorsements appearing on all cheques, orders, bills, notes, negotiable instruments and receipts or other documents deposited in our account in the same vein. We assume full responsibility for the safeguarding of our cheque books so that unauthorized persons are unable to gain access to it; neglect of this precaution may be a ground for any consequential loss being charged to our account; in the event our cheque (or any cheque(s)) are mislaid, lost or stolen, we will immediately notify the Bank. In this regard, we will report any discrepancy in the number of cheques received to the Bank within seven (7) working days of having received the said cheque book. In the event that an account remains inactive or dormant for such period of time as the Bank may decide, the Bank reserves the right to impose such conditions in relation to further operation of our account(s) in its sole and absolute discretion. The Bank may at any time at its sole and absolute discretion and upon written notice to us add and/change one or more of these Terms & Conditions which shall take effect from time of posting of the said notice. No failure or delay by the Bank in exercising any right or option under these Terms & Conditions shall operate as a waiver thereof or limit, prejudice or impair the Bank's right to take any action or to exercise its right against us or render the Bank responsible for any loss or damage arising there from.
  - b. To be responsible for the repayment of any overdraft with interest and to comply and be bound by the Bank's rules for the conduct of a current/savings account which may be in force from time to time and our liability hereunder shall be joint and several;  
If you:
    - i) are a sole proprietor you are responsible for any money owed to us; or
    - ii) are a partner in a partnership then you are jointly and individually liable for money owed to us even if one of you subsequently ceased to be a partner unless we have agreed otherwise in writing. We will be able to demand repayment from all or any one of the partners for all or part of such money; or
    - iii) are a trustee or authorised to give instructions on accounts of clubs, association or churches then you are individually and jointly liable for money owed to us unless otherwise agreed with us; or
    - iv) are a signatory to a limited company's account then you may not be liable for money owed to us, unless you have entered into a separate agreement with us.
  - c. To free the Bank from any responsibility for any loss or damage to funds deposited with it due to any future government order, law, levy, tax, embargo, moratorium, exchange restriction or any other cause beyond our control, and that any of all funds standing to the credit of the account are payable at any of the Bank's branches, on demand only and only in such local currency or at your option, in such local currency as may then be in local circulation;
  - d. To be bound by any notification of change in conditions governing the account directed to our last known address and any notice or letter sent to our last known address shall be considered as duly delivered and received by us at the time it will be delivered in the ordinary course of post. Such changes may also be communicated through the business conditions published in the local press from time to time and such communications will be binding.
  - e. That if a cheque credited to our current/savings account is returned dishonoured, it may be transmitted to us through our last known address either by the bearer or post;
  - f. That the Bank may at any time without prior notice suspend or close any of our accounts and the Bank will not be liable to us or any other person for loss suffered or incurred by us or such other person as a result of the Bank acting pursuant to this clause;
  - g. That the Bank will accept no liability whatsoever for funds handed to Bank's representative outside banking hours or outside of the Bank's premises;
  - h. That the Bank is under no obligation to honour any cheques/orders drawn on this account unless there are sufficient funds in the account to cover the value of the said cheques/orders and we understand and agree that any such cheque(s)/order(s) may be returned to us unpaid but if paid, we are obliged to repay the Bank on demand. The Bank reserves the right to exercise discretion in confirming cheques/orders before payment and without responsibility/liability to proceed/withhold payment of such cheque (s)/order(s);
  - i. That we will make any disagreements with entries on our Bank statements known to the Bank within 14 days of the dispatch of the Bank statement. Failing receipt by the Bank of a notice of disagreements of the entries within 14 days from the day of dispatch of our Bank statement, it will be assumed by the Bank that the statement as rendered is correct;
  - j. That any sum standing to the credit of the current/savings account shall bear interest charges at the rate fixed by the Bank from time to time. That Bank is authorized to debit from the account the usual bank charges, interest, commissions and any service charges set by the Bank from time to time. Changes on interest rates and service charges will be communicated through the business conditions published in the local press from time to time.
  - k. That in the event that the Bank receives from us ambiguous or conflicting instructions in connection with the account, the Bank may in its absolute discretion and without any liability act or decline to act as the Bank deems fit.
  - l. That the Bank is authorized to accept for safe keeping or for collection or for any other purpose any securities or other property deposited with the Bank or received from or on behalf of any of us/all of us and to release, deliver or give up any such securities or property so accepted against written instructions signed in the manner described herein;
  - m. That for partnerships, societies, clubs, churches; in the event of death of any one 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 of 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 liability (ies) of any of the account – holders including the deceased.

3. We also agree that in addition to any general lien or similar right to which you as bankers may be entitled by law, you may, at any time without notice to us, combine or consolidate all or any of our accounts without liabilities to you and set-off or transfer any sums or sums standing to the credit of anyone or more of such accounts of any other credits, be it cash, cheques, valuables, deposits, securities, negotiable instruments or other assets belonging to us with you in or towards satisfaction of any of our liabilities to you or any other account or in any other respect whether such liabilities be actual or contingent, primary or collateral and several or joint.
4. We also agree to the standards of confidentiality and security afforded to any information regarding us and our accounts and/or transactions to be reposed in the customer information database. We agree to the uses to which these items of information will be put in the conduct of business with the CBZ group or any of their affiliates/agents/advisers/regulators/assignees/partners or by our guarantor or third party service provider.
5. We agree that cash withdrawals of any foreign currency shall be subjected at all times to availability
6. The Bank will not be liable to us for any loss, indirect or consequential, incurred by not acting on our instructions, such failure being caused by force majeure, acts beyond your reasonable control.
7. The Bank can give you a new account number and/or transfer your account to another branch if the Bank closes or combine branches.
8. We will provide the Bank with an amended or replaced mandate from time to time. The Bank will be entitled to a reasonable period of time (of not less than seven business days from receipt of such notification) to process such new Mandate, and in the meantime may continue to act in accordance with the old mandate.
9.
  - i) The Bank reserves the right to fix minimum and maximum amounts which may be deposited at any one time. Details of such limitations are available on request.
  - ii) In the case of savings accounts the Bank may require accountholders to close an account if, in the opinion of the Bank, the account is not being used as a bona-fide Saving Bank Account.
  - iii) Subject to sub-clause (iv) below, all withdrawals from an account are payable only at the branch of the Bank where that account is maintained.
  - iv) The Bank may allow the client to make withdrawals or access services at branches of the Bank other than the branch where the relevant account is maintained.
10. The Bank may at any time implement any security and other procedures including the Bank's "know your customer" procedures for the verification of the identity of us and verification that any particular transaction is authorised by us.

## (B) DISCLOSURE POLICY

The Customer hereby consents to the disclosure by the Bank and/or any of its officers or employees for any purpose of any information concerning the customer including without limitation, information relating to its business, its accounts held with the Bank or another Group Member, or its relationship with the Bank or another Group Member to any of the following:

1. Any office or branch of the Bank or another CBZ Group member;
2. Any regulatory authority with jurisdiction over the Bank or another CBZ Group member
3. Any person to whom the Bank is required or authorized by law or court order to make such disclosure;
4. Any Bank or financial institution with which the customer has or proposes to have dealings.

## (C) CASH LODGEMENT / ANTI-MONEY LAUNDERING

Please note that the Bank, licensed under the Banking Act, is required to ensure that its business is not such that it may bring Zimbabwe into disrepute or damage its standing as a financial centre and therefore it is bound to comply with such constraints as the Central Bank of Zimbabwe may require.

## (D) FAX INDEMNITY, STATEMENTS, E-MAIL AND INTERNET

The Bank is authorized to act on banking instructions sent by us in relation to these accounts by facsimile, e-mail, internet or unless otherwise stated by us. We hereby expressly authorize the Bank to send statements and/or advices in relation to our accounts to the contact and/or email address provided by us by way of fax, e-mail and internet.

All documents or information regarding our account or transactions with the Bank will be binding if they are in the form of data message or accessible in a form which they may be read, stored and retrieved whether electronically or as a computer print out for subsequent reference.

In consideration of the Bank so doing, we hereby release, indemnify and hold the Bank harmless from and against all actions, suits, proceedings, costs (including legal costs), claims, demands, charges, expenses, losses and/or liabilities arising there from provided the Bank has been not negligent, has acted in good faith and in accordance with our written instructions. The Bank has no obligation, duty or liability to the customer on contract, tort or whatsoever, for breach of statutory duty or otherwise in respect of statements or balances advised via SMS or e-statements.

## (E) CHEQUES

The client acknowledges that cheques/orders should always be written in ballpoint ink or fountain pen ink. The Bank reserves the right to dishonor any cheques/orders written in felt-tip or marker pen ink without notice and will not be liable for any loss suffered as a result.

## (F) GOVERNING LAW

These terms and all transactions entered into by the Parties in relation or pursuant to an account are governed by the laws of Zimbabwe.

## (G) ENFORCEMENT

Jurisdiction of Zimbabwe courts:

- a) Subject to sub-clause (b) below, the client submits to the exclusive jurisdiction of the courts of Zimbabwe to settle any dispute arising out of or in connection with these Terms, any account or any service (including a dispute regarding the existence, validity or termination of any agreement)
- b) Notwithstanding sub-clause (a) above, the Bank will not be prevented from taking proceedings relating to a dispute in the courts of any other jurisdiction where any asset of the client may be located. To the extent allowed by law, the Bank may take concurrent proceedings in any number of jurisdictions.

**Service of process:** Where a person (if any) is identified in an account opening form as "Process Agent" and without prejudice to any other mode of service allowed under any relevant law, the client irrevocably appoints the Process Agent as its agent for service of process in relation to any proceedings before the courts of Zimbabwe in connection with any dispute.

## **CUSTOMER COMPLAINTS HANDLING PROCEDURE**

CBZ Holdings Limited is a customer centric organisation and is committed to their customers by timeously resolving any form of customer complains. Customer feedback assist us to continuously improve our products and customer service.

CBZ Group display a notice guide in a conspicuous plate in each of the Branches and all premises where it conducts business, informing the customers and public on how to channel their complaints, explaining the procedures and the manner in which the same shall be acknowledged and dealt with.

## **CUSTOMER COMPLAINTS LODGEMENT AND RESOLUTION**

1. If a customer is not satisfied or has a suggestion with a service or product provided by the CBZ Group, the customer has three options:
  - Option 1: Speak directly with the staff member they are dealing with.
  - Option 2: The customer has also an option to contact our 24hr CBZ Contact Centre toll free lines Econet 460 or 08677004050 or use WhatsApp number 0774 460 460 or 0774 461 461
  - Option 3: The customer can contact or chat on website [www.cbz.co.zw](http://www.cbz.co.zw) or by emailing us on [helpuserve@cbz.co.zw](mailto:helpuserve@cbz.co.zw) or [servicequality@cbz.co.zw](mailto:servicequality@cbz.co.zw)
2. Should the customer be unsatisfied or uncomfortable to discuss with the concerned staff member, he/she can deal directly with the Customer Service Officer at the branch or unit which can be verbal or by completing a Customer Feedback brochure and drop in Suggestion Box provided in the premises. The following details will be require from the customer: **Name, Contact details, Details of complaint, and Brief previous undertakings by the CBZ group staff on the issue.**
3. Every branch or unit of the CBZ Group has a dedicated Customer Service Officer who receives and is responsible for handling customers' complaints. In branches the Customer Service Officer is the Branch Manager and for other group units, is the Head of Department.
4. If the CBZ Group receives complaint verbally and considers it appropriate, it may request the customer to put it in writing.
5. The Branch / Unit concerned will acknowledge receipt of the complaint within 24 hours and give the resolution within 3 working days after thorough investigation.
6. Where the Branch or unit is unable to resolve the matter raised within 3 working days, the customer will be informed of the reason for the delay and specify a date when they will be in a position to finalize or resolve the complaint.
7. If the customer is still not satisfied with the Customer Service Officer's resolution; the custom can still approach the concerned Divisional Director or escalate to the Managing Director.
8. In the unlikely event that the customer is still not satisfied with resolution given by the CBZ Group, the customer has a right to escalate the issue to the Registrar of Banks at Reserve Bank of Zimbabwe on Telephone +263 4 703 000 +263 867 700 0477, 80 Samora Machel Avenue Harare, or the responsible Regulatory Authority.
8. No fee or charge shall be imposed on the customer for submitting a complaint or for the costs of investigation and resolution of the complaint.



(J) Signing Arrangements

Full names	Specimen Signature	Affix photo of signatory
Designation/Panel		
Full names	Specimen Signature	Affix photo of signatory
Designation/Panel		
Full names	Specimen Signature	Affix photo of signatory
Designation/Panel		
Full names	Specimen Signature	Affix photo of signatory
Designation/Panel		
Full names	Specimen Signature	Affix photo of signatory
Designation/Panel		
Signing instructions		

Declaration by Applicant(s)

We request you to open accounts as specified above. We agree to provide any document required. We acknowledge having read & understand the terms and conditions governing this account and agree to be abide by them and such other rules that may be in force from time to time. It is understood that this account will be used for bonafide transactions relating to our business. We agree to inform you of any changes in the information provided in this or in related documents.

We confirm that to the best of our knowledge and belief the information given above is correct. We authorise the Bank to make such enquiries and take up such references as it consider necessary in regard to the opening of such accounts.

We agree to be liable for any overdraft or debt due to you, which you permit on this account in our name.

Customer's Signature \_\_\_\_\_

Date 

dd

nth

yy

Customer's Signature \_\_\_\_\_

Date 

dd

nth

yy

For Bank Use Only (Please Indicate 'Y', 'N' or 'N/A')

☐ Identity Produced

☐ Bank Report Received

☐ FCB Clearance Received

☐ Memo & Articles Received

☐ Certificate of Incorporation Received

☐ Proof of Residence Received

☐ CR2 Received

☐ CR6 Received

☐ CR14 Received

☐ Constitution Received

☐ Tax Clearance Received

☐ Account Declined

☐ Account Approved

☐ Account Opened

Client AML/CFT Risk Rating: Low ☐ Medium ☐ High ☐

Interviewer's Signature

Date 

dd

nth

yy

Approving Manager's Signature

Date 

dd

nth

yy

Signature Admitted

Date 

dd

nth

yy

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Customer(s) to Initial \_\_\_\_\_