



9	Declaration
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By signing these General Terms and Conditions:

1. You agree that we will send all correspondence in electronic form using email or any other electronic media. However, we reserve the right to send paper correspondence at your last known address as per our records as informed by you.
2. Where applicable, you are the ultimate beneficial owner of the account opened in relation to the minor; you do not hold the account or any funds in the account as trustee, nominee, agent or other capacity. The minor has no right or interest in any funds in the account.
3. You represent and warrant that all information (including any documents) you have given us in connection with this application including minor accounts, if applicable, is correct, complete and not misleading. If this is not the case, you may be personally liable. You must notify us if you become aware that any information you have given changes, is incorrect or misleading.
4. You represent and warrant that you have power and all necessary authorisations to own your assets and carry on any business you conduct, to enter into each of our banking agreements and any other arrangement with us and to comply with your obligations and exercise your rights under them.
5. You authorise us to disclose to, and verify any of the information you have given to us or your credit standing from anyone we may consider appropriate (such as an authority or credit reference agency).
6. You confirm that your personal information provided in this application form and that of your joint account holder(if any) or authorised person (if any) will apply to the account(s) you hold with us unless you expressly tell us otherwise.
7. You have read and understood or have been explained to where necessary (in the language you understand) our Individual/Personal Client Banking Terms and Conditions; Current and Savings Account Terms and Conditions, Interest Rates, Bank Fees and Charges as may be applicable to the maintenance of your account with us, and to the products and services subscribed to by yourself from time to time, including those regulated in terms our Personal Loan Terms and Conditions; Mortgage Loan Terms and Conditions, all of which form our banking agreement, and the same of which are incorporated herein as if specifically traversed to the extent of your subscription to any product/s or service/s offered by us from time to time. They are available on our website at www.fbc.co.zw or call us on 08677015000 or visit any of our branches for a physical copy. You agree to be bound by them when using any account, product or service we may provide you with. You acknowledge that you are bound by any variation we make to these documents from time to time, in accordance with our banking agreement or any other justifiable reason as decided in terms of our discretion from time to time. In particular, you understand that by entering into our banking agreement, you give indemnities, authorisations, consents and waivers and agree to limitations on our liability.
8. You acknowledge that you have the right to exit any of the individual constituent products and or services in the Product and Service Bundle. If you chose to do so, we may at our discretion revoke the preferential pricing offered to you on the Product and Service Bundle. In this scenario, the pricing/ fees on the remaining product(s) / service(s) will revert to the prevailing market rate on the individual product(s) / service(s). For Loan products, we may choose to change the monthly repayment or loan tenor at our discretion, regard being had to the then prevailing market conditions, Monetary Policy Changes and or any other reasonable cause as determined by us.
9. You have the right, to be informed of the use to which your personal information is to be put; access your personal information in the custody of the data controller or data processor; object to the processing of all or part of your personal information; correction of false or misleading personal information; and; the deletion of false or misleading data about you. Further, you have the right to object, by request and free of charge, to the intended processing of data relating to you, if it is obtained for the purposes of direct marketing.
10. It is not permitted to route funds generated from business transactions undertaken by you, through Individual Banking Accounts.
11. I fully understand and agree that I am personally liable to the Bank for the interest, charges, fees, taxes or other amounts necessary for the maintenance of the banking agreement; or, the fulfilment or any tax, legal or regulatory obligation or requirement fulfilled by the Bank on my behalf.

Signature of Applicant (In Presence of Bank Official) _____ Date:

d	d	m	m	y	y	y	y
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Spouse's Signature (If married in community of property) _____ Date:

d	d	m	m	y	y	y	y
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Co-borrower Signature _____ Date:

d	d	m	m	y	y	y	y
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Photograph	Specimen signature (for Current, Savings Accounts and Fixed Deposits)
Primary Applicant	