



## INDIVIDUAL ACCOUNT OPENING APPLICATION FORM

### TYPE OF ACCOUNT:

- |  |                               |
|--|-------------------------------|
| 1. SAVINGS ACCOUNT                             | 6. CHILD EDUCATION ACCOUNT    |
| 2. TES-TES (Business Development) ACCOUNT      | 7. SUPERSONICZ NOFLAI ACCOUNT |
| 3. FIXED DEPOSIT / NJERIN ELEG ACCOUNT         | 8. HAJJ SAVINGS ACCOUNT       |
| 4. LIFE EVENT SAVINGS ACCOUNT                  | 9. DIASPORA ACCOUNT           |
| 5. SAAMA-SANG (Individual Development) ACCOUNT | 10. SALARY ACCOUNTS           |

*(Please select your preferred savings account type above)*

SINGLE:       JOINT:       Mandate: \_\_\_\_\_

Surname: \_\_\_\_\_ Title: Mr./ Mrs./Ms: \_\_\_\_\_

First Name: \_\_\_\_\_ Middle Name: \_\_\_\_\_

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

Telephone: \_\_\_\_\_ E-mail: \_\_\_\_\_

Gender: Male       Female       Marital Status: Single       Married       Divorced

Nationality: \_\_\_\_\_ I.D no \_\_\_\_\_ Tin no \_\_\_\_\_

Date of Birth: \_\_\_\_\_ Place of Birth: \_\_\_\_\_

Occupation: \_\_\_\_\_ Expected Monthly Income: \_\_\_\_\_

Employer's Name: \_\_\_\_\_

Employer's Address: \_\_\_\_\_

Nature of Business: \_\_\_\_\_

Next of Kin: \_\_\_\_\_

1. Photo

2. Photo

3. Photo

\_\_\_\_\_  
Signature: 1st Applicant

\_\_\_\_\_  
Signature: 2nd Applicant

\_\_\_\_\_  
Signature: 3rd Applicant

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date

**INDIVIDUAL ACCOUNTS  
TERMS & CONDITIONS**

ALL ACCOUNTS FOR INDIVIDUAL OPENED WITH SUPERSONICZ FINANCIAL LTD SHALL  
BE OPENED AND SHALL FUNCTION SUBJECT TO THE FOLLOWING CONDITIONS.

1. Each Account is opened by Supersonicz base on the information given by the account holders on the account opening form and the account holders agree to inform Supersonicz in writing of any changes in circumstances affecting the information given. Supersonicz shall not be liable for any changes and modifications of which Supersonicz has not been notified. Supersonicz shall not be required to undertake any enquiry concerning the status of its account holder; it may however, at its sole discretion require the presentation of any document it deems useful in conjunction with the account holder operations. The client shall be entirely responsible for the presentation of such documents. An original or a certificate copy of all signatories' powers pertaining to the account shall be deposited with Supersonicz. Supersonicz shall be entitle to treat all such powers as valid until such time that it has been notified by letter that they have been cancelled

2. The proceeds of negotiable instruments deposited for credit to an account shall only be available after collection. If for any reason credit is given by Supersonicz before collection, Supersonicz may debit the account holders with the face amount plus related changes of any such negotiable instruments which are returned unpaid. The account holders hereby release Supersonicz from any obligation it may have to protest, denounce or take any other legal measures with respect to paid instruments entrusted to it for collection purposes.

3. Account holders shall maintain a credit balance in the account. If any transaction or series of transaction to be executed would result in a debit balance, Supersonicz may, in its absolute discretion, either carry out or refuse to carry out any or all such transactions. If it chooses to execute some of the transactions. Supersonicz may freely select those to be executed and may take partial payments if it so chooses. If a debit balance results for any reason, the amount thereto shall be immediately due and payable and the account holders promise to pay the same at the first request of Supersonicz along with any administrative charges that may have accrued till the time of full settlement.

4. The account may be closed by either Supersonicz or account holders at any time and for any reason on simple written notice to the other party. Prior to the closure of the account Supersonicz may debit to the account the amount of any negotiable instruments discounted or in the process of collection as well as any other debts or obligations to Supersonicz of whatever nature.

5. Supersonicz reserves the right to specify applicable fees and minimum amounts which may be required to be maintained in the account and / or deposited at any one time, and / or also to limit the number of withdrawals that may be made. Details of such fees and limitations are available upon request.

6. Accounts closed within one year of the date of opening shall be subject to a charge as per the current applicable tariff rate.

7. Deposits and their payments are governed by laws in effect from time to time in The Gambia and are payable only at the branch of Supersonicz in The Gambia where the deposits have been made. Supersonicz shall have the discretion to allow withdrawal at other branches in The Gambia.

8. Account holders should not hand over funds to members of staff outside banking hours or outside Supersonicz premises (which includes agencies) unless arrangements have been contracted for in writing and are in force. Supersonicz will accept no liability whatsoever, for any such account holders actions.

9. Supersonicz shall be authorized to debit to the account all administrative charges, penalties, fees and expenses to the full extent allowed by the applicable regulations in The Gambia and in accordance with Supersonicz's standard practice. It is expressly agreed that such charges shall include out-of-pocket expenses incurred by Supersonicz in following the account holders' instructions or for the perfection or maintenance of any security or for the preservation or collection of these claims against the account holder including court costs and legal fees. The normal rates of administrative charges, penalties and fees shall continue to be charged and to accrue on all debit balances until full settlement thereof, notwithstanding the closure of the account, the beginning of legal action or the tendering of a judgment.

10. In the case of death of account holders, Supersonicz may request delivery of official documents evidencing the devolution of the estate and the assignees agreement concerning any transaction pertaining to the estate of the deceased. Anyone presenting such documents shall be entirely and exclusively responsible for their authenticity, validity and interpretation. At the time of death of an account holder, unless the assignees instruct otherwise, Supersonicz shall send all the correspondence relating to the assets it holds in the name of the deceased account holder to the last address indicated by the account holders. It may also send this correspondence to any of the assignees or the notary

**ADDITIONAL SAVINGS ACCOUNTS TERMS AND CONDITIONS**

1. Account holders will be provided with a Supersonicz passbook on property funding the accordance with current minimum balance requirements, details of which are available at request. The passbook is the property of Supersonicz and must be returned to Supersonicz when the account is closed.
2. Account holders may make withdrawals only in person against a withdrawal form duly signed in accordance with signatures deposited by the authorized signatories of the Account and on presentation of the account passbook. Exceptionally, Supersonicz may at its direction and without responsibility, pay against the written instructions of the account holders. All transactions in the account will be entered by Supersonicz in the account passbook and authenticated by authorized staff.
3. Any entries in the account passbook disputed by the account holders shall be brought to the attention of Supersonicz within 30 days of the transaction date.
4. Profit is payable yearly at end December each year on the minimum monthly account balance as determined by Supersonicz.
5. Supersonicz may require account holders to close an account if, in the opinion of Supersonicz, the account is not being used as a bonafide.

*The above Terms and Conditions may be modified by Supersonicz in all or part by public notice displayed in its branches or by written notice to the account holders, if so required by local regulations or laws.*

I/We hereby read and understand the terms and conditions governing customers with  
Supersonicz and agree to comply with them

\_\_\_\_\_  
Signature: 1st Applicant

\_\_\_\_\_  
Signature: 2nd Applicant

\_\_\_\_\_  
Signature: 3rd Applicant

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date

**Electronic Banking  
Application**

I/We hereby request you to register my/our savings account with you for:

**SMS ALERT**

**INTERNET BANKING**

**INDEMNITY**

I/We are aware of the risks associated with online banking and agree to take responsibility for protecting my/our login details (user name and password) at all times. I/We are also aware that registering for Internet banking and SMS Alert services are for my/our personal use only and shall neither disclose nor permit other persons to use. Supersonicz will not be liable for any losses arising from unauthorized access to, or use of my/our account arising from my/our negligence or failure to safeguard and protect my/our user codes or any other customer information protection advice or functionality provided by Supersonicz to facilitate confidentiality, integrity and protection against loss.

I/We also accept that Supersonicz, at its discretion and from time to time, has the rights to determine or specify the scope and features of the Internet Banking and SMS Alert services, introduce a new fees or charges and are entitled to modify, expand or reduce the same.

While Supersonicz shall ensure implementation of appropriate industry standard technological platform and security appliances, I/We are aware that access to Internet Banking and SMS Alert services may be suspended at any time without notice to maintain integrity of these services or in instances of system maintenance or failure, or for any reasons beyond Supersonicz's control. Supersonicz also reserves the right to temporary or permanently change, modify, or discontinue these services at any time without notice. I/We hereby agree that Supersonicz will not be liable to me/us or any third party for exercise of these rights of suspension, modification and discontinuation.

\_\_\_\_\_  
Signature: 1st Applicant

\_\_\_\_\_  
Signature: 2nd Applicant

\_\_\_\_\_  
Signature: 3rd Applicant

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date

