

## Personal Fixed Term Savings Opening Form

Customer No.:	<input type="text"/>	Product Code:	<input type="text"/>	Contract/Account No.:	<input type="text"/>
First Name:	<input type="text"/>	Last Name:	<input type="text"/>	Maiden/Middle Name:	<input type="text"/>
Physical Address:	<input type="text"/>				
	<input type="text"/>	Code:	<input type="text"/>		
Term:	<input type="text" value="Months"/>	Amount:	<input type="text" value="Ugx, in figures"/>		
Amount in words:	<input type="text"/>				

### Mandate at Maturity

<input type="checkbox"/>	Roll-over at Maturity Date	Transfer Entire Balance to Savings Account No.:	<input type="text"/>
<input type="checkbox"/>	Others:	<input type="text"/>	

### For Account in Trust of a Minor

First Name:	<input type="text"/>	Last Name:	<input type="text"/>	Popular Name:	<input type="text"/>
Date of Birth:	<input type="text"/>	Age:	<input type="text"/>	Relationship:	<input type="text"/>

I confirm that the information provided above is/are true for the purpose of opening an account. I shall comply with the **OUL** rules governing the relevant account requested, which policies, rules and regulations; and accept the terms and conditions as set out herewith which have been fully explained to me: I hereby signify my agreement by providing my signature below:

	<table border="1" style="display: inline-table; text-align: center;"> <tr> <td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td> </tr> </table>	D	D	M	M	Y	Y	Y	Y
D	D	M	M	Y	Y	Y	Y		
Signature	Date								

### For Opportunity Ugnada Staff Use

Value Date:	<table border="1" style="display: inline-table; text-align: center;"> <tr> <td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td> </tr> </table>	D	D	M	M	Y	Y	Y	Y	Maturity Date:	<table border="1" style="display: inline-table; text-align: center;"> <tr> <td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td> </tr> </table>	D	D	M	M	Y	Y	Y	Y	Interest Rate Per Annum:	<input type="text"/>
D	D	M	M	Y	Y	Y	Y														
D	D	M	M	Y	Y	Y	Y														

**Customer Service Officer:**

**Authorised By:**

**Verified By:**

Name

Name

Name

Signature

Signature

Signature

D	D	M	M	Y	Y	Y	Y
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Date

D	D	M	M	Y	Y	Y	Y
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Date

D	D	M	M	Y	Y	Y	Y
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Date

**A Member of Opportunity International Network**

## Personal Fixed Term Savings Opening Form

### Terms and Conditions

1. The customer shall take full responsibility for the consequences that may arise out of wrong, false or incomplete information he/she provides to the bank.
2. The customer gives the bank the right to verify any personal information provided by him/her in relation to opening an account.
3. The bank reserves the right to determine the minimum amount that can be deposited and the minimum balance customers shall maintain on these accounts. If the amounts in the customer account fall below these minimum amounts, then the bank reserves the right to impose charges or fees and execute payment of these charges or fees through debiting the corresponding accounts or by requesting payment of the same from the customer.
4. The bank operates fixed deposit accounts. The maturity period and the amount of deposit are determined at the time of opening of the account. The amounts credited to the account shall start to bear interest effective the following working day from the date of the deposit or the date the transfer is effected. In case the bank does not receive instructions to renew the fixed deposit by the last day prior to the maturity date, the bank shall transfer the entire balance into the customer's ordinary savings account.
5. The bank shall have the right to automatically debit the account of its customers for charges, interest, commissions, levies, taxes and fees incurred. These interest, commissions, levies, taxes and fees shall be communicated to the customers by mail, by being displayed in the bank's premises, by verbal explanation by bank staff at the counters, or through any other appropriate means. The bank reserves the right to amend these rates at any time and communicate the charges using similar means. Such charges, interest, commissions, levies, taxes, and fees may, at the option of the bank without need to provide notice to the customer, be debited against the customer account.
6. Unless, otherwise agreed upon, all the accounts must at all times have a credit balance. Consequently, the bank reserves the right to close the account if the balance falls below the minimum maintaining balance or reaches zero balance. Also, the bank reserves the right to reject or defer the execution of any payment instruction not supported by sufficient funds in whole or in part.
7. Any acceptance by the bank of an overdraft shall not be considered by the customer as a right of whatever nature for the account to be overdrawn or a right to an automatic overdraft. In case such a facility is granted, the bank may demand the immediate repayment of the overdraft.
8. The bank shall have the option to ask to be informed in advance of the intended withdrawal by the customer of large sums of money so as to be able to make partial payment or to spread the payment in whole or in part.
9. Correspondence destined to a customer shall be addressed to his/her current address as provided in the customer registration document, unless another address is explicitly stated by him/her. Any changes to the mailing address must be communicated to the bank in writing.
10. In case of death of a customer or his/her spouse, he bank shall be immediately informed in writing. In the event that such information is not received, the bank shall not be held responsible for transactions which will have been effected after the death of the customer, by co-holders of the account or by proxies of the deceased.
11. The bank shall not be liable for damages or losses that its customers may incur due to unforeseen events such as war, strikes, breakdown of telephone or communication systems, etc.
12. These rules and regulations, which may be further complemented by specific terms and conditions governing specific types of transactions, information relayed by any means considered appropriate such as ordinary mail, attachment to mail or notices displayed at the counters, are deemed to sufficiently set out responsibilities of customers. Any disputes arising out of interpretation and or application of any of these provisions can only be determined by the courts in Uganda.