

## GENERAL ACCOUNT INFORMATION

(Please indicate the category and type of account to open by ticking the applicable box below)

BRANCH

ACCOUNT TYPE

Purpose of Account

ACCOUNT NO (For official use only)

Currency

Affix  
Passport  
Photograph  
Here

## 2. PERSONAL INFORMATION

Title  Surname

First Name

Other Names

Marital Status (Please tick as appropriate) Single  Married  Others (Pls specify)  Gender M  F

Place of Birth

Date of Birth 

D	D	M	M	Y	Y	Y	Y
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Literacy Level: .....

Nationality

Hometown

Profession / Occupation

SSNIT N<sup>o</sup>

## 3. CONTACT DETAILS

Residential Address in Ghana

City / Town

Land mark

Mobile Number

Fixed Tel. No

Metropolitan, Municipal District Assembly Area (MMDA)

Email Address

Mailing Address

#### 4. VALID MEANS OF IDENTIFICATION

National ID Card  National Driver's License  Passport  Voter's ID  TIN

Other ID  Country of Issue

ID No.  ID Issue Date 

D	D	M	M	Y	Y	Y	Y

 Exp. Date 

D	D	M	M	Y	Y	Y	Y

#### 5. EMPLOYMENT DETAILS

Employed  Self Employed  Unemployed  Retired  Student  Others (Pls specify)

Salary/Expected Income

Monthly Salary/Income Less than GH¢ 1,000  GH¢1,001 – 5,000  GH¢5,001 – 10,000  More than GH¢10,000

Employer's Name

Work Address

City/ Town

#### 6. DETAILS OF NEXT OF KIN (in case of emergency)

Title  Gender F  M

Name

Relationship

Phone Number (1)  Phone Number (2)

Residential Address

#### 7. ADDITIONAL DETAILS

Client Beneficiaries	Name	%	Relationship	Address	Telephone

#### 8. EXPECTED ACCOUNT ACTIVITY

Sources of Funds to the Account

Level of Deposits (Amount)  Frequency of Deposits

Expected Monthly Income from other Sources  Frequency of Withdrawals

**9. ACCOUNT OPENING MANDATE**

Name of Signatory	Specimen Signature/Thumbprint	Confirmation of Specimen Signature/Thumbprint

**10. DECLARATION**

I hereby apply for the opening of account(s) with 3A's Microfinance Ltd. I understand that the information given herein and the documents supplied are the basis for opening such account(s) and I/We therefore warrant that such information is correct.

I further undertake to indemnify the Bank for any loss suffered as a result of any false information or error in the information provided to the Bank.

**DISCLOSURE TO CREDIT REFERENCE BUREAUS**

3A's Microfinance Ltd will obtain information about you from the credit reference bureaus to check your credit status and identity. The bureaus will record our enquiries which may be seen by other institutions that make their own credit enquiries about you.

3A's shall also disclose your credit transactions to credit reference bureaus in accordance with the Credit Reporting Act, 2007 (Act 726).

Signature/Thumbprint: ..... Date: ..... (Dd/mm/yyyy)

**NB: Application form must be submitted with 1 passport size photographs of the applicant.**

**11. OFFICIAL USE ONLY**

Agent's Name: ..... Signature: ..... Date: .....

**Confirmation of Residential Address**

Tenancy Agreement       Utility Bill       Verification of Physical Location

Landmark: .....

**Authentication for Politically Exposed Persons**

Is the Applicant a Politically Exposed Person?      Yes       No

Risk Rate the customer and tick appropriately.

Low Risk       Medium Risk       High Risk

Account Opened By: ..... Signature: ..... Date: .....

Verification By: ..... Signature: ..... Date: .....

Account Opening Authorized By: ..... Signature: ..... Date: .....

**13. ADDITIONAL INFORMATION FOR FIXED DEPOSIT**

**DEPOSIT DETAILS:**

Amount Deposited: GH¢..... ( ..... )

Tenor  91 Days  182 Days  365 Days (Please tick)

Mode of payment  Cash  Cheque  into Bank A/C  Savings A/c (Please tick)

Roll Over Period:  Quarterly  Half yearly  Yearly (Please tick)

**TERMS AND CONDITIONS:**

1. Payment of principal shall be effected on presentation and surrender of the certificates or on presentation of a written authority note, signed by the customer authorizing such payment to be made.
2. The validity of a certificate shall expire 7 days after the maturity date quoted on it.
3. Where the certificate is surrendered before the maturity date, 3A's Microfinance Ltd reserves the right to charge penalty on the accrued interest.
4. Where the investor seeks to disinvest before maturity, they shall give 3A's Microfinance Ltd at least five (5) working days' prior notice before any such payment shall be made.
5. Principal and accrued interest will be automatically rolled after 7 days of maturity at the prevailing terms and conditions.

I .....hereby declare that I have read and understood the above Terms and Conditions and shall abide by them.

.....

**Customer's Signature/Thumbprint**

.....

**Date**

**13. OFFICIAL USE ONLY**

Amount Deposited: GH¢ ..... Date of Deposit: ...../...../..... Tenor: .....

Maturity Date: ...../...../..... Interest Rate Per Annum ..... Maturity Value: GH¢ .....

FD Withholding A/C No: ..... Branch: .....

Certificate No: .....

Prepared By: ..... Signature: ..... Date: ..... /...../.....

**APPROVED BY:** ..... Signature: ..... Date: ..... /...../.....