CABS

A Member of the OLDMUTUAL Group

CABS A+ Application Form

IMPORTANT

RETURN COMPLETED FORM AS SOON AS POSSIBLE TO: CABS MOBILE BANKING TEAM, CABS HEAD OFFICE, NORTHRIDGE PARK, HARARE

FOR CABS BRANCH OFFICIAL USE ONLY/AGENT OFFICIAL USE ONLY

Banking Card Number Issued 5 8 8 8 9 2 0 0 6 4

*****PLEASE PRINT CLEARLY*****

PERSONAL DETAILS

Name: Surname:

Date of Birth: d | d | m | m | y | y | y | y Country of Birth:

Gender: Male Female

Nationality:

National ID No:

RESIDENTIAL DETAILS:

Physical Address:

Telephone: Mobile: Res: Bus:

Social Media Handles: Facebook: SnapChat:

Twitter: Instagram:

Email:

EDUCATION DETAILS

Name of Institution:

Address of Institution:

Education level and year e.g Form 3 - 2018:

I will select a four-digit PIN (Personal Identification Number) which I promise not to disclose to any person, not even a CABS Agent or CABS staff member. (Do not write your PIN on the card or keep it with the card.) Please tick

Student's Signature: Date: d | d | m | m | y | y | y | y

(If under 16 to be signed by Parent/Guardian)

Parent/Guardian Name: Signature:

ID Document/Number of Parent/Guardian:

Type of ID: *(Indicate National ID or Passport or Driver's Licence)*

BRANCH/AGENT OFFICIAL USE ONLY

IMPORTANT:

ORIGINAL IDENTIFICATION DOCUMENT CHECKED BY (copy to be attached)

Agent/Branch Site Number

Name

Position

Signature Date d | d | m | m | y | y | y | y

Form and proof of Identity Received By Date d | d | m | m | y | y | y | y

BACK OFFICE SECTION

Form and proof of Identity Checked By ______ Date ______

ID Checked By ______ Date ______

Approved/Declined By ______ Date ______

Sybrin Upload By ______ Date ______ Signature ______

Customer risk rating

Category 1. (High) ______ Category 2. (Low) ______

KYC Complete: Yes ☐ No ☐

Auto Next KYC Review Date (5 years from date of account activation)

TERMS AND CONDITIONS

Central Africa Building Society ("CABS") offers you; the Applicant, the CABS Vibe Account subject to the terms and conditions set out in this Agreement.

SECTION A – CARD TERMS AND CONDITIONS

1. USES

a. You must not use this account for any illegal purpose nor allow anyone else to do so. In the event of such illegal use occurring, you will be liable for any loss, harm and prejudice which may be suffered by us as a result of such misuse.

b. Your card can be used at any Approved CABS and ZimSwitch enabled Site.

c. We reserve the right to decline authorisation for any transaction on the card account.

d. The use of your card shall be subject to the rules of CABS that govern deposits and withdrawals as published by CABS.

e. Your card shall be linked to your mobile number to enable you to access the CABS mobile banking facility.

2. RESTRICTION ON THE USE OF YOUR CARD

We may at any time and without prior notice to you, cancel or suspend the use of your card for all or any purposes or refuse to replace or reissue the card or terminate this Agreement should:

i. any of the information that you gave us when you applied for this account be found or suspected to be untrue; or

ii. there be a breach of this Agreement or any other agreement between you and us; or

iii. we have reasonable grounds for suspecting fraudulent or unauthorised use of the account; or

iv. we discover that you have more than one A+ card in your name; or

v. you fail to adhere to the Anti-Money Laundering and Combating of Financing of Terrorism regulations.

3. PERSONAL IDENTIFICATION NUMBER (PIN)

Upon card activation or the request for a new PIN, you must choose your personal identification number. You must ensure that your card and PIN are kept secure at all times as any individual in possession of your card and PIN will be able to transact using your account. Should we prove your responsibility for any fraudulent or unauthorised transactions on your card, you will be held liable for any loss that may ensue.

4. PIN AND CARD REISSUE

a. You may change your PIN at any time at any CABS Branch or CABS Agent in Zimbabwe.

b. You may request for a new card should the card in your possession be damaged, stolen or lost, however, we reserve the right to decline such a request. We will request for the completion of a card replacement form and we will charge a fee of $2 (two dollars) for the replacement of your card.

SECTION B – GENERAL TERMS AND CONDITIONS

1. YOUR INFORMATION

Information we hold about you will be regarded as confidential and will not be disclosed to any third party other than where we are legally required to disclose, where we have a public duty to disclose, or our interests require disclosure, or disclosure is made with your consent.

i. Crime prevention and debt recovery: To prevent crime, to verify your identity, and to recover debt, we may exchange information with other members of the Old Mutual Group and/or financial institutions and, where appropriate, debt recovery agencies and other organisations. In particular, if false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies to prevent fraud and money laundering.

ii. Audit: Relevant information may also be exchanged with members of the Old Mutual Group and/or other institutions, for audit purposes and if required by appropriate governmental and non-governmental regulators or the ombudsmen.

iii. We may use other Old Mutual companies and/or third parties to process information and provide services on our behalf. Whether it is processed in Zimbabwe or countries outside Zimbabwe, your information will be protected in accordance with the strictest code of confidentiality and security which all members of the Old Mutual Group, their staff and any third parties are subject to, and will only be used in accordance with our instructions.

iv. Information submitted to CABS in the form of documents, will be deemed to be the property of CABS and will not be returned to you.

2. GENERAL

a) Only one A+ Account per customer will be permitted.

b) The threshold balance for your A+ account is set at $1500 (one thousand five hundred dollars and any deposit in excess of the threshold balance shall not be accepted).

c) Once you attain the age of 25, you will be requested to migrate your A+ account to a Blue or Gold Class account.

d) We may, at any time, and on notice cede our rights and/or obligations pertaining to this Agreement to a third party. Such action will have no effect on your rights and/or your obligations. Your rights and/or obligations under this Agreement are not transferable.

e) We will communicate with you with regards to this Agreement by SMS, email, letter or any other means deemed appropriate.

f) We will not be liable to you for any loss due to any failure or delay in providing our service caused by strikes, industrial action, failure of power supplies or computer equipment, or other causes beyond our reasonable control.

g) In the event that you divulge your PIN to a third party, you will be liable for any loss that you may suffer as a result of your action.

h) You must notify us of any changes in any of the following:

i. Your name
ii. address
iii. telephone number
iv. cell phone number
v. signature
vi. e-mail address, or

Should you fail to notify us of such changes, you may prejudice your rights in terms of this Agreement.

3. OTHER INFORMATION

a. If you wish to make an enquiry or complaint pertaining to this account, kindly address such query or complaint to the CABS Helpdesk, (clienthelp@oldmutual.co.zw), (04) 883823-60 or 08080012-14 .

b. You may also deliver your communication to the nearest CABS Branch.

c. We will give you 30 (thirty) days notice of any changes to be made to the terms and conditions of your account. Changes to the A+ Account will also be published on the CABS website (www.cabs.co.zw).

4. INDEMNITY

Each party hereby agrees to indemnify the other and hold it harmless from any and all claims, actions, damages and liabilities that do not result from the other party's fault or negligence with regards to this arrangement.

5. BREACH

We may terminate this Agreement on any ground stated above (see section A2) or if you breach any term of this Agreement.

6. TERMINATION

Either party may terminate this Agreement by giving 90 (ninety) days written notice of its intention to terminate, to the other party. Upon termination, your A+ account will be closed.

7. WAIVER

Any failure by CABS to exercise or in exercising any right or remedy under this Agreement will not constitute a waiver of the right or remedy or any other rights or remedies.

8. GOVERNING LAW

This Agreement will be governed and construed in terms of the laws of Zimbabwe.

9. ANTI-BRIBERY AND ANTI-CORRUPTION

a. You represent, warrant and undertake now and hereafter that, you have not and shall not commit, procure, or encourage bribery in relation to this Agreement, or to obtain or retain business or any advantage in business for any member of CABS, and you have and shall ensure to the fullest extent possible that you and others under your direction or control do not do so. For the purposes of this clause it doesn't matter if the bribery is:

(i) direct or through a third party;

(ii) of a public official or a private sector person;

(iii) financial or in some other form;

(iv) relates to past, present, or future performance or non-performance of a function or activity whether in an official capacity or not, and it does not matter whether or not the person being bribed is to perform the function or activity to which the bribe relates, or is the person who is to benefit from the bribe.

b. A person is any individual, partnership, company or any other legal entity, public or private. You must promptly notify CABS in writing of any breach of this clause. If you breach this clause, CABS may immediately terminate this Agreement.

10. JURISDICTION

a. You consent to the exclusive jurisdiction and venue of the Harare Magistrates Court in relation to any and all claims or disputes arising from or in connection with this Agreement, in accordance with section 11(1)(b) of the Magistrates Courts Act [Chapter 7:10] and all subsequent amendments thereto.

b. You therefore:

i. Waive any objections to the jurisdiction or venue of the Harare Magistrates Court, and

ii. Waive any entitlement to alternative jurisdiction on the basis of domicile, cause of action, place of employment, or any other such circumstances as set out in section 11(1)(a) of the Magistrates Courts Act, and

iii. Waive any and all defences at law which claim the lack of jurisdiction of the Harare Magistrates Court.

11. ENTIRE AGREEMENT

This Agreement represents the entire agreement between the parties and supersedes all previous communications, representations or undertakings, either oral or written, between the parties with respect to the subject matter.

12. SEVERABILITY

If any term of this Agreement is held by a court of competent jurisdiction to be invalid or unenforceable, then this Agreement, including all of the remaining terms, will remain in full force and effect as if such invalid or unenforceable term had never been included.

13. ACCEPTANCE OF THE TERMS AND CONDITIONS

You hereby confirm that you have read, understood and agree to be bound by the CABS A+ Terms and Conditions:

Name ______________________________

Surname ______________________________

National ID Number ______________________________

Signature ______________________________

Date ______________________________