

Fixed Rate Deposit (FRD)-CLASSIC

Application Form

I/We, the undersigned hereby request Access Bank Kenya to open an FRD- CLASSIC account with the details below:

Deposit Value (in figures)	Deposit Value (in words)
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

Tenor	Interest Rate	Interest Payment Option
<input type="text"/>	<input type="text"/>	Maturity Date <input type="checkbox"/>
Value Date	<input type="text"/>	Maturity Date
<input type="text"/>	<input type="text"/>	<input type="text"/>

TO ESTABLISH INVESTMENT (TICK AS APPLICABLE)

I/We authorize you to debit my/our account no.

Others (please specify)

ON MATURITY DATE (TICK AS APPLICABLE)

I/We authorize you to credit my/our account no.

I/We authorize you to issue draft in my/our name

I/We authorize you to transfer funds via RTGS

Bank Name	Account Number
<input type="text"/>	<input type="text"/>

I/We agree to the terms and conditions on the reverse side of this application.

Name of Investor

Address

E-mail

Phone (Home) **Phone (Office)**

Mandate(s) of Investor(s) Authorized Signatory (ies)

Terms & Conditions

1. I/We hereby authorize Access Bank Plc to open an FRD CLASSIC account or investment account and at any time hereafter to subsequently open further account(s) as I/We may direct.
2. I/We agree as follows:
 - a) To assume full responsibility for the genuineness, correctness and validity on all endorsements appearing on all instructions, orders, cheques, bills, negotiable instruments, receipts and/or other documents deposited or made available to us in respect of the account.
 - b) To hereby hold the Bank free and harmless from liability for loss or diminution of funds deposited with the Bank as a result of any future government order, tax, levy, embargo and/or other causes beyond the Bank's control.
 - c) That all funds (principal amount) standing to the credit of the customer are payable at maturity of the investment only in such local currency as may be in circulation and via payment mode by which the initial investment was made.
 - d) That interest will be paid on maturity backend into the account or by draft or transfer as per preference stated in the Application form
 - e) To be bound by any notification of change in conditions governing the investment account, notices, correspondence directed to my/our last known address shall be considered to be duly delivered and received by me/us if sent by normal post.
 - f) That any discrepancies, errors or omissions observed on the investment certificate, deal slip, notices, letters or any other correspondence shall be reported to the Bank within 14 (fourteen) working days from the date of observance, failing which same shall be deemed to be correct and accurate.
 - g) That any sum standing to the credit of the investor shall attract interest at a rate to be advised by the Bank on the certificate of investment, deal slip or investment advice.
3. I/We hereby undertake to indemnify and keep the bank, its successors-in-title or assigns, fully indemnified against all liability and loss arising from the transaction contemplated herein provided that such loss or liability arises from my/our acts of commission or omission.
4. The Bank shall not be responsible for failure of any machine, data processing system, transmission link, or any industrial dispute or circumstances beyond our control which obstructs or disrupts the provision of services to you.
5. The Bank shall not be liable for any loss caused by the act or order of a governmental entity or court of competent jurisdiction or any act of Force Majeure.
6. In the event that the investor misplaces or loses the certificate of deposit, deal slip or any other evidence of investment, such loss shall be reported to the bank within 48 hours, failing which the Bank will not be liable for any loss arising there from.
7. I/We hereby agree that in addition to any general lien or similar right to which you as bankers may be entitled by law, you may at any time and without notice to me/us combine or consolidate all or any of my/our accounts without liabilities to you and set-off or transfer any sum or sums standing to the credit of anyone or more of such account in or towards satisfaction of any of our liabilities to you or in any other respect whether such liabilities be actual or contingent, primary or collateral and several or joint
8. Minimum opening balance is **KES 50,000** while on the investment certificate, deal slip, notices,
9. You may hold more than one account as long as the total balance does not exceed **KES17Billion**.
10. The account is for a fixed term which will start on the day the account is opened and end on the expiry of the period set out in the information you were given when you opened the account.

Signature & Date

Signature & Date

FOR BANK'S USE ONLY

Staff MIS Code