



INTERNATIONAL INVESTMENT BANK S.A

**Branch**

Agence

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**Account Number**

Numéro de compte

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**Customer Name**

Nom du client

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**Account opening  
date**

Date ouverture de  
compte

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**Customer Category**

Type De Client

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**Account Opened By**

Compte Ouvert Par

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**ACCOUNT OPENING FORM  
KYC DETAILS - INDIVIDUAL  
Individual/Joint/Minor**

## ACCOUNT OPENING INFORMATION

**IIB BRANCH:**

**CURRENCY :** DJF USD EUR  
Devise

**Account No. :**  
No. De Compte

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**Account Type :**  
Type de compte

Savings  
Épargne

Current  
Courant

Fixed Deposit  
Dépôt à terme

**Account name :**  
Intitulé du compte

Individual  
Individuel

Joint  
Joint

Minor  
Mineur

### CUSTOMER IDENTIFICATION DETAILS

Account Holder / Guardian Titulaire / Tuteur	<input type="checkbox"/> Joint Holder / <input type="checkbox"/> Minor Co-titulaire / Mineur
<b>Title :</b> <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss Titre M. MME MLLE	<b>Title :</b> <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss Titre M. MME MLLE
<b>Surname :</b> Nom	<b>Surname :</b> Nom complet
<b>First Name :</b> Prénom	<b>First Name :</b> Prénom
<b>Maiden Name :</b> Nom de jeune fille	<b>Maiden Name :</b> Nom de jeune fille
<b>Date and Place of Birth :</b> Date et lieu de naissance	<b>Date and Place of Birth :</b> Date et lieu de naissance
<b>Gender :</b> <input type="checkbox"/> Male <input type="checkbox"/> Female Sexe	<b>Gender :</b> <input type="checkbox"/> Male <input type="checkbox"/> Female Sexe
<b>Nationality 1:</b> Nationalité 1	<b>Nationality 1:</b> Nationalité 1
<b>Nationality 2:</b> Nationalité 2	<b>Nationality 2:</b> Nationalité 2
<b>Mother's Maiden Name :</b> Nom de la mère	<b>Mother's Maiden Name :</b> Nom de la mère
	<b>Relationship with account holder :</b> Relation avec le titulaire



**MARITAL STATUS** Single  
Célibataire Married  
Marié Divorced  
Divorcé Single  
Célibataire Married  
Marié Divorced  
Divorcé Widow  
Veuf Life partner  
Partenaire de vie Separated  
Séparé Widow  
Veuf Life partner  
Partenaire de vie Separated  
SéparéNumber of  
childrenNumber of  
children**CUSTOMER RESIDENCE DETAILS****Residence  
Status** Resident Non-Resident**Residence  
Status** Resident Non-Resident**CUSTOMER ADDRESS DETAILS****Address  
Proof** Electricity  
Bill Water  
Bill Phone  
Bill Other :**Address  
Proof** Electricity  
Bill Water  
Bill Phone  
Bill Other :**Local  
Address**(Adresse  
Locale)**Local  
Address**(Adresse  
Locale)**City**  
(Ville)**City**  
(Ville)**Country**  
(Pays)**Country**  
(Pays)**P.O Box :****E-mail :****P.O Box :****E-mail :****Phone n°1 :****Phone n°2/Fax :****Phone n°1 :****Phone n°2/Fax :****ACCOUNT OPERATIONS DETAILS****Existing account in IIB**

Comptes existants à IIB

**Account services required  
(FEES MAY APPLY\*)**

Services bancaires demandés.

 Internet banking IIB Mobile ATM/POS (CARD) Cheque

## AUTHORISED SIGNATORY – ACCOUNT MANDATE

Please copy this page for more signatories.

**Account No. :**  
(No. De Compte)

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**Account name :**  
(Intitulé du compte)

<div style="background-color: #e0e0e0; padding: 10px; border: 1px solid black;">                 PASTE PHOTO HERE             </div>	Full name :  Address:  Date of birth :  ID number :  Id expiry date :	<div style="background-color: #e0e0e0; padding: 10px; border: 1px solid black;">                 PASTE PHOTO HERE             </div>	Full name :  Address:  Date of birth :  ID number :  Id expiry date :
Signature		Signature	
Group : <span style="float: right;">Limit :</span>		Group : <span style="float: right;">Limit :</span>	
<div style="background-color: #e0e0e0; padding: 10px; border: 1px solid black;">                 PASTE PHOTO HERE             </div>	Full name :  Address:  Date of birth :  ID number :  Id expiry date :	<div style="background-color: #e0e0e0; padding: 10px; border: 1px solid black;">                 PASTE PHOTO HERE             </div>	Full name :  Address:  Date of birth :  ID number :  Id expiry date :
Signature		Signature	
Group : <span style="float: right;">Limit :</span>		Group : <span style="float: right;">Limit :</span>	
<input type="checkbox"/> Solely To Sign <input type="checkbox"/> Either One To Sign <input type="checkbox"/> Both to sign			

\_\_\_\_\_  
**CSR/Officer  
signature  
Date :**

\_\_\_\_\_  
**BM/OM  
signature Date :**

\_\_\_\_\_  
**Compliance officer  
signature  
Date :**

## APPLICATION FOR ATM (CARD)

**Required CARD**

Carte demandée

IIB Silver Card

IIB Gold Card

IIB Visa Card

**My designed account/s on wich I required  
ATM services - Mes comptes associés aux  
services GAB**

Current Account

Savings Account :

### FOR BANK USE ONLY: ATM CARD ISSUE

YES

NO

**Issue CARD :**

**ATM CARD No :**

**ATM CARD issue date :**

**ATM CARD end date :**

**Daily limit :**

**Tagging to**

**account by :**

**Verified**

**by :**

\_\_\_\_\_  
**CSR/Officer signature**

\_\_\_\_\_  
**BM/OM signature**

## APPLICATION FOR CHEQUE BOOK

**My designated account on  
wich I require cheque book**

Mon compte associé au chequier

**Quantity of cheque books**

Quantité de chéquiers

Current Account :

**Issue Cheque book**

**Cheque book No issuing**

**Cheque Book issue date :**

### FOR BANK USE ONLY : CHEQUE BOOK ISSUE

YES

NO

**From No :**

**To No :**

/ /

\_\_\_\_\_  
**Applicant/s**

**Date :**

\_\_\_\_\_  
**CSR/Officer**

**Date :**

\_\_\_\_\_  
**BM/OM**

**Date :**

## DECLARATION

### CUSTOMER INFORMATION

*The information that I/We have provided in this form is accurate and is valid at the date of opening this account.*

*I/We have fully understood that the terms and conditions for operating an IIBANK Account.*

*I/We therefore request to open an account and provide your services to me/us in line with the above information.*

*I/We understand that the information given herein is the basis for opening such account(s) and hereby warrant that such information is correct.*

*I/We 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.*

*I/We agree that my/our account should be placed in No Debit (PND) category in the event that my account has incomplete documents.*

### INFORMATION CLIENT

*Les informations que j'ai / nous avons fournies dans ce formulaire sont exactes et valides à la date d'ouverture du compte.*

*J'ai /Nous avons également pleinement pris connaissance des termes et conditions d'exploitation d'un compte IIBANK.*

*Je / Nous vous demandons donc d'ouvrir un compte et de me/nous fournir vos services conformément aux informations ci-dessus.*

*Je comprends / Nous comprenons que les informations fournies aux présentes constituent la base de l'ouverture de ce (s) compte (s) et garantissent par la présente que ces informations sont correctes.*

*Je m'engage /Nous nous engageons en outre à indemniser la Banque pour toute perte subie à la suite de fausses informations ou d'une erreur dans les informations fournies à la Banque.*

*Je suis / nous sommes d'accord pour que mon / notre compte soit placé sur le statut Post No Débit (PND) dans le cas où notre compte contient des documents et informations incomplets.*

Name

Account holder/Guardian

*preceded by the words read and approved*

Date :

Name

Joint holder

*preceded by the words read and approved*

Date :

## LITERARY SUPPORT

**(Must be adopted when the subscriber can not read and write and the form is read by a third party)**

### SUPPORT LITTERAIRE

**(Doit être adopté lorsque le souscripteur ne peut lire et écrire et que le formulaire lui est lu par une tierce personne)**

***I agree to the content of this form, which has been duly read and explained to me by an interpreter.***

*Je m'engage au contenu de ce formulaire, qui m'a été dûment lu et expliqué par un interprète.*

<b>Thumbprint or Mark of customer</b> <i>Marque du client/empreinte du pouce</i>		<b>Signature of INTERPRETER</b> <i>Signature de l'interprète</i>	
<b>Name of interpreter</b> <i>Nom de l'interprète</i>		<b>Signature of WITNESS</b> <i>Signature du témoin</i>	
<b>Translation language</b> <i>Langue de traduction</i>			
<b>Translation made in the presence of (Witness)</b> <i>Traduction faite en présence de</i>			

## KYC DETAILS (FOR BANK USE ONLY)

**Account Holder / Guardian**  
(Titulaire / Tuteur)

**Joint Holder / Minor**  
(Co-titulaire / Mineur)

### EMPLOYMENT DETAILS

<input type="checkbox"/> Employed  <input type="checkbox"/> Unemployed <b>Specify for Other</b> <b>Occupation :</b> <b>Employer's name</b> <b>Employer's activity</b> <b>Date of hire :</b>  <b>End date of contract :</b>	<input type="checkbox"/> Self-employed  <input type="checkbox"/> Student  <b>Type of contract :</b>	<input type="checkbox"/> Retired  <input type="checkbox"/> Other  <b>Specify for Other</b> <b>Occupation :</b> <b>Employer's name</b> <b>Employer's activity</b> <b>Date of hire :</b>  <b>End date of contract :</b>
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### INCOME DETAILS

<b>Incomes :</b> <input type="checkbox"/> Salary <span style="float: right;"><b>DJF</b></span>  <input type="checkbox"/> Private income <span style="float: right;"><b>DJF</b></span> <input type="checkbox"/> Allowance (Indemnités) <span style="float: right;"><b>DJF</b></span> <input type="checkbox"/> Rent (Loyer) <span style="float: right;"><b>DJF</b></span> <input type="checkbox"/> Other : (Autre) <span style="float: right;"><b>DJF</b></span> <b>Annually income amount in</b> <span style="float: right;"><b>DJF DJF</b></span>	<b>Incomes :</b> <input type="checkbox"/> Salary <span style="float: right;"><b>DJF</b></span>  <input type="checkbox"/> Private income (Rente) <span style="float: right;"><b>DJF</b></span> <input type="checkbox"/> Allowance (Indemnités) <span style="float: right;"><b>DJF</b></span> <input type="checkbox"/> Rent (Loyer) <span style="float: right;"><b>DJF</b></span> <input type="checkbox"/> Other : (Autre) <span style="float: right;"><b>DJF</b></span> <b>Annually income amount in</b> <span style="float: right;"><b>DJF DJF</b></span>
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## OTHERS DETAILS

	YES	NO
<i>The account holder :</i>		
1. <i>Is a politically exposed person (PEP)?</i> <b>Attach the KYC Sphere report</b>	<input type="checkbox"/>	<input type="checkbox"/>
2. <i>Has a relationship with PEP</i>	<input type="checkbox"/>	<input type="checkbox"/>
<i>Specify:</i>		
3. <i>Is a US citizen</i>	<input type="checkbox"/>	<input type="checkbox"/>
4. <i>Is born in the USA</i>	<input type="checkbox"/>	<input type="checkbox"/>
5. <i>Has a permanent US resident card (green card)?</i>	<input type="checkbox"/>	<input type="checkbox"/>
6. <i>Own a tax registration number in the United States (TIN)</i>	<input type="checkbox"/>	<input type="checkbox"/>
7. <i>Has a home in the USA</i>	<input type="checkbox"/>	<input type="checkbox"/>
8. <i>Make a statement with a US taxpayer (husband, wife)</i>	<input type="checkbox"/>	<input type="checkbox"/>
9. <i>Is blacklisted by any international Institution or Government</i> <b>Attach the KYC Sphere report</b>	<input type="checkbox"/>	<input type="checkbox"/>
10. <i>Has a banking ban</i> <b>Attach the Central bank Information request</b>	<input type="checkbox"/>	<input type="checkbox"/>
11. <i>Has an account in other bank/s in Djibouti</i> <input type="checkbox"/> BCIMR <input type="checkbox"/> BOA <input type="checkbox"/> CAC <input type="checkbox"/> BDCD <input type="checkbox"/> CBD <input type="checkbox"/> EXIM <input type="checkbox"/> EAB <input type="checkbox"/> SALAAM <input type="checkbox"/> SABA		
<input type="checkbox"/> <i>Other :</i>		

	YES	NO
<i>The joint holder :</i>		
1. <i>Is a politically exposed person (PEP)?</i> <b>Attach the KYC Sphere report</b>	<input type="checkbox"/>	<input type="checkbox"/>
2. <i>Has a relationship with PEP</i>	<input type="checkbox"/>	<input type="checkbox"/>
<i>Specify:</i>		
3. <i>Is a US citizen</i>	<input type="checkbox"/>	<input type="checkbox"/>
4. <i>Is born in the USA</i>	<input type="checkbox"/>	<input type="checkbox"/>
5. <i>Has a permanent US resident card (green card)?</i>	<input type="checkbox"/>	<input type="checkbox"/>
6. <i>Own a tax registration number in the United States (TIN)</i>	<input type="checkbox"/>	<input type="checkbox"/>
7. <i>Has a home in the USA</i>	<input type="checkbox"/>	<input type="checkbox"/>
8. <i>Make a statement with a US taxpayer (husband, wife)</i>	<input type="checkbox"/>	<input type="checkbox"/>
9. <i>Is blacklisted by any international Institution or Government</i> <b>Attach the KYC Sphere report</b>	<input type="checkbox"/>	<input type="checkbox"/>
10. <i>Has a banking ban</i> <b>Attach the Central bank Information request</b>	<input type="checkbox"/>	<input type="checkbox"/>
11. <i>Has an account in other bank/s in Djibouti</i> <input type="checkbox"/> BCIMR <input type="checkbox"/> BOA <input type="checkbox"/> CAC <input type="checkbox"/> BDCD <input type="checkbox"/> CBD <input type="checkbox"/> EXIM <input type="checkbox"/> EAB <input type="checkbox"/> SALAAM <input type="checkbox"/> SABA		
<input type="checkbox"/> <i>Other :</i>		

## INTRODUCER

1. **How did you know our bank?**  
 Relationship Manager/Affiliate    Direct sales Agent    Advertising    Internet    Relative

2. **What is the name of the introducer?**

3. **What is the purpose of account opening?**



## CHECKLIST (FOR BANK USE ONLY)

For Account holder

### **ID Certified copy of**

NRIC **or** Passport

Military Card and Passport for Foreigners (with Soldier Engagement Letter)

Passport and Resident Card (both) for Foreigners **or** 3 years valid Djiboutian Passport for Investors.

Other legal document:

### **Address Document**

EDD Bill **or** ONEAD Bill **or** DjibTel Fixe Line Bill **or** Certificate of Residence **or**

Certificate of accommodation (attach a Certified ID copy and the valid address document of the Host) **or**

Other legal address proof :

### **Source of income**

Payroll **and/or** Rental agreement **and/or**

Certificate of retirement **and/or** Allowance **and/or**

Other documents:

For Joint holder

### **ID Certified copy of**

NRIC **or** Passport

Military Card and Passport for Foreigners (with Soldier Engagement Letter)

Passport and Resident Card (both) for Foreigners **or** 3 years valid Djiboutian Passport for Investors.

Other legal document:

### **Address Document**

EDD Bill **or** ONEAD Bill **or** DjibTel Fixe Line Bill **or** Certificate of Residence **or**

Certificate of accommodation (attach a Certified ID copy and the valid address document of the Host) **or**

Other legal address proof :

### **Source of income**

Payroll **and/or** Rental agreement **and/or**

Certificate of retirement **and/or** Allowance **and/or**

Other documents:

**REMARKS**

***CSR/Officer - Remarks***

***BM/OM - Remarks***

***Compliance Officer - Remarks***

***CEO - Remarks***

## GLOBAL ACCOUNT TERMS AND CONDITIONS

*Please read this page carefully. It provides you with important information about your IIBANK account(s).*

### **A. TERMS / SCOPE**

The information contained on this page together with any further instructions and conditions that may be prescribed by the bank from time to time shall constitute the terms of the agreement between the customer and IIBank. When this application form has been signed, it will be deemed to have been accepted as binding on the customer and the IIBank representative office or affiliate where the account is held. These conditions apply to each account opened under the Account Opening Form or in any other acceptable manner. These conditions are supplemented and / or amended for Accounts held in certain countries or territories by local conditions (the "Local Conditions"), which will be supplied to the Customer by IIBank and will be binding on the Customer and IIBank. If there is a conflict between these conditions and any Local Conditions, the Local Conditions prevail; and if there is a conflict between these conditions or any Local Conditions and any agreement relating to a service or product provided to the Customer (a "Service"), that agreement prevails. The Customer will provide to IIBank all documents and other information reasonably required by it in relation to any Account or any Service.

### **B. THE ACCOUNT**

The Customer shall assume full responsibility for the genuineness, correctness and validity of all endorsements appearing on all means of payment, orders, bills, notes, negotiable instruments, receipts or other instructions deposited into the account. The Bank will not be responsible for any loss of funds deposited with it arising from any future Government order, law, levy, tax, embargo, moratorium, exchange restriction or any other cause beyond its control. Your account shall be debited for any service charge that is set by the Bank from time to time. All notices or letters will be sent to the physical, postal or electronic address supplied by you and will be considered duly delivered and received at the time it is delivered or seven days after posting. The Bank will not be liable for funds handed over to members of its staff other than the Cashiers / Tellers in the Bank's premises with the appropriate deposit slip. Any anomaly in the entries on your Bank statements must be brought to the attention of the Bank within 30 days of the date thereof and you agree that failure to give such notice absolves the Bank from all liabilities arising thereof. The Bank may exercise its general lien or any similar right it is entitled to including the right to combine and consolidate all or any of the Customer's accounts with the Bank, and the right to set off or transfer any sum or sums standing to the credit of any one or more of such accounts against liabilities in any other account.

### **C. INSTRUCTIONS**

IIBank may rely on the authority of each person designated (in a form acceptable to IIBank) by the Customer to send Instructions or do any other thing until IIBank has received written notice or other notice acceptable to it of any change from a duly authorized person and IIBank has had a reasonable time to act (after which time it may rely on the change). Each of the Customer and IIBank will comply with certain agreed security procedures (the "Procedures") designed to verify the origination of instructions between them such as enquiries, advices and instructions. IIBank is not obliged to do anything other than what is contained in the Procedures to establish the authority or identity of the person sending an Instruction. IIBank is not responsible for errors or omissions made by the Customer or the duplication of any Instruction by the Customer and may act on any Instruction by reference to an account number only, even if an account name is provided. IIBank may act on an Instruction if it reasonably believes it contains sufficient information. IIBank may decide not to act on an Instruction where it reasonably doubts its contents, authorization, origination or compliance with the Procedures and will promptly notify the Customer (by telephone if appropriate) of its decision. If the Customer informs IIBank that it wishes to recall, cancel or amend an Instruction, IIBank will use its reasonable efforts to comply. If IIBank acts on any Instruction sent by any means requiring manual intervention (such as telephone, telex, telefax, electronic mail or disks sent by messenger) then, if IIBank complies with the Procedures, the Customer will be responsible for any loss IIBank may incur in connection with that Instruction. The Customer irrevocably agrees that all instructions and documentation issued to the Bank by the Customer in any electronic form shall be binding and enforceable against the Customer. The Customer agrees to fully indemnify the Bank against any expenses, claims or liabilities whatsoever incurred by the Bank by reason

of acting on such instruction/documentation. The Customer authorizes the Bank to set off any such expenses incurred by it against any of the Customer's accounts with the Bank.

#### **D. MEANS OF PAYMENT**

The Bank is under no obligation to honour any means of payment drawn on the account unless there are sufficient funds in the account to cover the value of the said means of payment and such means of payment may be returned unpaid. All means of payment or other orders signed by you (or either or both of you if a joint account) will be processed by the Bank and your account will be debited for such means of payment whether such account is for the time being in credit or overdrawn or may become over-drawn in consequence of such debit. The Bank may exercise its discretion in allowing withdrawals against uncleared means of payment(s) where the means of payment are returned unpaid thereafter, the Bank shall have the right to hold on to the returned means of payment and take further action it deems appropriate to recover the value of the withdrawal from you. The Bank shall have the right whenever it deems appropriate to confirm the issuance of a means of payment drawn on the Customer's current account failing which the means of payment may be returned with 'Drawer's Confirmation Required' endorsed thereon. You must ensure that your means of payment are kept in a safe place to prevent unauthorized persons from gaining access to same as failure to do this, may be a ground for any consequential loss being charged to your account. If your means of payment get lost, missing or stolen you must notify the Bank immediately. The Bank shall not be held liable for any unauthorized use of your means of payment where the loss or otherwise of same was not reported immediately. IIBank may supply checks, payments instruments and related materials to the Customer and the Customer will make reasonable efforts to avoid any fraud, loss, theft, misuse or dishonor in respect of them. The Customer will promptly notify IIBank in writing of the loss or theft of any check or payment instrument and will return to IIBank or destroy any unused checks, payment instruments and related materials when the relevant Account is closed.

#### **E. OVERDRAWN ACCOUNTS**

Overdraft may be available to customers upon arrangement with the Bank. If you do not have such arrangement, the Bank may in its discretion, nonetheless honour a means of payment even though such account may become overdrawn in consequence. In such a case, the Customer agrees to repay the overdraft within 7 days, and bear the extra fee and interest at our current rate for unauthorized borrowing for the period that the account remains in debit. If your account does not have enough cleared funds to cover an amount you want to draw, we reserve the right to return your means of payment unpaid. The Bank reserves the right to use credit balances on your current account (s) to offset any outstanding exposures on any of your accounts.

#### **F. STATEMENTS AND ADVICES**

Statements and Advices can be delivered to the Customer either physically, by post or electronically (e-Statements or e-Alerts). Where requested, the Bank may provide electronic Statements or SMS-Alerts or other similar service to provide information on transactions. The service is provided 'as available' and without any warranty of fitness for a specific purpose. We do not warrant that this service will always be uninterrupted, or that any information provided is accurate and current as at the time it is received. The Bank disclaims responsibility for the service provided by any network provider. Irrespective of the channel used to deliver the statement or advice, the Customer will notify IIBank in writing of anything incorrect in a statement or advice promptly and in any case within thirty (30) days from the date on which the statement or advice is sent to the Customer.

#### **G. INTEREST, FEES AND OTHER AMOUNTS**

You will be liable for the payment of interest charges at the rate fixed by the Bank from time to time for any outstanding debit on your current account. Your current account may also be debited for the Bank's usual banking charges, interest, commission, etc. Unless otherwise agreed, IIBank may modify at any time the rate of interest, fees or other amount applicable to any Account or Service (but subject to any legal requirement as to notice).

#### **H. FORCE MAJEURE**

Neither the Customer nor IIBank will be responsible for any failure to perform any of its obligations with respect to any Account if such performance would result in it being in breach of any law, regulation or other requirement of any government or other authority in accordance with which it is required to act or if its performance is prevented, hindered or delayed by a Force Majeure Event; in such case its obligations will be suspended, for so long as the force Majeure Event continues (and, in the case of IIBank, no other

representative office or affiliate shall become liable). "Force Majeure Event" means any event due to any cause beyond the reasonable control of the relevant party, such as restrictions on convertibility or transferability, requisition, involuntary transfers, unavailability of any system, sabotage, fire, flood, explosion, acts of God, civil commotion, strikes or industrial action of any kind, riots, insurrection, war or acts of government.

#### **I. SHARING OF INFORMATION**

IIBank will treat information relating to the Customer as confidential, but (unless consent is prohibited by law) the Customer consents to the transfer and disclosure by IIBank of any information relating to the Customer to and between the representative offices, affiliates and agents of IIBank and third parties selected by any of them, whenever situated, for confidential use (including in connection with the provision of any Service and for data processing, statistical and risk analysis purposes). IIBank and any representative office, affiliate, agent or third party may transfer and disclose any such information as required by any law, court, regulator or legal process.

#### **J. ELECTRONIC MONITORING OR RECORDING**

The customer and IIBank consent to telephonic or electronic monitoring recording for security and quality of service purposes and agree that either may produce telephonic recording or computer records as evidence in any proceeding brought in connection with these conditions or any local conditions.

#### **K. CHANGE OF MANDATE**

The customer must notify the Bank immediately of any change in the address, directors, committee members, trustees, designated members, secretaries. Any modification of change in authorized signatories must be signed in accordance with the existing mandate and accompanied by a resolution to that effect.

#### **L. TERMINATION**

Either party may terminate this agreement at any time (but subject to any legal requirement as to notice) by notifying the other in writing. On closure of an Account, the termination becomes effective after any means of payment drawn on the account or outstanding on it have been paid; all means of payments and cards issued to you have been sent back to the Bank; and all information and equipment supplied by IIBank have been returned to the Bank. Where the Bank is terminating the agreement and your account is overdrawn, you must pay all sums outstanding on the account otherwise the Bank may take appropriate legal action for recovery. All mandatory documentation should be completed by the Customer within three (3) months of opening the account. If you do not provide the required document within three (3) months, the account will be automatically closed after prior notice to you.

#### **M. ANTI-MONEY LAUNDERING AND COMBATTING FINANCING OF TERRORISM (AML-CFT)**

In order to comply with the local laws Law No. 196 / AN / 02 / 4th L on Money Laundering, Confiscation and International Cooperation in the field of proceeds of crime et Law No. 110 / AN / 11 / 6th L on combating the financing of terrorism and international standards, for any deposit or withdrawal above 1 000 000 DJF (one million Djibouti Francs) or its equivalent in other currency the customer have to inform the bank or write on the reverse of teller voucher the purpose of the operation and the source of funds and attach a copy of a valid existing supporting document.

The bank may also request clarification for any transaction that it considers unusual and reserves the right to reject transactions that can have a legal risk on its activity.

#### **N. JURISDICTION**

In relation to any account these conditions and the relevant Local Conditions are governed by the law of the country or territory in which that account is held.

#### **O. DISCLAIMER CLAUSE**

The bank disclaims liability for any funds / assets deposited by you which are subsequently found to have derived from illegal source or activities. You confirm that the funds / assets deposited are not derived from any illegal source or activities.

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**Account holder/Gardian**  
*preceded by the words read and approved*  
**Date :**

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**Joint holder**  
*preceded by the words read and approved*  
**Date :**