



PREMIER BANKING TERMS AND CONDITIONS

Definition and Interpretation

These terms and conditions shall be applicable to CRDB Bank Premier Banking Customers only. Unless the context otherwise requires these terms and conditions shall not affect any other terms and conditions, expressly or impliedly, governing other bank Account(s).

"Customer" refers to an individual customer of the Bank, or collectively, two or more joint customers of the Bank.

"The Bank" means CRDB Bank Limited.

1. CRDB Bank Premier Banking

- (a) The Customer shall enjoy the services and privileges of Premier Banking as long as the Customer's account meets the required minimum operating balance as specified by the Bank.
- (b) Premier Banking Customer shall be issued with TemboCardVISA that will give access to benefits and privileges of Premier Banking services.
- (c) Use of the TemboCardVISA shall be governed by General Terms and Conditions for the issuance and operation of the TemboCardVISA.
- (d) All telefax instructions shall be governed by the conditions set out in the Indemnity for telephone and facsimile instructions to be signed by the Customer.
- (e) The Customer shall release the Bank from and indemnify and hold it harmless from and against all actions, whatsoever arising as a result of the Bank having acted in good faith in accordance with the Customers written facsimiles, or telephone instruction(s).

2. Change of Address

The Premier Banking Customer shall promptly notify the Bank of any change in the address, phone/fax number(s). In addition, the customer shall also promptly notify the Bank of any change in employment and/or office address, office phone/fax number(s). Any changes shall be provided in writing to the Premier Banking Relationship Manager.

3. Instructions to the Bank

Instructions received before 04.00p.m on any working day (excluding Saturday), shall be executed by closure of working day or on the date specified in the instructions. Instructions received after 04.00p.m will be executed on the following working day. Instructions received on Saturday before 01.00 p.m. shall be executed by closure of working day or on the date specified in the instructions.

4. Amendments

The bank reserves the right to modify these condition at any time and any addition or alteration to these terms an condition made from time to time by the Bank of which notice has been displayed to customers in the banking halls and shall be binding upon the customer as if the same were contained in these terms and conditions.

5. Termination of Premier Banking Facilities

- (a) The bank has the right to terminate the service and request immediate settlement thereof, subject to specific conditions governing the type of account. Unless there are exceptional circumstances, the bank shall, in the event of terminating the service, give notice of intent to do so and without any obligation to disclose reasons for doing so.
- (b) The Customer may at any time terminate his/her Premier Banking facilities with the Bank by providing seven (7) days written notice to the Bank.



PREMIER BANKING APPLICATION FORM

(PLEASE COMPLETE THIS FORM IN CAPITAL LETTERS)

Name of the applicant: Nationality:.....

Title; Mr./Mrs./Ms/Rev/Sheikh/Dr/Prof/Judge. (underline)

Date of Birth (dd/mm/yy)

Marital status: Single () Married () Gender: Male () Female ()

ID/Passport No: Place of issue:..... Expiry date:.....

Occupation/ profession:.....

Name of the employer/Business.....

Employer/Business Physical Address

Residential address:

Postal address.....

Tel: (W) Tel: (H)..... Cell

Fax: E-mail:

S/no	Account Name (if different from applicant's name)	Account Number	Currency
1			
2			
3			
4			

S/no	Name of Spouse	Account Number	Currency
1			
2			

I/we have read, understood and accepted the Premier Banking Terms and Conditions and their application to Premier Banking facilities. I/we agree to be bound by the Premier Banking Terms and Conditions.

Account holder(s) to sign below:

S/no	Name	Signature	Date
1			
2			
3			

FOR BANK USE ONLY

Witness to the above signature(s)

Name.....Title

Signature Date.....

Premier Banking approving authority

Name Title

Signature Date