

Monthly Income Details

Average deposits expected	No. of transactions	Amount	Country
Cash deposit(s)			
Cheque deposit(s)			
Inward transfer(s)			

Withdrawals	No. of transactions	Amount	Country
Cash withdrawal(s)			
Cheque withdrawal(s)			
Inward withdrawal(s)			

Next of Kin details

First Name: Middle name Surname Other

Mobile

Relationship

Customer Declaration (to be filled by all customers)

By signing on this form I request you to open an account in my name and authorize you to undertake any enquiries necessary in connection with this application. I have read, understood and accepted the Terms and Conditions of this account and agree to be bound by them.

I confirm that I have understood all the charges related to the Bank's products.
I confirm that I have been provided with a copy of the Key Facts Documents which I have read and understood

Signature of Applicant

Date

For Official Use Only

Customer ID (CIF)

Expected volume/month . seg limit Initial Deposit Amount. Applicable seg limit PEP status Y/N

Delivery Channel: Face to Face Non face to face/Remote/LG staff Non face to face/Remote

Purpose of account opening Savings Personal Transactions Cross Border services Investments

Manual KYC Compliance/Local regulatory compliance Yes No

Comments as per above response

Is this customer an ultimate beneficial owner of the account Yes No

In case of No, then in what capacity is he/she acting on behalf of customer

What is your assessment of average monthly account balance/s customer is expecting to maintain in all accounts (Reasonable range in local currency)

Customer's final risk assessment as per KAMLS risk score Standard High Low

Important note: Do not manually change the risk level without prior approval from Compliance (For all high risk customers, enhanced due diligence is required)

Sales Code Account Number Customer ID

Checked by	Sign No.	Approved by	Sign No.	Branch Stamp Here
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	

These terms and conditions, unless otherwise specifically provided, apply if you have a current or transactional account or a savings account or a fixed deposit with Barclays Bank of Kenya Limited, West End Building, Waiyaki Way, Nairobi, Kenya

General Terms and Conditions

1. Introduction

1.1 Your agreement with us is contained in these general conditions, the additional conditions and the application form and the appointment of bankers signed by you.

1.2 The additional conditions include our charges and the interest rates, notice periods, minimum or maximum balances and other features for the particular type of account. We will tell you these when you open your account or apply for a new service. They are also set out in brochures which are available at your branch and which you can ask for at any time. Where these general conditions are inconsistent with the additional conditions, the additional conditions shall prevail. We can change this agreement from time to time in terms of clause 14.

1.3 In this agreement "you" and "your" mean any customer operating an account and includes (where appropriate) any person you authorise to give instructions on your accounts. "We", "us" and "our" mean Barclays.

2. Contacting each other

2.1 We may contact you in person or by post, telephone or fax using the latest address or number you have given us or by computer (which in this agreement includes any form of electronic communication) where suitable arrangements have been put in place. You agree to tell us of any changes or additions to these details.

2.2 You can contact us at the address and telephone number shown on your statement or through our twenty four hour Contact Centre on telephone number 020 3900000, 0722 130120, 0732 130120, or by way of electronic mail, unless we specifically give you a different address or telephone number to use for a particular service.

2.3 We may record or monitor telephone calls between us so that we can check instructions and make sure that we are meeting our service standards. Our records are conclusive.

3. Giving us instructions

3.1 You can only give us instructions in person or by post, or, where suitable arrangements have been put in place, by telephone, mobile telephone, fax or by computer, unless we advise you that those instructions may be given in a different way for a particular account or service.

3.2 Before you give us any instructions by telephone, mobile telephone, fax or computer we will agree necessary security procedures for authenticating such instructions.

3.3 You must do all that you reasonably can to make sure that the security procedures, codes and Personal Identification Numbers (PINs) are kept secret at all times. If you make a written record of any code or PIN you must make a reasonable effort to disguise it and not keep it with your card or your mobile telephone. In the case of mobile telephone Banking, you must change your PIN on first use.

3.4 You must tell us as soon as you can if any card issued to you is lost or stolen, or if you think someone else may know the security procedures, codes or PINs. Until you tell us, you will be responsible for all instructions that we receive and act on even if the instruction may not have been given by you. Unless we can show that you have been fraudulent, grossly negligent or have broken condition 3.3 we will credit your account with any payments we make after you tell us. We will have no further liability to you. We can ask you for all the information you have about the misuse of security procedures, codes and PINs, which we may pass on to the police if we think that it will be useful.

3.5 We will act on instructions given:

a) on a document bearing your original signature(s); or
b) by telephone, mobile telephone or computer whether or not they were given by you as long as we have followed the security procedures.

3.6 If you give us an instruction by telephone, mobile telephone or computer we may ask you to confirm it under condition 3.5 (a).

3.7 We can refuse to act on any instruction if:

a) the instruction is not clear; or
b) we believe that by carrying out the instruction we might break a law, regulation, code or other duty which applies to us.

3.8 We may ask you to give us written confirmation and co-operation if we have received instructions on your account which were not given by you.

3.9 We may ask you to provide us with any information or document necessary for us to maintain your account in compliance with our 'know-your-customer' obligations currently in force or as may be varied from time to time. We may suspend operations on your account if you do not provide us with such information or if your account is not compliant with our 'know-your-customer' requirements.

4. Credits to your account

4.1 Funds shall be available on demand subject to the following limitations:

a) withdrawal limits at the teller terminal; and
b) cheque deposits that have not been cleared.

4.2 If we receive instructions and credits for an account during the opening times on any working day, we will process them all on that day or on the date specified in your instructions. Instructions and credits received after the opening times for a working day will be processed on the next working day. Even though branches may open on the weekend, these days are considered non-working days and instructions received on the weekend will be processed on the next working day. Branch opening times vary and are displayed in each branch.

4.3 Your statement balance will show credits when your branch receives them even if they include cheques which are not "cleared". To calculate interest we generally treat cheques as cleared when we receive value for them from the relevant bank through the banking system. However, the bank can still return the cheque unpaid, eg. for lack of funds. If it does so we will debit your account with the amount of the cheque.

4.4 You may make deposits into your account through selected Automated Teller Machines which we shall notify you of through public notices in our branches or by other means that we may deem suitable. We shall advise you of the processes and limitations of using this channel of making deposits through brochures and notices placed at the selected Automated Teller Machines sites and electronic messages displayed on the Automated Teller Machines. However, we shall not be liable to you for any loss or damage that you may suffer as a result of your failure to strictly follow the processes set out in the said brochures, notices and electronic messages or as a result of any delays or errors resulting from any system malfunction outside our control.

4.5 Negotiations for Your foreign cheque(s) are handled only on terms

that the bank is not liable for loss, damage or delay, however caused, which is not directly due to the negligence or default of its own officers or servants. If any negotiated items are unpaid or lost in transit or the proceeds thereof are detained, your account will be debited with the value of the cheque plus any charges arising there from, at the exchange rate prevailing on the date that the bank is notified that the item is unpaid, lost or that the proceeds are detained.

4.6 Negotiations for Your foreign cheque(s) are handled only on terms that the bank is not liable for loss, damage or delay, however caused, which is not directly due to the negligence or default of its own officers or servants. If any negotiated items are unpaid or lost in transit or the proceeds thereof are detained, your account will be debited with the value of the cheque plus any charges arising there from, at the exchange rate prevailing on the date that the bank is notified that the item is unpaid, lost or that the proceeds are detained.

5. Interest and charges

5.1 We pay interest on accounts that qualify for interest, or if applicable, charge interest and fees in arrears, by crediting or debiting your account.

5.2 We reserve the right to charge for additional services and to vary interest rates and charges from time to time in accordance with clause 12.

5.3 We will deduct tax on interest before we pay it to you unless we can pay interest without deducting tax under current legislation.

5.4 You shall be entitled to obtain information regarding the transaction charges at your local branch.

6. Statements and transaction alerts

6.1 We will give you statements showing all amounts added or taken from your account since the previous statement. You must check your statement carefully and tell us as soon as possible if it includes something which appears to you to be wrong or not made in accordance with your instructions.

6.2 We will correct any entries we make by mistake to your account as soon as possible after you tell us about them or we notice them.

6.3 We may put messages on your statement to tell you about changes to this agreement.

6.4 We will provide you with statements of your account at such intervals as we shall agree with you at the time of opening your account or after the opening of your account. In the absence of any agreement, we shall provide you with statements at least once a year.

6.5 We will give you the option of whether to receive your statements in paper form or in electronic form. If you choose to receive statements in electronic form, you will be required to adhere to the security arrangements we put in place to protect the confidentiality of your statements.

6.6 We will give you an option to subscribe to our transaction alert service (SMS Alert Service) where you will receive notification on your mobile telephone of any transaction on your account. We may levy a charge for the service, which we shall advise you of at the time of your subscription.

7. Account overdrawn

7.1 You shall not be entitled to overdraw on the account, unless the account is a current or transactional account and arrangements for an overdraft have been made beforehand with us. In the event the account does become overdrawn, a letter of demand may be sent to you demanding payment of the overdraw amount.

7.2 If you do not pay the amount so demanded, you will be in breach of the agreement and legal action shall follow, the cost of which shall be debited to your account.

7.3 We shall, without notification to you, be entitled to use any credit balance in the account or any other account that you may have with the bank, to set-off the amount you owe to us.

8. Payments abroad

8.1 You may give us instructions to make a payment from a specified account to a beneficiary in another country.

8.2 We will use our sole discretion when deciding the method by which your instructions will be transmitted. We will use as a paying bank either the paying bank nominated by you or any bank of our or another bank's choice in the country whose national currency is being remitted and/or the country where the beneficiary resides.

9. Responsibility for borrowing

9.1 You are personally responsible for any money owed to us.

10. Our liability to you

10.1 We will be liable to you for any loss, injury or damage resulting from any failure, delay or error in carrying out your instructions (however caused) but our liability will be the lower of:

a) the amount of such loss, injury or damage; and
b) the amount of any interest you did not receive or any interest you have to pay as a result of such failure, delay or error.

10.2 We will not be liable to you if we do not act on your instructions for any reason under condition 3.7 or 1.4 below on current and transactional accounts or if we cannot carry out our responsibilities under these conditions as a result of anything that we cannot reasonably control.

10.3 We will not be liable under any circumstances for any losses which are not direct or which we could not reasonably have foreseen.

10.4 We do not guarantee the availability of any electronic service (which includes telephone, mobile and internet banking and ATM services) and we are not liable if it is unavailable. We may suspend the operation of an electronic service and will notify you of any suspension.

10.5 We will take reasonable care to ensure the security of, and prevent unauthorised access to, our computers.

10.6 If we suffer any losses, costs or other expenses as a result of any breach of this agreement by any account holder, then the account holder may be liable for these.

11. Using information about you

11.1 We will store and process information (including personal and financial information and information which we:

a) obtain from third parties such as joint account holders, credit reference agencies or other organisations; or
b) learn from the way you use and manage your account(s); or
c) learn from the transactions you make or from the payments which are made to your account. We may store and process such information either within or outside Kenya, as may be permitted under Kenyan law.

We, and other companies in the same group as us, will use such information to manage your account(s), give statements and provide services, for assessment and analysis (including credit and/or behaviour scoring, market and product analysis), and to develop and improve our services to you and other customers and to protect our interests.

11.2 We may assign and/or transfer all or any of our rights, benefits and obligations under the agreement to any person at any time.

11.3 We, and other companies in the same group as us, may also use such information to inform you (by letter, Telephone, including automated dialling, email or computer) about products and services (including those of others) which may be of interest to you (although other members of the Group will only send marketing material to personal customers and individuals if we have their consent). You may at any time choose not to receive any more marketing materials from us and you will notify us of your choice through any of our channels of contact as set out in clause 2 above.

11.4 We may disclose information about you to any person in connection with an actual or proposed contract which relates to this agreement. This includes disclosing information under the terms of such contract and such a contract includes the assignment and/or transfer of all our rights and obligations under this agreement.

11.5 For our protection and our customers, we have to follow certain internal procedures when opening accounts. These may include the use of credit scoring, obtaining information from credit reference agencies and the parting of information about you for lending purposes to any company in the same group of companies as us. We may disclose information about you to credit reference and fraud prevention agencies and other organisations, who may record, use and give out information to other lenders and insurers to help other users make assessments for credit and all types of insurance (including handling any claims), for debt tracing and to prevent fraud and money laundering).

11.6 We may give information about you and how you manage your account to people who provide a service to us or are acting as our agents, on the understanding that they will keep the information confidential;

11.7 Other than as provided above, we will not disclose information concerning the account to third parties unless:

a) we are legally compelled or it is in the public interest to do so;
b) you ask us to do so or give us permission; or
c) it is in our interest to do so.

12. Changing the terms of this agreement

12.1 We may change the terms of this agreement (including our charges) at any time by telling you about the changes in accordance with the applicable laws and regulations.

12.2 We may at any time suspend the operation of any banking service but we will promptly give you notice if we do so. We may vary the times at which any banking service is available and add to, vary or withdraw any features of any banking service. We will give you reasonable notice of any changes. We will use our reasonable endeavours, consistent with good banking practice, to ensure that if the change is material the notice period we give you is sufficient to ensure that you have an opportunity to withdraw from the service before the change takes place. Unless we tell you otherwise, notice will be given in writing or by publication in the national press or through posters and fliers in our branches.

13. Closing your account

13.1 You can close your account by telling us in writing. (In the case of joint accounts, all account holders must sign.)

13.2 If one account holder on a joint account dies, the survivor(s) may withdraw any account balance.

13.3 We can end our banking relationship with you by telling you in writing. We will give you at least 30 days' notice, unless you are in material breach of this agreement, in which case we may end our banking relationship and close your account without notice and with immediate effect. We can also give you a new account number and/or transfer your account to another branch if we close or combine branches. Any benefit or services we provide in relation to particular accounts will end as soon as your account is closed.

13.4 On closure of your account you will return any plastic cards we have given you, any unused cheques and any computer banking software we have provided. You must repay any money you owe us, including, where applicable, the amount of any cheques, card transactions or any other payment instructions you have made, which have not been taken out of your account.

13.6 Where your account has insufficient account operations over a given period of time, we shall issue you with a letter requesting your instructions on what to do with the account. If we do not receive your instructions within a period of 30 days we shall classify your account as dormant and block any operations on the same. Any money in the account will be held securely in the blocked account where you can claim it upon providing satisfactory identification. If you wish to reactivate your account we shall advise you of the actions required to do so when you call on us at the branch where your account was held. If you do not claim your money or re-activate your account within a period of five (5) years or such other period as may be prescribed by law from the date it is classified as dormant, your account will be closed and any money held will be treated as an unclaimed asset and administered according to the law.

14. Sanctions

We are committed to complying with national and international law, rules and regulations and policies regarding the combating of criminal activities, money laundering and terrorist financing. All applications and all information concerning you are therefore subject to verification, processing and screening and we may be obliged to decline certain applications. In addition, upon the acceptance of an application, all information, instructions and transactions for and on your behalf will be subject to continuous screening which may prohibit, limit or delay the execution thereof and which may oblige us to terminate our relationship with you. We shall advise you of any prohibitions or limitations on such applications, instructions or transactions. Neither we nor our respective affiliates, employees, officers and directors, shall be liable for any special, punitive, indirect, or consequential losses or damages, including, without limitation, loss of profits or any anticipated savings as a result of any action on our part pursuant to the provisions of this clause.

15. General information

These conditions are governed by the laws of Kenya. Any banking terms and conditions implied by such law will also apply to our relationship with you.

16. Complaints

If you want to complain about these terms and conditions or the service you have received, you may do so in person, in writing, by post, fax, email or by telephone. Details of our complaints handling procedures are available on request from any branch or our Contact Centre.

17. Waiver

No failure or delay by us in enforcing or requiring compliance by you with any provisions in these conditions will impair or operate as a waiver of any of our rights or any such provisions nor will it constitute a novation hereof.

I hereby accept and agree to abide by the Terms and Conditions outlined above.

Customer's Signature Date:

Branch Stamp

SAVINGS ACCOUNT TERMS AND CONDITIONS

Current and Transactional Accounts

1. Credits and Payments on your account

1.1 If you hold a current account you will, on application and upon payment of the requisite charges, be issued with a cheque book. However, no cheque book will be issued to you if you hold a transaction account.

1.2 You must complete cheques so that they are not easy to alter and you must not put a date on your cheques which is after the date of the signature. If you do we will not be liable for any loss to you as a result of us paying a cheque before the date you have put on it. You can stop a cheque before it has been presented to us for payment. We may make a charge for stopping a cheque.

1.3 You can only cancel instructions given by telephone or computer if they have not been acted on. If we are able to cancel your instruction we may make a charge.

1.4 We may refuse to make a payment if you do not have enough money in the account at the start of the working day in which the payment is due to be made. In deciding whether you have enough money we take account of any authorised card transactions, any overdraft limit, any cheques we are treating as cleared, any instructions to make payments and regular payments which have not yet been paid from your account. We will tell you if you can make payments from your account against cheques which are not cleared. We do not have to take account of regular credits or any amounts received after we have decided not to make the payment.

1.5 If any cheque you have deposited is returned to us unpaid we will debit your account, whether or not it goes overdrawn and even if we allowed you to make a payment or to take cash against the cheque.

1.6 We will debit each working day the amount of all card transactions processed since the previous working day.

2. Use of Barclays Automated Teller Machines and cards

2.1 We will issue cards only on current and transaction accounts.

2.2 We will issue a card to you and we may also issue an additional card to a person nominated by you, who will, upon signature of that card, also be bound by these terms and conditions. Any cards issued remain the property of Barclays and must be returned to us upon request.

2.3 The card must be signed by you (or the nominated person for the additional card) immediately on receipt, and may only be used:

a) by you and the nominated cardholder subject to the terms of this agreement;

b) within the available balance on an account, but subject to a set maximum amount of money that can be withdrawn daily;

c) during the validity period marked on the card; and

d) in the country where your branch is situated, for transactions expressed in the local currency (and/or any other currency agreed between us). However, if your card is a Visa Electron debit card, you may use your card wherever you see the Visa Electron sign, unless the card states otherwise.

2.4 We may decide at our discretion to withdraw the right to use the card, refuse to renew, replace or reissue the card or refuse any request for authorisation. Any decisions to authorise card transactions will be taken in accordance with the provisions of clause 1.4 of these specific terms and conditions on current accounts.

2.5 We may make a charge for the replacement of any card that has been lost or stolen.

2.6 Unless specifically stated on the card, the card issued to you is not a Credit Card or a Cheque Guarantee Card and therefore should not be represented as such.

2.7 Both you and any additional cardholders nominated by you will be jointly and individually liable for all card transactions debited to your account other than in those circumstances explained in condition 3.4 of the general terms and conditions.

2.8 We will not be liable, responsible or accountable to you in any way whatsoever for any loss, injury or damage arising from the use of a Barclays Automated Teller Machine.

3. Borrowing from us

3.1 We may grant you an overdraft facility on opening the account.

3.2 We will tell you the overdraft limit and the interest rate and charges which you must pay and we will confirm these details in writing.

3.3 We may make credit reference agency searches and other enquiries when you ask for any lending product or if we wish to consider increasing your overdraft limit or offering you other products now or in the future. Credit reference agencies make a record of searches and of information we give them under condition 13.5 and these records may be used to prevent further fraud or by other lenders in order to make credit decisions about you and members of your household and for debt tracing.

3.4 If you exceed an agreed overdraft limit we may ask you to make an immediate payment into your account and we may charge our unauthorised interest rate and fees on the amount of the overdraft or excess until either it has been repaid or we have agreed an increased limit.

3.5 Unless we have specifically agreed otherwise with you, we may demand repayment of, or reduction in, your overdraft at any time without notice. Until you repay us in full we will charge interest and fees at the rates set out in the additional conditions both before and after any court order in our favour for repayment.

3.6 We may use any amounts you have in any account with us in any currency to reduce or repay any amounts you owe us on any account (including on card accounts you hold with us, and any other amounts you may owe us), either in your own name or jointly with anyone else. We will tell you if we do this.

SAVINGS ACCOUNTS

1. Interest and charges on Savings Account

1.1 Interest shall accrue to the balance on the account, if the account has a credit balance. Interest shall be calculated on the end-of-day balance and shall accrue and be paid into your account on a quarterly basis.

1.2 The interest rates on credit balances shall be tiered, which means the greater the balance the higher the rate.

1.3 We reserve the right to vary interest rates from time to time and will reasonably endeavour to give prior notice of the changes in the interest rates. If you do not receive such prior notice the bank will not be prevented from changing the interest rate.

1.4 We reserve the right, subject to current legislation, to charge you withdrawal or overdraft fees. However, the bank may waive the withdrawal fee if you keep your withdrawals to a maximum of a single

withdrawal per quarter for each year.

2. Bonus Interest

2.1 If you have a bonus savings account you shall be entitled to earn bonus interest on the credit balance provided you have not made any withdrawals on your account in the previous quarter. This bonus interest shall be additional interest equal to interest accrued in accordance with clause 1.1 of these specific terms and conditions on savings accounts.

3. Account overdrawn

3.1 You shall not be entitled to overdraw your account.

3.2 In the event that your account does become overdrawn, debit interest shall accrue to the account on the debit balance. The debit interest shall be equal to the maximum unauthorised overdraft rate levied on current account by the bank.

TERM DEPOSITS

1. Term Deposits are available for different durations (for instance 3 months, 1 year), some of which may only be available for you to invest in for a limited time (Limited Issue Term Deposits)

2. We may impose minimum or maximum amounts for each Term Deposit which must be maintained by you throughout the term of the deposit. Depositing additional funds during the term of the Term Deposit is not allowed, but you may open additional Term Deposit accounts subject to availability.

3. Term Deposits will mature on the relevant anniversary of the date the deposit was opened, or if this is a non-business day, the next business day. If we do not hear from you up to 5 working days prior to the date of maturity the monies will be rolled over in your name(s) as per your latest instruction held with us or in the absence of any disposal at maturity instructions, into a new Term Deposit of the same term as the maturing Term Deposit and at the then prevailing interest rates.

4. The rate of interest will be fixed at the time of issue of the Term Deposit. Interest on the Term Deposit is calculated on the principal investment amount will not be compounded (unless you are advised otherwise). Interest will only be paid on the maturity date of those Term Deposits of a period of one (1) year or less. Where the Term Deposits run for a period of above one (1) year interest will be paid at agreed intervals within the term of the Term Deposit. However you have the option to have the interest paid on the maturity date upon notifying us of such request.

5. Early withdrawals from Term Deposits will only be permitted in exceptional circumstances, whereby the entire amount will have to be withdrawn. Written notice shall be required before the early withdrawal is allowed. The interest accrued on the account may be forfeited and you may, subject to existing legal provisions, be required to pay an early withdrawal charge as prescribed by us.

The amount of the early Withdrawal charge, if applicable, shall take into account the prevailing interest rate at the time of the withdrawal- it could be substantial and will reflect the cost to us in closing out the transaction.

6. All payments, whether of interest or capital will be made by an automated credit into a Barclays account in Kenya nominated by you. There may be a charge for any other means of transfer requested by you.

7. We reserve the right either to decline or open a Term Deposit. For Limited Issue Term Deposits, no applications will be accepted after the closing date, once announced

8. Release of Information Clause: You must provide us with any information requested by us, which we consider pertinent to this, or any other, banking service at any time.

CALL DEPOSITS

1. Call Deposits are available for any duration and they have no fixed or minimum or maximum term, save that some call deposits may require special notice in order to make any withdrawal.

2. We may impose a minimum amount for a Call Deposit to qualify for interest and we shall advise you of this minimum amount at the time of opening the account. You may at any time deposit additional funds into the Call Deposit account.

3. We shall advise you of the rate of interest that will accrue on your Call Deposit. We may vary the rate of interest from time to time. Interest will be calculated on the principal investment amount and will not be compounded (unless you are advised otherwise). Interest will be calculated daily and paid into your current account or, if we agree, re-invested into the Call Deposit account.

5. You may at any time withdraw the amount in the Call Deposit account either in full or partially. No withdrawal charges will be levied for such withdrawals.

6. All payments, whether of interest or capital will be made by an automated credit into a Barclays account in Kenya nominated by you. There may be a charge for any other means of transfer requested by you.

7. We reserve the right to decline to open a Call Deposit.

8. Release of Information Clause: You must provide us with any information requested by us, which we consider pertinent to this, or any other, banking service at any time.

TERMS AND CONDITIONS FOR MOBILE BANKING

1. Introduction

These terms and conditions apply if you have an account with Barclays Bank of Kenya and wish to subscribe to the mobile banking service and they explain our obligations to you and your obligations to us.

2. The Service

2.1 We will provide the mobile banking service ("the Service") to you through your mobile phone. You must be a subscriber of a mobile service provider with which the Bank has an agreement with for the provision of this service for you to access the Service.

2.3 The Service is only available to Barclays account holders. The Bank reserves the right to accept or decline any application for the Service at its sole discretion. Unless you opt out of the service we will automatically register you. To opt out please indicate your preference on this form or contact our customer service.

2.4 The Service will only be provided through the mobile service provider(s) which, the Bank at its sole discretion may determine from time to time.

The processing of Your application and the subsequent registration for the Service will be done within 5 working days of submitting Your application.

2.5 It is your sole responsibility to familiarize yourself with the operating procedures for the Service as will be provided by the Bank upon your registration to the Service. The Bank will not be liable for any losses incurred as a result of your errors either of commission and/or omission.

2.6 You agree and undertake to be bound by and to comply with all of

the Procedures as may be issued by the Bank from time to time. The Bank shall not be bound by or obliged to take any action on any instructions which do not properly comply with the procedures and the Bank may reject such non-compliant Instructions.

2.7 The Bank will provide you with a Personal Identification Number (PIN) for use with this Service. You must keep this PIN secret and not disclose it. You must take all reasonable care to prevent unauthorised or fraudulent use of the Service. The Bank will not be held liable for any losses arising from the unauthorised use of Your PIN.

2.8 The Provision of the Service is subject to the availability of the mobile telephony connectivity. The Bank will not be held liable for non-delivery or delay in delivery or wrongful delivery of the Service, as a result of the failure of the mobile telephony connectivity.

2.9 You agree that the Bank shall not be held liable for any disputes that may arise between you and your mobile service provider.

2.10 This service will be provided to you as long as you are the sole account holder of Your account(s) or have the mandate to singularly operate the specified accounts.

2.11 The Bank will ensure as far as possible that any information supplied to You through the Service is accurate. We shall not be liable for any error which results in the provision of inaccurate information.

2.12 The Service will only be available in geographical regions where the chosen mobile service provider(s) provide (s) mobile telephony connectivity.

2.13 You undertake to keep your SIM card and cell phone safely. You must not leave your Mobile Phone unattended or permit any person access to your Mobile Phone in such a manner that he may use it and/or the Mobile Banking-Service, whether with or without your consent.

2.14 You must notify the bank immediately of theft or loss of your mobile phone/SIM Card, any unauthorised access to the Service or upon Your discontinuation of the telephony service with Your mobile service provider, through our Contact Centre at Bishops Gate. The Bank shall not be held liable for any losses resulting from the loss of the SIM card and/or cell phone howsoever caused.

2.15 The Bank reserves the right to enhance the Services at anytime without notice to You. It is Your responsibility to keep updated with these enhancements. The Bank will make all reasonable efforts to notify you of any changes or updates.

2.16 The Bank reserves the right to charge a fee for the provision of the Service and for the use of all or part of the Service. You will be notified of these fees from time to time. You will be liable to pay the Bank for any fees levied for the use of the Service, unless the Bank in its sole discretion has waived such fees. By accepting these terms and conditions, you provide the Bank with the authority to debit these fees from your current account on a monthly basis. These charges will be reflected in your normal bank statement. The Bank reserves the right to revise the fees chargeable for this Service from time to time. The Bank reserves the right to terminate this Agreement in the event that you fail to pay any fees levied for the provision of the Service.

2.17 The Bank shall not be held liable for the quality of service of the mobile service provider and gives no warranty with respect to the quality of service by the mobile service provider.

2.18 You must notify the Bank of any changes in Your account number, mobile telephone number, address and any other information that may affect Your ability to access the Service. The Bank will not be held liable for sending information to Your mobile telephone number as contained in our records at any given time.

2.19 You agree to bear all risks and consequences of the inability to send comply with any instruction sent using the Service due to errors in transmission of your instructions.

3. Non-repudiation

Until and unless you notify the Bank otherwise, all Instructions received by the Bank which are associated with your Mobile Phone details shall be deemed to have come from you, and the Bank shall be entitled to rely on such Instructions, whether they actually originated from you or not. You acknowledge that the Bank may not be able to reverse or annul any transaction executed based on Instructions received prior to your notice to the Bank.

4. You hereby indemnify and hold indemnified the Bank against any loss, claim and/or damage that may arise due to negligence, fraud collusion or violation of these Terms on Your and/or a third party's part.

5. Termination and consequences of termination

5.1 You may terminate the use of this Service through an application form available at Our branches. Such requests will be effected within 5 working days of receipt of the termination notice by Us. Any fees that may be outstanding at the time of such termination will remain payable and the Bank reserves the right to debit such fees from Your account.

6. Discontinuation of the Service

The Service may be discontinued by Us at Our sole discretion and at any time without prior notice to you. The Bank may also suspend the service temporarily, without any notice to you, for upgrade, expansion, maintenance and repair activities, or for any emergency reason as deemed necessary.

7. Disclosure

Information and Instructions received from You through the Service, will be stored by the Bank and accessed by employees of the Bank (as is deemed necessary).

8. Force Majeure

Notwithstanding any provision contained in this Agreement, We shall not be liable to You to the extent fulfilment or performance of any terms or provisions of this Agreement is delayed or prevented by revolution or other civil disorders; wars; acts of enemies; strikes; lack of available resources from persons other than Us; labour disputes; electrical equipment or mobile network failure; fires; floods; acts of God; government or regulator action; or, without limiting the foregoing, any other causes not within its control, and which by the exercise of reasonable diligence We are unable to prevent, whether of the class of causes hereinbefore enumerated or not. If any force majeure event occurs, We will give prompt written notice to You and will use commercially reasonable efforts to minimize the impact of such event.

Terms and conditions for Internet Banking are available at www.barclays.co.ke. Kindly review this at first login

I hereby accept and agree to abide by the Terms and Conditions outlined above.

Customer's Signature Date:

Branch Stamp