



# Junior Eagle Account

Application Form

# STANDING ORDER REQUEST FORM

Fill name in block letters

Date:

Account name:

Address:

Account number

Option (Tick as appropriate)

New  Amend  Cancel

801:- Beneficiary bank & branch name:

802:- Beneficiary a/c no:

805:- Beneficiary name:

808:- Frequency: (Tick as appropriate) Monthly  Quarterly  Yearly

809:- Date paid:

810:- Payment amount:

813:- Start date

817:- Expiry date

Details to be amended:  (for an amendment)

Customers signature:

For branch use

Verified by	<input type="text"/>
Authorised by	<input type="text"/>

Revenue stamp

NB: The bank does not undertake to effect after the due date any payment which has not been effected on the due date owing to lack of funds.

For official use

Serial No:-

803:- Charge set to be used

804:- Simultaneous payment indicator.

805:- Beneficiary's name

806:- Remitter's a/c details

807:- Beneficiary's details

811:- First payment

812:- Last payment

814:- Termination method

815:- Termination number of payments

816:- Termination amount

Prepared by	Authorised by	Posted by	Called
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

**Junior Eagle Account Application Form**

Please complete application form in BLOCK CAPITALS.

Junior Eagle Account  Account number  Branch code

**Applicant details**

Surname (Child)  First name(s) Child   
 Date of birth (dd/mm/yy)  Place of birth   
 Nationality  Country of residence   
 Name Parent / Legal Guardian  First name   
 ID type (National ID/Passport/Driver's licence)  Document number  Issuing office   
 Postal address  Postal code   
 Residential address (if different from postal)   
 Email address  Occupation   
 Work telephone (incl area code)  Home telephone (incl area code)  Mobile telephone (incl area code)

State source of funds to this account

**Account opening instructions** Are you an existing Barclays account holder? Yes  No  If yes, please list details of your existing Barclays account(s) below

Branch code	Account number	Account type	Branch code	Account number	Account type
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Please complete the following to open your account

Please close/convert account number  Branch code  and transfer the balance to my new account.

Please open a new account and transfer the sum of  from the account above  Please open a new account and I will deposit the sum of

**Customer declaration**

By signing on this form I/we request you to open an account in the name of my/our child; authorise you to undertake the funds/account transfer; authorise you to make any enquiries necessary in connection with this application. I/We agree that I/we have read, understood and accepted the Terms and Conditions of this account and agreed to be bound by them.

Applicant's signature

**For official use only (branch use)** Form completed fully  Form signed and signature confirmed  Product criteria met  Birth certificate attached.

Form of address confirmation produced (e.g. recent utilities)

Document number  Issuing office

Branch stamp here

In the absence of a valid document to confirm a customer's address, reference must be provided from either a known customer or the employer. In doing so the referee must confirm in writing: 1. Details of their existing Barclays account number and branch (if applicable). 2. That they consider the individual concerned to be respectable and trustworthy. 3. The length of relationship with the individual e.g. number of years known. 4. The individual's address (if known).

Signature <input type="text"/>	Sign no. <input type="text"/>	Signature <input type="text"/>	Sign no. <input type="text"/>
Application completed by:		Application approved by:	

Comments

The Savings Account ("account") facilities are granted by us, Barclays Bank of Kenya, Barclays Plaza, Loita Street, Mezzanine 6 (M6), Nairobi, Kenya, in our sole discretion to you, subject to the following terms and conditions:

## General Conditions

**1. INTRODUCTION**  
1.1 Your agreement with us is contained in these general conditions, the additional conditions and the application form.

1.2 The additional conditions include our charges and the interest rates, notice periods, minimum or maximum balances and other features for the account. We will tell you these when you open an account. They are also set out in brochures which are available at your branch and which you can ask for at any time. We can change this agreement from time to time in terms of clause 11.

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.

## CONTACTING EACH OTHER

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

## GIVING US INSTRUCTIONS

3.1 You can only give us instructions in person or by post, telephone, fax or by computer, unless we advise you that instructions may be given in a different way for a particular service.

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

3.3 We will act on instructions given:

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

3.4 If you give us an instruction by telephone or computer we may ask you to confirm it under condition 3.3 (a).

3.5 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.

3.6 For instructions given by Telephone Banking, instructions received before the 15h00 cut-off time on any working day (excluding Saturday), will be actioned by close of business on the same day or on the date specified in the instructions or, if relevant, the first working day after such date. Instructions received after the cut-off time will be processed on the next working day. Instructions received after the cut-off time on a Friday will be actioned on the following Monday. We will tell you the cut-off time applicable to telephone actions when you apply for the service.

## CREDITS AND WITHDRAWALS FROM YOUR ACCOUNT

4.1 Funds shall only 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 non-working day will be processed on the next working day. Even though branches may open on Saturdays, these are considered non-working days and instructions received on Saturdays will therefore 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, e.g. for lack of funds. If it does so we will debit your account with the amount of the cheque.

## INTEREST AND BONUS INTEREST

5.1 We pay interest, or if applicable, charge interest, by crediting or debiting your account.

5.2 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 an annual basis.

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

5.4 Debit interest shall accrue to the account if the end-of-day balance is a debit balance. The debit interest shall be equal to the maximum unauthorised overdraft rate levied on current account by the bank.

5.5 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.

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

## CHARGES AND FEES

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

6.2 We reserve the right 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.

## ACCOUNT OVERDRAWN

7.1 You shall not be entitled to overdraw on the account. In the event the account does become overdrawn, a letter of demand may be sent to you demanding payment of the overdrawn 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.

## STATEMENTS

8.1 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.

8.2 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.

## OUR LIABILITY TO YOU

9.1 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.

9.2 We will not be liable to you if we do not act on your instructions for any reason under condition 3.5 or if we cannot carry out our responsibilities under these conditions as a result of anything that we cannot reasonably control.

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

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

9.5 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.

## 10. USING INFORMATION ABOUT YOU

10.1 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, 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.

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

10.3 We, and other companies in the same group as us, may also use such information to inform you (by letter, telephone or computer) about products and services which may be of interest to you.

10.4 We may disclose information about you to any person in connection with an actual or proposed contract which relates to the 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 the agreement.

10.5 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 passing 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.

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

- a) you 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.

## 11. CHANGING THE TERMS OF THIS AGREEMENT

11.1 We may change the terms of this agreement (including our charges) at any time by telling you about the changes.

11.2 We may at any time suspend the operation of Telephone Banking but we will promptly give you notice if we do so. We may vary the times at which Telephone Banking is available and add to, vary or withdraw any features of Telephone Banking. 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.

## 12. CLOSING YOUR ACCOUNT

12.1 You can close your account by telling us in writing.

12.2 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.

12.3 If we wish to terminate your Telephone Banking registration or withdraw the Telephone Banking service, we will give you at least 30 days notice in writing.

## 13. GENERAL INFORMATION

These conditions are governed by the laws of the country in which your branch is situated. Any banking terms and conditions implied by such law will also apply to our relationship with you.

## 14. 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 [www.barclays.com/afrika](http://www.barclays.com/afrika)