

Account Opening Application/Update Information (Individuals)



General Request Form (Attachment to Account Opening Application)



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Seventh- Specific Terms and Conditions for the Use of Watani Telebanking Service:

- The Customer agrees that the Bank shall record all telephone calls made with him...
All entries and transactions that are conducted on the account of the Customer pursuant to this service, shall be considered as conclusive evidence and binding upon the Customer...

Eighth- Specific Terms and Conditions for the Use of the Banking Services Through the Internet (NBK Online Banking) and (NBK Mobile Banking):

- In the event the Customer wishes to use NBK Online Banking or NBK Mobile Banking (each of which is referred to hereinafter as "Service"), he shall, upon signature on this application form, be bound by all the terms and conditions determined by the Bank for the benefit of any of the products listed for such Service, currently or in the future...

Ninth- Terms and Conditions for Money Transfer and Payment Instructions:

- In these terms and conditions the word "Customer" shall mean the person or entity who signed the transfer application and the word "Bank" shall mean National Bank of Kuwait (S.A.K.P.)...

Tenth- Other Terms and Conditions:

- The Second Party acknowledges his agreement to the Bank's investigation - through his staff and his representatives - on the place of residence and/or workplace and the correctness of the information and data recorded about him at the Bank, and to follow-up for updating these details...

Eleventh- Applicable Law and Jurisdiction:

Any dispute that may arise in respect, hereof, shall be subject to the Kuwaiti Law and to the jurisdiction of the Kuwaiti courts, and the Customer, hereby, confirms his submission to the local jurisdiction of the courts of the governorate of the capital of Kuwait.

I acknowledge that I have reviewed the terms and conditions governing the accounts and have received a copy of it.

Customer Copy Date

Terms and Conditions for Governing the Accounts

First- General Terms and Conditions for All Types of Accounts:
In addition to the terms and conditions particular to each type of the accounts listed in the designated paragraph, and to other terms and conditions applicable to any other services; the following terms and conditions shall apply to all types of accounts:

- The operation of the account shall be assigned to its holder (the Customer), his representative, his legal deputy or his attorney, and no expiration of the capacity of whomsoever operates the account shall be recognized unless the Bank receives a written notification, thereof.
The Customer, hereby, authorizes the Bank to collect the amounts of the commercial papers and the other banking transactions and to credit the net value, thereof to his account with the Bank...

Second- Specific Terms and Conditions for Current Accounts:

- The Customer's withdrawals from the account shall be made by using the cheques prepared by the Bank and which are delivered to the Customer, or by any other withdrawal document complying with the legal conditions acceptable to the Bank at its own discretion...

Ninth- Terms and Conditions for Money Transfer and Payment Instructions:

- In these terms and conditions the word "Customer" shall mean the person or entity who signed the transfer application and the word "Bank" shall mean National Bank of Kuwait (S.A.K.P.)...
The Customer hereby agrees that the Bank shall have no responsibility if the transfer is delayed or not processed due to unavailability of sufficient funds or mistaken statement of insufficient information...

Eleventh- Applicable Law and Jurisdiction:

Any dispute that may arise in respect, hereof, shall be subject to the Kuwaiti Law and to the jurisdiction of the Kuwaiti courts, and the Customer, hereby, confirms his submission to the local jurisdiction of the courts of the governorate of the capital of Kuwait.

I acknowledge that I have reviewed the terms and conditions governing the accounts and have received a copy of it.

For Bank Use Only Customer Signature
The Customer has signed in front of me after I have confirmed his/her identity & reviewed the presented documents.
A/C No.:
A/C Opener Name:
Signature:
A/C Approved by:
Signature:

Declaration and Undertaking - Customer Address

I, The undersigned, of \_\_\_\_\_ nationality holding Civil ID no. \_\_\_\_\_, hereby declare that the address specified in the Civil ID is different from the actual address as mentioned in the "Know Your Customer" (KYC) form, and I undertake to provide National Bank of Kuwait with my Civil ID after amending my place of residency to be in accordance with my address as mentioned in the KYC form.

Declaration and Undertaking - Customer CVD

I, The undersigned, Nationality \_\_\_\_\_ & holding Passport number \_\_\_\_\_, hereby undertake in case this transfer is unpaid, the Customer can only reclaim the value thereof at the currency buying rate of the day in which the refund takes place. The Customer cannot claim the refund until Customer returns the draft or other documents received by the Customer from the Bank and after the Bank has received definite advice from its correspondents that the transfer has not been paid and that the original instructions relating thereto have been cancelled...

Declaration to open Minor Account

Pursuant to my request to open (Zeina/Al Shabab) Account to my Son/Daughter \_\_\_\_\_ I hereby declare that the amount to be deposited in the account which I have opened to my said son/daughter are personal donation from me and is not granted to the minor from other sources and I declare that any amount I will be withdrawing, will be used for the living expenses and costs of my son/daughter and also no person is allowed to withdraw from this account, except with my written personal instructions.

Declaration & Undertaking to Open Jawhara Account for Minor

I, The undersigned, the mother of the minor \_\_\_\_\_ declare that the amounts I have deposited in Al-Jawhara account which I have opened to my son/daughter mentioned above, is a donation from me and is not granted to the minor from any other source. I undertake not to withdraw any funds from this account except for paying the expenses of the minor, and I undertake to notify the bank in the event the minor is an orphan at the time of the withdrawal, as at that time, I am not entitled to withdraw from the account. I also undertake not to receive any prize which my son/daughter mentioned above, may win from this account, until he/she becomes an adult, whereupon he/she will be entitled to dispose of the account. I also declare my knowledge of the Bank's obligation to enforce any of the issued Court judgments, allowing the guardian or the natural guardian, to dispose of the related amounts.

Decleration & Understanding - Account Language:

I the undersigned, request to accept my signature on an account opening form in English, taking into consideration that all correspondence between us and statements of account will be in English only.

Request for Account transfer from one branch to another branch

Please approve to transfer my account from \_\_\_\_\_ branch to \_\_\_\_\_ branch, keeping the same number, without any change, bearing the same direct and indirect obligations towards your Bank.

Use of Customer information and Data Consent Form

I, the undersigned, hereby, by virtue of this express consent form, authorize the Bank to use, disclose, and share my information and data with marketing, advertising, surveying, collection, telephone and electronic communication service providers, \_\_\_\_\_ Signature: \_\_\_\_\_

Request to change signature

Please approve the below specimen of my new signature effective from \_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_ with respect to all my transactions performed on my account mentioned below at your Bank under my full responsibility and without any responsibility whatsoever on your Bank. I hereby authorize you to accept all cheques to be presented under the said account bearing my old signature.

New Signature Old Signature

Request to reactivate Dormant/Unclaimed account

Kindly reactivate my Dormant/Unclaimed account with you and debit all related fees and charges from the below account without any responsibility towards the Bank.

Account balance: \_\_\_\_\_ Customer's instructions: \_\_\_\_\_

Request for a Watani Express Card

Please issue a Watani Express Card on my account number mentioned below  With PIN  Without PIN

I hereby declare that I have reviewed the Terms & Conditions relating to the use of the Watani Express Card and agree to abide by them.

Name: Signature Signature Confirmed
ID Number:
Account No:

Branch Name:
CIF Number:
Account(s) Number:
Customer Name:
ID Number:
Date:

Terms and Conditions for Governing the Accounts

First- General Terms and Conditions for All Types of Accounts:
In addition to the terms and conditions particular to each type of the accounts listed in the designated paragraph, and to other terms and conditions applicable to any other services; the following terms and conditions shall apply to all types of accounts other services:

- The operation of the account shall be assigned to its holder (the Customer), his representative, his legal deputy or his attorney, and no expiration of the capacity of whomsoever operates the account shall be recognized unless the Bank receives a written notification, thereof.
The Customer, hereby, authorizes the Bank to collect the amounts of the commercial papers and the other banking transactions and to credit the net value, thereof to his account with the Bank...

- For receiving accounts statements through emails, the Bank will consider the email address that is registered with the Bank. If any changes in the email address, the customer is fully responsible for updating this information through the branch or NBK Online Banking.
The Bank's books and records shall be conclusive evidence to prove the rights and obligations of the Customer while dealing with the Bank, and the Customer may not oppose the correctness thereof, by any means, whatsoever, unless the Customer proves otherwise...

