



ንብ ኢንተርናሽናል ባንክ  
Nib International Bank

ቀን / Date \_\_\_\_\_

**Account Opening Form / የሂሳብ መክፈቻ ቅጽ /**

ንብ ባንክ ውስጥ ሂሳብ ካለዎት እባክዎን የሂሳብ/የደንበኛ ቁጥሩን ይግለጹልን

If You have An Account In NIB Bank Please Indicate The Acct./ CID No \_\_\_\_\_

የፋይናንስ ተቋም ቅርንጫፍ / Financial Institution's Branch \_\_\_\_\_

ስም ከን አያት/የድርጅት ስም \_\_\_\_\_ የእናት ስም / Mother Name \_\_\_\_\_

**Full Name/Name of Organization:**

ከተማ / City \_\_\_\_\_ ክ/ከተማ / sub-city \_\_\_\_\_ ቀበሌ/ወረዳ / Kebele/Woreda \_\_\_\_\_ የቤት ቁ / H.No. \_\_\_\_\_

የቤት ስልክ / Res Tel. \_\_\_\_\_ ተንቀሳቃሽ ስልክ / Mobile: \_\_\_\_\_ የቢሮ ስልክ / Off. Tel. \_\_\_\_\_

የፋክስ ቁ / Fax: No. \_\_\_\_\_ የፖ.ሣ.ቁ. / P.O.Box: \_\_\_\_\_ ኢ-ሜይል / Email: \_\_\_\_\_

የመ. ዓይነት \_\_\_\_\_ የመ.ቁ/የምዝገባ ቁ./ \_\_\_\_\_ የሰጠው አካል \_\_\_\_\_  
ID type \_\_\_\_\_ ID N./Registration No. \_\_\_\_\_ Issued by \_\_\_\_\_

የታ.መ.ቁ. / TIN No. \_\_\_\_\_ ጾታ / Gender \_\_\_\_\_ ዜግነት / Nationality \_\_\_\_\_

የትውልድ ቀን / Date of Birth (for individual): \_\_\_\_\_ የድርጅት ምስረታ ቀን / Organization Establishment Date \_\_\_\_\_

የሥራ ዓይነት / Occupation \_\_\_\_\_ የሥራ ኃላፊነት / Position \_\_\_\_\_

ቀጣሪ ድርጅት / Employer \_\_\_\_\_ ወርሀዊ ገቢ / Average Monthly Income \_\_\_\_\_

ዓመታዊ ገቢ / Average Annual Income \_\_\_\_\_

የትምህርት ደረጃ \_\_\_\_\_ ዲግሪ እና በላይ \_\_\_\_\_  ዲፕሎማ \_\_\_\_\_  ከ9-12 ክፍል \_\_\_\_\_  ከ1-8 ክፍል \_\_\_\_\_  ሌላ \_\_\_\_\_   
Educational Level Degree & Above  Diploma  Grade 9-12  Grade 1-8  Other

ማየት የተሳነው \_\_\_\_\_  
Blind

የጋብቻ ሁኔታ \_\_\_\_\_ ያገባች \_\_\_\_\_ ያላገባች \_\_\_\_\_ አግብቶ/ታ የፈታች \_\_\_\_\_ ሌላ \_\_\_\_\_  
Marital Status Married  Single  Divorced  Others

የሂሳብ ዓይነት / Account Type / Saving/Current/Special Saving/Mobile Wallet \_\_\_\_\_

የሂሳብ ቁጥር / Account No \_\_\_\_\_ ደንበኛ መለያ ቁጥር / CID No. \_\_\_\_\_

የመጀመሪያ ተቀማጭ / Initial Deposit \_\_\_\_\_

ፊርማ / Signature \_\_\_\_\_



**በጥምር ለሚከፈሉ ሂሳቦች / For Joint and/or Account**

የ2ኛ አመልካች / 2<sup>nd</sup> Applicant ስም ከአያት/የድርጅት ስም

**Full Name: Name of organization** \_\_\_\_\_

የእናት ስም / Mother Name \_\_\_\_\_

ከተማ / City: \_\_\_\_\_ ክ/ከተማ / sub-city: \_\_\_\_\_ ቀበሌ/ወረዳ / Kebele/Woreda \_\_\_\_\_ የቤት ቁ / H.No. \_\_\_\_\_

የቤት ስልክ / Res. Tel: \_\_\_\_\_ የተንቀሳቃሽ ስልክ / Mobile: \_\_\_\_\_ የቢሮ ስልክ / Off. Tel. \_\_\_\_\_

የፋክስ ቁ / Fax. No. \_\_\_\_\_ የፖ.ሣ.ቁ. / P.O.Box: \_\_\_\_\_ ኢ-ሜይል / Email: \_\_\_\_\_

የመ. ዓይነት \_\_\_\_\_ የመ.ቁ/የምዝገባ ቁ./ \_\_\_\_\_ የሰጠው አካል \_\_\_\_\_  
ID type \_\_\_\_\_ ID No./Registration No. \_\_\_\_\_ Issued by \_\_\_\_\_

የታ.መ.ቁ. / TIN No. \_\_\_\_\_ ጾታ / Gender \_\_\_\_\_ ዜግነት / Nationality \_\_\_\_\_

የትውልድ ቀን / Date of Birth \_\_\_\_\_

የሥራ ዓይነት / Occupation \_\_\_\_\_

የሥራ ኃላፊነት / Position \_\_\_\_\_

ቀጣሪ ድርጅት / Employer \_\_\_\_\_

ወርሃዊ ገቢ / Average Monthly Income \_\_\_\_\_

ዓመታዊ ገቢ / Average Annual Income \_\_\_\_\_

የትምህርት ደረጃ Educational Level  ዲግሪ እና በላይ Degree & Above  ዲፕሎማ Diploma  ከ9-12 ክፍል Grade 9-12  ከ1-8 ክፍል Grade 1-8  ሌላ Other

ማየት የተሳነው Blind

የጋብቻ ሁኔታ Marital Status  ያገባች Married  ያላገባች Single  አግብቶ/ታ የፈታች Divorced  ሌላ Others

የሂሳብ ዓይነት / Account Type/Saving/Current/Special Saving/Mobile Wallet \_\_\_\_\_

የሂሳብ ቁጥር / Account No \_\_\_\_\_ ደንበኛ መለያ ቁጥር / CID No. \_\_\_\_\_

የመጀመሪያ ተቀማጭ / Initial Deposit \_\_\_\_\_

2ኛ አመልካች ፊርማ / 2<sup>nd</sup> Applicant Signature \_\_\_\_\_

3ኛ አመልካች / 3<sup>rd</sup> Applicant ስም ከነአያት/የድርጅት ስም \_\_\_\_\_



Full Name / Name of Organization: \_\_\_\_\_

የእናት ስም / Mother Name \_\_\_\_\_

ከተማ / City: \_\_\_\_\_ ክ/ከተማ / sub-city: \_\_\_\_\_ ቀበሌ/ወረዳ / Kebele/Woreda \_\_\_\_\_ የቤት ቁ / H.No. \_\_\_\_\_

የቤት ስልክ / Res. Tel: \_\_\_\_\_ የተንቀሳቃሽ ስልክ / Mobile: \_\_\_\_\_ የቢሮ ስልክ / Off. Tel. \_\_\_\_\_

የፋክስ ቁ / Fax. No. \_\_\_\_\_ የፖ.ሣ.ቁ. / P.O.Box: \_\_\_\_\_ ኢ-ሜይል / Email: \_\_\_\_\_

የመ. ዓይነት ID type \_\_\_\_\_ የመ.ቁ/የምዝገባ ቁ./ ID No./Registration No. \_\_\_\_\_ የሰጠው አካል Issued by \_\_\_\_\_

የታ.መ.ቁ. / TIN No. \_\_\_\_\_ ጾታ / Gender \_\_\_\_\_ ዜግነት / Nationality \_\_\_\_\_

የትውልድ ቀን / Date of Birth \_\_\_\_\_

የሥራ ዓይነት / Occupation \_\_\_\_\_ የሥራ ኃላፊነት / Position \_\_\_\_\_

ቀጣሪ ድርጅት / Employer \_\_\_\_\_ ወርሃዊ ገቢ / Average Monthly Income \_\_\_\_\_

ዓመታዊ ገቢ / Average Annual Income \_\_\_\_\_

የሂሳብ ዓይነት / Account Type/Saving/Current/Special Saving/Mobile Wallet \_\_\_\_\_

የሂሳብ ቁጥር / Account No \_\_\_\_\_ ደንበኛ መለያ ቁጥር / CID No. \_\_\_\_\_

የመጀመሪያ ተቀማጭ / Initial Deposit \_\_\_\_\_

የትምህርት ደረጃ Educational Level  ዲግሪ እና በላይ Degree & Above  ዲፕሎማ Diploma  ከ9-12 ክፍል Grade 9-12  ከ1-8 ክፍል Grade 1-8  ሌላ Other

ማየት የተሳነው Blind

የጋብቻ ሁኔታ Marital Status  ያገባች Married  ያላገባች Single  አግብቶ/ታ የፈታች Divorced  ሌላ Others

3ኛ አመልካች ፊርማ / 3<sup>rd</sup> Applicant Signature \_\_\_\_\_

ሂሳብ የማንቀሳቀሻ ትዕዛዝ / Operation Instruction

በአንድ ፊርማ የሚንቀሳቀስ Individual Signatory  በጋራ የሚንቀሳቀስ Joint Signatories  የተለየ ትዕዛዝ Others

**የሚፈልጉትን የኢ-ፔይመንት አገልግሎት ይምረጡ / would you select/tick the E-payments you prefer to use?**

- 1. ኢ.ቲ.ኤም ካርድ ----- አፈ.ል.ጋለሁ  አልፈልግም   
ATM Card
- 2. ሞባይል ባንኪንግ ----- አፈ.ል.ጋለሁ  አልፈልግም   
Mobile Banking
- 3. ኢንተርኔት ባንኪንግ ----- አፈ.ል.ጋለሁ  አልፈልግም   
Internet Banking
- 4. ሌላ ኢ - ፔይመንት አገልግሎት \_\_\_\_\_  
Other E - Payment Service \_\_\_\_\_

I/we confirm that the company doesn't have P.O. Box address  Email address

የሂሳብ ክፋች(ዎች) ስምምነትና ፊርማ / Agreement & Signature(s) of account opener(s)  
እኔ/እኛ ከዚህ በታች የፈረምኩት/የፈረምነው ሂሳብ ለመክፈት ያመለክትኩ/ን ሲሆን ከላይ የሰጠሁት/የሰጠነው መረጃ ሁሉም ትክክል መሆኑን አረጋግጣለሁ/አናረጋግጣለን። ከዚህ ፎርም ጀርባ የተጠቀሱትን ህግና ደንቦች ያነበብኩ፣ የተረዳሁ እና የተስማማው መሆኔን አረጋግጣለሁ።

I/We the undersigned request you to open an account(s) in my/our name(s)/the name of company. I/We confirm that all the above details are correct to the best of my/our knowledge and that I/we have read, understood and agree to the terms and Conditions stated at the back of this form.

ከዚህ የሂሳብ መክፈቻ ማመልከቻ ቅፅ ጀርባ ያሉትን ሕግጋትና ደንቦችን ያነበብኩ/ን፣ የገባኝ/ን እና የተስማማው/ን መሆኔን/ መሆናችንን አረጋግጣለሁ/አናረጋግጣለን።

I/We have read, understood and agree to the terms & conditions at the back of this form.

| ሙሉ ስም / Full Name | ኃላፊነት / Position | ፊርማ / Signature |
|-------------------|------------------|-----------------|
| _____             | _____            | _____           |
| _____             | _____            | _____           |
| _____             | _____            | _____           |

**በቅርንጫፍ የሚሞላ (For Office Use Only)**

- Telephone Checked  ID Cross Checked  Location Verified  License Authenticated
- Debit card agreement Checked  Delinquent List Checked  UN Sanction List Checked
- Suspicious List Checked

Initials and Date: Input or Verified By \_\_\_\_\_ Approved By \_\_\_\_\_ Checked By \_\_\_\_\_  
Name \_\_\_\_\_ Name \_\_\_\_\_ Name \_\_\_\_\_

የደንበኛው መረጃ የሚታደስበት ጊዜ / KYC Renewal Date \_\_\_\_\_

ሂሳብ የተከፈተበት ቀን / Account Opening Date \_\_\_\_\_

**Note:** TIN shall be compulsory only for business persons; Fax, P.O Box & E-mail address shall be optional for all types of depositors; at least one telephone number (home, mobile or office) is compulsory. However, legal persons shall confirm the none availability of P.O Box & E-mail address. All other fields shall be compulsory.



### I. የተንቀሳቃሽ ሂሳብ ስግግር ደንቦች / Rules and Regulations of Current Account

1. ስንት የሌለው ጅክ ወይም ገንዘብ ሳይኖር ጅክ ጽፎ እንዲከፈል ማዘዝም ሆነ መጠየቅ በህግ የተከለከለ ነው። It is legally prohibited to write a cheque payable to self or third party without sufficient funds.
2. በኢትዮጵያ ብሔራዊ ባንክ (ኢ.ባባ) መመሪያ ቁጥር SBB/64/2016 መሰረት በቂ ገንዘብ ሳይኖረው ቀርቶ ተመላሽ የሆነ ጅክ ከ 3% የጅኩን ዋጋ ማስቀጣት አንስቶ እስከ ሂሳብ ማዘጋት ድረስ እርምጃ ያስወስዳል። As per National Bank of Ethiopia (NBE) Directive No. SBB/64/2016 drawers of dishonored cheques will be subject to measures ranging from payment of 3% penalty of the value of cheque(s) up to closure of account
3. ቀኑ ያልደረሰ ወይም ያለፈበት ጅክ መጻፍ ከልክል ነው። Writing postdated or stale dated cheque is prohibited.
4. የተንቀሳቃሽ ሂሳብ መክፈቻ ገንዘብ መነሻ ብር 500.00 ነው። Initial deposit amount for current account is birr 500.00
5. በዚህ ደንብ መሰረት ሂሳብ ከተዘጋ በኋላ በኢትዮጵያ ብሔራዊ ባንክ ልዩ ፈቃድ እንደገና እንዲከፈት ተወስኖ ጥፋቱ በደገም የጅኩን ዋጋ 10% ተቀጥቶ ማለቀቅ ይጣልበታል። A reinstated account as per the approval of NBE is subject to closure of the account for the 2nd time with 10% penalty for the first insufficient cheque(s) presented.
6. ለ3ኛ ወገን ለተላለፈ ጅክ በቂ ገንዘብ ከሌለ ባለሂሳብ የማገድ ትዕዛዝ ሊሰጥ አይችልም። Stop payment instruction is not acceptable on a cheque written to a third party unless there is enough fund in one's account.
7. ደንበኛው ከባንኩ ጋር ያለው ግንኙነት ከተቋረጠ በእጅ ላይ የሚገኙ ያልተጠቀሰባቸው የጅክ ደብተሮች ወደ ባንኩ መመለስ አለባቸው። If the relation stops for some reason, the customer shall return back the unutilized check leaves immediately.
8. ሂሳብ ለስድስት ወራት ምንም እንቅስቃሴ ካላሳየና የየስድስት ወራት መጨረሻ ያለው ቀሪ ገንዘብ ከብር 100 በታች ሆኖ ከተገኘ ባንኩ የአገልግሎቱን ዋጋ ብር 10 በየስድስት ወሩ ይቀንሳል ወይም ቀሪ ሂሳብ ብር 10 እና ከዚያ በታች አንቦ ከተገኘ ቀሪው ሂሳብ በሙሉ ለአገልግሎት ተወስዶ ሂሳብ ይዘጋል። If the account does not show any movement for six months and the balance in this INACTIVE account is less than Birr 100 a charge of Birr 10 will be deducted at the end of every six months and if the balance is birr 10 less the whole balance there of will be charged for the service and account will be closed.
9. ባንኩ የሂሳብ መግለጫ በየወሩ ይልካል። ሂሳብ የማይንቀሳቀስ ከሆነ ግን በስድስት ወር አንድ ጊዜ ይልካል። ደንበኞች ሂሳብ ማስታረቅ ልዩነትም ካለ በ15 ቀን ጊዜ ውስጥ ለባንኩ ማስታወቅ ይጠበቅባቸዋል። The bank will dispatch statement of active accounts monthly and for inactive accounts every six months; against which customers are expected to reconcile their account balance and inform the Bank within 15 days if variation prevail.
10. ያልተሰራጩ ጅኮች በደህና ስፍራ በቁልፍ ሆነው እንዲጠበቁ ያስፈልጋል። ለስርቆት ተጋልጠው ተመሳሳይ ፊርማዎች ለሚከፈሉ ጅኮች ባንኩ ኃላፊነት የለበትም። All cheques should be kept in a safely under lock and key. The bank is not liable for payments caused by negligent handling of cheques.
11. ጅኮች ሁሉ በቀለም መጻፍ አለባቸው። All cheques should be written in ink.
12. የታረመ ቢኖር ባለጅኩ በሙሉ ፊርማ ማረጋገጥ ይኖርታል። Any alteration should be confirmed by the full signature of the drawer.
13. በባንኩ በየጊዜው ስራ ላይ የሚውሉትን ለውጦችና የማሻሻያ ደንቦች አስቀማጭ በቅድሚያ እንደተስማማባቸው ይቆጠራሉ። ለውጥም ሆነ ማሻሻያ ሲደረግ ባንኩ በዋናው መስሪያ ቤትና በቅርንጫፎች በሚገኘው የማስታወቂያ ሰሌዳ በመለጠፍ ደንቦችን ያስታውቃል። The depositor shall be held as agreeing and assenting to the Rules and Regulations of the bank and to any amendments and alterations which may hereinafter be made by the bank. Any future changes modifications, or alterations will be part and parcel of the present Rules and Regulations after same have been put on the Bank's notice board.

### II. የመደበኛ የቁጠባ ሂሳብ ስግግር ደንቦች / Rules and Regulations of Saving Account

1. ደንበኛው ወጪ ሲያደርግ የቁጠባ ሂሳብ ደብተር ከማውጫ ትዕዛዝ ጋር ማቅረብ ይኖርበታል (አንደስስፋላይነት)። Passbook presentation together will withdrawal voucher at the time of withdrawal required. (Optional)
2. የቁጠባ ሂሳብ መክፈቻ ገንዘብ መነሻ ብር 10 ነው። Initial deposit amount for saving account is birr 10.00
3. የቁጠባ ሂሳብ ውስጥ የተቀመጠ ገንዘብ ባንኩ በየጊዜው በሚወጣው የወለድ ተመን መሰረት ወለድ ያስገኛል። Any amount in a saving account will attract interest per annum at the rate the bank specifies from time to time.
4. ወለድ የሚታሰበው እ.ኤ.አ በአንድ ወር ውስጥ በሚታይ ዝቅተኛ ተቀማጭ ይሆናል። Interest will be calculated on the minimum credit balance standing between the 1st and last date of G.C. month.
5. ሂሳብ ለሁለት ዓመት ምንም እንቅስቃሴ ካላሳየና ያለው ቀሪ ገንዘብ ከብር 10 በታች ሆኖ ከተገኘ ባንኩ የአገልግሎት ክፍያ ብር 5 በመጀመሪያው 6 ወር ይቀንሳል በሚቀጥለው 6 ወር ቀሪውን ሂሳብ በሙሉ ለአገልግሎት ዋጋ ተወስዶ ሂሳብ ይዘጋል። If the account does not show movement for two years and the balance in this INACTIVE account is less than birr 10.00 the first six months collect 5 birr for service charge continue for the next six months the whole balance there of will be charged and the account will be closed.
6. ደንበኛው የቁጠባ ደብተር ከፖሊስ ለመጥፋቱ ማረጋገጫ ማቅረብና ለቅርንጫፉ ማሳወቅ አለበት። If a saving account passbook is missed the account holder must apply to the Police and needs to present a document and notify the bank.
7. በባንኩ በየጊዜው ስራ ላይ የሚውሉትን ለውጦችና የማሻሻያ ደንቦች አስቀማጭ በቅድሚያ እንደተስማማባቸው ይቆጠራሉ። ለውጥም ሆነ ማሻሻያ ሲደረግ ባንኩ በዋናው መስሪያ ቤትና በቅርንጫፎች በሚገኘው የማስታወቂያ ሰሌዳ በመለጠፍ ደንቦችን ያስታውቃል። The depositor shall be held as agreeing and assenting to the Rules and Regulations of the bank and to any amendments and alterations which may hereinafter be made by the bank. Any future changes modifications, or alterations will be part and parcel of the present Rules and Regulations after same have been put on the Bank's notice board.

### III. የልዩ ቁጠባ ሂሳብ ስግግር ደንቦች / Rules and Regulations of Special Saving Account

1. የልዩ ቁጠባ ሂሳብ መክፈቻ ገንዘብ መነሻ ብር 500 ነው። Initial deposit account for special saving is birr 500.00
2. ሂሳብ ለአንድ ዓመት ምንም እንቅስቃሴ ካላሳየና የየስድስት ወራት መጨረሻ ያለው ቀሪ ገንዘብ ከብር 100 በታች ሆኖ ከተገኘ ባንኩ የአገልግሎቱን ዋጋ ብር 10 በየስድስት ወሩ ይቀንሳል ወይም ቀሪ ሂሳብ ብር 10 እና ከዚያ በታች አንቦ ከተገኘ ቀሪው ሂሳብ በሙሉ ለአገልግሎት ተወስዶ ሂሳብ ይዘጋል። If the account does not show any movement for one year and the balance in this INACTIVE account is less than Birr 100 a charge of Birr 10 will be deducted at the end of every six months and if the balance is birr 10 less the whole balance thereof will be charged for the service and account will be closed.
3. ባንኩ የሂሳብ መግለጫ በየወሩ ይልካል። ሂሳብ የማይንቀሳቀስ ከሆነ ግን በስድስት ወር አንድ ጊዜ ይልካል። The bank will dispatch statement of active accounts monthly and for inactive accounts every six months.
4. በኢትዮጵያ ብሔራዊ ባንክ (ኢ.ባባ) መመሪያ ቁጥር SBB/64/2016 መሰረት በቂ ገንዘብ ሳይኖረው ቀርቶ ተመላሽ የሆነ ጅክ ከ 3% የጅኩን ዋጋ ማስቀጣት አንስቶ እስከ ሂሳብ ማዘጋት ድረስ እርምጃ ያስወስዳል። As per National Bank of Ethiopia (NBE) Directive No. SBB/64/2016 drawers of dishonored cheques will be subject to measures ranging from payment of 3% penalty of the value of cheque(s) up to closure of account.
5. ወለድ የሚታሰበው እ.ኤ.አ በአንድ ወር ውስጥ በሚታይ ዝቅተኛ ተቀማጭ ይሆናል። ነገር ግን ከ4ጊዜ በላይ በወር ውስጥ ወጪ ከተደረገ ወለድ እይታሰብም። Interest will be calculated on the minimum credit balance standing between the 1st and last date of G.C. month. But if withdrawal made for over four times within a month interest will be forfeited.
6. በባንኩ በየጊዜው ስራ ላይ የሚውሉትን ለውጦችና የማሻሻያ ደንቦች አስቀማጭ በቅድሚያ እንደተስማማባቸው ይቆጠራሉ። ለውጥም ሆነ ማሻሻያ ሲደረግ ባንኩ በዋናው መስሪያ ቤትና በቅርንጫፎች በሚገኘው የማስታወቂያ ሰሌዳ በመለጠፍ ደንቦችን ያስታውቃል። The depositor shall be held as agreeing and assenting to the Rules and Regulations of the bank and to any amendments and alterations which may hereinafter be made by the bank. Any future changes modifications, or alterations will be part and parcel of the present Rules and Regulations after same have been put on the Bank's notice board.