



ብርሃን ባንክ አ.ማ.  
Berhan Bank S.C.

**Ethiopian Residence, Non- Residence Ethiopians and Ethiopian Origin Foreign  
Currency Saving Account Opening Application Form (Directives No. FXD/68/2020)**

\_\_\_\_\_ Department/Branch

Date: DD \_\_\_\_\_ MM \_\_\_\_\_ YY YY \_\_\_\_\_

1) Applicant's Full Name      First Name      Middle Name      Last Name  
\_\_\_\_\_

2) Mother's Full Name \_\_\_\_\_

3) Gender:    ☐ Female    ☐ Male

4) Nationality \_\_\_\_\_

5) Date of Birth (if EC.) \_\_\_\_\_ (if GC.) \_\_\_\_\_

6) Marital status:    ☐ Single    ☐ Married    Other (please specify) \_\_\_\_\_

7) Educational Level:    ☐ Grade 12 or less    ☐ Diploma    ☐ Degree    ☐ Master    Other (please specify) \_\_\_\_\_

8) Type of Foreign Currency:    ☐ USD    ☐ EURO    ☐ GBP

9) Customer Category    ☐ Residents of Ethiopia    ☐ Non Residents Ethiopian    ☐ Non Residents Ethiopian Origin

10) Account Type    ☐ Interest Bearing    ☐ Interest Free

11) Source of FCY deposit    ☐ Salary    ☐ Self- Business    ☐ Turnover    ☐ Gift    Other (please specify) \_\_\_\_\_

12) Average Monthly income in FCY \_\_\_\_\_ and /or Average annual Income \_\_\_\_\_

13) Employment Status    ☐ Government Organization    ☐ Private Company    ☐ Self-employed (self- business)  
Others (Please specify) \_\_\_\_\_

14) Foreign Employer/Local Employer/self-business address: Company /Self- Business Name \_\_\_\_\_

Country \_\_\_\_\_ State \_\_\_\_\_ City \_\_\_\_\_ Street address \_\_\_\_\_

Office phone no. \_\_\_\_\_ Business Email Address \_\_\_\_\_

15) Foreign home (permanent residence) Address for Non Residents Ethiopian & Non Residents Ethiopian Origin

Country \_\_\_\_\_ state \_\_\_\_\_ city \_\_\_\_\_ Street address \_\_\_\_\_

House or Apartment no. \_\_\_\_\_ Landline No. \_\_\_\_\_ Mobile No. \_\_\_\_\_ Email \_\_\_\_\_

Customer signature: \_\_\_\_\_

**It is important that you complete this application form in full and sign as required.**

**Missing information may cause a delay**



ብርሃን ባንክ አ.ማ.  
Berhan Bank S.C.

- 15) Local Home Address: City \_\_\_\_\_ Subcity \_\_\_\_\_ Woreda/Kebele \_\_\_\_\_ H.no. \_\_\_\_\_  
Mobile no. \_\_\_\_\_ Email \_\_\_\_\_
- 16) Local Contact Person Name & Address: Name \_\_\_\_\_ City \_\_\_\_\_ Subcity \_\_\_\_\_  
Woreda \_\_\_\_\_ H.no \_\_\_\_\_ Mobile \_\_\_\_\_ Email \_\_\_\_\_
- 17) Valid ID Details: ID/Passport No. \_\_\_\_\_ Place of Issue \_\_\_\_\_  
Issuing Authority \_\_\_\_\_ Date of Issue \_\_\_\_\_ Expiry Date \_\_\_\_\_
- 18) Initial Deposit \_\_\_\_\_ ( \_\_\_\_\_ )
- 19) Accrued interest calculated In Fcy shall credited in Local ccy account No. \_\_\_\_\_

**For all applicants - Kindly please read and sign the under additional and important notice**

- 1) The information above is accurate to the best and of my /our knowlwdge, information and belief. I/we agree to inform you of any changes to the information provided during my/our account opening process.
- 2) I/ we have read and understood all the terms and conditions mentioned here under and others with respect of National Bank of Ethiopia Directives No. FXD/68/2020 and Berhan Bank SC. procedures and other rules and regulations that may, from time to time, be issued by National Bank of Ethiopia and Berhan Bank SC. and agreed to operate my/our account unless and otherwise the bank will be forced to suspend the account and immediately report the case to National Bank of Ethiopia.
- 3) For Non-Residence Ethiopia shall present resident and or work permit and subject to renewal upon expiry.
- 4) For Non Residence Ethiopian Origin shall present foreign national Ethiopian Origin ID with Foreign Passport subject to renewal upon expiry.
- 5) For Residents of Ethiopia shall present valid ID and employment contract agreement from the employer or any other required document which clearly shows the payment is done in FCY (Foreigners shall have to present a valid residence /work permit).
- 6) A foreign currency account opened by Residents of Ethiopia, non-resident Ethiopian and non-residence Ethiopian Origin shall be credited through the banking system by:
  - I. Foreign Currency transferred through banking system
  - II. Deposit of foreign currency cash notes (The account holder present a signed and sealed foreign currency declaration from Ethiopian Revenue and Customs Authority).
  - III. Foreign currency transferred through International remittance service providers
  - IV. Transferred from own Non Resident foreign currency account
  - V. Transfer or cheque drawn or endorsed in favor Ethiopian National by a Non-resident foreign currency account holder from Non-resident foreign currency account.

Customer signature: \_\_\_\_\_

**It is important that you complete this application form in full and sign as required.**

**Missing information may cause a delay**



ብርሃን ባንክ አ.ማ.  
Berhan Bank S.C.

- C) Valid and original customs declaration forms shall be retained by the bank to deposit Fcy cash notes.
6. A minimum of USD 50 or equivalent in EURO or GBP required as initial deposit to open the account.
- 6) A bank is allowed to set their own interest as per NBE directive. However, the bank shall be calculated in Fcy but paid in local currency.
- 7) The customer must ascertain and verify the accuracy of the number of cheques at the counter,
- 8) Cheques cannot be issued before providing sufficient fund in the account. In case of loss of cheque books, the customer has to notify the bank in writing without delay,
- 9) If an account shows three or less transactions or movements for six months, the account will be handled separately under inactive accounts for precaution purpose,
- 10) If an account reflects a balance of USD 100.00 or less, USD 5.00 will be charged every six months including the preceding 6 months. For balance USD 5.00 and below, the amount will be deducted and the account will be closed.
- 11) The correctness of monthly bank balance shall be collected bank statement and reconciled by the customer monthly bases and confirmed by the customer within fifteen days after the receipt of the monthly statement of account.
- 12) Not allowed despositing local currency (ETB) to this account.
- 13) Not allowed withdrawing FCY cash without getteing the bank's written authorization.
- 14) The account holder and/or the agent shall present letter or electronic system for cancellation of the power of attorney to the bank before or at the time of the power of authorney cancelled at the pertinet authority.
- 15) The bank may not accept the power of authory if the account holder signature under power of authorny is differ with the account holder signature given to the bank to operate the account.
- 16) The bank may request account holder(s) confirmation through letter or other electonic system in addtion to the legal power of authorney presented to the bank during the operating of the account or at any time.
- 17) Foreign currency cash notes deposit from any illegal sources shall not be used to credit and/or open a foreign saving account and other prohibition and uses of this saving account is as per NBE directive No.FXD68/20.

Remarks \_\_\_\_\_

I/we authorize the bank to account the specimen signature appearing here below as valid and genuine to operate the stated account.

Customer specimen signatures 1) \_\_\_\_\_ 2) \_\_\_\_\_ 3) \_\_\_\_\_

### For office use only

Foreign Currency Saving Account number \_\_\_\_\_ Date \_\_\_\_\_

LCY Account \_\_\_\_\_

Account Opened by \_\_\_\_\_ Approved by \_\_\_\_\_

Audited/ Checked by (Internal Auditor) \_\_\_\_\_

**It is important that you complete this application form in full and sign as required.**

**Missing information may cause a delay**