Obligations and Duties of the CRDB Agent & Agent Staff (Teamleader and Freelancer)

1. Customer Engagement: CRDB Wakala staff shall actively engage with potential customers, providing information about account offerings and assisting them through the FAO account opening process.
2. They shall gather and verify all necessary documentation required for account openings, ensuring that submissions meet regulatory and bank standards as per the application provided.
3. CRDB Wakala staff assist customers in completing account opening forms accurately and efficiently, minimizing errors that could delay the process as per the application form provided.
4. Collaboration with the CRDB Wakala: They work closely with the CRDB Wakala to understand the specific requirements and guidelines for account openings, ensuring alignment with bank policies.
5. CRDB Wakala staff should participate in training sessions led by the CRDB Wakala, applying the knowledge gained to improve their performance and customer service skills.
6. Feedback Provision: CRDB Wakala staff provide feedback to CRDB Wakala regarding customer needs, preferences, and potential areas for improvement in the account opening process and maintaining customer satisfaction.
7. Performance Tracking: They track their own performance metrics related to account openings, striving to meet or exceed the targets set by the CRDB Wakala.
8. CRDB Wakala staff are required to adhere to the following: -

8.1 The Wakala staff shall adhere to the accounts opening process set by the Principal.

8.2 The Wakala staff shall not charge any fees directly to the customers;

8.3 The Wakala staff shall not provide cash advances.

8.4 The Wakala staff shall not under any circumstances deny any bank customers on the basis of discrimination.

8.5 The Wakala staff shall not be hired by an existing bank's employee to open customer accounts without prior written consent of the Principal.

8.6 The Wakala staff shall not hold the bank's customer's cards, take possession of customer credentials or any other means of customer's access to their accounts as collateral.

8.7 The Wakala staff shall not offer banking services on their own accord;

8.8 The Wakala staff shall not continue with the accounts opening when s/he has a proven criminal record involving fraud, dishonesty, integrity or any other financial impropriety;

8.9 The Wakala staff shall not open accounts, grant loans or advances or carry out any appraisal function for purposes of opening an account or granting of a loan or any other facility except as may be permitted by any other written law to which the agent is subject;

8.10 The Wakala staff shall not be run or managed by an approved banking institution's employee or its associate.

9. The Agent shall be fully responsible and liable for all acts, omissions, fraud, negligence, misconduct, errors, and regulatory breaches committed by the Agent's employees, representatives, subcontractors, or people engaged by the Agent in connection with the provision of agency banking services. Any financial loss suffered by the Bank arising from such acts may be recovered by the Bank through set-off against commissions, incentives, deposits, guarantees, or any amount otherwise payable to the Agent, without prejudice to any other legal remedies available to the Bank.

10. Consequences of Violation**:** Violation of the above requirements will result in displinary action including immediate contract termination.

Names……………………………………………………. Signature………………………………………

Date Signed………………………………………………

Wajibu na Majukumu ya Wakala wa CRDB & Wafanyakazi wa Wakala (Kiongozi wa Timu na Wakala Huru)

1. **Ushirikiano na Wateja:** Wafanyakazi wa CRDB Wakala wanapaswa kushirikiana kikamilifu na wateja wapya, wakitoa taarifa kuhusu huduma za akaunti na kuwasaidia katika mchakato wa kufungua akaunti za FAO.

2. Wanapaswa kukusanya na kuthibitisha nyaraka zote muhimu zinazohitajika kwa ajili ya kufungua akaunti, kuhakikisha kuwa mawasilisho yanakidhi viwango vya kisheria na vya benki kulingana na fomu ya maombi iliyotolewa.

3. Wafanyakazi wa CRDB Wakala wanawasaidia wateja kujaza fomu za kufungua akaunti kwa usahihi na ufanisi, kupunguza makosa yanayoweza kuchelewesha mchakato.

4. **Ushirikiano na CRDB Wakala:** Wanashirikiana kwa karibu na CRDB Wakala ili kuelewa mahitaji na mwongozo maalum wa kufungua akaunti, kuhakikisha ulinganifu na sera za benki.

5. Wafanyakazi wa CRDB Wakala wanapaswa kushiriki katika mafunzo yanayoendeshwa na CRDB Wakala, na kutumia maarifa waliyojifunza kuboresha utendaji na huduma kwa wateja.

6. **Kutoa Maoni:** Wafanyakazi wa CRDB Wakala wanatoa mrejesho kwa CRDB Wakala kuhusu mahitaji ya wateja, mapendeleo, na maeneo yanayoweza kuboreshwa katika mchakato wa kufungua akaunti ili kudumisha kuridhika kwa wateja.

7. **Ufuatiliaji wa Utendaji:** Wanapaswa kufuatilia viashiria vyao vya utendaji vinavyohusiana na ufunguaji wa akaunti, wakilenga kufikia au kuzidi malengo yaliyowekwa na CRDB Wakala.

8. **Masharti ya Uzingatiaji Wafanyakazi wa CRDB Wakala wanatakiwa kuzingatia yafuatayo**:

   8.1. Wakala atazingatia mchakato wa kufungua akaunti uliowekwa na Mkuu (Principal).

   8.2. Wakala hatatoza ada yoyote moja kwa moja kwa wateja.

   8.3. Wakala hatatoa mikopo ya muda mfupi (cash advances).

   8.4. Wakala hatakataa huduma kwa mteja yeyote wa benki kwa misingi ya ubaguzi.

   8.5. Wakala hatakodishwa na mfanyakazi wa benki kufungua akaunti bila idhini ya maandishi kutoka kwa Mkuu.

   8.6. Wakala hatashikilia kadi za wateja, kuchukua nyaraka za siri za wateja, au njia nyingine yoyote ya ufikiaji wa akaunti za wateja kama dhamana.

   8.7. Wakala hatatoa huduma za kibenki kwa hiari yake binafsi.

8.8. Wakala hatashiriki katika ufunguaji wa akaunti iwapo ana rekodi ya uhalifu uliothibitishwa unaohusiana na udanganyifu, uaminifu, uadilifu au makosa ya kifedha.

8.9. Wakala hatashiriki katika kufungua akaunti, kutoa mikopo au kufanya tathmini kwa madhumuni ya kufungua akaunti au kutoa mikopo isipokuwa pale ambapo sheria iliyoandikwa inaruhusu.

8.10. Wakala hatasimamiwa au kuendeshwa na mfanyakazi wa taasisi ya kifedha iliyoidhinishwa au mshirika wake.

9. Wakala atawajibika kikamilifu kwa vitendo vyote kama vile kutotekeleza wajibu, udanganyifu, uzembe, utovu wa nidhamu, makosa, na ukiukwaji wa matakwa ya kisheria au ya udhibiti unaofanywa na wafanyakazi, wawakilishi, wakandarasi wadogo, au mtu yeyote aliyeajiriwa au kushirikishwa na Wakala katika utoaji wa huduma za uwakala wa benki. Hasara yoyote ya kifedha itakayopatikana na Benki kutokana na vitendo hivyo itarejeshwa na Benki kwa kufanya makato dhidi ya kamisheni, motisha, amana, dhamana, au fedha zozote zinazostahili kulipwa kwa Wakala, bila kuathiri haki nyingine zozote za kisheria zinazopatikana kwa Benki.

Majina…………………………………………………. Sahihi……………………………………… Tarehe

ya Kusaini………………………………………………