

SECOND SCHEDULE**PERSONAL DECLARATION FORM FOR INDIVIDUALS PROPOSED TO BECOME SIGNIFICANT SHAREHOLDERS, DIRECTORS OR SENIOR OFFICERS OF A BUREAU**

Explanatory Notes

1. Please read the explanatory notes and questions carefully before completing the application form.
2. All questions must be answered. If a question is not applicable, please mark "N.A." in the space provided. Should there be insufficient space for your answers, please attach annex(es) which should be identified as such and signed by the signatories to this application.
3. Where there is an asterisk (*), please delete whichever is inapplicable.
4. Please tick (✓) in the relevant boxes where appropriate.
5. If there are any changes in the information furnished in the application prior to the completion of the review of this application, the Central Bank of Kenya should be notified immediately.
6. The term "senior officer" is as defined under the Banking Act.

I. NAME OF APPOINTEE

(Full name of appointee, including any alias and other names used currently or in the past. Please underline surname.)

2. Application for appointment as —

- Chairman
- Chief Executive Officer
- Director
- Significant Shareholder
- Senior Officer (state position) _____

3. Please provide the full name of the Credit Reference Bureau.

II. PERSONAL PARTICULARS

1. Set out below the personal particulars of the appointee:
 - (a) residential Address (if foreign address is provided, please update the Central Bank with a local address when available);
 - (b) telephone and facsimile number(s) (Home: Office: Facsimile: Mobile);
 - (c) date of birth (dd/mm/yy);
 - (d) place of Birth:

- (e) sex: Male Female
- (f) nationality:
- (g) identity Card Number:
- (h) passport Number:
- (k) permanent resident status in other countries (if applicable):

III. EDUCATIONAL AND PROFESSIONAL QUALIFICATIONS

1. Set out in the following format information on the appointee's highest academic and professional qualifications attained and any material trainings attended.

Name and location of school/college/university/institution	Period (mm/yy)	Certificate/diploma/degree awarded/professional qualifications/training awards

IV. EMPLOYMENT HISTORY

1. Set out in the following format information on the appointee's employment history (including periods of part-time employment or unemployment), business and other activities during the past 10 years. If appointee is currently employed with a company other than the Bureau stated in this application, please state his/her last day of employment with current employer.

Name and address of employer (if self-employed, please indicate)	Nature of business of employer	Designation and Department	Brief description of duties	Period (mm/yy)

V. DIRECTORSHIPS AND SUBSTANTIAL SHAREHOLDINGS

1. Set out in the following format information on the appointee's directorships in any corporation.

Name of company and place of incorporation	Nature of business	Directorship (executive/non-executive)	Date of appointment (mm/yy)	Percentage shareholding incorporation (if any)

2. Will there be any changes in the appointee's directorships following his/her appointment with the Bureau? If yes, please elaborate.
3. Set out in the following format information on the appointee's significant shareholding (5% or more of the issued share capital) in any corporation.

Name of company and place of incorporation	Nature of business	Date of acquisition(mm/yy)	Percentage shareholding incorporation

4. Are there any potential areas of conflict(s) of interest arising from the appointee's proposed duties with the Bureau and his/her directorship(s) and/or shareholding(s) as stated above? If yes, please elaborate.
5. Does the appointee, or any corporation in which the appointee is in a position of control, have a beneficial interest, whether direct or indirect, in at least 5% of the issued shares of any corporation quoted on a securities exchange, whether in Kenya or elsewhere? If yes, please elaborate and provide a list of such corporations.

VI. OUTSTANDING BORROWINGS

Name of Borrower	Name of Lending Institution	Type of Facility	Amount Borrowed KES	Terms of Facility	Security Offered	Value of Security KES	Current Outstanding Balance, KES	Current Status

VII. REFEREES

Indicate the names, postal and e-mail addresses, telephone numbers and positions of three individuals of good standing who would be able to provide a reference on your personal and financial integrity and honesty. The referees must not be related to you, and should have known you for at least five years.

Name of Referee	Postal Address	E-mail address	Tel no. (s)	Designation (where applicable)	Relationship with applicant

VIII. FIT AND PROPER CRITERIA

If the answer to any of the following questions is in the affirmative, please attach annexes and supporting documents, where appropriate, giving all relevant particulars. (Please answer yes or no).

1. Have you i.e. the individual significant shareholder, corporate significant shareholder, director or senior officer-

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- (a) been licensed or registered under any law in Kenya or elsewhere which requires licensing or registration in relation to any regulated financial business?
 - (b) been refused the right or restricted to carry on any trade, business or profession for which a specific licence, registration or other authorisation is required by law in any jurisdiction?
 - (c) been issued a prohibition order under any law or have you been prohibited from operating in other jurisdiction by any financial services regulatory authority?
 - (d) been censured, disciplined, suspended or refused membership or registration by the Central Bank or any other regulatory authority, in Kenya or elsewhere?
 - (e) been the subject of any complaint made reasonably and in good faith relating to activities regulated by any regulatory authority or under any law in any jurisdiction?
 - (f) been the subject of any proceedings of a disciplinary or criminal nature or have you been notified of any potential proceedings or of any investigation which might lead to those proceedings, under any law in any jurisdiction?
 - (g) been convicted of any offence, or are you subject to any pending proceedings which may lead to such a conviction, under any law in any jurisdiction?
 - (h) had any judgment (including a finding of fraud, misrepresentation, or dishonesty) entered against you in any civil proceedings or are you a party to any pending proceedings which may lead to such a judgment, under any law in any jurisdiction?
 - (i) had any civil penalty enforcement action taken against you by the Central Bank or any other regulatory authority under any law in any jurisdiction?
 - (j) contravened or abetted another person in breach of any laws or regulations, business rules or codes of conduct, in Kenya or elsewhere?
 - (k) been the subject of any investigations or disciplinary proceedings or been issued a warning or reprimand by any regulatory authority, an operator of a market or clearing facility, professional body or government agency, in Kenya or elsewhere?
 - (l) been refused a fidelity or surety bond, in Kenya or elsewhere?
 - (m) been a director, partner or concerned in the management of a business that has been censured, disciplined, suspended or refused membership or registration by any regulatory authority, professional body or government agency, in Kenya or elsewhere?
 - (n) been a director, partner or concerned in the management of a business that has gone into insolvency, liquidation or administration during the period when, or within a period of one year after, you were a director, partner or concerned in the management of the business, in Kenya or elsewhere?
 - (o) been dismissed or asked to resign, from office, employment, a position of trust, or a fiduciary appointment or similar position, in Kenya or elsewhere?

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- (p) been subject to disciplinary proceedings by your current or former employer(s), in Kenya or elsewhere?
 - (q) been disqualified from acting as a director or disqualified from acting in any managerial capacity, in Kenya or elsewhere?
 - (r) been an officer found liable for an offence committed by a body corporate as a result of the offence having proved to have been committed with the consent or connivance of, or neglect attributable to you, in Kenya or elsewhere?
 - (s) carried on business under any name other than the name or names shown in this application;
 - (t) been engaged in the management of any corporation other than those disclosed to the Central Bank?
2. Have you i.e individual significant shareholder, corporate significant shareholder, director or senior officer;
- (a) been unable to fulfil any of your financial obligations, in Kenya or elsewhere?
 - (b) entered into a compromise or scheme of arrangement with your creditors, being a compromise or scheme of arrangement that is still in operation, in Kenya or elsewhere;
 - (c) been subject to a judgment debt which is unsatisfied, either in whole or in part, in Kenya or elsewhere?
 - (d) been in the course of being wound-up or otherwise dissolved, in Kenya or elsewhere?
 - (e) been a corporation that has a receiver or statutory manager or such other person having the powers and duties of a receiver, manager appointed in relation to, or in respect of any property of, the corporation, in Kenya or elsewhere?
3. What proportion of the voting power at any general meeting of the Bureau (or another body corporate of which it is a subsidiary) are you or any related party entitled to exercise or control the exercise of?
4. Documentary requirements-
- (a) certified statement of assets and liabilities;
 - (b) latest tax compliance certificate or certified true copy of income tax returns;
 - (c) two letters of character references from individuals other than relatives who have personally known the undersigned for at least ten years;
 - (d) two letters (where possible), duly certified from financial institutions with whom the undersigned has had dealings for the last two years on the performance of past and present accounts such as unauthorised overdraft on deposit accounts, past due or delinquent accounts;
 - (e) certified copies of educational and professional certificates, PIN, National Identity Card and two passport size photographs; and
 - (f) a credit report from a Credit Reference Bureau.

IX. OTHER INFORMATION

Are there any additional information considered relevant or material which may assist the Central Bank in reaching a decision on the application?

X. DECLARATION

I am aware that it is an offence to knowingly or recklessly provide any information, which is false or misleading in connection with an application for a credit reference bureau license. I am also aware that provision of false information in this regard may result in rejection of this application by the Central Bank.

I certify that the information given above is complete and accurate to the best of my knowledge, and that there are no other facts relevant to this application of which the supervisory authority should be aware.

I undertake to inform the supervisory authority of any changes material to the application which arise while the application is under consideration.

NAME:

DATED AT:.....THIS.....DAY OF..... 20.....

SIGNED (Applicant)

WITNESSED BEFORE ME:

Name

Signature:

Address:

COMMISSIONER FOR OATHS/MAGISTRATE

N.B.

1. All sections of this form must be filled
2. If any space provided is inadequate, the required information may be supplied as an attachment labelled accordingly and reference shall be made to the relevant section of the form by placing the words "REFER TO ANNEX"
3. Information provided in this form is confidential and cannot be made available without the consent of the Governor of the Central Bank.