



It's a
Piece
of **Cake**

**Step-by-Step
Bank Windhoek Account
Onboarding process for
NSFAF Students**

Bank Windhoek
a member of **Capricorn Group**



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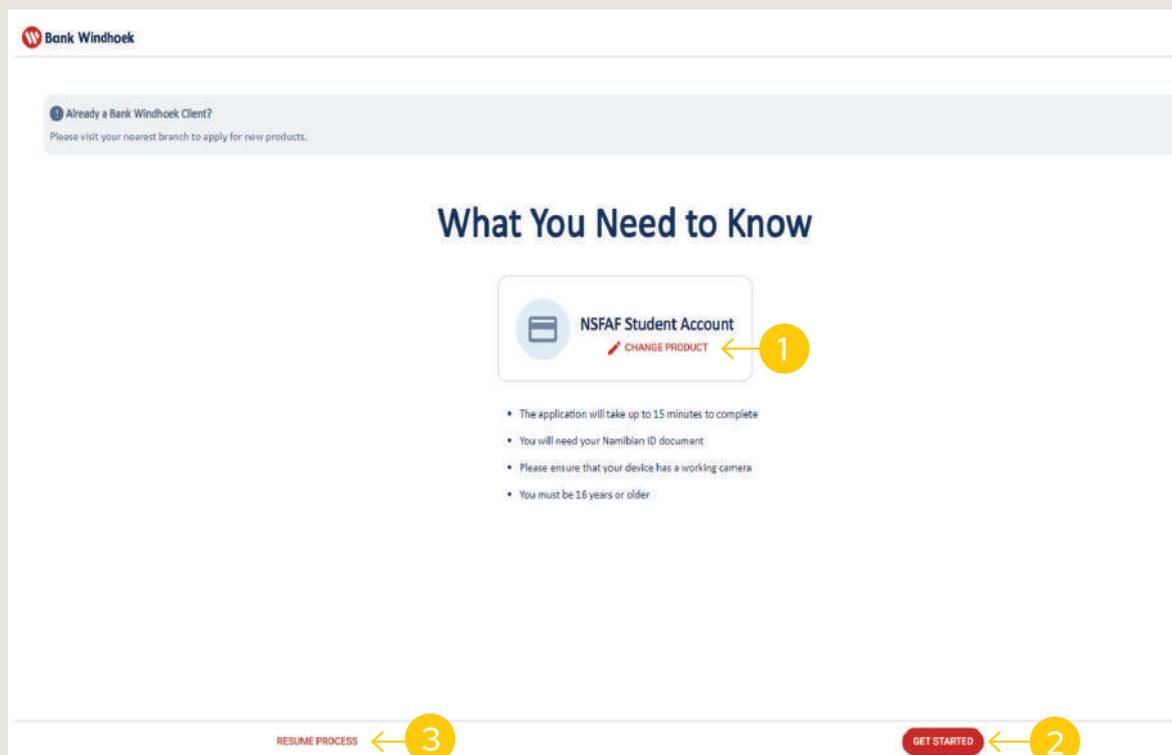
Introduction

In 2018 and 2019, the Namibia Students Financial Assistance Fund (NSFAF) teamed up with Bank Windhoek to make it easier for students to get their financial aid. This included grants and loans for students studying at universities in Namibia and overseas.

The Bank Windhoek NSFAF Student Account provides students with all the banking services they need. Each student gets a complete Bank Windhoek account and a VISA Debit Card. With this account, students can make withdrawals, payments, enjoy digital banking services and use other banking services both in Namibia and abroad.

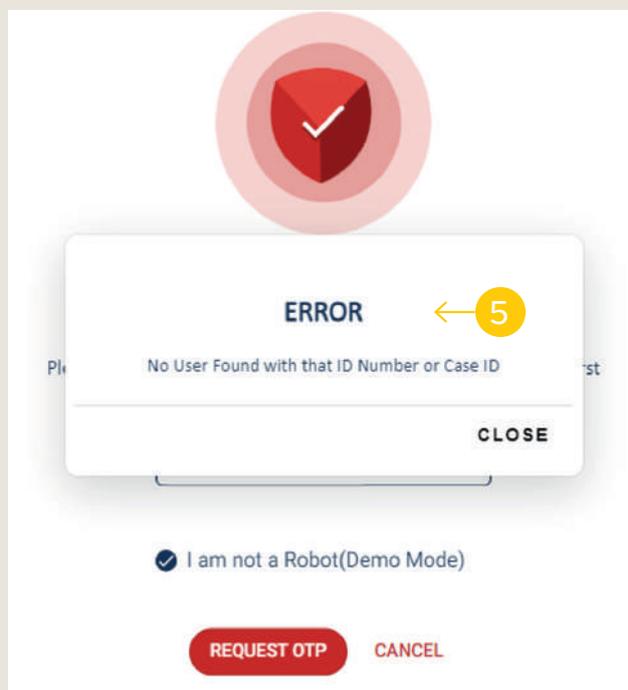
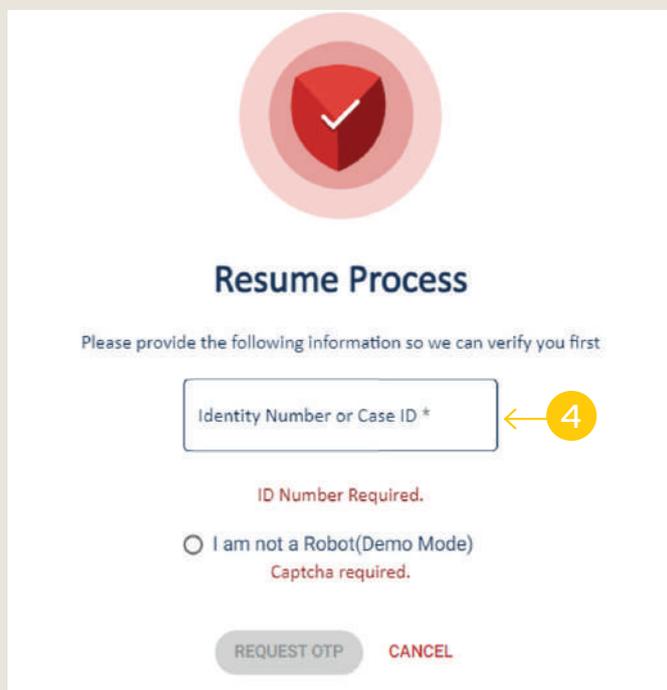
Here's a step-by-step guide for new and current students on how to apply for a Bank Windhoek NSFAF Student Account online. You can do this from anywhere without going to a Bank Windhoek branch. Opening this account is the first step to receiving your NSFAF payment.

1. Your Landing Page



1. Select **“Change Product”** to select another product if it does not display **“NSFAF Student Account”** when you open the portal.
2. Select **“Get Started”** to proceed.
3. Select **“Resume Process”** if you want to resume your previous attempt.

NOTE: If you already have another Bank Windhoek Account, you will need to visit your nearest branch to open your NSFAF Student Account.



4. If you select **“Resume Process”**, proceed to capture your **“Namibian Identity Number (ID)”** to process with a previous onboarding attempt.
5. You will see an **“Error Message”** display if we do not find you on the system with the Identity Number (ID) that you provided.

NOTE: To **“Resume Process”** requires biometrics (Face Authentication) to have been completed by you at the previous attempt.

2. Create Your Profile

Bank Windhoek

1 Already a Bank Windhoek Client?
Please visit your nearest branch to apply for new products.

1 2

Create Your Profile

Let's Get Started

Please provide your ID number in order for us to check for an existing profile.

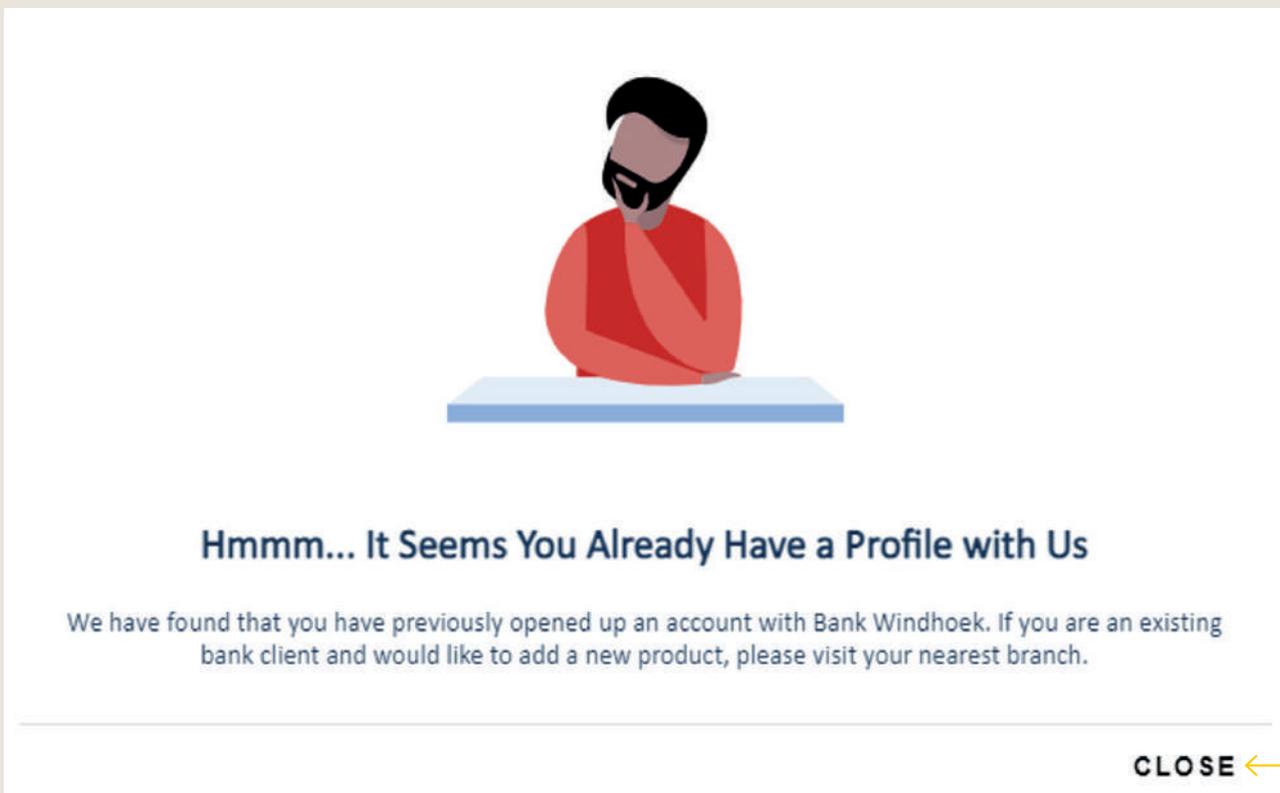
Identity Number *

ID Number Required.

I am not a Robot (Demo Mode)
Captcha required.

BACK NEXT

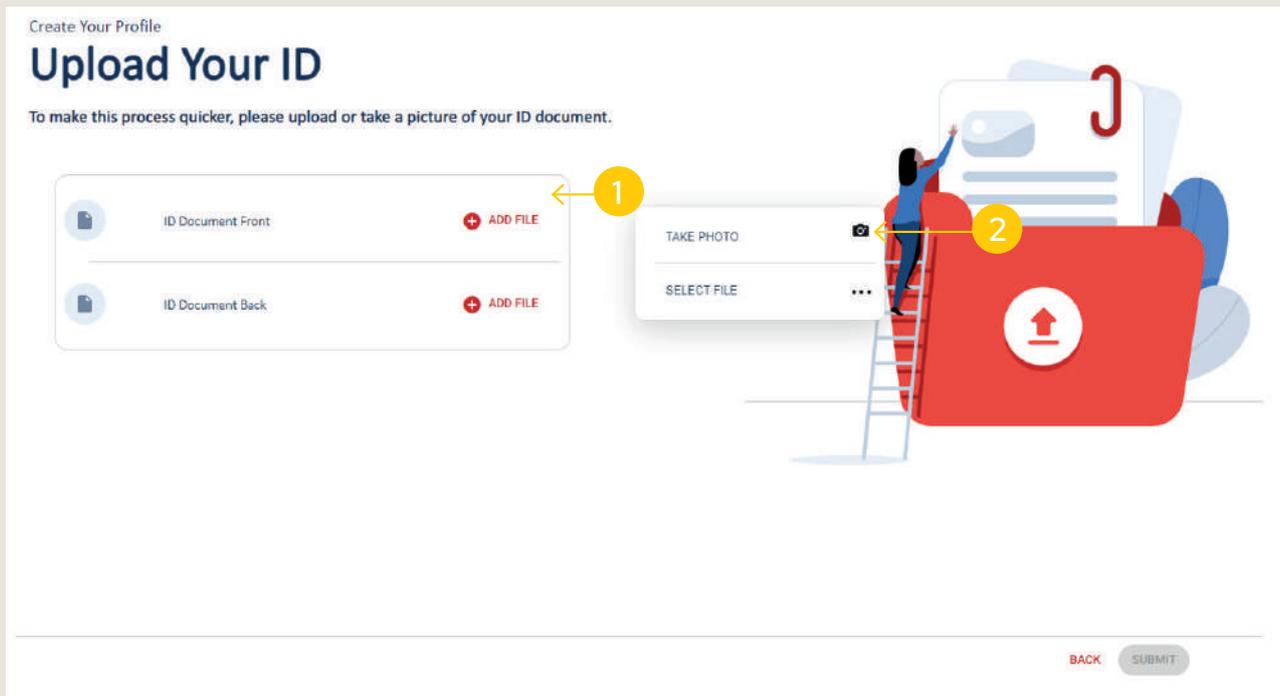
1. Capture your Identity Number (ID) for us to check if you already have an existing profile.
2. Tick the radio button (to indicate that you are not a robot).
3. Select **"Next"** to proceed.



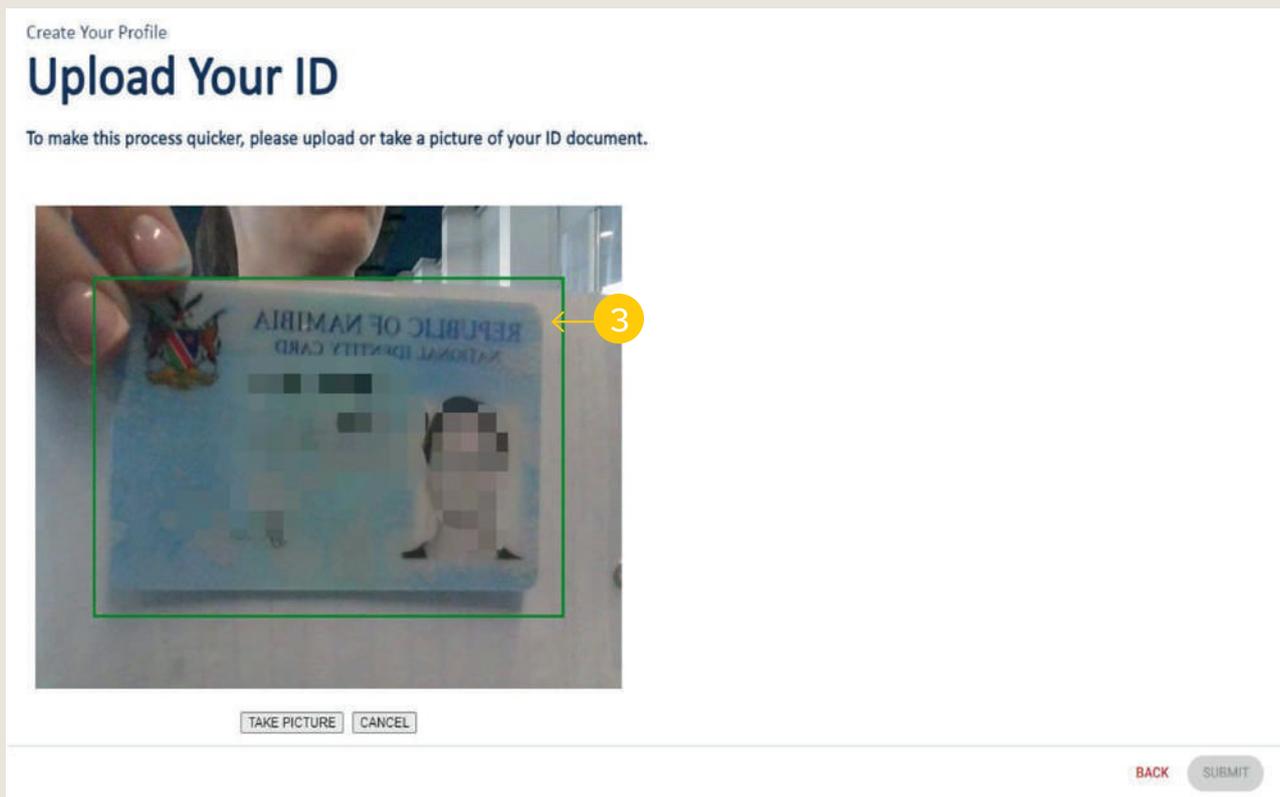
NOTE: If you already have an existing Bank Windhoek Account or is a Bank Windhoek Customer and would like to open your NSFAF Student Account, you need to visit your nearest branch. You will unfortunately not be able to open the account on this online platform.

4. Select **"Close"**.

3. Upload Your ID



1. To upload your ID document, select **“Add File”**.
2. Select **“Take Photo”**.



3. Take a picture of the front of your ID document by clicking **“Take Picture”**.

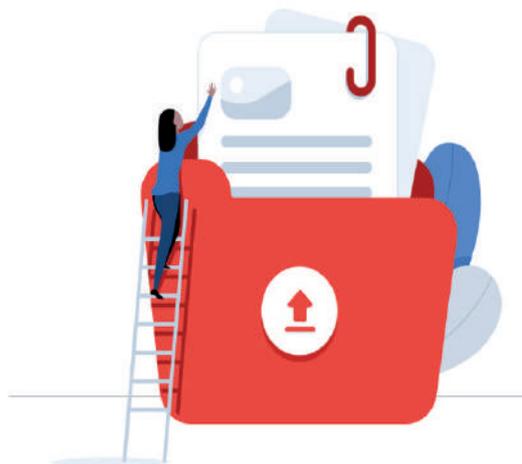
Create Your Profile

Upload Your ID

To make this process quicker, please upload or take a picture of your ID document.

ID Front.jpeg REMOVE

ID Document Back + ADD FILE



BACK SUBMIT

4. A green tick will indicate that the ID document has been successfully uploaded.
5. Select **“Add File”** to upload the back of your ID document as well.

Create Your Profile

Upload Your ID

To make this process quicker, please upload or take a picture of your ID document.



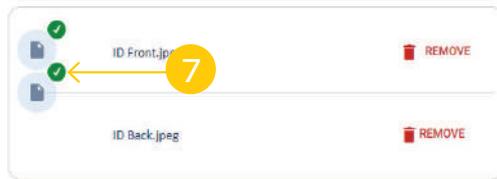
BACK SUBMIT

6. Take a picture of the back of your ID document by clicking **“Take Picture”**.

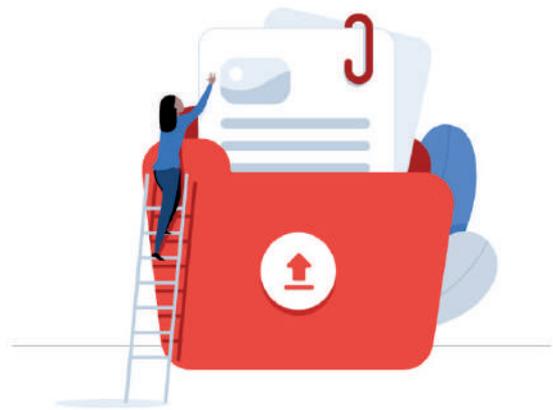
Create Your Profile

Upload Your ID

To make this process quicker, please upload or take a picture of your ID document.



 ID Front.jpg 
 ID Back.jpeg 

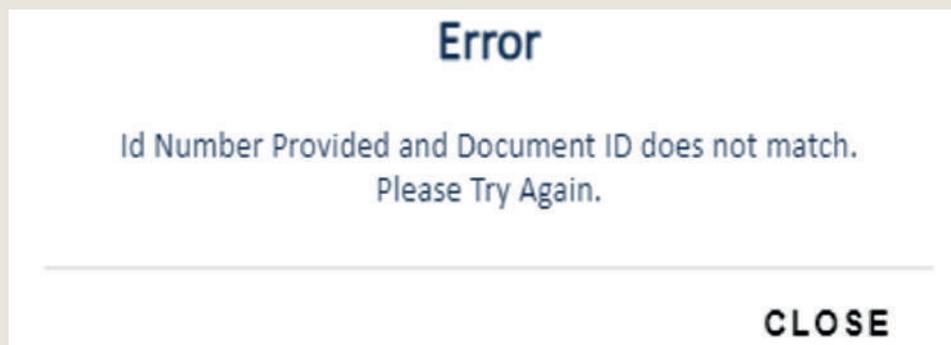


BACK

SUBMIT

8

7. A green tick will indicate the ID document has successfully uploaded.
8. Select **“Next”** to proceed.



NOTE: The following “Error Message” will be displayed when the ID Number you provided, and the ID document you uploaded does not match.

Take a Selfie



1 2

More About You

Let's Take a Selfie

We'd like to verify your identity by taking a quick selfie. Please follow the below tips to take the perfect selfie.

-  Ensure you have a neutral expression.
-  Make sure you are in a well-lit area.
-  Ensure you are in front of a plain background.
-  Make sure to remove hats, masks, or thick glasses.

TAKE YOUR PERFECT SELFIE ← 9

BACK

9. Select **“Take Your Perfect Selfie”**.

Let's Take a Selfie



RETAKE SELFIE

11

BACK

CONFIRM

10

10. Confirm that the selfie you took is clear and select **"Confirm"**.
11. If your selfie is not clear, select **"Retake Selfie"**.

4. Tell Us About Yourself

Create your profile

Tell us about yourself

Title * ← 1	
First Name Charmell Jianadi ← 2	Last Name Alcock
Identity Type * National Identification Document... ← 3	Identity Number 93071000138
Citizenship * Namibia ← 4	Date of Birth 07/10/1993
Country of Birth * Namibia ← 5	Gender * Female ← 6
Branch * Capricorn ← 7	Net Annual Income * 30000 ← 8

1. Select your **"Title"** from the drop-down list.
2. Confirm that your **"First Name"** and **"Last Name"** generated correctly from the ID that you uploaded.
3. Confirm that your **"Identity Number"** and **"Date of Birth"** generated correctly from the ID that you uploaded.
4. Select your **"Citizenship"** from the drop-down list.
5. Your **"Country of Birth"** will populate from the information on your ID.
6. Select your **"Gender"** from the drop-down list.
7. Select the **"Branch"** you would like to be serviced from on the drop-down list.
8. Capture your **"Net Annual Income"** that you will receive from the NSFAF Payout.

5. Contact Information

Contact Information

Code * 264 Mobile Number (0811111111) * 0814448681

Email Address * mellas20296@gmail.com Confirm Email Address * mellas20296@gmail.com

Will an individual (s) have effective control over you as account holder, or the account, acting through you?
 Yes No

I agree to the bank obtaining and processing my personal information.
 I agree to the bank sharing my personal information with relevant third parties

[PRIVACY POLICY](#)

4 → **NEXT**

1. Capture your contact information by capturing the **“Code”** +264 and then your **“Mobile Phone Number”** 0811111111.
2. Indicate whether another individual (Someone else e.g. a guardian) will have control over you or your account by selecting the **“Yes”** or **“No”** radio button.
3. Agree to the Terms and Conditions by clicking the relevant radio buttons.
4. Select **“Next”** to proceed.

NOTE: Clicking **“Privacy Policy”** will give you a preview of the Terms and Conditions.



Mobile Verification

Please verify your mobile number by entering the 6 digit verification code sent to your number:
264814448681

09:48
Time Remaining

5 → ○ ○ ○ ○ ○ ○

6 → **RESEND VERIFICATION CODE**

7 → **NOT RECEIVING OTP? CLICK TO CHANGE.**

5. Verify your Mobile Number by entering the 6-digit verification code that will be sent your cellphone number.
6. If you do not receive a verification code or there is an error with the verification code you received, click on **“Resend Verification Code”** and a new OTP (One-Time-PIN) will be sent to you.
7. If you are not receiving the verification code, click on **“Not Receiving OTP? Click to Change”** and this will take you back to the page to verify that your captured cellphone number is correct.

6. Where Do You Live

More About You

Where do you live?

Street Address * ← 1

Country * ← 2

City * ← 3

Do you have a postal address?

Postal Box Number * ← 4

Zip Code * ← 5

6 → NEXT

1. Capture your **“Street Address”**.
2. Select your **“Country”** of residence from the drop-down list.
3. Select your **“City”** of residence from the drop-down list.

NOTE: If you have a postal address, tick the radio button.

4. Capture your **“Postal Box Number”**.
5. Capture the **“ZIP Code”**.
6. Select **“Next”** to proceed.

7. Where Do You Live

More About You

Tell us about your employment

Employment Type * ← 1

Position * ← 2

Industry * ← 3

Qualification * ← 4

5 → NEXT

1. Select your **“Employment Type”** from the drop-down list.
2. Select your **“Position”** from the drop-down list.
3. Select the **“Industry”** you work in from the drop-down list.
4. Select your **“Qualification”** from the drop-down list.
5. Select **“Next”** to proceed.

8. Product Confirmation

More About You

Are You Happy With Your New Account?



The image shows a Visa credit card for the NSFAF Student Account. The card features the NSFAF logo, Bank Windhoek logo, and a Visa logo. The card number is partially visible as '6011 1000 1234 5678'. The card is set against a background of stylized mountains and a bird.

NS 0.00 Fee Per Month	NS 0.00 Min. Opening Deposit
0.00% Interest Rate	NS 0.00 Min. Balance to Maintain

NSFAF Student Account
NSFAF Student

Before you may proceed you must select both of the below consented items:

- 1 → By continuing this application, you hereby confirm that you have read and understood the applicable bank charges and penalties fees and/or you have contacted a bank official to explain the applicable bank charges and penalty fees and you confirm that these charges may be charged by the Bank in terms of the applicable Terms and Conditions.
- 2 → By continuing this application, you confirm that you have been provided the opportunity to have the applicable Terms and Conditions explained to you in simple English and that you confirm that you have read and understood the contents and have been provided the opportunity to discuss the implications of this application with the Bank.

The NSFAF Student Account Card will be displayed with the relevant fees, terms and conditions.

1. You will need to consent that you understand the applicable bank fees and charges.
2. You will need to consent that you understand the account you have applied for.

Before you may proceed you must select one of the below consented items:

You hereby confirm that you have read and understood the contents of this application. You confirm that you have used the 5 (five) working days afforded to you to read and understand the applicable Terms and Conditions.

You hereby confirm that you have been afforded the 5 (five) working days period to read and understand the applicable Terms and Conditions, however, you require the product/service immediately, you accept the proposed Terms and Conditions and choose to not use the 5 (five) working days afforded to you.

3 ↑

4 → **NEXT**

3. To do this, indicate by selecting the appropriate radio button 1. If you would like to make use of the 5 days period to read and understand the Terms and Conditions of the account you applied for Or 2. Choose not to use the 5 days.
4. Select **“Next”** to proceed.

9. Tax and Citizenship

More About You

Tell us about your tax and citizenship

Are you a US tax payer or have a US Social Security Number?

Yes No ← 1

Are you a US citizen or resident?

Yes No

Do you have a US telephone number?

Yes No

Do you have a US address?

Yes No

Is your country of birth the US?

Yes No

Does/will a US person have power of attorney over your account?

Yes No

Do you intend to transfer money to the US on a regular basis?

Yes No

2 → NEXT

1. Complete the assessment by selecting the relevant "Yes/No" radio buttons.
2. Select "Next" to proceed.

10. Card and Services

Finalisation and Setup

Let's Setup Your Card And Services

Card Collection

Please visit your nearest branch to collect your bank card.

You can now collect your Instant Card at any of our branches countrywide.

Service Setup

 **Statements**

Statements will be sent to your email address based on your frequency preference.

Receive Statements?

Statement Preference * ← 1

I dont want to receive statements

Statement Email Address * ← 2

mellas20296@gmail.com

Setup your preferences for the following services by selecting the appropriate option from the available drop-down list.

Statements:

1. Select "Statement Preference" from the drop-down list.
2. Capture your "Email Address"

Email Indemnity

Requesting Bank Windhoek to transmit/ accept documents to/from the following email address and/or act according to instructions conveyed:

Enable Email Indemnity

Primary Email Address

Primary Email Address * ← 3 Primary Email Address Confirm ← 4

Additional Email Address 1

Additional Email Address 1 Additional Email Address 1 Confirm

Email Indemnity:

- Capture your "Primary Email Address".
- Confirm your "Primary Email Address".

NOTE: You can capture additional email addresses for your email indemnity.

11. Obtain Customer Signature

More About You

Please sign the following documents

1079-FATCA Form.pdf SIGN ← 1

1119-Signature Card.pdf SIGN

1145-One Contract.pdf SIGN

NEXT

If your mobile number has been verified, you will be prompted to perform the following steps.

- Select the following documents to sign.

The document you want to sign will be unlocked.

- Once you have requested the OTP (One-Time-PIN), capture the OTP number send to your mobile number.
- Click "**Submit**" to proceed.

W

The document you want to sign needs to be unlocked.

A One-Time-Pin (OTP) has been sent to your mobile to unlock it. If you did not receive the OTP click Resend OTP to request a new one.

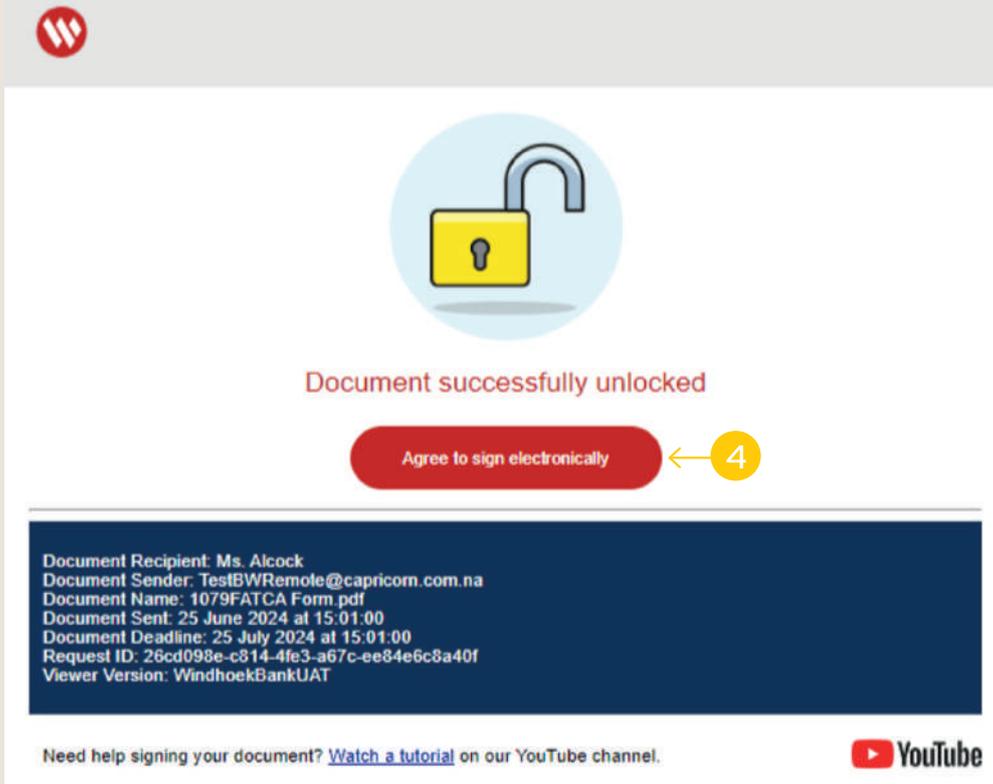
Mobile Number:

264 81 XXX 8681

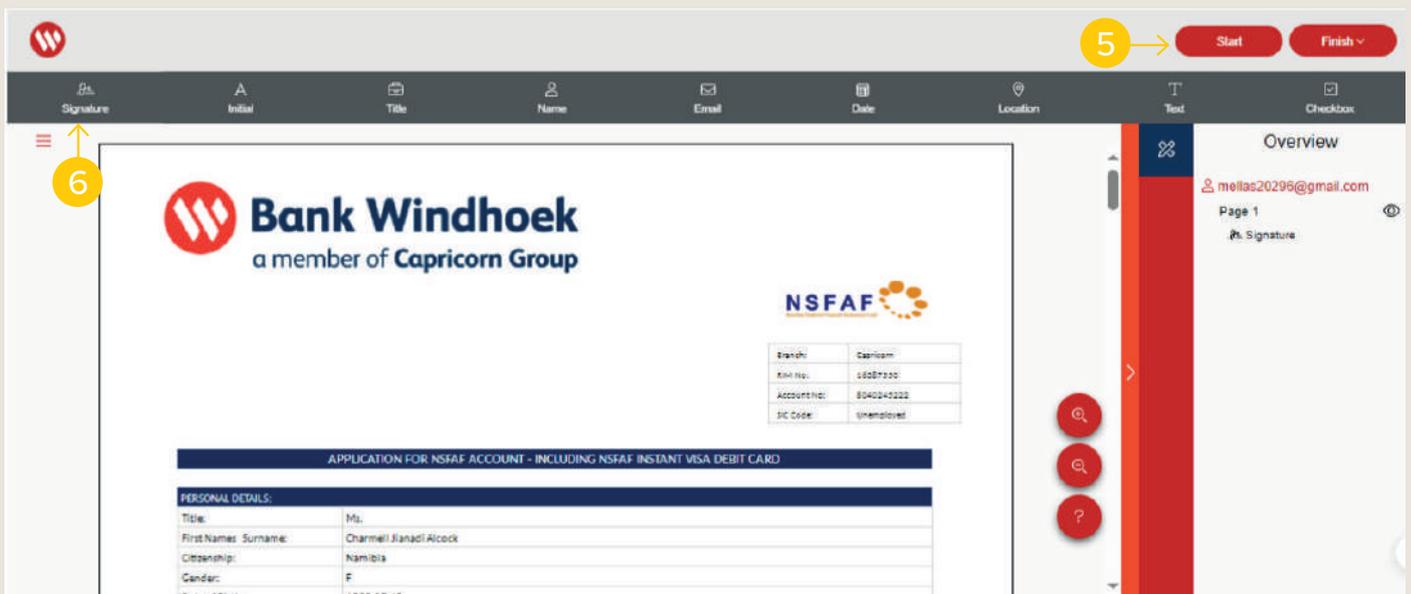
036518 ← 2

A new OTP has been sent to your mobile. You have 3 attempt(s) left to unlock the document.

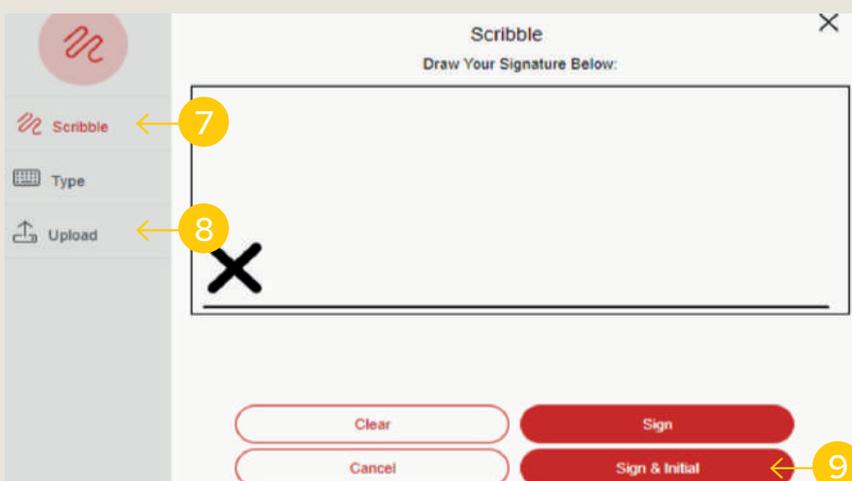
Resend OTP Submit ← 3



4. Click on **“Agree to Sign Electronically”** to proceed.



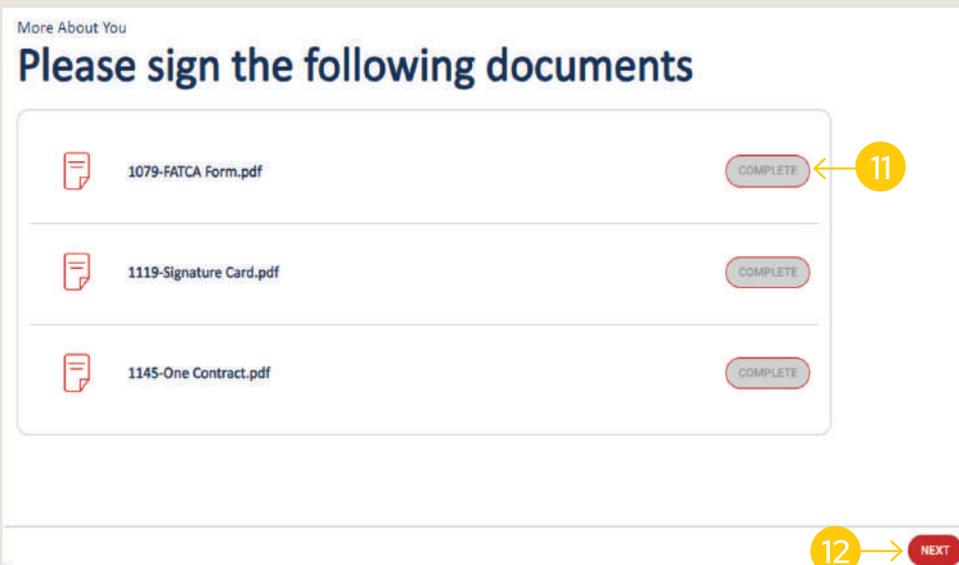
5. Click the **“Start”** button.
6. Click on the **“Signature”** tab.



7. You must select **“Scribble”** to sign on an in-branch device.
8. You must select **“Upload”** to sign using your signature saved on your personal device (Cellphone).
9. Select **“Sign & Initial”** to capture the your initial(s).

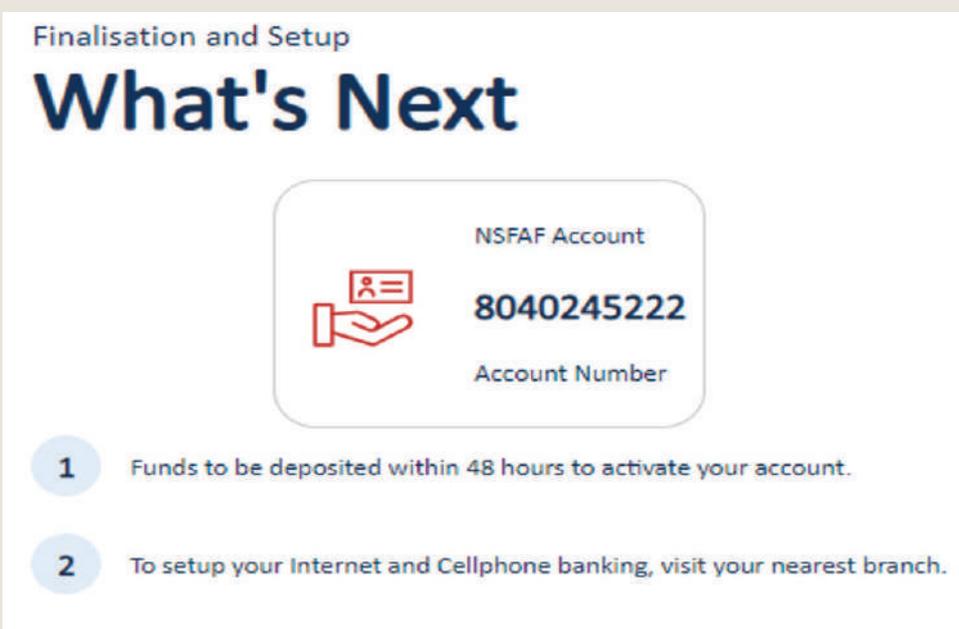


10. Click on **"Finish"** and then click on **"Accept"** to proceed.



11. When all your documents have been signed it will indicate **"Complete"**.

12. Select **"Next"** to proceed.



NOTE: The "What's Next" screen will indicate the new your RIM and Account created.



For support or more information, visit your nearest branch or
contact our Customer Service Centre.

Tel: (061) 299 1200 or
Email: info@bankwindhoek.com.na