

ZENITH BANK PLC



CORPORATE ACCOUNTS

ACCOUNT OPENING REQUIREMENTS

- Account opening form duly completed. 1.
- 2. Specimen signature card duly completed by each signatory to the account
- 3. Two (2) independent and satisfactory references. Referees must be Corporate account holders and not officers of the company or related companies. Referees who maintain corporate account with Zenith Bank Plc must have done so for a minimum of six (6) months.
- One (1) recent clear passport size photograph of signatory to the account with 4. name and signature on the reverse side.
- 5. Certificate of Incorporation (Original to be sighted).
- 6. Memorandum and Articles of Association (certified as a true copy by the Registrar of Companies and a Director of the company).
- 7. Certificate of exemption from using "Limited" after name (where applicable).
- Form CAC7/CAC2.3 Particulars of Directors of the company certified by the 8. Registrar of Companies.
- 9. Form CAC2 - Allotment of shares of the company. (Original to be sighted).
- 10. Form CAC2. 1 - Particulars of Company Secretary.
- 11. Residence permit (where applicable).
- 12. Identification of signatories - International passport, driver's licence, National ID Card or National Voter's Card. (Original to be sighted).
- Board Resolution appointing Zenith Bank Plc. as the company's bankers and 13. including names of all signatories to the account, mandate and directors of the company in attendance This must be executed under the company seal.
- 14. Initial Deposit.
- 15. Public utility Receipt i.e Tax Clearance Certificate (TCC), PHCN Bills, Water Bills, or Telephone Bills (Original to be sighted) which must bear the current address
- A duly completed Signatory Personal information Form for each of the 16. signatories to the account.
- 17. Duly executed letter of Set-off.

ACCOUNT TYPE (Please Tick As Appropriate)	
Corporate Account	
Small Business Account (SME)	
Deposit Account	
Domiciliary Account	

INDUSTRY CLASSIFICATION

AGRICULTURE

Food Crops - grains	Production	Distribution	Poultry			
Other Livestock	Forestry	Fishing	Others			

MINING AND QUARRYING

Coal	Mining	Petroleum & Gas	Other Non Metallic Mining

MANUFACTURING

Flour Milling & Bakeries Beverages			, Tobacco	Other Foods	Processing	g Canning	Textile & Apparel				
Footwear	Woo	d Products	Paper &	Paper Product	Printing,	Publishing,	etc	Rubber Products			
Soap and Oils	and De	tergents	Petroleun	n & Coal Produ	ct Buildi	ng Material:	s, Po	ottery Ceramic etc			
Basic Metal Pro	ducts (Smelting etc	-) Pharma	reputicals C	ther Man	ufacturina a	har	Processing			

Basic Metal Products (Smelting etc)	Pharmaceuticals	Other Manufacturing and Processing

Other Non Metallic Products

REAL ESTATE/CONSTRUCTION

Owner Occupied Property	Commercial Property	Residential	Non Residential	Public Construction

Others

PUBLIC UTILITIES

Electricity, Water Harbour etc.

GENERAL COMMERCE

Export	Cocoa	Groundnuts	& Groundnut Oil	Palm Prod	duce Co	lton	Hides & Skin
Ruber & Pro	ducts Timb	er & Products	Other Agriculture	I Exports A	Agricultural	Impor	ts & Domestic Trade
Imports	Wholesale A	Merchant R	etail Merchant	Domest	tic Trade		

TRANSPORTATION AND COMMUNICATION

Rail Transport	Road Transport	Water Transport	Air Transport	Other Communication

FINANCE AND INSURANCE

Commercial Banks	Merchant Banks	Finance Companies	Mortgage Institutions	Other Banking Institutions

Insurance Companies

GENERAL

Personal & Professional	Hotel & Tourism	Miscellaneous

GOVERNMENT

Federal	State	Local	Other (not provided





																			_				
		CO																					
ZENITH (Please indicate Category Of Business:	the b	usines	ss ca	tegory	/ and	d typ	e of	faco	cour	nt to	о ор	en b	y ti	ckir	ig th	ie ap	plic	able	e bo	x be	low)		
Limited Liability Company	Πpa	artner	ship	∏s	ole l	Pron	riet	orsh	ain [\neg	М	DA's]sc	hoc	ls	$\neg c$	the	rs	1_			
Small Business (SME):			asic [ren		_	₆ (Itra	_		_			(Clubs	s,So		es, N	g. IGOs	3,
Account Type:			_		1			· L	J	U	ılıa	Ш					٦	rust	ees,	etc.	\$		£
	•	osit A		_]	01						. 1		1	ı	Dom	nicili	ary .	Acc	ount	. V		~
This form should be complete similar in style to the following			AL L	EIIE	K5.	Cna	ract	ers	and	ma	rks	snou	ıla	be									
BRANCH				ACC	OUN	T No). (fc	r of	ficia	l us	e o	nly)[
1. COMPANY DETAILS	(Pled	ise co	ompl	ete i	n Bl	.00	K L	ΞII	ERS	S aı	nd	Tick	W	her	e N	lece	SSO	ry).					
Company / Business Nam	e																						
0 05 1 51						<u> </u>		<u> </u>															
Certificate of Incorporation /Registration Number	۱																						
Date of Incorporation / Registration	D	ММ	Y	Y Y	Υ		isdi gist			Inc	orp	orat	ion	/_									
Type / Nature of Business		\top	П	Т	Τ			\neg	\neg														
Sector / Industry	П	$\frac{1}{1}$		$\frac{}{}$	<u> </u>			 	 				l										
Operating Business		<u> </u>						_		! 			!										
Address 1.	Щ	+		+	<u> </u>			 	<u> </u>	 			 										_
Operating Business	Щ	+	$\frac{\square}{\square}$	+	<u> </u>	\Box		 					 										
Address 2.		<u> </u>		<u> </u>	<u> </u>			<u> </u>															
	Щ		Ш																				
Registered Business Address	Щ	\perp		<u> </u>				_															
(if different from above)	Ш																						
Email Address																							
Website (if any)																							
Phone Number (1)										Ph	one	Nu	mb	er (2	2)								
Tax Identification Number (TIN)]-						CRM (Wh	(Cod	е								
Special Control Unit again (SCUML) Registration Nu	st Mo	oney L (whe	_auno re ap	dering plicat	g ole)[Ι										
Purpose of Account																							
2. ANNUAL TURNOVE	R																						
(a) Below N5m]		N	5m	- Be	low	/ N2	20m	1]				N2	0m	- Be	elov	v N	50m	1	
N50m - Below N500m]		N5	500r	n - I	3elo	ow l	N5b)]						Δ	bo	ve l	N5b)	
(b) Is Your Company Quo	ted o	n any	Stoc	k Exc	han	ge?	١	⁄es[N	o [
(c) If answer to question (b) is Y	es, in	dicat	e the	Sto	ck E	xch	ang	e ar	nd t	he :	Stoc	k S	yml	ool_								
(d) Source of Funds																							1

3. ACCOUNT SERVICE(S) REQUIRED (Please tick applicable option below)	"		
Debit Card Preference(s): (Fees apply) Master Card Visa Card Others Others (Please specify)	" C A U T I O N IT IS DANGEROUS TO INTRODUCE		
Electronic Banking Preference(s): EasyMoney Corporate - I- bank (internet banking)	WHO IS NOT WELL-KNOWN T	O YOU	
Transaction Alert Preference(s): E-mail Alert (Free) SMS Alert (Free apply) Trade Alert			20
Statement Delivery E-mail Post Collection at Branch: Statement Frequency: Monthly Preference(s):	The Manager, ZENITH BANK PLC		
Quarterly Bi-Annual Annual Cheque Book Requisition: (Fees apply) 50 leaves 100 leaves			
4. CHEQUE CONFIRMATION / THRESHOLD			
Would you like to pre-confirm your cheques? YES NO NO	Dear Sir,		
If yes, please note the minimum cheque confirmation amount allowed by the bank is N500,000.00 in writing and before cheque presentation.			
Please specify minimum amount to be confirmed: N : 0 0	Р	ROSPECTIVE ACCOUNT NAM	ΛE
5. BOARD RESOLUTION	We understand that the above-na	med Company has applied to oper	a Current Account with yo
FEDERAL REPUBLIC OF NIGERIA		d company for (peri	•
COMPANIES AND ALLIED MATTERS ACT, 2004	means and reputation as follows:	(pen	od) and we comment on the
(A) LIST OF DIRECTORS PRESENT	1		
S/N NAME POSITION			
1.	1		
4.	1		
5.			
6.			
IN ATTENDANCE	extended.	n entity to whom the usual banking facili	ties may be
L (COMPANY SECRETARY) BOARD RESOLUTIONS	We maintain current account(s	s) with:	
At the meeting of the Board of Director ofheld on theday of	NAME OF BANK/BRANCH	BANKER'S ADDRESS	ACCOUNT NUMBER
20 at the Company's Head office, the following resolution were proposed and duly passed:			
1. That in addition to any general lien or similar right to which you as a bank may be entitled by law, you may at	1.		
anytime without notice to us combine and or consolidate all or any of the Company's accounts, affiliate, subsidiary or sister company's accounts (whether or not in the same name) with the liabilities to you and set-off or transfer any sum standing to the credit of any one or more of such accounts or any other credits be it cash, cheques,	2.		
valuables, deposits, securities, negotiable instruments or other assets belonging to the Company with you towards satisfaction of any of the company's liabilities to you or any other account or in any other respect, whether such	The above information is provi	ded in confidence.	
liabilities be actual or contingent, primary or collateral, several or joint.	Yours faithfully,		
2. That the Secretary and a Director of the Company be, and is hereby authorized to certify to the bank names of the	REFEREE'S ACCOUNT NAME		
present officers of the Company and other persons authorized to sign for it and the offices respectively held by them, together with the specimen of their signatures and in case of any change of any holder of any such office or holders	REFEREE'S ADDRESS		
of any such offices, the fact(s) of such change and the names of any new officer(s) and the offices respectively held by them, together with the specimen of their signature(s), and the Bank be and is hereby authorized to honour any instrument signed by any new officer or officers in respect of whom it has received any such certificate or certificates	REFEREE'S PHONE NUMBER		
with the same force and effect as if the said officer or officers were named in the foregoing resolution in the place of any person(s) with the same title or titles.			
2	Authorised Signatory	A	uthorised Signatory





- That the bank be promptly notified in writing by the Secretary or any other appropriate officer of the Company of any change in their resolution(s), such notice to be given to each office of the Bank in which any account of the Company may be maintained, and that until it has actually received such notice and sufficient time shall have elapsed thereafter to permit the Bank in due course and by such means as it may deem appropriate to notify such of its offices, branches and correspondents as the Bank may deem to be concerned thereby, it is authorized to act in pursuance of these resolutions, and the Bank shall be indemnified and held harmless from any loss suffered or liability incurred by it continuing to act pursuant to these resolutions, even though the resolution may have been changed; provided that may such change shall not adversely affect the general intendment of this resolution.
- 4. That any and all withdrawals and borrowing of money and/or other transaction entered into on behalf of the Company with the Bank are hereby approved, and that the Bank may reply upon the authority conferred by this entire resolution until the receipt by it of a copy of a resolution of this Board revoking or modifying the same.
- 5. That the Company should open and operate a current Account with Zenith Bank Plc.
- That the signatories to the account shall be:

(B) SIGNATORIES TO THE ACCOUNT

S/N	NAME	CATEGORY	SPECIMEN SIGNATURE
1.			
2.			
3.			
4.			
5.			

The Mandate of the Company shall be:

We CERTIFY that the Memorandum and Articles of Association of the Company given by us to the Bank are current and up to date

We FURTHER UNDERTAKE that amendments to the Memorandum and Articles of Association shall be advised to the Bank within fourteen (14) days of such.

We shall indemnify the Bank against any loss, expenses and/or damages it may sustain through our failure to notify or delay in notifying the Bank of any alteration, amendment or addition to the Memorandum and Articles of Association.

We FURTHER CERTIFY that there is no provision in the Memorandum and Articles of Association of the Company limiting the power of the Board of Directors to pass the foregoing resolutions and that the same are in conformity with the provision of the said Memorandum and Articles of Association.

We CERTIFY that the above is a true correct of the extract of the Minutes of the Board Meeting.

Dated at		_This	_day of	_ 20
		_		
D	irector			Director/Secretary

(COMPANY SEAL)

	Date
TO: ZENITH BANK PLC	
LETTER OF SET-	OFF
In consideration of your providing us financial and and other facilities, we agree that in addition to which you as a bank be entitled by law, you may combine or consolidate all or any of our accompany's accounts (whether or not in the same set-off or transfer any sums standing to the cred in or towards satisfaction of any of our liabilities respect whether such liabilities be actual or of several or joint	o any general lien or similar liar right y at any time and without notice to us counts, affiliate, subsidiary or sister te name) with the liabilities to you and it of any one or more of such accounts to you on any account or in any other
Dated thisday of	20
The common seal of the company is hereunto	affixed in the presence of:
, ,	·
 Director	Director/Secretary
	·

"CAUTION" IT IS DANGEROUS TO INTRODUCE A PERSON WHO IS NOT WELL-KNOWN TO YOU

		l	
The Manager, ZENITH BANK PLC			20
ear Sir,			
F	PROSPECT	IVE ACCOUNT NAME	
We understand that the above-na	ımed Compa	ny has applied to open a	Current Account with you.
We have known the above named means and reputation as follows:		or (period)	and we comment on their
			1
Ve also confirm that the applicant extended.	t is an entity	to whom the usual bankin	g facilities may be
Ve maintain current account(s	s) with:		
NAME OF BANK/BRANCH	BANKE	ER'S ADDRESS	ACCOUNT NUMBER
1.			
2_			
he above information is provi	ded in conf	idence.	
ours faithfully,			
REFEREE'S ACCOUNT NAME			
REFEREE'S ADDRESS			
REFEREE'S PHONE NUMBER			

Company Seal Authorised Signatory

Authorised Signatory

SELF-CERTIFICATION FORM

APPENDIX

<u>Jurisdiction of Residence and Taxpayer Identification Number or Its Functional</u>
<u>Equivalent ("TIN") for those who are not Tax resident in Nigeria*</u>

Complete the following table indicating (a) the jurisdiction of residence where the account holder is a resident for tax purposes and (b) the account holder's TIN for each jurisdiction. Indicate all jurisdictions of residence, note that, this is not restricted to three (3), additional information should be completed on a separate sheet. (See "TIN" appendix of Key Terms below)

	Country/Jurisdiction of Tax Residence	If no TIN available enter Reason A,B or C	Explain why the account holder is unable to obtain a TIN if you have selected Reason B
1			
2			
3			

Documentary Evidence of the TIN should be provided.

if a TIN is unavailable provide the appropriate reason A, B, or C:

Reason A - The jurisdiction where the account holder is a resident for tax purpose does not issue TIN to its residents.

Reason B - The account holder is unable to obtain a TIN. Explain why the account holder is unable to obtain a TIN if you have selected this reason.

Reason C - TIN is not required. Select this reason only if the authorities of the jurisdiction of residence do not require the TIN to be disclosed.

6. ACCOL	JNT	SIG	NA	(Ok	Y'S	DE	TAI	LS																			
Surname													Firs	t Nan	ne												
Other Names												Mo	ther's	s Maid Nar	en ne_												
Marital Single	ell	Marri	ed	Ot	hers							(Mr,	Mrs, E	Tit or,.Chief, e	tle		Τ	Τ								\top	7
		M N	Y	Y	Υ	Y	end	er: F	= [<u> </u>					_	•		•	•	•	•	•				•	_
Place of Birth													Τ					$\neg \lceil$									
Nationality (for non-Nigerians)						j						İ	Ť					٦1									
Residence Permit No.																											
Permit Issue Date	D	M	Y	Y	Y	Y	Perm	it Ex	piry	Date	D	D	M	M	Υ	Y	/ Y				D I		\ T	^			
State of Oringin																					Pr	10	T	U			
Home Town																											
Local Govt. Area																											
Religion (optional)																											
Tax ID. No.							_] Ba Ni	ank umb	Verific er (B\	catio VN)	n											
Occupation													St Jo	atus / b Title	e:										\top		
Residential /	Addre	ss:										_															<u>'</u>
House Number												St	reet	Nam	е										\perp		
Nearest Bus Stop/Landmark																											
City/Town								Ī				G	ove	Loca	nt										Ī		
State			İ						Ť	İ		Ī		Are	a└─												'
Phone Number (1)				Ť					Ī] 	hon lum	e ber (2	2)			T	T								
E-mail Address								T	T		_				Γ			Ì		T				<u> </u>	T		
/ taa. 555																		\		D D		М	М	Υ	YY	Y	
Signature:				<u> </u>	1715										_		L	ate	L		┙┖				_		
6b.DETAIL	5 OF	NE	ΧL	OF	KIN	1						7													—	—	1
Surname Other	\coprod				_	<u> </u>			_	<u> </u>	<u> </u>] F	irst	Name	\vdash			_		_		4	_	1	<u>↓</u>	<u></u>]
Names Date of	D [M	l M	Y	Y	Y						(Mr.	, Mrs, D	Title , Chief, etc									1	1	\perp	<u> </u>]
Birth Contact Detail							G	ende	r: F		Л <u> </u>	R	elati	onshi	p										\perp]
			_	$\overline{}$	$\overline{}$	_	$\overline{}$	$\overline{}$	_	_	٦,,					_	_	_	_	_				1	$\overline{}$	_	1
Phone Number 1	\vdash	$\frac{\perp}{\perp}$	<u> </u>	\perp	<u> </u>	$\frac{\perp}{\perp}$	+	<u> </u>	<u> </u>		Pr	none	Nu	mber :	<u> </u>		<u> </u>	<u> </u>	<u> </u>	$\frac{\perp}{1}$	<u> </u> 	T	<u> </u>	 	十	<u> </u>	j Î
E-mail Address House Number	\equiv	<u></u>	<u></u>		$\frac{\perp}{\perp}$		<u> </u>	<u></u>	<u>Г</u>		$\frac{\perp}{\perp}$	بی[ایر	ro c t	Name				<u> </u> 	<u> </u>	<u>Т</u>	<u> </u>	<u> </u>		<u> </u>	$\frac{\perp}{\top}$	<u> </u>	
House Number		+	<u> </u>		<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>	Joi	reet	Name	₹ <u></u>	<u> </u>		<u> </u>	1	1	<u> </u>	<u> </u>	1	1	\pm	<u> </u>]]
Nearest Bus Stop/Landmark	\Box	+	+	H	+	$\frac{\perp}{\parallel}$	+	\dagger	<u> </u>	\Box	\dashv	$\frac{\perp}{\parallel}$					\dashv	<u> </u>	$\frac{\perp}{\parallel}$	$\frac{+}{1}$	+	$\frac{+}{1}$	$\frac{\perp}{\parallel}$	$\frac{+}{1}$	+	+]]
City/Town		Ī	İ	\Box				Ī	İ	Ī	Τ]		L.G.A	Ī												j
State						Ī																Ī]_
																											5

6. ACCOL	JNI	SI	G١	IA	O	KY.	3 L	H	ΊL	.5																							
Surname																Firs	t N	am	e]
Other Names															Mot	ther's		aide Nam]
Marital Single	e	Ma	ırrie	ed	<u></u> 0	ther	s								(Mr,	Mrs, D	r,.Chi	Titl	e			T										\top	╗┃
	D	M	M	Υ	Y	Y	Y	Gei	nde	er: F	= [м[•									·				_
Place of Birth	Π												Ţ																				1
Nationality (for non-Nigerians)			Ī	Ì					Ī				Ť				Ī	Ī				Ī											П
Residence Permit No.																																	$\ \ $
Permit Issue Date	D	M	M	Y	Υ	Y	Y	Pe	rmit	t Ex	piry	Dat	te	D	D	M	N		Y	Y	Y	Y											$\ \ $
State of Oringin																									ŀ	7	1(J	ГС	J			$\ \ $
Home Town																																	
Local Govt.																																	
Religion (optional)																							L]
Tax ID. No.				Ι					- [Ba Nu	ank ' umb	√er er (ifica (BV	atior N)]
Occupation																St Jo	atu b T	s / itle	:[]
Residential A	Add	ress	:	_	_	_	_		_	_	_	_	_		1				\equiv		_										_		- -
House Number						1	\perp	<u></u>		<u> </u>					St	reet	Na	ame							1	_						\perp	<u> </u>
]
Nearest Bus Stop/Landmark]
City/Town															G	ove	'nm	oca nen Area	t]
State																	-	NI GC	1														
Phone Number (1)									T] P N	hon luml	e oer	(2)]
E-mail Address		İ				Ī					Ī				<u> </u>				Ī					T	Ť	T							j
	-	•		<u> </u>		<u>.l</u>	Į.				!	_!_		!_								D-4	_	D	D		M	M	Υ	Y	Y	Y	
Signature:				V-															-			Dat	e [JL						_	
6b.DETAII	<u>-2 (</u>	<u>) F</u>	NE	XI	O	K	IN		7	_	_				1									_	_	_			<u> </u>	_	<u> </u>		7
Surname Other		<u> </u>					_		<u> </u>	<u> </u>	<u> </u>	<u> </u>		<u> </u>	∫ Fi າ	irst I		ne itle						<u> </u>	<u> </u>	_				<u> </u>	Ļ	Ļ	- -
Names Date of	D	D	M	M	Y	Y	Y	Y					,		_	Mrs, Dr	, Chie	f, etc)			<u> </u>		<u> </u>	<u> </u>	<u> </u>	<u> </u>				<u> </u>	<u> </u>	<u>_</u>	┤
Birth									Ge	nde	r: F] M		R	elati	ons	ship															┚┃
Contact Detail	s —		1	Т	Т	1	-			_		Т		٦.				_		Т	_	$\overline{}$			_			_	_			_	٦
Phone Number 1 E-mail Address							<u> </u> 			<u> </u>	\perp	$\frac{\perp}{\Gamma}$	Т	T	one	Nur	nbe	er 2						<u> </u>	<u> </u> 	<u> </u>	1	<u>L</u>	\perp	Τ	<u> </u>	上	┧┃
House Number	\equiv				<u></u> Т	<u></u> Т	<u> </u>		T	<u>Г</u>	$\frac{\perp}{\top}$	<u>Т</u>] _{C+} .	 reet	NI~	ma		<u> </u> 			<u> </u>	<u>L</u>	<u></u> T	<u> </u>			<u> </u>	<u>L</u>	<u> </u>	$\frac{\perp}{\perp}$	- - - -
TIOUSE NUITIDEL											<u> </u>	<u> </u>	<u></u>	T	اندر	T	ıva	iiie T		<u></u>		<u></u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>	-			<u> </u>	$\frac{1}{1}$	十	
Nearest Bus Stop/Landmark											<u> </u>	<u> </u> 	<u> </u>	<u> </u>			<u> </u>		<u> </u>						$\frac{\perp}{\Gamma}$	$\frac{\perp}{1}$					<u> </u>	<u> </u>]
City/Town												Ì]		L.G	3.A						Ĺ	İ	İ						Ī	$reve{ig }$
State																																	$] \mid$
6																																	

ACCOUNT SIGNATORY'S DETA	AILS
Surname:	
First Name:	РНОТО
Other Names: Mother's Maiden Name	
Date of Birth Gender: Female Male Title:	
Nationality (for non-Nigerians) (Mr., Mrs., Dr., Chief,	etc)
Means of Identification (Driver's Licence, International Passport, National ID or Voter's Card)	
ID Number	
ID Issue Date D D M M Y Y Y Y D ID Expiry Date D ID Expiry Da	D M M Y Y Y Y
Bank Verification Number (BVN)	
Occupation	
Status/Job Title:	
Residential Address: House Number Street Name	
Nearest Bus Stop/ Landmark	
City/Town L.G.A	
State	
Phone Number 1 Phone Number 2	
E-mail Address	
Signature Date Date	M M Y Y Y Y



DETAILS OF THE DIRECTORS/EXECUTIVES/TRUSTEES/PROMOTERS/

ZENITH EXECUTORS/ADMINISTRATORS/PRINCIPAL OFFICERS
Surname: First Name:
Other Names: Mother's Maiden Name
Date of Birth Gender: Title:(Mr., Mrs., Dr., Chief, etc.) Title:(Mr., Mrs., Dr., Chief, etc.)
Nationality (for non-Nigerians)
Means of Identification (Driver's Licence, International Passport, National ID or Voter's Card)
ID Number
ID Issue Date D D M M Y Y Y Y Y ID Expiry Date D D M M Y Y Y Y Y ID Expiry Date D D M M Y Y Y Y Y Y Y ID Expiry Date D D M M M Y Y Y Y Y Y Y Y Y Y Y Y Y Y Y
Bank Verification Number (BVN)
Occupation
Status/Job Title:
Residential Address: House Number Street Name
Nearest Bus Stop/ Landmark
City/Town L.G.A
State
Phone Number 2 Phone Number 2
E-mail Address
Signature Date Date

7A. DETAILS OF THE DIRECTORS	S/EXI	ECUT	(IVES	/TR	US	TEES	/PI	RON	OT	ER	S/EXE	CU	TOR	S/A	ND	MIN	ISTI	TAS	OR	S/P	RIN	ICII	PAL	OF	FICE	ERS
Surname:										irs	st Nan	ne[
Other Names] N	Λo	ther's	Ma	aide	n N	lam	ie[
Date of Birth	ΥΥ	Υ	Ger	nde	r: F	=] N	1] т	itle	∋: (Mr., Mr	s., Dr	. Chief	etc)												
Nationality (For Non-Nigerians)		T							Т																	
Means of Identification (Driver's Licence, International Passport, National ID or Voter's Card)	П							İ																		
ID Number																										
ID Issue Date	D	D	M	М	Y	Y	Υ	Υ					ID I	Exp	oiry	Da	te	D	D	N	I N	/	Y	Υ	Y	Υ
Bank Verification Number (BVN)																	_	•								
Occupation																										
Status/Job Title:																										
Residential Address: House Number] s	Stre	eet Na	me	•													
Nearest Bus Stop/ Landmark																										
City/ Town											Loca															
State						Ī	T	T]	Govt Area									Ī						
Phone Number (1)				Ī		Ť	T	Ī		Ē	Phone	Νι	ımb	er	(2)					Ī			Ī		ΙÌ	
E-mail Address																			•				Ĺ			
					-			-								Da	l	D	D	I N	/ N	М	Υ	Υ	Υ	Y
Signature																Da	iie		l	Ш	- 1	- II				
Surname:						Γ] F	irs	st Nan	ne[
Surname: Other Names									J 1		st Nan	L	aide	n N	lam	ne[
	 Y Y		Ger	I	r: F			1		Лο		Ma		_	lam	ie[
Other Names	\perp	Y	Ger	I	r: F	 - -		1		Лο	ther's	Ma		_	lam	ie[
Other Names Date of Birth Nationality (For Non-Nigerians) Means of Identification	\perp	Y	Ger	nde	r: F		 M	1		Лο	ther's	Ma		_	lam	ue[
Other Names Date of Birth Nationality (For Non-Nigerians)	\perp	Y								Лο	ther's	Ma s., Dr,	. Chief	etc)												
Other Names Date of Birth Nationality (For Non-Nigerians) Means of Identification (Driver's Licence, International Passport, National ID or Voter's Card)		Y								Лο	ther's	Ma s., Dr,		etc)			te									
Other Names Date of Birth Nationality (For Non-Nigerians) Means of Identification (Driver's Licence, International Passport, National ID or Voter's Card) ID Number										Лο	ther's	Ma s., Dr,	. Chief	etc)			te						Y			
Other Names Date of Birth Nationality (For Non-Nigerians) Means of Identification (Driver's Licence, International Passport, National ID or Voter's Card) ID Number ID Issue Date Bank Verification										Лο	ther's	Ma s., Dr,	. Chief	etc)			te						Y		Y	
Other Names Date of Birth Nationality (For Non-Nigerians) Means of Identification (Driver's Licence, International Passport, National ID or Voter's Card) ID Number ID Issue Date Bank Verification Number (BVN)										Лο	ther's	Ma s., Dr,	. Chief	etc)			te						Y		Y	
Other Names Date of Birth Nationality (For Non-Nigerians) Means of Identification (Driver's Licence, International Passport, National ID or Voter's Card) ID Number ID Issue Date Bank Verification Number (BVN) Occupation Status/Job Title: Residential Address:) N	Moritle	ther's	Ma s., Dr	. Chief	etc)			te						Y	Y	Y	
Other Names Date of Birth Nationality (For Non-Nigerians) Means of Identification (Driver's Licence, International Passport, National ID or Voter's Card) ID Number ID Issue Date Bank Verification Number (BVN) Occupation Status/Job Title:) N	Moritle	ther's	Ma s., Dr	. Chief	etc)			te								Y	
Other Names Date of Birth Nationality (For Non-Nigerians) Means of Identification (Driver's Licence, International Passport, National ID or Voter's Card) ID Number ID Issue Date Bank Verification Number (BVN) Occupation Status/Job Title: Residential Address:) N	Moritle	ther's	Ma s., Dr	. Chief	etc)			te		D				Y		Y	
Other Names Date of Birth Nationality (For Non-Nigerians) Means of Identification (Oriver's Licence, International Passport, National ID or Voter's Card) ID Number ID Issue Date Bank Verification Number (BVN) Occupation Status/Job Title: Residential Address: House Number) N	Moritle	ther's e: (Mr., Mr.	Ma ss., Dr.	. Chief	etc)			te						Y		Y	
Other Names Date of Birth Nationality (For Non-Nigerians) Means of Identification (Oriver's Licence, International Passport, National ID or Voter's Card) ID Number ID Issue Date Bank Verification Number (BVN) Occupation Status/Job Title: Residential Address: House Number Nearest Bus Stop/ Landmark) N	Moritle	ther's e: (Mr., Mr.	Mass., Dr.	. Chief	etc)			te						Y		Y	
Other Names Date of Birth Nationality (For Non-Nigerians) Means of Identification (Driver's Licence, International Passport, National ID or Voter's Card) ID Number ID Issue Date Bank Verification Number (BVN) Occupation Status/Job Title: Residential Address: House Number Nearest Bus Stop/ Landmark City/ Town) N	Moritile Stree	ther's e: (Mr., Mr	Mass., Dr	. Chief	etc)[biry		te								Y	Y
Other Names Date of Birth Nationality (For Non-Nigerians) Means of Identification (Driver's Licence, International Passport, National ID or Voter's Card) ID Number ID Issue Date Bank Verification Number (BVN) Occupation Status/Job Title: Residential Address: House Number Nearest Bus Stop/ Landmark City/ Town State) N	Moritile Stree	eet Na Loca Govt Area	Mass., Dr	. Chief	etc)[biry		te						Y		Y	
Other Names Date of Birth Nationality (For Non-Nigerians) Means of Identification (Driver's Licence, International Passport, National ID or Voter's Card) ID Number ID Issue Date Bank Verification Number (BVN) Occupation Status/Job Title: Residential Address: House Number Nearest Bus Stop/ Landmark City/ Town State Phone Number (1)) N	Moritile Stree	eet Na Loca Govt Area	Mass., Dr	. Chief	etc)[biry			D D					Y	Y	Y	

I. PERSONA	
Surname	First Name Mother's Mother's
Other Names	Maiden Name
Date of Birth	D D M M Y Y Y Y Y Gender F M M Title (Mr, Mrs, Dr, Chief, etc)
Place of Birth	Married Others Others
Nationality (for non-Nigerians)	Residence Permit Number
Permit Issue Date	D D M M Y Y Y Y Expiry Date
Local Govt. Area	State of Origin
Tax ID. No.	Religion (optional)
Purpose of Account	
II. CONTAC	T DETAILS
Residential Address: House Number	Street Name
Nearest Bus	
Stop/Landmark	
City/Town	Local Govt. Area
State	
Phone Number 1	Phone Number 2
	Phone Number 2
Phone Number 1 E-mail Address	OF IDENTIFICATION
Phone Number 1 E-mail Address	Number 2 Pridentification National Driver's License International Passport INEC Voter's Card *Others (Please specify)
Phone Number 1 E-mail Address III. MEANS (National ID Card	Number 2 DF IDENTIFICATION National Driver's License International Passport INEC Voter's Card *Others
Phone Number 1 E-mail Address III. MEANS (National ID Card ID Number	Number 2 DF IDENTIFICATION National Driver's License International Passport INEC Voter's Card *Others (Please specify) People in peculiar circumstances: Artisans. Petty Traders.
Phone Number 1 E-mail Address III. MEANS (National ID Card ID Number ID Issue Date Bank Verification	Number 2 DF IDENTIFICATION National Driver's License International Passport INEC Voter's Card *Others People in peculiar circumstances: Artisans, Petty Traders, Students who may not have prescribed IDs
Phone Number 1 E-mail Address III. MEANS (National ID Card ID Number ID Issue Date Bank Verification Number (BVN)	National Driver's License International Passport INEC Voter's Card *Others (Please specify) People in peculiar circumstances: Artisans, Petty Traders, Students who may not have prescribed IDs
Phone Number 1 E-mail Address III. MEANS (National ID Card ID Number ID Issue Date Bank Verification Number (BVN) IV. DETAILS	Number 2 National Driver's License International Passport INEC Voter's Card *Others People in peculiar circumstances: Artisans, Petty Traders, Students who may not have prescribed IDs D D M M Y Y Y Y Y ID Expiry Date D D M M Y Y Y Y Y OF NEXT OF KIN
Phone Number 1 E-mail Address III. MEANS (National ID Card ID Number ID Issue Date Bank Verification Number (BVN) IV. DETAILS Surname	National Driver's License International Passport INEC Voter's Card *Others People in peculiar circumstances: Artisans, Petty Traders, Students who may not have prescribed IDs D D M M Y Y Y Y ID Expiry Date OF NEXT OF KIN First Name
Phone Number 1 E-mail Address III. MEANS (National ID Card ID Number ID Issue Date Bank Verification Number (BVN) IV. DETAILS Surname Other	Number 2 National Driver's License International Passport INEC Voter's Card *Others People in peculiar circumstances: Artisans, Petty Traders, Students who may not have prescribed IDs D D M M Y Y Y Y Y ID Expiry Date D D M M Y Y Y Y Y OF NEXT OF KIN
Phone Number 1 E-mail Address III. MEANS (National ID Card ID Number ID Issue Date Bank Verification Number (BVN) IV. DETAILS Surname Other Names	National Driver's License International Passport INEC Voter's Card *Others People in peculiar circumstances: Artisans, Petty Traders, Students who may not have prescribed IDs D D M M Y Y Y Y Y
Phone Number 1 E-mail Address III. MEANS (National ID Card ID Number ID Issue Date Bank Verification Number (BVN) IV. DETAILS Surname Other Names Date of Birth	National Driver's License International Passport INEC Voter's Card People in peculiar circumstances: Artisans, Petty Traders, Students who may not have prescribed IDs D D M M Y Y Y Y ID Expiry Date D D M M Y Y Y Y Gender: F M Relationship
Phone Number 1 E-mail Address III. MEANS (National ID Card ID Number ID Issue Date Bank Verification Number (BVN) IV. DETAILS (Surname Other Names) Date of Birth Contact Details	National Driver's License International Passport INEC Voter's Card *Others People in peculiar circumstances: Artisans, Petty Traders, Students who may not have prescribed IDs D D M M Y Y Y Y Y
Phone Number 1 E-mail Address III. MEANS (National ID Card ID Number ID Issue Date Bank Verification Number (BVN) IV. DETAILS (Surname Other Names) Date of Birth Contact Details Phone Number 1	National Driver's License International Passport INEC Voter's Card People in peculiar circumstances: Artisans, Petty Traders, Students who may not have prescribed IDs D D M M Y Y Y Y ID Expiry Date D D M M Y Y Y Y Gender: F M Relationship
Phone Number 1 E-mail Address III. MEANS (National ID Card ID Number ID Issue Date Bank Verification Number (BVN) IV. DETAILS (Surname Other Names) Date of Birth Contact Details Phone Number 1 E-mail Address House Number	National Driver's License International Passport INEC Voter's Card People in peculiar circumstances: Artisans, Petty Traders, Students who may not have prescribed IDs D D M M Y Y Y Y ID Expiry Date D D M M Y Y Y Y Gender: F M Relationship
Phone Number 1 E-mail Address III. MEANS (National ID Card ID Number ID Issue Date Bank Verification Number (BVN) IV. DETAILS Surname Other Names Date of Birth Contact Details Phone Number 1 E-mail Address House Number Nearest Bus	National Driver's License International Passport INEC Voter's Card Popular circumstances. Artisans, Petty Traders, Students who may not have prescribed IDs D D M M Y Y Y Y ID Expiry Date D D M M Y Y Y Y Gender: F M Relationship Phone Number 2
Phone Number 1 E-mail Address III. MEANS (National ID Card ID Number ID Issue Date Bank Verification Number (BVN)	National Driver's License International Passport INEC Voter's Card Popular circumstances. Artisans, Petty Traders, Students who may not have prescribed IDs D D M M Y Y Y Y ID Expiry Date D D M M Y Y Y Y Gender: F M Relationship Phone Number 2

	FOR	BANK	USE	ONLY
--	------------	-------------	-----	------

л.		ш	ь	-	v	N			1)	v	П	r	ī
м.	Ų.	U	ĸ	1 - 7 1	w	N	CI	П		u	N	15	•	П

S/N	DOCUMENTS REQUIRED	CHECKED	DEFERRED	WAIVED
1.	Account opening form duly completed			
2.	Specimen signature card duly completed			
3.	Copy of CAC Certificate of Registration			
4.	Board Resolution			
5.	Copy of Memorandum and Article of Association (Certified as true copy by the Registrar of Companies)			
6.	Form CO7 - Particulars of Directors (Certified as true copy by the Registrar of Companies and Certification by a Notary Public for Foreign Companies)			
7.	Form CO2 - Allotment of Shares (Certified as true copy by the Registrar of Companies and Certification by a Notary Public for Foreign Companies)			
8.	Partnership Deed (Where applicable)			
9.	Approval Letter (for Government Agency)			
10.	Act/Gazette (for Government Agency where applicable)			
11.	Two (2) Passport Sized Photographs of each signatory to the account with name written on the reverse side			
12.	Residence permit (for Non-Nigerians)			
13.	Evidence of Registration with Nigeria Investment Promotion Council (NIPC) Where applicable)			
14.	Evidence of Registration with Special Control Unit against Money Laundering (SCUML) (Where applicable)			
15.	Search Report			
16.	Power of Attorney (where applicable)			
17.	Proof of Company address			
18.	Business Premises Visitation Certificate			
19.	Proof of Identity of all signatories and Directors/Officers whose name appear on the account opening form/document (Preferred Identity card are International Passport, National Identity Card, National Drivers License and Valid Nigeria INEC Voters card)			
20.	Proof of Address of all signatories and Directors/Officers whose names appear on the account opening form/document Utility bill (Certified True Copy is acceptable if original is held)			
21.	Two Completed satisfactory Reference forms			
22.	Others (Please Specify)			

G. AUTHENTICATION FOR KYC WATCH-LIST COMPLIANCE

Is the applicant on the KYC Watch-list?	YES	NO L	

Name and Signature CSO ______ Date

APPROVALS	NAME	SIGNATURE	DATE
Customer Service Officer			
Head of Operations			
Branch Head			
Group/Zonal Head (Where applicable)			

21

prevention and legitimate business us in good time of your instruction upon internet and any form of electronic

- information to us and for us use it in deposit. accordance with these terms and conditions.
- 12.3 If we asked to respond to a bankers reference, we will make sure that we 13.9 We will only make changes to the communications (including emails) have your written permission before we terms and conditions applying to a between us so that we can check give it.
- 12.4 We may share information with financial or regulatory requirements or persons acting as our agents who have to set out duties and responsibilities 16.4 The address that you provide to us agreed to keep your personal underthem. We will give you at least 30 or, in the case of a joint account, either of information strictly confidential.

DEPOSITS

- 13.1 In order to open any of the fixed 14. OTHER GENERAL TERMS term products that we offer, you will you wish to make the deposit.
- funds to your initial deposit once the from this agreement. term and interest rate have been fixed.
- used to open additional fixed term these terms and conditions. deposits. The rate applicable to the new deposit will be that available on the day 15. CHANGES TO TERMS AND that the new deposit is made.
- your deposit is for a period of one year or our charges and interest rates) and less. If your deposit is for a period introduce changes to and charges for greater than one year, interest will be our services at any time. How much paid annually on the anniversary of your notice we will give depend on kind of 17. BANK VERIFICATION NUMBER deposit.
- 13.5 Before your deposit comes to an 15.2 Some of these conditions are 17.1 If a fraudulent activity is associated end (matures), we need to know what based on expected regulatory with the operate of your account, you you want to do when it does mature. You can:
- you make your initial deposit:
- instructions before close of business on consistent. We will make any changes I/We have read and understood the the business day before your deposit is to the conditions to reflect the terms and condition stated above and due to mature; or
- c) Set up an automatic rollover so that, until you tell us otherwise, we will renew vour deposit for the same term at the 16. CONTACTS interest rate that applies each time it matures.

- maturity of the deposit.
- financial information relating to others be issued on your fixed term account telephone number or electronic mail (e.g. dependants or joint account but you can contact us at any time you if address you have given us.
 - 13.8 There is no cancellation period for fixed term deposit.
- appropriate to do so to meet legal, meeting out service standards. 13. ADDITIONAL TERMS AND required to make the change sooner communications will be sent. CONDITIONS FOR FIXED TERMS due to those legal or regulatory requirements.

- 13.2 You will not be able to add further claim, dispute or difference arising account domicile office.

CONDITIONS

- 13.4 We will pay net interest (interest 15.1 We may, at our discretion, change change we are making.
- (a) Give us renewal instructions when conditions turn out to be inconsistent appropriate law enforcement agencies. with a regulatory requirement we will (b) Contact us in writing with your treat that condition as if it were 18. DECLARATION requirement when they are next agree to be bound by them.

16.1 We may contact you by post, telephone or e-mail (which in these

permitted for legal, regulatory, fraud 13.6 It is your responsibility to advise terms and conditions includes the message made by any type of electronic 12.2 Where you provide personal and 13.7 No cheque book or statement will device) using the latest address,

- holders) for the purpose of opening or you would like details of your deposit. 16.2 You may telephone us during administering your account; you confirm We will provide you with a confirmation business hours to request information that you have their consent or are of the deposit amount, interest rate and about your account. We reserve the otherwise entitled to provide this maturity date when you place the right not to disclose any information until we are satisfied that you have been satisfactorily identified.
 - 16.3 We may record or monitor telephone calls and monitor electronic fixed term deposit if it is necessary or instructions and make sure that we are
 - days advance personal notice of a you gives us, when you open an account change of his kind, unless we are will be the one to which all
- 16.5 You are responsible advising us as soon possible of any changes to your name, telephone number, usual residential address (and appropriate need to make a minimum deposit, which 14.1 The agreement between you and updated address verification) and email will be advised to you at the time that us is in English and is governed by the address and ensuring that all laws of the Federal Republic of Nigeria. information held about you is up to date. The courts of Nigeria may deal with any You must do this by writing to your
- **16.6** If you do not inform us promptly of a 14.2 No-one else apart from you will change to your details, the security of 13.3 However further deposits can be have any right or be able to enforce your information could be put at risk as well continue to send information to you at the last known address we have for
- **16.7** If you do not tell us about a change of address and, as a result, post is with fix deducted) on the maturity date of these terms and conditions (Including returned to us, we may restrict access to your account until we receive satisfactory proof of your new address.

(BVN) DISCLAIMER

requirements that have not been agree that we have the right to apply published or finalized yet. If any these restriction to your and report to

Authorised Signatory	Authorised Signatory
Date://	Date://

									T																			
ffiliated		+	+	+	╁	H	+	+	┿	+	\vdash		H	+	十	╁	+	\vdash	\vdash	\vdash	\vdash	<u> </u>		╁	<u> </u>	╁	╁	H
ompany						Щ			<u></u>				Щ															L
ountry of			Γ																									
ncorporation	+	+	╁	+	\vdash	H	+	+	十	\vdash	 		H	+	十	╁	+		\vdash	+			\vdash	╁	\vdash	+	$\frac{1}{1}$	H
f Parent/									\perp																			
offiliated Company			Т	Т				\top	T						Т													
ompany										<u> </u>									<u> </u>			_	_				<u> </u>	
9.DETAILS OF	AC(COU	NTS	HE	ID'	WIT	TO F	HFR	RΔ	NK?	RY	TH	F PR	OSPE	CTI	VF (COA	ΛPΔ	NY	/PA	RTN	JER	SHI	P/S	OLI	E PR	OP	115
																							31 III					WI-
S/N NA	ME					S OF		AC	CO	UN'	ΤN	AM	Е	'	ACC	COU	JNT	ΝU	JME	3ER	3					rus		
	В	ANK/	BR	AN	СН																	Α	(C)	IVE	-/D	OR	IAN	11
1.																												
																					4							
2.																												
							_							_							_							
3.																												
														1														
																					╛							
4.																												
							\perp														╛							
5.									_					_														
														1														
	BIEV	Τ.				ND 6	EAR																					
		I	DE	ЭΠ	ГС	K 9	LAK	СΠ																				
10. AUTHO	NI I				ماد ده	o de	bit o	ır ad	COL	ınt v	with	anı	plica	ble c	har	ae f	or le	ega	Lse	arc	h c	ond	uct	ed	on (our	acc	ดน
		rize	the	Bar	IK I(90.	O	Jgu		o. o		0110	400		•	ou.	uoo	-
We hereby a	autho						or th	10 10			•	,	·		•				٠ ٠.					_				
We hereby a at the Corpo	utho rate	Affai	rs C	Com	mis	sion											Ori				ıtur	e ot	rth	e C	ust	tom	ers	
We hereby a at the Corpo	autho rate Signa	Affai ature	rs C of	Com	mis	sion																						
We hereby a at the Corpo	autho rate Signa	Affai ature	rs C of	Com	mis	sion										'Rep												
We hereby a at the Corpo	autho rate Signa	Affai ature	rs C of	Com	mis	sion					ı			ı														
We hereby a at the Corpo	autho rate Signa	Affai ature	rs C of	Com	mis	sion																						
We hereby a at the Corpo	autho rate Signa	Affai ature	rs C of	Com	mis	sion																						
We hereby a at the Corpo Authorized 3 /Representa	autho rate Signa	Affai ature	rs C of	Com	mis	sion																						
We hereby a at the Corpo	autho rate Signa	Affai ature	rs C of	Com	mis	sion																						
We hereby a at the Corpo	autho rate Signa	Affai ature	rs C of	Com	mis	sion																						
We hereby a at the Corpo	autho rate Signa	Affai ature	rs C of	Com	mis	sion			_																			
We hereby a at the Corpo	autho rate Signa ative	Affai ature & Da	rs C e of ate	Com	mis	sion																						
We hereby a at the Corpo Authorized \$ /Representa	Signative	Affai ature & Da	e of ate	the	Cu	sion ston	othe	high	est o	data	a pri	vacy	y sta	ndaro	ls ar	Rep	rill o	nlyı	tati	the	per	son	al ir	nfor	mai	tion	you	ha
We hereby a at the Corpo Authorized S/Representa	eutho rate : Signa tive	Affai ature & Da IOTIC	e of ate	the com	Cu:	sion ston	o the	high	o, th	ere	ma	y be	e ne	ed to	ls ar	nd ware y	rill or	nly (use	the hal o	per	sona wit	al ir	ervi	ice	pro	vide	rs 1
We hereby a at the Corpo Authorized S/Representa	eutho rate Signa stive	Affai ature & Da NOTIO	EE: ays (you) r se	the com	mmist course such	sion ston ed to nt. li	o the	high ng s	o, th m tir	iere ne t	ma to tir	y be	e ne and a	ed to accre	ds ar	nd w re y	ill or	nly u	use rsor	the hal correction	per data	son with cies	al ir	ervi	ice orda	provance	vide e wit	rs t h t
We hereby a at the Corpo Authorized S/Representa	ENT N LC is dmini e with Protein	Affai hture & Da lotto	E: ays (you)	com r ac ervic 202	nmist Cur	ston ston ed to nt. li	o the n doi	high ng s n fro	o, th m tir o like	ere ne t e to	ma to tir upd	y be ne a ate	e ne and a you	ed to accre perio	ls ar sha dited	nd w re y d thi	rill or	nly u	use rsor es c	the that contact ago	perdata	son with cies	al ir	ervi acco	ice orda oror	provance ance	vide e wit offer	rs t h t
We hereby a at the Corpo Authorized S/Representa	ENT N LC is dmini e with Protein	Affai hture & Da lotto	E: ays (you)	com r ac ervic 202	nmist Cur	ston ston ed to nt. li	o the n doi	high ng s n fro	o, th m tir o like	ere ne t e to	ma to tir upd	y be ne a ate	e ne and a you	ed to accre perio	ls ar sha dited	nd w re y d thi	rill or	nly u	use rsor es c	the that contact ago	perdata	son with cies	al ir	ervi acco	ice orda oror	provance ance	vide e wit offer	rs t h t
We hereby a at the Corpo Authorized S/Representa	ENT N LC is dmini e with Protein	Affai hture & Da lotto	E: ays (you)	com r ac ervic 202	nmist Cur	ed to the story of	o the n doiription	high ng s n fro I also u wit	o, th m tir o like	ere ne t e to	ma to tir upd	y be ne a ate	e ne and a you	ed to accre perio	ls ar sha dited	nd w re y d thi	ill or	nly u	use rsor es c	the that contact ago	per data gen cts,	son a wit cies ser t by	al ir th s in a vice sign	ervi acco	ice orda oror	provance ance	vide e wit offer	rs t h t
We hereby a at the Corpo Authorized \$ /Representa 10a. CONS Zenith Bank P provided to a services in lin Nigeria Data F other information	ENT N LC is dmini e with Protein	Affai ature & Da lotto	E: ays (you)	com r ac ervic 202	nmist Cur	ed to the story of	o the n doi	high ng s n fro I also u wit	o, th m tir o like	ere ne t e to	ma to tir upd	y be ne a ate	e ne and a you	ed to accre perio	ls ar sha dited	nd w re y d thi	ill or	nly u	use rsor es c	the that contact ago	per data gen cts,	son with cies	al ir th s in a vice sign	ervi acco	ice orda oror	provance ance	vide e wit offer	rs t h t
We hereby a at the Corpo Authorized S/Representa 10a. CONS Zenith Bank Provided to a services in lin Nigeria Data Fother information Director	ENT N EN	Affai hture & Da HOTIO a alwa ster n you ction hat m	rs C e of ate	com r ac r ac 202 e of	nmist Cuan nmitt ccou e su 3.	ed to the story of	o the n doiription	high ng s n fro I also u wit	o, th m tir o like	ere ne t e to	ma to tir upd	y be ne a ate	e ne and a you	ed to accre perio	ls ar sha dited	nd w re y d thi	ill or	nly u	use rsor es c	the that contact ago	per data gen cts,	son a wit cies ser t by	al ir th s in a vice sign	ervi acco	ice orda oror	provance ance	vide e wit offer	rs t h t
We hereby a at the Corpo Authorized \$ /Representa 10a. CONS Zenith Bank P provided to a services in lin Nigeria Data F other information	ENT N EN	Affai hture & Da HOTIO a alwa ster n you ction hat m	rs C e of ate	com r ac r ac 202 e of	nmist Cuan nmitt ccou e su 3.	ed to link become significant	o the n doiription	high ng s n fro 1 als u wit	o, th m tir o like	ere ne t e to	ma to tir upd	y be ne a ate	e ne and a you	ed to accre perio	ls ar sha dited	nd w re y d thi	ill or	nly u	use rsor es c	the that contact ago	perdata data cts, ssent	son a wit cies ser t by	al ir th s in a vice sign	ervi acco	ice orda oror	provance ance	vide e wit offer	rs t h t
We hereby a at the Corpo Authorized S/Representa 10a. CONS Zenith Bank F provided to a services in lin Nigeria Data F other information Director	ENT N EN	Affai ature & Da Alonio a alwa ster n you ction nat m	rs C e of eate	common accom	nmist Cur nmitt cou e su 33.	ed to the standard st	o the n doiription would to you maturn	high ng s n fro d alse u wit	o, th m tir o like th the	ne te to e op	e ma to tir upd otior	ny be me a ate n to c	e ne and a you opt-o	ed to accre perio ut. Pl	ls arr sha dited dica eas	nd w rre y d thi lly a e co	pres	nly u per artic t ou m yo	use rsor es c r pro	the hal corragional	perradata	son with cies ser t by:	al ir th s in a vice sign	ervi acco	ice orda oror	provance ance	vide e wit offer	rs t h t
We hereby a at the Corpo Authorized S/Representa 10a. CONS Zenith Bank Provided to a services in lin Nigeria Data Fother information Director	ENT N EN	Affai Ature & Da Alorio a alwa ster n you ction nat m	rs C e of ate	com r ac r ac 202 pe of	nmist Cush nmitt coou se su su sank	ed ton	o the n doin ription would to you mature to by fill the control of	high ng s n fro d also u wiff e	o, th m tir o like th the	vitho	e ma to tir upd otior	ny be me a ate n to d	e ne and a you opt-c	ed to accre perio ut. Pl	ls arr sha dite dica eas	nd w wre y d thi illy a e co	ritiną	nly uper	use rsor es c r pro	the hal coordinates	perradata data dets, cts,	sona witcies ser t by:	al ir th s in a vice sign	ervi acco	ice orda oror	provance ance	vide e wit offer	rs t h t

We hereby apply for the opening of a current with ZENITH BANK PLC. We understand that the information provided here in is the basis for opening the account and hereby certify that the information is correct. We further undertake to indentify the Bank for any loss suffered as a result of any false information or error in the information provided to the Bank. "In Wtiness whereof, the common seal of (Name of Company) is hereby affixed this	11. DECLARATION	
the common seal of	We hereby apply for the opening of a current with ZENITH BANK PLC.	
(Name of Company) is hereby affixed this		esult of any false information or error in the
Director (Name and Signature) Company Seal FOR BANK USE ONLY 12A. AUTHENTICATION FOR FINANCIAL INCLUSION i. Is any director/signatory to the account socially or financially disadvantaged? YES_ NO_ iii. If the answer to (1) above is YES, state other documents obtained in line with the Bank's policy on socially/financially disadvantaged customer in compliance with Regulation 77 (4) of AML/CFT Regulation 2013 iii. Does the customer enjoy tiered KYC requirements? YES_ NO_ iv. If answer to question (iii) above is YES, identity the customer risk category: LOW RISK MEDIUM RISK HIGH RISK B. AUTHENTICATION FOR POLITICALLY/FINANCIALLY EXPOSED PERSONS: I. Is the Applicant a Folitically Exposed Person? YES_ NO_ II. Is the Applicant a Financially Exposed Person? YES_ NO_ II. Is the Applicant a Financially Exposed Person? C. CUSTOMER INTRODUCED BY. I hereby introduce the customer to the bank. I also confirm the financial inclusion and political/financial exposure status as indicated above Name Date Date		
Director (Name and Signature) Company Seal FOR BANK USE ONLY 12A. AUTHENTICATION FOR FINANCIAL INCLUSION i. Is any director/signatory to the account socially of financially disadvantaged? YES_ NO_ iii. If the answer to (i) above is YES, state other documents obtained in line with the Bank's policy on socially/financially disadvantaged customer in compliance with Regulation 77 (4) of AML/CFT Regulation 2013 iii. Does the customer enjoy tiered KYC requirements? YES_ NO_ iv. If answer to question (iii) above is YES, identity the customer risk category: LOW RISK MEDIUM RISK HIGH RISK B. AUTHENTICATION FOR POLITICALLY/FINANCIALLY EXPOSED PERSONS: I. Is the Applicant a Folitically Exposed Person? YES_ NO_ ii. Is the Applicant a Financially Exposed Person? YES_ NO_ C. CUSTOMER INTRODUCED BY: I hereby introduce the customer to the bank. I also confirm the financial inclusion and political/financial exposure status as indicated above Name Date Date Date Date Approved by Date	•	
Company Seal FOR BANK USE ONLY 12A. AUTHENTICATION FOR FINANCIAL INCLUSION i. Is any director/signatory to the account socially or financially disadvantaged? YES NO in the answer to (I) above is YES, state other documents obtained in line with the Bank's policy on socially/financially disadvantaged customer in compliance with Regulation 77 (4) of AML/CFT Regulation 2013 iii. Does the customer enjoy tiered KYC requirements? YES NO iv. If answer to question (iii) above is YES, identity the customer risk category: LOW RISK MEDIUM RISK HIGH RISK B. AUTHENTICATION FOR POLITICALLY/FINANCIALLY EXPOSED PERSONS: I. Is the Applicant a Politically Exposed Person? YES NO SES NO	is hereby affixed thisday of 2	.0
Company Seal FOR BANK USE ONLY 12A. AUTHENTICATION FOR FINANCIAL INCLUSION i. Is any director/signatory to the account socially or financially disadvantaged? YES NO in the answer to (I) above is YES, state other documents obtained in line with the Bank's policy on socially/financially disadvantaged customer in compliance with Regulation 77 (4) of AML/CFT Regulation 2013 iii. Does the customer enjoy tiered KYC requirements? YES NO iv. If answer to question (iii) above is YES, identity the customer risk category: LOW RISK MEDIUM RISK HIGH RISK B. AUTHENTICATION FOR POLITICALLY/FINANCIALLY EXPOSED PERSONS: I. Is the Applicant a Politically Exposed Person? YES NO SES NO		
Interest Interest	Director (Name and Signature)	Director/Secretary (Name and Signature)
Interest Interest		
Interest Interest		
Interest Interest		
i. Is any director/signatory to the account socially or financially disadvantaged? YES NO Signature: Is any director/signatory to the account socially or financially disadvantaged? YES NO Signature: NO NO NO NO NO NO NO NO NO NO NO NO NO N	Company Seal	
i. Is any director/signatory to the account socially or financially disadvantaged? YES NO ii. If the answer to (I) above is YES, state other documents obtained in line with the Bank's policy on socially/financially disadvantaged customer in compliance with Regulation 77 (4) of AML/CFT Regulation 2013 iii. Does the customer enjoy tiered KYC requirements? YES NO iv. If answer to question (iii) above is YES, identity the customer risk category: LOW RISK MEDIUM RISK HIGH RISK B. AUTHENTICATION FOR POLITICALLY/FINANCIALLY EXPOSED PERSONS: I. Is the Applicant a Politically Exposed Person? YES NO ii. Is the Applicant a Financially Exposed Person? YES NO Thereby introduce the customer to the bank. I also confirm the financial inclusion and political/financial exposure status as indicated above Name Date Date Date Date Date Date Date Dat	FOR BANK USE ONLY	
ii. If the answer to (I) above is YES, state other documents obtained in line with the Bank's policy on socially/financially disadvantaged customer in compliance with Regulation 77 (4) of AML/CFT Regulation 2013 iii. Does the customer enjoy tiered KYC requirements? YES NO iv. If answer to question (iii) above is YES, identity the customer risk category: LOW RISK MEDIUM RISK HIGH RISK B. AUTHENTICATION FOR POLITICALLY/FINANCIALLY EXPOSED PERSONS: I. Is the Applicant a Politically Exposed Person? YES NO III. Is the Applicant a Financially Exposed Person? YES NO III. Is the Applicant a Financially Exposed Person? C. CUSTOMER INTRODUCED BY: I hereby introduce the customer to the bank. I also confirm the financial inclusion and political/financial exposure status as indicated above Name Date Date Date Date Date Date Date Dat		
disadvantaged customer in compliance with Regulation 77 (4) of AML/CFT Regulation 2013 iii. Does the customer enjoy tiered KYC requirements? iv. If answer to question (iii) above is YES, identity the customer risk category: LOW RISK MEDIUM RISK HIGH RISK B. AUTHENTICATION FOR POLITICALLY/FINANCIALLY EXPOSED PERSONS: I. Is the Applicant a Politically Exposed Person? YES NO C. CUSTOMER INTRODUCED BY: I hereby introduce the customer to the bank. I also confirm the financial inclusion and political/financial exposure status as indicated above Name Date	i. Is any director/signatory to the account socially or financially disadvan	taged? YES NO NO
iv. If answer to question (iii) above is YES, identity the customer risk category: LOW RISK MEDIUM RISK HIGH RISK B. AUTHENTICATION FOR POLITICALLY/FINANCIALLY EXPOSED PERSONS: I. Is the Applicant a Politically Exposed Person? YES NO C. CUSTOMER INTRODUCED BY: I hereby introduce the customer to the bank. I also confirm the financial inclusion and political/financial exposure status as indicated above Name Date Date DATE Date DATE DATE DATE DATE Signature: Date DATE D		
iv. If answer to question (iii) above is YES, identity the customer risk category: LOW RISK MEDIUM RISK HIGH RISK B. AUTHENTICATION FOR POLITICALLY/FINANCIALLY EXPOSED PERSONS: I. Is the Applicant a Politically Exposed Person? YES NO C. CUSTOMER INTRODUCED BY: I hereby introduce the customer to the bank. I also confirm the financial inclusion and political/financial exposure status as indicated above Name Date Date DATE DATE DATE Date DATE	iii Daga the quaterrar onion tioned KVC requirements?	
B. AUTHENTICATION FOR POLITICALLY/FINANCIALLY EXPOSED PERSONS: I. Is the Applicant a Politically Exposed Person? ii. Is the Applicant a Financially Exposed Person? C. CUSTOMER INTRODUCED BY: I hereby introduce the customer to the bank. I also confirm the financial inclusion and political/financial exposure status as indicated above Name Dat		
B. AUTHENTICATION FOR POLITICALLY/FINANCIALLY EXPOSED PERSONS: I. Is the Applicant a Politically Exposed Person? YES NO C. CUSTOMER INTRODUCED BY: I hereby introduce the customer to the bank. I also confirm the financial inclusion and political/financial exposure status as indicated above Name Date	<u> </u>	
I. Is the Applicant a Politically Exposed Person? ii. Is the Applicant a Financially Exposed Person? C. CUSTOMER INTRODUCED BY: I hereby introduce the customer to the bank. I also confirm the financial inclusion and political/financial exposure status as indicated above Name Signaturet Date D	LOW RISK L	MEDIUM RISK HIGH RISK
ii. Is the Applicant a Financially Exposed Person? C. CUSTOMER INTRODUCED BY: I hereby introduce the customer to the bank. I also confirm the financial inclusion and political/financial exposure status as indicated above Name Date	B. AUTHENTICATION FOR POLITICALLY/FINANCIALLY EXPOSE	D PERSONS:
C. CUSTOMER INTRODUCED BY: I hereby introduce the customer to the bank. I also confirm the financial inclusion and political/financial exposure status as indicated above Name Date Da	I. Is the Applicant a Politically Exposed Person?	YES NO NO
I hereby introduce the customer to the bank. I also confirm the financial inclusion and political/financial exposure status as indicated above Name Date	ii. Is the Applicant a Financially Exposed Person?	YES NO NO
as indicated above Name Signaturet Date		
Signature: Date		nclusion and political/financial exposure status
Date Date	Name	
Requested by Date Date Date Date Date Date Date Date	Signature:	
Requested by Date Date Date Date Date Date Date Date	D. DEFERRAL/WAIVER OF DOCUMENT (IF ANY)	
Signature: Date		
Signature: Approved by	requested by	
Approved by	Simpatura	
Signature:	Approved by	
	Signature:	Date D M M Y Y Y Y

that account has a credit balance, we expect to received please let us know return the payment to the sender. can set-off these monies against any as soon as you can. money owing to us on the joint account currencies.

8.0 BANK CHARGES

- of the account in accordance with our levy any reasonable charges for orwecancelorendit. additional service in relation to managing your account in addition to information regarding the operation of your account.
- 8.2 We may vary charges or interest you owe us from any account you hold with
- to time in accordance with condition 14

9. STATEMENTS

- **9.1** We will make a statement available information at any time; each month there are payments on the c) You, or someone else, are using the the terms and conditions contained account and we will provide a statement account illegally or for criminal activity: on paper or any other durable medium (d) it is inappropriate for a person (c) You create risk or possible legal at a frequency agreed with you. This will authorised to give instructions on your exposure to us; be sent to the last known recorded account to operate it; address that we hold and will contain (e) Your behaviour means that is (e) There is a report of, or our details of all transaction through the inappropriate for us to maintain your investigation reveal that you have account since the previous statement account; issued to you.
- frequent statements are requested.
- statements have been returned. Please other duly which applied to us; check carefully all transactions on the (h) By maintaining your account we (KYC) documents. statement(s) and advise us as soon as may damage our reputation; or than 12months after the date of any conditions or any additional which discrepant transaction. If we need to apply to an account.
- and the police, if we need to involve them. We may disclose information about you or your account to the police or other third parties if we think it will help us prevent or recover losses.
- **9.4** Your statement balance will show credits when receive them even if they include cheque and other items which are not "cleared" and we may refuse to allow you to draw against these items.

- 7.2 Where any of you also has an 9.5 If you do not receive a statement on payment into an account which been
 - different addresses if you wish) unless disposal of the funds in the account. you ask us not to.

- 10.2 We reserve the right to close the 10.9 Before any funds are returned to of these terms and conditions.
- 10.3 We may take action to close your account without notice and to end this 8.3 We may vary these charge from time agreement immediately in exceptional circumstances such as if we reasonably believe that:
 - (a) you are ineligible for an account; (b) you have given us any false requirements;
- (f) You have not met our reasonable conditions and requests relating to 9.2 There may be a charge if more identification and the provision of 11. DORMANTACCOUNTS information about yourself and the 11.1 We consider that an account is 9.3 Even if the account has not been account or proposed account;
- possible of any discrepancies without (I)You are or have been in serious or 11.2 When an account becomes we undue delay but in any event no later persistent breach of these terms and may write to you to ascertain if the
- account, you should co-operate with us weeks notice to close the account and response from you, for security justify closure on a shorter notice.
 - 10.5 We may choose not close your 12. HANDLING OF PERSONAL account and to end this agreement until INFORMATION you have returned any unused cheque. You must repay any money you owe us. 12.1 We will retain information about

- account with us in your sole name, and your account that you would normally closed, we will take reasonable steps to
- 10.7 All parties to a joint account must even if the accounts are in different 9.6 If you have a joint account, we will request the closure of the account send a statement to each of you (to before we act on any instructions for the
- **10.8** If you longer require the account 8.1 We will levy charge for the operation 10.ACCOUNT CLOSURE/FREEZING and wish to end this agreement, please tell us by writing to your domicile branch standard tariff. We reserve the right to 10.1 This agreement will continue until office or any branch offices and return any unused cheques to us.
- those stated in the standard tariff or for account and to end this agreement if you, identification requirements may providing you with more frequent we, at our absolute discretion, consider still need to be satisfied. And funds that it has not been operated in a returned will be remitted either to the manner satisfactory to us, or if we account from which they were sent or to believe that you have contravened any an account held in your name or by a managers cheque in your name. No other third party remittances will be permitted.
 - **10.10** We reserve the right to suspend, freeze or limit access to your account if:
 - (a) The information we obtain from you does not comply with regulatory
 - (b) You do not meet, or are in breach of therein:

 - (d) We are required to do so by law; or engaged in fraudulent or suspicious activity with your account.

- activity (past, present or future) on any dormant if no activity (other than interest and charges) has taken place on it for a used for some time, we will continue to (g) By maintaining your account we continuous period of 6 months. To send out statements unless previous might break a law, regulation, code or reopen same you must submit fresh identification and know your customer
- account is still required and to obtain written confirmation from you of your investigate a transaction on your 10.4 We would normally give you one mailing address. If we receive no to end this agreement unless there are reasons, we may close the account and circumstances (such as the above) that hold the funds in a suspense account pending instruction from you.

10.6 When your account is closed it is you after the closure of your account, if your responsibility to cancel any direct the banking relationship has payments to or from your account. terminated, or if your application is Where someone attempts to make a decline or abandoned, for as long as

soon as we are reasonably satisfied that which is due to you, to pay debts you everything in the joint account. All of you did not authorise the, we will refund owe us) or enforcing any other security you are together and individually the amount deducted and will return interest (a right over something which responsible for any money owed to us your account to the position it would we can take if debts are not paid). You on the joint account. We may demand have been in if the unauthorised are responsible for an amount which repayment from all of you, any of you, payment had not taken place.

3.2 However, you will liable for:

- account where you have acted relationship with you). fraudulently; and
- (b) All payments on your account(s) that 3.6 You undertake to ensure that your take place before you inform us that a account is sufficiently funded before you takes all the money out and spends payment instrument has been lost or issue your cheque in favour of a third it. any of your security information has party and that you shall take all been known to someone else, if the necessary steps to confirm these 6. OVERDRAFT AND OTHER LOANS payment was made because you cheques through your relationship deliberately, negligently or very manger to ensure the instruments are 6.1 This agreement deals with carelessly failed to keep your duly processed. instrument safe or your secret unless Condition (a) applies.
- losses you suffer or costs you incur to submit details of customers who direct debits from your account if your because:
- (a) We do not act on an instruction for any reason specified in this agreement: (b) The details contained in the instruction were not correct; or
- c) We cannot carry out our responsibilities under this agreement as 4. CLAIMS a result of anything that we cannot system.
- a different level of liability is imposed by refuse to pay funds until we are enforcement of your borrowing. These law, we will be liable to you for any loss, satisfied that the dispute has ended injury or damage caused to you as a (b) Send the funds to the person who security and valuation fees), stamp result of any failure or delay in carrying we have good reason to believe is duly, taxes and other charge. These out your payment instruction, but we will legally entitled to them; not be liable to you in any c) Continue to rely on the current account. circumstances for: loss of business, records we hold about you; apply for a loss of goodwill, loss of opportunity, loss court order; or take any other action we of profit; or any loss to you that we could feel is necessary to protect us. not reasonably have anticipated when you gave us an instruction under this 4.2 If we have acted reasonably, we will agreement.
- 3.5 If we received notice of a court or a court judgment against you (or, if you account until the legal process comes account.

represents a reasonable assessment and any combination of joint account of apply losses, costs or expenses we holders for any money owing on the have as a direct result of any dispute or account. In legal terms this means that (a) All payments made from your involved in a dispute by reason of our each joint account holder will have joint

are obligated by virtue of Central Bank between you and us. of Nigeria directive contained in 3.3 We will not be liable to you for any circular no. FPR/DIR/CIR/GEN/03/005 6.2 We cancel any standing order and issue cheques on insufficiently funded account becomes overdrawn. accounts to the CBN for investigation and prosecution in line with the provision of the Dishonored Cheques offences Act LFN 2007.

- reasonably control. This may include, 4.1 If another person makes a claim for among other things, any machine, any of the funds in your account (for electronic device, hardware or software example, if someone takes legal action be repayable on demand. failing to work or being down for a to recover funds they believe belong to period, industrial disputes and complete them), or if we know or believe that or partial closure of any payment there is a dispute involving someone else who or controls funds in the account we may;

 - not be liable to you for taking any of the above steps.

5. JOINT ACCOUNTS

- holder), we may refuse to allow person, we will ask for a specimen accounts you hold with us either in the withdrawals or transfers from your signature from all parties to the same name(s), or in the case of
- judgement will not prevent us from basis of the authority set out in a (whether or not in the same name), even using any right of set-off we may have mandate which we will ask you to if the accounts are in different (using money which we hold for you, or complete. Each of you can take or use currencies.

and several liability. This is generally true even if only one of you puts all the money into joint account or if only on of

- borrowing through an overdraft. Additional terms and conditions apply information secret. After you have 3.7 You are informed that issuance of to borrowing by other means such as a informed us you will not have any further Dud cheques constitutes a criminal loan. The form of borrowing and any liability for unauthorized payment, offence under the Nigeria Law and we security required will be agreed

 - 6.3 When borrowing is agreed, the interest rate and all other fees and charges payable will be shown in a letter to you that sets out the terms and conditions of the facility.
 - **6.4** Unless we have agreed other terms with you in writing, overdraft will always
- **6.5** You will have to pay all costs and fees incurred or charge by us in connection with the negotiation, Preparation, investigation, 3.4 Unless Condition 3.2 or 3.3 apply, or (a) Put a hold on your account and administration, supervision or will include expenses, fees (e.g legal, costs and fees will be debited to your
 - **6.6** We reserve the right to decline a request from you to borrow.

7. SET - OFF

7.1 If any accounts you hold with us are in credit, we may use them to repay any amounts you owe us including but not have a joint account, any other account

5.1 If you are opening an account with limited to sums due on any other corporate accounts, its affiliate to an end. Any court order or court 5.2 Joint accounts are operated on the subsidiary or sister company's accounts

E. PHY	SICAL VISITATION REPORT		
_			
From:			
To:	Branch Manager		
Date:			
In Line \	With The Bank's Account Opening Requirements, I He	ereby Submit The Report On Ph	nysical Visitation
	Customer's Corporate Office Address As Follows:	,	•
1. Nam	e Of Customer:		
2. Corp	orate Office Address Visited:		
3. Addr	ess Given By Customer (In the Account Opening Form):		
4. Hom	ne Address Of Signatories To Corporate Account Visite	ed:	
S/N	NAMES(S)	ADDRESS(ES)	TELEPHONE NUMBER(S)
-			
5. Expla	anation For Difference Between (2) & (3), If Any:		
	Of Physical Visitation :		
	ervations On The Corporate Address Visited: oes The Address Exist?		YES□ NO□ N/A□
	oes The Address Exist? loes The Company Operate From This Address?		YES NO N/A YES NO N/A
	o People/neighbours Know The Company In This A	Area/address	YES NO N/A
	loes The Company Have Any Other Place Of Busin		YES□ NO□ N/A □
	IF YES, WHERE (STATE ADDRESS)?	•	
	n Your Opinion And Considering The Observations, f Operational Existence?		YES NO N/A
	ther Observation From Corporate Address Visited (
et	c):		
Based (On The Above Information, I Hereby Confirm The E	xistence Of The Office Addre	ess At
Name O	f Relationship Officer Visiting Address:		
	re Of Relationship Officer Visiting Address:		
Reconfi	rmation By Unit/branch Head		
Based C	On The Above Information, I Hereby <u>RECONFIRM</u> T	he Existence Of The Office A	ddress At
N- 01	f D		
	f Reconfirming Unit/branch Head		
oignatur	re Of Reconfirming Unit/branch Head		Date:
	Contidential to	Di Zenith Bank Plc	



CORPORATE I-BANK

APPLICATION FORM

	Please Complete This Secti	on With Inform	nation About Your (Organisation			
	Company Name:						
	Office Address:						
SECTION 1 COMPANY GENERAL INFORMATION	Office Telephone:	Company Fax:	:	Company E-ma	il:		
ON 1	CONTACT INFORMATION	1		1			
SECTION SENERAL IN	Name of Primary Contact Person	n:	Name of Secondary	Contact Person:			
PANY G	Designation:		Designation:				
COMI	Office Telephone/Extension:		Office Telephone/Ex	tension:			
	Mobile Telephone:		Mobile Telephone:				
	E-mail:		E-mail:				
z	List Account Number(s) To Be A	ctivated On Corp	oorate I-bank In The B	oxes Below:			
ATION	Indicate The Account(s) To Debit Fo	r Payment Proces	sing / Indicate The A	ccount(s) To Debit F	or Payment P	rocessing	,. v
N 2	1		6				
IN F	2		7				
SECTION UNT INFO	3		8				
000	4		9				
SECTION 2 BANK ACCOUNT INFORM	5		10				
BA	DAILY TRANSACTION LIMIT: S	State Maximum D	Daily Amount Transfer	able N			$\neg \mid$

13. TERMS AND CONDITIONS

condition carefully. You will be bound by accordingly undertake. read them before that. You should retain Password be disclosed to anybody. a copy it for future reference.

I/We (Customer) hereby confirm and order to avoid a third party coming to your account via the service. agree to the following terms and across same. me/us and zenith Bank Plc (the Bank). bank through the use of the service. service to be provided by the bank are means of the customers Pass code. not regulated by the terms and conditions contained herein, they shall be regulated by customary banking practices in Nigeria.

1. ACCOUNT OPENING

example, you must be at least 18 years code becomes known to a third party. of age to open a current account with minimum deposit with us.

special accounts for certain categories the notice of a third party, the bank resources are at your risk. below 18 years.

money if you are unable to provide us for any loss that occurs between the for any other reason. We are not obliged Pass code, Access code or Knowledge to inform you of the reason why your of a third party and the time the report is 2.7 The bank shall not be responsible application was declined and we will not lodge with the bank. circumstances.

2. E-BANKING SERVICES

- 2.1 Before you can be availed the banks E-banking Services, you must have any one or a combination of the following: (a) An account with the bank
- (b) A pass code, access code, username or Token authenticators. (c) A Personal Identification Number Pass code/Access code.
- (d) An E-mail address
- (e) GSM Number
- Identification Number (PINs) or other PIN and password and under no security information (for example circumstance shall you disclose any or details that allow you to access your all of these to any person. accounts through our internet Banking (b) The bank is expressly exempted Service). You must not disclose your from any liability arising from security information to anyone else and unauthorized access to your account you must take reasonable steps to keep and/or date as contained in the banks it secure. For example you should not records via the service, which arises as 3. LIABILITY FOR REFUNDS choose obvious codes or passwords, a result of your inability and/or 3.1 Generally, if you tell us without writes down the information in a way otherwise to safeguard your PIN Pass undue delay and let least no later than 6 that is recognisable or let another code/Access code and/or password months after a payment is taken from person overhear or observe its use.
- 2.3 You understand that your Pass code, Access code/Password/E-mail is

- (e) To immediately change your Pass code, Access code if becomes known 2.5 Under no circumstance will the bank known to someone else.
- 1.1 Opening of an account with us is of your Pass code, Access code if by thereof inability to use by any party, or in subject to certain restrictions. For any means the Pass code, Access connection with any failure of (g) Where you notify the bank of your
- Access code arising from loss of shall, with your consent, delete same and thereafter allow you to enter a new 2.6 Copyright in the cards other with any of the information we require or period of such loss of memory of the
 - is given, it shall be sufficient making use of this service. confirmation of the authenticity of the instruction given.
 - (I) You shall be responsible for any instruction given by means of your Pass code/Access code. Accordingly, the bank shall not be responsible for free: any fraudulent, duplicates or erroneous (c) The results that may be obtained instruction given by means of your
 - **2.4** Customer responsibilities
- (a) You undertake to be absolutely responsible for safe-guarding your 2.2 We may issue you with Personal username, access code, Pass code,
 - display to this account information.

- You should read these terms and used to give instruction to the bank and (c) the bank is further relieved of any liability as regards breach of duty them once you sign an application form (a) That under no circumstance shall secrecy arising out of your inability to and so you should make sure that you the pass code, Access code / scrupulously observe and implement the provisions of clause 2.3 above, and (b) Not to write the pass code, Access /or instance of breach of such duly by Code/ Password in an open place in hackers and other unauthorized access
- (d) 'If a breach is associated with the conditions in relation to all banking and (c) To instruct and authorize the bank operation of your account/wallet, you other financial transactions between to comply any instruction given to the agree that we have the right to apply restrictions to your account/wallet and I/We further agree that where the (d) Once the bank is instructed by report to appropriate law enforcement agencies in line with extant laws';
- or you suspect that it has become be liable for any damages, including without limitation direct or indirect, (f) To exempt the bank from any form of special incidental or consequential liability whatsoever for complying with damages, loses or expenses arising in any or all instruction(s) given by means connection with this service or use performance, error, line or system failure even if the bank or its us and we will require you to place a intention to change your Pass code, representatives therefore are advised to the possibility of such damages, Exceptions may however be created for memory of same or that it has come to losses or hyperlink to other internet
- 1.2 We reserve the right to decline your Pass code or Access code PROVIDED proprietary information relating to the account application or accept your that the bank shall not be responsible service including the screens displaying the pages and in the information and material therein and agreement is owned by the bank.
- for any electronic virus or viruses that enter into any correspondence in these (h) Once your Pass code/Access code you may encounter in the course of
 - 2.8 The bank makes no warranty that: (a) The e-banking service will meet your
 - requirements; (b) The e-banking service will be
 - uninterrupted, timely, secure, or error
 - from the use of the service will be accurate or obtained from the service will be accurate or reliable:
 - (d) The gaulity of any products, service information or other material purchased or obtained from the use of the service will be accurate or reliable:
 - (e) The quality of any products, service, information or other material purchased or obtained from the service will meet your expectations; and
 - (f) Any error in the technology will be corrected

and/or failure to log out of the system your account, that a payment from your completely by allowing on screen account was not authorised by you, we will carry out an investigation and as

FATCA OR PERSONAL TAX DECLARATION	
in order for the bank to comply with legal and regulatory requirements, all customers and third are mandatorily required to answer all or any of the questions below as may be applicable to	
a. Please provide details of the Countries or Territories in which you are resident for tax purpo	ose
 b. Please also answer the following questions in relation to the United States of America i. Are you a resident of the United States of America? If yes. in which State 	_ a: Yes ☐ No ☐
ii. Do you hold the citizenship of or carry the international Passport of the United	
States of America?	Yes No
iii. Are you resident in the United States of America for tax purposes?	Yes No
iv. Were you born in the United States of America?	Yes No
v. Do you have a United States of America telephone contact address? If yes provide the number	Yes No
vi. Do you have a United States of America physical contact address? if yes provide the address—	Yes No
vii Do you have a United States of America correspondence address of Post Office Box?	Yes No
If yes provide the address or P.O Box—	
viii Do you have a valid and subsisting Power of Attorney or signatory authority granted to any person with a United States of America address? If yes provide the name and address of the Donee of the Power of Attorney or Signatory Authority	Yes No No
ix. Will you regularly transfer funds to an account maintained in US or receive inflows regularly from the US?	Yes No
x. For a corporate account, does the entity have one or more substantial U.S owners? A substantial U.S owner is any specified U.S person that owns up to 10% or more of the sto of a corporation or profit or capital of a partnership.	Yes No ock
xi. Do you hold a US Tax Identification Number (TIN)?	Yes 🗌 No 🗌
xii Have you ticked "Yes" to any of the questions in (i) to (xi) above? If yes,Kindly provide necessary supporting documents.	Yes 🗌 No 🗌
By signing below, I confirm that the information I have provided above is true and correct a applicable perjury laws.	and is subject to
Signed Date	
FOR BANK USE ONLY	
ADDITIONAL ULTIMATE BENEFICIAL OWNERSHIP (UBO) INFORMATIO	N.
1 Name of UBO:	
2 Account Name: Account Number	
3 Source of Wealth: Savings Investment Inheritance Gift Sale of Property Busines	
(Provide Nature Of Business) Others	
4 Total share capital of company (units) :	
5 Share holding of UBO in company (units):	
6 Voting rights of UBO	
7 Controlling interests of UBO	
8 Is the UBO politically Exposed? Yes No No No No No No No No No No No No No	
If yes please complete the PEP/HIGH RISK EDD FORM	
RSM SignatureBH SignatureBU D D M M Y Y Y Y Y	
Date D D M M Y Y Y Y Y Date D D M M Y Y Y Y Y	

		SECTION 3: USER PRIVILEGES		
N/S	NAME OF USER	ACCOUNT(S) TO ACCESS BY USER (Refer to Section 2 and indicate the corresponding serial the corresponding serial number(s) here, separate with number(s) here, separate with comma if more than one e.g. Accept Accept Comma if more than one e.g. Accept Accept I,2 for account numbers stated in S/N 182 or2,3,5 for account		
		Verified A Lat AL AL AL AL AL AL AL AL AL AL AL AL AL	MOBILE NUMBER	E-MAIL
~				
2				
က				
4				
5				
9				
7				
∞				
6				
10				

Signature 1:		
Designation:		1
Date:		
D D M M	1 Y Y	Y
Signature 2:		
Designation:		
Date:		
D D M M	1 Y Y	Y
R OFFICIAL USE C		
Name of Delationalis	Oπicer:	
Name of Relationship		
Name of Relationship (E-mail:
		E-mail:
		E-mail: Date: D D M M Y Y Y Y
Telephone Numbers:	Signature:	Date:

CORPORATE I-BANK TERMS AND CONDITIONS

By applying for the use of the Bank's corporate I-Bank product, the customer hereby agrees to the following terms and conditions:

OBLIGATIONS OF THE BANK

- I. To provide the customer with such services as listed in the attached document referred to as annexure A.
- To Provide the customer with the beneficiary and payment file format for the preparation of the payment schedules and a sample of a prepared payment schedule;
- To ensure that all payment schedules received will be processed immediately with same day value for Zenith and non-zenith beneficiaries if sent via interswitch but 24 hours for Non-Zenith beneficiaries if sent via NEFT. Refer to annexure C for all banks presently on interswitch.
- iv. To provide a report which the customer can view in the event of problems with the payment schedule within twenty-four hours from the time the event occurs:
- To ensure that all payments are executed by the effective payment dates indicated by the customer in the customer's file;
- vi. To provide the customer with status report, which may be by electronic means or otherwise, showing details of all payments made by the Bank on behalf of the customer;

OBLIGATIONS OF THE CUSTOMERS

- To provide the Bank with every information required to effectively make payments
- To adhere strictly to the beneficiary and payment file formats provided by the Bank in preparing the beneficiary and payment schedules;
- To ensure that the application and user forms forwarded by the customer is in line with the customer's account mandate with the
- To ensure that the payment schedule of file is sent to the Bank by only authorized users of the system. All security details such as passwords, PINS and Access Code must not be shared with anyone else;
- To ensure that all necessary measures are put in place such that the payment file in the defined location is well protected to prevent compromise and unauthorised write-access;
- To provide at least one member of staff to be nominated as product owner and thoroughly trained by the Bank to provide the first line of support for all enquiries to be made by the customer;
- To pay the relevant fees and expenses associated with transaction, these charges are subject to review from time to time by the Bank.
- viii. To ensure appropriate signatories are set up to approve payments in accordance with the bank account mandate. This mandate will not be subjected to telephone, e-mail or any other manual confirmation by the bank before transactions are completed.
- To ensure that appropriate documents are attached for every payment made in the system as the bank does not verify/confirm the correctness of such documents.

INDEMNITY AND RELEASE CLAUSE

The customer shall indemnify and keep the bank indemnified against all claims, demands, liabilities, actions, proceedings, losses, costs, (including reasonable attorney's fees and costs) which may be incurred by the bank arising out of or in connection with the execution of the customer's instruction to make payments and the performance of the obligations contemplated under this transaction provided that same does not arise out of or in relation to the negligence of the bank or a breach by the bank of its obligations under this agreement.

ARBITRATION

The customer and the Bank shall use their best efforts to amicably settle all disputes arising out of or in connection with the performance or interpretation of these Terms and Condition. Any dispute or differences arising out of the construction, interpretation or performance of the obligations created under this business relationship which cannot be settled amicably within one (1) month after receipt by a party's request for such amicable settlement may be referred to a single arbitratior to be appointed in accordance with the Arbitration and conciliation Act. Cap. A 18, Laws of Federation of Nigeria 2004.

FORCE MAJEURE

The Customer and the Bank agree that there shall attach no liability to Authorised Signatory carry out any obligations under the Terms and Conditions in the event of force majeure including but not limited to systems downtime, server failure, civil commotion, strikes or lock outs, war, flood, insurrection and other acts of God PROVIDED however that where an event of force

majeure subsists for more than one (1) month the party affected by such force majeure event shall be deemed to have been voluntary terminated this agreement, subject to validity of pending obligations of either party.

GOVERNING LAW

These terms and conditions shall be governed and construed in accordance with the laws of the Federal Republic of Nigeria in force

ANNEXURE A: LIST OF SERVICES

This annexure provides a detailed list of standard services that are to be delivered to the client under the Terms of this agreement.

The Electronic payment services provided by the Bank will allow the client perform the following services on an online real-time basis:

- View account details online
- View account activity online
- View daily transaction on account(s)
- View uncollected funds i.e uncleared cheques and instruments
- View payment status.
- Add/Edit Beneficiaries profiles
- Upload Beneficiaries file formats
- Perform intra and inter-account transfer
- Make payments online
- Approve beneficiaries and payments
- Amend payments
- Receive email and SMS notifications for performed with the system
- Inter-bank Direct Debit
- intra-bank Direct Debit

Other Service that will be available using Electronic Banking System Include:

- Order Cheque books
- Order Bank Drafts
- Form M tracking and online Trade Services
- MasterCard account details
- Company audit trail
- Receive and send messages
 - Manage users

Including other features that may be available with products upgrades

ANNEXURE B SYSTEM REQUIREMENT

This annexure provides information on the system requirements to be put in place by the client for the application function effectively.

Computer Systems

Internet Access

Internet Explorer (IE 6 and above)

Microsoft Excel

ANNEXURE C INTERSWITCH ENABLED BANKS

This annexure provide the list of Banks currently enabled on interswitch platform on the Corporate Internet Banking Application

- Access Bank Plc
- Diamond Bank
- Ecobank Plc
- Enterprise Bank
- Fidelity Bank Plc
- First Bank of Nigeria Plc
- First City Monument Bank
- Guaranty Trust Bank Plc
- Keystone Bank Mainstreet Bank
- Polaris Bank Ltd
- Stanbic IBTC Bank Plc United Bank of Africa Plc
- Union Bank of Nigeria
- Unity Bank Plc
- Wema Bank Plc
- Zenith Bank Plc

Having read and understood the provisions of these Terms and Conditions, I/We hereby append My/Our signature(s) this

Day	Of	20
,		_

Authorised Signatory