



For Enquiries call ZenithDirect on: 01-2787000, 2927000, 4647000, 0700ZENITHBANK. E-mail: ZenithDirect@zenithbank.com



**ZENITH BANK PLC**

— • **CORPORATE** • —  
**ACCOUNTS**

## ACCOUNT OPENING REQUIREMENTS

- Account opening form duly completed.
- Specimen signature card duly completed by each signatory to the account
- 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 name and signature on the reverse side.
- Certificate of Incorporation (Original to be sighted).
- Memorandum and Articles of Association (certified as a true copy by the Registrar of Companies and a Director of the company).
- Certificate of exemption from using "Limited" after name (where applicable).
- Form CAC7/CAC2.3 - Particulars of Directors of the company certified by the Registrar of Companies.
- Form CAC2 - Allotment of shares of the company. (Original to be sighted).
- Form CAC2. 1 - Particulars of Company Secretary.
- Residence permit (where applicable).
- 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 including names of all signatories to the account, mandate and directors of the company in attendance This must be executed under the company seal.
- Initial Deposit.
- 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 of company.
- A duly completed Signatory Personal information Form for each of the signatories to the account.
- 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	Other Foods Crops	Cash Crops	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 Canning	Textile & Apparel

Footwear	Wood Products	Paper & Paper Product	Printing, Publishing, etc	Rubber Products

Soap and Oils and Detergents	Petroleum & Coal Product	Building Materials, Pottery Ceramic etc

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 Produce	Cotton	Hides & Skin

Ruber & Products	Timber & Products	Other Agricultural Exports	Agricultural	Imports & Domestic Trade

Imports	Wholesale Merchant	Retail Merchant	Domestic 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)

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3. ACCOUNT SERVICE(S) REQUIRED (Please tick applicable option below)

Debit Card Preference(s): (Fees apply)

Master Card☐

Visa Card☐

Others (Please specify)

Electronic Banking Preference(s):

EasyMoney (Mobile Money)☐

Corporate - I- bank (internet banking)☐

Transaction Alert Preference(s):

E-mail Alert (Free)☐

SMS Alert (Free apply)☐

Trade Alert☐

Statement Delivery Preference(s):

E-mail☐

Post☐

Collection at Branch:☐

Statement Frequency:

Monthly☐

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☐

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

5. BOARD RESOLUTION

FEDERAL REPUBLIC OF NIGERIA

COMPANIES AND ALLIED MATTERS ACT, 2004

(A) LIST OF DIRECTORS PRESENT

S/N	NAME	POSITION
1.		
2.		
3.		
4.		
5.		
6.		

IN ATTENDANCE

(COMPANY SECRETARY)

BOARD RESOLUTIONS

At the meeting of the Board of Director of held on the day of 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 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, 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 liabilities be actual or contingent, primary or collateral, several or joint.

2.

That the Secretary and a Director of the Company be, and is hereby authorized to certify to the bank names of the 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 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 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.

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“ CAUTION ”

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

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The Manager,

ZENITH BANK PLC

Dear Sir,

PROSPECTIVE ACCOUNT NAME

We understand that the above-named Company has applied to open a Current Account with you.

We have known the above named company for (period) and we comment on their means and reputation as follows:

We also confirm that the applicant is an entity to whom the usual banking facilities may be extended.

We maintain current account(s) with:

NAME OF BANK/BRANCH	BANKER'S ADDRESS	ACCOUNT NUMBER
1.		
2.		

The above information is provided in confidence.

Yours faithfully,

REFEREE'S ACCOUNT NAME

REFEREE'S ADDRESS

REFEREE'S PHONE NUMBER

Authorised Signatory

Authorised Signatory

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• **CORPORATE**  
**ACCOUNTS** •

- 3. 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.
- 6. 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 \_\_\_\_\_

\_\_\_\_\_  
Director

\_\_\_\_\_  
Director/Secretary

(COMPANY SEAL)

Date\_\_\_\_\_

TO: ZENITH BANK PLC

LETTER OF SET-OFF

In consideration of your providing us financial and/or banking accommodation and other facilities, we agree that in addition to any general lien or similar lien right which you as a bank be entitled by law, you may at any time and without notice to us combine or consolidate all or any of our 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 sums standing to the credit of any one or more of such accounts in or towards satisfaction of any of our liabilities to you on any account or in any other respect whether such liabilities be actual or contingent, primary or collateral and several or joint

Dated this\_\_\_\_\_day of \_\_\_\_\_ 20 \_\_\_\_\_

The common seal of the company is hereunto affixed in the presence of:

Director

Director/Secretary

Company Seal

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

20

The Manager,  
ZENITH BANK PLC

Dear Sir,

PROSPECTIVE ACCOUNT NAME

We understand that the above-named Company has applied to open a Current Account with you.

We have known the above named company for \_\_\_\_\_ (period) and we comment on their means and reputation as follows:

We also confirm that the applicant is an entity to whom the usual banking facilities may be extended.

We maintain current account(s) with:

NAME OF BANK/BRANCH	BANKER'S ADDRESS	ACCOUNT NUMBER
1.		
2.		

The above information is provided in confidence.

Yours faithfully,

REFEREE'S ACCOUNT NAME

REFEREE'S ADDRESS

REFEREE'S PHONE NUMBER

Authorised Signatory

Authorised Signatory

SELF-CERTIFICATION FORM

APPENDIX

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

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. ACCOUNT SIGNATORY'S DETAILS

Surname

First Name

Other Names

Mother's Maiden Name

Marital Status: Single Married Others

Title

(Mr, Mrs, Dr.,Chief, etc)

Date of Birth

DD

MM

YY

YY

Gender: F M

Place of Birth

Nationality

(for non-Nigerians)

Residence Permit No.

Permit Issue Date

DD

MM

YY

YY

 Permit Expiry Date

DD

MM

YY

YY

State of Origin

Home Town

Local Govt. Area

Religion

(optional)

Tax ID. No.

(TIN)

Bank Verification Number (BVN)

Occupation

Status / Job Title:

Residential Address:

House Number Street Name

Nearest Bus Stop/Landmark

City/Town Local Government Area

State

Phone Number (1) Phone Number (2)

E-mail Address

Signature: Date

DD

MM

YY

YY

PHOTO

6b.DETAILS OF NEXT OF KIN

Surname

First Name

Other Names

Title

(Mr, Mrs, Dr, Chief, etc)

Date of Birth

DD

MM

YY

YY

Gender: F M

Relationship

Contact Details

Phone Number 1 Phone Number 2

E-mail Address

House Number Street Name

Nearest Bus Stop/Landmark

City/Town L.G.A

State

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6. ACCOUNT SIGNATORY'S DETAILS

Surname

First Name

Other Names

Mother's Maiden Name

Marital Status: Single Married Others

Title

Date of Birth

Gender: F M

Place of Birth

Nationality

Residence Permit No.

Permit Issue Date

Permit Expiry Date

State of Origin

Home Town

Local Govt. Area

Religion

Tax ID. No.

Bank Verification Number (BVN)

Occupation

Status / Job Title:

Residential Address:

House Number

Street Name

Nearest Bus Stop/Landmark

City/Town

Local Government Area

State

Phone Number (1)

Phone Number (2)

E-mail Address

Signature:

Date

6b.DETAILS OF NEXT OF KIN

Surname

First Name

Other Names

Title

Date of Birth

Gender: F M

Relationship

Contact Details

Phone Number 1

Phone Number 2

E-mail Address

House Number

Street Name

Nearest Bus Stop/Landmark

City/Town

L.G.A

State



ACCOUNT SIGNATORY'S DETAILS

Surname:

First Name:

Other Names:

Mother's Maiden Name:

Date of Birth

Gender: Female Male

Title:

Nationality

Means of Identification

ID Number

ID Issue Date

ID Expiry Date

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



**DETAILS OF THE DIRECTORS/EXECUTIVES/TRUSTEES/PROMOTERS/  
EXECUTORS/ADMINISTRATORS/PRINCIPAL OFFICERS**

Surname:  First Name:

Other Names:  Mother's Maiden Name:

Date of Birth:  Gender: ☐ Female ☐ Male ☐ 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:  ID Expiry Date:

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:

**7A. DETAILS OF THE DIRECTORS/EXECUTIVES/TRUSTEES/PROMOTERS/EXECUTORS/ADMINISTRATORS/PRINCIPAL OFFICERS**

Surname:  First Name:

Other Names:  Mother's Maiden Name:

Date of Birth:  Gender: ☐ F ☐ M ☐ 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:  ID Expiry Date:

Bank Verification Number (BVN)

Occupation

Status/Job Title:

Residential Address: House Number  Street Name

Nearest Bus Stop/ Landmark

City/ Town  Local Govt. Area

State

Phone Number (1)  Phone Number (2)

E-mail Address

Signature  Date:

7B. DETAILS OF A SOLE PROPRIETOR

I. PERSONAL INFORMATION

Surname

First Name

Other Names

Date of Birth

Place of Birth

Nationality

Permit Issue Date

Local Govt. Area

Tax ID. No.

Purpose of Account

First Name

Mother's Maiden Name

Title

Gender

Marital Status

Residence Permit Number

Permit Expiry Date

State of Origin

Religion

II. CONTACT DETAILS

Residential Address:

House Number

Nearest Bus Stop/Landmark

City/Town

State

Phone Number 1

E-mail Address

Street Name

Local Govt. Area

Phone Number 2

III. MEANS OF IDENTIFICATION

National ID Card

National Driver's License

International Passport

INEC Voter's Card

Others

ID Number

ID Issue Date

Bank Verification Number (BVN)

ID Expiry Date

IV. DETAILS OF NEXT OF KIN

Surname

Other Names

Date of Birth

Contact Details

House Number

Nearest Bus Stop/Landmark

City/Town

State

First Name

Title

Gender

Relationship

Phone Number 1

Phone Number 2

Local Govt. Area

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FOR BANK USE ONLY

F. REQUIREMENT CHECKLIST

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

i. Is the applicant on the KYC Watch-list?

YES

NO

Name and Signature CSO

Date

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

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**12.2** Where you provide personal and financial information relating to others (e.g. dependants or joint account holders) for the purpose of opening or administering your account; you confirm that you have their consent or are otherwise entitled to provide this information to us and for us use it in accordance with these terms and conditions.

**12.4** We may share information with persons acting as our agents who have agreed to keep your personal information strictly confidential.

**13.1** In order to open any of the fixed term products that we offer, you will need to make a minimum deposit, which will be advised to you at the time that you wish to make the deposit.

**13.3** However further deposits can be used to open additional additional fixed term deposits. The rate applicable to the new deposit will be that available on the day that the new deposit is made.

**13.5** Before your deposit comes to an end (matures), we need to know what you want to do when it does mature. You can:

- (a) Give us renewal instructions when you make your initial deposit;
- (b) Contact us in writing with your instructions before close of business on the business day before your deposit is due to mature; or
- c) Set up an automatic rollover so that, until you tell us otherwise, we will renew your deposit for the same term at the interest rate that applies each time it matures.

**13.7** No cheque book or statement will be issued on your fixed term account but you can contact us at any time you if you would like details of your deposit. We will provide you with a confirmation of the deposit amount, interest rate and maturity date when you place the deposit.

**13.9** We will only make changes to the terms and conditions applying to a fixed term deposit if it is necessary or appropriate to do so to meet legal, financial or regulatory requirements or to set out duties and responsibilities under them. We will give you at least 30 days advance personal notice of a change of his kind, unless we are required to make the change sooner due to those legal or regulatory requirements.

**14.1** The agreement between you and us is in English and is governed by the laws of the Federal Republic of Nigeria. The courts of Nigeria may deal with any claim, dispute or difference arising from this agreement.

## 15. CHANGES TO TERMS AND CONDITIONS

**15.2** Some of these conditions are based on expected regulatory requirements that have not been published or finalized yet. If any these conditions turn out to be inconsistent with a regulatory requirement we will treat that condition as if it were consistent. We will make any changes to the conditions to reflect the requirement when they are next reprinted.

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

**16.2** You may telephone us during business hours to request information about your account. We reserve the right not to disclose any information until we are satisfied that you have been satisfactorily identified.

**16.4** The address that you provide to us or, in the case of a joint account, either of you gives us, when you open an account will be the one to which all communications will be sent.

**16.6** If you do not inform us promptly of a change to your details, the security of your information could be put at risk as we will continue to send information to you at the last known address we have for you.

## 17. BANK VERIFICATION NUMBER (BVN) DISCLAIMER

## 18. DECLARATION

I/We have read and understood the terms and condition stated above and agree to be bound by them.

Authorised Signatory \_\_\_\_\_ Authorised Signatory \_\_\_\_\_  
 Date: \_\_\_\_/\_\_\_\_/\_\_\_\_ Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

[illegible]

S/N	NAME AND ADDRESS OF BANK/BRANCH	ACCOUNT NAME	ACCOUNT NUMBER	STATUS: ACTIVE/DORMANT
1.				
2.				
3.				
4.				
5.				

We hereby authorize the Bank to debit our account with applicable charge for legal search conducted on our account at the Corporate Affairs Commission or the relevant agency/ authority.



Zenith Bank PLC is always committed to the highest data privacy standards and will only use the personal information you have provided to administer your account. In doing so, there may be need to share your personal data with service providers for services in line with your service subscription from time to time and accredited third parties or agencies in accordance with the Nigeria Data Protection Act 2023. We would also like to update you periodically about our products, services, promo offers and other information that may be of interest to you with the option to opt-out. Please confirm your consent by signing below.

Director \_\_\_\_\_ Signature \_\_\_\_\_ Date \_\_\_\_\_

Director/Secretary \_\_\_\_\_ Signature \_\_\_\_\_ Date \_\_\_\_\_

You can withdraw your consent at any time by filling the withdrawal of consent form or writing to Zenith Bank via [dataprotectionoffice@zenithbank.com](mailto:dataprotectionoffice@zenithbank.com).  
To know more about our Privacy policy, please visit [www.zenithbank.com/customer-service/privacy-policy](http://www.zenithbank.com/customer-service/privacy-policy)





soon as we are reasonably satisfied that you did not authorise the, we will refund the amount deducted and will return your account to the position it would have been in if the unauthorised payment had not taken place.

**3.2** However, you will liable for:  
(a) All payments made from your account where you have acted fraudulently; and  
(b) All payments on your account(s) that take place before you inform us that a payment instrument has been lost or any of your security information has been known to someone else, if the payment was made because you deliberately, negligently or very carelessly failed to keep your instrument safe or your secret information secret. After you have informed us you will not have any further liability for unauthorized payment, unless Condition (a) applies.

**3.3** We will not be liable to you for any losses you suffer or costs you incur 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 a result of anything that we cannot reasonably control. This may include, among other things, any machine, electronic device, hardware or software failing to work or being down for a period, industrial disputes and complete or partial closure of any payment system.

**3.4** Unless Condition 3.2 or 3.3 apply, or a different level of liability is imposed by law, we will be liable to you for any loss, injury or damage caused to you as a result of any failure or delay in carrying out your payment instruction, but we will not be liable to you in any circumstances for: loss of business, loss of goodwill, loss of opportunity, loss of profit; or any loss to you that we could not reasonably have anticipated when you gave us an instruction under this agreement.

**3.5** If we received notice of a court or a court judgment against you (or, if you have a joint account, any other account holder), we may refuse to allow withdrawals or transfers from your account until the legal process comes to an end. Any court order or court judgement will not prevent us from using any right of set-off we may have (using money which we hold for you , or

which is due to you, to pay debts you owe us) or enforcing any other security interest (a right over something which we can take if debts are not paid). You are responsible for an amount which represents a reasonable assessment of apply losses, costs or expenses we have as a direct result of any dispute or involved in a dispute by reason of our relationship with you).

**3.6** You undertake to ensure that your account is sufficiently funded before issue your cheque in favour of a third party and that you shall take all necessary steps to confirm these cheques through your relationship manger to ensure the instruments are duly processed.

**3.7** You are informed that issuance of Dud cheques constitutes a criminal offence under the Nigeria Law and we are obligated by virtue of Central Bank of Nigeria directive contained in circular no. FPR/DIR/CIR/GEN/03/005 to submit details of customers who issue cheques on insufficiently funded accounts to the CBN for investigation and prosecution in line with the provision of the Dishonored Cheques offences Act LFN 2007.

**4. CLAIMS**

**4.1** If another person makes a claim for any of the funds in your account (for example, if someone takes legal action to recover funds they believe belong to them), or if we know or believe that there is a dispute involving someone else who or controls funds in the account we may;  
(a) Put a hold on your account and refuse to pay funds until we are satisfied that the dispute has ended  
(b) Send the funds to the person who we have good reason to believe is legally entitled to them;  
(c) Continue to rely on the current records we hold about you; apply for a court order; or take any other action we feel is necessary to protect us.

**4.2** If we have acted reasonably, we will not be liable to you for taking any of the above steps.

**5. JOINT ACCOUNTS**

**5.1** If you are opening an account with person, we will ask for a specimen signature from all parties to the account.

**5.2** Joint accounts are operated on the basis of the authority set out in a mandate which we will ask you to complete. Each of you can take or use

everything in the joint account. All of you are together and individually responsible for any money owed to us on the joint account. We may demand repayment from all of you, any of you, and any combination of joint account holders for any money owing on the account. In legal terms this means that each joint account holder will have joint 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 you takes all the money out and spends it.

**6. OVERDRAFT AND OTHER LOANS**

**6.1** This agreement deals with borrowing through an overdraft. Additional terms and conditions apply to borrowing by other means such as a loan. The form of borrowing and any security required will be agreed between you and us.

**6.2** We cancel any standing order and direct debits from your account if your account becomes overdrawn.

**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 be repayable on demand.

**6.5** You will have to pay all costs and fees incurred or charge by us in connection with the negotiation, Preparation, investigation, administration, supervision or enforcement of your borrowing. These will include expenses, fees (e.g legal, security and valuation fees), stamp duly, taxes and other charge. These costs and fees will be debited to your account.

**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 limited to sums due on any other accounts you hold with us either in the same name(s), or in the case of corporate accounts, its affiliate subsidiary or sister company's accounts (whether or not in the same name), even if the accounts are in different currencies.

**E. PHYSICAL VISITATION REPORT**

From: \_\_\_\_\_

To: Branch Manager

Date: \_\_\_\_\_

In Line With The Bank's Account Opening Requirements, I Hereby Submit The Report On Physical Visitation To The Customer's Corporate Office Address As Follows:

- 1. Name Of Customer: \_\_\_\_\_
- 2. Corporate Office Address Visited: \_\_\_\_\_
- 3. Address Given By Customer (In the Account Opening Form): \_\_\_\_\_
- 4. Home Address Of Signatories To Corporate Account Visited:

S/N	NAMES(S)	ADDRESS(ES)	TELEPHONE NUMBER(S)

- 5. Explanation For Difference Between (2) & (3), If Any: \_\_\_\_\_
- 6. Date Of Physical Visitation : \_\_\_\_\_
- 7. Observations On The Corporate Address Visited:
  - A. Does The Address Exist? YES ☐ NO ☐ N/A ☐
  - B. Does The Company Operate From This Address? YES ☐ NO ☐ N/A ☐
  - C. Do People/neighbours Know The Company In This Area/address YES ☐ NO ☐ N/A ☐
  - D. Does The Company Have Any Other Place Of Business, Warehouse, or Factory YES ☐ NO ☐ N/A ☐  
IF YES, WHERE (STATE ADDRESS)? \_\_\_\_\_
  - E. In Your Opinion And Considering The Observations, Are There Any Visible Signs Of Operational Existence ? YES ☐ NO ☐ N/A ☐
- 8. Other Observation From Corporate Address Visited (such As Office Description, Colour, Landmark etc): \_\_\_\_\_

Based On The Above Information, I Hereby Confirm The Existence Of The Office Address At

Name Of Relationship Officer Visiting Address: \_\_\_\_\_

Signature Of Relationship Officer Visiting Address: \_\_\_\_\_ Date: \_\_\_\_\_

**Reconfirmation By Unit/Branch Head**

Based On The Above Information, I Hereby **RECONFIRM** The Existence Of The Office Address At

Name Of Reconfirming Unit/Branch Head \_\_\_\_\_

Signature Of Reconfirming Unit/Branch Head \_\_\_\_\_ Date: \_\_\_\_\_

...Confidential to Zenith Bank Plc...



## CORPORATE I-BANK

### APPLICATION FORM

#### Please Complete This Section With Information About Your Organisation

Company Name:

Office Address:

Office Telephone:

Company Fax:

Company E-mail:

#### CONTACT INFORMATION

Name of Primary Contact Person:

Name of Secondary Contact Person:

Designation:

Designation:

Office Telephone/Extension:

Office Telephone/Extension:

Mobile Telephone:

Mobile Telephone:

E-mail:

E-mail:

List Account Number(s) To Be Activated On Corporate I-bank In The Boxes Below:

Indicate The Account(s) To Debit For Payment Processing. ☒ Indicate The Account(s) To Debit For Payment Processing. ☒

1	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	6	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
2	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	7	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
3	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	8	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
4	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	9	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
5	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	10	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

DAILY TRANSACTION LIMIT: State Maximum Daily Amount Transferable ₦

### 13. TERMS AND CONDITIONS

You should read these terms and condition carefully. You will be bound by them once you sign an application form and so you should make sure that you read them before that. You should retain a copy it for future reference.

I/We (Customer) hereby confirm and agree to the following terms and conditions in relation to all banking and other financial transactions between me/us and zenith Bank Plc (the Bank). I/We further agree that where the service to be provided by the bank are not regulated by the terms and conditions contained herein, they shall be regulated by customary banking practices in Nigeria.

#### 1. ACCOUNT OPENING

**1.1** Opening of an account with us is subject to certain restrictions. For example, you must be at least 18 years of age to open a current account with us and we will require you to place a minimum deposit with us. Exceptions may however be created for special accounts for certain categories below 18 years.

**1.2** We reserve the right to decline your account application or accept your money if you are unable to provide us with any of the information we require or for any other reason. We are not obliged to inform you of the reason why your application was declined and we will not enter into any correspondence in these 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 PIN  
(d) An E-mail address  
(e) GSM Number

**2.2** We may issue you with Personal Identification Number (PINs) or other security information (for example details that allow you to access your accounts through our internet Banking Service). You must not disclose your security information to anyone else and you must take reasonable steps to keep it secure. For example you should not choose obvious codes or passwords, writes down the information in a way that is recognisable or let another person overhear or observe its use.

**2.3** You understand that your Pass code, Access code/Password/E-mail is

used to give instruction to the bank and accordingly undertake.

(a) That under no circumstance shall the pass code, Access code / Password be disclosed to anybody.

(b) Not to write the pass code, Access Code/ Password in an open place in order to avoid a third party coming across same.

(c) To instruct and authorize the bank to comply any instruction given to the bank through the use of the service.

(d) Once the bank is instructed by means of the customers Pass code.

(e) To immediately change your Pass code, Access code if becomes known or you suspect that it has become known to someone else.

(f) To exempt the bank from any form of liability whatsoever for complying with any or all instruction(s) given by means of your Pass code, Access code if by any means the Pass code, Access code becomes known to a third party.

(g) Where you notify the bank of your intention to change your Pass code, Access code arising from loss of memory of same or that it has come to the notice of a third party, the bank shall, with your consent, delete same and thereafter allow you to enter a new Pass code or Access code PROVIDED that the bank shall not be responsible for any loss that occurs between the period of such loss of memory of the Pass code, Access code or Knowledge of a third party and the time the report is lodge with the bank.

(h) Once your Pass code/Access code is given, it shall be sufficient 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 any fraudulent, duplicates or erroneous instruction given by means of your Pass code/Access code.

#### 2.4 Customer responsibilities

(a) You undertake to be absolutely responsible for safe-guarding your username, access code, Pass code, PIN and password and under no circumstance shall you disclose any or all of these to any person.

(b) The bank is expressly exempted from any liability arising from unauthorized access to your account and/or date as contained in the banks records via the service, which arises as a result of your inability and/or otherwise to safeguard your PIN Pass code/Access code and/or password and/or failure to log out of the system completely by allowing on screen display to this account information.

(c) the bank is further relieved of any liability as regards breach of duty secrecy arising out of your inability to scrupulously observe and implement the provisions of clause 2.3 above, and /or instance of breach of such duly by hackers and other unauthorized access to your account via the service.

(d) 'If a breach is associated with the operation of your account/wallet, you agree that we have the right to apply restrictions to your account/wallet and report to appropriate law enforcement agencies in line with extant laws';

**2.5** Under no circumstance will the bank be liable for any damages, including without limitation direct or indirect, special incidental or consequential damages, loses or expenses arising in connection with this service or use thereof inability to use by any party, or in connection with any failure of performance, error, line or system failure even if the bank or its representatives therefore are advised to the possibility of such damages, losses or hyperlink to other internet resources are at your risk.

**2.6** Copyright in the cards other proprietary information relating to the service including the screens displaying the pages and in the information and material therein and agreement is owned by the bank.

**2.7** The bank shall not be responsible for any electronic virus or viruses that you may encounter in the course of making use of this service.

**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 free;

(c) The results that may be obtained from the use of the service will be accurate or obtained from the service will be accurate or reliable;

(d) The quality 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

#### 3. LIABILITY FOR REFUNDS

**3.1** Generally, if you tell us without undue delay and let least no later than 6 months after a payment is taken from your account, that a payment from your 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 party signatories are mandatorily required to **answer all or any of the questions below** as may be applicable to each

- a. Please provide details of the Countries or Territories in which you are resident for tax purpose
- 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? Yes No  
If yes, in which State

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? Yes No  
If yes provide the number

vi. Do you have a United States of America physical contact address? Yes No  
if yes provide the address

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? Yes No  
If yes provide the name and address of the Donee of the Power of Attorney or Signatory Authority

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? Yes No  
A substantial U.S owner is any specified U.S person that owns up to 10% or more of the stock of a corporation or profit or capital of a partnership.

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? Yes No  
If yes,Kindly provide necessary supporting documents.
- By signing below, I confirm that the information I have provided above is true and correct and is subject to applicable perjury laws.

Signed Date

FOR BANK USE ONLY

ADDITIONAL ULTIMATE BENEFICIAL OWNERSHIP (UBO) INFORMATION.

- 1 Name of UBO:
- 2 Account Name: Account Number
- 3 Source of Wealth: Savings Investment Inheritance Gift Sale of Property Business  
(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  
If yes please complete the PEP/HIGH RISK EDD FORM

RSM Signature BH Signature

Date

Date

SECTION 3: USER PRIVILEGES

S/N	NAME OF USER	ACCOUNT(S) TO ACCESS BY USER (Refer to <b>Section 2</b> and indicate the corresponding serial number(s) here, separate with comma if more than one e.g 1,2 for account numbers stated in S/N 1&2 or 2,3,5 for account stated in S/N 2,3&5, or 1-10 for all account numbers stated in S/N 1-10)										MOBILE NUMBER		E-MAIL
		Initiator/Inputter	Verifier	1st Authorizer	2nd Authorizer	Final Authorizer	Account Enquiry	View Account Balance	View Account Activity					
1		<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>			
2		<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>			
3		<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>			
4		<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>			
5		<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>			
6		<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>			
7		<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>			
8		<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>			
9		<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>			
10		<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>			

All authorizers set up on Corporate internet Banking must be in accordance with their mandates in the bank. Non-signatories to the account(s) shall no be set-up as authorizer(s) until the board resolution authorizing such person(s) to act in that capacity is submitted to the bank.

I, on behalf of .....hereby certify that the information provided on this form is true and accurate. I agree that Zenith Bank reserves the right to take appropriate measures including legal action if the information here is discovered to be false. We hereby authorize you to debit our corporate account for the total sum of ₦ being the cost the security tokens.

SECTION 4: SIGNED FOR AND ON BEHALF OF CUSTOMER:

Signature 1:

Designation:

Date:

D

D

M

M

Y

Y

Y

Y

Signature 2:

Designation:

Date:

D

D

M

M

Y

Y

Y

Y

FOR OFFICIAL USE ONLY

Name of Relationship Officer:

Telephone Numbers:

E-mail:

Signature:

Date:

D

D

M

M

Y

Y

Y

Y

Branch Head:

Signature:

Date:

D

D

M

M

Y

Y

Y

Y

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.
- ii.

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;
- iii.

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;
- v.

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

- I.

To provide the Bank with every information required to effectively make payments;
- ii.

To adhere strictly to the beneficiary and payment file formats provided by the Bank in preparing the beneficiary and payment schedules;
- iii.

To ensure that the application and user forms forwarded by the customer is in line with the customer's account mandate with the Bank;
- iv.

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;
- v.

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;
- vi.

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;
- vii.

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.
- ix.

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 arbitrator 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 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 from time to time.

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

Authorised Signatory