purposes.

- 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 give it.
- information strictly confidential.

CONDITIONS FOR FIXED TERMS due to those legal or regulatory **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.
- with fix deducted) on the maturity date of these terms and conditions (Including returned to us, we may restrict access to deposit.
- 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 the business day before your deposit is to the conditions to reflect the I/We have read and understood the 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. holders) for the purpose of opening or you would like details of your deposit. 16.2 You may telephone us during
 - 13.8 There is no cancellation period for fixed term deposit.
- appropriate to do so to meet legal, meeting out service standards. 12.4 We may share information with financial or regulatory requirements or 13. ADDITIONAL TERMS AND required to make the change sooner communications will be sent. 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 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 change we are making.
- end (matures), we need to know what based on expected regulatory with the operate of your account, you 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 (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 terms and condition stated above and reprinted.

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

permitted for legal, regulatory, fraud 13.6 It is your responsibility to advise terms and conditions includes the prevention and legitimate business using ood time of your instruction upon internet and any form of electronic 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.

- 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 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 fixed term deposit if it is necessary or instructions and make sure that we are
- 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 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 vour account until we receive satisfactory proof of your new address.

(BVN) DISCLAIMER

13.5 Before your deposit comes to an 15.2 Some of these conditions are 17.1 If a fraudulent activity is associated

agree to be bound by them.

Authorised Signatory	Authorised Signatory
)ate://	Date://

	INDIVIDUAL ACCOUNT OPENING FORM	
	This form should be completed in CAPITAL LETTERS. Characters and marks should be similar in style to the following (ABCV) Account: (Tick as appropriate)	
Individual	Joint Name of Account ZENITH BANK F	r H
Savings	Current Fixed Deposit Domiciliary Account \$ € £	0224
Branch		
Bank Verif	Account No (for official use only)	
1. PERSONAL	AL INFORMATION	
Title:	Surname	
First Name		
Other Names		
Mother's Maiden Name		
	Gender: F M Place of Birth	
Nationality		
State of Origin	Marital Single Married Others	
Local Govt. Area	Home Town	
Tax ID. No.	Religion (optional)	
Phone Number 1	Phone Number 2	
Email Address]
Residential Address		
State	L.G.A City/Town	
Residence Permit no:	Permit Issue Date Permit D D M M Y Y Y Y Permit Expiry Date	
	National ID Card Driver's License International Passport INEC Voter's Card *Others (Please specify)	
ID Number	ID Issue Date	
ID Expiry Date	D D M M Y Y Y Y Purpose	
	OF NEXT OF KIN	
Surname Other	First Name	\dashv
Names	D D M M Y Y Y Y	\exists
Date of Birth	D D M M Y Y Y Y Gender: F M Relationship	
Phone Number	r 1 Phone Number 2	
E-mail Addres		
House Numbe	er Street City/ Town	
State	Town	

3. EMPLOYMENT DETAILS	
	etired Student Others (Please specify)
Date of Employment (Optional)	(Flease specify)
Annual Salary/Expected Annual Income: (a) Below N50,000 (b) N50,000 - N250,000 (e) N1m - Below N5m (f) N5m - Below N10m	(c) N250,000 - N500,000 (d) N500,000 - Below N1m (g) N10m - Below N20m (h) N20m and Above
Employer's Name	
Employer's / Employment Address: House Number Street Street	City/
Name Name	Local Government Town Local Government
State Nature of Business	Area
or Occupation	
Office Phone No	Office Phone No 2
4. ADDITIONAL DETAILS	
I. Name(s) of	
Beneficial Owner(s) (if any):	
II. Sources 1.	
of Funds to the Account 2.	
III. Other 1.	
Sources of Income 2	
(if any)	
JURAT (THIS SHOULD BE ADOPTED WHERE APPLIC READ TO HIM BY 3RD PARTY	CANT IS BLIND OR NOT LITERATE, AND FORM IS
	acknowledge that it has truly and audibly read over and explained
Mark of Customer/ Thumbprint	Magistrate/Commissioner for Oaths
Date D M M Y Y Y Y	
Name of Interpreter	
Address of Interpreter	
Language of Interpretation	Telephone Number
6. ACCOUNT SERVICE(S) REQUIRED (PLEASE TICK AP	PPLICABLE OPTION BELOW)
Debit Card Preference (s):(Fees apply): ☐ Master Card Very	ve Visa Others (Please specify)
Internet Banking Preference(s): Internet Banking	Internet Banking Hardware Token Software Token
Mobile Banking Mobile Banking App	(Funds Transfer) Funds Transfer and Hardware Token Chague Rock Required At a Fee
Transaction Alert Preference(s): E-mail Alert(Free)	Cheque Book No of Leaves: Cost of Cheque Book
Statement Delivery Preferences Online	(Fee Apply) Mobile Number For SMS Alert
2	Where a customer opts not to receive SMS alert, the customer should Issue an indemnity (for losses that may arise as a result) to the bank

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

- 8.1 We will levy charge for the operation 10.ACCOUNT CLOSURE/FREEZING and wish to end this agreement, please of the account in accordance with our standard tariff. We reserve the right to 10.1 This agreement will continue until levy any reasonable charges for orwecancelorendit. additional service in relation to managing your account in addition to providing you with more frequent 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 on paper or any other durable medium (d) it is inappropriate for a person (c) You create risk or possible legal 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.
- **9.2** There may be a charge if more 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 statement(s) and advise us as soon as may damage our reputation; or possible of any discrepancies without (I)You are or have been in serious or 11.2 When an account becomes we 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.

- those stated in the standard tariff or for account and to end this agreement if you, identification requirements may 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 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;
- account and we will provide a statement account illegally or for criminal activity:
- at a frequency agreed with you. This will authorised to give instructions on your exposure to us:
- (f) You have not met our reasonable conditions and requests relating to identification and the provision of 11. DORMANT ACCOUNTS 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;
- account, you should co-operate with us weeks notice to close the account and response from you, for security to end this agreement unless there are reasons, we may close the account and 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 tell us by writing to your domicile branch office or any branch offices and return any unused cheques to us.
 - 10.2 We reserve the right to close the 10.9 Before any funds are returned to 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 (KYC) documents.
- undue delay but in any event no later persistent breach of these terms and may write to you to ascertain if the 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 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

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
- carelessly failed to keep your duly processed. instrument safe or your secret unless Condition (a) applies.
- 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 losses you suffer or costs you incur to submit details of customers who direct debits from your account if your because:
- any reason specified in this agreement: 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 reasonably control. This may include, 4.1 If another person makes a claim for 6.4 Unless we have agreed other terms 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 system.
- a different level of liability is imposed by refuse to pay funds until we are 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 7. SET-OFF 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 account until the legal process comes account.

- 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
- are obligated by virtue of Central Bank between you and us. of Nigeria directive contained in issue cheques on insufficiently funded account becomes overdrawn. (a) We do not act on an instruction for accounts to the CBN for investigation and prosecution in line with the (b) The details contained in the provision of the Dishonored Cheques offences Act LFN 2007.

- 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

- 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.

soon as we are reasonably satisfied that which is due to you, to pay debts you everything in the joint account. All of 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 and several liability. This is generally true even if only one of you puts all the (b) All payments on your account(s) that 3.6 You undertake to ensure that your 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.
 - 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 enforcement of your borrowing. These 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.

7.1 If any accounts you hold with us are in credit, we may use them to repay any amounts you owe us including but not 5.1 If you are opening an account with limited to sums due on any other 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 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

7. P	PHYSICAL VISITATION REPORT
From	n:
То:	Branch Manager
Date	:
	ne With The Bank's Procedural Requirements, I Hereby Submit The Report Customer Physical Visitation As Follows :
1. N	ame Of Customer :
2. P	hysical Address Visited :
3.	Tel. No. Of Customer Visited :
4. /	Address Given By Customer (in The Opening Form):
5. E	Explanation For Difference Between (2) & (4) , If Any :
6. [Date Of Physical Visitation :
7. (Observation From Physical Address Visited (such As House Description, Colour Etc.) :
l Her	reby Confirm The Existence Of The Customer'sResidenc eAt:
 Nam	e Of Visiting Staff:
Signa	ature Of Visiting Staff: Date:
Reco	onfirmation By Unit/branch Head:
Here	eby Reconfirm The Existence Of The Customer's Residence At
Nam	e Of Reconfirming Unit/branch Head:
Signa	ature Of Reconfirming Unit/branch Head: Date:
	confidential to Zenith Bank Plc

8 . M A N D A T E
NAME OF ACCOUNT Affix Passport Photograph here
NAME OF SIGNATORY
SPECIMEN SIGNATURE SPECIMEN SIGNATURE Mobile Phone Number Mobile Phone Number
PLEASE TICK AS APPROPRIATE SOLE SIGNATORY BOTH TO SIGN EITHER TO SIGN OTHERS
MANDATE
CHEQUE CONFIRMATION REQUIRED? YES NO
IF YES, please specify <u>minimum</u> amount to be confirmed
N : 0 0
Please note that the minimum cheque confirmation amount allowed by the bank is N500,000.00 in writing and before cheque presentation. Mandate specified by Account holder(s)
Signature Signature
9. CONSENT NOTICE
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.
Signatory A:
Signatory B:
Signature You can withdraw your consent at any time by filling the withdrawal of consent form or writing to Zenith Bank via dataprotectionoffice@zenithbank.com. To know more about our Privacy policy, please visit www.zenithbank.com/customer-service/privacy-policy
10. DECLARATION
I/We hereby apply for the opening of account(s) with Zenith Bank PLC. I/We understand that the information given herein and the documents supplie are the basis for opening such account(s) and I/We therefore warrant that such information is correct I/We further undertake to indemnify the Bank for any loss suffered as a result of any false information or error in the information provided to the Bank
, , , , , , , , , , , , , , , , ,
1. Name Signature Date
2. Name

11. 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.

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 (e) To immediately change your Pass 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.
- account application or accept your that the bank shall not be responsible service including the screens displaying money if you are unable to provide us for any loss that occurs between the with any of the information we require or period of such loss of memory of the material therein and agreement is for any other reason. We are not obliged Pass code, Access code or Knowledge owned by the bank. 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. enter into any correspondence in these (h) Once your Pass code/Access code you may encounter in the course of 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.
- PIN
- (d) An E-mail address
- (e) GSM Number
- 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 (f) Any error in the technology will be security information to anyone else and unauthorized access to your account corrected 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.
- code, Access code/Password/E-mail is display to this account information.

- I/We (Customer) hereby confirm and order to avoid a third party coming to your account via the service.
- conditions contained herein, they shall code, Access code if becomes known 2.5 Under no circumstance will the bank be regulated by customary banking or you suspect that it has become be liable for any damages, including known to someone else.

 - shall, with your consent, delete same and thereafter allow you to enter a new 2.6 Copyright in the cards other
 - 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 the bank shall not be responsible for free; any fraudulent, duplicates or erroneous (c) The results that may be obtained
 - 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, Identification Number (PINs) or other PIN and password and under no security information (for example circumstance shall you disclose any or
- 2.3 You understand that your Pass completely by allowing on screen account was not authorised by you, we

- 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':
- 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 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 performance, error, line or system (g) Where you notify the bank of your 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 Access code arising from loss of 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 the pages and in the information and
 - for any electronic virus or viruses that
 - **2.8** The bank makes no warranty that:
 - (a) The e-banking service will meet your requirements;
 - (b) The e-banking service will be Pass code/Access code. Accordingly, uninterrupted, timely, secure, or error
 - instruction given by means of your 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

and/or failure to log out of the system your account, that a payment from your will carry out an investigation and as



• INDIVIDUAL ACCOUNTS •

Dear Sir,		20
	PROSPECTIVE ACCOUNT NAME	
/We understand that the above-	-named person has applied to open a Current A	Account with you.
	med person for(period) a	
/We also confirm that the applic	eant is a person to whom the usual banking fac	cilities may be extended.
/We maintain current account(s		
NAME OF BANK/BRANCH	BANKER'S ADDRESS	ACCOUNT NUMBER
The above information is provide	ed in confidence.	
Yours faithfully, REFEREE'S ACCOUNT NAME		1
REFEREE'S ADDRESS		
REFEREE'S PHONE NUMBER		
Authorised Sig	gnatory	Authorised Signatory
	gnatory	Authorised Signatory ZENITH 20
The Manager,	gnatory	ZENITH
The Manager, ZENITH BANK PLC	gnatory PROSPECTIVE ACCOUNT NAME	ZENITH
The Manager, ZENITH BANK PLC Dear Sir, I/We understand that the above-		ZENITH 20 Account with you.
The Manager, ZENITH BANK PLC Dear Sir, I/We understand that the above lower have known the above nareputation as follows:	PROSPECTIVE ACCOUNT NAME -named person has applied to open a Current A med person for(period) a	Account with you. and I/We comment on his/her means and
The Manager, ZENITH BANK PLC Dear Sir, I/We understand that the above nareputation as follows:	PROSPECTIVE ACCOUNT NAME -named person has applied to open a Current Amed person for(period) amed person for(period) are the sant is a person to whom the usual banking factors.	Account with you. and I/We comment on his/her means and
The Manager, ZENITH BANK PLC Dear Sir, I/We understand that the above- I/We have known the above naireputation as follows: I/We also confirm that the application and the count (see th	PROSPECTIVE ACCOUNT NAME -named person has applied to open a Current A med person for(period) a cant is a person to whom the usual banking face) with:	Account with you. and I/We comment on his/her means and
The Manager, ZENITH BANK PLC Dear Sir, I/We understand that the above lower have known the above nareputation as follows:	PROSPECTIVE ACCOUNT NAME -named person has applied to open a Current Amed person for(period) amed person for(period) are the sant is a person to whom the usual banking factors.	Account with you. and I/We comment on his/her means and
The Manager, ZENITH BANK PLC Dear Sir, I/We understand that the above nate reputation as follows: I/We also confirm that the application in the second in	PROSPECTIVE ACCOUNT NAME -named person has applied to open a Current Amed person for(period) and is a person to whom the usual banking factors and is a person to whom the usual banking factors with: BANKER'S ADDRESS	Account with you. and I/We comment on his/her means and
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• ACCOUNTS

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 eacha. 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 ix. Will you regularly transfer funds to an account maintained in US or receive inflows Yes No regularly from the US? 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. Yes ☐ No☐ 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. 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_