

APPLICATION TO OPEN AN ACCOUNT

ENTITIES - INCORPORATED AND NON-INCORPORATED

To FirstTrust BRANCH:

ACCOUNT NO (FOR OFFICIAL USE ONLY):

PLEASE READ CAREFULLY AND COMPLETE ALL RELEVANT SECTIONS. ALL SECTIONS MUST BE COMPLETED BY THE PERSON WISHING TO OPEN ACCOUNT. SHOULD YOU HAVE ANY QUESTIONS, A MEMBER OF STAFF WILL BE HAPPY TO ASSIST YOU. THIS FORM SHOULD BE COMPLETED IN BLOCK LETTERS AND TICK WHERE APPLICABLE

1. BUSINESS CATEGORY

- LIMITED LIABILITY COMPANY
 PARTNERSHIP
 SOCIETIES/CLUBS/ASSOCIATION
 MDAs
 PUBLIC SECTOR
 NON-GOVERNMENTAL ORGANIZATION
 SOLE PROPRIETORSHIP / REGISTERED BUSINESS NAME
 OTHER (PLEASE SPECIFY)

2. ACCOUNT SPECIFICATIONS

- ACCOUNT TYPE:
 CURRENT
 SAVINGS
 FIXED DEPOSIT
 BA
 CP
 OTHER (PLEASE SPECIFY)
- CURRENCY OF ACCOUNT:
 ₪
 \$
 £
 €
 ¥
 OTHER (PLEASE SPECIFY)

3. COMPANY DETAILS

- ANNUAL TURNOVER
 LESS THAN ₪50 MILLION
 ₪50 MILLION - LESS THAN ₪500 MILLION
 ₪500 MILLION - LESS THAN ₪5 BILLION
 ABOVE ₪5 BILLION
- IS YOUR COMPANY QUOTED ON ANY STOCK EXCHANGE?
 YES
 NO
 If the answer to the question is YES, indicate which stock exchange
- BANK VERIFICATION NUMBER

- COMPANY / BUSINESS NAME:
- CERTIFICATION OF INCORPORATION/REGISTRATION NO:
- DATE OF INCORPORATION/REGISTRATION DD MM YY YY
- JURISDICTION OF INCORPORATION/REGISTRATION:
- TYPE/NATURE OF BUSINESS:
- PURPOSE OF ACCOUNT:
- SECTOR/INDUSTRY:
- OPERATING BUSINESS ADDRESS 1:
- OPERATING BUSINESS ADDRESS 2:
- CORPORATE BUSINESS/REGISTERED OFFICE: (IF DIFFERENT FROM ABOVE)
- EMAIL ADDRESS:
- WEBSITE(IF ANY):
- PHONE NO 1:
- PHONE NO 2:
- CRM NO / BORROWER'S CODE:
- SPECIAL CONTROL UNIT AGAINST MONEY LAUNDERING (SCUML) REGISTRATION NO:
- TAX IDENTIFICATION NO:

4. ACCOUNT SIGNATORIES DETAILS

SIGNATORY I

BANK VERIFICATION NO(BVN):

TITLE: MR. MRS MISS OTHER (PLEASE SPECIFY):

SURNAME:

FIRST NAME:

OTHER NAME(S):

MOTHER'S MAIDEN NAME:

DATE OF BIRTH: DD MM YY YY YY YY GENDER: MALE FEMALE

PLACE OF BIRTH:

STATE OF ORIGIN: LGA:

MARITAL STATUS: SINGLE MARRIED DIVORCED WIDOWED
 OTHER (PLEASE SPECIFY)

MEANS OF IDENTIFICATION (PLEASE PROVIDE AT LEAST ONE OF BELOW)
 DRIVER'S LICENSE INTERNATIONAL PASSPORT
 NATIONAL IDENTIFICATION CARD (NIN) PERMANENT VOTERS CARD (PVC)

ID NO:

ID ISSUE DATE: DD MM YY YY YY ID EXPIRY DATE: DD MM YY YY YY

NATIONALITY (NON-NIGERIANS): RESIDENT PERMIT NO:

PLACE OF PERMIT ISSUE:

PERMIT ISSUE DATE: DD MM YY YY YY PERMIT EXPIRY DATE: DD MM YY YY YY

HIGHEST EDUCATIONAL LEVEL: PRIMARY SECONDARY TERTIARY POST GRADUATE
 OTHERS (PLEASE SPECIFY): CERTIFICATE DATE: DD MM YY YY YY

OCCUPATION:

RELIGION (OPTIONAL):

RESIDENTIAL ADDRESS

HOUSE NUMBER: STREET NAME:

NEAREST BUS STOP/
LANDMARK:

CITY / TOWN: LGA:

STATE OF RESIDENCE:

PHONE NO 1: EMAIL:

PHONE NO 2:

SIGNATURE: DATE: DD MM YY YY YY

AFFIX RECENT
PASSPORT
PHOTOGRAPH
HERE

SIGNATORY II

BANK VERIFICATION NO (BVN):

TITLE: MR. MRS MISS OTHER (PLEASE SPECIFY):

SURNAME:

FIRST NAME:

OTHER NAME(S):

MOTHER'S MAIDEN NAME:

DATE OF BIRTH: DD MM YY YY YY GENDER: MALE FEMALE

PLACE OF BIRTH:

AFFIX RECENT
PASSPORT
PHOTOGRAPH
HERE

HIGHEST EDUCATIONAL LEVEL: PRIMARY SECONDARY TERTIARY POST GRADUATE
 OTHER (PLEASE SPECIFY): CERTIFICATE DATE:

OCCUPATION:

RELIGION (OPTIONAL):

RESIDENTIAL ADDRESS

HOUSE NO: STREET NAME:

NEAREST BUS STOP/
LANDMARK:

CITY / TOWN: LGA:

STATE OF RESIDENCE:

PHONE NUMBER 1: EMAIL:

PHONE NUMBER 2:

SIGNATURE: DATE

5. DETAILS OF DIRECTOR / EXECUTIVE / TRUSTEE / PROMOTER / EXECUTOR / ADMINISTRATOR / PRINCIPAL OFFICER II / PROPRIETOR I

BANK VERIFICATION NO (BVN):

TITLE: MR. MRS MISS OTHER (PLEASE SPECIFY):

SURNAME:

FIRST NAME:

OTHER NAME(S):

MOTHER'S MAIDEN NAME:

DATE OF BIRTH: GENDER: MALE FEMALE

PLACE OF BIRTH:

STATE OF ORIGIN:

MARITAL STATUS: SINGLE MARRIED DIVORCED WIDOWED
 OTHER (PLEASE SPECIFY)

MEANS OF IDENTIFICATION (PLEASE PROVIDE AT LEAST ONE OF BELOW)

DRIVER'S LICENSE INTERNATIONAL PASSPORT
 NATIONAL IDENTIFICATION CARD (NIN) PERMANENT VOTERS CARD (PVC)

ID NO:

ID ISSUE DATE: ID EXPIRY DATE:

NATIONALITY (NON NIGERIANS): RESIDENT PERMIT NO:

PLACE OF PERMIT ISSUE:

PERMIT ISSUE DATE: PERMIT EXPIRY DATE:

HIGHEST EDUCATIONAL LEVEL: PRIMARY SECONDARY TERTIARY POST GRADUATE
 OTHER (PLEASE SPECIFY): CERTIFICATE DATE:

RELIGION (OPTIONAL):

RESIDENTIAL ADDRESS

HOUSE NUMBER: STREET NAME:

NEAREST BUS STOP/
LANDMARK:

CITY / TOWN: LGA:

STATE OF RESIDENCE:

PHONE NUMBER 1: EMAIL:

PHONE NUMBER 2:

DETAILS OF DIRECTOR / EXECUTIVE / TRUSTEE / PROMOTER / EXECUTOR / ADMINISTRATOR / PRINCIPAL OFFICER II / PROPRIETOR II

BANK VERIFICATION NO (BVN):

TITLE: MR. MRS MISS OTHER (PLEASE SPECIFY):

SURNAME:

FIRST NAME:

OTHER NAME(S):

MOTHER'S MAIDEN NAME:

DATE OF BIRTH: DD MM YYYY GENDER: MALE FEMALE

PLACE OF BIRTH:

STATE OF ORIGIN:

MARITAL STATUS: SINGLE MARRIED DIVORCED WIDOWED

OTHER (PLEASE SPECIFY)

MEANS OF IDENTIFICATION (PLEASE PROVIDE AT LEAST ONE OF BELOW)

DRIVER'S LICENSE INTERNATIONAL PASSPORT

NATIONAL IDENTIFICATION CARD (NIN) PERMANENT VOTERS CARD (PVC)

ID NO:

ID ISSUE DATE: DD MM YYYY ID EXPIRY DATE: DD MM YYYY

NATIONALITY (NON NIGERIANS): RESIDENT PERMIT NO:

PLACE OF PERMIT ISSUE:

PERMIT ISSUE DATE: DD MM YYYY PERMIT EXPIRY DATE: DD MM YYYY

HIGHEST EDUCATIONAL LEVEL: PRIMARY SECONDARY TERTIARY POST GRADUATE

OTHERs (PLEASE SPECIFY): CERTIFICATE DATE: DD MM YYYY

RELIGION (OPTIONAL):

RESIDENTIAL ADDRESS

HOUSE NUMBER: STREET NAME:

NEAREST BUS STOP/
LANDMARK:

CITY / TOWN: LGA:

STATE OF RESIDENCE:

PHONE NUMBER 1: EMAIL:

PHONE NUMBER 2:

DETAILS OF DIRECTOR / EXECUTIVE / TRUSTEE / PROMOTER / EXECUTOR / ADMINISTRATOR / PRINCIPAL OFFICER III / PROPRIETOR III

BANK VERIFICATION NO (BVN):

TITLE: MR. MRS MISS OTHER (PLEASE SPECIFY):

SURNAME:

FIRST NAME:

OTHER NAME(S):

MOTHER'S MAIDEN NAME:

DATE OF BIRTH: DD MM YYYY GENDER: MALE FEMALE

PLACE OF BIRTH:

STATE OF ORIGIN:

MARITAL STATUS: SINGLE MARRIED DIVORCED WIDOWED

OTHER (PLEASE SPECIFY):

6. ACCOUNT SERVICES REQUIRED (FEES MAY APPLY)

CARD PREFERENCES: VERVE CARD MASTERCARD VISA CARD
 OTHERS (PLEASE SPECIFY)

ELECTRONIC BANKING PREFERENCES: INTERNET BANKING FIRSTTRUST MOBILE ATM/POS
 OTHER ELECTRONIC CHANNELS (PLEASE SPECIFY:)

TRANSACTION ALERT PREFERENCES: EMAIL ALERT (FREE) SMS ALERT

STATEMENT PREFERENCES: EMAIL POST COLLECTION AT BRANCH

STATEMENT FREQUENCY: MONTHLY QUARTERLY SEMI-ANNUALLY ANNUALLY

CHEQUE BOOK REQUISITION: OPENED CHEQUE CROSSED CHEQUE 50 LEAVES 100 LEAVES

CHEQUE CONFIRMATION (Will you like to pre-confirm your cheque?) YES NO

CHEQUE CONFIRMATION THRESHOLD (if the answer to the above is yes, please specify the threshold)

7. ADDITIONAL DETAILS

NAME OF AFFILIATED COMPANY/GROUP:

COUNTRY OF INCORPORATION:

8. DETAILS OF ACCOUNT(S) HELD WITH OTHER BANKS

BANK I

NAME AND ADDRESS OF BANK/BRANCH:

ACCOUNT NAME:

ACCOUNT NUMBER: STATUS: ACTIVE DORMANT

BANK II

NAME AND ADDRESS OF BANK/BRANCH:

ACCOUNT NAME:

ACCOUNT NUMBER: STATUS: ACTIVE DORMANT

BANK III

NAME AND ADDRESS OF BANK/BRANCH:

ACCOUNT NAME:

ACCOUNT NUMBER: STATUS: ACTIVE DORMANT

BANK IV

NAME AND ADDRESS OF BANK/BRANCH:

ACCOUNT NAME:

ACCOUNT NUMBER: STATUS: ACTIVE DORMANT

9. AUTHORITY TO DEBIT ACCOUNT FOR SEARCH FEE

FirstTrust Mortgage Bank Plc branch

Dear Sir/Ma,

AUTHORITY TO DEBIT OUR CURRENT ACCOUNT FOR SEARCH FEE

We hereby authorise you to debit our account with the applicable charges for the legal search to be conducted on our account at the Corporate Affairs Commission or relevant agency/authority.

Thank you.
Yours Faithfully,

AUTHORISED SIGNATURE OF THE CUSTOMER/REPRESENTATIVE:

DATE:

AUTHORISED SIGNATURE OF THE CUSTOMER/REPRESENTATIVE:

DATE:

10. LETTER OF INDEMNITY

The Managing Director
FirstTrust Mortgage Bank Plc
124, Awolowo Road, Ikoyi
Lagos.

Dear Sir,

INDEMNITY (Corporate)

WHEREAS

whose address is at

with Account Number(s)

("The Account with FirstTrust Mortgage Bank Plc"), has requested the Bank to consider Funds Transfer instructions and/or other requests to the Bank communicated from time to time via electronic mail (e-mail) purportedly emanating from the email address(es) shown in the table below or such other email address that the Bank may subsequently agree to act upon, at the Customer's request ("Email Instruction(s)").

IN CONSIDERATION of the Bank considering and/or acting upon an Email Instruction, the Customer hereby formally, unreservedly, irrevocably and unconditionally declares and covenants as follows:

electronic devices; and shall inform the Bank forthwith upon the happening of any circumstance(s) likely to render the continued use of Email instructions unsafe.

- That the Bank is hereby authorized, in its sole discretion, to consider and/or act upon Email Instruction(s) without the necessity of any original signature(s) or conformity of the instruction with any other mandate or the requirement of any other confirmation on the part of the Bank. In respect of funds transfer and/or any other request(s) determined by the Bank, an E-Mail instruction shall require a scanned copy of the instruction duly signed in accordance with the existing mandate.
- The Customer is fully aware that Email Instructions are unsecure means of communication and are therefore prone to the risk of omissions, errors, non-receipts, fraud and/or other unauthorized interventions by third parties, all such risk which the Customer hereby fully assumes.
- The Bank may, but is not obliged to seek telephone confirmation or other form(s) of confirmation of an Email Instruction; and shall exercise its discretion to proceed or refrain from acting upon an Email Instruction in the event that the Bank is unable to obtain satisfactory confirmation thereof, or has any reason to doubt the authenticity of an Email Instruction or the confirmation received in respect thereof.
- The Bank has no obligation whatsoever to confirm or verify the identity of the person(s) sending any Email Instruction or the genuineness of any Email instruction. Any transaction processed pursuant to an Email Instruction shall be binding on the Customer for all intents and purposes and whether made with or without the Customer's authority, knowledge or consent.
- The Customer shall ensure the security of its email address(es) and

- The Bank shall endeavour to refrain from processing an Email Instruction upon receiving a notification pursuant to Clause 5 above. This shall however be without prejudice to the customer's covenants and obligations herein in respect of any transaction processed whether prior or subsequent to the notification.
- The Bank retains the sole discretion to process an Email Instruction, or any part thereof; and shall not be under any obligation to provide reasons for failing to do so.
- The Customer waives all right of action or defences it may have against the Bank in connection with all matters contemplated herein, and shall further hold the Bank free and harmless from any responsibility, liability or adverse consequence (whether direct or indirect) in connection with receiving, considering and/or processing the Customer's Email Instruction(s). The Customer shall further indemnify and keep the Bank fully indemnified against all litigations, actions, claims, loss, damage, costs and/or expenses which may be brought against the Bank or suffered or incurred by the Bank and which may have risen neither directly or indirectly out of or in connection with the Bank's receiving, consideration and/or processing the Customer's Email Instruction(s).
- This Indemnity shall be a continuing obligation in respect of any and all matters connected to or arising from the Bank's receipt, consideration or processing of the Customer's Email Instructions.

This Indemnity shall be construed in accordance with the laws of the Federal Republic of Nigeria.

Email Address --(It must be the current email in the bank's record)	
Primary E-mail Address	<input type="text"/>
Secondary E-mail Address	<input type="text"/>

The Common seal of
(Name of Company) is affixed in the presence of:

Director

Secretary

11. FOR COMPANIES

THE COMMON SEAL OF:

[Grid for common seal]

AFFIX COMPANY SEAL HERE

IS HEREBY AFFIXED IN THE PRESENCE OF:

DIRECTOR I:

[Grid for Director I name]

SIGNATURE:

[Signature box]

DATE:

[Date grid: DD MM YYYY]

DIRECTOR II:

[Grid for Director II name]

SIGNATURE:

[Signature box]

DATE:

[Date grid: DD MM YYYY]

12. INDEMNITY FOR CORPORATE CARDS

To: FirstTrust Mortgage Bank Plc,
124, Awolowo Road, South West Ikoyi,
Lagos, Nigeria

WHEREAS:

1. [Grid] Limited
of [Grid] ('the Customer') maintains a Corporate

Current Account with no. [Grid] with FirstTrust Mortgage Bank Plc with registered office at

124, Awolowo Road, South West Ikoyi, Lagos ('the Bank') has agreed to issue the Customer Corporate ATM Debit Card tied to the account of the Corporate Account of Customer (Corporate Card)

2. The Corporate Card has a confidential PIN code which is known only to the holder of the card.

3. The Customer has various signatories to its account who would be entitled to use the Corporate Card and ultimately know the confidential PIN code and same may lead to compromise.

4. FirstTrust Mortgage Bank Plc has requested and the Customer has agreed to execute an Indemnity in favour of the Bank against any liability that may arise from the issuance of the Corporate Card and use of same by the Customer in any manner which it chooses.

NOW WITNESSES AS FOLLOWS

In consideration of FirstTrust Mortgage Bank Plc issuing a Corporate Card to [Grid]

Limited (The Customer) of No [Grid] We, [Grid]

[Grid] Limited hereby undertake to indemnify FirstTrust Mortgage Bank Plc

against any proceedings, claims, expenses and liabilities whatsoever which may be taken or made against or incurred by the Bank by reason of our use of Corporate Card. We further confirm that the Bank can set-off any such expenses/cost against any of our account(s)

DATE THIS [DD] DAY OF [MM] [YYYY]

THE COMMON SEAL of the within-named

[Grid for common seal]

AFFIX COMPANY SEAL HERE

Was hereunto affixed in the presence of:

DIRECTOR I:

[Grid for Director I name]

SIGNATURE:

[Signature box]

DATE:

[Date grid: DD MM YYYY]

DIRECTOR II:

[Grid for Director II name]

SIGNATURE:

[Signature box]

DATE:

[Date grid: DD MM YYYY]

13. ACCOUNT OPENING MANDATE

ACCOUNT NAME:

ACCOUNT NUMBER:

NAME OF SIGNATORY I:

PHONE NO 1:

PHONE NO 2:

INDICATE CATEGORY:

SIGNATURE:

DATE:

AFFIX RECENT
PASSPORT
PHOTOGRAPH
HERE

NAME OF SIGNATORY IV:

PHONE NO 1:

PHONE NO 2:

INDICATE CATEGORY:

SIGNATURE:

DATE:

AFFIX RECENT
PASSPORT
PHOTOGRAPH
HERE

NAME OF SIGNATORY II:

PHONE NO 1:

PHONE NO 2:

INDICATE CATEGORY:

SIGNATURE:

DATE:

AFFIX RECENT
PASSPORT
PHOTOGRAPH
HERE

NAME OF SIGNATORY V:

PHONE NO 1:

PHONE NO 2:

INDICATE CATEGORY:

SIGNATURE:

DATE:

AFFIX RECENT
PASSPORT
PHOTOGRAPH
HERE

NAME OF SIGNATORY III:

PHONE NO 1:

PHONE NO 2:

INDICATE CATEGORY:

SIGNATURE:

DATE:

AFFIX RECENT
PASSPORT
PHOTOGRAPH
HERE

NAME OF SIGNATORY VI:

PHONE NO 1:

PHONE NO 2:

INDICATE CATEGORY:

SIGNATURE:

DATE:

AFFIX RECENT
PASSPORT
PHOTOGRAPH
HERE

SIGNATURE COMBINATION:

COMPANY STAMP / SEAL SPECIMEN:
(IF REQUIRED FOR MANDATE)

EMBOSSMENT REQUIRED? YES NO

CHEQUE CONFIRMATION? YES NO

COMPANY STAMP / SEAL REQUIRED? YES NO

AMOUNT TO BE CONFIRMED: **N** AND ABOVE.

IF NO, A LETTER OF "NO CHEQUE CONFIRMATION" IS REQUIRED

CORPORATE ACCOUNT TERMS AND CONDITIONS

Please read this page carefully. It provides you with important information about your FirstTrust account(s)

At the meeting of the Board of Directors, it was duly resolved that:

1. FirstTrust Mortgage Bank Plc (hereinafter called the bank) be and is hereby the designated banker to this company.
2. That the bank is instructed to pay and honour all cheques, drafts or orders issued by us on behalf of this company on the banking account/accounts in the name of the company, and all instrument payable at the said bank and expressed to be accepted or made on behalf of this company at anytime provided the account has sufficient funds to accommodate the instruction.
3. That the said bank be instructed to accept any indemnities given on behalf of the company.
4. That where there is to the knowledge of the bank a dispute between officers and directors of the company mandated to operate Me account, the bank may at its discretion stop further transaction on the account without liability whatsoever until the dispute is satisfactorily resolved.
5. That until the bank receive, any sudden notice *briny* of the company's resolution to the contrary, the bank be instructed to honour signature(s) appearing here under for all purpose on the company's account as mandate.
6. If for any reason the bank authorizes the payment of the cheques, draft, or orders when at the material time the account does not have sufficient funds to accommodate the value of such instrument (and our said account is thereby thrown into debit) we agree that an overdraft position is hereby created. Any sum or sums standing to the debit of our account as a result of this overdraft position shall automatically be liable to interest charges at the *rate* fixed by the bank from time to time. You are also authorized to debit the account with your usual bank charges, interest, commission, *et c*
7. We agree to be bound by these and other terms and conditions existing now and in the (Inure governing the operation of the account(s) and other Banking services which include Internet banking, mobile banking, Smart Card, Telephone Banking, Automated Teller Machine (ATM). Domestic.
8. You may initiate, roll-over/reinvest on our behalf any monies standing to the credit of our account in any one of your investment securities until contrary instructions are given by us provided that you shall honour on demand all cheques Issued by us if there are sufficient funds in our account to cover the value of the *cheques*.
9. We agree that you may at your absolute discretion close at anytime our account(s) with you giving seven (7) days notice in writing to us at our address for correspondence given above or such other address as may be notified from time to time by us in writing to you.
10. We agree to hold you free from any responsibility for loss of hinds deposited with you due to any government order, law, tax, embargo, or other cause beyond your control.
11. We agree to accept as due notification any notice of change in conditions governing the account directed to our last known address and to be bound by such change.
12. We agree to be bound by any notice of change or letter addressed to us through post to our last known address supplied by us, such delivery shall be considered duly delivered to and received by us three (3) working days after posting.
13. That any and all withdrawals and borrowing of money and/or other transaction hitherto had on behalf of this company with the bank are hereby ratified, confirmed and approved and that the bank may rely upon the authority by this entire resolution until the receipt by it of a certified copy of a resolution of these boards revoking or the same.
14. That the company hereby agrees:-
 - a. That all fund standing to the credit of the Company's account shall be payable on demand only.
 - b. That no notice which may be given to the bank by us shall be binding upon the bank until it shall have been received by the bank and sufficient time shall have elapsed thereafter to permit the bank in due course and by such means as it may deem to be appropriate to notify such of It's departments, offices, branches and correspondence as it may deem to be concerned or affected thereby.
 - c. That the bank will accept no liability whatsoever for hinds handed to members of staff outside banking hours or outside the bank's premises.
 - d. That it will safeguard its chequebook(s) so that unauthorized persons are unable to gain access to it. In the event of which the company's account may be debited with any consequential loss arising therefrom.
15. We understand that any sum standing to *the* credit of this current account shall bear interest only at the rate fixed by the bank from time to time. We further understand that any sum or sums standing to the debit of our account as a result of this overdraft position shall automatically be liable to interest charges at the rate fixed by the bank from time to time. You are authorized to debit the company's account with your usual bank charges, interest, commission *et c*
16. That the said bank be furnished with the list of the names of directors, secretary and other officers of this company and that the said bank be from time to time informed in writing of any changes, which may take place in them.
17. We understand and agree that you are not under obligation to honour any cheque(s) drawn on this account unless there are sufficient funds in the account to cover value of the said cheque(s) and we understand and agree that any such cheque(s) may be returned to us unpaid.
18. We agree that any disagreement with entries in our Bank Statement will be made by us within 15 days of the dispatch of the Bank Statement Falling receipt by the bank of a notice or disagreement of entries with 15 days from the date of dispatch of our bank statement, it will be assumed by the bank that the statement rendered is correct.
19. That these resolutions be communicated to the said bank and remain in force until rescinded by the notice

CORPORATE ACCOUNT TERMS AND CONDITIONS (CONT'D)

thereof in writing be given to the said bank by the chairman or secretary of this company. The under mentioned documents enclosed herewith:

- a. Copy of Memorandum and Article of Association of the Company
 - b. Certificate of incorporation (for inspection and return)
 - c. Certificate of Exemption from using Limited (for inspection and return).
20. In addition to any general lien or similar right to which you as bankers may be entitled to by law you may at any time and without notice to us combine or consolidate at or any other account(s) with the liabilities to you and set off or transfer any sum standing to the credit of any one or more of such account(s) or any other credit, cheques, valuable deposits, securities negotiable instruments or other assets belonging to us with you in or towards satisfaction of any of our Liabilities to you or in any other respect whether such liabilities are present or future, be actual or contingent, primary or collateral, several or joint.
21. We agree that the bank shall have the right to off-set any sum credited to this company's account or any of its other account with the bank, against any sum owed to the bank by this company either alone or- jointly with any other person or persons, company or companies on any account or against any sum owed to the bank by this company as a result of this company being Surety or Guarantor to some other person or persons. company or companies.
22. The persons, whose signatures appear below, have been duly authorized to mandate the opening of the account. The Information provided for the opening of this account is true and correct in all matter of respect.
23. We are fully aware that funds transfer instructions in this account shall by our letter duly signed according to mandate and we hereby acknowledge that the use of facsimile, untested telexes, photocopied/scanned letter, electronic mail(s) (on letterhead or otherwise)

or other such unsecured means of communication to convey instructions for funds transfers or any other such instructions not backed by duly signed original letter from us that will lead to the debit or credit as the case may be, of our account is associated with additional risks or fraud exposure.

24. In consideration of you accepting and acting upon any such instructions, communications and documents, by facsimile, untested telexes, photocopied/scanned letter, electronic mail(s) (on letterhead or otherwise) or other such unsecured means of communication according to our duly signed letter, we hereby irrevocably undertake to indemnify you and hold harmless from and against all cost (including but without limitation to legal fees and expenses, claims, losses, liabilities, damages, e.t.c
25. Furthermore, we hereby irrevocably and unconditionally release you from all liability, loss and damages in the event that any untested telexes or facsimile transmission, electronic mail or photocopied/scanned letter is not acted upon or is mutilated, illegible or interrupted, duplicated, incomplete, unauthorized or delayed for any reason.
26. You are authorized to exercise absolute discretion, for any reason whatsoever to act or not to act upon instruction(s) received by facsimile, untested telexes, photocopied/scanned letter, electronic mail(s) (on letterhead or otherwise) unaccompanied by a duly signed original letter of instruction issued by us and/or to refuse verification of documents received by such means.
27. Also in consideration of your acceptance of third party cheques and/or drafts from time to time, at your request, we hereby irrevocably undertake that we shall fully indemnify you against the losses, expenses, costs and damages or otherwise, that may occur as a result of the acceptance of the said third party cheques and/or drafts.
28. We are not averse to you making statutory returns/reports to relevant government agencies.

Director's Signature/Date

Secretary's Signature/Date

AFFIX COMPANY SEAL HERE

FOR BANK USE ONLY

ACCOUNT OPENING AUTHORISED/APPROVED BY

NAME:	<input type="text"/>	NAME:	<input type="text"/>
GRADE:	<input type="text"/>	STAFF NO:	<input type="text"/>
SIGNATURE:	<input type="text"/>	SIGNATURE:	<input type="text"/>
DATE:	<input type="text"/>	DATE:	<input type="text"/>

AUTHENTICATION FOR POLITICALLY EXPOSED PERSONS (SIGNATORY/DIRECTOR/SOLE PROPRIETOR)

IS THE APPLICANT A POLITICALLY EXPOSED PERSON? YES NO IF YES, PLEASE COMPLETE RELEVANT PEP APPROVAL FORM.

A. ACCOUNT OPENED BY

NAME:	<input type="text"/>	NAME:	<input type="text"/>
GRADE:	<input type="text"/>	STAFF N°:	<input type="text"/>
SIGNATURE:	<input type="text"/>	SIGNATURE:	<input type="text"/>
DATE:	<input type="text"/>	DATE:	<input type="text"/>
NAME:	<input type="text"/>	NAME:	<input type="text"/>
GRADE:	<input type="text"/>	STAFF N°:	<input type="text"/>
SIGNATURE:	<input type="text"/>	SIGNATURE:	<input type="text"/>
DATE:	<input type="text"/>	DATE:	<input type="text"/>

COMMENT(s): (ADDRESS DESCRIPTION AND RESULT FINDINGS)

DOCUMENTATION CHECKED BY:

CSO's Name

Staff Number Signature _____ Date

ACCOUNT OPENING AUTHORISED BY:

Name

Staff Number Signature _____ Date

MIS CODES IN FLEXCUBE

RELATIONSHIP MANAGER	MIS	CODES					DESCRIPTION

Customer Service Officer _____ CSM _____

REQUIREMENT CHECKLIST

DOCUMENTS REQUIRED	CHECKED
1. ACCOUNT OPENING FORM DULY COMPLETED	<input type="checkbox"/>
2. SPECIMEN SIGNATURE CARD DULY COMPLETED	<input type="checkbox"/>
3. COPY OF CAC CERTIFICATE OF REGISTRATION	<input type="checkbox"/>
4. BOARD RESOLUTION	<input type="checkbox"/>
5. COPY OF MEMORANDUM AND ARTICLE OF ASSOCIATION	<input type="checkbox"/>
6. (A) FORM C07 PARTICULARS OF DIRECTORS (CERTIFIED TRUE COPIES BY THE REGISTRAR OF ENTITIES AND A CERTIFICATION BY A NOTARY PUBLIC FOR FOREIGN ENTITIES)	<input type="checkbox"/>
7. (B) FORM C07 PARTICULARS OF DIRECTORS (CERTIFIED TRUE COPIES BY THE REGISTRAR OF ENTITIES AND A CERTIFICATION BY A NOTARY PUBLIC FOR FOREIGN ENTITIES)	<input type="checkbox"/>
8. FORM CAC 2.1 (APPOINTMENT)	<input type="checkbox"/>
9. PARTNERSHIP DEED/CONSTITUTION OF THE ENTITY (WHERE APPLICABLE)	<input type="checkbox"/>
10. APPROVAL LETTER (FOR GOVERNMENT AGENCY)	<input type="checkbox"/>
11. ACT/GAZETTE (FOR GOVERNMENT AGENCY) (WHERE APPLICABLE)	<input type="checkbox"/>
12. TWO (2) PASSPORT SIZED PHOTOGRAPHS OF EACH SIGNATORY TO THE ACCOUNT WITH NAME WRITTEN ON THE REVERSE SIDE	<input type="checkbox"/>
13. INTRODUCTION LETTER (WHERE APPLICABLE)	<input type="checkbox"/>
14. STATUS REPORT FROM BANKER (WHERE APPLICABLE)	<input type="checkbox"/>
15. RESIDENT PERMIT (FOR NON NIGERIANS)	<input type="checkbox"/>
16. EVIDENCE OF REGISTRATION WITH NIGERIAN INVESTMENT PROMOTION COUNCIL (NIPC) (WHERE APPLICABLE)	<input type="checkbox"/>
17. EVIDENCE OF REGISTRATION WITH SPECIAL CONTROL UNIT ON MONEY LAUNDERING (SCUML) (WHERE APPLICABLE)	<input type="checkbox"/>
18. SEARCH REPORT	<input type="checkbox"/>
19. POWER OF ATTORNEY (WHERE APPLICABLE)	<input type="checkbox"/>
20. LETTER OF INDEMNITY	<input type="checkbox"/>
21. PROOF OF COMPANY ADDRESS	<input type="checkbox"/>
22. BUSINESS PREMISES VISITATION CERTIFICATE	<input type="checkbox"/>
23. PROOF OF IDENTITY OF SIGNATORIES AND DIRECTORS/SHAREHOLDERS WHOSE NAMES APPEAR AND SIGN ACCOUNT OPENING FORM AND OTHERS WITH 5% AND ABOVE HOLDING IN THE COMPANY (PREFERRED IDENTIFICATION ARE INTERNATIONAL PASSPORT, NATIONAL DRIVER'S LICENCE, NIN, BVN, PVC)	<input type="checkbox"/>
24. PROOF OF ADDRESS OF ALL SIGNATORIES AND DIRECTORS/ OFFICERS WHOSE NAME APPEAR ON THE ACCOUNT OPENING FORM/ DOCUMENT UTILITY BILL (CERTIFIED TRUE COPY IS ACCEPTABLE IF ORIGINAL IS NOT HELD)	<input type="checkbox"/>
25. TWO COMPLETED SATISFACTORY REFERENCE FORMS	<input type="checkbox"/>
26. COPY OF THE AUDITED FINANCIAL STATEMENTS (IF APPLICABLE)	<input type="checkbox"/>
27. OTHERS (PLEASE SPECIFY)	<input type="checkbox"/>
28. TAXPAYER IDENTIFICATION N ^o (COPY OF TIN CERTIFICATE REQUIRED)	<input type="checkbox"/>
29. DULY COMPLETED PEP APPROVAL FORM (IF APPLICABLE)	<input type="checkbox"/>

