



BRANCH

Account No. (for official use only)

CUSTOMER ID (for official use only)

INDIVIDUAL ACCOUNT OPENING FORM

Account type (Please indicate the type of account you want to open by ticking in the box below)

Current Account Savings Account Joint Account Others (please specify)

This form should be completed in CAPITAL LETTERS using BLACK INK Characters marks should be similar in style to the following (ABC)

PERSONAL INFORMATION 1

Title Surname

First Name

Middle Name

Nick Name Gender F M

Marital Status (Please tick) Single Married Other (please specify) Date of birth ^D^D^M^M^Y^Y^Y^Y

Mother's Maiden Name

Nationality (For non Nigerians) Resident Permit No.

State of Origin LGA

Bank Verification Number (BVN)

Personal Identification Number (PID)/TIN

CONTACT DETAILS

Residential Address

Street Number Street Name

City/Town

LGA State

Nearest Bus stop Whatsapp No

Phone Number (1) Phone Number (2)

Email Address

MEANS OF IDENTIFICATION (Please tick the ID you will use in operating this account)

National ID card Driver's License International Passport Voter's Card Others (please specify)

ID No. ID Issue Date ^D^D^M^M^Y^Y^Y^Y ID Expiry Date ^D^D^M^M^Y^Y^Y^Y

ACCOUNT SERVICES REQUIRED (Please tick option below)

<input type="checkbox"/> Card	<input type="checkbox"/> Cheque Book (fees apply)
<input type="checkbox"/> Verve	<input type="checkbox"/> 50 leaves
<input type="checkbox"/> Naira Mastercard	<input type="checkbox"/> 100 leaves
	Types
<input type="checkbox"/> Visa	<input type="checkbox"/> Opened <input type="checkbox"/> Closed

Alert

Email (free)

SMS (fees apply) Credit Only Debit Only Both

Mobile Banking (FirstTrust Mobile) Biometric ATM

Internet Banking (FirstTrust Online) Yes No

If Yes, please write your preferred Username below

Kindly request for a token as it is required to complete at FirstOnline transaction

Statement Frequency (Email only)

Monthly Quarterly Semi Quarterly

Cheque Confirmation Threshold;

You will required to pre-confirm any cheque above N50,000.00
 If you would like to have a higher threshold for pre-confirmation, please specify the amount (i.e threshold above N50,000)
 If you would not want confirmation on all your cheques issued, please confirm.

N Signature

EMPLOYMENT DETAILS

ACCOUNT No. (for official use only)

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Employed Self Employed Unemployed Retired Student * Others (please specify)

Employer's Name

Employer's/Employment Address (Even if self employed)

Street Number Street Name

City/Town

LGA State

Nearest Bus stop

Nature of Business / Occupation

Office Phone Number Fax Number

DETAILS OF NEXT OF KIN

Surname

Middle Name

First Name

CONTACT DETAILS

Street Number Street Name

City/Town

LGA State

Nearest Bus stop

Mobile Number Relationship

Email Address

DECLARATION

I hereby apply for the opening of an account with FirstTrust Mortgage Bank Plc. I have read and understood the terms and conditions overleaf governing the opening and operating of an account with FirstTrust Mortgage Bank Plc and those relating to various products and services that I have requested including but limited to Debit/Credit Cards/Internet Banking/Mobile Banking/SMS and Email Alerts.

I accept and agree to be bound by the terms and conditions including those excluding/limiting the Bank's liability. I understand that the Bank may debit my account for service charges as applicable from time to time.

I hereby declare that information given above is true and correct to the best of my knowledge.

Signature _____

Affix postage here and sign across.

Date

D	D	M	M	Y	Y	Y	Y		



SECOND APPLICANT

PERSONAL INFORMATION 2

Title Surname

First Name

Middle Name

Nick Name Gender F M

Marital Status (Please tick) Single Married Other (please specify) Date of birth

Mother's Maiden Name

Nationality (For non Nigerians) Resident Permit No.

State of Origin LGA

Bank Verification Number (BVN)

Personal Identification Number (PID)/TIN

CONTACT DETAILS

Residential Address

Street Number Street Name

City/Town

LGA State

Nearest Bus stop Whatsapp No

Phone Number (1) Phone Number (2)

Email Address

MEANS OF IDENTIFICATION (Please tick the ID you will use in operating this account)

National ID card Driver's License International Passport Voter's Card Others (please specify)

ID No. ID Issue Date ID Expiry Date

ACCOUNT SERVICES REQUIRED (Please tick option below)

<p>Card</p> <p><input type="checkbox"/> Verve</p> <p><input type="checkbox"/> Naira Mastercard</p> <p><input type="checkbox"/> Visa</p>	<p>Cheque Book (fees apply)</p> <p><input type="checkbox"/> 50 leaves</p> <p><input type="checkbox"/> 100 leaves</p> <p>Types</p> <p><input type="checkbox"/> Opened <input type="checkbox"/> Closed</p>	<p>Alert</p> <p><input type="checkbox"/> Email (free)</p> <p><input type="checkbox"/> SMS (fees apply) <input type="checkbox"/> Credit Only <input type="checkbox"/> Debit Only <input type="checkbox"/> Both</p> <p><input type="checkbox"/> Mobile Banking (FirstTrust Mobile) <input type="checkbox"/> Biometric ATM</p>
<p>Internet Banking (FirstTrust Online) <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>If Yes, please write your preferred Username below</p> <p><input type="text"/></p> <p><small>Kindly request for a token as it is required to complete at FirstOnline transaction</small></p>		<p>Statement Frequency (Email only)</p> <p><input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> Semi Quarterly</p>

Cheque Confirmation Threshold;

You will required to pre-confirm any cheque above N50,000.00

If you would like to have a higher threshold for pre-confirmation, please specify the amount (I.e threshold above N50,000)

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If you would not want confirmation on all your cheques issued, please confirm.

Signature

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Signature

Date Affix postage stamp here and sign across

TERMS AND CONDITIONS

I hereby:

1. Apply to open an account for banking and related financial services of FirstTrust Mortgage Bank Plc.
 2. Declare that the information given in this account opening form is true and accurate.
 3. Agree that any information found to be false, incorrect or misleading may cause the bank to reject my application or close my account if it had been opened.
 4. Agree to promptly notify you of any subsequent change in my account details.
 5. Agree that you may roll over or reinvest on my behalf any monies standing to the credit of my account in any one of your investment securities, until contrary instructions are given by me provided that you shall honour on demand all changes issued by me if there are sufficient funds in my account.
 6. Agree to hold you harmless and free from any responsibility for any loss of funds deposited with you due to any future governmental order, law, levy, tax, embargo, exchange restriction or other cause beyond your control.
 7. Accept as due notification, any notice of change in the conditions governing my account which is sent to any or all of my last known address(s) and to be bound by such change.
 8. 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.
 9. Agree that if a cheque credited to my current account is returned dishonored, the same may be returned to me through my last known address(es) either by hand or post.
 10. Agree that you may at your absolute discretion close at any time my account(s) with you.
 9. Agree that the bank shall not be liable whatsoever for funds/tellers handed over by me to bank officers outside normal banking hours and/or outside the Bank premises except as may be otherwise agreed in writing.
 10. Agree that neither the bank nor its staff shall be liable for any loss arising as a result of the authority and the execution of the authority given to the bank on cheque confirmation.
 11. Agree to be bound by these and other terms and conditions regulating the operations of the bank account(s) and other financial services including but not limited to Internet Banking, Mobile Banking, Card Services, Telephone Banking, Automated Teller Machines (ATMs), and Money Transfer Services.
 12. Agree that the Bank shall have the right to set-off any sum credited to my account against any sum owed to the Bank by me 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 me as a result of my being a Surety or Guarantor to some other person or persons, company or companies.
 13. Agree that the account relationship hereby established shall be governed and construed in accordance with Nigerian law and by reference to the accepted principles and practices of banking.
3. Agree that if any account that may be assessed by my card is a joint account with more than one signatory, all transactions at any ATM, POS terminal or via internet that are made with my card and PIN, CVV or CVC shall be treated as authorised by me and the bank shall not be liable if it's found that such transactions were earned out without my authorisation.
 4. I agree that cash withdrawals made with my card and PIN shall not exceed a maximum limit as may be specified by the bank from time to time.
 5. Agree that cash withdrawal at the ATM shall be deemed to have been concluded at the point when the ATM dispenses cash to me via the cash tray. The bank accepts no liability whatsoever for any subsequent event occurring after cash had been dispensed.
 6. This card is the property of the Bank and may be withdrawn at any time. It must be returned to the bank on demand. I further agree that the ATM may impound my card anytime if the circumstances so warrant.
 7. Agree that the card shall expire on the date indicated thereon and may at the discretion of the Bank, be renewed.
 8. The bank shall not be liable for any machine malfunction, strike or dispute or any other circumstance affecting the use of the card where such matters are not within the direct control of the bank.
 9. Agree to be liable for all losses arising from use of the card by any person having possession of it with my consent or due to my negligence.
 10. The Bank reserves the right to charge me fees and commission, as it may deem appropriate for the use of this service.
 11. Agree that if my card is lost, or stolen, I shall promptly make a written report to the bank or at its nearest branch and take all necessary steps as the bank may require assisting in the recovery of the card. I further agree to be liable for any loss arising from the use of my card or PIN or CVV or CVC by any unauthorised person up to two working days after the bank receives written notification of loss of the card.
 12. In the event that my card is lost, missing, or stolen, or my PIN, CVV and CVC is forgotten, I shall be required to obtain a new card from the bank at a prescribed fee.
 13. Agree that my rights under this service are personal and therefore not assignable or transferable.
 14. Agree that the bank may vary the terms of this service at anytime without notice to me.
 15. Either party may terminate this service with seven days written notice to the other party, however the bank may terminate this service with or without notice if circumstance so warrants.
 16. Agree to abide by the rules and regulations of relevant card associations.
 17. Agree and undertake to activate my debit card before leaving your branch

ii. Alert/e-Mail Statement Banking Service

The use of Alert Banking Service shall be subject to the following terms and conditions:

B. ELECTRONIC BANKING SERVICE

i. Debit Cards (Verve, Master Card and Visa Card)- The use of debit Card shall be subject to the following terms and conditions: I/We hereby:

1. Agree my/our card shall be kept secured at all times and that my/our Personal Identification Number (PIN), Card Verification Value (CVV), and Card Verification Code will not be disclosed to any third party.
2. Agree that all transaction at any Automated Teller Machine (ATM), point of Sale (POS) terminal or via Internet made with my card and PIN, CVV or CVC shall be treated as having been authorised by me/us.

1. I hereby accept responsibility for the confidentiality and security of your alert message and shall ensure that my mobile phone is kept in safe custody and that I alone have access to your email alert.

2. The Alert Banking Service is an information service which is given after the occurrence, all transaction message sent by alerts are therefore presumed and treated as having been authorised by me and the bank shall therefore have no liability whatsoever to me

3. Where I operate a joint account or an account with more than one signatory for this service, all transaction messages shall be treated as having been authorised by me and the bank shall therefore not be liable to me if it turns out that such transactions were earned out without due authorisation.

4. The bank shall not be liable for any loss arising from my inability to receive notification message due to system downtime arising from

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- a). Circumstances beyond its control, including strikes and dispute,
- b). System maintenance, upgrading or similar circumstance

c). Failure of service provider to deliver SMS on time.

5. Agree to pay the bank's scale of fees and commission as may be specified from time to time, for the provision of this service I hereby authorise the bank to debit any of my account(s) with such fees and commission

6. Agree that my rights under this agreement are personal and therefore not assignable or transferable.

7. If the bank provides by email any confidential information requested by me, I agree that the Bank shall not be liable if the information provided is lost or intercepted, altered or misused by a third party.

8. Where my mobile phone is lost, missing or stolen, I undertake to make a report to the Bank within 24 hours and the service shall be terminated for the affected line immediately.

9. The Bank shall not be liable for any information that is disclosed to any unauthorised person due to my negligence.

10. Either party may terminate this service with seven days notice to the other however the Bank may terminate this service with or without notice if circumstances so warrant

iii. Others

1. The service allows the customer to give the Bank instructions by use of Telephone, internet, token, ATM, PIN, CW or CVC, Password/Access Code, Users name and secure message (Email and SMS) for the following purposes of:

- a) Obtaining information regarding customers balances at the last date of business with the Bank.
- b) Obtaining information regarding to any instrument in clearing, or any credit standing in the customer's account as at the last date of transaction on the said customer's account.
- c) Authorising the bank to debit customer's account to pay a sec-fled utility bill such as NITEL, PHCN, Water Rate and/or any other bill as specified by the customer subject to availability of such billpayment under this service.
- d) Authorising the bank to effect a transfer of funds from the customers' account to any other account with the Bank.
- e) Authorising the bank to effect any stop payment order Authorising the bank to debit customers' account and load amount into a debit card.

2. The bank on its part shall endeavour to carry out the customers' instruction promptly, save for reasons for Force Majeure, any other circumstances beyond its control

3. The customer understands that his/her Password/Access Code/ Email is used to give instructions to the bank and accordingly undertakes

- a) That under no circumstances shall the Password/Access COC.12F, be disclosed to a third party.
- b) Not to write the Password/ Access Code in an opened place in order to avoid same being compromised.

4. The customer instructs and authorises the Bank to comply with any instructions given to the bank via this service.

5. Where a customer notifies the bank of his/her intention to change his/her Password /Access Code arising from loss of memory of same, or that it has become known to a third party, the Bank shall with the consent of the customer, delete same and thereafter allow the customer to enter a new Password/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 Password/Access Code or its been authorised to a third party and the time a report is duly lodged with the bank

6. The customer shall bear full responsibility for any instruction given by means of his/her Password/ Access Codes Accordingly, the Bank shall not be liable for any fraudulent, duplicated or erroneous instructions received by means of the customers' Password/ Access Codes.

7. The customer's Password/Access Code must be changed immediately before it becomes known to third party. The customer is therefore obliged to notify the Bank whenever his/ her Access Code and/or Password become compromised.

8. In addition to any general lien or similar right to which you as my/our bankers may be entitled to by law you may at any time and without notice to me/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 me/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.

9. I agree that the bank shall have the right to off-set any sum credited to my/our account or any of other account with the bank, against any sum owed to the bank by me 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 me/us as a result of me/us being Surety or Guarantor to some other person or persons company or companies.

10. Where a customer notifies the Bank of his/her intention to change his/her password/Access Codes, the Bank shall with the consent of the customer, delete same and therefore allow the customer to enter a new password/Access Code provided that the Bank shall not be responsible for any loss that occurs before the Bank is duly notified.

11. The customer may be charged an applicable monthly fee and/or usage fee upon signing-on for this service whether or not the customer utilizes the service during the period in question.

12. The Bank shall not be liable for any damages, whether direct or indirect, special, incidental or consequential arising out of or in connection with this service or use thereof, or in connection with any failure of performance, error, omission, interruption, defect, delay in operation, transmission, computer virus or line or system failure, whether or not the bank or its representatives thereof were advised of the possibility of such damages.

13. The customer undertakes

- a) To provide true, accurate, and up-to-date information about himself as requested in this account opening form and agrees not to misrepresent his identity or information, or information which may include user names, passwords or other access devices for such accounts.
- b) Not to use the service for illegal purposes or for transmission of material that is unlawful, libelous and obscene and further agrees that the right to use this service is personal and not assignable or transferable.
- c) Agrees that he is only permitted to use this content as expressly authorised by the service and shall not copy, reproduce, distribute, or create derivative work out of it and that any violation of any of these rules shall result in the discontinuation of these service by Bank.

14. Customer agrees that the Bank shall not be liable for any loss or damage whether direct, indirect, incidental, special or consequential including but not limited to damages for loss of profits, goodwill, use or other intangible losses, whether or not the Bank had been advised of the possibility of such damages arising from the use or inability to use the service. The Bank reserves the right to modify, suspend or discontinue the service entirely at any time without notice. In order to maintain the security and integrity of this service, the Bank may also suspend customer's access to the service at any time without notice Customer agrees that the Bank shall not be liable to him or any third party for any modification or discontinuation of the service.

15. Consent for apply restrictions on my account and reporting to law enforcement agencies if a fraudulent activity is associated with the operation of my account.

16. I consent to your bank reporting to Nigeria Inter-Bank Settlement Systems Plc (NIBBS) for update on the watchlist Database of the Nigerian Banking Industry and the Central Bank of Nigeria if a fraudulent activity is associated with the operation of my account.

ACCOUNT OPENING MANDATE FORM

PLEASE READ CAREFULLY AND COMPLETE ALL RELEVANT SECTIONS SHOULD YOU HAVE ANY QUESTION, A MEMBER OF STAFF WILL BE HAPPY TO ASSIST YOU. THIS FORM SHOULD BE COMPLETED IN BLOCK LETTERS AND TICK WHERE APPLICABLE

MANDATE AUTHORISATION/COMBINATION RULE:

EITHER TO SIGN

BOTH TO SIGN

SOLE SIGNATORY

SIGNATORY 1

SURNAME:

FIRST NAME:

OTHER NAME(S)

CLASS OF SIGNATORY:

IDENTIFICATION NO:

PHONE NO 1:

PHONE NO 2:

SIGNATURE:

DATE:



SIGNATORY 2

SURNAME:

FIRST NAME:

OTHER NAME(S)

CLASS OF SIGNATORY:

IDENTIFICATION NO:

PHONE NO 1:

PHONE NO 2:

SIGNATURE:

DATE:



ACCOUNT OPENING AUTHORISED/APPROVED BY

NAME:

GRADE: STAFF NO:

SIGNATURE:

DATE:

NAME:

GRADE: STAFF NO:

SIGNATURE:

DATE:

FOR BANK USE ONLY

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:

GRADE: STAFF N°:

SIGNATURE:

DATE:

NAME:

GRADE: STAFF N°:

SIGNATURE:

DATE:

NAME:

GRADE: STAFF N°:

SIGNATURE:

DATE:

NAME:

GRADE: STAFF N°:

SIGNATURE:

DATE:

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 (FOR OFFICIAL USE ONLY)

Savings Account

S/N	DOCUMENT REQUIRED	CHECKED	DEFERRED
1.	Duly Completed Account Opening Form		
2.	Duly Completed specimen signature card		
3.	Two (2) passport photograph		
4.	Address verification document: Utility bill (Certified true copy is acceptable if original is not held)		
5.	Evidence of Identification: <i>Int'l passport, Driver's License, National ID card or Voter's card (Original must be sighted)</i>		

6. Letter from Employer/School/NYSC (for salary account and/or Student only)

Current/Domiciliary Account

S/N	DOCUMENT REQUIRED	CHECKED	DEFERRED
1.	Duly Completed Account Opening Form		
2.	Duly Completed specimen signature card		
3.	Two (2) passport photograph		
4.	Two independent and satisfactory references (Referees must not be staff of First Bank or a Salary account holder)		
4.	Address verification document: Utility bill (Certified true copy is acceptable if original is not held)		
5.	Evidence of Identification: <i>Int'l passport, Driver's License, National ID card or Voter's card (Original must be sighted)</i>		
6.	Letter from Employer/School/NYSC (for salary account and/or Student only)		
8.	Resident permit for domiciliary account only		

ADDITIONAL NOTES