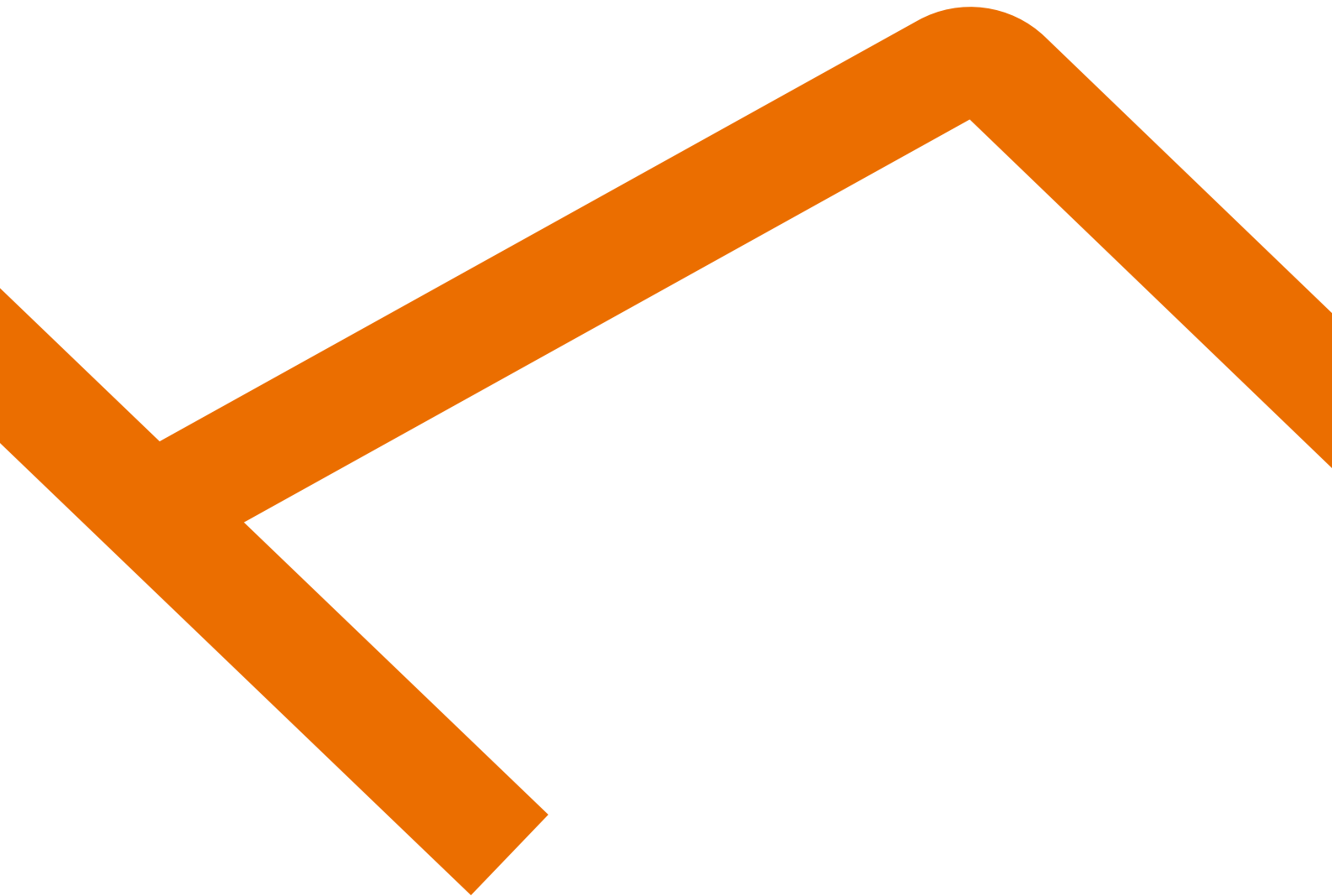




# ACCOUNT OPENING DOCUMENTATION INDIVIDUAL



# ACCOUNT OPENING REQUIREMENTS

## **INDIVIDUAL ACCOUNT**

1. Account opening form duly completed.
2. Specimen signature card duly completed by each signatory to the account
3. Two (2) independent and satisfactory references. Referees must be Current account holders and not officers of the company or related companies. Referees who maintain corporate account with OMB Plc must have done so for a minimum of six (6) months.
4. One (1) recent clear passport size photograph of signatory to the account with name and signature on the reverse side.
5. Residence permit (where applicable).
6. Identification of signatories - International passport, driver's licence, National ID Card or National Voter's Card. (Original to be sighted).
7. Initial Deposit.
8. 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 the company.

# INDIVIDUAL ACCOUNT

## ACCOUNT TYPE (Please tick as appropriate)

### SAVINGS ACCOUNT

Savings Regular Account

Ease Save Account

Star Kiddies Account

Savings Home Ownership Account

Savings Staff Account

### CURRENT ACCOUNT

Gold Deposit Current Account

# ACCOUNT OPENING FORM - INDIVIDUAL

## Category of Account

Single Account  Joint Account

## Category of Account

Walk-in  Marketed

## Account Type:

Current Account  Savings

Others: \_\_\_\_\_

This form should be completed in CAPITAL LETTERS/BLOCK FORM. Characters and marks should be similar in style to the following: ABC✓

## BRANCH

## ACCOUNT No. (for official use only)



## BANK VERIFICATION NUMBER (BVN)

## NAME FOR JOINT ACCOUNT

## 1. PERSONAL INFORMATION

Surname:	<input type="text"/>	First Name:	<input type="text"/>
Other Names:	<input type="text"/>	Mother's maiden name	<input type="text"/>
Date of Birth	<input type="text"/>	Gender: M <input type="checkbox"/> F <input type="checkbox"/>	Title: <input type="text"/>
Place of Birth	<input type="text"/>	Marital Status	Single <input type="checkbox"/> Married <input type="checkbox"/> Others <input type="text"/>
Nationality	<input type="text"/>	Residence Permit No.	<input type="text"/>
Permit Issue Date	<input type="text"/>	Permit Expiry Date	<input type="text"/>
Local Govt Area	<input type="text"/>	State of Origin	<input type="text"/>
Home Town	<input type="text"/>	Religion	<input type="text"/>
Tax ID No. (TIN)	<input type="text"/>		
Purpose of Account	<input type="text"/>		

## 2. CONTACT DETAILS

**Residential Address**

House Number	<input type="text"/>	Street Name	<input type="text"/>
Nearest Bus Stop	<input type="text"/>		
City/Town	<input type="text"/>	L.G.A	<input type="text"/>
State	<input type="text"/>		
Mailing Address	<input type="text"/>		
Phone Number 1	<input type="text"/>	Phone Number 1	<input type="text"/>
Email Address	<input type="text"/>		

## 3. VALID MEANS OF IDENTIFICATION

National ID <input type="checkbox"/>	Driver's License <input type="checkbox"/>	International Passport <input type="checkbox"/>	INEC Voter's Card <input type="checkbox"/>	Others <input type="text"/>
ID Number	<input type="text"/>	ID Issue Date	<input type="text"/>	
	<input type="text"/>	ID Expiry Date	<input type="text"/>	

**4A. ACCOUNT SERVICE(S) REQUIRED (Please tick applicable options below)**

Internet Banking  Email Statement  Naira Debit Card

SMS Alert Charges apply  Email Alert

\*Kindly note that your account will be debited with a regulated fee as cost for your Debit Naira Card once you are provided with a card.  
\*Checked e-banking services are provided automatically when the account is opened (3rd party transfers on e-channel will require a token)

**Statement Preferences:** Email  Collection at Branch

**Statement Frequency:** Monthly  Quarterly  Bi-Annually  Annually

**Cheque Book Requisition:** Crossed Cheque  25 leaves  50 leaves  100 leaves  200 leaves

**4B. CHEQUE CONFIRMATION/THRESHOLD**

**Cheque Confirmation:** Will you like to pre-confirm your cheques? Yes  No

**Cheque Confirmation Threshold:** If the answer to the above is Yes, please specify the Threshold  
\*Minimum confirmation threshold is currently N500,000.00

Please specify minimum amount to be confirmed: N           : 0 0

**5. EMPLOYMENT DETAILS**

**Employment Status:** Employed  Selp-Employed  Unemployed  Retired  Student   
Others

**Date of Employment (if employed):**

D	D	M	M	Y	Y	Y	Y
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

**Annual Salary/Expected Annual Income:**  
(a) Below N50,000  (b) N50,000 - N250,000  (c) N250,000 - N500,000  (d) N500,001 - Below 1M   
(e) N1M - Below N5M  (f) N5M - Below N10M  (g) N10M - Below N20M  (h) NN20M and above

**Employer's Name**

**Employer's/Employment Address:**

**House Number**  **Street Name**

**City/Town**  **L.G.A**

**State**

**Nature of Business/ Occupation**

**Office Phone No. 1**  **Office Phone No. 2**

**6. DETAILS OF NEXT OF KIN**

**Surname:**  **First Name:**

**Other Names:**  **Title:**

**Date of Birth**

D	D	M	M	Y	Y	Y	Y
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

**Gender:** M  F  **Relationship**

**Phone No. 1**  **Phone No. 2**

**Email Address**

**House Number**  **Street Name**

**Nearest Bus Stop**

**City/Town**  **L.G.A**

**State**

The Manager,

**OMOLUABI MORTGAGE BANK PLC**

\_\_\_\_\_  
\_\_\_\_\_

Dear Sir,

\_\_\_\_\_  
PROSPECTIVE ACCOUNT NAME

I/We understand that the above-named person/Company has applied to open an Account with you.

I/We have known the above named person/Company for ..... (period) and I/we comment on his/her means and reputation as follows:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

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

I/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** \_\_\_\_\_

\_\_\_\_\_  
Authorized Signatory

\_\_\_\_\_  
Authorized Signatory

The Manager,

**OMOLUABI MORTGAGE BANK PLC**

\_\_\_\_\_

\_\_\_\_\_

Dear Sir,

\_\_\_\_\_  
PROSPECTIVE ACCOUNT NAME

I/We understand that the above-named person/Company has applied to open an Account with you.

I/We have known the above named person/Company for ..... (period) and I/we comment on his/her means and reputation as follows:

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

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

I/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** \_\_\_\_\_

\_\_\_\_\_  
Authorized Signatory

\_\_\_\_\_  
Authorized Signatory





## OMOLUABI MORTGAGE BANK PLC BANKING TERMS AND CONDITIONS

You should read these terms and conditions carefully. You will be bound by them once you sign an application form and so you should make sure that you read them. You should retain a copy of 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 Omolubai Mortgage Bank PLC ("the Bank"). I/we further agree that where the services to be provided by the Bank are not regulated by the laws and conditions contained herein, they shall be regulated by customary banking practices in Nigeria.

## 1. ACCOUNT OPENING

11 Opening of 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.

12 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 bank's 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, password 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 Numbers (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, write 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 circumstances shall the Pass code, Access code/Password be disclosed to anybody.
- (b) Not to write the Passcode, 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 with any instruction given to the bank through the use of the service.
- (d) Once the bank is instructed by means of the customer's Pass code.
- (e) To immediately change your Passcode, Access code/Password if become known or you suspect that it has become known to someone else.
- (f) To exempt the bank from any 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 the same and thereafter allow you to enter a new Pass code, 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 lodged 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, duplicate or erroneous instruction given by means of your Pass code/Access code.

## 2.4 Customer's responsibilities

- (a) You undertake to be absolutely responsible for safe-guarding your username, access code, pass code, PIN and password and under no circumstances 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 data as contained in the bank's 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 of secrecy arising out of your inability to scrupulously observe and implement the provisions of clause 2.3 above, and/or instances of breach of such duty by hackers and other unauthorized access to your account via the service.

2.5 Under no circumstances will the bank be liable for any damages, including without limitation direct or indirect, special, incidental or consequential damages, losses or expenses arising in connection with this service or use thereof or inability to use by any party, or in connection with any failure of performance, or omission, interruption, defect, delay on operation, transmission, computer virus or 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 and 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 reliable;
- (d) The quality of any products, services, information or other material purchased or obtained from the use of the service will be accurate or reliable;
- (e) The quality of any products, services, information or other material purchased or obtained from the service will meet your expectations; and
- (f) Any errors in the technology will be corrected.

## 3. LIABILITY FOR REFUNDS

3.1 Generally, if you tell us without undue delay and at 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 soon as we are reasonably satisfied that you did not authorise the payment, 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 be 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 become known to someone else, if the payment was made because you deliberately, negligently or very carelessly failed to keep your payment instrument safe or your secret information secret. After you have informed us you will not have any further liability for unauthorized payments, 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 Conditions 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 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 receive notice of a court order 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 judgment will not prevent us from using any right of set-off or we may have (using money which we hold for you, or which is due to you) to pay you (or 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 any losses, costs or expenses we have as a direct result of any dispute or legal action with yourself or someone else involving your account (including, without limitation, where we require legal advice because we become concerned 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 you issue your cheque in favour of a third party and that you shall take all necessary steps to confirm these cheques through your relationship manager to ensure the instruments are duly processed.

3.7 You are informed that issuance of Dued Cheques constitutes a criminal offence under the Nigerian Law and we are obligated by virtue of Central Bank of Nigeria's directive contained in circular no. FPP/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 provisions 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 force you to believe in them), or if we know or believe that there is a dispute involving someone else who owns or controls funds in the account, we may:

- (a) Put a hold on your account and refuse to pay out any funds until we are satisfied that the dispute has ended
- (b) Send the funds to the person who you 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 another 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 the joint account or if only one of you takes all the money out and spends it.

## 6. OVERDRAFTS 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 may cancel any standing orders 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, overdrafts will always be repayable on demand.

6.5 You will have to pay all costs and fees incurred or charged 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 duty, taxes and other charges. 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 account you hold with us are in credit, we may use them to repay any amount 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.

7.2 Where any of you also has an account with us in your sole name, and that account has a credit balance, we can set-off these monies against any money owing joint account even if the accounts are in different currencies to us on the joint account even if the accounts are in different currencies.

## 8.0 BANK CHARGES

8.1 We will levy charges for the operation of the account in accordance with our Standard Tariff. We reserve the right to levy any reasonable charges for additional services in relation to managing your account in addition to those stated in the Standard Tariff or for providing you with more frequent information regarding the operation of your account.

8.2 We may take any charges or interest you owe us from any account you hold with us.

8.3 We may vary these charges from time to time in accordance with Condition 14.

## 9. STATEMENT

9.1 We will make a statement available each month there are payments on the account and we will provide a statement on paper or any other durable medium at the frequency agreed with you. This will be sent to the last known recorded address that we hold and will contain details of all transactions through the account since the previous statement issued to you.

9.2 There may be a charge if more frequent statements are requested.

9.3 Even if the account has not been used for some time, we will continue to send out statements unless previous statements have been returned. Please check carefully all transactions on the statements and advise us as soon as possible of any discrepancies without undue delay but in any event no later than 12 months after the date of any discrepant transaction. If we need to investigate a transaction on your account, you should co-operate with us 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 we receive them even if they include cheques and other items which are not "cleared" and we may refuse to allow you to draw against these items.

9.5 If you do not receive a statement on your account that you would normally expect to receive please let us know as soon as you can.

9.6 If you do not have a joint account, we will send a statement to each of you (to different addresses if you wish) unless you ask us not to.

## 10. ACCOUNT CLOSURE

10.1 This agreement will continue until you or we cancel or end it.

10.2 We reserve the right to close the account and to end this agreement if we, at our absolute discretion, consider that it has not been operated in a manner satisfactory to us, or if we believe that you have contravened any of these terms and conditions.

10.3 We may take action to close your account without notice and to end this agreement immediately in exceptional circumstances such as if we reasonably believe that:

- (a) You are not eligible for an account;
- (b) You have given us any false information at any time;
- (c) You, or someone else, are using the account illegally or for criminal activity;
- (d) It is inappropriate for a person authorized to give instructions on your account to operate it;
- (e) Your behaviour means that it is inappropriate for us to maintain your account;
- (f) You have not met our reasonable conditions and requests relating to identification and the provision of information about yourself and the activity (past, present or future) on any account or proposed account;
- (g) By maintaining your account we might break a law, regulation, code or other duty which applies to us;
- (h) By maintaining your account we may damage our reputation; or
- (i) You are or have been in serious or persistent breach of these terms and conditions or any additional conditions which apply to an account.

10.4 We would normally give you one week's notice to close the account and to end this agreement unless there are circumstances (such as the above) that justify closure in a shorter notice.

10.5 We may choose not to close your account and to end this agreement until you have returned any unused cheques. You must repay any money you owe us.

10.6 When your account is closed it is your responsibility to cancel any direct payments to or from your account. Where someone attempts to make a payment into an account which has been closed, we will take reasonable steps to return the payment to the sender.

10.7 All parties to a joint account must request the closure of the account before we act on any instructions for the disposal of the funds in the account.

10.8 If you no longer require the account and wish to end this agreement, please tell us by writing to your domicile branch office or any of our branch offices and return any unused cheques to us.

10.9 Before any funds are returned to you, identification requirements may still need to be satisfied. Any funds returned will be remitted either to the account from which they were sent or to an account held in your name or by a manager's cheque in your name. No other third party remittances will be permitted.

## 11. DORMANT ACCOUNTS

11.1 We consider that an account is dormant if no activity (other than interest and charges) has taken place on it for a continuous period of 6 months. To reopen same you must submit fresh identification and know Your Customer (KYC) documents.

11.2 When an account becomes dormant we may write to you to ascertain if the account is still required and to obtain written confirmation from you of your mailing address. If we receive no response from you, for security reasons, we may close the account and hold the funds in a suspense account pending instructions from you.

## 12. HANDLING OF PERSONAL INFORMATION

12.1 We will retain information about you after the closure of your account, if the banking relationship has terminated, or if your application is declined or abandoned for as long as permitted for legal, regulatory, fraud prevention and legitimate business purposes.

12.2 Where you provide personal and financial information 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 to use it in accordance with the terms and conditions.

12.3 If we are asked to respond to a banker's reference, we will make sure that we have your written permission before we give it.

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

## 13. ADDITIONAL TERMS AND CONDITIONS FOR FIXED TERM DEPOSIT

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.

13.2 You will not be able to add further funds to your initial deposit once the terms and interest rate have been fixed.

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

13.4 We will pay net interest (interest with tax deducted) on the maturity date of your deposit if your deposit is for a period of one year or less. If your deposit is for a period greater than one year, interest will be paid annually on the anniversary of your deposit.

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.

13.6 It is your responsibility to advise us in good time of your instructions upon maturity of the deposit.

13.7 No cheque book or statement will be issued on your fixed term account but you can contact us at any time 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.

13.8 There is no cancellation period for fixed term 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 our duties and responsibilities under them. We will give you at least 30 days' advance personal notice of a change of this kind, unless we are required to make the change sooner due to those legal or regulatory requirements.

## 14. OTHER GENERAL TERMS

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.

14.2 No-one else apart from you will have any rights or be able to enforce these terms and conditions.

## 15. CHANGES TO TERMS AND CONDITIONS

15.1 We may, at our discretion, change these terms and conditions (including our charges and interest rates) and introduce changes to and terms for our services at any time. How much notice we will give will depend on the kind of change we are making.

15.2 Some of these conditions are based on expected regulatory requirements that have not been published or finalized yet. If any of 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. CONTACTS

16.1 We may contact you by post, telephone or e-mail (which in these terms and conditions includes the internet and any form of electronic message made by any type of electronic device) using the latest address, telephone number or electronic mail address you have given us.

16.2 You may telephone us during normal 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.

16.3 We may record or monitor telephone calls and monitor electronic communications (including emails) between us so that we can check instructions and make sure that we are meeting our service standards.

16.4 The address that you provide for 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.

16.5 You are responsible for advising us as soon as possible of any changes to your name, telephone number, usual residential address (and appropriate updated address verification) and email address and ensuring that all information held about you is up to date. You must do this by writing to your account domicile office.

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.

16.7 If you do not tell us about a change of address and, as a result, post is returned to us, we may restrict access to your account until we receive satisfactory proof of your new address.

**FOR BANK USE ONLY**

**A. ADDRESS VERIFICATION/VISITATION DETAILS**

Name of BDO

I hereby confirm the existence of the business office/company address at .....

**COMMENT(S)** (Address description and findings)

Signature: .....

Date 

D	D	M	M	Y	Y	Y	Y
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Name of Unit/  
Branch Head

I hereby confirm the existence of the business office/company address at .....

**COMMENT(S)** (Address description and findings)

Signature: .....

Date 

D	D	M	M	Y	Y	Y	Y
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

**B. AUTHENTICATION FOR FINANCIAL INCLUSION**

i. Is any director/signatory to the account socially or financially disadvantaged? YES  NO

ii. If the answer to (i) above is **YES**, state other documents obtained in line with the Bank's policy on socially/financially disadvantaged customer in compliance with Regulation 77 (4) of AML/CFT Regulation 2013

iii. Does the customer enjoy tiered KYC requirements? YES  NO

iv. If answer to question (iii) is **YES**, identify the customer risk category:  
LOW RISK  MEDIUM RISK  HIGH RISK

**C. AUTHENTICATION FOR POLITICALLY/FINANCIALLY EXPOSED PERSONS**

i. Is the applicant a Politically Exposed Person? YES  NO

ii. Is the applicant a Financially Exposed Person? YES  NO

**D. CUSTOMER INTRODUCED BY**

I hereby introduce the customer to the bank. I also confirm the financial inclusion and political/financial exposure status as indicated above.

Name

Signature: .....

Date 

D	D	M	M	Y	Y	Y	Y
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

**E. DEFERRAL/WAIVER OF DOCUMENT (IF ANY)**

Requested by

Signature: .....

Date 

D	D	M	M	Y	Y	Y	Y
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Approved by

Signature: .....

Date 

D	D	M	M	Y	Y	Y	Y
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

**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.	Two (2) recent passport photographs			
4.	Two (2) independent and satisfactory references (for current account only)			
5.	Proof of identity: International Passport, Driver's License, National ID Card or INEC Voter's Card (original must be sighted)			
6.	Proof of Address: Utility Bills etc (Certified true copy acceptable if original is not held)			
7.	Letter from School/NYSC (for student only)			
8.	Letter from Employer (for salary account only)			
9.	Resident Permit (for Non-Nigerian)			
10.	Other documents provided			

**G. AUTHENTICATION FOR KYC WATCHLIST COMPLIANCE**

i. Is the applicant on the KYC Watchlist?

YES

NO

Name and Signature of CSO .....

Date

D	D	M	M	Y	Y	Y	Y

**H. BANK APPROVAL**

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