



ZENITH BANK (GAMBIA) LTD.

INDIVIDUAL
ACCOUNT

**ACCOUNT OPENING REQUIREMENT FOR
INDIVIDUAL ACCOUNT**

1. Account opening form duly completed.
2. Two (2) specimen signature cards duly completed by the signature to the account.
3. Two independent and satisfactory references. Referees must be current account holders with any bank in The Gambia (For Current Account only).
4. Two (2) recent clear passport size photographs of signatory with name and signature written on the reversed side.
5. Means of identification i.e. Driver licence, international passport or National ID Card (original to be sighted).
6. Residence Permit (where applicable).

(FOR BANK USE ONLY)

| S/N | DOCUMENTS OBTAINED | IN PLACE | DEFERAL |
|-----|--------------------------------|----------|---------|
| 1. | Identification: | | |
| | (a) International Passport | | |
| | (b) Drivers Licence | | |
| | (c) National ID Card | | |
| 2. | Passport Photographs | | |
| 3. | Verification of Signature | | |
| 4. | Signature Cards | | |
| 5. | Mandate | | |
| 6. | Reference Forms | Internal | |
| | | External | |
| 7. | Residence Permit | | |
| 8. | Visitation Report | | |
| 9. | Public Utility Receipt/Invoice | | |
| 10. | KYC Money Laundering Form | | |

CUSTOMER INTRODUCTION BY _____
NAME & SIGNATURE

RELATIONSHIP OFFICER _____
NAME & SIGNATURE

WAIVER APPROVED BY _____
NAME & SIGNATURE

| APPROVED BY | INITIAL | DATE |
|----------------|---------|------|
| Legal Officer | | |
| Branch Manager | | |
| Approval | | |

**| INDIVIDUAL
| A C C O U N T |**

ACCOUNT TYPE
(Please tick as appropriate)

**SAVINGS
ACCOUNT**

**CURRENT
ACCOUNT**

ZENITH BANK (GAMBIA) LTD.

APPLICATION FOR THE OPENNING OF INDIVIDUAL CURRENT/SAVINGS ACCOUNT

SURNAME: _____ **OTHER NAMES:** _____

DATE OF BIRTH: _____ **NATIONALITY:** _____

PLACE OF BIRTH: _____ **REGION** _____ **HOME TOWN** _____

SEX: MALE FEMALE **MARITAL STATUS:** SINGLE MARRIED OTHERS

E-MAIL ADDRESS: _____

| OFFICE ADDRESS | MAILING ADDRESS | RESIDENTIAL ADDRESS (Not P.O. Box) |
|----------------|-----------------|---------------------------------------|
| | | |
| | | |
| | | |
| | | |
| | | |

TELEPHONE NO: OFFICE _____ HOME _____

MOBILE _____ FAX _____

MODE OF IDENTIFICATION _____ **ID NO:** _____
Drivers License/International Passport/National I.D. Card

ISSUE DATE _____ EXPIRY DATE _____

ISSUE AUTHORITY _____ PLACE OF ISSUE _____

OCCUPATION/PROFESSION _____

EMPLOYERS NAME & ADDRESS _____

NAME OF SPOUSE & OCCUPATION _____

MOTHER'S MAIDEN NAME _____

9. For the benefit and security of our Customer and to comply with applicable laws, we have a few mandatory guidelines that we call rules of the road. And conduct that violates the rules of the road is grounds for termination of this services and the bank may for whatsoever reason vary these terms and conditions. For this reason, the customer undertakes to:

(i) Provide accurate information. Agree to provide true, accurate, current and complete information about yourself as requested in our registration form and account opening forms and the customer agree not to misrepresent his/her identity or information, which may include user names, password or other access devices for such accounts.

(ii) Obey the law. Customer agrees not to use the service for illegal purposes or for the transmission of material that is unlawful, harassing, libelous (untrue and damaging to others), invasive of another's privacy, abusive, threatening, or obscene, or that infringe the right of others.

(iii) Restrictions on commercial use or resale. Customer's right to use the service is personal therefore customer agrees not to assign or make any commercial use of the service.

(iv) Proprietary rights. The customer acknowledges and agrees that the bank own all rights to this web site and the content displayed on the site. The customer is only permitted to use this content as expressly authorized by the service. Customer(s) may not copy, reproduce, distribute, or create derivative work from this content. A violation of any of the rules (i-iv) is a ground for discontinuation of the services by the bank.

Disclaimer of warranties

10. The customer expressly understands and agrees that use of the service is at his sole risk. The service is provided on an available basis. The bank expressly disclaims all warranties of any kind, whether express or implied, including, but not limited to the implied warranties of merchantability, fitness for a particular purpose and non-infringement.

11. The bank makes no warranty that:
 (i) The service will meet Customer requirements bullet

(ii) The service will be uninterrupted, timely, secure, or error-free

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

(iv) The quality of any products, services, information or other material purchased or obtained by the customer through the service will meet your expectations, and

(V) Any errors in the technology will be corrected.

12. Any material downloaded or otherwise obtained through the use of the service is done at customer's own discretion and risk and the bank is not responsible for any damage to customer's computer system or loss of data that results from the download of any such material. No advice or information, whether oral or written, obtained by customer from us or through or from the service will create any warranty not expressly stated in these terms. Limitations of liability

13. Customer agree that the bank will not be liable for any liability, whether direct, indirect, incidental, special, consequential or exemplary damages, including but not limited to damages for loss of profits, goodwill, use or other intangible losses, even if we have been advised of the possibility of such damages, resulting from:

(i) The use or the inability to use the service

(ii) The cost of getting substitute goods and service resulting from any products, data, information or services purchased or obtained or messages received or transactions entered into through or from the service;

(iii) Unauthorised access to or alteration or your transmission of data;

(iv) Statements or conduct of anyone on the service;

or

(v) Any other matter relating to the service.

14. Indemnification. Except when caused by the bank's intentional misconduct or gross negligence, customer agree to protect and fully compensate the bank and its Subsidiaries and service providers from any/all third party claims liability, damages, expenses and costs (including, but not limited to ,legal fees) caused by or arising from customer's use of the service, violation of the terms or infringement, or infringement by any other user of customer's account, of any intellectual property or other right of anyone.

15. Service changes and discontinuation. The bank reserve the right to change or discontinue, temporarily or permanently, the service at any time without notice. In other to maintain the security and integrity of the service the bank may also suspend customer's access to the service at any time without notice. Customer agree that the bank will not be liable to the customer or any third party for any modification or discontinuation of the service.

16. Others.

(i) The bank shall not be considered an agent or other legal representative of the customer for any purpose by reason of this agreement and/or any other party whom the customer is using this service to pay.

(ii) This agreement cannot be changed by the customer nor any of the banks rights waived unless the bank agree in writing or customer continue using the service following receipt of notice of any changes proposed by the bank.

(iii) This agreement is personal to the customer and the customer may not assign it to anyone.

(iv) All notice to the customer shall be in writing via the address the customer has provided to the bank, all notices to the bank must be made in writing sent to the bank's address. All notice to the customer shall be in writing via the address the customer has provided to the bank, all notices to the bank must be made in writing sent to the bank's address.

(v) The bank and the customer shall be an independent contractor, and nothing contained in this agreement shall be deemed to create any association, partnership, joint venture, or relationship of principal, agent or master and servant, employer or employee between parties.

(vi) If any of these terms and held to be unenforceable, then such provision shall be construed, as nearly as possible, to reflect the intentions of the parties with other provision remaining in full force and affect.

(vii) The laws of the Federal Republic of Nigeria shall apply to this agreement.



e- BANKING SERVICE TERMS AND CONDITIONS

The following terms and conditions shall govern the Zenith Bank (Gambia) Ltd. E-Banking Service.

I. Definitions

"Customer" means a customer of Zenith Bank (Gambia) Ltd who has or operates an account with the bank and is named in the application form but where two individuals are named, either or both of them are customers.

"The Bank" means Zenith Bank (Gambia) Ltd. "Card" means Zenith Easy Card issued to customers. "Card Holders" means a customer who has been issued a Zenith Easy Card. The card is the proper of the Bank upon request by the Bank.

"Service" means the Zenith Bank (Gambia) Ltd Internet Banking, Telephone Banking, Secure Message Facility Bills Payment Services, Automatic Telling, eAllert, etc.

"Accesscode ,Passcode, Username and Password" means the enabling code with which you access the system for the service and which is known to you only.

"Account" means a current or savings account or other accounts maintained with the Bank at any of the Bank's branches in The Gambia.

"PIN" means your personal identification number.

"Mailing Address" means the customer's mailing address in the Bank's records.

"Instruction" means the customer's request to the Bank for the services.

"ATM" means Automated Teller Machine that dispenses to account holders or accept cash deposits with the use of a Smart Card that is Debit Card or Credit Card.

"Zenith Easy Card" means card use by customer for processing transactions through a payment switch on various payment channels e.g. ATM, PQS.

"Payment Switch" means on-line electronic transaction processing payment infrastructure that connect different payment channels to the payment processors and enablers' e.g. InterSwitch.

"Secure Message Facility" means the facility within the e-banking service that enables the client to send electronic messages (e-mails, SMS) to the Bank, including without limitation free-format messages, fixed format messages, or instructions to make payment, Request for the Cheque Book, Bank Draft or the Purchase or Sale of Securities and Interests in mutual funds.

2. The service allows the Customer to give the bank instructions by use of:
(a) Telephone, ATM, PIN, Password, Accesscode and Username and secure messages(e-mails, SMS) for the following:

- (i) Obtain information regarding customer's balances as at the last date of business with the bank.
 - (ii) Obtain information with regards to any instrument in clearing or any credit standing in the Customer account as at the last date of transaction on the customer's account.
 - (iii) Authorize the bank to debit customer's account to pay a specified utility bill such as NITEL, NEPA, WATER RATE and/or any other bills as specified by the customer subject however to availability of such bill payment under this service.
 - (iv) Authorizing the bank to effect a transfer of funds from th customer's account to any other account with the bank.
 - (v) Authorizing the bank to effect any stop payment order.
 - (vi) Authorizing the bank to debit Customer account and load same into value card.
 - (b) On receipt of instructions, the bank will endeavor to carry out the customer's instructions promptly, excepting all or any unforeseen circumstances such as Act of God, Force Majeure, and other causes beyond the bank's control.
3. Before the service can avail any customer, he/she must have:- any one or a combination of the following:
- (i) An account with the bank
 - (ii) A Passcode, Accesscode, Username, Password or token authenticator.
 - (iii) A Personal Identification Number "PIN"
 - (iv) An e-mail address
 - (v) GSM number

4. The Passcode/Accesscode/Password/E-mail Security. The Customer understands that his/her Passcode, Access Code/ Password/E-mail is used to give instructions to the bank and accordingly undertakes:
- (i) That under no circumstances shall the Passcode, Accesscode/Password be disclosed to any body.
 - (ii) Not to write the Passcode, Accesscode/Password in an open place in order to avoid third party coming across same.
 - (iii) The customer instructs and authorizes the Bank to comply with any instructions given to the bank through the use of the service.
 - (iv) Once the bank is instructed by means of the customer's Passcode, Accesscode and PIN the Bank is entitled to assume that those are the instructions given by the customer and to rely on the same.
 - (v) The customer's Passcode, Accesscode must be change immediately it becomes known to someone else.
 - (vi) The bank is exempted from any form of liability whatsoever for complying with any or all instruction(s) given by means of the customer's Passcode, Accesscode if by any means the passcode, Accesscode becomes known to a third party.
 - (vii) Where a customer notifies the bank of his intention to change his Passcode, Accesscode arising from loss of memory of same, or that it has come to the notice of a third party, the bank shall, with the consent of the customer, delete same and thereafter

allow the customer to enter a new Passcode, Accesscode PROVIDED THAT the bank shall not be responsible for any loss that occurs between the period of such loss of memory of the Passcode, Accesscode or knowledge of a third party and the time the report is lodged with the bank.

- (viii) Once a customer's Passcode/Accesscode is given, it shall be sufficient confirmation of the authenticity of the instruction given.
- (ix) The customer shall be responsible for any instruction given by means of the customer's Passcode/Accesscode. Accordingly, the bank shall not be responsible for any fraudulent, duplicate or erroneous instructions given by means of the customer's Passcode/Accesscode.

5. Customer's responsibility:

- (i) The customer undertakes to be absolutely responsible for safeguarding his username, access code, passcode, PIN and password, and under no circumstance shall the customer disclose any or all of these to any person.
- (ii) The Bank is expressly exempted from any liability arising from unauthorized access to the customer's account and/or data as contained in the Bank's record via the service, which arises as a result of inability and/or otherwise of the customer to safeguard his PIN, Passcode/Accesscode and/or password and/or failure to log out of the system completely by allowing onscreen display of his account information.
- (iii) The Bank is further relieved of any liability as regards breach of duty of secrecy arising out of customer's inability to scrupulously observe and implement the provisions of clause 4 above, and/or instances of breach of such duty by hackers and other unauthorized access to customer's account via the service.

6. 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, error, omission, interruption, defect, delay in operation, transmission, computer virus or line or system failure, even if the bank or its representatives thereof are advised of the possibility of such damages, losses or hyperlink to other internet resources are at the Customer's risk.

7. Copyright in the cards and other property information relating to the service including the screen's displaying the pages, and in the Information and material therein and agreement is owned by the Bank.

8. The bank shall not be responsible for any electronic virus or viruses that the customer may encounter in course of making use of this service. Rules of the road:

NEXT OF KIN NAME | _____

RELATIONSHIP | _____

ADDRESS | _____

TEL NO | _____

SOURCES OF FUNDS:

| SOURCE | AMOUNT PER ANNUM (D) |
|-------------------------|----------------------|
| Salaries | |
| Business Income | |
| Rent on Property(Rents) | |
| Gratuity | |

| SOURCE | AMOUNT PER ANNUM (D) |
|-----------|----------------------|
| Trading | |
| Retailing | |
| Others | |
| | |

ACCOUNT WITH OTHER BANKS (INCLUDING ZENITH BANK (GAMBIA) LTD.)

| NAME & ADDRESS OF BANK/BRANCH |
|-------------------------------|
| 1. _____ |
| 2. _____ |
| 3. _____ |

| ACCOUNT NAME AND NUMBER |
|-------------------------|
| _____ |
| _____ |
| _____ |

REFERENCES

| ACCOUNT NAME | BRANCH/BANK | ACCOUNT NO. |
|--------------|-------------|-------------|
| 1. _____ | _____ | _____ |
| 2. _____ | _____ | _____ |
| 3. _____ | _____ | _____ |

FOR NON GAMBIAIS ONLY

Resident Permit No | _____

DATE OF ISSUE | dd | mm | yyyy | **EXPIRY DATE** | dd | mm | yyyy

PERMANENT FOREIGN HOME ADDRESS | _____

I request the opening of a current/savings account and confirm that the above information is true.

.....
Customer's Signature & Date



To: ZENITH BANK (GAMBIA) LTD.

Date.....

.....Branch

.....

Dear Sir,

Please open a Current Account in my name.....

I request and authorize you that until I shall give notice in writing to the contrary to honour all cheques or other Standing Orders/Instructions which may be drawn on the said account provided such cheques, or Orders comply with my mandate, and I request and authorize you to debit such cheques or other Standing Orders to the said account with you whether such account be for the time being in credit or overdrawn or may become overdrawn in consequences of such debit in consideration of which I agree: -

- To be responsible for the repayment of any such overdraft with interest accruing thereon.
- To assume full responsibility for the genuineness, correctness and validity of all endorsements appearing On all cheques, Orders, bills, notes, negotiable instruments and receipts or other documents deposited in my account.
- To hold you free from any responsibility for any loss or damaged to funds deposited with you due to any future Government order, law, levy, tax, embargo, moratorium, exchange restriction or any other cause beyond your control, and that any or all funds standing to the credit of all the account are payable only at your bank, on demand only and only in such local; currency, or at your option, in such local currency as may then in local circulation.
- That the bank may debit my account for any services charges, from time to time set by the Management, if the account proves to be unremunerative to the Bank.
- To accept as due notification any notice of change in conditions governing the account directed to my last known address and to be bound by such change.
- That any notice or letter addressed to me and sent through the post to the addressed to me and sent through the post to the address supplied by me shall be considered duly delivered and received by me at the time would be Delivered in the ordinary course of Post.
- That if a cheque credited to my individual current account is returned dishonoured, the same may be transmitted to me through my last known address either by bearer or by post.
- That I note that the Bank will accept no liability whatsoever for funds handed to members of its staff outside banking Hours or outside the Bank's premises.

My attention has been drawn to the necessity for safeguarding my cheque books so that unauthorized persons are unable to gain access to it and the fact that neglect of this precaution may be ground for any consequential loss being charged to my account.

I understand and agree that you are under no obligations to honour any cheque(s) drawn on this account unless there are sufficient funds in the account unless there to cover the value of the said cheque(s) and I understand and agree that such cheque may be returned to me unpaid. I agree that any disagreements with entries on my Bank Statements shall be made to me within 15 days of the dispatch of the Bank Statement. Failing receipt by the Bank of a notice of disagreement of the entries within 15 days of the dispatch of my Bank Statements; it will be assumed by the Bank that the statement as rendered is correct. I further understand that that any sum standing to the debit of the current account shall be liable to interest charges at the rate fixed by the Bank from time to time. You are authorized to debit from the account your usual bank charges, interest commissions etc.

I agree that in addition to any general lien or similar right to which you as bankers are entitled by law, you may at any time and without notice to me combine or consolidate all or any of my accounts with you and liabilities to you and set off or transfer any sum or sums standing to due credit of any one or more of such accounts or any other credit, be it cash, cheques, valuables, deposits, securities, negotiable instruments or other assets belonging to me with you in or towards satisfaction of any liabilities to you or any other account or in any other respect whether such liabilities be actual or contingent, primary or collateral and several or joint.

Dated this.....Day of.....20.....

.....
SIGNATURE

We are glad you choose Zenith bank as your financial solution provider. We would like to introduce to you some of our e-banking product. Please tick as appropriate the solution you may wish to use.

I- Bank (Internet Banking)

View your account balance, download your account activities, request for cheque book, download forms and documents, pay for products and services, pay your bills online, pay staff salaries, vendors and make transfers.

- I Bank (Enquiries only)
- I Bank (Enquiries Account Transfer etc)

Telelink/Mobile Banking/ZMobile

Access your account balance, transaction history, download your statement via fax confirm your cheque request status via a touch tone telephone or mobile phone.

- Telelink (Enquiries via touch telephone)
- Mobile Banking (Enquiries via mobile phone)
- Zmobile (Enquiries and payment via mobile phone)

Debit Cards

Zenith bank offers debit cards and credit cards for cashless payments and cash withdrawals from Automated Teller Machine (ATMs.)

- Easy Cards
- Vpay Cards

Preferred Name on Card _____

Alertz

Received notifications of transactions made on your accounts (deposit and withdrawals, alone etc. Via

SMS EMAIL BOTH (Please Indicate mode)

- Full notification
- Notification on Deposit Only
- Notification on withdrawals only
- Notification on deposit and withdrawal

For your Websurfer card (Internet only use), apply online@www.zenithbank.com

I/We have read and understood the terms and conditions governing the provision of E-Banking service contained herein and according agree to be bound by same.

Authorised signature and date

"CAUTION"
IT IS DANGEROUS TO INTRODUCE A PERSON
WHO IS NOT WEL- KNOWN TO YOU

.....20.....

The Manager
ZENITH BANK (GAMBIA) LTD.

.....
Dear Sir,

RE:
PROSPECTIVE ACCOUNT NAME

I/We understand that the above named person (s) has/have applied to open a Current Account with you.

I/We have known the above- named person(s) for.....(Period) and I/We comment on his/their means and reputation as follows: -

.....
.....
.....
.....

I/We also confirm that the applicant is a person/applicants are persons the usual banking facilities may be extended.

I/We maintain current account(s) with:

| NAME OF BANK/BRANCH | BANKER'S ADDRESS | ACCOUNT NUMBER |
|---------------------|------------------|----------------|
| | | |
| | | |

The above information is provided in confidence.

Yours faithfully,

REFEREE'S ACCOUNT NAME

REFEREE'S ADDRESS

REFEREE'S GSM NUMBER

.....
Signature

"CAUTION"
IT IS DANGEROUS TO INTRODUCE A PERSON
WHO IS NOT WEL- KNOWN TO YOU

.....20.....

The Manager
ZENITH BANK (GAMBIA) LTD.

.....
Dear Sir,

RE:
PROSPECTIVE ACCOUNT NAME

I/We understand that the above named person (s) has/have applied to open a Current Account with you.

I/We have known the above- named person(s) for.....(Period) and I/We comment on his/their means and reputation as follows: -

.....
.....
.....
.....

I/We also confirm that the applicant is a person/applicants are persons the usual banking facilities may be extended.

I/We maintain current account(s) with:

| NAME OF BANK/BRANCH | BANKER'S ADDRESS | ACCOUNT NUMBER |
|---------------------|------------------|----------------|
| | | |
| | | |

The above information is provided in confidence.

Yours faithfully,

REFEREE'S ACCOUNT NAME

REFEREE'S ADDRESS

REFEREE'S GSM NUMBER

.....
Signature



ZENITH BANK (GAMBIA) LTD.
MANDATE FOR INDIVIDUAL CURRENT ACCOUNT

NAME OF ACCOUNT _____ ACCOUNT NO _____

CONTACT ADDRESS _____ TELEPHONE _____

NAME OF SIGNATORY.....

 Mobile Phone No: _____

PLEASE TICK AS APPROPRIATE

CHEQUE CONFIRMATION REQUIRED? YES NO

If yes, Amount to be confirmed:

D.....and above

Please note that the Bank's Policy allows confirmation of D100,000 and above in writing and before presentation of cheque

FOR BANK USE

REMARK _____

CSU OFFICER _____

RSM OFFICER _____

APPROVAL _____ DATE _____



ZENITH BANK (GAMBIA) LTD.
MANDATE FOR INDIVIDUAL CURRENT ACCOUNT

NAME OF ACCOUNT _____ ACCOUNT NO _____

CONTACT ADDRESS _____ TELEPHONE _____

NAME OF SIGNATORY.....

 Mobile Phone No: _____

PLEASE TICK AS APPROPRIATE

CHEQUE CONFIRMATION REQUIRED? YES NO

If yes, Amount to be confirmed:

D.....and above

Please note that the Bank's Policy allows confirmation of D100,000 and above in writing and before presentation of cheque

FOR BANK USE

REMARK _____

CSU OFFICER _____

RSM OFFICER _____

APPROVAL _____ DATE _____



DEBIT CARD APPLICATION FORM



PERSONAL INFORMATION

Surname*: _____
 Other Names*: _____
 Title*: _____
 Date of Birth*: _____ dd mm yyyy
 Sex*: M F
 Marital Status: S M D W
 Security Word*: _____
 E-mail Address*: _____
 ID Type*: _____ ID No*: _____
 Issue Date*: _____ Expiry Date*: _____
 Residential Address*: _____
 City: _____
 State: _____
 Country: _____
 Place of Origin*: _____
 Nationality: _____
 Region: _____
 Tel (office): _____
 Tel (home): _____
 Mobile No*: _____

OTHER INFORMATION (MasterCard/VISA ONLY)

Employment Status: Self Employed: Employed: Others:
 Occupation: _____
 Employer: _____
 Office Address: _____
 State: _____ City: _____
 Country: _____
 Income Sources: Salary: Trading Business: Real Estate:
 Others: _____

Approx Annual Income: _____

CORPORATE AND INDIVIDUAL ACCOUNTS ONLY Individual Account: Corporate Account

Default Naira Account No: _____ Default USD Account No: _____

Other Account Number (if any) : _____

CORPORATE ACCOUNTS ONLY

Company Name: _____
 Company Address: _____
 City: _____ State: _____
 Name of Requesting Officer: _____

CARD DETAILS

Type of Card: Mastercard: Visa: Verve: V-pay: eTranzact:

Preferred Name on card (1): _____
(Two names, maximum 26 characters)

Preferred Name on card (2): _____
(Optional - Company name)

Terms and conditions apply (see overleaf)

Signature _____

Date _____

BANK USE ONLY

Current A/C Number _____ Cash Domiciliary A/C Number _____
 Savings A/C Number _____ Ordinary Domiciliary A/C Number _____
 Processing Officer & Branch _____ Signature & Date _____
 Branch Head's Name _____ Branch Head's Sign & Date _____



DEBIT CARD APPLICATION FORM



PERSONAL INFORMATION

Surname*: _____
 Other Names*: _____
 Title*: _____
 Date of Birth*: _____ dd mm yyyy
 Sex*: M F
 Marital Status: S M D W
 Security Word*: _____
 E-mail Address*: _____
 ID Type*: _____ ID No*: _____
 Issue Date*: _____ Expiry Date*: _____
 Residential Address*: _____
 City: _____
 State: _____
 Country: _____
 Place of Origin*: _____
 Nationality: _____
 Region: _____
 Tel (office): _____
 Tel (home): _____
 Mobile No*: _____

OTHER INFORMATION (MasterCard/VISA ONLY)

Employment Status: Self Employed: Employed: Others:
 Occupation: _____
 Employer: _____
 Office Address: _____
 State: _____ City: _____
 Country: _____
 Income Sources: Salary: Trading Business: Real Estate:
 Others: _____

Approx Annual Income: _____

CORPORATE AND INDIVIDUAL ACCOUNTS ONLY Individual Account: Corporate Account

Default Naira Account No: _____ Default USD Account No: _____

Other Account Number (if any) : _____

CORPORATE ACCOUNTS ONLY

Company Name: _____
 Company Address: _____
 City: _____ State: _____
 Name of Requesting Officer: _____

CARD DETAILS

Type of Card: Mastercard: Visa: Verve: V-pay: eTranzact:

Preferred Name on card (1): _____
(Two names, maximum 26 characters)

Preferred Name on card (2): _____
(Optional - Company name)

Terms and conditions apply (see overleaf)

Signature _____

Date _____

BANK USE ONLY

Current A/C Number _____ Cash Domiciliary A/C Number _____
 Savings A/C Number _____ Ordinary Domiciliary A/C Number _____
 Processing Officer & Branch _____ Signature & Date _____
 Branch Head's Name _____ Branch Head's Sign & Date _____

