

Customer's Record Name:
(For Bank Use Only)

Customer's Record Number:
(For Bank Use Only)

Customer Record Opening Form

NON-INDIVIDUAL

- * CORPORATE
- * PARTNERSHIP
- * SOLE PROPRIETORSHIP
- * CHARITY ORGANISATION
- * CO-OPERATIVE SOCIETY
- * NON-GOVERNMENTAL ORGANISATION
- * GOVERNMENT ORGANISATION
- * TRUSTEESHIP
- * CLUB/ASSOCIATION
- * EXECUTOR/ADMINISTRATOR
- * FINANCIAL INSTITUTION
- * INTERNATIONAL ORGANISATION
- * OTHER REGISTERED NAMES



etb

Equitorial Trust Bank

Partnership that works

Dear Customer(s),

We thank you for your decision to bank with us. The information you make available will aid us in providing you with excellent services*.

The following are required for opening a non-individual customer's record with ETB:

1. Individual(s) means of identification (International Passport, Driver's License or National ID card)
2. Two References
3. Passport photograph of each signatory
4. Certificate of Incorporation (For Incorporated Bodies)
5. Memorandum & Article of Association (For Incorporated Bodies)
6. Particulars of Directors - Form C07 (For Incorporated Bodies)
7. Allotment of Shares - Form C02 (For Incorporated Bodies)
8. Certificate of Commencement of Business (For Incorporated Bodies)
9. Board Resolution (For Incorporated Bodies)
10. Resident Permit (For Foreigners)
11. Utility Bill/Letter of Allocation/Rental Receipt
12. Certificate of Registration (For Enterprises)
13. Form CAC/BNA 1 (For Enterprises)
14. Partnership Agreement/Deed/Articles (For Partnership)
15. Government Gazette (Acts, Decrees, Edits, Laws)
16. Rules & Regulations/Constitution/Bye Laws
17. Letter of Administration/Trust Deed/Grant of Probation

The following are some of the accounts you can open in any of our branches nationwide:

1. Current Account
2. Fixed Deposit Account
3. Foreign Currency Domiciliary Account
4. EquiAct

**Please indicate the type of customer's record to be opened
(e.g Corporate, Partnership, NGO, etc)**

ACCEPTANCE OF TERMS & CONDITIONS BY CUSTOMER(S)

I/We have read and understood the terms and conditions of Equitorial Trust Bank Limited as stated on page 5 in this document. I/We accept to be bound by the said terms and conditions including those excluding/limiting the bank's liability. I/We agree that the bank may debit any or all subsequent accounts that will be opened by me/us for service charges as applicable from time to time

My/Our signature(s) on this record opening form indicate(s) that I/We have read through pages 1-9 of this form and have understood the contents therein; and have also properly completed and supplied all the required information into the relevant fields and rows provided in this form.

***Please note that this form is required to be completed only once, irrespective of the number of accounts you intend to open with the bank.**

BUSINESS INFORMATION

Business Name:

Registration Number:

Registration Date: Country of Registration:

Nature of Business: Number of Business branches:

Names of other Businesses:

CONTACT ADDRESS

Current Business Address

Street:

City: State:

Country: Postal Code:

Registered Business Address

Street:

City: State:

Country: Postal Code:

Postal Address (Mailing)

Street:

City: State:

Country: Or P.O. Box:

TELEPHONE INFORMATION

Transaction Alert Number:

Business Number 1:

Business Number 2:

Mobile Number 1:

Mobile Number 2:

Fax Number:



INTERNET INFORMATION

E-mail Address 1:

E-mail Address 2:

Website Address:

CONTACT PERSONS

First Contact Person:

Title:

Full Name:
Surname first

Means of Identification:

ID Card No.:

Mobile Phone Number:

E-mail Address:

Second Contact Person:

Title:

Full Name:
Surname first

Means of Identification:

ID Card No.:

Mobile Phone Number:

E-mail Address:

OTHER BANKS IN USE

Bank Name 1:

Address of Bank 1:

Bank Name 2:

Address of Bank 2:

TERMS AND CONDITIONS

To: Equitorial Trust Bank ("the bank")

I/We hereby request and authorise you to:

- a. Open a Customer Record in my/our name and subsequently use the same record to open account(s) in my/our name as may from time to time be directed by me/us.
- b. Honour all cheques or other orders which may be drawn on the said account(s) provided such cheques or orders are signed by me/us and to debit such cheques or orders to the said account(s) whether such account(s) be for the time being in credit or overdrawn or may become overdrawn in consequence of such debit in consideration of which I agree to be responsible for the repayment of any such overdraft with interest accruing thereon.
- c. Issue Debit Card(s) where applicable for use at any Equitorial Trust Bank ATM, any other Banks' ATM on the interswitch network, and other e-banking platform(s) as may from time to time be introduced within Nigeria for: cash withdrawal from my/our account(s), balance enquiry, statement printout/request, fund transfer, cheque book request, change of PIN and any other services that may be added from time to time by Equitorial Trust Bank.
- d. Avail me/us with any of the bank's electronic banking channels including and not limited to: Internet banking, WAP banking, SMS/Email Alerts, SMS banking, Pocket PC banking.

I/We agree:

- a. To assume full responsibility for the genuineness or correctness and validity of all endorsements appearing on all cheques, order, bills, notes, negotiable instruments, receipts and/or other documents deposited in my/our account(s).
- b. To free "the bank" from any responsibility for any loss of funds deposited with the bank due to any future Government order, law, levy, tax, embargo, moratorium, exchange restriction and/or all other causes beyond the bank's control.
- c. To receive payment on demand for all funds standing to my/our credit only in such local currency as may be in circulation.
- d. To be bound by any notification of change in conditions governing the account(s) directed to my/our last known address and any notice or letter sent to my/our last known address shall be considered as duly delivered and received by me/us at the time it would be delivered in the ordinary course of post.
- e. That the bank may debit my account(s) for additional services that may from time to time be rendered to me/us toward safeguarding my/our funds with the bank. This may include transaction alert services via SMS and any other services.
- f. That if a cheque credited to my individual current account(s) is returned dishonoured, the same may be transmitted to me through my last known address either by bearer or by post.
- g. That the bank will bear no liability whatsoever for funds handed to members of its staff outside banking hours or outside the bank's premises.
- h. That my/our attention has been drawn to the necessity of safeguarding my/our cheque book so that unauthorized persons are unable to gain access to it and to the fact that neglect of this precaution may be a ground for any consequential loss being charged to my/our account(s).
- i. That the bank is under no obligation to honour any cheque drawn on this account(s) unless there are sufficient funds in the account(s) to cover the value of the said cheque and I/We understand and agree that any such cheque may be returned to me/us unpaid but if paid I/We are obliged to repay the bank on demand and the account(s) shall be liable to interest charges for the period this debit balance(s) is maintained at a rate fixed by the bank from time to time.
- j. That any notice of disagreements with entries on my/our bank statements will be made by me/us within 15days of the dispatch of the bank statement. Failure to give such notice within 15days from the date of dispatch of my/our bank statement shall be deemed my/our irrevocable acceptance of the statement and the entries therein.
- k. That the bank is authorized to debit my/our account (s) for any bank charges, commissions, and service charges accrued from time to time.
- l. That any of my/our interest yielding account shall not be entitled to interest payment in any particular month where more than 3 withdrawals are made.

- m. To pay any debit card or electronic channels fees as may from time to time be required by the bank.
- n. To ensure the safety of the Debit card(s) in my/our possession and not disclose the Personal Identification Number (PIN) relating to the card(s) or any of the electronic banking channels to any other party.
- o. To formally notify the bank of the loss, theft or damage of the card(s) and to provide all information in my/our possession regarding such theft, loss or damage.
- p. That where another party becomes aware of the Personal Identification Number (PIN) relating to the card(s) or any of the electronic banking channels, I/We will formally notify the bank and provide all related information in my/our possession.
- q. That the bank is authorised to provide the police with any information it considers necessary and relevant in the event of loss, misuse or theft of the card(s); or a third party becomes aware of the PIN relating to the card(s) or any of the electronic banking channels.
- r. That the bank reserves the right at any time to suspend or cancel the cardholder's right to use the Debit card(s) entirely or in respect to specific facilities or re-issue renew or replace the debit card(s) without affecting any outstanding obligation the cardholder may have under this agreement.
- s. That the debit card(s) remains the property of the bank at all times and upon request any or all debit card(s) issued must be returned to the bank within 48hours or any person acting on behalf of the bank.
- t. To unsubscribe to the debit card(s) by writing the bank, however this agreement will only terminate after I/We have sent back to the bank all debit card(s) in my/our possession and settled all outstanding obligations under this agreement.
- u. To consent to the transmission of communication through the electronic banking channels and acknowledge that the electronic banking channels are not necessarily secure communication and delivery system and understand the confidentiality and associated with same.
- v. That any activity performed on my/our account(s) through the electronic banking channels shall be deemed to have been performed by me/us or my/our authorized representatives and duly approved by the authorised signatories to the account.
- w. To indemnify the bank for any loss whatsoever that may arise from transactions carried out on my/our account(s) through electronic banking channels
- x. To hold the bank harmless from liability for any loss or damage to me/us that may be incurred arising from the use of the electronic banking channels.
- y. That the bank may at its discretion close my/our account(s) in the event that it is dissatisfied in any way with the operation thereof.
- z. To be bound by all the terms and conditions set or may hereinafter be set by the bank for the operation of this account.

For Fixed Deposit, I/We agree:

- a. That the Bank is hereby authorized to impose penalties at its own discretion for any withdrawal made prior to maturity or without due notice from any fixed deposit placement by me/us.
- b. To furnish the Bank with all required documentation necessary for the determination of the ownership of my/our Fixed Deposit.
- c. That in addition to any general lien or similar right to which the bank is entitled to by law, the bank may also at any time and without notice to me/us combine or consolidate all or any of my/our deposit(s) and liability(ies) accounts as set-off; or transfer any sum(s) standing in my/our credit, be it cash, cheques, valuables, deposits, securities, negotiable instruments or other assets for the satisfaction of any of my/our liabilities to the bank on any other account or in any other respect, whether such liabilities be actual or contingent, primary or collateral and several or joint.
- d. That the bank at its discretion shall at the maturity of my/our Fixed Deposit effect reimbursement to only the original depositor.
- e. That Unclaimed Fixed Deposit Funds at maturity shall be held by the bank pending further instructions at the rate of interest applicable to Call Deposits at that time.



Equitorial Trust Bank

CHECKLIST FOR RECORD OPENING FORM
(For Bank Use Only)

| | | Provided (Tick if applicable) | Deferred (Initials of authorising officer) | Waived (Initials of authorising officer) |
|-----------|--|---|--|--|
| 1 | Record opening form duly completed | | | |
| 2 | Individual(s) means of Identification | | | |
| 3 | Two Reference forms | | | |
| 4 | Passport Photographs (with names & signature on the reverse) | | | |
| 5 | Certificate of Incorporation | | | |
| 6 | Memorandum & Articles of Association | | | |
| 7 | Particulars of Directors (Form C07) | | | |
| 8 | Allotment of Shares (Form C02) | | | |
| 9 | Certificate of Commencement of Business (where applicable) | | | |
| 10 | Board Resolution | | | |
| 11 | Resident Permit (where applicable) | | | |
| 12 | Signature(s) of Customer(s) | | | |
| 13 | Verification of Signature(s) and Identity | | | |
| 14 | Utility Bill (not exceeding 3 months) | | | |
| 15 | Address Visitation | | | |
| 16 | Certificate of Registration (Required for Registered Business Name) | | | |
| 17 | Form CAC/BNA 1 | | | |
| 18 | Partnership Agreement/Deed/Articles (Required for Partnership) | | | |
| 19 | Government Gazette (Acts, Decrees, Edit, Laws) (Required for Government) | | | |
| 20 | Rule & Regulations/Constitutions/Bye laws (Required for Clubs & Associations) | | | |
| 21 | Letter of Administration/Trust Deed/Grant of Probate (Required for Executors & Trustees) | | | |
| 22 | Satisfactory Search Report | | | |

INFORMATION OF PROCESSORS
(For Bank Use Only)

| | | |
|-------------------------------------|-------------------------------------|-----------------------------|
| Originating Branch: | | |
| | Staff Name & ID Card No: | Signature & Date |
| Customer Introduced by: | | |
| Relationship Officer: | | |
| Originating Branch HOS: | | |
| Deferral/Waiver approved by: | | |
| Record Opened by: | | |
| Record Authorised by: | | |
| Record Checked by: | | |

