

INDIVIDUAL ACCOUNT OPENING FORM

Title: Mr Mrs Chief Mr Account Number

SURNAME:

OTHER NAMES:

RESIDENTIAL ADDRESS:

MAILING ADDRESS:

TEL: (OFFICE)

MOBILE:

EMAIL:

DATE OF BIRTH:

NATIONALITY:

SEX:

LGA:

MARITAL STATUS: SINGLE MARRIED

SPOUSE'S NAME:

BVN NUMBER: MEANS OF IDENTIFICATION: INT'L PASSPORT: NIN: DRIVERS LICENSE:

MOTHER'S MAIDEN NAME:

BUSINESS / OCCUPATION ADDRESS:

LANDMARK:

NATURE OF BUSINESS:

TYPE OF COMMODITY TRADED:

SECTOR:

EMPLOYER'S NAME:

E-PRODUCTS USSD Banking

Addosser Mobile Banking

Individual

TYPE OF ACCOUNT: *(Please tick the type of account(s) you want to open).*

TYPE OF SAVINGS: REGULAR CLASS OF AFTA: FIXED DEPOSIT: AJASA: ABSA: OTHERS:

Please sign in black ink within the box

SIGNATURE (For mandate purpose)

PASSPORT PHOTOGRAPH

NEXT OF KIN

NAME:

RELATIONSHIP:

MOBILE:

CONTACT ADDRESS:

DECLARATION:

I hereby apply for the opening of account(s) with Addosser Microfinance Bank Ltd. I understand that the information given herein and the documents supplied are the basis for opening such account(s) and therefore warrant that such information is correct.

I have read the terms and conditions governing the operation of the account(s) which are presented overleaf and agree to be bound by them.

FOR OFFICIAL USE ONLY

REVIEWED BY: _____
CSO

SIGN & DATE

APPROVAL: _____
HEAD (BANKING OPS)

SIGN & DATE

Addosser Microfinance Bank Ltd

I HEREBY REQUEST AND AUTHORIZE YOU TO:

Open the account(s) marked overleaf in my name at any time subsequently to open such further accounts as I may direct and in consideration, I agree:

- a) to assume full responsibility for the genuineness and validity of all endorsements appearing on all cheques, orders, bills, notes, negotiable instruments, receipts and order documents relating to the account.
- b) to be bound by the Bank's rules for the conduct of account(s), receipt of which I hereby acknowledge.
- c) to free the Bank from any responsibility or liability for any loss or damage to funds deposited with the Bank due to any future Government order, law, levy, tax, embargo, or such other causes beyond the Bank's control.
- d) that all funds standing to my credit are payable only in such local currency as maybe in circulation.
- e) to be bound by any notification of change in condition governing the account(s) or information relating thereof directed to my last known address and any mail sent to my last known address shall be considered duly delivered and received by me at the time it would be delivered.
- f) that the bank will accept no responsibility or liability whatsoever for funds handed to members of staff, save there is proof in this regard.
- g) that the Bank's statement(s) on my account(s) shall be sent to the e-mail address indicated overleaf and from time to time such other information relevant to the account may be sent to the mobile telephone number indicated overleaf. Any disagreements with the entries on my Bank Statement(s) shall be made by me in writing and delivered to the Bank within 15 days of print date indicated thereon, falling which, the Bank shall consider the statement rendered to be correct.
- h) that interest will be paid on deposits in my savings account(s) at the Bank's ruling rates and subject to prevailing conditions.
- i) that cheque cannot be paid into my savings account and that fund can only be withdrawn from my savings account by me in person.
- j) that any cheque in my particular indicated overleaf shall immediately be communicated to Addosser Microfinance Limited at the branch where the account was open.
- k) not to use the account(s) as a medium to convert funds belonging to other persons.
- l) to honour all cheques or other orders which may be, withdrawn on my current account provided such cheques or orders are signed by me and to debit such cheques or orders to the said account, whether such account be for the time being in credit or overdrawn or may become overdrawn in consequence of such debit without prejudice to your right to refuse to allow any overdraft or increase of overdraft.
- m) that if a cheque credited to my account(s) is returned dishonoured, you may notify me via telephone number or mail.
- n) that my attention has been drawn to the necessity of safe guarding my cheque book and other Bank's instruments so that unauthorized persons are unable to gain access to them and to the fact neglect of this precaution may be grounds for any consequential loss being charged to my account.
- o) that the Bank is under no obligation to honour any cheque(s) drawn on my current account unless there are sufficient funds to cover the value of the cheque(s) and I understand and agree that any such cheque(s) may be returned to me unpaid but if paid, I am obliged to repay the Bank on demand any outstanding sum on my account in addition to charges and interest accrued thereon.
- p) that any sum standing to the debit of my current account shall be liable to interest charges at the rate fixed by the Bank from time to time. The Bank is authorised to debit from the account the usual banking charges, interest, commissions, and any service charge set by the Management from time to time.
- q) that in addition to any general lien or similar right to which you as bankers may be entitled by law you may at any time and without notice to me combine or consolidate all or any of my accounts without any liabilities to you and set off or transfer any sum or sums standing to the 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 towards the satisfaction of any of my 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.
- r) to comply with all rules and regulations issued by the Bank governing the use of electronic banking services which the Bank may from time to time offer and provide to me, in order to ensure banking convenience.

DOCUMENTS REQUIRED TO OPEN YOUR ACCOUNT

1. One passport photograph showing full face forward, indicating your full names and duly signed by you at the back.
2. Identification document for each signatory e.g. International Passport, National Drivers licences, etc. Please bring along the original for sighting.
3. Copy of a utility bill issued within the last three months. Please bring along originals for signing.
4. Two Reference forms duly completed by an individual or a corporate body maintaining a current account with a bank in Nigeria.