



ACCOUNT OPENING FORM (CORPORATE)



CORPORATE

Forms To Be Completed In CAPITAL LETTERS

Category of Business (Tick as appropriate): Limited Liability Company ☐ Sole Proprietorship/Partnership ☐

Club/Association/Unincorporated Societies ☐ Others (Please specify)

Account number
(For official use only)

DETAILS OF ENTITY (PLEASE COMPLETE IN BLOCK LETTERS AND TICK WHERE NECESSARY)

Business Name	<input type="text"/>
Registration Number	<input type="text"/>
Date of Registration	<input type="text"/>
Type/Nature of Business	<input type="text"/>
Sector	<input type="text"/>
Operating Address	<input type="text"/>
	<input type="text"/>
	<input type="text"/>
Registered Address (If different from Operating Address)	<input type="text"/>
	<input type="text"/>
	<input type="text"/>
Email Address	<input type="text"/>
Phone Number 1	<input type="text"/>
Phone Number 2	<input type="text"/>
Tax Identification Number(TIN) (Where applicable)	<input type="text"/>
Website	<input type="text"/>

ACCOUNT SERVICE(S) REQUIRED (PLEASE TICK APPLICABLE OPTION BELOW)

E-mail Statement ☐ Naira Debit Card ☐
E-mail Alert ☐ SMS Alert (Charges apply) ☐

To opt out of SMS alert an indemnity form must be completed.

Cheque Book Requisition (Fees Apply): Crossed Cheque ☐ 50Leaves ☐ 100Leaves ☐

ESTIMATED ANNUAL TURNOVER

Less than N5 Million ☐ Less than N50 Million ☐ Less than N100 Million ☐ Above N100 Million ☐

DETAILS OF ACCOUNT SIGNATORY 1

Title Surname
First Name
Other Name(s)
Marital Status: Single ☐ Married ☐ Others Bank Verification No. (BVN)
Date of Birth Place of Birth
Mother's Maiden Name Identification Number
Means of identification ID Expiry Date
Issued Date Status/Job Title
Occupation Gender M ☐ F ☐
Nationality: Nigerian ☐ Others (Please specify)
National ID (NIN)
Residential Address

 City State
Phone No. Phone No.

I hereby attest that the above information is true and complete

Signature Date

DETAILS OF ACCOUNT SIGNATORY 2

Title Surname
First Name
Other Name(s)
Marital Status Single ☐ Married ☐ Others Bank Verification No. (BVN)
Date of Birth Place of Birth
Mother's Maiden Name Identification Number
Means of identification ID Expiry Date

Issued Date	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Status/Job Title	<input type="text"/>
Occupation	<input type="text"/>								Gender	M <input type="checkbox"/>	F <input type="checkbox"/>
National ID Card (NIN)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Nationality:	Nigerian <input type="checkbox"/>	Others (Please specify)									<input type="text"/>
Residential Address	<input type="text"/>										
	<input type="text"/>										
	City					State					
Phone No 1.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Phone No.2:	<input type="text"/>

I hereby attest that the above information is true and complete

Signature _____ **Date:**

D	D
---	---

M	M
---	---

Y	Y	Y	Y
---	---	---	---

DETAILS OF ACCOUNT SIGNATORY 3

Title											Surname																										
First Name																																					
Other Name(s)																																					
Marital Status	Single	<input type="checkbox"/>	Married	<input type="checkbox"/>	Others						Bank Verification No. (BVN)																										
Date of Birth	D		D		M		M		Y		Y		Y		Y		Place of Birth																				
Mother's Maiden Name											Identification Number																										
Means of identification											ID Expiry Date	D		D		M		M		Y		Y		Y		Y											
Issued Date	D		D		M		M		Y		Y		Y		Y		Status/Job Title:																				
Occupation											Gender: M	<input type="checkbox"/>	F	<input type="checkbox"/>																							
Nationality:	Nigerian	<input type="checkbox"/>	Others (Please specify)																																		
National ID Card (NIN)																																					
Residential Address																																					
City																State:																					
Phone No. 1											Phone No. 2																										

I hereby attest that the above information is true and complete

Signature _____ **Date**

D	D
---	---

M	M
---	---

Y	Y	Y	Y
---	---	---	---

DETAILS OF NEXT OF KIN / (SOLE PROPRIETORSHIP)

Title (Specify) Relative

Surname First Name

Other Name

Date of Birth Relationship Gender M ☐ F ☐

Phone Number (1) Phone Number (2)

E mail Address

National ID Card (NIN)

Residential address:

City State

ACCOUNT HELD WITH OTHER BANK (S)

S/N	NAME AND ADDRESS OF BANK & BRANCH	ACCOUNT NAME	ACCOUNT NUMBER	STATUS: ACTIVE/DORMANT
1				
2				
3				

AUTHORITY TO DEBIT ACCOUNT FOR SEARCH FEE

HAYAT TRUST NON-INTEREST MICROFINANCE BANK LTD.

We hereby authorize you to debit our account with the applicable charges for the legal search conducted on our account at the CAC or relevant agency.

Thank you.

Yours faithfully,

Name and Authorized Signature of the Customer/Representative & Date

Name	Signature
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

ACCOUNT OPENING MANDATE

I. Mandate authorization/combination Rule (Please tick as appropriate):

Sole Signatory ☐ Two or more ☐ If two or more to sign. Please specify
Mandate combination

II. SIGNATORY A

Surname

First Name

Other Name(s)

Please
affix
passport
photo

Signature

Date

D

D

M

M

Y

Y

Y

Y

← SIGNATORY B →

Surname

First Name

Other Name(s)

Please
affix
passport
photo

Signature

Date

D

D

M

M

Y

Y

Y

Y

← SIGNATORY C →

Surname

First Name

Other Name(s)

Please
affix
passport
photo

Signature

Date

D

D

M

M

Y

Y

Y

Y

← →

DECLARATION

I/We, _____
hereby apply for the opening of an account with HTNIMFB LTD. We understand that the information given here in and the documents supplied are the basis for opening such account and We therefore warrant that such information is correct.

I/We have read and understood the bank's account opening terms and conditions. I/We accept and agree to be bound by the said terms and conditions including those excluding/limiting the bank's liabilities. I/We agree that the bank may debit my/our account for service charges as applicable from time to time.

I/We further undertake to indemnify the bank for any loss suffered as a result of any false information or error in the information provided to the bank

Signed, sealed&delivered by the within named person.

Director (Name and Signature)	Director/Secretary (Name and Signature)	Director/Secretary (Name and Signature) Company Seal

IN THE PRESENCE OF

Name				
Address				
	City	State		
Occupation				
Signature		Date	<div>D</div> <div>D</div> <div>M</div> <div>M</div> <div>Y</div> <div>Y</div> <div>Y</div> <div>Y</div>	

CAUTION IT IS NOT
 ADVISABLE TO INTRODUCE
 ANY PERSON
 NOT WELL KNOWN
 TO YOU

**To The Manager
 HTNIMFB, LTD.**

Dear Sir,

Re.....
Prospective Account Name

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

I/We have known the above name company for.....(period) and I/we comment on their means and reputation as follows:

My/Our Account No. is

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

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

We maintain current account with:

S/N	NAME OF BANK	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:_____

REFEREE'S SIGNATURE:_____

BRANCH _____

 Authorized Signatory

 Authorized Signatory

Please Note

1. Referees must be a corporate account holder either in HTNIMFB Bank or any other bank.
2. Referee's account must not be less than six months old.



To The Manager
HTNIMFB,

CAUTION IT IS NOT
ADVISABLE TO INTRODUCE
ANY PERSON
NOT WELL KNOWN
TO YOU

Dear Sir,

Re.....
Prospective Account Name

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

I/We have known the above name company for.....(period) and I/we comment on their means and reputation as follows:

My/Our Account No. is

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

We maintain current account with:

S/N	NAME OF BANK	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: _____

REFEREE'S SIGNATURE: _____

BRANCH _____

Please Note

1. Referees must be a corporate account holder either in HTNIMFB Bank or any other bank.
2. Referee's account must not be less than six months old.

**HAYAT TRUST NON-INTEREST MICROFINANCE BANK LIMITED
BANKING TERMS AND CONDITIONS**

Please read the following terms and conditions carefully.

By completing and signing this form, you (the “Customer”) agree to be bound by its terms. Where the terms of the services provided by Hayat Trust Non-Interest Microfinance Bank Limited (the “Bank”) are not specifically stated in the Terms and Conditions, they shall be regulated by customary banking practices in Nigeria and where applicable, customary non-interest Islamic banking practices.

NOW IT IS HEREBY MUTUALLY AGREED as follows:

1. Account Opening - you authorise the Bank to open a banking account for you in your legal name and to conduct all necessary Know Your Customer (“KYC”) checks prior to opening the account. The Bank shall debit the account with all cost associated with conducting any KYC check. Where applicable, you authorise the Bank to debit your account with the cost of issuing a cheque, Automated Teller Machine (“ATM”) Cards (debit), a token or such other instruments to enable you operate the account.
2. Use of the Account - the account shall be used to facilitate lawful transactions only. The Bank may suspend or close the account where it reasonably suspects that the account is being used for any fraudulent, illegitimate or unlawful purpose.
3. Basis of Relationship - accounts opened with the Bank are on the basis of any of:
 - a. Qard (loan) - all accounts deposits made by the Customer are received by the Bank as liabilities and represent interest-free loans from the Customer to the Bank. The Bank will keep the deposit safe or be at complete liberty to use the deposits for every lawful and shariah-compliant purpose without recourse to or control from the Customer. The Bank shall be obligated to return the entire deposits or any part of it to the Customer on demand by the Customer, through the applicable channels. The account is non-compensatory and the Customer neither receives any income nor bear any risk of loss under this arrangement. Current Accounts shall be operated on this principle.
 - b. Mudarabah (Profit Sharing and Loss Bearing Account) - All accounts deposits made by the Customer are received by the Bank either on the basis of a restricted or unrestricted mudarabah. The Bank will act as an entrepreneurial agent of the Customer and is authorised to pool the deposits of the Customer with that of other Customers or its own funds to invest in specific Shariah-Compliant business or investments (restricted mudarabah) on behalf of the Customer or in general Shariah-Compliant businesses or investments (unrestricted mudarabah). Profits from undertakings or investments are distributed between the Bank and the Customer on the basis of profit-sharing ratio which take into consideration any regulatory requirements, the tenor, amount of deposit and profit payment frequency of the account, as may be

communicated by the Bank from time to time. Accounts with frequent withdrawals or pay-outs will have lower share of the profit than those with no withdrawal or pay-out. Accounts with high deposit will have a higher share of the profit than accounts with low deposits. The Bank does not guarantee any return on the deposits. Loss is borne by the Customer and the Bank in accordance with their capital contributions in the business or investments.

- c. Profit Smoothening: The Bank will put in place appropriate measures to smoothen profit that may accrue to Customers over time and take necessary permissible measures to minimize losses to Customers within the extent permissible by regulations as explained below:

The Bank may establish a Profit Equalization Reserve (PER) to smoothen profit. PER refers to the amount appropriated out of the profit from investments before the distribution to the Rab-l-Mal (Customers) and Mudarib (the Bank). This to maintain an acceptable level of return for investment account holders.

The Bank may establish an Investment Risk Reserve (IRR) and transfer to the reserve amounts out of the profit attributable to Customers after deducting the Bank's share. This to cushion the effects of future investment losses on Customers (i.e. savings account holders). The IRR enables the Bank to cover, fully or partially, unexpected losses from the investments of customer's funds.

The customer will not have any right over these reserves and cannot request to be paid portion out of it. Where the customer benefits partially, or does not benefit at all, from the funds in the reserve, by reason of early exit from the investment accounts, the Customer donates any amount it may be entitled to from its contribution to the reserve.

Savings and Investment Deposit Accounts are operated on this principle.

4. Electronic Banking-

- a. General - you may access our electronic banking channels through various means including mobile number, mobile applications, internet banking, Automated Teller Machines (“ATM”) cards (debit), passcode, access code, token, username and password authentication, Personal Identification Numbers (PIN), email addresses or such other secured e-channels as may be enabled by the Bank from time to time. You must carefully select your password or PIN or personal verification questions so that they cannot be easily guessed, or reverse engineered by anyone else. It is your responsibility to keep these channels private and confidential and not disclose information such as password, passcode, or PIN to anyone. A passcode may also be generated and sent to your registered mobile number or email address. It is your responsibility to keep your phone and email access secured. It is also your responsibility to use secure and private systems to access your account, phone and emails and take reasonable steps to avoid fraudulent third-party interference including through virus and hackers. If you enable Touch ID or other biometric fingerprint recognition feature to access our services, you are responsible for all access into your account. The Bank is not liable for any unauthorised access to your account caused by your negligence. If you suspect that someone else knows any of your passwords or verification questions and answers, you must change your password/PIN/verification questions or answers immediately.

b. Instructions - you acknowledge that each instruction that you provide via our e-channels is final. The Bank is not obliged to authenticate the instructions received via its secure e-channels. You will be liable for transactions that are conducted on your instructions and any losses that may arise from these transactions. You acknowledge that erroneous transactions made by you may not be reversible by the Bank and the Bank will not be liable for acting on such instructions. The Bank may, at its sole discretion, investigate any alleged erroneous or fraudulent instruction but does not accept responsibility for acting on the instruction provided that the error or fraud was not due to the Bank's negligence.

c. Service Disruptions - service may be disrupted due to variety of reasons including system failures, lockdowns, civil unrest, pandemic, service maintenance and upgrade. The Bank will take reasonable steps to notify you of any service disruption that is reasonably foreseeable. The Bank does not accept liability for any delay or loss suffered as a result of any service disruptions.

5. Deposits and Withdrawals - You may make deposit into your account through our e-channels or by completing our deposit slip available in any of our branches. You may make cash deposit subject to any applicable limits and or charges. You may make cash withdrawal or transfers from your account subject to any limits imposed by us or you or any regulation. You may use a withdrawal slip or issue a cheque in favor of a third party. The Bank will take reasonable steps to authenticate signatures on a withdrawal slip or cheque and process same within customary banking period. You undertake to ensure that your account is sufficiently funded before you issue a cheque. You understand that issuance of dud cheques constitutes a criminal offence under Nigerian law and that the Bank is obligated by applicable regulations to submit details of customers who issue dud cheques to the Central Bank of Nigeria (CBN) for investigation and prosecution. We may provide such information to Credit Reference Agencies and other Credit Bureau Organisations licensed by the CBN. Where your account is insufficiently funded, unless you have a prior arrangement with the Bank, the Bank will not honor such instruction.

6. Money Laundering – you agree to operate the account for lawful purposes only and not use the account for any illicit purposes including fraud and money laundering. You acknowledge that the Bank is bound to comply with the provisions of the Money Laundering Prohibitions Act, the Central Bank of Nigeria extant regulations (Anti-Money Laundering and Combating the Financing of Terrorism in Banks and other Financial Institutions in Nigeria) Regulations and any other relevant and applicable financial laws in on boarding customers and operating the account. You undertake to provide all relevant information and comply with all due diligence enquiries of the Bank. You understand that the Bank is required to report suspicious transactions and improper operations of account to regulatory authorities. The Bank may also be required to provide any information in relation to the operation of your account. You acknowledge that the Bank may comply with any regulatory disclosure requirement without recourse to you. You accept that the Bank is not liable for any such compliance.

7. Authentication -you accept full responsibility for the genuineness or correctness and validity of all information provided and endorsements appearing on all cheques, orders, bills, notes, negotiable instruments, receipts and/or other documents deposited in your account and agree to free the

Bank from any responsibility for any loss or damage of funds deposited with the Bank due to any future Government order, law, tax, embargo, moratorium, exchange restriction and /or all other causes beyond the control of the Bank.

8. Joint Accounts -

a. Joint and several liability - you may apply to open an account in the names of two or more persons with some connections (e.g. spouses, family members or business partners). Each of you is individually liable and all of you are jointly liable to pay us any amounts that any of you may owe in respect of the account. The joint account holders have several and joint responsibilities and liabilities over the account irrespective of who makes deposit.

b. Notices/Statements - the Bank is not obligated to send notices or statements to all joint account holders. Any notice or statement sent to one holder will be sufficient notice or statement to all the joint holders.

c. Instructions - we would act in accordance with the signature mandate provided by the joint holders. The joint holders may authorise anyone or more of them to issue instructions on the account.

d. Death of a joint account holder: If one of the joint holders dies, the surviving account holder is under obligation to notify the Bank formally. The Bank will act in accordance with any applicable inheritance laws and upon receipt of relevant orders of court in relation to the account.

9. Corporate/Quasi-Corporate Account - we would continue to act based on the mandate received at the inception of accounts held by companies, corporations, partnership, business name, trustees, and associations. Where there is a change in signatories, you are obliged to communicate the changes to us. We do not accept liability for honouring mandates which any changes have not been communicated to us.

10. Charges - the Customer shall be responsible for actual costs and expenses arising from the opening of the account, including but not limited to the cost of cheque book, cheque clearing, ATM Cards (debit/credit) issuance, withdrawal charges, transaction alerts and all taxes, statutory fees, duties, and levies as may be imposed by the appropriate government authority and in case of a corporate account, the cost of corporate search. Charges are levied in accordance with the stipulated regulatory charges as stated in the Bank's standard tariff in force from time to time and copies of which are available on request. The Bank reserves the right to amend its standard tariff and notify the customers of any such change.

11. Third Party Demands - we will comply with any lawful third party demands that we receive. We may, but do not have to, notify you that we have received a legal notice or document before we comply with it. If we incur any expenses when responding to a third-party demand or legal notice relating to your account, we may charge them to your account. We may be required by law to restrict your account. We may send any such legal notice to your last known address with us, including sending them electronically to your email. Any payment we make to a third-party claimant in good faith is a discharge of our obligations to the extent of the amount paid.

12. Combination of accounts and set-off - we shall be entitled to consolidate and combine all accounts or related accounts you hold with us. Accordingly, if any accounts you hold with us are in credit, we may set them off against any accounts that are in debit. This includes accounts held by related parties including affiliate companies or subsidiaries (whether or not they are held in the same name) even if those accounts are held in different currencies.

13. Bank Statements - You may generate your bank statement through your internet banking platform covering up to a limited period as may be advised by the Bank from time to time. We may also send you electronic statement automatically either monthly or at such frequency as may be communicated by the Bank. We may provide you with authenticated hard copy of your bank statement subject to such reasonable cost as may be determined by us. If you dispute any transaction on your bank statement, you should contact us within 15 days of receiving such statement. The statement shall be considered final if no communication is received from Customer within 15 days.

14. Disclosure of Accounts information - you understand that the Bank may be under legal obligation to disclose your financial and/or credit information to regulators, credit bureau, law enforcement agencies and courts. You release the Bank from any liability for complying with such lawful orders and disclosures.

15. Indemnity - you, your heirs, successors in title and assigns indemnify and save harmless the Bank and each of our directors, officers, custodians, agents, and employees from and against actual liabilities of any nature whatsoever (including actual expenses reasonably incurred in the defence thereof) that may at any time be incurred by any of us, or be brought against us by any person, regulatory or government authority, and that may in anyway arise out of or be connected in anyway with these Terms. If we are entitled to or make any claim under this indemnity, we may pay the claim from your account. If there are not sufficient funds in your account, you agree to personally pay the amount of the claim and we may apply monies held for you in any other account with us or any affiliate, including joint accounts.

16. Personal information - you consent to the collection, use and sharing of your personal information in accordance with our private policy. This includes collecting, during the course of your relationship with us, information about you, and sharing it within our related companies, credit bureaus, government institutions, regulators, self-regulatory organisation, financial institutions and such other parties as may be reasonably required for the purpose of:

- a. Identifying you
- b. Qualifying you (or someone you are providing a guarantee for) for products and services
- c. Verifying information you give us
- d. Protecting you and the Bank against error or criminal activity
- e. Facilitating tax and other reporting
- f. Complying with legal and regulatory obligations or
- g. Telling you about other products and services

We may communicate with you for any of these purposes by phone, text or any other electronic means or other automated system at the number and/or email you have provided us. You may withdraw your consent by notifying us through appropriate channels. You agree to hold the Bank harmless for any losses you may suffer as a result of your consent given herein.

17. Suspending, Freezing, Blocking or Terminating Use of your Account - We may suspend, freeze, block or terminate your right to use your account, without notice even if you are not in default of this Agreement or we have never done so in the past, if:

- you are a victim of fraud or identity theft in order to prevent future losses;
- required by law;
- there is a dispute about, or it is uncertain to us, who is entitled to funds in the account;
- we have reasonable grounds to believe that you did or may commit fraud, used or will use the account for any unlawful purpose, or caused or will cause us a loss;
- you operate the account in an unsatisfactory manner or contrary to our policies;
- you violate the terms of any agreement applicable to the account or any related service; or
- we otherwise choose to.

18. Dormant Accounts - A dormant account shall be a bank account that has no customer or depositor originated transaction within a specified period of six years after the last customer or depositor initiated a transaction. However, such an account shall be recognised as inactive after the first six months of non-depositor or customer originated transaction in it. Accounts shall retain their profit earning status during the period of dormancy in the bank.

The Bank shall continue to monitor accounts that show tendencies of inactivity and where necessary, initiate actions for their activation or protection from wrong usage.

Once dormant accounts exceed a six-year period, the bank will report to the CBN along with efforts made by the bank to locate the owners or their personal representatives.

Three months to the end of the six years, both the account holder and the next-of-kin would be notified, whereas revalidation of inactive/dormant accounts would not attract any charge to the account holder.

Dormant account balances shall continue to be reflected in the books of the bank as deposit liabilities until they are eventually withdrawn by the account holders or disposed of on their instructions. Dormant account balances shall, therefore, be regarded as deposits and shall be covered by deposit insurance.

19. Changing these Terms and Conditions - these terms may be supplemented by other terms, regulation, or policies. We may propose to change, either permanently or temporarily, any terms herein (including fees, charges or other amounts required to be paid by you under these Terms) or replace these Terms and Conditions with new terms and conditions at any time. We will notify you of a proposed change and any other information required by law before the change is stated to come into effect. You may refuse the change by terminating this Agreement and closing your account without cost, penalty or cancellation indemnity by notifying us within 30 days of the effective date of the change.

20. Severability - If any part of these Terms is determined by any court of competent jurisdiction to be illegal, unenforceable or invalid, that part will be severed from these Terms and the remaining parts will continue in full force and effect.

21. Waiver - failure on our part to exercise any right or remedy under this Terms does not amount to waiver of those right or remedy. Accordingly, we may exercise those rights or seek those remedy at any other time.

22.

Governing Law and Jurisdiction – provision of Islamic commercial jurisdiction as interpreted by Central Bank of Nigeria's Financial Regulation Advisory Council of Experts and the Laws of Federal Republic of Nigeria.

Declaration

I/We declare that I have read the Terms and Conditions and agree to be bound by them.

23.

Shariah compliance and Waiver of interest - the Bank shall ensure that it takes all reasonable steps to ensure that the Terms herein are shariah compliant at all times. The Bank will not receive or pay any interest directly or indirectly under these Terms.

Signature & Date
Chairman

Signature & Date
Secretary

FOR BANK USE ONLY

KYC

CUSTOMER SEGMENTATION

Customer Classification code

Description

Economic Sector Code

Description

Type of Depositor Code

Description

RISK CLASSIFICATION

Low Risk

Medium Risk

High Risk

AUTHENTICATION FOR POLITICALLY EXPOSED PERSONS

Is the customer a Politically Exposed Person?

Yes

No

If yes. Please provide details:

CUSTOMER ADDRESS VERIFICATION/CALL MEMO (IF APPLICABLE)

Address Visited:

Comment on Location-Landmarks:

Location-Colour of building:

Location-Description of building:

Full Name of Visiting Staff:

Signature:

Date

Certification
I here by confirm that the information contained herein is correct and a true representation of the Customer's profile

Full Name:

Signature:

Date

DEFERRAL/WAIVER OF DOCUMENTS (IF ANY) AUTHORISED BY

Full Name:

Signature:

Date

CHECKLIST

DOCUMENTS REQUIRED	Checked	Deferred	please specify deferral period	Waived
1. Account opening form duly completed	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
2. Specimen signature card duly completed	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
3. Copy of CAC Certificate of Registration	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
4. Board Resolution	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
5. Copy of Memorandum and Articles of Association (Certified as True copy by the Registrar of Companies?)	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
6. Form C07 Particulars of Directors (Certified as True copies by the Registrar of Companies and a certification by a Notary Public for Foreign Companies	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
7. Form CO2 Allotment of Shares (certified as True copied by the Registrar of Companies and a certification by a Notary Public for foreign Companies).	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
8. Passport sized photographs of each Signatory to the account with the name written on the reverse side.	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
9. Introduction Letter (where applicable)	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
10. Evidence of Registration with Special Control Unit on Money Laundering (SCUML) (where applicable)	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
11. Search Report	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
12. Power of Attorney (where applicable)	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
13. Letter of indemnity (where applicable)	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
14. Proof of company Address	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
15. Business Premises visitation	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
16. Proof of identity of all Signatories and Directors/Officers whose name appear on the account opening form/document (Preferred Identity card are Int'l Passport. National identity Card. National Driver's License. and Valid Nigerian INEC Voter's card	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
17. Proof of Address of all Signatories and Directors/Officers whose name appear on the account opening form/document Utility bill (Certified true copy is acceptable if original is not held)	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
18. Two satisfactory completed reference forms.	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
19. Others (please specify)	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>

ACCOUNT OPENING AUTHORIZATION

A/C Managers Code

Account Opened by Name
Customer Service

Signature Date

Approved by Name

Signature Date

