

ACCOUNT OPENING REQUIREMENTS FOR **CORPORATE ACCOUNT**

1. Account opening form duly completed
2. Two (2) duly completed specimen signature cards
3. Two independent and satisfactory references. Referees must be Corporate Account holders and not officers of the company or related companies. Referees who maintain current account with Zenith Bank Plc must have done so for a minimum of six (6) months.
4. Two (2) recent and clear passport -size photographs of each signatory to the account with their names and Signature written on the reverse side.
5. Certificate of Incorporation (original to be sighted).
6. Memorandum and Articles of Association (certified as a true copy by the Registrar of Companies and a Director of the company).
7. Certificate of exemption from using "Limited" after name (where applicable).
8. Form CAC 7/CAC 2.3- Particulars of Directors of the company certified by the Registrar of Companies (Original to be sighted).
9. Form CAC 2- Allotment of shares of the company. (original to be sighted)
10. Residence Permit (where applicable).
11. Identification of signatories - International passport, driver's licence or National ID Card. (original to be sighted).
12. Board Resolution appointing Zenith Bank Plc as the company's bankers and including names of all signatories to the account, mandate and directors of the company in attendance. This must be executed under Company seal.
13. Initial Deposit.
14. 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 company.
15. A duly completed Signatory Personal Information Form for each of the Signatories to the account.
16. Duly executed Letter of Set-off.

CORPORATE ACCOUNT

ACCOUNT TYPE (Please tick as appropriate)

CURRENT
ACCOUNT

DEPOSIT
ACCOUNT



ZENITH BANK PLC

APPLICATION FOR THE OPENING OF A CORPORATE ACCOUNT

NAME OF COMPANY: _____

REGISTRATION NUMBER: _____ DATE OF INCORPORATION: _____

REGISTERED OFFICE ADDRESS: _____ BUSINESS ADDRESS: _____ MAILING/CORRESPONDENCE ADDRESS: _____

NEPC NO (for export customer only) _____

TELEPHONE NO: _____ FAX NO: _____

E-MAIL: _____

NATURE OF BUSINESS (PLS SPECIFY): _____

TAX IDENTIFICATION NUMBER (TIN) _____

SECTOR CLASSIFICATION (PRIVATE OR PUBLIC): _____

INDUSTRY CLASSIFICATION: (Please refer to Guide on the last page) _____

ANNUAL TURNOVER: (N million) 0-100 [] 101-500 [] 501-1000 [] 1001-2000 [] 2000 + []

KEY CONTACT PERSONS (SENIOR MANAGEMENT STAFF/ SIGNATORIES)

NAME	POSITION /TITLE	TELEPHONE NO:
1.		
2.		
3.		
4.		

ACCOUNTS WITH OTHER BANKS (INCLUDING ZENITH BANK PLC)

NAME AND ADDRESS OF BANK/BRANCH	ACCOUNT NAME AND NUMBER

REFERENCES

ACCOUNT NAME	BANK/BRANCH	ACCOUNT NO
1.		
2.		

PREFERRED MODE OF RECEIVING MONTHLY STATEMENT: POST E-MAIL HOLD MAIL (to be picked by customer)

E-MAIL ADDRESS FOR MONTHLY STATEMENT _____

We request for the opening of a current account with ZENITH BANK PLC. We certify that the above particulars are correct and agree to be bound by the terms and conditions governing the operation of the account

Authorised Signatory & Date

Authorised Signatory & Date

BOARD RESOLUTIONS

FEDERAL REPUBLIC OF NIGERIA

COMPANIES AND ALLIED MATTERS ACT, 1990

(A) LIST OF DIRECTORS PRESENT

S/N	NAME	POSITION
1		
2		
3		
4		
5		
6		

IN ATTENDANCE

_____ (COMPANY SECRETARY)

RESOLUTION

At the meeting of the Board of Directors of _____ held on _____ day of _____ 20__ at the company's Head office, the following resolutions were proposed and duly passed:

1. In addition to any general lien or similar right to which you as a bank may be entitled by law, you may at anytime and without notice to us combine or consolidate all or any of the Company's accounts with liabilities to you and set off or transfer any sum standing to the credit of any one or more of such accounts or any other credits, be it cash, cheques, valuables, deposits, securities, negotiable instruments or other assets belonging to the Company with you in or towards satisfaction of any of the Company's liabilities to you or any other account or in any other respect, whether such liabilities be actual or contingent, primary or collateral or several or joint.
2. The Secretary and a Director of the Company be, and hereby authorized to certify to the Bank the names of the present officers of the Company and other persons authorised to sign for it and the offices respectively held by them, together with specimens of their signatures and in case of any change of any holder of any such office or holders of any such offices, the fact of such change and the names of any new officers and the offices respectively held by them, together with specimens of their signatures, and the Bank be and hereby is authorized to honour any instrument signed by any new officer or officers in respect of whom it has received any such certificate or certificates with the same force and effect as if the said officer or officers were named in the foregoing resolutions to the place of any person or persons with the same title or titles.
3. The Bank be promptly notified in writing by the secretary or any other officer of the Company of any change in their resolutions, such notice to be given to each office of the Bank in which any account of the Company may be maintained, and that until it has actually received such notice in writing, it is authorized to act in pursuance of these resolutions, and that until it has actually so received such notice and sufficient time shall have elapsed thereafter to permit the Bank in due course and by such means as it may deem appropriate, to notify such of its department offices, branches and correspondents as the Bank may deem to be concerned thereby, it shall be indemnified and saved harmless from any loss suffered or liability incurred by it in continuing to act in pursuance of these resolutions, even though these resolutions may have been changed. Provided that any such change shall not adversely affect the general intentment of this resolution.
4. Any and all withdrawals and borrowing of money and/or other transactions on behalf of the Company with the Bank are hereby approved, and that the Bank may rely upon the authority conferred by this entire resolution until the receipt by it of a certified copy of a resolution of this Board revoking or modifying the same.
5. That the company should open and operate a Current Account with Zenith Bank plc
6. That the signatories to the account shall be:

(B) SIGNATORIES TO THE ACCOUNT

(S/N)	NAME	CATEGORY	SPECIMEN SIGNATURE

We further certify that there is no provision in the Memorandum and Articles of Association of the company limiting the power of the Board of Directors to pass the foregoing resolutions and that the same are in conformity with the provisions of the said Memorandum and Articles of Association.

We further certify that the Memorandum and Articles of Association of the company given by us to the Bank are amended up to date. We further undertake that any future amendments to the Memorandum and Articles of Association will be advised to the Bank within fourteen days of such Amendments.

We indemnify the Bank against any loss, expenses and damages it may sustain through our failure to notify or delay in notifying the bank of any alteration, amendment or addition to the Memorandum and Articles of Association

The mandate of the company shall be: _____

We certify that the above is a true and correct extract of the minutes of the Board Meeting.

Dated at _____ this _____ day of _____ 20 _____

_____ Chairman

_____ Secretary

(COMPANY SEAL)

.....
.....
.....
Date.....

To: ZENITH BANK PLC.

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

LETTER OF SET-OFF

In consideration of your providing us financial and/or banking accommodation and other facilities, we agree that in addition to any other general lien or similar right which you as a bank may be entitled by law, you may at any time and without notice to us combine or consolidate all or any of our accounts with the liabilities to you and set-of or transfer any sums standing to the credit of any one or more of such accounts in or towards satisfaction of any of our liabilities to you on any 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.....

The common seal of the company is hereunto affixed in the presence of :

Director

Secretary

(Company Seal)



SIGNATORY PERSONAL INFORMATION FORM

NAME: _____
SURNAME FIRST NAME MIDDLE NAME

TITLE: MR MRS MISS CHIEF DR OTHERS

DATE OF BIRTH _____ E-MAIL ADDRESS: _____

SEX: MALE FEMALE MARITAL STATUS: SINGLE MARRIED OTHERS

MODE OF IDENTIFICATION: _____ OCCUPATION _____
Drivers License/International Passport/National ID Card

ID NUMBER: _____ ISSUE DATE _____ EXPIRY DATE _____

NATIONALITY _____ STATE OF ORIGIN _____ LGA _____ HOME TOWN _____

RESIDENTIAL/ CONTACT ADDRESS: _____

MAILING ADDRESS: _____

TELEPHONE NO: HOME _____ OFFICE _____ MOBILE _____ FAX _____

MOTHERS MAIDEN NAME _____ NEXT OF: KIN: _____

I hereby attest that the above information is true and complete.

SIGNATURE / DATE

BANK ONLY

VERIFIED BY: _____



SIGNATORY PERSONAL INFORMATION FORM

NAME: _____
SURNAME FIRST NAME MIDDLE NAME

TITLE: MR MRS MISS CHIEF DR OTHERS

DATE OF BIRTH _____ E-MAIL ADDRESS: _____

SEX: MALE FEMALE MARITAL STATUS: SINGLE MARRIED OTHERS

MODE OF IDENTIFICATION: _____ OCCUPATION _____
Drivers License/International Passport/National ID Card

ID NUMBER: _____ ISSUE DATE _____ EXPIRY DATE _____

NATIONALITY _____ STATE OF ORIGIN _____ LGA _____ HOME TOWN _____

RESIDENTIAL/ CONTACT ADDRESS: _____

MAILING ADDRESS: _____

TELEPHONE NO: HOME _____ OFFICE _____ MOBILE _____ FAX _____

MOTHERS MAIDEN NAME _____ NEXT OF: KIN: _____

I hereby attest that the above information is true and complete.

SIGNATURE / DATE

BANK ONLY

VERIFIED BY: _____

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

The Manager 20.....
ZENITH BANK PLC.

Dear Sir, _____
PROSPECTIVE ACCOUNT NAME

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

We have known the above - name Company for.....(Period) and we comment on their means and reputation as follows:-

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

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 GSM NUMBER _____

Authorised Signatory

Authorised Signatory

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

The Manager 20.....
ZENITH BANK PLC.

Dear Sir, _____
PROSPECTIVE ACCOUNT NAME

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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 GSM NUMBER _____

Authorised Signatory

Authorised Signatory



SIGNATORY PERSONAL INFORMATION FORM

NAME:
SURNAME FIRST NAME MIDDLE NAME

TITLE: MR MRS MISS CHIEF DR OTHERS

DATE OF BIRTH E-MAIL ADDRESS:

SEX: MALE FEMALE MARITAL STATUS: SINGLE MARRIED OTHERS

MODE OF IDENTIFICATION: OCCUPATION
Drivers License/International Passport/National ID Card

ID NUMBER: ISSUE DATE EXPIRY DATE

NATIONALITY STATE OF ORIGIN: LGA HOME TOWN

RESIDENTIAL/ CONTACT ADDRESS:

MAILING ADDRESS:

TELEPHONE NO: HOME OFFICE MOBILE FAX

MOTHERS MAIDEN NAME NEXT OF KIN:

I hereby attest that the above information is true and complete.

SIGNATURE / DATE

BANK ONLY
VERIFIED BY: _____



SIGNATORY PERSONAL INFORMATION FORM

NAME:
SURNAME FIRST NAME MIDDLE NAME

TITLE: MR MRS MISS CHIEF DR OTHERS

DATE OF BIRTH E-MAIL ADDRESS:

SEX: MALE FEMALE MARITAL STATUS: SINGLE MARRIED OTHERS

MODE OF IDENTIFICATION: OCCUPATION
Drivers License/International Passport/National ID Card

ID NUMBER: ISSUE DATE EXPIRY DATE

NATIONALITY STATE OF ORIGIN: LGA HOME TOWN

RESIDENTIAL/ CONTACT ADDRESS:

MAILING ADDRESS:

TELEPHONE NO: HOME OFFICE MOBILE FAX

MOTHERS MAIDEN NAME NEXT OF KIN:

I hereby attest that the above information is true and complete.

SIGNATURE / DATE

BANK ONLY
VERIFIED BY: _____



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

I-Bank (Internet Banking)

View your account balance, trade finance transactions, 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 (Account Enquiries only)
- I-Bank (Account Enquiries, Account Transfers etc)
- I-Bank (Trade Online)

Z Mobile

Access your account balance, transaction history, pay bills, air time vending account transfer etc.

- Z Mobile (Enquires and payment via mobile phone)

Debit/Prepaid Cards

Zenith bank offers debit/prepaid cards for cashless payments and cash withdrawals from Automated Teller Machine (ATM.)

- Visa Debit Card (Dual Currency)
- Visa Prepaid Card (Naira)
- Visa Prepaid Card (Dollar)

Preferred Name On Card

Alertz

Receive notification of transactions made on your accounts (deposits and withdrawals, deposits only, etc.) Via

SMS mobile phone number EMAIL BOTH (Please Indicate mode)

- Full notification
- Notification on deposits only
- Notification on withdrawals only
- Notification on deposits and withdrawals

Trade Finance Alert

Receive automated notifications on the status of your Trade finance documents Via E-MAIL

- Shipping Documents Notification
- Form M Notification (Approval & Scanning Stage)
- RAR Notification (Risk assessment Report)
- BC Notification (Bills for Collection)
- LC Notification (Letter of Credit)
- Invisible Notification
- Export Notification

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 the E-Banking service contained herein and accordingly agree to be bound by same.

Authorized Signatory and Date

Authorized Signatory and Date

The following terms and conditions shall govern the Zenith Bank Plc E-Banking Service.

1). Definitions

“Customers” means a customer of Zenith Bank Plc 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 Plc. “Card” means Visa Debit Card issued to customers.. “Card Holders” means a customer who has been issued a Visa Debit Card. The card is the property of the Bank and will be returned unconditionally and immediately to the bank upon request by the bank.

“Service” means the Zenith Bank Plc Internet Banking, Telephone Banking, Secure message facility bills payment Services, Automatic Telling, eAlerts, 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 account maintained with the bank at any of the bank’s branches in Nigeria.

“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 cash to account holders or accept cash deposits with the use of a smartcard i.e debit card or credit card.

“ Visa Debit Card” means the card used by a customer for processing transactions through a Payment Switch on various payment channels e.g ATM, POS.

“Payment Switch” means online electronic transaction processing payment infrastructure that connects 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-mail, sms) to the Bank, including without limitation free-format messages, fixed format messages, or instructions to make payments, requests for cheque books, bank drafts or the purchase or sale of securities and interests in mutual funds.

2). The service allows the customers to give the bank instructions by use of:

(a) Telephone, ATM, PIN, Password, Accesscode, Username and secure message (email, 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 customers account as 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, PHCN, 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 the customer’s account to any other account with the bank.

(v) Authorizing the bank to effect any stop payment order.

(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/Access Code/Password/E-mail Security

The Customer understands that his/her Passcode, Accesscode/Password/E-mail is used to give instructions to the bank and accordingly undertakes:

(i) That under no circumstances shall the Passcode, Access Code/Password be disclosed to any body.

(ii) Not to write the Passcode, Access Code/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 instruction 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 same.

(v) The customer’s Passcode, Accesscode must be changed 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, Access code arising from lost 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, or 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, Access code 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 Pass code/Access code. 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 responsibilities:

(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 on screen 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 the customer’s account via the service.

6). Under no circumstance 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 the to the other internet resources are at this customer’s risk.

7). 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.

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:

9). For the benefit and security of our customers and to comply with applicable laws, we have a few mandatory guidelines that we call “rules of the road”. Conducts that violates the rules of the road is grounds for termination of this service 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 form and the customer agree not to misrepresent his/her identity or information, which may include usernames, 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), invasion of another’s privacy, abusive, threatening, or obscene, or that infringe the rights 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 information relating to the service including her website and the content displayed on the site. The customer is only permitted to use this content as expressly authorized by the service. Customer 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

11). The customer expressly understands and agrees that use of the service is at his sole risk. The service is provided on an “as is” and “as available” basis. The bank expressly disclaims all warranties of any kind, whether express or implied including, but not limited to the

warranties merchantability, fitness for a particular purpose and non-infringement.

12. The bank makes no warranty that

(i) The service will meet customer’s requirements

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

(iii) The result 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.

13. Any material downloaded or otherwise obtained through the use of the service is done at customer 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

14. 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 services resulting from any products, data, information or services purchased or obtained or messages received or transactions entered into or from the Service;

(iii) Unauthorized access to or alteration of transmission of data;

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

(v) Any other matter relating to the service.

15. Indemnification. Except when caused by the banks intentional misconduct or gross negligence, customer agree to protect and fully compensate the bank and its affiliates 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.

16. Service changes and discontinuation. The bank reserves the right to change or discontinue, temporarily or permanently, the service at any time without notice,. In order 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 agrees that the bank will not be liable to the customer or any third party for any modification or discontinuation of the service.

17. 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 continues 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.

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 is 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 effect.

vii. The Bank shall send notifications via SMS for banking transactions on all e-channels (ATM, POS, WEB and Mobile) at a cost to be borne by the customer.

viii. The laws of the Federal Republic of Nigeria shall apply to this Agreement.

AGRICULTURE

Food Crops - grains	Production	Distribution	Other Foods Crops	Cash Crops	Poultry	Other Livestock
Forestry	Fishing	Others				

MINING AND QUARRYING

Coal	Mining	Petroleum & Gas	Other Non Metallic mining
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MANUFACTURING

Flour milling & bakeries	Beverages, Tobacco	Other Foods Processing Canning	Textile & Apparel	Footwear	Wood Products
Paper & Paper Products	Printing, Publishing, etc	Rubber Products	Soap and oils and Detergents	Petroleum & Coal Product	
Building Materials, Pottery, Ceramic etc		Basic metal Products (smelting etc)		Pharmaceuticals	
Other Manufacturing and processing		Other Non Metallic products			

REAL ESTATE/CONSTRUCTION

Owner Occupied Property	Commercial property	Residential	Non Residential	Public Construction	Others
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PUBLIC UTILITIES

Electricity, Water habour etc.

GENERAL COMMERCE

Export	Cocoa	Groundnuts & Groundnut oil	Palm Produce	Cotton	Hides & Skin
Rubber & Products	Timber & Products	Other Agricultural Exports	Agricultural	Imports & Domestic trade	
Imports	Wholesale merchant	Retail merchant	Domestic trade		

TRANSPORTATION AND COMMUNICATION

Rail Transport	Road transport	Water transport	Air transport	Other Communication
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FINANCE AND INSURANCE

Universal Banks	Finance Companies	Mortgage Institutions	Other Banking Institutions	Insurance Companies
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GENERAL

Personal & Professional	Hotel & Tourism	Miscellaneous
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GOVERNMENT

Federal	State	Local	Others (not provided)
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(FOR BANK USE ONLY)

S/N	DOCUMENTS OBTAINED	IN PLACE	DEFERRAL
1.	Identification		
	(a) International Passport		
	(b) Driver's Licence		
	(c) National ID Card		
2.	Passport Photographs		
3.	Verification of Signature		
4.	Signature Cards		
5.	Company's Mandate		
6.	Reference Forms	Internal	
		External	
7.	Certificate of Incorporation		
8.	Certificate of Exemption from Using "Limited" After Name		
9.	Board Resolution		
10.	CTC of Memo and Art. by CAC		
11.	CTC of CAC 7 (Particulars of Directors) by CAC		
12.	Form CAC 2		
13.	Search Report		
14.	Visitation Report	Company	
		Certificate of Incorporation	
15.	Public Utility Receipt/ Invoice		
16.	Residence Permit		
17.	Completed Signatories Personal Information Form		
18.	KYC/Money Laundering Form		
19.	Evidence of Initial Deposit (<i>Photocopy of Cheque/Deposit Slip</i>)		

CUSTOMER INTRODUCED BY/RELATIONSHIP OFFICER _____
NAME, SIGNATURE & DATE

WAIVER APPROVED BY _____
NAME, SIGNATURE & DATE

BRANCH HEAD _____
NAME, SIGNATURE & DATE

ZONAL HEAD _____
(For DOM Account) NAME, SIGNATURE & DATE



ZENITH BANK PLC MANDATE FOR CORPORATE ACCOUNT

NAME OF ACCOUNT _____ ACCOUNT NO _____

POSTAL ADDRESS _____

CONTACT ADDRESS _____

TELEPHONE _____

1. NAME OF SIGNATORY.....
.....
CATEGORY

SPECIMEN SIGNATURE	
Mobile Phone No.:	

2. NAME OF SIGNATORY.....
.....
CATEGORY

SPECIMEN SIGNATURE	
Mobile Phone No.:	

3. NAME OF SIGNATORY.....
.....
CATEGORY

SPECIMEN SIGNATURE	
Mobile Phone No.:	

4. NAME OF SIGNATORY.....
.....
CATEGORY

SPECIMEN SIGNATURE	
Mobile Phone No.:	

5. NAME OF SIGNATORY.....
.....
CATEGORY

SPECIMEN SIGNATURE	
Mobile Phone No.:	

6. NAME OF SIGNATORY.....
.....
CATEGORY

SPECIMEN SIGNATURE	
Mobile Phone No.:	

MANDATE

COMPANY STAMP/SEAL SPECIMEN
(If required for mandate)

PLEASE TICK AS APPROPRIATE

EMBOSSMENT REQUIRED ? YES NO

CHEQUE CONFIRMATION REQUIRED? YES NO

If yes, Amount to be confirmed:

₦500,000 and above

₦1,000,000 and above

₦ and above (not less than N500,000)

Please note that the Bank's Policy allows confirmation of ₦500,000 and above in writing and before presentation of cheque.

COMPANY STAMP/SEAL REQUIRED? YES NO

FOR BANK USE

REMARK _____

CSU OFFICER _____

RSM OFFICER _____

APPROVAL _____ DATE _____