

## ACCOUNT OPENING REQUIREMENTS FOR **INDIVIDUAL ACCOUNT**

1. Account opening form duly completed.
2. Two (2) specimen signature cards duly completed by the signatory to the account.
3. Two independent and satisfactory references. Referees must be current account holders. Referees who maintain current account with Zenith Bank PLC must have done so for a minimum of six(6) months. (For Current Account Only)
4. Two (2) recent and clear passport size photographs of signatory with name and signature written on the reverse side.
5. Means of identification i.e. driver's licence, international passport or National ID Card (original to be sighted).
6. Photocopy of Public Utility Receipt i.e Tax Clearance Certificate (TCC), Water bills, PHCN, or Telephone bills - (original to be sighted). These must bear the current address of customer.
7. Initial Deposit.
8. Residence Permit (where applicable).

# INDIVIDUAL ACCOUNT

## ACCOUNT TYPE

(Please tick as appropriate)

SAVINGS  
ACCOUNT

CURRENT  
ACCOUNT

DEPOSIT  
ACCOUNT



# ZENITH BANK PLC.

## APPLICATION FOR THE OPENING OF AN ACCOUNT

SURNAME: \_\_\_\_\_ OTHER NAMES: \_\_\_\_\_

TITLE: MR.  MRS.  CHIEF  DR  OTHERS

DATE OF BIRTH: \_\_\_\_\_ NATIONALITY: \_\_\_\_\_

STATE OF ORIGIN \_\_\_\_\_ LGA \_\_\_\_\_ 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 \_\_\_\_\_

Tax Identification Number (TIN) (Abuja Residents only) \_\_\_\_\_

Tax Payer ID: (Other States Residents) \_\_\_\_\_

OCCUPATION/PROFESSION \_\_\_\_\_

EMPLOYERS NAME & ADDRESS \_\_\_\_\_  
\_\_\_\_\_

NAME OF SPOUSE & OCCUPATION \_\_\_\_\_

MOTHER'S MAIDEN NAME \_\_\_\_\_

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

NEXT OF KIN NAME

RELATIONSHIP

ADDRESS

TEL NO

SOURCES OF FUNDS:

SOURCE	AMOUNT PER ANNUM (₦)	SOURCE	AMOUNT PER ANNUM (₦)
Salaries	<input type="text"/>	Trading	<input type="text"/>
Business Income	<input type="text"/>	Retailing	<input type="text"/>
Rent on Property (Rents)	<input type="text"/>	Others	<input type="text"/>
Gratuity	<input type="text"/>		

ACCOUNT WITH OTHER BANKS (INCLUDING **ZENITH BANK PLC**)

NAME & ADDRESS OF BANK/BRANCH	ACCOUNT NAME AND NUMBER
1 <input type="text"/>	<input type="text"/>
2 <input type="text"/>	<input type="text"/>
3 <input type="text"/>	<input type="text"/>

**REFERENCES**

ACCOUNT NAME	BANK/BRANCH	ACCOUNT NO.
1. <input type="text"/>	<input type="text"/>	<input type="text"/>
2. <input type="text"/>	<input type="text"/>	<input type="text"/>

**FOR NON NIGERIANS ONLY**

CERPAC / Resident Permit No

DATE OF ISSUE      EXPIRY DATE

dd mm yyyy dd mm yyyy

PERMANENT FOREIGN HOME ADDRESS

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

.....  
Customer's Signature & Date

**TO BE COMPLETED BY PROSPECTIVE CURRENT ACCOUNT HOLDERS ONLY**

Date .....

To: ZENITH BANK PLC.

.....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 consequence of such debit in consideration of which I agree:-

1. To be responsible for the repayment of any such overdraft with interest accruing thereon.
2. 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.
3. To Hold you free of any responsibility for any loss or damage to funds deposited with you due to any future Government order, law, tax, embargo, moratorium, exchange restriction or any other cause beyond your control and that any or all funds standing to the credit of 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 be in local circulation.
4. That the Bank may debit my account for any service charge.
5. 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.
6. That any notice or letter 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 it would be delivered in the ordinary course of post.
7. 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.
8. That I note that 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 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 account.

I understand and agree that you are under no obligation to honour any cheque(s) drawn on this account unless there are sufficient funds in the account to cover the value of the said cheque(s) and I understand and agree that any such cheque may be returned unpaid.

I agree that any disagreements with entries on my Bank statement shall be made by me within 15 days of the dispatch of my Bank Statement. Failing receipt by the Bank of a notice of disagreement of the entries within 15 days from the date of dispatch of my Bank Statement, it will be assumed by the Bank that the statement as rendered is correct.

I further understand that any sum standing to the debit of 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 banking charges, interest, commission, etc. I agree that in addition to any general lien or similar right to which you, as may be entitled by law, may at any time and without notice to me, combine or consolidated all or any of my accounts with you and 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, cheque, valuable, deposits, securities, negotiable instruments or other assets belonging to me with you in or toward 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.

Dated this .....day of.....20.....

\_\_\_\_\_  
SIGNATURE

**"CAUTION"**

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

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

.....

Dear Sir,

RE:.....  
*PROSPECTIVE ACCOUNT NAME*

I/We understand that the above - named person(s) has/have applied to open an 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 to whom the usual banking facilities may be extended.

I/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:.....

.....  
Signature

**“CAUTION”**

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

The Manager  
**ZENITH BANK PLC.**

.....20.....

.....

Dear Sir,

RE:.....  
*PROSPECTIVE ACCOUNT NAME*

I/We understand that the above - named person(s) has/have applied to open an 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 to whom the usual banking facilities may be extended.

I/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: .....

.....  
Signature



## e-BANKING APPLICATION FORM

We are glad you chose 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 Transfers etc)

### 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 and credit cards for cashless payments and cash withdrawals from Authomated 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  \_\_\_\_\_ (Please Indicate mode)  
mobile phone number EMAIL  BOTH

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

For your Websurfer Card (Internet only use), apply [online@www.zenithbank.com](mailto: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





## e-BANKING SERVICE TERMS AND CONDITIONS

The following terms and conditions shall govern the Zenith Bank Plc e-banking Services:

### 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, e-Alerts, 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 accepts cash deposits with the use of a Smart Card, that is, 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. Inter Switch.

“Security 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, request for cheque books, Bank Drafts or the purchase or sale of securities and interest 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 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, 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 endeavour 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, Accesscode/Passcode/E-mail is used to give instruction 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, 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 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, 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, 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, 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 responsibilities:

(i) The customer undertakes to be absolutely responsible for safeguarding his Username, Accesscode, 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 damage, 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 damage, losses or hyperlink to the other internet resources are at the 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 Forms 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), invasive 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 owns 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

10. 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 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’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.

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 agrees that the bank will not be liable for any liability whether direct, indirect, incidental, special, consequential or exemplary damages including but not limited to damage 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 products, data, information or services purchased or obtained or messages received or transactions entered into through 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.

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 affiliates and service providers from any/and 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 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.

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 agrees 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, E-mail 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.

**(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.	Mandate		
6.	Reference Forms	Internal	
		External	
7.	Residence Permit		
8.	Visitation Report		
9.	Public Utility Receipt / Invoice		
10.	KYC/Money Laundering Form		
11.	Evidence of Source of Funds (For DOM Account)		
12.	Evidence of Initial deposit (Photocopy of Cheque/Deposit Slip)		

CUSTOMER INTRODUCED BY / RELATIONSHIP OFFICER \_\_\_\_\_  
NAME, SIGNATURE & DATE

WAIVER APPROVED BY \_\_\_\_\_  
NAME, SIGNATURE & DATE

BRANCH HEAD \_\_\_\_\_  
NAME, SIGNATURE & DATE

ZONAL HEAD \_\_\_\_\_  
(For DOM A/C) NAME, SIGNATURE & DATE



# ZENITH BANK PLC. MANDATE FOR INDIVIDUAL CURRENT ACCOUNT

NAME OF ACCOUNT \_\_\_\_\_ ACCOUNT NO \_\_\_\_\_

CONTACT ADDRESS \_\_\_\_\_ TELEPHONE \_\_\_\_\_

NAME OF SIGNATORY .....
.....
<b>SPECIMEN SIGNATURE:</b>
Mobile Phone No.:

### PLEASE TICK AS APPROPRIATE

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 N500,000.00 and above in writing and before presentation of cheque.**

### FOR BANK USE

REMARK \_\_\_\_\_

CSU OFFICER \_\_\_\_\_

RSM OFFICER \_\_\_\_\_

APPROVAL \_\_\_\_\_ DATE \_\_\_\_\_