INDIVIDUAL ACCOUNT OPENING FORM This form should be completed in CAPITAL LETTERS. Characters and marks should be similar in style to the following (ABCV) Zenith Bank Plc. Category of Account: (Tick ✓ as appropriate) RC: 150224 Joint Individual Name of Account Fixed Deposit Domiciliary Account Savings Current Branch Account No (for official use only) Bank Verification Number (BVN) 1. PERSONAL INFORMATION Title Surname First Name Other Names Mother's maiden name Date of Place of Gender Birth Birth Nationality State of Marital Single Married Others Origin Status Local Govt. Home Town Area Religion (optional) Tax ID. No. (TIN) Phone Phone Number1 Number2 Email Address Residential Address City/ L.G.A State Town D D M M Y Y Y D D M M Y Y Y Permit Residence Permit Expiry Date Permit no Issue Date Means of International Passport INEC Voter's Card *Others (Please specify) National ID Card Driver's License Identity D D M M Y Y Y ID Issue ID Number Date D D M M Y Y Y **ID** Expiry Purpose Date of account 2. DETAILS OF NEXT OF KIN Surname First Name Other Title (Mr, Mrs, Dr, Chief, etc.) Names D D M M Y Y Y Date of Gender F M Relationship Birth Phone Number1 Phone Number 2 E-mail address House Number Street Name City/ Town State L.G.A

3. EMPLOYMENT DETAILS																	
Employment Status: Employed Self Employed Retired Student Others (Please specify)					\perp												
Date of Employment (Optional)																	
Annual Salary/Expected	Annual Inco				.00	1	() 110	E0 004				(1)	NEGO	04 5			
(a) Below N50,000		,	,	00 - N250,0]	(c) N2					, ,	N500,0			VI	
(e) N1M - Below N5M		(f) N5M - E	Below N10	M		(g) N1	OM - E	Below I	N20M		(h)	N20M	and A	bove		
Employer's Name																	
Employer's / Employmen	t Address:																
House Number			eet me								City/ Town						
State							L.G.A				lowii _				+	$\frac{1}{1}$	
Nature of Business or Occupation																	
Office Phone No						Off	ice Phone	No 2									
4. ADDITIONAL DETAILS																	
I. Name(s) of Beneficial																	
owner(s) (if any):								_							$\overline{}$	_	
II. Sources 1.																	
of Fund to								+	+++							_	
the Account 2.																	
III. Other																	
Sources of								_	+							+-	
Income (if 2. any)																	
5. JURAT (THIS SHOULD B	BE ADOPTE	:D WHERI	E APPLIC	ANT IS BLI	ND OR N	OT LITE	ERATE, AN	ID FOF	RM IS F	READ TO	O HIM BY	Y A 3RD	PART	Y			
															interpr	reter.	
I agree to abide by the content of this agreement and acknowledge that it has been truly and audibly read over and explained to me by an interpreter.																	
Mark of customer/ Thumbprint					M	agistrat	e/Commisi	oner fo	or Oath	S							
ritatiopint																	
Date	D D	ММ	Y	YY	Y												
No. of Colors of Colors																	
Name of interpreter Address of interpreter																	_
Address of Interpreter																\square	_
Language of interpretation							Telep	ohone	numbe	r							
6 ACCOUNT SERVICE	(S) REOU	IRED (I	DI FASE	TICK APE	PLICARI E	- OPTI	ON BELO	\/\/\)									
6. ACCOUNT SERVICE(S) REQUIRED (PLEASE TICK APPLICABLE OPTION BELOW) Debit Card Preference(s) (Fees apply) : ✓ MasterCard Verve Visa Others (Please specify)																	
Internet Banking Preference(s): Internet banking (Enquiries only) Internet Banking Hardware token Software token																	
(Funds Transfer with hardware token required at a fee) Mobile Banking App Cheque Book No of Leaves: 20 Cost of Cheque book is N525																	
Transaction Alert Preference(s): E mail Alert(Free) SMS Alert (Fee applies) Mobile Number for SMS Alert																	
Statement Delivery Preferences Online Online *where a customer opts not to receive SMS Alert, the customer should issue an indemnity (for losses that may arise as a result) to the bank.																	

7. MANDATE		
NAME OF ACCOUNT		Affix Passport Photograph here
NAME OF SIGNATORY	NAME OF SIGNATORY]
SPECIMEN SIGNATURE	SPECIMEN SIGNATURE	
Mobile Phone No:	Mobile Phone No:	
MANDATE	: 0 0	
Mandate specified by Account holder(s) Signature	Signature	
B. DECLARATION: I/We hereby apply for the opening of account (s) with Zenith Bank PI are the basis for opening such account (s) and I/We therefore warrant I/We further undertake to indemnify the Bank for any loss suffered as	nt that such information is correct.	
1. Name	Signature)ate
2. Name	Signature)ate

You should read these terms and conditions carefully. You will be bound by them once you sign an application form and so you should make sure that you read them before that. You should retain a copy it for future reference.

IWe ("Customer") hereby confirm and agree to the following terms and conditions in relation to all banking and other financial transactions between me/us and Zenith Bank Pic ("the Bank"). IWe further agree that where the services to be provided by the Bank are not regulated by the terms and conditions contained herein, they shall be regulated by customary banking practices in Nigeria.

ACCOUNT OPENING

1. ACCOUNT OPENING.
1.1. Opening of an account with us is subject to certain restrictions. For example, you must be at least 18 years of age to open a current account with us and we will require you to place a minimum depost with us.
Exceptions may however be created for special accounts for certain categories below 18 years.

1.2 We reserve the right to decline your account application or accept your money if you are unable to provide us with any of the information we require or for any other reason. We are not obliging do inform you of the reason why your application was declined and we will not enter into any correspondence in these circumstances.

- 2. E-BANKING SERVICES
 2.1 Before you can be awailed the bank's E-banking Services, you must have any one or a combination of the following:
 (a) An account with the bank
 (b) A pass code, access code, username, password or Token authenticators.
 (c) A Personal Identification Number "PIN"

- (d) An E-mail address (e) GSM Number
- 2.2 We may issue you with Personal Identification Numbers (PINs) or other security information (for example details that allow you to access your accounts through our Internet Banking Service). You must not disclose your security information to anyone else and you must take reasonable steps to keep it secure. For example you should not choose obvious codes or passwords, write down the information in a way that is recognisable or let another person overhear or observe its use.
- 2.3 You understand that your Pass code, Access code/Password/E-mail is used to give instruction to the bank and accordingly undertake:

 (a) That under no circumstance shall the Pass code, Access Code / Password be
- (a) That under no circumstance shall the Pass code, Access Lode P assword be disclosed to anybody.

 (b) Not to write the Pass code, Access Code / Password in an open place in order to avoid a third party coming across same.

 (c) To instruct and authorize the bank to comply with any instruction given to the bank through the use of the service.

 (d) Once the bank is instructed by means of the customer's Pass code.

 (e) To immediately change your Pass code, Access code if becomes known or you suspect that it has become known to

- someone else.
 (f) To exempt the bank from any form of liability whatsoever for complying with any or all instruction(s) given by means of your Pass code, Access code if by any means the Pass code, Access code becomes known to a third party.
 (g) Where you notify the bank of your intention to change your Pass code, Access code arising from loss of memory of same or that it has come to the notice of a third party, the bank shall, with your consent, delete same and thereafter allow you tenter a new Pass code or Access code PROVIDED that the bank shall not be responsible for any loss that occurs between the period of such loss of memory of the Pass code, Access code or knowledge of a flind party and the time the report is (h) Once your Pass code/Access code is given, it shall be sufficient confirmation of the authenticity of the instruction orien.

- In other your has observed as observed as given, a characteristic solution of your plans ode. Accordingly, the bank shall not be responsible for any fraudulent, duplicate or erroneous instruction given by means of your Pass code/Access code.

- 2.4 Customer's responsibilities (a) You undertake to be absolutely responsible for safe-guarding your username, access code, Pass code, PIN and password and under no circumstance shall you disclose any or all of these to any person. (b) The bank is expressly exempted from any liability arising from unauthorized
- to the bank's expressive exclusives until any labeling along in industrial exacess to your account and/or date as contained in the bank's records via the service, which arises as a result of your inability and/or otherwise to safeguard your PIN Pass code/Access code
 and/or password and/or failure to log out of the system completely by allowing on screen display to this account information.
- information.

 (c) The bank is further relieved of any liability as regards breach of duty of secrecy arising out of your inability to scrupulously observe and implement the provisions of clause 23 above, and/or instances of breach of such duty by hackers and other unauthorized access to your account via the service.
- 2.5 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 his service or use thereof or hability to use by any party, or in connection with any failure of performance, error, omission, interruption, defect, delay on operation, transmission, computer virus or line or system failure even if the bank or its representatives therefore are advised to the possibility of such damages, losses or hyperlink to other internet resources are at your risk.
- 2.6 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.
- The bank shall not be responsible for any electronic virus or viruses that you encounter in the course of making use of this service.

2.8 The bank makes no warranty that:

- (a) The e-banking service will meet your requirements;
 (b) The e-banking service will be uninterrupted, timely, secure, or error free;
 (c) The results that may be obtained from the use of the service will be accurate or (d) The quality of any products, services, information or other material purchased
- (c) The yearly of any products, services, information or other material produsses or obtained from the use of the service will be accurate or reliable; (e) The quality of any products, services, information or other material purchased or obtained from the service will meet your expectations; and (f) Any errors in the technology will be corrected

3. LIABILITY FOR REFUNDS
3.1 Generally, if you tell us without undue delay and at least no later than 6 months after a payment is taken from your account, that a payment from you account was not authorised by you, we will carry out an investigation and, as soon as we are reasonably satisfied that you did not authorise the payment, we will refund the amount deduced and will return your account to the position it would have been in if the unauthorised payment had not taken place.

3.2 However, you will be liable for:

- 3.2 However, you will be liable for: a count where you have acted fraudulently; and (b) All payments on your account where you have acted fraudulently; and a payment instrument has been better by the activity of the payment that a beginned in the payment that the payment was made because the payment that the payment was made because the payment was made because the payment was made because the payment was the payment was the payment with the payment was the payment was the payment with the payment instrument safe or your secret information secret. After you have informed us you will not have any further liability for unauthor secret payments, unless Condition (a) applies.
- 3.3 We will not be liable to you for any losses you suffer or costs you incur
- because:
 (a) We do not act on an instruction for any reason specified in this agreement;
 (b) The details contained in the instruction were not correct; or
 (c) We cannot carry out our responsibilities under this agreement as a result of
 anything that we cannot reasonably control. This may include, among other things,
 any machine, electronic device, hardware or software falling to work or being dwo
 for a period, industrial disputes and complete or partial closure of any payment
 system.
- 3.4 Unless Conditions 3.2 or 3.3 apply, or a different level of liability is imposed by law, we will be liable to you for any loss, injury or damage caused to you as a result of any failure or delay in carrying out your payment instruction, but we will not be failable to you in any circumstances for: loss of business, loss of goodwill, loss of opportunity, loss of profit, or any loss to you that we could not reasonably have anticipated when you gave us an instruction under this agreements.
- 3.5 If we receive notice of a court order or a court judgment against you (or, if you have a joint account, any other account holder), we may refuse to allow withdrawals or transfers from your account until the legal process comes to an end, you court order or court judgment will not prevent us from using any right of set-off we may have (using money which we hold for you, or which is due to you, to pay.)

debts you owe us) or enforcing any other 'security interest' (a right over something which we can take if debts are not paid). You are responsible for an amount which which we can take it debts are trop pally. You are responsible to an aniothic wind-represents a reasonable assessment of any losses, costs or expenses we have as a government of the property of the part of the

ZENITH BANK PLC BANKING TERMS AND CONDITIONS

- 3.6 You undertake to ensure that your account is sufficiently funded before you issur your cheque in favour of a third party and that you shall take all necessary steps to confirm these cheques through your relationship manager to ensure the instrument are duly processed.
- 3.7 You are informed that issuance of Dud Cheques constitutes under the Nigerian Law and we are obligated by virtue of Central Bank of Nigeria's directive contained in circular no. FPR/DIR/CIR/GEN/03/005 to submit details of customers who issue cheques on insufficiently funded accounts to the CBN for investigation and prosecution in line with the provisions of the Dishonored Cheques (offences) Act LTH 2007.

- 4. CLAIMS 4.1 If another person makes a claim for any of the funds in your account (for example f someone takes legal action to recover funds they believe belong to them), or if we know or believe that there is a dispute involving someone else who owns or controls
- know or believer list at little is a cuspute involving someone else who owns or controls funds in the account, we may: (a) Put a hold on your account and refuse to pay out any funds until we are satisfied that the dispute has ended that the dispute has ended (b) Send the funds to the person who we have good reason to believe is legally entitled to them:
- (c) Continue to rely on the current records we hold about you; apply for a court order; or take any other action we feel is necessary to protect us.
- 4.2 If we have acted reasonably, we will not be liable to you for taking any of the

- 5. JOINT ACCOUNTS
 5.1 If you are opening an account with another person, we will ask for a specimen signature from all parties to the account.
- 5.2 Joint accounts are operated on the basis of the authority set out in a mandate which we will ask you to complete. Each of you can take or use everything in the joint account. All of you are together and individually responsible for any money owed to us on the joint account. We may demand repayment from all of you, any of you, and any combination of joint account holders for any money owing on the account. In legal terms this means that each joint account holder will have joint and several liability. This is generally true even if only one of you puts all the money into the joint account holder will have joint and several liability. or if only one of you takes all the money out and spends it.

- 6. OVERDRAFTS AND OTHER LOANS
 6.1 This agreement deals with borrowing through an overdraft. Additional terms and conditions apply to borrowing by other means such as a loan. The form of borrowing and any security required will be agreed between you and us.
- 6.2 We may cancel any standing orders and direct debits from your account if your
- **6.3** When borrowing is agreed, the interest rate and all other fees and charges payable will be shown in a letter to you that sets out the terms and conditions of the
- 6.4 Unless we have agreed other terms with you in writing, overdrafts will always be
- 6.5 You will have to pay all costs and fees incurred or charged by us in connection
- 6.6 We reserve the right to decline a request from you to borrow.

- 7. SEL-OFF
 7. If any accounts you hold with us are in credit, we may use them to repay any amounts you owe us including but not limited to sums due on any other accounts you hold with us either in the same name(s) or in the case of corporate accounts, its affiliate, subsidiary or sister company's accounts (whether or not in the same name), even if the accounts are in different currencies.
- 7.2 Where any of you also has an account with us in your sole name, and that account has a credit balance, we can set-off these monies against any money owing to us on the joint account even if the accounts are in different currencies.

- O.U BANK CHARGES

 8.1 We will levy charges for the operation of the account in accordance with our Standard Tariff. We reserve the right to levy any reasonable charges for additional services in relation to managing your account in addition to those stated in the Standard Tariff or for providing you with more frequent information regarding the operation of your account.
- 8.2 We may take any charg es or interest you owe us from any account you hold with
- 8.3 We may vary these charges from time to time in accordance with Condition 14.

- 9. STATEMENTS 9.1 We will mark SIALEMENTS
 We will make a statement available each month there are payments on the count and we will provide a statement on paper or any other durable medium at a quency agreed with you. This will be sent to the last known recorded address that hold and will contain details of all transactions through the account since the previous statement issued to you.
- 9.2 There may be a charge if more frequent statements are requested
- 9.3 Even if the account has not been used for some time, we will continue to send out statements unless previous statements have been returned. Please check carefully all transactions on the statement(s) and advise us as soon as possible of any discrepancies without undue delay but in any event no later than 12 months after the date of any discrepant transaction. If we need to investigate a transaction on your account, you should co-operate with us and the police, if we need to involve them. We may disclose information about you or your account to the police or other third parties if we think it will help us prevent or recover losses.
- 9.4 Your statement balance will show credits when we receive them even if they include cheques and other items which are not "cleared" and we may refuse to allow you to draw against these items.
- 9.5 If you do not receive a statement on your account that you would normally expect to receive please let us know as soon as you can.
- 9.6 If you have a joint account, we will send a statement to each of you (to different addresses if you wish) unless you ask us not to.

10. ACCOUNT CLOSURE

- vill continue until vou or we cancel or end it.
- 10.2 We reserve the right to close the account and to end this agreement if we, at our absolute discretion, consider that it has not been operated in a manner satisfactory to us, or if we believe that you have contravened any of these terms and conditions.
- 10.3 We may take action to close your account without notice and to end this agreement immediately in exceptional circumstances such as if we reasonably
- Delieve mat:
 (a) You are not eligible for an account;
 (b) You have given us any false information at any time;
 (c) You, or someone else, are using the account illegally or for criminal activity;
 (d) It is inappropriate for a person authorized to give instructions on your account to
- operate it.

 (e) Your behaviour means that it is inappropriate for us to maintain your account;

 (f) You have not met our reasonable conditions and requests relating to identification and the provision of information about yourself and the activity (past, present or future) on any account or proposed account;

 (g) By maintaining your account we might break a law, regulation, code or other duty which applies to us;
- which applies to us; (h) By maintaining your account we may damage our reputation; or (i) You are or have been in serious or persistent breach of these terms and conditions or any additional conditions which apply to an account.
- 10.4 We would normally give you one weeks' notice to close the account and to end this agreement unless there are circumstances (such as the above) that justify
- 10.5 We may choose not to close your account and to end this agreement until you have returned any unused cheques. You must repay any money you owe us.
- 10.6 When your account is closed it is your responsibility to cancel any direct payments to or from your account. Where someone attempts to make a payment into an account which has been closed, we will take reasonable steps to return the payment to the sender.
- 10.7 All parties to a joint account must request the closure of act on any instructions for the disposal of the funds in the account
- 10.8 If you no longer require the account and wish to end this agreement, please tell us by writing to your domicile branch office or any of our branch offices and return any unused cheques to us.

10.9 Before any funds are returned to you, identification requirements may still need to be satisfied. Any funds returned will be remitted either to the account from which they were sent or to an account held in your name or you amanager's cheque in your name. No other third party remittances will be permitted.

- 1.1 We consider that an account is dormant if no activity (other than interest and charges) has taken place on it for a continuous period of 6 months. To reopen same you must submit fresh identification and Know Your Customer (KYC) documents.
- 11.2 When an account becomes dormant we may write to you to ascertain if the account is still required and to obtain written confirmation from you of your mailing address. If we receive no response from you, for security reasons, we may close the account and hold the funds in a suspense account pending instructions from

12. HANDLING OF PERSONAL INFORMATION
12.1 We will retain information about you after the closure of your account, if the banking relationship has terminated, or if your application is declined or abandoned, for as long as permitted for legal, regulatory, fraud prevention and legitimate

- 12.2 Where you provide personal and financial information relating to others (e.g. dependants or joint account holders) for the purpose of opening or administering your account, you confirm that you have their consent or are otherwise entitled to provide this information to us and for us to use it in accordance with these terms and conditions.
- 12.3 If we are asked to respond to a banker's reference, we will make sure that we have your written permission before we give it.
- 12.4 We may share information with persons acting as our agents who have agreed to keep your personal information strictly confidential.

13. ADDITIONAL TERMS AND CONDITIONS FOR FIXED TERM DEPOSITS

- 13.1 In order to open any of the fixed term products that we offer, you will need make a minimum deposit, which will be advised to you at the time that you wish make the deposit.
- 13.2 You will not be able to add further funds to your initial deposit once the term
- 13.3 However further deposits can be used to open additional fixed term deposits. The rate applicable to the new deposit will be that available on the day that the new deposit is made.
- 13.4 We will pay net interest (interest with tax deducted) on the maturity date of your deposit if your deposit is for a period of one year or less. If your deposit is for a period greater than one year, interest will be paid annually on the anniversary of vour denosit
- 13.5 Before your deposit comes to an end (matures), we need to know what you want to do when it does mature.
 You can:

- You can: (a) Give us renewal instructions when you make your initial deposit; (b) Contact us in writing with your instructions before close of business on the business day before your deposit is due to mature; or (c) Set up an automatic rollover so that, until you tell us otherwise, we will renew your deposit for the same term at the interest rate that applies each time it matures.
- 13.6 It is your responsibility to advise us in good time of your instructions upon maturity of the deposit. 13.7 No cheque book or statement will be issued on your fixed term account but you can contact us at any time if you would like details of your deposit. We will provide you with a confirmation of the deposit amount, interest rate and maturity
- 13.9 We will only make changes to the terms and conditions applying to a fixed term deposit if it is necessary or appropriate to do so to meet legal, financial or regulatory requirements or to set out our duties and responsibilities under them. We will give you at least 30 days "advance personal notice of a change of this kind, unless we are required to make the change sooner due to those legal or regulatory requirements."

date when you place the deposit

- 14. OTHER GENERAL TERMS THER GENERAL TERMS
 he agreement between you and us is in English and is governed by the laws
 Federal Republic of Nigeria. The courts of Nigeria may deal with any claim,
 e or difference arising from this agreement.
- 14.2 No-one else apart from you will have any rights or be able to enforce these

15. CHANGES TO TERMS AND CONDITIONS
 15.1 We may, at our discretion, change these terms and conditions (including our charges and interest rates) and introduce changes to and charges for our services at any time. How much notice we will give will depend on the kind of change we are making.

15.2 Some of these conditions are based on expected regulatory requirements that have not been published or finalized yet. If any of these conditions us mu out to be inconsistent with a regulatory requirement we will treat that condition as if it were consistent. We will make any changes to the conditions to reflect the requirement when they are next reprinted.

16. CONTACTS

- 16.1 We may contact you by post, telephone or e-mail (which in these terms and conditions includes the internet and any form of electronic message made by any type of electronic device) using the latest address, telephone number or electronic mail address you have given us.
- 16.2 You may telephone us during normal business hours to request information about your account. We reserve the right not to disclose any information until we are satisfied that you have been satisfactorily identified.
- 16.3 We may record or monitor telephone calls and monitor electronic communications (including emails) between us so that we can check instructions and make sure that we are meeting out service standards.
- 16.4 The address that you provide to us or, in the case of a joint account, either of you gives us, when you open an account will be the one to which all communica-
- 16.5 You are responsible for advising us as soon as possible of any changes to your name, telephone number, usual residential address (and appropriate updated address verification) and email address and neuring that all information held about you is up to date. You must do this by writing to your account domicile office. 16.6 If you do not inform us promptly of a change to your details, the security of your information could be put at risk as we will continue to send information to you at the last known address we have for you.
- 16.7 If you do not tell us about a change of address and, as a result, post is returned to us, we may restrict access to your account until we receive satisfactory proof of your new address.

17. BANK VERIFICATION NUMBER (BVN) DISCLAIMER

17.1 If a fraudulent activity is associated with the operation of your account, you agree that we have the right to apply restrictions to your account and report to appropriate law enforcement agencies.

18. DECLARATION

I/We have read and understood the terms and condition stated above and agree to be bound by them.

Authorised Signatory	Authorised Signatory					
Date:/	Date://					