

PREMIUM ACCOUNT OPENING FORM



APPLICANT INFORMATION

First Name(s):		Last Name:	
Title:	Mr. <input type="checkbox"/>	Mrs. <input type="checkbox"/>	Chief. <input type="checkbox"/>
	Dr. <input type="checkbox"/>	Others. <input type="checkbox"/>	
Date of Birth: DD / MM / YYYY		Nationality:	
State of Origin:		LGA:	Home Town:
Sex: Male <input type="checkbox"/>	Female <input type="checkbox"/>	Status: Single <input type="checkbox"/>	Married <input type="checkbox"/>
		Others <input type="checkbox"/>	
Email Address:			
Account Variant:		Gold <input type="checkbox"/>	Platinum <input type="checkbox"/>
Residential Address		Office Address	
Telephone No:		Office:	Home:
		Mobile:	Fax:
Mode of Identification		Driving License: <input type="checkbox"/>	International Passport: <input type="checkbox"/>
		National ID Card: <input type="checkbox"/>	Voter's ID Card: <input type="checkbox"/>
		ID No:	
Issue Date:	Expiry Date:	Issuing Authority:	Place of Issue:
Occupation/Profession:			
Employer's Name:		Employer's Address:	
Name of Spouse:		Spouse's Occupation:	
Mother's Maiden Name:			
Preferred Mode of Receiving Monthly Statement:			
		Post <input type="checkbox"/>	Email <input type="checkbox"/>
		Hold Mail <input type="checkbox"/> <small>(to be collected by customer)</small>	
Next of Kin		Name:	
		Relationship:	
		Address:	
		Telephone No:	
SOURCE OF FUNDS			
Source	Amount Per Annum (₦)	Source	Amount Per Annum (₦)
Salaries		Trading	
Business Income		Retailing	
Rent on Property		Others	
Gratuity			
Accounts With Other Banks (including Zenith Bank Plc)			
Name & Address of Bank/Branch		Account Name	Account Number
1.			
2.			
3.			

PREMIUM ACCOUNT OPENING FORM



References

Account Name	Account No.
1.	
2.	
FOR NON-NIGERIANS ONLY	
CERPAC/ Resident Permit No:	
Date of Issue: DD / MM / YYYY	Date of Expiry: DD / MM / YYYY
Permanent Foreign Home Address:	
I request the opening of the Zenith Premium Account and confirm that the above information is true.	
<hr style="border: 0.5px solid black;"/> Authorized Signatory/Date	

TO BE COMPLETED BY PROSPECTIVE PREMIUM ACCOUNT HOLDERS ONLY

To: ZENITH BANK PLC

Date:

..... Branch

Dear Sir/Madam,

Please open a Premium Account in my name

I confirm and agree that my accounts(s) and all banking transactions between me ("the Customer", and Zenith Bank Plc ("the Bank") shall be governed by the conditions specified below and/or the terms of any specific agreement between me and the Bank or where not regulated by either the conditions or such agreement, by customary banking practices in Nigeria.

1. The Bank will not establish or operate the requested account(s) unless and until it has received the required supporting documents for the account, a list of which has been provided to me and is included in the application form.
2. The Bank is hereby authorized to undertake all "Know Your Customer" (KYC) procedures specified by applicable law and/or regulations and/or Bank policies. I hereby authorize you to debit my account without further notice to me for the costs attendant to such KYC procedures
3. The information contained on the Account Attributes, Card Parameters and Card Fees & Charges in Annexure "A" hereto shall constitute an integral part of this Agreement. The Bank may, without prior notice, impose or change the minimum balance requirements for my account(s) or alter the applicable interest rate(s) for or the charges relating to such accounts(s) or any of them.
4. The Bank is authorized, where the balance standing to the credit of my account(s) is/are below the required minimum balance, to either amend the rate(s) of interest payable or close the account(s).
5. The Bank shall, in addition to any right of set off or similar right prescribed by law, be entitled, without notice, to combine and consolidate all or any of my account(s) with the Bank (without any liabilities to the Bank) and to set off or transfer any or all amounts owed by me against any and all money which the Bank may hold for my account or any other credit be it cash, cheques, valuables deposits securities negotiable instruments or other assets belonging to me whether held on the current or deposit account or otherwise and whether in Naira or any other currency (hereinafter referred to as "foreign currency").
6. The Bank shall be entitled to retain and not repay any amount whatsoever that it owes to me or which it holds on my behalf until all amounts owed by me or by any related party to the Bank have been repaid or discharged in full and, for so long as such amounts have not been discharged or repaid in full, the Bank shall be entitled to appropriate any amounts so owed to me or held on my behalf in or towards the payment and discharge of the amounts owed by me or either of us or any related party to the Bank.
7. When effecting any set-off the Bank shall be entitled at its absolute discretion, with or without notice to me to convert any Naira or foreign currency into the currency in which the amount owed was incurred at the applicable official exchange rate for the currencies in question prevailing in Nigeria at the time of such conversion.
8. The Bank may, unless otherwise instructed by me, retain on my behalf, on a safe custody basis, any investment instruments issued in respect of an investment made on my behalf and unless otherwise specifically agreed. I will not have recourse to the Bank for the value or worth of such investments.
9. Where the Bank, in the absence of any previous agreement as to the rate of interest and costs and charges that will apply if my accounts or any of them becomes overdrawn, in its absolute discretion allows me to make any withdrawal that results in my account(s) or any of them becoming overdrawn, the Bank shall be entitled to charge such rate of interest and impose such charges as, in its absolute discretion, it considers appropriate in the circumstances and I agree to pay such interest and charges to the Bank on demand.
10. Where any un-cleared effects credited to my account(s) by the Bank are subsequently dishonored and/or the Bank for any reason is required to repay to the paying Banker or any other party all or any part of any amount credited to our account. The Bank will be entitled to debit my account(s) with the amount of such un-cleared effects and/or repaid amounts plus accrued interest and applicable bank charges.
11. No failure or delay in exercising any right power or privilege vested in the Bank by these conditions shall operate as a waiver thereof

- nor shall any partial exercise of such right, power or privilege preclude any other or further exercise thereof.
12. If any of the Conditions or the provisions specified herein are invalid, illegal or unenforceable in any respect under the law the validity, legality and enforceability of the remaining conditions and/or provisions contained herein shall not in any manner be affected or impaired thereby.
 13. Commissions and charges shall be levied in accordance with the Bank's standard scale of charges in force from time to time and copies of which are available on request. The Bank reserves the right to amend its rates of interest in accordance with its standard scale of charges and/or prevailing market conditions from time to time.
 14. Where these conditions are signed by or on behalf of more than one person as the Customer, all of such persons shall be bound by these terms and conditions.
 15. Any communication by the Bank shall be deemed to have been made as soon as it is sent to the most recent address provided by me and the date indicated on the duplicate copy of such letter or on the Bank's mailing list will constitute the date on which the communication was sent. Any statement or confirmation of any transaction between me or and Bank shall be deemed to have been examined by me and to be conclusive and binding unless within 10 workings day from the date specified on such statement/confirmation, I or advise the Bank in writing that an item contained therein is being disputed, whether or not such item was made in accordance with the mandate from time to time given by me to the Bank.
 16. I understand and acknowledge that electronic mail, facsimile and verbal communications are insecure transmission media, where I advise the Bank to accept the instruction in such manner, I however undertake to indemnify the Bank in full for any loss it may suffer or incur by reason of its honoring my Letters, electronic mail, facsimile or verbal instructions, irrespective of whether same are erroneous, fraudulent or issued otherwise than in accordance with the mandate for my accounts(s) any and all payment instructions issued in accordance with the mandate for my account(s) and which bears or purports to bear the facsimile or electronic mail signature of the person(s) whose specimens signatures have been provided to the Bank by me. The Bank is hereby authorized to honor and to debit my account, for any and all payment instructions/confirmations issued or provided by me using a pre-agreed format for same which may include but is not limited to oral or written instructions/confirmations and where given orally such oral instruction may if previously agreed involves the use of specific password(s) and when in writing may be given by letter, facsimile or electronic mail.
 17. I hereby authorize the Bank to debit my account with the cost incurred in respect of the issuance of the cheque book(s) for the above account.
 18. Honor all cheques or other orders/instruments which may be drawn on the said account provided such cheques or orders/instruments are signed by me and to debit such cheques or orders/instruments to the said account whether such account be for the time being in credit or overdrawn in consequences of such debit without prejudice to your right to refuse to allow any overdraft or increase of overdraft and in consideration, I agree:
 - i. To assume full responsibility for the genuineness or correctness and validity of all endorsements appearing on all cheques, orders, bills, notes, negotiable instruments, receipts and/or other documents deposited in my account.
 - ii. To be responsible for any repayment of any overdraft with interest and to comply with the Bank's rules and new rates as advised by the Bank from time to time.
 - iii. To free the Bank from any responsibility for any loss or damage arising from funds deposited with the Bank due to any government order, law, tax, embargo, moratorium, exchange restriction and/or all other causes beyond the Bank's control.
 - iv. That all funds standing to my credit are payable on demand only on such local currency as may be in circulation
 - v. To be bound by any notification of change in the conditions governing the account directed to my last known address and any notice or letter sent to my last known address shall be considered as duly delivered and received by me at the time it would be delivered in the ordinary course of post.
 - vi. Customers shall not be allowed or permitted to write out cheques in the name of any Bank staff. All cheques for deposit should be made out in customer's name. .
 - vii. And I undertake that the Bank shall accept no liability whatsoever for funds handed to members of the Bank's staff outside the bank's premises (banking hall).
 - viii. That my attention has also drawn to the necessity of safe guarding my passwords and access codes to the bank's non-branch channels including, but not limited to ATM, Internet Banking, Telephone Banking, EaZymoney etc 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. That the Bank is under no obligation to honor any cheques(s) drawn on the account unless there are sufficient fund in the account to cover the value of the said cheque(s) and I understand and agree that any such cheque(s) may be returned to me unpaid, but if paid, I am obliged to repay the bank promptly without demand. That any disagreements with entries on my bank statements will be made by me within 15 workings days of the dispatch of the bank statements, failing which receipt by the Bank of a notice of disagreement of the entries within 15 days from the date of dispatch of my Bank statement shall be deemed as correct as rendered
 - ix. That any sum standing to the debit of the current account shall be liable to interest charges at the rate fixed by the bank from time to time. The bank is authorized to debit from the account the usual banking charges, interest commission, and any service charge set by Management from time to time.

Dated..... Day of.....20..... Signature:.....

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

.....20.....

**The Manager
ZENITH BANK PLC**

Dear Sir,

RE:
PROSPECTIVE ACCOUNT NAME

I understand that the above – named person has applied to open a Premium Account with you.

I have known the above named person for (Period) and I comment on his/her means and reputation as follows:-

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

I also confirm that the applicant is a person to whom the normal banking facilities may be extended.

I maintain current account account(s) with:

Name of Bank/Branch	Address of Bank/Branch	Account Number
1.		
2.		
3.		

The information is provided in confidence.

Yours faithfully,

REFEREE'S ACCOUNT NAME:

REFEREE'S ADDRESS:

REFEREE'S MOBILE NUMBER:

.....
SIGNATURE

CAUTION

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

.....20.....

The Manager
ZENITH BANK PLC

Dear Sir,

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I maintain current account account(s) with:

Name of Bank/Branch	Address of Bank/Branch	Account Number
1.		
2.		
3.		

The information is provided in confidence.

Yours faithfully,

REFEREE'S ACCOUNT NAME:

REFEREE'S ADDRESS:

REFEREE'S MOBILE NUMBER:

.....
SIGNATURE



**PREMIUM ACCOUNT
e-BANKING APPLICATION FORM**



We are glad you have chosen Zenith Bank as your financial solution provider.
We would like to introduce you to 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, 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.)

EaZymoney

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

- EaZymoney (enquires and payments via mobile)

Premium Cards

Zenith Bank offers Premium debit cards for cashless payments and cash withdrawals from Automated Teller Machines (ATMs).

- MasterCard Gold Debit (Naira)
- MasterCard Platinum Debit (Naira)

Preferred name on card:

AlertZ

Receive notification of transactions made on your account (deposits, withdrawal, etc.) via:

SMS Email Both
Mobile phone number

- Full notification
- Notification on deposit only
- Notification on withdrawals only
- Notification on deposit and withdrawal

.....
 AUTHORISED SIGNATORY/DATE



e-BANKING SERVICE TERMS AND CONDITIONS



I confirm and agree that the following terms and conditions shall govern my Electronic Banking transactions with the Bank and shall govern the Bank's e-Banking services.

1. Definitions

"Customer" means a customer of the Bank who has or operates an account with the Bank and is named in the application form. Where two individuals are named either or both of them are customer(s).

"The Bank" means Zenith Bank Plc.

"Card Holder" means a customer who has been issued a Zenith Bank 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, Alertz (Email & SMS notifications), EaZymoney, etc.

"Access code" means Passcode, User name 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 the Personal Identification Number.

"ATM" means Automated Teller Machine that dispenses cash to account holder via the use of debit/credit/prepaid cards or accept cash deposits.

2. The Service allows the customer to give the Bank instructions by use of:

- a) Telephone, ATM PIN Password, Access Code, Username and internet banking of the following:
 - i. Obtain information regarding customer's balances as at the last date of transaction with the Bank
 - ii. Obtain information with regards to any instrument in clearing or any balance standing in the customer's account as at the last date of transaction on the customer's account.
 - iii. Authorize the Bank to debit customer's account to pay specified utility bill such as DSTV, PHCN and/or any other bills as specified by the customer subject however to availability of such bill payment under this service.
 - iv. Authorize the Bank to effect a transfer of funds from the customer's account to any other account with the Bank.
 - v. Authorize the Bank to effect/stop any payment order.
 - vi. Authorize the Bank to debit customers account and load same value into a designated card.

(b) On receipt of instruction, the Bank's system will endeavor to carry out the customer's instruction promptly, except in the event of any unforeseen circumstances such as Act of God, force majeure and other causes beyond the Bank's control.

3. Before the service can be availed to any customer, he/she must have:-

Any/or a combination of the following:

- i. Any form of account with the bank
- ii. A valid email address
- iii. A Passcode, Access code, User name, Password or token authenticator
- iv. A Personal Identification Number (PIN)
- v. Valid GSM/landline number

4. The customer understands that his/her Passcode, Access code/Password, E-mail address is used to give instructions to the bank and accordingly undertakes;

- i. That under no circumstances shall the Passcode, Password, e-mail be disclosed to anybody
- ii. Not to write the Passcode/Access code/Password in an open place in order to avoid third party access.
- 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 Pass code/Access code and PIN the bank is entitled to assume that those are the instructions given by customer and to rely on same.
- v. The customer's Passcode, Access code 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 instructions(s) given by means of the customer's Pass code/Access code if by any means the pass/access code becomes known to a third party.
- vii. Where a customer notifies the Bank of his intention to change his Pass code/Access code arising from loss of memory of same, or that has become 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 Pass code/Access code PROVIDED that the bank shall not be responsible for any loss that occurs between the period of such loss of memory or the Pass/Access code or knowledge of a third party and the time the report is lodged with the Bank.
- viii. Once a customer's Pass code/Access code 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/access code. Accordingly, the Bank shall not be responsible for any misuse of the customer's Pass code/Access code.

5. Customer's Responsibilities:

- i. The customer undertakes to be absolutely responsible for safeguarding his/her User name, Access code/Pass code, PIN 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 authorized access to the customer's account and/or data as contained in the Bank's records via the services, which arises as a result of inability and/or otherwise of the customer to safeguard his PIN, Pass/Access code 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 provision 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.
- iv. Under no circumstances will be Bank be liable for any damages, including without limitation direct or indirect, special, incidental or consequential damages, losses or expenses arising in connection with the 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 systems failure, even if the Bank or its representatives thereof are advised of the possibility of such damages, losses or hyperlink to other internet resources are at the customer risk.

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 is owned by the Bank.

7. The bank shall not be responsible for any electronic virus or viruses that the customer may encounter in course of making use of the service

8. 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 a ground for termination of the service and the bank for whatsoever reason may vary these terms and conditions from time to time. For this reason, the customer undertakes to:

- i. Provide accurate information: Agree to provide true, accurate and complete information about yourself as requested in our registration/account opening forms and the customer agree not to misrepresent his/her identity or information.
- 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 other's privacy abusive, threatening, or obscene, or that infringe the right 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 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 service with the Bank.

9. The Bank shall not be responsible for any electronic virus that the customer may encounter in course of making use of the service

Disclaimer of Warranties

10. The customer expressly understands and agrees that the use of the service is at his sole risk. The service is provided on an 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, secure or error-free
- iii. The results 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.
- v. Any errors in the technology will be corrected.

12. Any materials downloaded or otherwise obtained through the use of the service is not responsible for any damage to customer's computer system or loss of data that result 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.

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 damages for loss of profits, goodwill, or other intangible losses, even if we have been advised of the possibility of such damages, resulting from:

- i. The use of 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 transaction 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 agrees to protect and fully compensate the bank and its affiliates and Service provider from any/and all third party claims, liabilities damages, expenses and cost (including but not limited to, legal fees) caused by or arising from customer's use of the service in violation of the terms or infringement, by and any other use of customer's accounts 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 to 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 or any of the bank's right unless the bank agree in writing or customer continue 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 shall not assign it to anyone.
- iv. All notices 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 and sent to the bank's address.
- v. The Bank and the customer shall be independent contractors, and nothing contained in this agreement shall be deemed to create any association, partnership, joint venture or relation 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 the other provisions remaining in full force and effect.
- vii. The laws of the Federal Republic of Nigeria shall govern this agreement.

(FOR BANK USE ONLY)

S/N	DOCUMENTS OBTAINED	IN PLACE	DEFERRAL
1.	Identification:		
	a) Driver's License		
	b) International Passport		
	c) National ID Card		
	d) Voter's ID Card		
2.	Passport Photographs		
3.	Verification of Signature		
4.	Signature Cards		
5.	Mandate		
	Reference Forms	Internal	
		External	
6.	Residence Permit		
7.	Visitation Report		
8.	Public Utility Receipt/Invoice		
9.	KYC/Money Laundering Form		
10.	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)

CUSTOMER INTRODUCED BY/RELATIONSHIP OFFICER:
(NAME, SIGNATURE, DATE)



ZENITH BANK PLC
MANDATE FOR PREMIUM ACCOUNT

NAME OF ACCOUNT: ACCOUNT NO:

CONTACT ADDRESS:

CONTACT TEL(S):

NAME OF SIGNATORY:

.....

SPECIMEN SIGNATURE:
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 ₦500,000)

Please note that the Bank's policy allow confirmation of ₦500,000.00 and above in writing before presentation of cheque.

FOR BANK USE

REMARK:

CSU OFFICER:

RSM:

APPROVAL: DATE:



ZENITH BANK PLC
MANDATE FOR PREMIUM ACCOUNT

NAME OF ACCOUNT: ACCOUNT NO:

CONTACT ADDRESS:

CONTACT TEL(S):

NAME OF SIGNATORY:

.....

SPECIMEN SIGNATURE:
Mobile Phone No:

PLEASE TICK AS APPROPRIATE

CHEQUE CONFIRMATION REQUIRED? YES NO

If YES, amount to be confirmed:

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