ACCOUNT OPENING REQUIREMENTS FOR EAZYSAVE ACCOUNTS

ACCOUNT OPENING REQUIREMENTS

EAZYSAVE CLASSIC

- ACCOUNT OPENING FORM
- ONE PASSPORT PHOTOGRAPH

EAZYSAVE PREMIUM

- ACCOUNT OPENING FORM
- ONE PASSPORT PHOTOGRAPH
- VALID FORM OF ID (INT’L PASSPORT, DRIVER’S LICENCE, VOTER’S CARD, NATIONAL ID CARD)
- VISITATION
ACCOUNT OPENING FORM-EAZYSAVE

This form should be completed in CAPITAL LETTERS. Characters and marks should be similar in style to the following:

<table>
<thead>
<tr>
<th>Category of Account:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Classic Account</td>
</tr>
<tr>
<td>Interest Bearing Savings Account</td>
</tr>
<tr>
<td>Maximum Single Deposit of N20,000.00</td>
</tr>
<tr>
<td>Maximum Cumulative Balance of N200,000.00</td>
</tr>
</tbody>
</table>

1. PERSONAL INFORMATION

<table>
<thead>
<tr>
<th>Surname</th>
<th>Other Names</th>
<th>Date of Birth</th>
<th>Place of Birth</th>
<th>Local Govt. Area</th>
<th>Tax ID. No. (TIN)</th>
<th>Purpose of Account</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>First Name</th>
<th>Mother's maiden name</th>
<th>Gender</th>
<th>Marital Status</th>
<th>Title</th>
<th>State of Origin</th>
<th>Religion (optional)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

2. CONTACT DETAILS

<table>
<thead>
<tr>
<th>Residential Address</th>
<th>Street Name</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Nearest Bus Stop /Landmark</th>
<th>L.G.A</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>City/Town</th>
<th>State</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Mailing Address</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Phone Number (1)</th>
<th>Phone Number (2)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

3. MEANS OF IDENTIFICATION (MANDATORY FOR PREMIUM ACCOUNT)

<table>
<thead>
<tr>
<th>ID Number</th>
<th>ID Issue Date</th>
<th>ID Expiry Date</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

ACCOUNT No. (for official use only)

BRANCH

BANK VERIFICATION NO

Affix Passport Photograph here
4. ACCOUNT SERVICE(S) REQUIRED (Please tick applicable option below)

Debit Card Preference(s) (Fees apply):
- Master Card
- Visa Card
- Others (Please specify)

Internet Banking Preference(s):
- Internet banking (Enquiries only)
- Internet banking (Funds Transfer) *Hardware token required at a fee
- Mobile Banking
  - EazyMoney (Mobile Money)

Transaction Alert Preference(s):
- E-mail Alert (Free)
- SMS Alert (Fee applies) (Please indicate preferred Phone Number for sms alert)

Statement Delivery Preference(s):
- E-mail
- Collection at branch
- Statement Frequency: Monthly
- Quarterly
- Bi-Annual
- Annual

5. EMPLOYMENT DETAILS (optional)

Employment Status: Employed
- Self Employed
- Unemployed
- Retired
- Student
- Others (Please specify)

Date of Employment (if employed) D M Y

Business/Employer’s Name

Business/Occupation

6. DETAILS OF NEXT OF KIN

Surname
Other Names
Date of Birth D M Y
Gender: F M
Title (Mr., Mrs., Dr., Chief, etc)
Relationship

Contact Details
- Phone Number
- Phone Number 2
- E-mail Address
- House Number
- Street Name
- Nearest Bus Stop/Landmark
- City/Town
- L.G.A
- State

7. DECLARATION

I request the opening of an EazySave Account and confirm that the above information is true:

Signature Specimen
8. TERMS AND CONDITION

ZENITH EAZYSAVE TERMS AND CONDITIONS

By applying for or subscribing to Zenith Bank Ptc’s (the “Bank”) EazySave Account – Classic/Premium (the “Product”), I, …………………………………………….. of ……………………………………………… (hereinafter referred to as “the Customer”) hereby agree to the following terms and conditions:

1. OBLIGATIONS OF THE BANK:
   i. To provide the customer with the requisite banking platform at its branches to open the account and access the Product with zero balance;
   ii. To ensure that all payments made by or on behalf of the customer are posted into the customer’s account;
   iii. To issue debit card to the customer for use on the account.

2. OBLIGATIONS OF THE CUSTOMER:
   i. To provide the Bank with the requisite documents for the purpose of opening the account which include passport photograph and identity card (Premium Category only) and other basic information such as name, place, date of birth, gender, address, functional telephone number and any other information that the bank may require.
   ii. To operate the account in line with the features highlighted in clause 3 for the selected Product category.

3. BASIC FEATURES OF THE PRODUCTS
   The Customer hereby acknowledges and agrees to the specific features of the selected product(s) Category as follows:
   i. That the account shall be a savings account only
   ii. The account may be opened by the customer being physically present at any of the Bank’s branches; it may also be contracted by phone or at the bank’s website and will be linked to the customer’s supplied mobile phone number and may also be opened for registered enterprises at any of the Bank’s branches by agents for purposes of customer’s payroll (Premium Category only).
   iii. That the information required by the bank may be received by the bank electronically or may be submitted directly to the bank’s branch or through an agent’s office.
   iv. That the account shall not be used for international funds transfer.
   v. That the account will be linked to customer’s mobile phone account with a maximum of N3,000 per transaction and daily limit of N30,000 (Classic Category only), or a maximum of N10,000 per transaction and daily limit of N100,000 (Premium Category).
   vi. That the operation of this account shall be valid only within Nigeria or any limit that may from time to time be imposed by law or regulations
   vii. That lodgments or deposits may be made by customer and third parties; withdrawal can only be made by customer and any withdrawals made under this product is deemed made by customer.
   viii That the account may be valid for use for funds transfer within Nigeria (Premium Category only)
   ix. That maximum single deposit into the account shall be N20,000.00 while the maximum cumulative credit balance in the account shall be N200,000.00 only at any point in time (Classic Category) or maximum single deposit of N50,000.00 while the maximum cumulative credit balance in the account shall be N400,000.00 only at any point in time (Premium Category).

4. DISPUTE SETTLEMENT: The Customer and the Bank shall use their best efforts to amicably settle all disputes arising out of or in connection with the performance or interpretation of this Terms and Conditions. Any dispute or differences arising out of the construction, interpretation or performance of the obligations created under this business relationship which cannot be settled amicably within one (1) month after receipt by a party of the other party's request for such amicable settlement may be referred to a single arbitrator to be appointed in accordance with the Arbitration and Conciliation Act. Cap. A 18, Laws of Federation of Nigeria 2004.

5. FORCE MAJEURE: The Customer and the Bank agree that neither party shall be liable for any inability to carry out any obligations under this Terms and Conditions if is attributable to an event of force majeure including but not limited to systems downtime, virus infections/ server failure, civil commotion, strikes or lock outs, war, flood, insurrection and other acts of God.

6. INDEMNITY: The Customer shall indemnify, hold harmless and keep the Bank fully indemnified against all claims, demands, liabilities, actions, proceedings, losses, and costs (including reasonable attorney’s fees and costs) which may be incurred by the Bank arising out of or in connection with the Customer’s use of the Product.

7. GOVERNING LAW
   This Terms and Conditions shall be governed and construed in accordance with the laws of the Federal Republic of Nigeria.
You should read these terms and conditions carefully. You will be bound by them once you sign an application form and you should make sure that you read them carefully before you sign. If you have any questions about them, please contact us.

1. ACCOUNT OPENING
1.1 You must be at least 18 years of age to open an account with us and will need to provide us with satisfactory identification documents. If you are under 18 years of age, you may open a joint account provided that you have obtained the consent of any one or all parties responsible for granting your access to the account. Any party who has given consent may at any time withdraw that consent and any such withdrawal will take effect immediately.

2. ACCOUNTING SERVICES
2.1 Before you can open an account with a banker, you must have any personal identification numbers (PINs) or other security information (for example details that allow you to access your account through your internet banking service) that are provided to you by the banker. These terms and conditions do not apply to any personal information that may be collected or used by third parties or to services provided by third parties.

3. LIABILITY FOR REFUNDS
3.1 We reserve the right to close your account and stop making any payments to you if we believe that you have acted fraudulently in any way.

4. CUSTOMER RESPONSIBILITIES
4.1 You should ensure that your account is maintained in a manner that is consistent with the type and purpose of the account.

5. LIABILITY FOR REFUNDs
5.1 Generally, if you tell us without undue delay and at least no later than 60 days after the incident of any unauthorized or unauthorized transactions, only one or a combination of the following shall be responsible for any loss that occurs between the period of such loss of memory of the account:

6. BANKER'S RESPONSIBILITY
6.1 We may issue you with Personal Identification Numbers (PINs) or other security information (for example details that allow you to access your account through your internet banking service) that are provided to you by the banker. These terms and conditions do not apply to any personal information that may be collected or used by third parties or to services provided by third parties.

7. SETTLEMENT OF DISPUTES
7.1 If any account has been held with us in a credit or in a credit card account, we may refuse to allow you to access your account if the bank or its representatives are advised to do so by the bank or by the bank's representatives.

8. STATEMENTS
8.1 Any account that is held with us in a credit or in a credit card account, it is your responsibility to advise us in good time of your instructions upon the bank or to the bank's representatives that we are not liable for any damages, including those that arise between the period of such loss of memory of the account.

9. TERMS AND CONDITIONS
9.1 If any account has been held with us in a credit or in a credit card account, it is your responsibility to advise us in good time of your instructions upon the bank or to the bank's representatives.

10.1 We may issue you with Personal Identification Numbers (PINs) or other security information (for example details that allow you to access your account through your internet banking service) that are provided to you by the banker. These terms and conditions do not apply to any personal information that may be collected or used by third parties or to services provided by third parties.

11.1 We may issue you with Personal Identification Numbers (PINs) or other security information (for example details that allow you to access your account through your internet banking service) that are provided to you by the banker. These terms and conditions do not apply to any personal information that may be collected or used by third parties or to services provided by third parties.

12.1 We may issue you with Personal Identification Numbers (PINs) or other security information (for example details that allow you to access your account through your internet banking service) that are provided to you by the banker. These terms and conditions do not apply to any personal information that may be collected or used by third parties or to services provided by third parties.

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18.1 We may issue you with Personal Identification Numbers (PINs) or other security information (for example details that allow you to access your account through your internet banking service) that are provided to you by the banker. These terms and conditions do not apply to any personal information that may be collected or used by third parties or to services provided by third parties.

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20.1 We may issue you with Personal Identification Numbers (PINs) or other security information (for example details that allow you to access your account through your internet banking service) that are provided to you by the banker. These terms and conditions do not apply to any personal information that may be collected or used by third parties or to services provided by third parties.

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25.1 We may issue you with Personal Identification Numbers (PINs) or other security information (for example details that allow you to access your account through your internet banking service) that are provided to you by the banker. These terms and conditions do not apply to any personal information that may be collected or used by third parties or to services provided by third parties.
10A. ADDRESS VERIFICATION/VISITATION DETAILS (FOR PREMIUM ONLY):

<table>
<thead>
<tr>
<th>Name of RSM</th>
<th>Name of Unit/Branch Head</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

I hereby confirm the existence of the prospective customer’s residence at... 

COMMENT (S) (Address description and Findings)

Signature: 

Date:  

---

B. CUSTOMER INTRODUCED BY:

I hereby introduce the customer to the bank.

<table>
<thead>
<tr>
<th>Name</th>
<th>Signature</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Date:  

C. BANK APPROVALS:

<table>
<thead>
<tr>
<th>APPROVING OFFICER</th>
<th>NAME</th>
<th>SIGNATURE</th>
<th>DATE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Customer Service Officer</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Head of Operations</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Branch Head</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>