

# 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

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BRANCH															
BANK VERIFIC	CATION NO														
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Residential Addres		20													
House Number				Street Nam	e										
Nearest Bus Stop /Landmark															
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Mailing Address															$\square$
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4. ACCOUNT SERVICE(S) R	EQUIRED (Please tick applicable option	n below)
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Mobile Banking 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		
5. EMPLOYMENT DETAILS (	(optional)	
Employment Status: Employed		tuder Others (Please specify)
Date of Employment (if employed)		
Business/Employer¢ Name		
Business/Occupation		
6. DETAILS OF NEXT OF KII	M	
Surname	First Name	
Other Names	Title (Mr, Mrs, Dr, Chief, etc)	
Date of Birth	Gender: F M Relationship	
Contact Details		
Phone Number1	Phone Number 2	
E-mail Address		
House Number	Street Name	
Nearest Bus Stop/Landmark		
City/Town	L.G.A	
State		
7. DECLARATION		
Learning the analise of an Earn Court		
T request the opening of an EazySave AC	count 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 Plc's (the "Bank") EazySave Account - Classic/Premium (the "Product"), I,

## 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 hamless 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.

## 9. TERMS AND CONDITIONS

You should read these terms and conditions carefully. You will be bound by once you sign an application form and so you should make sure that you read 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 Zenth Bank Pic (%be 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.

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 deposit 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 

2. E-BANKING SERVICES
2.1 Before you can be availed the bankag 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 %BIN+
(d) An E-mail address
(e) GSM Number

2.2 We may issue you with Personal Identification Numbers (PINs) or other security 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 understate: (a) That under no circumstance shall the Pass code, Access Code / Password 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 arcross 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 customera Pass code. (e) To inmediately change your Pass code, Access code if becomes known or you suspect that it has become known to someone else. 2.3 You understand that your Pass code, Access code/Password/E-mail is used to

(upper that it has become known to someone eight and that become known to someone eight and the secone known to someone eight and the secone known to any someone eight and the secone known to a third party. (g) Where you notify the bank of your intention to change your Pass code, Access code 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 that it has come to the notice of a third party, the bank shall, with your consoling of the till shall come thereafter allow you be net or new Pass code of Access code PROVIDED that the bank shall not be respressible for any loss that occurs due to a third party and the size the responsible for any loss that occurs of the till party and the time the report is log-also only of the instruction given. (i) You shall be responsible for any instruction given by means of your Pass code/ Access code. According it, the bank shall not be responsible for any fraudulent, duplicate or erroneous instruction given by means of your Pass code/Access code.

### 2.4 Customercs responsibilities

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 2.3 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, loses 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 on operation, transmission, computer vinus or ine or system failure even if the bank or its representatives therefore are advised to the possibility of such damages, losses or hyperlink to other intermet resources are at vour risk. 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:

2.0 The banking service will meet your requirements; (a) 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 reliable:

reliable; (d) The quality of any products, services, information or other material purchased 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. LABILITY 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 your 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:

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3.2 However, you will be liable for: (a) All payments made from your account where you have acted fraudulently; and (b) All payments mode your account(s) that take place before you inform us that a payment instrument has been lost or any of has become howm to someone else, if the payment was made because you deliberately, negligently or very carelessly failed to keep your payment instrument safe or your sect information secret. After you have informed us you will not have any further liability for unauthorized payments, unless Condition (a) applies.

3.3 We will not be liable to you for any losses you suffer or costs you incu

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 failing to work or being down 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 liable 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 agreement.

3.5 If we receive notice of a court order or a court judgment against you (or, have a joint account, any other account holder), we may refuse to allow withdraw-als or transfers from your account until the legal process comes to an end. Any count 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

### ZENITH BANK PLC BANKING TERMS AND CONDITIONS

debts you owe us) or enforcing any other security interestq(a right over something which we can take if debts are not paid). You are responsible for an amount which represents a resonable assessment of any losses, costs or expenses we have as a direct resonable assessment of any losses, costs or expenses we have as a direct resonable assessment of any losses, costs or expenses we have as a direct resonable assessment of any losses, costs or expenses we have as a direct resonable assessment of any losses, costs or expenses we have as a direct resonable used to the second with yourself of someone else involve are or may become concerned or involved in a dispute by reason of our relationship with you).

3.6 You undertake to ensure that your account is sufficiently funded before you issue 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 instruments are dive processed. are duly processed.

3.7 You are informed that issuance of Dud Cheques constitutes a criminal offence 3.7 You are monthan assume to Dub Creques Construites a chiminal oriento under the Nigerian Law and we are obligated by virtue of Central Bank of Nigeriang directive contained in circular no. FPR/DIR/CIR/GEN03/005 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 Disbonored Cheques (offences) Act LFN 2007

4. CLAIMS 4.1 If another person makes a claim for any of the funds in your account (for example, if 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 that is the negative that meruit.

I server a vice unere is a dispute 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 (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 above steps

## 5. JOINT ACCOUNTS

you are opening an account with another person, we will ask for a specimer ure 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 soft any money owing on the account. In legal terms this means that each joint account puts all the money into the joint account or if only one of you puts all the money into the joint account or if only one of you puts all the money into the joint account or if only one of you takes all the money out and spends it.

### 6. OVERDRAFTS AND OTHER LOANS

ent 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 account becomes overdrawn.

6.3 When borrowing is agreed, the interest rate and all other fees and ch payable will be shown in a letter to you that sets out the terms and conditions of payabl

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 with the negotiation, preparation, investigation, administration, supervision or enforcement of your borrowing. These will include expenses, fees (e.g. legal, security) and valuation fees), stamp duty, taxes and other charges. These costs and fees wil be debited to your account.

6.6 We reserve the right to decline a request from you to borrow

7. SET-OFF 7.1 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 companys 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, account has a credit balance, we can set-off these monies against any mon to us on the joint account even if the accounts are in different currencies.

### 8.0 BANK CHARGES

8.0 EAIN 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 charges 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 STATEMENTS 1 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 equency agreed with you. This will be sent to the last known recorded address that b hold and will contain details of all transactions through the account since the frequenc we hold previous statement issued to you.

9.2 There may be a charge if more frequent statements are requested.

9.2 I neré may be a chargé ir more requent 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 oc-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 10.1 This agreement will continue until you 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 believe that:

agreement immediately in concern-believe that: (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 concerts it. 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 of and the provision of minorination about yourself and the activity (past, present of 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; (h) By maintaining your account we may damage our reputation; or

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 weeksqnotice to close the account and to end this agreement unless there are circumstances (such as the above) that justify

sure on a shorter notice

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 the account 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 by a managers, cheque in your name. No other third party remittances will be permitted.

### 11. DORMANT ACCOUNTS

deposit is made.

requirements

when they are next reprinted

. DURMANT ACCOUNTS .1 We consider that an account is dormant if no activity (other than interest and arges) has taken place on it for a continuous period of 6 months. To reopen me 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 business purposes.

12.2 Where you provide personal and financial information relating to others (e.g. dependents 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 bankeros 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 to make a minimum deposit, which will be advised to you at the time that you wish to make the deposit.

13.2 You will not be able to add further funds to your initial deposit once the term and interest rate have been fixed 13.3 However further deposits can be used to open additional fixed term deposit The rate applicable to the new deposit will be that available on the day that the r

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 your deposit.

13.5 Before your deposit comes to an end (matures), we need to know what you want to do when it does mature.

(a) Over us relevant instructions when you make you imman 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 date when you place the deposit.

13.9 We will only make changes to the terms and conditions applying to a fixed

term deposit if 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 sconer due to those legal or regulatory requirements.

14. OTHER GENERAL TERMS 14.1 The agreement between you and us is in English and is governed by the laws of the Federal Republic of Nigeria. The courts of Nigeria may deal with any claim, dispute 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 turn out to be inconsistent with a regulatory requirement we will react that condition as if it were consistent. We will make any changes to the conditions to reflect the requirement

CONTACTS
 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 communica-tions (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-tions will be sent.

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 ensuring 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.

(a) Give us renewal instructions when you make your initial deposit;

13.8 There is no cancellation period for fixed term deposit.

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## C. BANK APPROVALS:

APPROVING OFFICER	NAME	SIGNATURE	DATE
Customer Service Officer			
Head of Operations			
Branch Head			

For enquiries call ZenithDirect on: 01-2787000, 2927000, 4647000, 0700ZENITHBANK. E-mail: zenithdirect@zenithbank.com