



AFFIX
PASSPORT
PHOTO

ASPIRE ACCOUNT OPENING FORM

CUSTOMER INFORMATION

Name:
First Name Middle Name Last Name

Title: Mr. Mrs. Miss. Others.

Gender: Male Female D.O.B:

Nationality: State of Origin: L.G.A:

Mobile No: E-mail:

Address:

City: State:

IDENTIFICATION

Students

School ID:

School Admission Letter & Valid ID:

Individuals:

Driver's Licence: International Passport:

National ID: Voter's Card:

SCHOOL INFORMATION

(For student applications only)

Name of Higher Institution: _____ Course: _____

School ID/Admission Number: _____

E-BANKING PRODUCTS (AlertZ is provided automatically when account is opened)

Card Options: Aspire Ultra Aspire Ace Aspire Zeal

Alertz: Email SMS Internet Banking: EaZymoney:

Ensure to complete Internet Banking and eaZymoney forms in-branch

MANDATE (Sole Signatory)

Specimen Signature

I request the opening of the Aspire Account and confirm that the above information is true. I have read and understood the terms and conditions governing the provision of the account contained overleaf and accordingly agree to be bound by the same.

_____ Customer's signature/date

BANK USE ONLY

Passport Photo: ID Number: _____ Account Number:

CSU Officer: _____ Date: _____

Approval: _____ Date: _____

ASPIRE ACCOUNT TERMS AND CONDITIONS

By applying for or subscribing to Zenith Bank Plc's (the "Bank") ASPIRE Account (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.
- ii. to ensure that all payments made by or on behalf of the Customer are posted into the customer's account;
- iii. to issue a 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 basic information such as name, place, date of birth, gender, address, working telephone number, school information and:
 - Students: a recent passport photograph and School Identity Card or School Admission Letter and Identity Card;
 - Individuals: a recent passport photograph and Identity Card (Valid Driver's License, International Passport, National ID Card or Voter's ID Card; with other basic information such as name, place, date of birth, gender, address, working telephone number, school information 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. that the account shall be opened by individuals between 18 and 35 years of age;
- iii. that the account may be applied for by the customer online or at any of the Bank's branches;
- iv. the account may be opened by the customer being physically present at any of the Bank's branches or at the bank's website and will be linked to the customer's supplied mobile phone number;
- v. that the information required by the bank may be received by the bank electronically or may be submitted directly to the bank's branch;
- vi. that the account shall not be used for international funds transfer;
- vii. that the account will be linked to customer's mobile phone account with a maximum of ₦10,000 per transaction and daily limit of ₦100,000;
- viii. 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;
- ix. 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;
- x. that the account may be valid for use for funds transfer within Nigeria;
- xi. that the maximum cumulative credit balance in the account shall be ₦1,000,000.00 only at any point in time.

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.