ACCOUNT OPENING REQUIREMENTS FOR
SOLE PROPRIETORSHIP ACCOUNT

1. Account opening form duly completed.
2. Two (2) specimen signature cards duly completed by each signatory to the account.
3. Two independent and satisfactory references. Referees must be Current account holders. Referees who maintain current account with Zenith Bank Plc. must have done so for a minimum of Six (6) months.
4. Two (2) recent clear passport size photographs of signatory with name and signature written on the reverse side.
5. Form of application for Registration
6. Letter of authority for additional
7. Means of identification of proprietor/signatories i.e. drivers licence, International Passport or National ID Card (original to be sighted). These must bear the current address of customer.
8. Photocopy of Public Utility Receipt i.e. Tax Clearance Certificate (TCC), PHCN, or NITEL Bills - (original to be sighted). These must bear the current address of customer.
9. Initial Deposit.
10. Residence Permit (where applicable).
11. Visitation Report: This must be conducted on the place of residence of the signatory to the account. The report of this exercise must be documented in the customer’s mandate file.

Membership Identification No. from professional bodies (where applicable).
Certificate for Registration (original to be sighted).
APPLICATION FOR THE OPENING OF A SOLE PROPRIETORSHIP ACCOUNT

NAME OF COMPANY: ____________________________

REGISTRATION NUMBER: __________________ Date of registration: __________________

REGISTERED OFFICE ADDRESS: ____________________________

BUSINESS ADDRESS: ____________________________

MAILING/CORRESPONDENCE ADDRESS: ____________________________

NEPC NO (for export customer only) ____________________________

TELEPHONE NO: __________________ FAX NO: __________________

E-MAIL: __________________

NATURE OF BUSINESS (PLEASE SPECIFY):

SECTOR CLASSIFICATION (PRIVATE OR PUBLIC): ____________________________

INDUSTRY CLASSIFICATION (PLEASE REFER TO GUIDE ON THE LAST PAGE): ____________________________

ANNUAL TURNOVER: (# million) 0-100] [101-500] [501-1000] [1001-2000] [2000 + ]

ADDITIONAL SIGNATORY(IES)

<table>
<thead>
<tr>
<th>NAME</th>
<th>POSITION / TITLE</th>
<th>TELEPHONE NO</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
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<td>2.</td>
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<td>3.</td>
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<tr>
<td>4.</td>
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</tbody>
</table>

ACCOUNTS WITH OTHER BANKS (INCLUDING ZENITH BANK PLC)

<table>
<thead>
<tr>
<th>NAME AND ADDRESS OF BANK/BRANCH</th>
<th>ACCOUNT NAME AND NUMBER</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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<td></td>
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</tbody>
</table>

REFERENCES

<table>
<thead>
<tr>
<th>ACCOUNT NAME</th>
<th>BANK/BRANCH</th>
<th>ACCOUNT NO</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
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</tr>
</tbody>
</table>

We request for the opening of a current account with ZENITH BANK PLC. We certify that the above particulars are correct and agree to be bound by the terms and conditions governing the operation of the account.

Authorised Signatory & Date ____________________________

Authorised Signatory & Date ____________________________
To: ZENITH BANK PLC.

1,........................................................................................................................................

being the sole proprietor of the firm of...................................................................................

which has been duly registered under the Registration of Business Names Act hereby request and authorise you to open an account in the name of the above firm and

honour the following signatures ................................................................................................

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

For all purposes on behalf of the said firm whether in credit or debit as on behalf of the said firm and in consideration of you doing so I agree, covenant and declare as follows:

I hereby affirm that I am the sole proprietor of the business now conducted and/ or to be conducted under the said style and I do hereby acknowledge that I am and shall continue to be personally and fully responsible for all business conducted by me or anyone else duly authorised by me. To the same extent as if the said business had been operated and conducted under my own name you are hereby authorised to debit such account whether it be in credit or overdrawn with all cheque or other orders purporting to be drawn thereon. Provided they are signed by me or my authorised attorney as indicated on your specimen signature card.

I declare myself liable on all such cheques or the orders which may be drawn on the said account and agree to comply with and to be bound by the Bank’s rules of the conduct of current accounts.

My attention has been drawn to the necessity of safeguarding my cheque book so that unauthorised 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.

I agree that in addition to any other general lien or similar right to which you as bankers may be entitled by law you may at anytime and without notice to me combine or consolidate all or any of my accounts with and liabilities to you and set-off or transfer any sum or sums standing to the credit or any other credit, be it cash, cheque, valuables, deposits securities, negotiable instruments or other assets belonging to me in or towards, satisfaction of any of my liabilities to you on any other account or in any other respect whether such liabilities be actual or contingent, primary or collateral and several or joint.

I note that the Bank will accept no liability whatsoever for funds handed to members of the staff outside banking hours or outside the Bank’s premises.

I understand that any sums standing to the debit of the current account shall be liable to interest charges at rates fixed by the Bank

Dated this................................................................................................................ day of................................................................................................................

Full Name................................................................................................................ Signature........................................................................................................

Address....................................................................................................................

Witnessed by........................................................................................................... (Signature) Full Name........................................................................................................

Occupation.................................................................................................................

Address....................................................................................................................
### SIGNATORY PERSONAL INFORMATION FORM

<table>
<thead>
<tr>
<th>Name:</th>
<th>Surname</th>
<th>First Name</th>
<th>Middle Name</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
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</tr>
</tbody>
</table>

**Usual Name**

**Title:**
- [ ] MR
- [ ] MISS
- [ ] CHIEF
- [ ] DR
- [ ] OTHERS

**Date of Birth**

**Sex:**
- [ ] MALE
- [ ] FEMALE

**Marital Status:**
- [ ] SINGLE
- [ ] MARRIED
- [ ] OTHERS

**Mode of Identification:**
- Drivers License/International Passport/ National ID Card

**ID Number:**

**Issue Date:**

**Expiry Date:**

**Country of Origin:**

**State of Origin:**

**Residential/Contact Address(es):**

**Mailing Address:**

**Telephone No:**
- [ ] HOME
- [ ] OFFICE
- [ ] MOBILE
- [ ] FAX

**Mother’s Maiden Name:**

**Next of Kin:**

I hereby attest that the above information is true and complete.

**Signature / Date:**

---

### SIGNATORY PERSONAL INFORMATION FORM

<table>
<thead>
<tr>
<th>Name:</th>
<th>Surname</th>
<th>First Name</th>
<th>Middle Name</th>
</tr>
</thead>
<tbody>
<tr>
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**Usual Name**

**Title:**
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- [ ] MISS
- [ ] CHIEF
- [ ] DR
- [ ] OTHERS

**Date of Birth**

**Sex:**
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- [ ] FEMALE

**Marital Status:**
- [ ] SINGLE
- [ ] MARRIED
- [ ] OTHERS

**Mode of Identification:**
- Drivers License/International Passport/ National ID Card

**ID Number:**

**Issue Date:**

**Expiry Date:**

**Country of Origin:**

**State of Origin:**

**Residential/Contact Address(es):**

**Mailing Address:**

**Telephone No:**
- [ ] HOME
- [ ] OFFICE
- [ ] MOBILE
- [ ] FAX

**Mother’s Maiden Name:**

**Next of Kin:**

I hereby attest that the above information is true and complete.

**Signature / Date:**

---

VERIFIED BY: ___________________________

**BANK ONLY**
SIGNATORY PERSONAL INFORMATION FORM

NAME: | SURNAME | FIRST NAME | MIDDLE NAME

USUAL NAME | TITLE: [ ] MR [ ] MISS [ ] CHIEF [ ] DR [ ] OTHERS [ ]

DATE OF BIRTH | E-MAIL ADDRESS:

SEX: [ ] MALE [ ] FEMALE

MARITAL STATUS: [ ] SINGLE [ ] MARRIED [ ] OTHERS [ ]

MODE OF IDENTIFICATION: [ ] DRIVERS LICENSE/INTERNATIONAL PASSPORT/ NATIONAL ID CARD

ID NUMBER: [ ]

ISSUE DATE: [ ] EXPIRY DATE: [ ]

COUNTRY OF ORIGIN: [ ] STATE OF ORIGIN: [ ] LGA: [ ]

RESIDENTIAL/CONTACT ADDRESS(ES):

MAILING ADDRESS:

TELEPHONE NO: [ ] HOME [ ] OFFICE [ ] MOBILE [ ] FAX [ ]

MOTHER'S MAIDEN NAME: [ ] NEXT OF KIN: [ ]

I hereby attest that the above information is true and complete.

__________________________
SIGNATURE / DATE

VERIFIED BY: [ ]

BANK ONLY

SIGNATORY PERSONAL INFORMATION FORM

NAME: | SURNAME | FIRST NAME | MIDDLE NAME

USUAL NAME | TITLE: [ ] MR [ ] MISS [ ] CHIEF [ ] DR [ ] OTHERS [ ]

DATE OF BIRTH | E-MAIL ADDRESS:

SEX: [ ] MALE [ ] FEMALE

MARITAL STATUS: [ ] SINGLE [ ] MARRIED [ ] OTHERS [ ]

MODE OF IDENTIFICATION: [ ] DRIVERS LICENSE/INTERNATIONAL PASSPORT/ NATIONAL ID CARD

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RESIDENTIAL/CONTACT ADDRESS(ES):

MAILING ADDRESS:

TELEPHONE NO: [ ] HOME [ ] OFFICE [ ] MOBILE [ ] FAX [ ]

MOTHER'S MAIDEN NAME: [ ] NEXT OF KIN: [ ]

I hereby attest that the above information is true and complete.

__________________________
SIGNATURE / DATE

VERIFIED BY: [ ]

BANK ONLY

4
The Manager  
ZENITH BANK PLC.

Dear Sir,

PROSPECTIVE ACCOUNT NAME

We understand that the above-named Company has applied to open a Current Account with you.

We have known the above-named Company for ................. (Period) and we comment on their means and reputation as follows:-

We also confirm that the applicant is an entity to whom the usual banking facilities may be extended.

We maintain current account(s) with:

<table>
<thead>
<tr>
<th>NAME OF BANK</th>
<th>BANKER’S ADDRESS</th>
<th>ACCOUNT NUMBER</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td></td>
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<tr>
<td>2.</td>
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</tbody>
</table>

The above information is provided in confidence

Yours faithfully,

REFEREE’S ACCOUNT NAME

REFEREE’S ADDRESS

REFEREE’S GSM NUMBER

Authorised Signatory

Authorised Signatory
# Zenith Bank PLC

## Mandate for Sole Proprietorship Account

<table>
<thead>
<tr>
<th>Name of Account</th>
<th>Account No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Postal Address</td>
<td></td>
</tr>
<tr>
<td>Contact Address</td>
<td></td>
</tr>
<tr>
<td>Telephone</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Name of Signatory 1</th>
<th>Category</th>
<th>Mobile Phone No.</th>
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</thead>
<tbody>
<tr>
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<table>
<thead>
<tr>
<th>Name of Signatory 2</th>
<th>Category</th>
<th>Mobile Phone No.</th>
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</thead>
<tbody>
<tr>
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</table>

<table>
<thead>
<tr>
<th>Name of Signatory 3</th>
<th>Category</th>
<th>Mobile Phone No.</th>
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<tbody>
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</table>

<table>
<thead>
<tr>
<th>Name of Signatory 4</th>
<th>Category</th>
<th>Mobile Phone No.</th>
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<tbody>
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</table>

<table>
<thead>
<tr>
<th>Name of Signatory 5</th>
<th>Category</th>
<th>Mobile Phone No.</th>
</tr>
</thead>
<tbody>
<tr>
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<td></td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Name of Signatory 6</th>
<th>Category</th>
<th>Mobile Phone No.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
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</tbody>
</table>

## Mandate

**Company Stamp/Seal Specimen**

(If required for mandate)

### Please Tick as Appropriate

<table>
<thead>
<tr>
<th>Embossment Required?</th>
<th>Yes ☐ No ☐</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cheque Confirmation Required?</td>
<td>Yes ☐ No ☐</td>
</tr>
</tbody>
</table>

If yes, amount to be confirmed:

N__ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ ___
The Manager

ZENITH BANK PLC.

Dear Sir,

PROSPECTIVE ACCOUNT NAME

We understand that the above-named Company has applied to open a Current Account with you.

We have known the above-named Company for..........................(Period) and we comment on their means and reputation as follows:

We also confirm that the applicant is an entity to whom the usual banking facilities may be extended.

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<tr>
<td>2.</td>
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<td></td>
</tr>
</tbody>
</table>

The above information is provided in confidence

Yours faithfully,

REFeree'S ACCOUNT NAME

REFeree'S ADDRESS

REFeree'S GSM NUMBER

- Authorised Signatory

- Authorised Signatory
# MANDATE FOR SOLE PROPRIETORSHIP ACCOUNT

## NAME OF ACCOUNT

---

## ACCOUNT NO

---

## POSTAL ADDRESS

---

## CONTACT ADDRESS

---

## TELEPHONE

---

## Name of Signatory

### Category

<table>
<thead>
<tr>
<th>Mobile Phone No.:</th>
</tr>
</thead>
</table>

### Category

| Mobile Phone No.: |

### Category

| Mobile Phone No.: |

## Name of Signatory

### Category

| Mobile Phone No.: |

### Category

| Mobile Phone No.: |

### Category

| Mobile Phone No.: |

---

## MANDATE

---

## COMPANY STAMP/SEAL SPECIMEN

(If required for mandate)

---

### PLEASE TICK AS APPROPRIATE

<table>
<thead>
<tr>
<th>EMBOSMENT REQUIRED?</th>
<th>YES ☐ NO ☐</th>
</tr>
</thead>
<tbody>
<tr>
<td>CHEQUE CONFIRMATION REQUIRED?</td>
<td>YES ☐ NO ☐</td>
</tr>
</tbody>
</table>

If yes, amount to be confirmed: __________

Please note that the Bank's Policy allow confirmation of N500,000.00 and above in writing and before presentation of cheque

| COMPANY STAMP/SEAL REQUIRED? | YES ☐ NO ☐ |

---

## FOR BANK USE

---

## REMARK

---

## CSU OFFICER

---

## RSM OFFICER

---

## APPROVAL Date

---

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

**Telelink/Mobile Banking/Z Mobile**
Access your account balance, transaction history, download your statement via fax and confirm your cheque request status via a touch-tone telephone or mobile phone.
- [ ] Telelink (Enquiries via touch tone telephone)
- [ ] Mobile Banking (Enquiries via mobile phone)
- [ ] Z Mobile (Enquiries and payment via mobile phone)

**Debit Cards**
Zenith bank offers debit cards for cashless payments and cash withdrawals from Automated Teller machine (ATMs.)
- [ ] EazyCard
- [ ] Ypay Card

**Preferred Name On Card**

**Alertz**
Receive notification of transactions made on your accounts (deposits and withdrawals, deposit alone, etc.) Via
- [ ] SMS
- [ ] EMAIL
- [ ] BOTH
(Please Indicate mode)

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

**Trade Finance Alertz**
Receive automated notifications on the status of your Trade finance documents Via E-MAIL
- [ ] Shipping Documents Notification
- [ ] Form M Notification (Approval & Scanning stage)
- [ ] RAR Notification (Risk assessment Report)
- [ ] BC Notification (Bills for Collection)
- [ ] LC Notification (Letter of Credit)

For your Websurfer Card (Internet only use), apply online @www.zenithbank.com

I/We have read and understood the terms and conditions governing the provision of the E-Banking service contained herein and accordingly agree to be bound by same.

Authorized Signatory and Date

Authorized Signatory and Date
e-BANKING SERVICE TERMS AND CONDITIONS

The following terms and conditions shall govern the Zenith Bank Plc E-Banking Services.

1. Definitions

"Customer" means a customer of Zenith Bank Plc who has or operates an account with the bank and is named in the application form but whose two individuals are named, either both of them or customers.

"The Bank" means Zenith Bank Plc. "Card" means Zenith Eazypaycard issued to customers...

"Service" means the Zenith Bank Plc Internet Banking, Telephone Banking, Secure message facility bills payment Services, Automated Teller, cashiers etc.

"Accesscode, Passcode, Username and Password" means the unlocking code with which you access the system for the service and which is known to you only.

"Amount" means a current or savings account or other account maintained with the bank at any of its branches in Nigeria.

"PIN" means your Personal Identification Number

"Billing Address" means the customer's mailing address in the bank's records.

"Instructions" means the customer's request to the bank for the service. ATM means Automated Teller Machine that dispenses cash to consumer who accepts cash deposits with the use of a non-translated 1. debit card or credit card.

"Zap Card" means the card used by a customer for processing transactions through a Payment Switch on various payment channels e.g. ATM, POS, Payment Switch means an online electronic transaction processing payment channel that communicates directly from payment accounts, and advent any eSwitch

"Secure Message Facility" means the facility within the e-Banking Service that enables the Client to send electronic messages (e-mails, sms) to the Bank, including without limitation free-form messages, fixed format messages, or instructions to make payments, requests for cheque books, bank drafts or the purchase of securities and interests in immovable assets.

2. The service allows the customers to give the bank instructions by use of:

(a) Telephone, ATM, PIN, Password, Accesscode, Username and secure message (e-mail, sms) for the following:

(i) Obtain information regarding customer's balances as at the last date of business with the bank.

(ii) Obtain information with regards to any instruction in clearing or any credit standing in the customer's account as at the last date of transaction on the customer's account.

(iii) Authorises the bank to debit customer's account to pay a specified utility bill such as NITEL, NIPRA, WATER RATE and/or any other bills as specified by the customer subject however to availability of such bill payment under this service.

(iv) Authorizing the bank to effect a transfer of funds from the customer's account to any other account with the bank.

(v) Authorizing the bank to effect any sweep payment order.

(vi) Authorizing the bank to debit customer accounts and load same into value card.

(b) By receipt of instructions, the bank will endeavor to carry out the customer's instructions promptly, excepting all or any unforeseen circumstances such as Act of God, Force Majeure, and other causes beyond the bank's control.

3. Before the service can ever assist any customer, he/she must have:

Any one or a combination of the following:

(i) An account with the bank

(ii) A Passcode, username, password or Tokan authorizer.

(iii) A Personal Identification Number "PIN"

(iv) An E-mail address

(v) GSM Number

(vi) The Passcode/Access Code/Password/E-mail Security

(vii) The customer is entitled to bank and Internet services and additionally unless:

(i) That under no circumstances shall the Passcode, Access Code/Password be disclosed to any body.

(ii) Not to write the Passcode, Access Code/Password in an open place in order to avoid third party coming across same.

(iii) The customer instructs and authorizes the bank to comply with any instructions given to the bank through the operation of the service.

(iv) Once the bank is instructed by means of the customer's Passcode,

(v) The customer's Passcode, Accesscode must be changed immediately he becomes known.

(vi) The bank is exempted from any form of liability whatsoever for complying with any or all instructions given by means of the customer's Passcode, Accesscode if by no means the Passcode, Accesscode becomes known to a third party.

(vii) Should any circumstances arise to which the customer's notification of the intention to change the Passcode, Access code arising from loss of memory of same, or that it has been accessed to the notice of a third party, the bank shall, with the consent of the customer, delete same and otherwise act upon the customer to a new Passcode, Accesscode. However, the customer is PROHIBITED from the bank to be responsible for any loss that occurs between the period of such loss of memory of the Passcode, Accesscode or knowledge of a third party and the time the report is lodged with the bank.

(viii) Once a customer's Passcode/Accesscode 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 Passcode/Accesscode. Accordingly, the bank shall not be responsible for any fraudulent, duplicate or erroneous instructions given by means of the customer's Passcode/Accesscode.

(x) Customer's responsibility:

(i) The customer undertakes to be absolutely responsible for safeguarding his username, access codes, pin number and password, and under no circumstances shall the customer disclose any or all of these to any other person.

(ii) The bank is expressly exempted from any liability arising from unauthorized access to the customer's account and/or data as contained in the bank's records via the service, which arises as a result of inability and/or of others to safeguard his PIN, Passcode, Username, Accesscode and/or failure to log out of the system completely by allowing screen display of his account information.

(iii) The bank is further relieved of any liability as regards breach of duty of care arising out of customer's inability to scrupulously observe and implement the provisions of clause 4 above, and/or instructions to breach of any such duty by hackers and other unauthorized access to the customer's account via the service.

(iv) Under no circumstances will the bank be liable for any damages, including without limitation direct or indirect, special, incidental or consequential damages, arising in connection with any instructions given via this service or use thereof or inability to use any service, or in connection with any failure of performance, error, omission, interruption, defect, delay in operation, transmission, computer virus or line or system failure, even if the bank or its representative or its agents thereof are advised of the possibility of such damages, losses or injury to any other business.

(v) The customer shall be responsible for any electronic virus or viruses that the customer may encounter in courses of making use of this service.

Rule of the Bank:

9. For the benefit and security of our customers and to comply with applicable laws and rules, we reserve the right to make any amendment of the rules or conditions that we call "Terms of the need." Consents that violates the rules of the road is grounds for termination of this service and the bank may for whatsoever reasons vary these terms and conditions. For this reason, the customer undertakes to:

(i) Provide accurate information. Agree to provide true, accurate, current and complete information about you as requested in our registration form and account opening forms and the customer agrees not to misrepresent your identity or information, which may include user names, password or other account devices for such accounts.

(ii) Keep the law. Customer agrees not to use the service for illegal purposes or for the transmission of material that is unlawful, harrowing, libelous (defamatory and damaging to others), intrusive of another person's privacy, abusive, threatening, or obscene, or that infringe the right of others.

(iii) The customer agrees to use the service in a manner consistent with the purpose for which the service is intended. Customer's rights to use the service is personal therefore customer agrees not to assign or make any commercial use of the service.

Proprietary Rights:

The customer acknowledges and agrees that the bank owns all rights to information relating to the service including her website and the context displayed on the site. The customer is only permitted to use this content as expressly authorized by the customer. Customer may not copy, reproduce, distribute, or create derivative work from this content. A violation of any of the rules (i-ix) is a ground for discontinuation of the service by the bank.

Disclaimer of Warranties:

11. The customer expressly understands and agrees that use of the service is at his own risk. The service is provided on an "as is" and "as available" basis. The bank expressly disclaims all warranties of any kind, whether express or implied, including, but not limited to the implied warranty of merchantability or fitness for a particular purpose and non-infringement.

12. 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; and

(v) Any errors in the technology will be corrected.

13. Any material downloaded or otherwise obtained through the use of the service is done at customer's own discretion and risk and the bank is not responsible for any damage to customer's computer system or loss of data that results 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.

Limitations of Liability

14. Customer agrees that the bank will not be liable for any liability, whether direct, indirect, incidental, special, consequential or exemplary damages, injury or loss (including profit, goodwill, you or any other intangible losses, even if we have been advised of the possibility of such damages), resulting from:

(i) The use or inability to use the service;

(ii) The cost of getting substitute goods and service resulting from any products, data, information or services purchased or obtained or messages or transmissions 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.

15. 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 providers from any and all third party claims, liability, damages, expenses and costs (including, but not limited to, legal fees) caused by or arising from customer's use of the service, violation of the terms or infringement, or infringement by any other customer of account holder's intellectual property or other right of anyone.

16. Service changes and discontinuance. The bank reserves the right to change or discontinue, temporarily or permanently, the service at any time without notice. In other 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.

17. Others.

1. The bank shall not be considered an agent or other legal representative of the customer for any purposes by reason of this agreement and/or any other party whom the customer is using this service to pay.

2. This agreement cannot be changed by the customer nor any of the banks rights valid and place the bank agrees in writing or customer continues using the service following receipt of notice of any changes proposed by the bank.

3. This agreement is personal to the customer and the customer may not assign it to anyone.

4. All notice to the customer shall be in writing via the address the customer has provided to the bank, all notices to the bank shall be made in writing sent to the bank's address.

5. The bank and the customer shall be an independent contractor, and nothing contained in this agreement shall be deemed to create any association, partnership, joint venture, or relationship of principal, agent or master and servant, employer or employee between parties.

6. If any of these terms is held to be unenforceable, then such provision shall be stricken, as nearly as possible, to reflect the intentions of the parties with other provisions remaining in full force and effect.

7. The laws of the Federal Republic of Nigeria shall apply to this agreement.
# ZENITH BANK PLC.
## INDUSTRY CLASSIFICATION

### AGRICULTURE
- Food Crops - grains: Production, Distribution, Other Foods Crops, Cash Crops, Poultry, Other Livestock
- Forestry: Fishing, Others

### MINING AND QUARRYING
- Coal: Mining, Petroleum & Gas, Other Non Metallic mining

### MANUFACTURING
- Flour milling & bakeries: Beverages, Tobacco, Other Foods Processing Canning, Textile & Apparel, Footwear, Wood Products
- Building Materials, Pottery, Ceramic etc: Basic metal Products (smelting etc), Pharmaceuticals
- Other Manufacturing and processing: Other Non Metallic products

### REAL ESTATE/CONSTRUCTION
- Owner Occupied Property: Commercial property, Residential, Non Residential, Public Construction, Others

### PUBLIC UTILITIES
- Electricity, Water harbour etc.

### GENERAL COMMERCE
- Export: Cocoa, Groundnuts & Groundnut oil, Palm Produce, Cotton, Hides & Skin
- Rubber & Products: Timber & Products, Other Agricultural Exports, Agricultural, Imports & Domestic trade
- Imports: Wholesale merchant, Retail merchant, Domestic trade

### TRANSPORTATION AND COMMUNICATION
- Rail Transport, Road transport, Water transport, Air transport, Other communication

### FINANCE AND INSURANCE
- Universal Banks, Finance Companies, Mortgage Institutions, Other Banking Institutions, Insurance Companies

### GENERAL
- Personal & Professional, Hotel & Tourism, Miscellaneous

### GOVERNMENT
- Federal, State, Local, Others (not provided)
(FOR BANK USE ONLY)

SOLE PROPRIETORSHIP ACCOUNT

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<tr>
<th>S/N</th>
<th>DOCUMENTS OBTAINED</th>
<th>REQUEST DATE</th>
<th>DATE RECEIVED / COMPLETED</th>
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<td>1.</td>
<td>Collection of A/C Opening Forms</td>
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<td>Submission of A/C Opening Forms</td>
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<td>3.</td>
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<td>10.</td>
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<td>11.</td>
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Signature of BMO/CSA and Date: _______________________

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