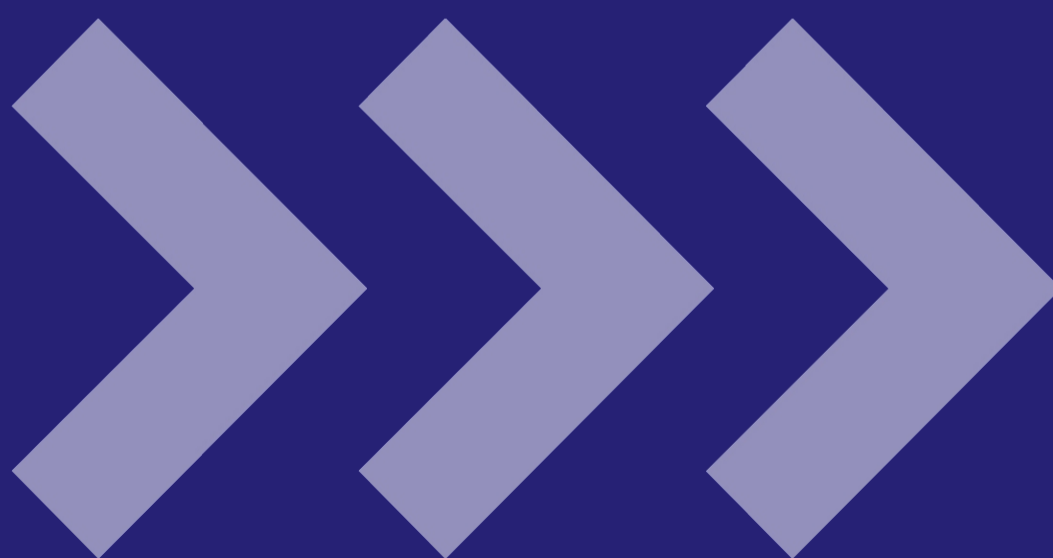


access >>>

Corporate Current Account

Access Bank Plc RC:125384



Guide To Opening Your Corporate Current Account

1. Please complete all relevant portions of the Account Opening form.
2. Complete the enclosed signature cards.
3. Insert your company name on the two reference forms enclosed and get individuals or companies who currently maintain current accounts with any Bank in Nigeria to act as referees. Your account will be opened faster if the referees maintain accounts with any branch of Access Bank Plc.
4. Supply the underlisted documents along with completed application package. Please bring along the original documents for sighting.
 - a. Photocopy of Certificate of Incorporation of your company.
 - b. Copy of Certificate of Memorandum and Articles of Association of your company.
 - c. Copy of Form C07 (Particulars of Directors) and C02 (Allotment of Shares).
 - d. Two Passport photographs of each signatory to the Account (with full face forward).
 - e. Identification document for signatory to the Account, e.g. Driving license, International passport, staff identity card, National Identity Card.
 - f. Resident Permit (Non-Nigerians).
 - g. Certificate of Exemptions from using "Limited" after name where applicable.
5. The following should be duly signed off by the account signatories
 - a. Mandate and Resolution in the Package is to be signed by Director and Secretary with the Company Seal.
 - b. Letter of set-off authorizing the bank to consolidate the company's assets towards the satisfaction of its liabilities.
 - c. Cheque Confirmation Form.
 - d. Letter of Authority to debit for a search on business name.
 - e. Indemnity to operate the account pending the receipt of the search result.



Account Opening Application Form

Company Name _____

Certificate of Incorporation No _____ Date of Incorporation _____

Parent Company's Country of Incorporation _____

Registered Office (if different from the above) _____

Business Address (Not Box No.) _____

Mailing/Correspondence Address (if different from the above) _____

Nature of Business _____

Tel No _____ Mobile No _____

Telefax No(s) _____ E-mail Address _____

Related Companies

a. _____

b. _____

c. _____

Key Contact Person(s) (Directors and other account signatories)

Name	Job Title	Personal Identification/ Date of Birth	E-mail/Mobile No.
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

The Company's Annual Turnover is between (in ₦ Million) (Please tick as applicable)

0 - 100 101 - 500 501 - 1,000 1,001 - 2,000 2,000 +

Accounts with other Banks in Nigeria

Bank Name/Branch _____ Bank Name/Branch _____

Bank Address _____ Bank Address _____

Account Name _____ Account No. _____

Account No. _____ Account No. _____



Mandate and Resolutions

Pursuant to this application, a meeting of the Board of Directors of the company was held and it was resolved and declared that a current account be opened with Access Bank Plc ("the Bank") and the Bank is hereby authorised to honour the instructions of the persons whose signatures are contained in the specimen signature card delivered to the Bank.

The company shall give notice of any anomalies in statements furnished by the bank within 90 days of the date thereof the failure of which will absolve the Bank from all liability thereof. It was further resolved that the Bank may combine or consolidate all or any of the company's accounts and set off or transfer any sums or asset standing to the credit of any or more of such accounts towards the satisfaction of the company's liabilities to the Bank.

The persons whose signatures appear below, one of whom is a Director of the company, have been duly authorised to mandate the opening of the account. The information provided for the opening of this account is true and correct in all material respect.

Dated this _____ Day of _____

Certified True Copy

1.	Name _____	Signature _____
	Designation _____	_____
2.	Name _____	Signature _____
	Designation _____	_____

Name and Signature of Directors

1.	Name _____	Signature _____
	Designation _____	_____
2.	Name _____	Signature _____
	Designation _____	_____

To: Access Bank Plc

Letter of Set-off

We agree that in addition to any general lien or similar right to which you as our bankers may be entitled by law, you may at any time and without notice to us combine or consolidate all or any of the company's accounts with all liabilities to you and set off or transfer any sum standing to the credit of any more of such accounts or any other credits, be it cash, cheques, valuables, deposits, securities, negotiable instruments or other assets belonging to the company with you in or towards satisfaction of any of the company's liabilities to you or any other account or in any other respect, whether such liabilities be actual or contingent, primary or collateral, several or joint.

Dated this day of.....200.....

The common seal of the within named company
was hereunto affixed in the presence of:

.....
Director

.....
Secretary



Cheque Confirmation Form

It is the policy of Access Bank Plc to confirm cheques of ₦250,000.00 and above before payment.

You are therefore required to confirm in writing to Access Bank Plc all cheques of ₦250,000.00 and above before such cheques are presented for payment over the counter or via clearing.

This policy was adopted to further safeguard your account from fraudulent practices.

Kindly indicate your acceptance of this policy by signing the column that is most appropriate for your type of business.

A. MINIMUM AMOUNT FOR CONFIRMATION ₦ 250,000.00

Account Name	

Account Number	

Authorised Signatory/Date	Authorised Signatory/Date
_____	_____
<input type="checkbox"/> Confirmation letter duly signed by authorised signatory(ies)	<input type="checkbox"/> Confirmation done on the reverse side of cheque

B. IF YOU ARE NOT IN AGREEMENT WITH THE BANK'S POLICY OF ₦250,000.00, PLEASE INDICATE YOUR PREFERENCE BELOW

1. Minimum amount for confirmation ₦	
2. Please tick one of the following modes of cheque confirmation you will prefer.	
<input type="checkbox"/> Confirmation letter duly signed by authorised signatory(ies) - for single cheques	
<input type="checkbox"/> Confirmation done on the reverse side of cheque	
<input type="checkbox"/> Confirmation schedule where series of cheques are issued	
Account Name	

Account Number	

Authorised Signatory/Date	Authorised Signatory/Date
_____	_____

C. IF CONFIRMATION IS NOT REQUIRED, PLEASE SIGN THE INDEMNITY BELOW

INDEMNITY	
I hereby instruct Access Bank Plc to pay all cheques duly signed by me/us without further confirmation.	
Account Name	

Account Number	

Authorised Signatory/Date	Authorised Signatory/Date
_____	_____

Date _____

To: Access Bank Plc

Dear Sir,

Authority to debit our Current Account for Search Fee

We hereby authorise you to debit our account with the sum of ₦ _____ . being the legal cost of search conducted on our account at the Corporate Affairs Commission.

Thank you.

Yours faithfully,

Authorised Signatory/Date

Authorised Signatory/Date

Internet Banking Application Form



Fill in the required information in **CAPITAL LETTERS**

First Name Surname

(In the case of Corporate Account, please fill in the Company Name below)

Company Name

Address

E-mail

Mobile

Telephone No.

Account No.

Corporate Account Only

Create multiple user for the Internet Banking Account?
 Yes No

If "YES", specify number of additional users

Multiple users will be created using the e-mail entered above. Users can later change their individual correspondence e-mail addresses.

and in any case within thirty (30) days from the date on which the statement or advice is sent to the Customer.

5. Performance

- 5.1. Access Bank PLC will act in good faith and with reasonable care, as determined in accordance with the standards and practices of the banking industry, and may use any communications, clearing or payment system, intermediary bank or other entity (each a "System") it reasonably selects; Access Bank PLC's performance is subject to the rules and regulations at any time of any System.
- 5.2. Neither the Customer nor Access Bank PLC shall have any liability for any indirect, incidental or consequential loss or damages (including loss of profit), even if advised of the possibility of such loss or damages.
- 5.3. Neither the Customer nor Access Bank PLC will be responsible for any failure to perform any of its obligations under this Agreement if such performance would result in it being in breach of any law, regulation or other requirement of any governmental or other authority in accordance with which it is required to act or if its performance is prevented, hindered or delayed by a Force Majeure Event; in such case its obligations shall be suspended for so long as the Force Majeure Event continues. "Force Majeure Event" means any event due to any cause beyond the reasonable control of the relevant party, such as restrictions on convertibility or transferability, requisitions, involuntary transfers, unavailability of any System, sabotage, fire, flood, explosion, acts of God, civil commotion, strikes or industrial action of any kind, riots, insurrection, war or acts of government.

6. Customer Information

- 6.1. Access Bank PLC will treat information relating to the Customer as confidential, but (unless consent is prohibited by law) the Customer consents to the transfer and disclosure by Access Bank PLC of any information relating to the Customer to and between the branches, subsidiaries, representative offices, affiliates and agents of Access Bank PLC and third parties selected by any of them, wherever situated, for confidential use (including in connection with the provision of any service or product and for data processing, statistical and risk analysis purposes). Access Bank PLC and any branch, subsidiary, representative office, affiliate agent or third party may transfer and disclose any such information as required by any law, court, regulator or legal process.

7. Termination

- 7.1. The Customer or Access Bank PLC may terminate this Agreement on reasonable notice (taking into account any Communication and any service or product affected).

8. General

- 8.1. Neither the Customer nor Access Bank PLC may assign or transfer any of its rights or obligations under this Agreement without the other's written consent, which will not be unreasonably withheld or delayed, provided that Access Bank PLC may make such an assignment or transfer to a branch, subsidiary or affiliate if it does not materially affect the provision of services to the Customer.
- 8.2. If any provision of this Agreement is or becomes illegal, invalid or unenforceable under any applicable law, the remaining provisions of this Agreement will remain in full force and effect (as will that provision under any other law).
- 8.3. No failure or delay of the Customer or Access Bank PLC in exercising any right or remedy under this Agreement will constitute a waiver of that right. Any waiver of any right will be limited to the specific instance.
- 8.4. The Customer and Access Bank PLC consent to telephonic or electronic monitoring or recording for security and quality of service purposes and agree that either may produce telephonic or electronic recordings or computer records as evidence in any proceedings brought in connection with this Agreement.
- 8.5. Written notice shall be effective if delivered to the party's address specified below (or at any other address it may provide by written notice for this purpose). Notices shall be in English unless otherwise agreed.

CAUTION: ACCESS BANK SHALL NOT BE LEGALLY OR OTHERWISE RESPONSIBLE WHERE A CUSTOMER'S USERNAME AND PASSWORD KNOWN ONLY TO THE CUSTOMER IS ACCURATELY PROVIDED BY ANY OTHER PERSON APART FROM THE CUSTOMER FOR ANY TRANSACTIONS AS ACCESS BANK PLC MAY ACT ON SUCH COMMUNICATION WHERE IT REASONABLY CONTAINS SUFFICIENT INFORMATION BELIEVED TO HAVE EMANATED FROM THE CUSTOMER.

OFFICE USE ONLY

Activated by

Signature

Date

* Only one out of multiple account is needed

ELECTRONIC BANKING AGREEMENT

1. Introduction

- 1.1. This Agreement is a service agreement, which applies to Communications (defined below).
- 1.2. The Customer will provide to Access Bank PLC all documents and other information reasonably required by it in connection with this Agreement.

2. Authority

- 2.1. Access Bank PLC may rely on the authority of each person designated (in a form acceptable to Access Bank PLC) by the Customer to end Communications or do any other thing until Access Bank PLC has received written notice or other notice acceptable to it of any change from a duly authorized person and Access Bank PLC has had a reasonable time to act (after which time it may rely on the change).

3. Communications

- 3.1. Each of the Customer and Access Bank PLC will comply with certain agreed security procedures (the "Procedures"), designed to verify the origination of communications between them such as enquiries, advices and instructions (each a "Communication").
- 3.2. Access Bank PLC is not obliged to do anything other than what is contained in the Procedures to establish the authority or identity of the person sending a Communication. Access Bank PLC is not responsible for errors or omissions made by the Customer or the duplication of any Communication by the Customer and may act on any Communication by reference to an account number only, even if an account name is not provided. Access Bank PLC may act on a Communication if it reasonably believes it contains sufficient information.
- 3.3. Access Bank PLC may decide not to act on a Communication where it reasonably doubts its contents, authorization, origination or compliance with the Procedures and will promptly notify the Customer (by telephone if appropriate) of its decision.
- 3.4. If the Customer informs Access Bank PLC that it wishes to recall, cancel or amend a Communication, Access Bank PLC will use its reasonable efforts to comply.
- 3.5. If Access Bank PLC acts on any Communication sent by any means requiring manual intervention (such as telephone, telex, electronic mail or disks sent by messenger) then, if Access Bank PLC complies with the Procedures, the Customer will be responsible for any loss Access Bank PLC may incur in connection with that Communication.

4. Statements

- 4.1. The Customer will notify Access Bank PLC in writing of anything incorrect in a statement promptly

I hereby agree that Internet Banking Services be activated for my new account(s) with Access Bank Plc. Having read and understood the terms and conditions attached to the **Electronic Banking Agreement**, I hereby affix my signature.

Signature & Date



Letter of Reference

The Manager,
Access Bank Plc

Dear Sir,

Letter of Reference for:

We wish to recommend the above named company for the purpose of opening a current account with your Bank.

The Company and its Directors are well known to us and we consider them suitable to maintain a current account with your Bank.

Our own account is maintained at

Name of Bank:

Address

Name of Account

Nature of Business

Type of Account

Account No.

We authorise you to contact our above named banker for purpose of verifying our standing and the status of our account with them.

Thank you.

Yours faithfully,

Authorised Signatory

Authorised Signatory

Name

Address

Date



Letter of Reference

The Manager,
Access Bank Plc

Dear Sir,

Letter of Reference for:

We wish to recommend the above named company for the purpose of opening a current account with your Bank.

The Company and its Directors are well known to us and we consider them suitable to maintain a current account with your Bank.

Our own account in maintained at

Name of Bank:

Address

Name of Account

Nature of Business

Type of Account

Account No.

We authorise you to contact our above named banker for purpose of verifying our standing and the status of our account with them.

Thank you.

Yours faithfully,

Authorised Signatory

Authorised Signatory

Name

Address

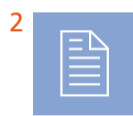
Date

Dear valued Customer,

A warm welcome to the Access Bank family. We are very happy to have you as our latest customer. To get you started as a new customer, our customer care officer will give you a welcome pack containing the following.



An Internet Banking Application Form



A Welcome Letter showing details of your relationship management team



An accessCARD Application Form



A Bookmark to remind you of your account number



A Flier showing you our branch network

Within the next **48 hours**, your chequebook will be ready (in your home branch or at any branch specified by you for collection).

Please note:

- Kindly supply your e-mail and mobile nos. These are important information that helps us to always keep in touch with you.
- Your new account may become dormant after 6 months of inactivity so ensure you always operate your account.
- We shall always keep you informed when there are new products and services that will be beneficial to you and other developments in the bank via our monthly publication, Customers' Digest, which is available in paper and electronic form.
- If you have questions or suggestion, our customer contact center is a phone call away. You may speak to any of our contact center representatives on any of the following numbers: **01-2712005-8, 4619778**. We always treasure customer feedback.

Kindly acknowledge the receipt of a complete welcome pack by calling our customer contact center. We will be glad to be of service to you.

Once again you are welcome to Access Bank Plc.

Warm Regards,
CustomerCare@accessbankplc



Documents Obtained

For Bank Use Only

	Yes	Deferred	Waived
Identification of Signatories			
Completed Signature Cards (2)			
Copy of Certificate of Incorporation			
Reference Forms (2)			
Mandate Cards/Instructions			
Resident Permit (for Non-Nigerian Signatories)			
Copy of Certificate of Registration			
Copy of Memo & Articles			
Board Resolution			
Copy of Form C 07			
Form C 02			
Search Report			
Address Verification			
Passport Photographs			
Indemnity/Letter of Set-Off			

Documentation Checked

C.S.O.

Name	
Signature	
Date	

Deferral/Waiver of Documents Authorised

Name	
Signature	
Date	

Account Opening Authorised

Account/Relationship Manager	
Signature	
Date	

Head of Operations	
Signature	
Date	

Front

Corporate Mandate Card



Access Bank Plc RC 125384

Account No

Company Details

Account Title

Mail Address

P. O. Box/ P.M.B.

City

State

Country

Telephone

Mobile

Fax

E-mail

Reg. No.

Date of Registration

Business Type

Account Statement Rendition

By Post

By E-mail

By Hold Mail

Please check the bank for Authorised Combination

Back

Authorised Combination

Access Bank Plc RC 125384

Sole

Either

Both

Other (Please specify)

1st Signatory

First Name

Middle Name

Last Name

Date of Birth

Tel. No.

Category

A

B

C

E-mail Address

Photograph

For Official Use

Customer IC

Customer ID

Signature

1st Signatory

First Name

Middle Name

Last Name

Date of Birth

Tel. No.

Category

A

B

C

E-mail Address

Photograph

For Official Use

Customer IC

Customer ID

Signature

1st Signatory

First Name

Middle Name

Last Name

Date of Birth

Tel. No.

Category

A

B

C

E-mail Address

Photograph

For Official Use

Customer IC

Customer ID

Signature

1st Signatory

First Name

Middle Name

Last Name

Date of Birth

Tel. No.

Category

A

B

C

E-mail Address

Photograph

For Official Use

Customer IC

Customer ID

Signature