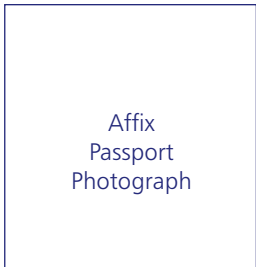




# Savings Account Application Form

Access Bank Plc RC 125384

Surname \_\_\_\_\_ Middle Name \_\_\_\_\_ First Name \_\_\_\_\_  
 Mother's Maiden Name \_\_\_\_\_ Sex  Male  Female Date of Birth \_\_\_\_\_  
 Residential Address \_\_\_\_\_  
 Postal Address \_\_\_\_\_  
 Phone (Home) \_\_\_\_\_ Office \_\_\_\_\_ Mobile \_\_\_\_\_  
 E-mail Address \_\_\_\_\_ Nationality \_\_\_\_\_  
 Occupation \_\_\_\_\_ Employer's Name \_\_\_\_\_  
 Employer's Address \_\_\_\_\_



**Form of Identification:** National I.D. Card  International Passport  Driver's License  Identification No. \_\_\_\_\_  
 I hereby request and authorise you to open a Savings Account in my name. Place of Issuance \_\_\_\_\_  
 I certify that the above particulars are true and correct. Expire Date \_\_\_\_\_  
 I agree

- To guard against access to my withdrawal slip by authorised persons
- That interest will be allowed on my savings account at ruling interest rates and subject to prevailing conditions
- That all sums for the credit of an account should be accompanied by a Pay-in-Slip, showing the name and number of the account to be credited. The entry of the transaction will be verified by the initial of an officer of Access Bank Plc on the duplicate of the Pay-in-Slip.
- That withdrawals can only be made by the Account Holder at any branch of the Bank on the basis of withdrawal slips
- That any changes in the address of the depositor should be at once be communicated to Access Bank Plc at the branch where the account was opened.
- That a quarterly Statement of Account will be sent to me. Any discrepancies with entries on my Statement of Account will be noticed to Access Bank Plc within 15days of the date thereof. Access Bank Plc shall assume that the entries made are correct having failed to receive any information to the contrary within the stipulated period.

### Card Issuance Details

**Preference:** Nigerian Debit Card (Interswitch)  Visa V-Pay Card  Int'l Visa Card   
 Name of Primary Account to be Linked to Card \_\_\_\_\_ Account No. \_\_\_\_\_  
 Name & Number of Other Accounts to be Linked (Optional) \_\_\_\_\_ Branch where Card is to be collected \_\_\_\_\_  
 Customer's Signature & Date \_\_\_\_\_

### FOR FOREIGNERS ONLY

Date of Arrival \_\_\_\_\_ Date of Departure \_\_\_\_\_ Visa Number \_\_\_\_\_ Visa Valid From \_\_\_\_\_ Visa Valid Till \_\_\_\_\_  
 Passport Number \_\_\_\_\_ Passport Expiry Date \_\_\_\_\_ Passport Issue Date \_\_\_\_\_ Resident Permit Number \_\_\_\_\_

### FOR OFFICIAL USE ONLY

Tick as applicable: One Passport Photograph  Mandate Card  Identity Card  KYC completed   
**APPROVAL** **ACCOUNT OPENED BY** **RETAIL GROUP**  
 OPS Head \_\_\_\_\_ CCO's Name \_\_\_\_\_ MIS Code \_\_\_\_\_  
 Signature & Date \_\_\_\_\_ Signature & Date \_\_\_\_\_ Customer IC&ID \_\_\_\_\_

**THIS AGREEMENT** is made this \_\_\_\_\_ day of \_\_\_\_\_ Between Access Bank Plc of Plot 1665, Oyin Jolayemi Street, Victoria Island, Lagos (hereinafter referred to as "the Bank") and \_\_\_\_\_ of \_\_\_\_\_ (hereinafter referred to as "the Cardholder").

**1. DEFINITIONS**

**In this Agreement:**

"Account" means any account held by a Cardholder in the Bank from which the Cardholder can carry on transaction with the Card.

"Accountholder" means a customer of the Bank who has an account with the Bank.

"Card or accesscard" means the debit card, including any renewal, replacement or Additional card(s) issued by the Bank to the Cardholder.

"Cardholder" means the person to whom the Bank issues one or more of the Card.

"Hotlist" means the list containing information on missing, lost, stolen, invalid, cancelled cards.

"Participating bank" means any bank other than the Bank participating in the Interswitch or Visa Payment System.

"PIN" means the Personal Identification Number imputed into the Card and personally known to the Cardholder for use with a card.

"Point of Sale Machine or POS" means the machine used by retailers and suppliers of goods and services exclusively for transferring and updating units of electronic value.

"The Scheme" means the Payment Scheme ( Interswitch/Visa).

**2. ISSUE OF CARDS**

- 2.1 The Card is a debit card available only to Accountholders of the Bank.
- 2.2 The Card shall only be used by the Cardholder and in accordance with the terms and conditions herein stated.
- 2.3 Withdrawal of funds with the Card from any ATM is only allowable against the credit balance on the relevant account of the Cardholder.
- 2.4 The Card may be used at all ATMs of the Bank wherever situated, and the ATMs of other participating banks in the interswitch and/or Visa network.

**3. USE OF THE CARD AND PIN**

- 3.1 The Cardholder shall exercise all possible care to ensure the safety of the Card in his/her possession at all times.
- 3.2 The Cardholder shall be responsible for the formulation and imputation of his/her PIN which shall at all times be known only and be used solely by the Cardholder.
- 3.3 The PIN shall not under any circumstances be disclosed to any third party and if written on any material, it shall be the responsibility of the Cardholder to keep such material entirely secured at all times.
- 3.4 Use of the Card shall not be allowed after the validity period stated on the Card, after same has been placed on the hotlist, or after any notification to the Cardholder by the Bank or any of its officers or agents of the cancellation or withdrawal of the Card.
- 3.5 It shall be the responsibility of the Cardholder to notify the Bank immediately in respect of any change in his/her name, business or residential address or telephone number(s).
- 3.6 The Bank shall not be liable for any machine malfunction, strike or dispute or any other circumstances affecting the use of the Card which is outside the direct control of the Bank.
- 3.7 The Cardholder shall be exclusively responsible for any losses arising from use of the Card by any unauthorized person up to seven days after the Bank receives written notification in accordance with clause 8.2 below
- 3.8 The Cardholder shall be exclusively responsible for any losses to the Bank arising from the want of exercise of care in keeping possession of the Card or the secrecy of the PIN or the use of the Card by any person whatsoever other than the Cardholder.
- 3.9 The Cardholders shall assist the Bank and/or its officers or agents in the investigation of any loss, theft or possible misuse of the Card and in the recovery of any such Card.

**4. TRANSACTION LIMIT**

Withdrawal per transaction from any ATM at any single transaction is limited to N20,000.00 (twenty thousand Naira only) and each Cardholder is permitted to a maximum of 3 (three) withdrawals per day, to a maximum amount of N40,000.00

**5. FEES**

All fees and charges applicable for the issuance and use of the Card shall be as may be determined from time to time by the Bank

**6. REPRESENTATION AND WARRANTIES OF THE BANK**

The Bank represents and warrants as follows:-

- 6.1 The Bank is a member of the Interswitch and Visa Payment Systems.
- 6.2 The Card may be used in all ATMs bearing the Interswitch and/ or Visa Payment Logos irrespective of the Bank of ownership. Provided that;

- 6.2.1 The Card is valid, and authenticated in accordance with agreed security measures.
- 6.2.2 That Cardholder pays any fees including cash withdrawal fees charged by the Bank or the participating bank.
- 6.2.3 The Card is not on the hotlist and
- 6.2.4 The transaction meets the conditions set by the participating bank.

**7. COVENANTS OF THE CARDHOLDER**

The Cardholder hereby covenants and undertakes that the Cardholder shall comply with the terms of this Agreement and all other rules and regulations relating to the issuance and use of the Card.

**8. LOST AND STOLEN CARDS**

- 8.1 If a Card is lost, missing or stolen or if the PIN becomes known to any other person or if a card or PIN for any other reason is likely to be misused, the Cardholder must, as soon as possible notify the Bank Loss Centre at Victoria Island branch or the nearest branch of the Bank.
- 8.2 Where such notification is made orally, it shall not take effect until the Bank receives effective notification in writing and the Cardholder shall be liable in respect of any use of the Card within seven days after the receipt of such written notification.
- 8.3 Upon receipt of such Notice as contemplated above, the Bank shall at the cost of the Cardholder issue a replacement card to the Cardholder.
- 8.4 It shall be the responsibility of the Cardholder to change the PIN as soon as a replacement Card is issued.
- 8.5 Any card that is reported as lost, stolen or missing which is found or recovered thereafter must be returned to the Bank immediately upon being found or recovered.

**9. BANKRUPTCY, INSOLVENCY AND RECEIVERSHIP**

In the event of the dissolution, death, bankruptcy, or liquidation of the Cardholder, the Bank may at its absolute discretion terminate this agreement and disable the Card, or in the absence of any court order to the contrary, for a fee and within two weeks of notification of any of the events aforesaid, issue a new card in favour of the receiver, receiver/manager, liquidator, trustee-in-bankruptcy, executor or administrator of the Cardholder

**10. DISCLOSURE OF INFORMATION**

- i) Access Bank may hold and process by computer or any other means, information obtained about the Cardholder in consequence of this agreement.
- ii) Access Bank may disclose information on the cardholder to:
  - a) Any person (including the police) for purpose of investigation of a fraud or any fraud related matter.
  - b) Any relevant party involved in processing Accesscard transactions.
  - c) Any person who may assume Access Bank's right under this agreement
  - d) Any party, if permitted or compelled to do so by the provision of any enactment order of a court of law or of any regulatory institution.

**11. TERMINATION OF THIS AGREEMENT**

Either party may terminate this agreement with seven days written notice to the other party. PROVIDED HOWEVER, THAT the Bank may terminate this agreement with or without notice if the circumstance so warrant

**12. GENERAL PROVISIONS**

- 12.1 The Bank reserves the right at all times to supplement amend or vary this agreement as a result of a requirement of law or product development or such other reason communicated to the Cardholder at the time of notification of the change. Any such change will be effective upon notice to the Cardholder and notice shall be by any means the Bank thinks fit. On receipt of such notification, the Cardholder may at its discretion terminates this agreement in accordance with the conditions of this agreement
- 12.2 On termination, bankruptcy, dissolution, insolvency, liquidation or death, the Cardholder's obligations will continue until all cards issued in respect of the account are returned and all outstanding indebtedness owe to the Bank by the Cardholder is fully repaid.
- 12.3 The waiver by the Bank of any breach of any term of this agreement will not prevent the subsequent enforcement of that term and will not be deemed a waiver of any subsequent breach.

**CARD HOLDER'S ACCEPTANCE**

I hereby confirm that I have read the above terms and conditions and affirm that I truly understand and accept same as binding on me in relation to the issuance and lease facility.

Name \_\_\_\_\_ Signature/Date \_\_\_\_\_ Designation \_\_\_\_\_