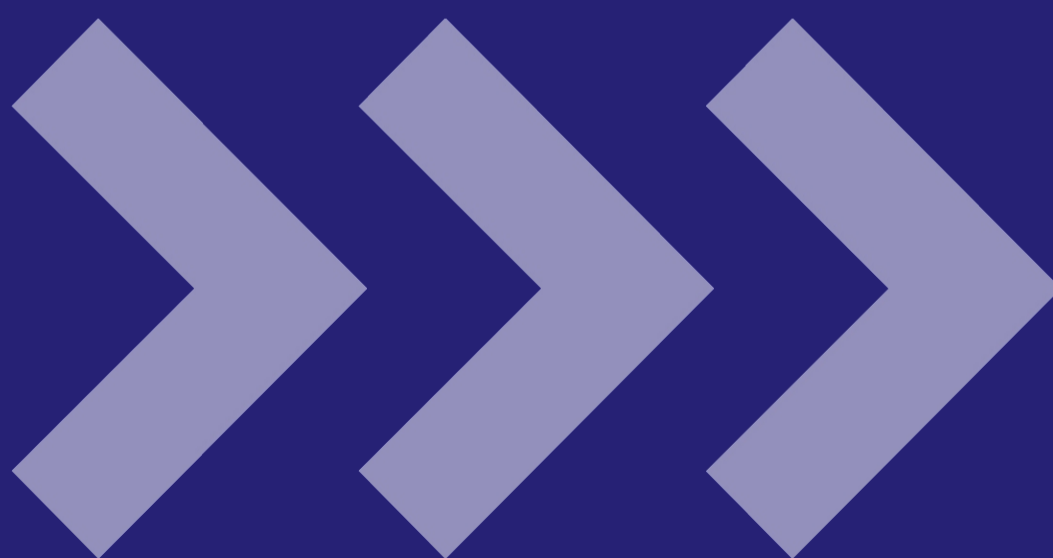


access >>>

Sole Proprietorship/Partnership Account

Access Bank Plc RC:125384





Guide to Opening Your Account

Please complete all relevant portions of the Application form and Account Opening mandate and return package along with the following documents:

1. Two completed Signature Cards (two Blank Cards are enclosed in the back cover folder of this package);
2. Two Reference Forms each duly completed by an individual or Corporate body maintaining a Current Account with a bank in Nigeria (Detachable Reference Forms are included in this package);
3. Copy of certificate of Registration of a Business Name;
4. Partnership Deed (where applicable)
5. Two Passport photographs of each Signatory;
6. Current Identification of each signatory e.g International Passport, National Identity Card, Drivers License, Notary Certificate, Membership Identification No. From Professional Bodies.
7. Resident permit (Non-Nigerians).
8. Utility Bill e.g. electricity, water, telephone
9. Letter of authority to debit for a search on business name.
10. Indemnity to operate the account pending the receipt of the search report.
11. Cheque Confirmation Form.



Account Opening Application Form

Customer Information

Name of Applicant _____

Certificate of Registration No _____ Date _____

Number of Business Locations _____ Business Address
(Not Box No. Pls) _____

Registered Address _____

Mailing Address (if different) _____

Foreign Office Address (if any) _____

Tel No (Office) _____ Tel. No. (Residence) _____

Mobile _____ E-mail Address _____

Nature of Business _____

Estimated Annual Turnover (in ₦Million) (please tick as applicable)

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

Name(s) of Sole Proprietor/Partners

1. Name _____ Name of Spouse _____

Occupation _____ Religion _____

Address _____

Date of Birth _____ Telephone No. _____

2. Name _____ Name of Spouse _____

Occupation _____ Religion _____

Address _____

Date of Birth _____ Telephone No. _____

(For large Partnership, please complete on separate sheet)



Communication Information

Should mail be sent or held for collection?

Send

Hold

Reference Information

Accounts Held With Other Banks

1. Name of Bank/Branch

Address

Name of Account

Account No.

2. Name of Bank/Account

Address

Name of Account

Account No

Declaration

I/We apply for the opening of an account or accounts with Access Bank Plc. I/We understand that the information given therein is the basis for opening such account(s) and therefore warrant that such information is correct.

I/We agree to be bound by the terms and conditions governing the operation of the account(s)

Signature

Affix
Stamp

Date

Signature

Affix
Stamp

Date



Sole Proprietorship/Partnership Account Mandate

To | Access Bank Plc

Name of Account

I/WE the undersigned being sole proprietor/ the present individual partners in the mentioned firm which has been duly registered under the Registration of Business Name Act hereby request and authorise you:

1. To open a current account in my/our firm name
2. To honour all cheques, bills of exchange, promissory notes, deposit receipts, and other orders, drawn or endorsed and all bills accepted on behalf of the firm and to charge the amount of all such orders of accepted bill to the debit of the account(s) whether the amount be in credit or overdrawn or shall become overdrawn in consequence of such d e b i t without prejudice to your right to refuse to allow any overdraft or increase of overdraft and I/We shall be jointly and severally responsible for the repayment of any such overdraft and interest.
3. To deal with any property, securities, valuables or documents to title which may be deposited with the Bank by the firm whether for safe keeping or otherwise when instructions to such effect are given to the Bank in writing and signed by me/any of the partners or by any other signatories specified below.
4. To honour any contract entered into with the Bank for the purpose and/or sale of foreign exchange and to deposit other securities with the Bank as security for such contract.

I/We further agree to:

- (a) deliver to the Bank not later than 60 days after the payment of foreign currency or against the firm's import transaction and in any other case not later than 10 days after the arrival of eligible goods in Nigeria, the exchange control copy of the Customs Bill of Entry and other allied documents.
 - (b) indemnify the Bank against loss or damage incurred as a result of failure to provide the required Customs Bill of Entry and/or comply with any Nigerian Customs or Exchange Control Regulation.
 - (c) the debiting of the firm's account or pay on demand to the Bank any difference in exchange rate due to fluctuation in rates between the time of instruction and the completion of the transaction.
5. I/We agree that advances to the firm by way of overdraft discount, loan mortgage or otherwise credits generally and the issue of guarantees by you from time to time may be arranged by myself or by any other signatory(ies) specified below provided that the document should be signed by myself or by any other signatory(ies) specified below.
 6. I/We agree that the Bank may, at any time without notice, notwithstanding any settlement of account of other matter whatsoever combine or consolidate all or any of the then existing account(s) opened in the name of the firm and set off, appropriate or transfer any sum(s) standing to the credit of any of such accounts towards satisfaction of any liabilities of the firm whatsoever, whether such liabilities be present or future, actual or contingent, primary or collateral and several or joint.



**Sole Proprietorship/Partnership
Account Mandate *cont'd***

- 7 I/We agree that in the absence of any directions to the contrary, any account(s) subsequently opened shall be operated and dealt with upon the terms set out above as the same may be applicable.
- 8 I/We agree this authority shall remain in force until written notice of revocation shall have been received by the Bank notwithstanding any change in the constitution or name of the firm, provided always, however that the authority under paragraph 5 above may not be revoked except with the Bank's prior written consent and subject to such terms and conditions as the Bank shall determine to impose.

Persons authorised to operate the account

1.	Name _____	Signature _____
	Category _____	Title _____
2.	Name _____	Signature _____
	Category _____	Title _____
3.	Name _____	Signature _____
	Category _____	Title _____
4.	Name _____	Signature _____
	Category _____	Title _____

Authorised combination (where applicable)

Signature of Sole Proprietorship/Senior Partner

Affix
Stamp

Name

Address

Occupation

Miss/Mr./Mrs./Chief.....
.....
.....
.....
.....

To: Access Bank Plc

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

Letter Of Set-off

I agree that in addition to any general lien or similar right to which you as my banker may be entitled by law, you may at any time and without notice to me 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 me with you in or towards satisfaction of any of my 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.....

SIGNED, SEALED AND DELIVERED
by the within named person

.....
In the presence of:

Name:

Address:.....

Occupation:.....

Signature:.....



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 authorised 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.

OFFICE USE ONLY

Activated by

Signature Date

* Only one out of multiple account is needed

ELECTRONIC BANKING AGREEMENT

- Introduction**
 - This Agreement is a service agreement, which applies to Communications (defined below). The Customer will provide to Access Bank PLC all documents and other information reasonably required by it in connection with this Agreement.
- Authority**
 - 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).
- Communications**
 - 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").
 - 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.
 - 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.
 - 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.
 - 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.
- Statements**
 - The Customer will notify Access Bank PLC in writing of anything incorrect in a statement promptly

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

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

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,

Name of Company

I/We wish to confirm that we have known the proprietor/partners of the above named firm for

I/We would like to comment about their suitability for maintaining a current account with yourselves as follows

I/We maintain a current account with

Name of Bank/Branch

Address

Name of Account

Nature of Business

Type of Account

Account No

Yours faithfully,

Signatory

Signatory

Date

Date

Name

Address



Letter of Reference

The Manager,
Access Bank Plc

Dear Sir,

Name of Company

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I/We maintain a current account with

Name of Bank/Branch

Address

Name of Account

Nature of Business

Type of Account

Account No

Yours faithfully,

Signatory

Signatory

Date

Date

Name

Address



Documents Obtained

For Bank Use Only

	Yes	Deferred	Waived
Completed Signature Card (2)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Reference Forms (2)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Copy of Certificate of Registration	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Copy of Proprietor(s) List	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Partnership Deed	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Identification of Signatory(ies)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Passport Photograph (2 each)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Resident Permit (Non Nigerians)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Search Report	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Address Verification	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Indemnity	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Others	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Documentation Checked

C.S.O.	Deferral/Waiver of Documents Authorised
Name <input type="text"/>	Name <input type="text"/>
Signature <input type="text"/>	Signature <input type="text"/>
Date <input type="text"/>	Date <input type="text"/>
Account Opening Authorised	
Account/Relationship Manager <input type="text"/>	Operations Manager <input type="text"/>
Signature <input type="text"/>	Signature <input type="text"/>
Date <input type="text"/>	Date <input type="text"/>