



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. Certified true copy of certificate of Registration (Original to be available for sighting by the Bank in Nigeria);
4. A Copy each of Constitution, Rules and Regulations of the Association etc;
5. Two passport photographs each of the Chairman, Secretary and other Signatories to the account;
6. Current Identification of each Signatory/Executive and their Signatures to the Account i.e National Identity Card, International Passport or Driver's Licence.
7. Senior Head of the Organisation's Title and Personal I.D. i.e National Drivers License/International Passport.

Account Opening Application Form



Customer Information

Name of Society/Club/Association _____

Registration Number & Date _____

Registered Office /Country of Registration _____

Business Address (Not Box No.) _____

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

Parent Body's Country of Registration _____ Telephone/Fax _____

Type of Business _____

Related Bodies _____

Communication Information

Telephone _____

Telex _____ Email _____

Should mail be sent or held for collection: Send Hold

Reference Information

Accounts held with other Banks

1. Bank Name/Branch _____

Address _____

Account Name _____ Account No. _____

2. Bank Name/Branch _____

Address _____

Account Name _____ 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 herein are the basis for opening such account(s) and therefore warrant that such information are correct.

I/We agree to be bound by the terms and conditions governing the operation of the Account(s) as set out hereinafter.

Signature

Signature

Date

Date

Society Resolution/Letter of Indemnity



To | Access Bank Plc

At a meeting of the Club/Society/Association held at

..... on..... it was resolved that you:

1. Open a Current Account in the name of our Club/Society/Association of
..... and at any time subsequent to open further account(s) as we may direct.
2. Honour all cheques or other orders which may be drawn on the said account provided such cheques or orders are signed on behalf of the said Club/Society/Association and to debit such cheques or orders to the said account whether such account be for the time being in credit or overdrawn or may become overdrawn in correspondence of such debit without prejudice to your right to refuse to allow any overdraft or increase of overdraft and in consideration, We agree.
 - a. to assume full responsibility for the genuineness or correctness and validity of all endorsements appearing on all cheques, orders, bills, notes, negotiable instruments, receipts and/or other documents deposited in our account.
 - b. to be responsible for the repayment of any overdraft with interest and to comply and be bound by the Bank's rules for the conduct of a current account receipt of which we hereby acknowledge.
 - c. to free the bank from any responsibility for any loss of or damage to funds deposited with Bank due to any future Government order, law, levy, tax, embargo, moratorium, exchange restriction and/or all other causes beyond the Bank's control.
 - d. that all funds standing to our credit are payable on demand only in such local currency as may be in circulation.
 - e. to be bound by any notification of change in conditions governing the account directed to our last known address and any notice or letter sent to our last known address shall be considered as duly delivered and received by us at the time it would be delivered in the ordinary course of post.
 - f. that if a cheque credited to our current account is returned dishonoured, the same may be transmitted to us through our last known address either by bearer or by post.
 - g. and We note that the Bank will accept no liability whatsoever for funds handed to members of its staff outside banking hours or outside the Bank's premises.
 - (h) that our attention has been drawn to the necessity of safeguarding our 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 our account.

Society Resolution/Letter of Indemnity *cont'd*



- (l) that the Bank is under no obligation to honour any cheque(s) drawn on this account unless there are sufficient funds in the account to cover the value of the said cheques and We understand and agree that any such cheque(s) may be returned to us unpaid but if paid, we are obliged to repay the bank on demand.
 - (j) that any sum standing to the debit of the current account shall be liable to interest charges at the rate fixed by the Bank from time to time. The Bank is authorised to debit from the account the usual banking charges, interest, commissions, and any service charge set by the Bank from time to time.
3. We agree to give you notice of any anomalies in the statements of account furnished to us by you within 90 (ninety) days of the date thereof; and We understand and agree that failure to give you such notice shall absolve you of all liability arising therefrom.
 4. We agree to give you prompt notice in such manner as you may from time to time specify of instruction not to honour any cheques, bills of exchange, promissory notes, deposit receipts and other orders for the payment of money drawn, endorsed or accepted on our behalf; and indemnify you for any loss arising from such non-payment.
 5. We also agree that in addition to any general lien or similar right to which you as bankers may be entitled by law you may at any time and without notice to us combine or consolidate all or any of my/our accounts without any liabilities to you and set off or transfer any sums standing to due credit of anyone or more of such accounts or any other credit, be it cash, cheques, valuables, deposits, securities, negotiable instruments or other assets belonging to us with you in or towards satisfaction of any of our liabilities be actual or contingent primary collateral and several or joint.
 6. We agree that a copy each of the authorising Resolution, Constitution/Rules and Regulations and registration certificate be forwarded to the Bank by the Chairman/President together with specimen signature of officers empowered to sign.

We agree that in the event of failure on our part to furnish the Bank with the Registration documentation as required by the Bank of us, the Bank may hold the signatories herein specified personally liable for the purpose of the account(s) generally.



Society Resolution/Letter of Indemnity

Title _____

Name _____

Title _____

Name _____

Title _____

Name _____

Title _____

Name _____

Title _____

Name _____

Title _____

Name _____

Title _____

Name _____

Title _____

Name _____

Signature _____

Signature _____

Signature _____

Signature _____

Signature _____

Signature _____

Signature _____

Signature _____

We certify that the above meeting was duly held on and that the above signatures are correct.

We enclose herewith a copy of the Constitution/Rules and Regulations of the Dated the..... day of 200.....

Chairman of the Meeting (Affix Stamp)

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

Form section A containing fields for Account Name, Account Number, and two columns for Authorised Signatory/Date, with checkboxes for confirmation methods.

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

Form section B containing numbered questions about confirmation preferences, checkboxes for modes of confirmation, and signature fields.

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

Form section C containing an INDEMNITY statement and signature fields for account confirmation.

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 your 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,

Letter of Reference for

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:

Three horizontal lines for providing comments on suitability.

I/We maintain a current account with

Name of Bank/Branch

Address

Account No

Nature of Business and Occupation

Yours faithfully,

Authorised Signatory

Date

Signature box for the authorised signatory.

Date line.

Name

Address

Two horizontal lines for providing the name and address of the signatory.



Letter of Reference

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Yours faithfully,

Authorised Signatory

Date

Signature box for the authorised signatory.

Date line.

Name

Address

Two horizontal lines for providing the name and address of the signatory.



Documents Obtained

For Bank Use Only

	Yes	Deferred	Waived
Identification of Signatories	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Completed Signature Cards (2)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Certified True Copy of Certificate of Registration	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Reference Forms (2)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Mandate Cards/Instructions	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Resident Permit (for Non-Nigerian Signatories)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Board of Trustees Resolution	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Certified True Copy of Particulars of Trustees	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Search Report	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Power of Attorney	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Passport Photographs	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Documentation Checked

C.S.O.

Name

Signature

Date

Deferral/Waiver of Documents Authorised

Name

Signature

Date

Account Opening Authorised

Account/Relationship Manager

Signature

Date

Operations Manager

Signature

Date