

Opening Guidelines and Checklist

Thank you for choosing our product. Please fill in the required information to help us serve you better. Also ensure that you affix photographs of each of the signatories, along with their signatures. (You can allow a family member or friend in Nigeria to operate your account as your Joint Resident Signatory).

You can send (preferably by courier) this completed form along with all requisite documents to:

**The Relationship Manager
AccessLink Banking Centre
Plot 1617A, Danmole Idejo Street,
Victoria Island
Lagos**

Account to be opened in Access Bank Plc Head Office branch in Victoria Island Lagos.

CHECK LIST FOR ACCOUNT OPENING DOCUMENTATION

S/N	Document
1.	Properly completed Account Opening Form
2.	Passport photograph (1 copy per signatory)
3.	Valid proof of identification (Copy of bio-data page of International Passport)
4.	Proof of source of funds (Copies of Payslips and work ID)
5.	Proof of address (Current Utility Bill not exceeding 3 months).
6.	Attestation of passport and photocopies of attached document (No. 2 to 5) by a Notary Public.
7.	Letter of introduction from applicant's bank (not to be notarized)
8.	Completed Indemnity Form.

ACCOUNT OPENING FORM

Affix Recent
Passport
Photograph
Here

Please tick to indicate your preference.

Account Type: Savings Account Current Account Call Account
Domiciliary Account: Dollars Pounds Euros

PERSONAL DETAILS

Name			Date of Birth
Surname	Middle Name	First Name	dd / mm / yy
Current Residential Address			
House No.	Street	City	State
Country	ZIP Code	How long have you lived at this address dd / mm / yy	
Nigeria Address			
House No.	Street	City	State
Employment Status		Occupation	Name of Employer
Employer's Address			
House No.	Street	City	State
Country	ZIP Code	Office Phone/Fax	
Home Phone/Fax		Mobile Phone	E-mail Address
Sex <input type="checkbox"/> Male <input type="checkbox"/> Female	Marital Status <input type="checkbox"/> Married <input type="checkbox"/> Single		If 'Married' Name of Spouse
Spouse Date of Birth dd / mm / yy	Wedding Anniversary Date dd / mm / yy	Signature & Date dd / mm / yy	

PERSONAL DETAILS - 2ND SIGNATORY (If a joint account)

Name			Date of Birth
Surname	Middle Name	First Name	dd / mm / yy
Nigeria Address			
House No.	Street	City	State
Foreign Address			
House No.	Street	City	State/Province
Country	ZIP Code	How long have you lived at this address dd / mm / yy	
Employment Status		Occupation	Name of Employer
Employer's Address			
House No.	Street	City	State/Province
Country	ZIP Code	Office Phone/Fax	

Affix Recent
Passport
Photograph
Here

Home Phone/Fax _____	Mobile Phone _____	E-mail Address _____
Sex <input type="checkbox"/> Male <input type="checkbox"/> Female		Marital Status <input type="checkbox"/> Married <input type="checkbox"/> Single
Spouse Date of Birth dd / mm / yy		Wedding Anniversary Date dd / mm / yy
Signature & Date _____ dd / mm / yy		

CHEQUE BOOK ISSUANCE

I hereby request for the issuance of an Access Bank cheque book for my Account. Please deliver the cheque book to me through my mailing address

I authorize you to debit my account with the cheque book charges.

ELECTRONIC BANKING SERVICES (Tick as required)

accessonline (Internet Banking)
 Telephone Banking
 SMS Alert
 E-mail Account Statement
 Monthly Bulletin

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.

CARD ISSUANCE

The cards listed below come free and will be linked directly to your account. The "Access Card" and "Access V-pay Card" can only be used in Nigeria, while the "Visa International Credit Card" can be used globally.

Please tick your preferred card.

Access Card
 Access V-Pay Card
 e-cash
 Visa International Credit Card

INVESTMENT SAVINGS ACCOUNT (OPTIONAL)

An Investment Savings Account (ISA) is a high yield savings account that helps you to accumulate funds towards your next project by putting aside a fixed amount from your account every month and it earns you interest above market rate.

Open Investment Savings Account (ISA), credit with 10% of the monthly balance of my account (optional)

ISA Instruction Roll Over every 6 months
 Liquidate & Credit my initial account every 6 months

DECLARATION

I/We understand that any information given overleaf is the basis for opening such account and therefore warrant that such information is correct. I/We agree to be bound by the terms and conditions governing the operations of the account.

Signature/Date

Affix Stamp

Signature/Date

Affix Stamp

INDIVIDUAL ACCOUNT MANDATE

To | Access Bank Plc

I/WE HEREBY REQUEST AND AUTHORISE YOU TO

1. Open an account in my/our name and at any time subsequently to open further accounts as I/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 by me/us and to debit such cheques or order to the said account whether such account be for the time being in credit or overdrawn or may become overdrawn in consequence of such debit without prejudice to your right to refuse to allow any overdraft or increase of overdraft and in consideration, I/We agree
 - (a) to assume full responsibility for the genuineness of correctness and validity of endorsements appearing on all cheques, orders, bills, notes, negotiable instruments, receipts and/or other documents deposited in my/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 I/We hereby acknowledge.
 - (c) to free the Bank from any responsibility for any loss or damage to funds deposited with the Bank due to any future government order, law, levy, tax, embargo and/or all other causes beyond the Bank's control.
 - (d) that all funds standing to my/our credit are payable on the 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 my/our last known address and any notice or letter sent to my/our last

known address shall be considered as duly delivered and received by me/us at the time it will be delivered in the ordinary course of post.

- (f) that if a cheque credited to my/our individual current account is returned dishonoured. The same may be transmitted to me/us through my/our last known address either by the bearer or by post.
- (g) and I/We note that the Bank will accept no liability whatsoever for funds handed to members of staff outside the Bank's premises.
- (h) that my/our attention been drawn to the necessity of safeguarding my/ 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 my/our account.
- (i) 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 I/We understand and agree that any such cheque may be returned to me/us unpaid but if paid, I am/We are obliged to repay the Bank on demand.
- (j) that any disagreements with entries on my/our Bank Statements will be made by me/us within 15 days of the dispatch of the Bank Statement. Failing receipt by the Bank of a notice of disagreement of entries within 15 days from the date of dispatch of my/our Bank Statement as rendered is correct.
- (k) that any sum standing to the debit of the current account shall bear 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 Management from time to time.

INDIVIDUAL ACCOUNT MANDATE - cont'd

3. I/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 without notice to me/us combine or consolidate all or any of my/our accounts without any liabilities to you and set off or transfer any sum or sums standing to the credit of anyone or more of such accounts or any other credits, be it cash, cheques, valuables, deposits, securities, negotiable instruments or other assets belonging to me/us with you in or towards satisfaction of any of my/our liabilities to you or any other account or in any other respect whether such liabilities be actual or contingents, primary or collateral and several or joint.
- 5.6 any change in his/her name, business or residential address or telephone number(s).
The Bank shall not be liable for any machine malfunction, strike or dispute or any other circumstance affecting the use of the Card which is outside the direct control of the Bank.
- 5.7 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 15.2 above.
- 5.8 The Cardholder shall be exclusively responsible for any losses to the Bank arising from the want of care in keeping the Card or the secrecy of the PIN or the use of the Card by any person whatsoever other than the Cardholder.
- 5.9 The Cardholder 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.

ACCESSCARD AGREEMENT

4. ISSUANCE

- 4.1 The Card is a debit card available only to customers of the Bank.
- 4.2 The Card shall only be used by the Cardholder and in accordance with the terms and conditions herein stated.
- 4.3 Withdrawal of funds with the Card from any ATM is only allowable against the available balance on the relevant account of the Cardholder.
- 4.4 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.

5. USE OF THE CARD AND PIN

- 5.1 The Cardholder shall exercise all possible care to ensure the safety of the Card in his/her possession at all times.
- 5.2 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.
- 5.3 The PIN shall not under any circumstance 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.
- 5.4 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.
- 5.5 It shall be the responsibility of the Cardholder to notify the Bank immediately in respect of

6. TRANSACTION LIMIT

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

7. LOST AND STOLEN CARDS

- 7.1 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.
- 7.2 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.
- 7.3 Upon receipt of such Notice as contemplated above, the Bank shall at the cost of the Cardholder issue a replacement card to the Cardholder.
- 7.4 It shall be the responsibility of the Cardholder to change the PIN as soon as a replacement Card is issued.
- 7.5 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.

Dated _____ day of _____ year _____

Name (surname, middle names, other names)

Signature (over stamp)

┌ _____ ┐

└ _____ ┘

Internet Banking/E-statement Application Form

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

First Name	Surname
<input type="text"/>	<input type="text"/>

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

Company Name
<input type="text"/>

Address
<input type="text"/>
<input type="text"/>

E-mail	Mobile
<input type="text"/>	<input type="text"/>

Telephone No.	Account No.
<input type="text"/>	<input type="text"/>

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
<input type="text"/>

Signature	Date
<input type="text"/>	<input type="text"/>

** Only one out of multiple account is needed*

ELECTRONIC SOLUTION AGREEMENT (INTERNET BANKING & E-STATEMENT)

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. E-Statements

- 4.1. 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.

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.

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 Solution Agreement**, I hereby affix my signature.

Signature & Date

Cash (Dollar) Lodgement Acceptance Agreement

(for Domiciliary Accounts only)

ACCESS BANK PLC of Plot 1665, Oyin Jolayemi Street Victoria Island Lagos (hereinafter called "the Bank") of the first part A of (hereinafter called "the Customer") of the other part.

WHEREAS:

- The Customer maintains a domiciliary account with the Bank.
- The Customer will lodge in various sums of foreign currency bills into the said account from time to time.
- The Customer understands that under certain circumstances i.e. time constraint, unavailable/malfunctioning currency tester, the bills may not be verified in his/her presence.
- In the event of (3) above and in accordance with the Bank's procedure and policy, a record of unverified bills will be made either by photocopy of the bills or by a listing of the serial numbers of unverified bills/currency. This will be authenticated by customer to establish audit trail and provide sufficient depositor details.

THIS AGREEMENT WITNESSES AS FOLLOWS:

- If any of the un-verified currency notes is later discovered to be a fake/counterfeit, the Customer hereby agree to make good the defective bills.
- This Agreement shall subsist for as long as the Customer continues to maintain banking relationship with the Bank.
- This Agreement shall be interpreted and construed in accordance with the laws of the Federal Republic of Nigeria.

IN WITNESS WHEREOF the parties have set their hands and Seals the date and Year first above written.

SIGNED AND SEALED by the
Within named Customer

AUTHORISED SIGNATORY

AUTHORISED SIGNATORY

SIGNED on behalf of the Bank

AUTHORISED SIGNATORY

AUTHORISED SIGNATORY

INDEMNITY FORM

Name:.....

In consideration of your acceptance of oral instructions or otherwise from me/us over the telephone, fax or implementation of other instructions where transmitted by electronic means (including email) in connection with such facilities as may from time to time form part of the services (services) offered by you in accordance with your policy, I/We irrevocably and unconditionally agree and undertake to accept the veracity of any such instructions and your implementation of the services for all purposes whatsoever . I/We further irrevocably and unconditionally ratify the same and hereby waive any claim against you as a consequence of or in respect of the provision by you of the services, any fraudulent or unlawful purpose. I/We confirm that any instructions given by me/us to you using any means may be used as evidence in any court of law or other proceedings of unconditionally agree to indemnify and hold you harmless from and against all liabilities, losses, actions, proceedings, claims, costs, damages and expenses which may be incurred or suffered by you, or made against you, as a consequence of, or in respect of, the provision by you of the services. I/We further agree that you may debit any of my/our accounts with you for all costs, charges expenses or other amounts which you may incur as a consequence of, or in respect, the provision of the services. I/We agree that you may ignore or suspend action on, any instruction received from us if you, in your absolute discretion, deem it appropriate to do so. I/We further confirm my/our understanding that compliance with such instructions and provision of the service shall be subject to the internal and relevant circular by Central Bank of Nigeria CBN.

I/We confirm that my /our cheque booklet, ATM CARD/PINS, Internet Banking ID and passwords shall be kept confidential. I/We shall be liable for any misuse of the same, and agree to indemnify you against all correspondences of such misuse. I/We confirm that all information and data contained in this form is accurate and true. There is no undisclosed material information which would affect Access Bank's decision to extend any of the services to me/us

For any cards issued to me/us by Access Bank, I/We undertake to immediately inform the Bank in the event of loss or theft of the same. It is understood that I/We shall continue to be liable for all the transactions until receipt of aforesaid intimidation by you. I/We further undertake to accept to accept full responsibility for all transactions made by the use of the card, whether or not made with my knowledge or authority, and I/We will accept the bank's record of transaction as binding for or all purposes.

For the purpose of this Indemnity Undertaking, the word Service/Product shall be deemed to include any form of banking services or products that Access Bank may offer its customers from time to time including any cards. This Indemnity and Undertaking shall be deemed to be an integral part of the account opening form executed by me/us as amended from time to time.

I/We hereby agree with the indemnity and undertakings given, which I/We have read, understood and received a copy of, and confirm that the information supplied is correct to the best of my/our knowledge.

Name:

Name:

Signature & Date:

Signature & Date:

For Bank's Use Only

S/N	Documents Obtained	Checklist		
		Yes	Deferred	Waived
1.	Properly completed Account Opening Form	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2.	Passport photograph (A copy per signatory)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3.	Valid proof of identification (Bio-data page of International Passport)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4.	Proof of source of funds (Work ID, Recent payslip)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5.	Proof of address (Current Utility Bill not exceeding 3 months).	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6.	Attestation of passport and photocopies of attached document (2 to 5) by a Notary Public	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7.	Letter of introduction from applicant's bank (not to be notarized)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8.	Completed Indemnity Form.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9.	Others _____			

DOCUMENTATION CHECKED

MIS Code for Sales Analyst _____ DEFERRAL/WAIVER OF DOCUMENTS AUTHORISED

CCO	Signature & Date	Name	Signature & Date
_____	_____	_____	_____

ACCOUNT OPENING AUTHORISED

Account Officer	Signature & Date	Head of Operations	Signature & Date
_____	_____	_____	_____