## 



ACCOUNT OPENING FORM-INDIVIDUAL

This form should be completed in CAPITAL LETTERS using BLACK INK. Characters and marks should be similar in style to the following ABC

**Category of Account:**

(Tick as appropriate)

Individual

### Type of Account

(Please tick as appropriate)

Joint

Instant

Fixed Investment

Instant

Others

(Please specify)

Individual Current

Savings Tier 1

Savings Tier 2

Premier Savings

Premium

Current

Gold Current

Domiciliary

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Solo

High Interest Deposit Account

Early Savers

Tier 2

Early Savers

Tier 3

Evergreen

Every Day Banking

Diamond

Xtra

Branch

# PERSONAL INFORMATION

Account No. (for oﬃcial use only) BVN :

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Title: Surname:

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First Name:

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Middle Name:

Marital Status: (please tick)

Single

Married

Others

(please specify)

Gender: F M

Mother’s Maiden Name:

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State of Origin:

Nationality : (for non Nigerian)

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Issue Date:

Expiry Date:

Local Govt. Area

Resident permit No.

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Date of Birth:

Tax Identiﬁcation Number (TIN) Purpose of Account:

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Do you have dual citizenship? Yes No

If US Citizen/Resident, please provide Social Security Number:

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If yes, please specify

# CONTACT DETAILS

Residential Address

House Number: Street Name:

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Landmark:

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Local Govt. Area: Mailing Address:

E-mail address:

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City/Town:

State:

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Mobile No.:

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# VALID MEANS OF IDENTIFICATION

Phone No.:

National ID Card

National Driver's License

International Passport

INEC Voter’s Card

\* Others (please specify) ID No.:

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Issue Date: Expiry Date:

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| D | D | M | M | Y | Y | Y | Y |

\*People in peculiar circumstances- Artisans, Petty Traders, Students who may not have the prescribed ID’s

**1.**



# ACCOUNT SERVICE(S) REQUIRED (please tick option below)

**Card Preferences** (Fees Apply)**:** Debit Card

### Would you like to opt out of this service (Debit Card) ?

**Electronic Banking Preference** (Fees Apply)**: Token Preference** (Fees Apply)**: Transaction Notiﬁcation Preference:**

Master Card

Online Banking Hard Token Email Alert (Free)

Verve Card Yes

Mobile Banking Soft Token SMS Alert (Fees Apply)

VISA Card

Mobile Wallet

### Transaction Notiﬁcation Rule: Statement Preference:

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Debit Only Email (free)

Credit Only By Post

Debit & Credit In-Branch

Threshold(If Required)

### Statement Frequency: Cheque Book Requisition:

**Cheque Conﬁrmation:**

# EMPLOYMENT DETAILS

Weekly 25 Leaves

No

Monthly 50 Leaves

Yes

Quarterly 100 Leaves

Threshold (if Yes)

Semi-annually Opened cheque

Annually Crossed Cheque

**Employment Status:** Employed

**Annual Salary/Expected Annual Income**

Self Empolyed

Unemployed

Retired

Student

Others

### Annual Salary:

(a) N0 -N50,000

(b) N51,000 - N250,000

(c) N251,000-N500,000

(d) N501,000-Less than N1000,000

* 1. N1milion-Less thanN5milion Employer's Name:

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* 1. N5million- Less-than N10million
  2. N10million-Less than N20million

Date of Employment (if employed):

* 1. Above N20million

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Employer's Address:

Plot Number:

Street Name

Nearest Bus Stop/Landmark:

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City/Town: State:

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Nature of Business/ Occupation:

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Local Govt. Area:

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Fax Number:

Title: Middle Name:

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FirstName:

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Relationship:

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Date of Birth:

Mobile No.:

Gender: F M

E-mail address:

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**Contact Details**

House Number: Street Name:

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Landmark: Local Govt. Area:

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City/Town:

State:

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**2.**

# ADDITIONAL DETAILS

Name of Beneﬁcial Owner(s):

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Spouse Name: Spouse Date of Birth: Sources of Fund to the Account

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Spouse's Occupation

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Expected annual income from other sources

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Name of associated business(es) (if any):

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Type of Business:

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Business Address:

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# ACCOUNT MANDATE

Account Name:

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Account No. (for oﬃcial use only)

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**Signatories**

**Mandate authorization/Combination rule:**

(Please tick as appropriate)

Either to sign

Both to sign

Sole Signatory

Surname: First Name: Middle Name:

Identiﬁcation Type: Identiﬁcation No: Phone Number:

Date:

Signature

|  |  |  |  |  |  |  |  |
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**Signatories** (Joint Applicant)

Surname: First Name: Middle Name:

Identiﬁcation Type: Identiﬁcation No: Phone Number:

Signature

Date:

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# DECLARATION

I/We hereby apply for the opening of account(s) with Access Bank PLC. I/We understand that the information given herein and the documents supplied are the basis for opening such account (s) and I/We therefore warrant that such information is correct.

I/We further undertake to indemnify the Bank for any loss suﬀered as a result of any false information or error in the information provided by the Bank.

Name:

Signature:

Date:

Name:

Signature:

Date:

1. JURAT (This should be adopted where the applicants is not literate or is blind and the form is read to him or her by a third party)

I agree to abide by the content of this agreement and acknowledge that it has been truly and audibly read over and explained to me by an interpreter

Mark of Customer/ Thumbprint:

Magistrate/Commissioner

for Oaths:

Date:

Name of Interpreter: Address of Interpreter:

Telephone Number: Language of Interpreter:

**For Oﬃcial Use Only**

Name of Oﬃcer: Name of Oﬃcer:

Signature:

Date:

Signature:

**For Bank Use Only**

Date:

# REQUIREMENT CHECKLIST

### Savings Account

Checked Deferred **Waived**

1. Duly completed account opening form
2. Specimen signature card duly completed
3. Proof of identity (Original must be sighted)
4. Resident permit (for non-Nigerians)
5. Proof of Address
6. Letter from Employer/School/NYSC

### Current/Domiciliary/Other types of Account

Checked Deferred **Waived**

1. Duly completed account opening form
2. Specimen signature card duly completed
3. Two (2) independent and satisfactory references
4. Proof of identity (Original must be sighted)
5. Resident permit (for non-Nigerians)
6. Two (2) independent and satisfactory references
7. Letter from Employer/School/NYSC
8. Other document provided

# AUTHENTICATION FOR FINANCIAL INCLUSION

1. Is the customer socially or ﬁnancially disadvantaged? Yes No
2. If answer to the above (i) above is yes, state other documents obtained in line with the Bank's policy on socially/ﬁnancially disadvantaged customer in compliance with Regulation 77 (4) of AML/CFT Regulation, 2013

Does the Customer enjoy tiered KYC requirements?

Yes No

1. If answer to question (iii) above is yes, identify the customer risk category: Low Risk

Medium Risk

High Risk

# AUTHENTICATION FOR POLITICALLY EXPOSED PERSONS

Is the Applicant a Politically Exposed Person? Yes No

**For Bank Use Only**

# ACCOUNT OPENED BY:

Surname:

Name:

Date:

Signature

|  |  |  |  |  |  |  |  |
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# DEFERRAL/WAIVER OF DOCUMENT (IF ANY) AUTHORISED BY:

Surname:

Name:

Date:

Signature

|  |  |  |  |  |  |  |  |
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| D | D | M | M | Y | Y | Y | Y |

# ADDRESS VERIFICATION CARRIED OUT BY:

Surname:

Name:

Date:

Signature

|  |  |  |  |  |  |  |  |
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| D | D | M | M | Y | Y | Y | Y |

Comment(s) (Address description and result ﬁnding):

# ACCOUNT OPENING AUTHORIZED/APPROVED BY:

Surname:

Name:

Date:

Signature

|  |  |  |  |  |  |  |  |
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| D | D | M | M | Y | Y | Y | Y |

# PRODUCTS AND SERVICES: TERMS AND CONDITIONS

#### Please tick the appropriate account box

**DIAMONDXTRA ACCOUNT**

Product Features

Minimum opening amount of ₦5,000 2% interest per annum payable monthly Free withdrawal limit of ₦10million monthly Daily ATM withdrawal limit of ₦150,000 Access to Online and Mobile banking platforms

Additional Beneﬁts Opportunity to win Salary4Life, Education grant, free rent, cash prizes etc. Access to Health Insurance (provided by Hygeia HMO) of ₦6,000 annually

Account operating conditions A strict minimum balance of ₦5, 000 is put on hold upon account opening. Monthly interest will not be earned if there are more than four (4) withdrawals within the month

A charge of ₦1 per mille applies on the excess amount if monthly debit turnover exceeds ₦10million in a month All other terms and conditions contained in the account opening package shall also apply to the DiamondXtra account.

#### HIDA ACCOUNT

**Product Features** Minimum opening amount of ₦100,000 A minimum operating balance of ₦500

A competitive tiered interest rate accrued daily and payable monthly.

|  |  |
| --- | --- |
| **Bands (₦)**  Less than ₦100,000 | **Rate (per annum)**  2.00% |
| ₦100,000 – ₦999,999 | 4.50% |
| ₦1,000,000 – ₦4,999,999 | 5.00% |
| ₦5 million and above | 6.00% |

No Debit Card No cheque book

Allows deposit of Cheques and Dividend warrants from other Banks directly into your account Access to Online and Mobile banking platforms

Additional Beneﬁts

Standing Instruction set-up (This can be done on our Online banking platform or In-branch)

Account Operating Conditions A charge of ₦150 applies monthly if account balance goes below ₦5,000 anytime in the month. Interest is forfeited if more than 4 withdrawals are made in a month All other terms and conditions contained in the account opening package shall also apply to the HIDA account.

#### PREMIUM CURRENT ACCOUNT

**Product Features** Minimum opening amount of ₦25,000 Minimum operating balance of ₦25,000 No Current Account Maintenance Fee (CAMF) Withdrawal limit of ₦50million No restriction on number of withdrawals Access to Online and Mobile banking platforms

#### Additional Beneﬁts

ATM daily withdrawal limit of ₦200,000 Access to Consumer Loans (Personal Loans, Auto Loans etc.)

**Account Operating Conditions** A daily minimum balance of ₦1,000,000 shall be maintained in the account. In any month where the daily balance in the account falls below the ₦1,000,000, Negotiable Current Account Maintenance Fee (NCAMF) of ₦1/mille will be applied on all debit transactions for such month.

Zero NCAMF shall apply up to a maximum turnover of ₦50 million monthly. NCAMF of ₦1 per mille shall apply to turnover above this threshold. All other terms and conditions contained in the account opening package shall also apply to the Premium Current Account.

# 18. TERMS AND CONDITIONS

#### Individual Account Opening Form

To Access Bank Plc

#### I/WE (the Customer) HEREBY REQUEST AND AUTHORISE YOU TO

1. Open an account in my/our name and at any time subsequently open further accounts as I/We may direct.
2. Honour all orders which may be drawn on the said account provided such orders are signed by me/us and to debit such 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
3. To assume full responsibility for the genuineness, correctness and validity of endorsements appearing on all cheques, orders, bills, notes, negotiable instruments, receipts and/or other documents deposited im my/our account.
4. 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 Savings Account receipt of which I/We hereby acknowledge.
5. 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.
6. That all funds standing to my/our credit are payable on demand only in such local currency as may be in circulation.
7. 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 delievered and received by me/us at the time it will be delivered in the ordinary course of post.
8. And I/We note that the Bank will accept no liability whatsoever for funds handed to members of staﬀ outside the Bank's premises.
9. 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.
10. The Customer hereby agrees that the Customer shall, at his/its own expense, indemnify, defend and hold harmless ACCESS Bank from and against any and all liability any other loss that may occur, arising from or relating to the operation or use of the Account or the Services or breach, non-performance or inadequate performance by the Customer of any of these Terms or the acts, errors, representations, misrepresentations, misconduct or negligence of the Customer in performance of its obligations.
    1. Under no circumstances shall ACCESS Bank be liable to the Customer for any indirect, incidental, consequential, special or exemplary damages in connection with the Account or the Services.
11. ACCESS Bank shall not be liable for any failure to perform any obligation contained in these Terms or for any loss or damage whatsoever suﬀered or incurred by the Customer howsoever caused and whether such loss or damage is attributable (directly or indirectly) to any dispute or any other matter or circumstances whatsoever.
12. The Customer shall keep ACCESS Bank indemniﬁed at all times against, and save ACCESS Bank harmless from all actions, proceedings, claims, losses, damages, costs, interest (both before and after judgement) and expenses (including legal costs on a solicitor and client basis) which may be brought against or suﬀered or incurred by ACCESS Bank in resolving any dispute relating to the Customer's Account with ACCESS Bank or in enforcing ACCESS Bank's rights under or in connection with these Terms and conditions contained herein, or which may have arisen either directly or indirectly out of or in connection with ACCESS Bank performing its obligations hereunder or accepting instructions, including but not limited to, fax and other telecommunications or electronic instructions, and acting or failing to act thereon.
13. If any sum due and payable by the Customer is not paid on the due date, including without limitation any moneys claimed under this Paragraph, the Customer shall be liable to pay interest (both after as well as before any judgement) on such unpaid sum at such rate or rates as ACCESS Bank may from time to time stipulate from the date payment is due up to the date of payment.
14. The Customer shall solely be responsible for ensuring full compliance with all the applicable laws and regulations in any relevant jurisdiction in connection with establishment of his/her Account

with ACCESS Bank and shall indemnify and keep indemniﬁed ACCESS Bank from all actions, proceedings claims, losses, damages, costs and expenses (including legal costs on a solicitor and client basis) which may be brought against or suﬀered or incurred by ACCESS Bank in connection with any failure to comply with any such applicable laws/regulations.

1. The indemnities as aforesaid shall continue notwithstanding the termination of the Account.
2. 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 authorized to debit from the account the usual banking charges, interest, commissions and any service charge set by the Management from time to time.
3. I/We also agree that in addition to any general lien or similar right to which you as bankers may be entitled bylaw 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 sumor 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 tome/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 joint or several.
4. I/We shall be solely responsible for the safe-keeping and the conﬁdentiality of the statements of account, balance conﬁrmation certiﬁcate, cheque books,

Debit card and its PIN, user id and passwords relating to internet banking and such other items relevant or pertaining to the Account.

1. I/we pledge that we shall not issue any cheque or instruction or instrument on our account without ﬁrst ensuring that our account with the Bank is suﬃciently funded to accommodate such payments. Consequently, we hereby authorize the Bank to report to the Central Bank of Nigeria (CBN), Economic and Financial Crimes Commission and/or any other regulator, details of any transaction or incident of returned cheque or instrument on our accounts due to insuﬃcient funds for further investigation and prosecution.
2. I/we pledge to comply with the rules and regulations put in place by the CBN regarding dud cheque from time to time. Consequently, we hereby irrevocably and unconditionally authorize the Bank

to enforce without further recourse to us, such CBN rules and regulation on dud cheque as may be applicable against us in the event of our breach CBN rules.

#### (ADDITIONAL TERMS AND CONDITIONS FOR DUAL CITIZENSHIP HOLDERS AND/OR DUAL RESIDENCE HOLDERS)

I/we hereby irrevocably and unconditionally request and authorize the Bank to disclose my/our account details, transaction and conﬁdential information on my/our account to the United States Internal Revenue Service or European Union or any other entity or regulator whether international or local as may be requested from time to time without further recourse to me/us.

I/we hereby irrevocably and unconditionally authorize the Bank to comply without further recourse to me/us with such instructions and directive as may be issued by the United States Revenue Service or European Union or any other regulator having authority over the country or jurisdiction where I/we reside or are nationalized. Such directives includes without limitation deducting any sum on my/our account or withholding any payment on my/our account or made on my/our behalf and freezing my/our account without any need for any order of court.

Consequently, I/we hereby irrevocably and unconditionally indemniﬁes and hold the Bank, its oﬃcers, directors, employees and agents harmless against all claims, costs, liabilities, actions, demands, damages, losses or expenses which they may suﬀer as a result of compliance with any such regulation or law or requirements as stated above.

Authorized Signatory

Date:

Afﬁx Passport Photograh Here

Afﬁx Passport Photograh Here

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| D | D | M | M | Y | Y | Y | Y |

Date:

Authorized Signatory

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