

Account Type: (Tick as appropriate) Current Account Savings Account Fixed Deposit Account HB Plus HB Prime Salary Plus Gold HB Bud

Domiciliary Account \$ € ¥ £ Others Other Types of Account _____
Name of Account (Specialized account)

Bud Category Mini 0-11 Teen 12 - 17 Max 18 - 25

This form should be completed in CAPITAL LETTERS. Characters and marks should be similar in style to the following A B C

EXPERIENCE CENTRE _____ ACCOUNT No.(for official use only) _____
 BANK VERIFICATION NUMBER _____

1. PERSONAL INFORMATION

Title _____ Surname _____
 First Name _____ Other Name _____
 Marital Status(Please tick as appropriate) Number of Children _____
 Single Married Others (Please Specify) _____ Date of Birth _____
Day Month Year Gender F M
 Place of Birth _____ Religion _____
 Mother's Maiden Name _____
 Nationality(for Non-Nigerian) _____ Resident Permit No. _____
 Permit Issue Date _____ Permit Expiry Date _____
Day Month Year Day Month Year
 L.G.A _____ State of Origin _____
 Tax Identification Number (TIN) _____
 Purpose of Account _____

2. CONTACT DETAILS

Residential Address _____
 Nearest Bus Stop/ Landmark _____ City/ Town _____
 Local Govt. Area _____ State _____
 Mailing Address _____
 Name & Address of School _____
(FOR HB BUD ONLY)
 Phone Number (1) _____ Phone Number (2) _____
 e-Mail Address _____

3. VALID MEANS OF IDENTIFICATION

National ID Card National Driver's License International Passport Valid INEC Voter's Card * Others (Please specify) _____
 ID No. _____ ID issue Date _____ ID Expiry Date _____
Day Month Year Day Month Year
 * People in peculiar circumstances - Artisans, Petty Traders, Students who may not have the prescribed IDs

4. ACCOUNT SERVICE(S) REQUIRED (Please tick applicable option below)

Card Preference (Fees apply): Debit Verve MasterCard Visa Others(Specify) _____
 Electronic Banking Preferences: Internet Banking Mobile Banking ATM POS Other eChannels (Fees may apply) Specify _____
HB Mobile/ HB Padie
 Transaction Alert Preferences: Email Alert (Free) Statement Frequency: Monthly Quarterly Semi- Annually Annually
SMS Alerts Charge Apply as mandated by CBN
 Business Address _____
 Cheque Book Requisition: (Fees apply) 50 Leaves 100 Leaves Cheque Confirmation: Will you like to pre-confirm your cheques? Yes No
 Cheque Confirmation Threshold: If the answer to the above is yes, please specify the threshold _____
 Signature _____

INDIVIDUAL ACCOUNT OPENING FORM

9. TERMS AND CONDITIONS

I/We confirm and agree that my/our account(s) and all banking transactions between me/us ("the Customer", "I", or "me" or "we") and Heritage Bank Plc (the Bank) shall be governed by the conditions specified below and/or the terms of any specific agreement between me/us and the Bank or where not regulated by either the conditions or such agreement, by customary banking practices in Nigeria.

- The Bank will not establish or operate the requested account(s) unless and until it has received the required supporting documents for the account, a list of which has been provided to me/us and is included with this application form.
- The Bank is hereby authorized to undertake all "Know Your Customer" (KYC) procedures specified by applicable law/regulations and/or Bank policies including the confirmation of my/our details and legal status at the appropriate government registry. I/We hereby authorize you to debit my/our account without further notice to me/us for the costs attendant to such KYC procedures.
- The Bank may, without prior notice, impose or change the minimum balance requirements for my/our account(s) (or alter the applicable interest rate(s) or the charges relating to such account(s) or any of them.
- The Bank is authorized, where the balance standing to the credit of my/our accounts is below the required minimum balance, to either amend the rate(s) of interest payable or close the account(s).
- The Bank is authorized to transfer money from any deposit account, I/We maintain to any other account(s), I/We maintain with the Bank whose balance is below the required minimum.
- The Bank shall, in addition to any right of set-off or similar right prescribed by law, be entitled, without notice, to combine and consolidate all or any of my/our Accounts with the Bank (without any liabilities to the Bank) and/or to set off or transfer any or all amounts owed by me/us or either of us or a related party to the Bank against any and all money which the Bank may hold for my/our account or any other credit be it cash, cheques, valubles deposits securities account or otherwise and whether in Naira or any other currency (hereinafter referred to as "foreign currency").
- The Bank shall be entitled to retain and not repay any amount whatsoever that it owed to me/us or which it holds on my/our behalf and until all amounts owed by me/us or the related party to the Bank have been repaid or discharged in full and, for so long as such amounts so owed to me/us or held on my/our behalf towards the payment and discharge of the amounts owed by me/us or either of us or the related party to the Bank.
- When effecting any set-off the Bank shall be entitled at its absolute discretion, with or without notice to me/us to convert any Naira or foreign currency into the currency in which the amount owed was incurred at the applicable official exchange rate for the currencies in question prevailing in Nigeria at the date and time of such conversion.
- I/We shall be responsible for all costs, expenses and liabilities arising from and in respect of the purchase, retention and sale of investments made on my/our behalf by the Bank which includes but are not limited to all taxes, statutory fees, duties and levies.
- The bank is hereby authorized, in the absence of any written instruction to the contrary, to place my/our funds in any appropriate investment (which for the purpose of this clause shall include but not be limited to investments in Commercial Paper whether guaranteed by the Bank or Otherwise) or on deposit and to renew/reinvest at maturity any investments or deposit made in my/our name(s) on the same terms and conditions that applied to such investment/deposit immediately prior to its maturity or on such other terms and conditions as the Bank may, in its absolute discretion, consider appropriate under the circumstances.
- The bank may, unless otherwise instructed by me/us, retain on my/our behalf, on a safe custody basis, any investment instruments issued in respect of any investment made on my/our behalf and unless otherwise specifically agreed, I/We will not have recourse to the Bank for the value or worth of such investments.
- Where the Bank, in the absence of any previous agreement as to rate of interest and costs and charges that will apply if my/our accounts or any of them becomes overdrawn, in its absolute discretion allows me/us to make any drawing that results in my/our account(s) or any of them becoming overdrawn, the Bank shall be entitled to charge such rate of interest and impose such charges as, in its absolute discretion, it considers appropriate in the circumstances and I/We agree to pay such interest and charges to the Bank on demand.
- I/We agree that where I/We give any instruction for a payment(s) that in aggregate exceed(s) the amounts standing to the credit of my/our account(s) against which the payment is to be made, the Bank reserves the right to decline to carry out such instruction or where there is more than one transaction, to select the transaction that shall be executed without reference to the date of dispatch or time or receipt of my/our instructions, if the Bank in its discretion makes any such payment for which my/our account is not funded I/We confirm my/our obligation to repay the bank (whether or not the Bank makes a demand) any outstanding sum in addition to charges and interest accrued thereon.
- Where I/We maintain a credit account with the bank in any foreign currency, the credit balance of such account may be held by the Bank with any bank or financial institution it considers first rate located in any country in which such foreign currency is legal tender. Such credit balance will accordingly be subject to all laws and applicable regulations in Nigeria and in the country in which such credit balance is held and the Bank shall not be held liable if the credit balance or any part thereof becomes unavailable as a result of any of the laws and regulations to which such credit balance is subject.
- Where any un-cleared effects credited to my/our account(s) by the Bank are subsequently dishonoured and/or the Bank for any reason is required to repay to the paying bank or to be made, the Bank reserves the right to decline to carry out such instruction or where there is more than one account(s) with the amount of such un-cleared effects and/or repaid amounts plus accrued interest and applicable bank charges.
- No failure or delay in exercising any right, power or privilege vested in the Bank by these conditions shall operate as a waiver thereof nor shall any partial exercise of such right, power or privilege preclude any other or further exercise thereof.
- If any of the Conditions or the provisions specified herein are invalid, illegal or unenforceable in any respect under the law of validity, legality, the enforceability of the remaining conditions and/or provisions contained herein shall not in any manner be affected or impaired thereby.
- Commission and charges shall be levied in accordance with the bank's standard scale of charges in force from time to time and copies of which are available on request. The Bank reserves the right to amend its rates of interest in accordance with its standard scale of charges and/or conditions from time to time.
- Where these conditions are signed by or on behalf of more than one person as the Customer, all of such persons are bound by these terms and conditions.
- Any communication by the bank shall be deemed to have been made as soon as it is sent to the most recent address provided by me/us and the date indicated on the duplicate copy of such letter or on the Bank's mailing list will constitute the date on which the communication was sent. Any statement or confirmation of any transaction between me/us or either of us and Bank shall be deemed to have been examined by me/us and to be conclusive and binding unless within 5 (five) working days from the date specified on such statement/confirmation, I/We or either of us advise the Bank in writing that an item contained therein is being disputed, whether or not such item was made in accordance with the mandate from time to time given by me/us to the Bank.
- I/We understand and acknowledge that electronic mail, facsimile and verbal communications are insecure transmission media where I/We advise the Bank to accept the instruction in such manner, I/We however undertake to indemnify the Bank in full for any loss it may suffer or incur by reason of its honoring my/our Letters, electronic mail, facsimile or verbal instructions, irrespective of whether same are erroneous, fraudulent or issued otherwise than in accordance with the Mandate for my/our Accounts(s), any and all payment instructions issued in accordance with the Mandate for my/our account(s) and which bears or purports to bear the facsimile or electronic Bank by me/us. The Bank is hereby authorized to honor and to debit my/our account, for any and all payment instructions/confirmations issued or provided by me/us using a pre-agreed format for same which may include but is not limited to electronic or written instructions/confirmations and where given electronically such instruction may if previously agreed involves the use of specific password(s) and when given in writing may be given by handwritten or typed letter, delivered by hand or post or by facsimile with authorized signature appended thereon.
- I/We hereby authorize the Bank to debit my/our account with the cost incurred in respect of the issuance of the cheque book(s) for the above account.
- Upon all cheques or other orders/instruments which may be drawn on the said account provided such cheques or orders/instruments are signed by me/us and to debit such cheques or orders/instruments to the said account whether such debit without prejudice to your right to refuse all allow any overdraft or increase of overdraft and in consideration, I/We agree:

- 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 my/our account.
- To be responsible for any repayment of any overdraft with interest and to comply with the Bank's rules and new rates as advised by the bank from time to time.
- To free the Bank from any responsibility for any loss or damage of funds deposited with the bank due to any future government order; law, tax, embargo, moratorium, exchange restriction and/or all other causes beyond the Bank's control.
- That all funds standing to my/our credit are payable on demand only on such local currency as may be in circulation.
- To be bound by any notification of change in the 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 would be delivered in the ordinary course of post.

- Customers should not write our cheques in staff's name, save customer's spouse and or children who are staff of the Bank. All cheques should be made out in customer's name.
- Customers should desist from transferring money from their accounts into staff's accounts. Impromptu cash pick ups at the customer's premises by staff should not exceed N500,000.00 (Five Hundred Thousand Naira Only)
- Customers who wish to enjoy cash pick up services should make a formal request which would be handled in accordance with the laid down procedure for cash pick up. Cash in excess of N500,000.00 (Five Hundred thousand Naira Only) should be paid over the counter by the customer.

- If a cheque credited to me/our individual account is returned dishonoured, the same may be transmitted to me/us through my/our last known address either by bearer or by post.
- I/We note that the Bank will accept no liability whatsoever for funds handed to members of the staff outside banking hours or outside the bank's premises.
- That my/our attention has been drawn to the necessity of safe guarding my/our passwords and access codes to the bank's non-branch channels including, but not limited to ATM, Internet Banking, Telephone Banking, Mobile banking and SMS banking, so that unauthorized persons are unable to gain access to it and any neglect of this precaution may be a ground for any consequential loss being charged to my/our account.

- That the Bank is under no obligation to honour any cheque(s) drawn on my/our account unless there are sufficient funds in the account to cover the value of the said cheque(s) and I/We understand and agree that any such cheque(s) may be returned to me/us unpaid, but if paid, we are obliged to repay the bank on demand.
- That any disagreements with entries on my/our bank statements will be communicated by me/us to the Bank within 5 working days of the dispatch of the bank statements. Failure to communicate any such disagreement in the entries on bank statement to the Bank within 5 working days from the date of dispatch of my/our bank statements shall automatically mean that the content of the bank statement is correct.
- 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 authorized to debit from my/our account the usual banking charges, interest, commission, and any service charge set by Management from time to time.

Electronic Banking

I/We confirm and agree that the following terms and conditions shall govern my/our Electronic Banking transactions with the Bank. The following terms and conditions shall govern the Bank's e-Banking Services.

1) Definitions

"Customers" means a customer of the Bank who operates an account with the Bank and is named in the application form. Where two individuals are named, either or both of them are customers.

"The Bank" means Heritage Bank Plc.

"Card Holders" means a customer who has been issued the Bank's debit and/or credit card. The card is the property of the Bank and will be returned unconditionally and immediately to the bank upon request by the Bank.

"Service" means the Heritage Bank Limited Internet Banking, eMail and SMS Alert, IVR Solution and other electronic products that will be provided by the Bank.

"Access code, Pass code, User name and Password" means the enabling code with which you access the system for the Banking service and which is known to you only.

"Account" means a current or savings account or other account maintained with the bank at any of the bank's branches in Nigeria.

"PIN" means the Personal Identification Number.

"ATM" means Automated Teller Machine that dispenses cash to account holders via the use of debit/credit cards or accept cash deposits.

"Debit and Credit Card" means the card used by a customer for initiating transactions on the various electronic payment channels e.g. ATM, POS, and Internet.

The service allows the customers to give the Bank Instructions by use of:

- Telephone, ATM, PIN, Password, Access code, Username and secure message (e-mail, sms), Internet banking for the following:
 - Obtain Information regarding customer's balances as at the last date of business with the Bank.
 - Obtain Information with regards to any instrument in clearing or any balance standing in the customers account as at the last date of transaction on the customer's account.
 - Authorize the Bank to debit customer's account to pay specified utility bills such as FIRS, NITEL, PHCN, WATER RATE and/or any other bills as specified by the customer subject however to available of such bill payment under this service.
 - Authorize the Bank to effect a transfer of funds from the customer's account(s) to any other account with the Bank.
 - Authorize the Bank to effect a transfer of funds from the customer's account(s) to any account within the country.
 - Authorize the Bank to effect a transfer of funds from the customer's account(s) to any international bank
 - Authorize the Bank to effect stop any payment order.
 - Authorize the Bank to debit customers account and load same into a designated card.
 - Authorize the Bank to produce a cheque book for the customer based on request
 - Authorize the bank to purchase or sell securities and interests in mutual funds
- On receipt of instruction, the Bank will endeavor to carry out the customer's instruction promptly, except in the event of any unforeseen circumstances such as Act of God, Force Majeure and other causes beyond the Bank's control.
- Before the service can be availed to any customer, he/she must have one or a combination of the following:
 - An account with the bank & (ii) a valid email address
 - A Pass code, Access code, User name, Password or token authenticator.
 - A Personal Identification Number "PIN"
 - Valid GSM/land line number.
- The Pass code/Access code/Password/E-mail Security.

The Customer understands that his/her Pass code, Access code/Password E-mail is used to give instructions to the bank and accordingly undertakes:

- That under no circumstances shall the Pass code, Access code/Password be disclosed to any body.
- Not to write the Pass code/Access code/Password in an open place in order to avoid third party access.
- The customer instructs and authorizes the bank to comply with any instructions given to the bank or through the use of the service.
- Once the Bank is instructed by means of the customer's Pass code/Access code and PIN the bank is entitled to assume that those are the instructions given by the customer and to rely on same.
- The customer's Pass code must be changed immediately it becomes known to someone else.
- The Bank is exempted from any form of liability whatsoever for complying with any or all instruction(s) given by means of the customer's Pass code/Access code if by any means the Pass/Access code becomes known to a third party.
- Where a customer notifies the bank of his/her intention to change the Pass code/Access code arising from loss of memory of same, or that has come to the notice of a third party, the bank shall, with the consent of the customer, delete same and thereafter allow the customer to enter a new Pass code/Access code PROVIDED that the bank shall not be responsible for any loss that occurs between the period of such loss of memory of the Pass/Access code or knowledge of a third and the time the report is lodged with the Bank.

- Once a customer's Pass code/Access code is given, it shall be sufficient confirmation of the authenticity of the instruction given.
- The customer shall be responsible for any instruction given by means of the customer's Pass code/Access code. Accordingly, the bank shall not be responsible for any loss or consequences suffered by the customer from use of the customer's Pass code/Access code.

5) Customer's Responsibilities.

- The customer undertakes to be absolutely responsible for safeguarding his/her/its user name, Access code/Pass code, PIN, Password, and under no circumstance shall the customer disclose any or all of these to any person.
- The bank is expressly exempted from any liability arising from unauthorized access to the customer's account and/or data as contained in the bank's records via the service, which arises as a result of inability and/or otherwise of the customer to safeguard his/her/its PIN, Pass code/Access code and/or password and/or failure to log out of the system completely by allowing on screen display of his/her/its account information.
- The bank is further relieved of any liability as regards breach of duty of secrecy arising out of customer's inability to scrupulously observe and implement the provisions of clause 4 above, and/or instances of breach of such duty by hackers and other unauthorized access to the customer's account via the service.

- Under no circumstances will the Bank be liable for any damages, including without limitation, direct or indirect, special, incidental or consequential damages, losses or expenses arising in connection with this service or use thereof or inability to use by any party, or in connection with any failure of performance, error, omission, interruption, defect, delay in operation, transmission, computer virus or line or system failure, even if the bank or its representatives thereof are advised of the possibility of such damages, losses or Hyperlink to other Internet resources are at the customers risk.

- Copyright in the cards and other proprietary information relating to the service including the screens displaying the pages, the information and material therein and agreement is owned by the Bank.

- For the benefit and security of our customers and to comply with applicable laws, we have a few mandatory guidelines that we call "rules of the road". Conducts that violates the rules of the road is grounds for termination of this services and the bank for whatsoever reason vary these terms and conditions. For this reason, the customer undertakes to:
 - Provides accurate information: Agree to provide true, accurate and complete information about themselves as requested in our registration/account opening forms and the customer agree not to misrepresent his/her identity or information, which may include user names, password or other access devices for such accounts.
 - Obey the law: Customer agrees not to use the service for illegal purposes or for the transmission of material that is unlawful, harassing, libelous (untrue and damaging to others), invasive of another's privacy, abusive, threatening, or obscene, or that infringe the right of others.
 - Restrictions on commercial use or resale: Customer's right to use the service is personal therefore customer agrees not assign or make any commercial use of the service.
 - Proprietary rights. The customer acknowledges, and agrees that the bank own all rights to information relating to the service including the web site and the content displayed on the site. The customer is only permitted to use this content as expressly authorized by the service, customer may not copy, reproduce, distribute, or create derivative work from this content. A violation of any of the rules (i-iv) is a ground for discontinuance of the service with the bank.

- The Bank shall not be responsible for any electronic virus that the customer may encounter in course of making use of these services.

Disclaimer of warranties

- The customer expressly understands and agrees that the user of the service is at his/her sole risk. The service is provided on an as is "available" basis. The bank expressly disclaims all warranties of any kind, whether express or implies, including, but not limited to the implied warranties of merchantability, fitness for a particular purpose and non-infringement.
- The Bank makes no warranty that:
 - The service will meet customer's requirements
 - The service will be uninterrupted, timely secure or error-free.
 - The results that may be obtained from the use of the service will be accurate or reliable.
 - The quality of any products, services, information or other material purchased or obtained by the customer through the service will meet his/her expectations.
 - Any errors in the technology will be corrected.

- Any material downloaded or otherwise obtained through the use of the Service is not responsible for any damage to customer's computer system or loss of data that results from the download of any such material. No advice or information whether oral or written obtained by customer from us, through us or from the Service will create any warranty not expressly stated in these terms.

- Customer agrees that the bank will not be liable for any liability, Whether direct, indirect incidental, special, consequential or exemplary damages, including but not limited to damages for the loss of profits, Goodwill, use or other intangible losses, even if we have been advised of the possibility of such damages, resulting from:
 - The inability to use the service
 - The cost of getting substitute goods and services resulting from any products, data, Information or services purchased or obtained or messages received or transaction entered into through or from the service.
 - Unauthorized access to or alteration of transmission of data.
 - Statement or conduct of anyone on the service, or
 - Any other matter relating to the service.

- Indemnification. Except when caused by the bank's intentional misconduct or gross negligence, customer agrees to protect and fully compensate the bank and its affiliates and Service Provider from any and all third party claims, liability damages, expenses and costs (including but not limited to, legal fees) caused by or arising from customer's use of the service violation of the terms or infringement, by any other use of customer's account of any intellectual property or other right of anyone.
- Service changes and discontinuation. The bank reserves the right to change or discontinue, temporarily or permanently, the service at any time without notice in order to maintain the security and integrity of the service, the bank may also suspend customer's access to the service at any time without notice. Customer agrees that the bank will not be liable to the customer or any third party for any modification or discontinuation of the service.
 - The Bank shall not be considered an agent or other legal representative of the customer for any purpose by reason of this agreement and/or any other party whom the customer is using this service to pay.

- This agreement cannot be changed by the customer nor any of the banks right caved unless the bank agree in writing or customer continue using the service following receipt of notice of any changes proposed by the Bank.

- This agreement is personal to the customer and the customer shall not assign same to anyone.
- All notice to the customer shall be in writing via the address the customer has provided to the bank, and all notice to the Bank must be made in writing sent to the bank's address.
- The Bank and the customer shall be an independent contractor, and nothing contained in this agreement shall be deemed to create any association, partnership, joint venture or relation of principal, agent or master and servant, employer or employee between parties.

- If any of these terms is held to be unenforceable, then such provision shall be construed, as nearly as possible, to reflect the intentions of the parties with the other provisions remaining in full force and effect.
- The laws of the Federal Republic of Nigeria shall govern this agreement.
- If a potential fraud is found in the operation of your account or you are reported, you agree that we have the right to apply restrictions to your account and report to appropriate law enforcement agencies

Credit Bureau

The customer acknowledges that the Bank consults with various credit bureaus and reference agencies, and may be required to disclose the Customer's information to these credit bureaus for the purpose of conducting checks on the Customer. The Customer hereby irrevocably and unconditionally grants his/her/its account(s)/transaction(s) with the Bank, to such credit bureaus and reference agencies whether based locally or abroad, including information on the Customer's Directors and other personnel, transactions and conduct on the Customer's account together with details of any non-payment or delayed payments as the Bank may deem necessary. The consent herein given discharges the Bank from all liabilities, claims, and damages for such disclosure made by the Bank to any credit bureau pursuant to the consent herein granted.

I/WE CONFIRM THAT I HAVE READ THE ABOVE TERMS AND CONDITIONS AND FULLY UNDERSTAND THE CONTENTS THEREIN.

Signature

Signature

10. DECLARATION:

I/We hereby apply for the opening of account(s) with Heritage 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 to the Bank.

1. Name.....Signature.....Date.....

2. Name.....Signature.....Date.....

11. JURAT (THIS SHOULD BE ADOPTED WHERE THE APPLICANT 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 Interpretation: _____

FOR BANK USE ONLY

I. REQUIREMENT CHECKLIST

S/N	DOCUMENTS REQUIRED	CHECKED	DEFERRED	WAIVED
1.	Duly completed Account opening form			
2.	Specimen signature card duly completed			
3.	Two (2) recent passport photograph			
4.	Two (2) independent and satisfactory references			
5.	Proof of Identity: International passport, Driver's license, National ID card, Valid Nigerian Voters Card (original must be sighted)			
6.	Proof of Address: Utility bills, etc (Certified true copy is acceptable if original is not held)			
7.	Letter from Employer (for salary account and or Student only)			
8.	Resident Permit (for non-Nigerians)			
9.	Address verification carried out			
10.	Other documents required			

2. AUTHENTICATION FOR POLITICALLY EXPOSED PERSONS

Is the Applicant a Politically Exposed Person? YES NO Is the Applicant a Financially Exposed Person? YES NO

FOR BANK USE ONLY

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

Name _____

Signature _____ Date:

Day Month Year

ACCOUNT OPENED BY:

Introducer _____

Experience Centre Associate _____

Signature _____ Date:

Day Month Year

3. RISK CLASSIFICATION

Customer risk classification based on the information obtained: LOW MEDIUM HIGH

Reason for risk classification

C. ADDRESS VERIFICATION CARRIED OUT BY:

Name _____

Signature _____

Date:

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Comments (Address description and result findings) _____

D. ACCOUNT OPENING AUTHORIZED/ APPROVED BY:

Service Manager _____

Signature _____

Date:

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Experience Center Manager _____

Signature _____

Date:

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