

# SAVINGS

## ACCOUNT OPENING FORM

INDIVIDUAL



tier 3

Category of Account: (Tick as appropriate) Joint Account  Fixed Investment Account  Other Types of Account

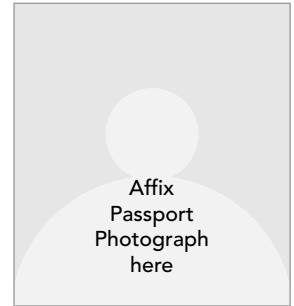
Account Type: (Tick as appropriate) Fixed Deposit Account  Savings Account  HB Plus Account

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

BRANCH

ACCOUNT No.(for official use only)

BANK VERIFICATION ID NO:



1. PERSONAL INFORMATION

Title \_\_\_\_\_ Surname \_\_\_\_\_

First Name \_\_\_\_\_ Other Name \_\_\_\_\_

Marital Status(Please tick as appropriate)

Gender  F  M

Single  Married  Others (Please Specify) \_\_\_\_\_

Date of Birth        
Day Month Year

Place of Birth \_\_\_\_\_ Religion (Optional) \_\_\_\_\_

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

House Number  Street Name \_\_\_\_\_

Nearest Bus Stop/ Landmark \_\_\_\_\_

City/ Town \_\_\_\_\_ Local Govt. Area \_\_\_\_\_

State \_\_\_\_\_

Mailing Address \_\_\_\_\_

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





## 9. TERMS AND CONDITIONS (CONTD)

23. Honour 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:

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 my/our account.

b. 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.

c. 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.

d. That all funds standing to my/our credit are payable on demand only on such local currency as may be in circulation.

e. 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.

f. 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.

g. 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)

h. 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.

i. That 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.

j. 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.

k. 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.

l. 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.

m. 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.

n. 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 Limited.

"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.

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

(a) Telephone, ATM, PIN, Password, Access code, Username and secure message (e-mail, sms), Internet banking for the following:

(I) Obtain Information regarding customer's balances as at the last date of business with the Bank.

(II) 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.

(III) 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 availability of such bill payment under this service.

(IV) Authorize the Bank to effect a transfer of funds from the customer's account(s) to any other account with the Bank.

(V) Authorize the Bank to effect a transfer of funds from the customer's account(s) to any account within the country.

(VI) Authorize the Bank to effect a transfer of funds from the customer's account(s) to any international bank

(VII) Authorize the Bank to effect/stop any payment order.

(VIII) Authorize the Bank to debit customers account and load same into a designated card.

(IX) Authorize the Bank to produce a cheque book for the customer based on request

(X) Authorize the bank to purchase or sell securities and interests in mutual funds

b) 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.

3) Before the service can be availed to any customer, he/she must have one or a combination of the following:

(I) An account with the bank & (ii) a valid email address

(iii) A Pass code, Access code, User name, Password or token authenticator.

(iv) A personal Identification Number "PIN"

(v) Valid GSM/ land line number.

4) 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.

(I) That under no circumstances shall the Pass code, Access code/Password be disclosed to any body.

(ii) Not to write the Pass code/Access code/Password in an open place in order to avoid third party access.

(iii) The customer instructs and authorizes the bank to comply with any instructions given to the bank or through the use of the service.

(iv) 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.

(v) The customer's Pass code must be changed immediately it becomes known to someone else.

(vi) 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.

(vii) 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.

(viii) Once a customer's Pass code/Access code is given, it shall be sufficient confirmation of the authenticity of the instruction given.

(ix) 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.

(I) 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.

(II) 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.

(III) 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.

6) 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.

7) 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.

8) 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:

(I) 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.

(II) 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.

(III) 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.

(IV) Proprietary rights. The customer acknowledges, and agrees that the bank own all rights

9. TERMS AND CONDITIONS (CONTD)

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 discontinuation of the service with the bank.

9) 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

10) 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.

11) The Bank makes no warranty that

- (I) The service will meet customer's requirements
- (II) The service will be uninterrupted, timely secure, or error-free.
- (III) The results that may be obtained from the use of the service will be accurate or reliable.
- (IV) The quality of any products, services, information or other material purchased or obtained by the customer through the service will meet his/her expectations.
- (V) Any errors in the technology will be corrected.

12) 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.

13) 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;

- (I) The inability to use the service.
- (II) 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,
- (III) Unauthorized access to or alteration of transmission of data,
- (IV) Statement or conduct of anyone on the service, or
- (V) Any other matter relating to the service.

14) 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.

15) Service changes and discontinuation. The bank reserves the right to change or discontinue, temporarily or permanently, the service at any time without notice in other 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.

- (I) 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.
- (ii) 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.
- (iii) This agreement is personal to the customer and the customer shall not assign same to anyone.
- (iv) 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.
- (v) 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.
- (vi) 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.
- (vii) The laws of the Federal Republic of Nigeria "shall govern this agreement.

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/ We HAVE READ THE ABOVE TERMS AND CONDITIONS AND FULLY UNDERSTAND THE CONTENTS THEREIN.

Signature

Signature

10. ACCOUNT MANDATE

(Please tick as appropriate)

a. Category of Account:

Joint Account  Fixed Investment Account  Other Types of Account

Account Type:

Fixed Investment Account  Savings Account  Domiciliary Account

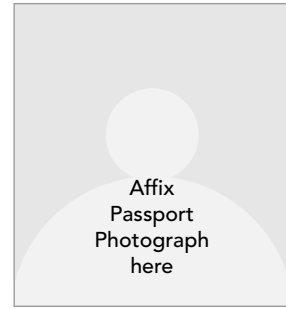
b. Account Name: \_\_\_\_\_

c. Account No:           (for official use only)

d. Mandate authorisation/ Combination rule (Please tick as appropriate): Sole Signatory  Either to Sign  Both to Sign

e. Signatories

Name: \_\_\_\_\_  
 Surname \_\_\_\_\_  
 First Name \_\_\_\_\_  
 Other Name \_\_\_\_\_  
 Class of Signatory: \_\_\_\_\_  
 Identification Type: \_\_\_\_\_  
 Identification No: \_\_\_\_\_  
 Telephone Number: \_\_\_\_\_  
 Signature & Date: \_\_\_\_\_



**FOR BANK USE ONLY**

Name \_\_\_\_\_  
 Signature \_\_\_\_\_

**FOR BANK USE ONLY**

Name \_\_\_\_\_  
 Signature \_\_\_\_\_

11. DECLARATION:

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

- Name.....Signature.....Date.....
- Name.....Signature.....Date.....

12. 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

Saving Account

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

Fixed/Current/Domiciliary/Fixed Investment/Other Types of Account

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 FINANCIAL INCLUSION**

- i. Is the customer socially or financially disadvantaged? YES  NO
- ii. If answer to the (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  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_
- iii. Does the Customer enjoy tiered KYC requirements? YES  NO
- iv. If answer to question (iii) above is yes, identify the customer risk category: Low Risk  Medium Risk  High Risk

**3. AUTHENTICATION FOR POLITICALLY EXPOSED PERSONS**

Is the Applicant a Politically Exposed Person? YES  NO

**FOR BANK USE ONLY**

**A. ACCOUNT OPENED BY:**

Name \_\_\_\_\_

Signature \_\_\_\_\_ Date: / /

Name \_\_\_\_\_

Signature \_\_\_\_\_ Date: / /

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

Name \_\_\_\_\_

Signature \_\_\_\_\_ Date: / /

Name \_\_\_\_\_

Signature \_\_\_\_\_ Date: / /

**C. ADDRESS VERIFICATION CARRIED OUT BY:**

Name \_\_\_\_\_

Signature \_\_\_\_\_ Date: / /

Name \_\_\_\_\_

Signature \_\_\_\_\_ Date: / /

COMMENT(S)(Address description and result finding):  
 \_\_\_\_\_  
 \_\_\_\_\_



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**D. ACCOUNT OPENING AUTHORIZED/ APPROVED BY:**

Name \_\_\_\_\_

Signature \_\_\_\_\_

Date:

--	--

Day

--	--

Month

--	--	--	--

Year

Name \_\_\_\_\_

Signature \_\_\_\_\_

Date:

--	--

Day

--	--

Month

--	--	--	--

Year

**Heritage Bank Limited** RC: 1259460

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