



Parents / Guardian / Sponsor's Details



Full name _____

Residential address _____

Occupation/ Business _____

Relationship to the account holder _____

Phone Number _____

Do you have an account with HBC? Yes No

E-mail Address _____

Initial deposit in words _____

Initial deposit in figures _____

| Signatories | |
|-------------|----|
| | 1. |
| | 2. |
| | 3. |
| | 4. |

Name, Signature & Date

Name, Signature & Date
(For account holders above 17yrs)

FOR FOREIGNERS ONLY

Nationality: _____

Resident Permit No: _____

Passport No: _____



Banking Services (tick As Required)

E-mail Account statement SMS alert Internet Banking Mobile Banking

This service attracts a nominal fee



Valid Means of Identification

Please Specify

Student (Age 18-25)

Birth Certificate Drivers Licence International Passport Voters Card School ID

ID No. _____

ID issue Date _____
Day Month Year

ID Expiry Date _____
Day Month Year

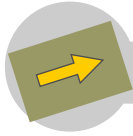
Parent/Guardian

Drivers Licence International Passport Voters Card

ID No. _____

ID issue Date _____
Day Month Year

ID Expiry Date _____
Day Month Year



Standing Order Mandate (optional)

Commencing on Day Month Year and thereafter on the Day of each month until further notice, debit my account accordingly

Account Number

Account Name _____

Amount in figures

Amount in words _____

FOR BANK USE ONLY

Document checked by:

Name, Signature & Date

Account opened by:

Name, Signature & Date

Account opening authorised/approved by:

Name, Signature & Date

Address Verification done by:

Name, Signature & Date

Coupon

Grab your **GIFT**
from participating stores nationwide



Terms and Conditions apply

1. Minimum Opening Balance: N 5,000 2. Maintain an average balance of N 100,000 within a minimum period of 3 months and qualify to redeem this coupon. 3. Coupon code will be sent via SMS and/or email

TERMS AND CONDITIONS

I/WE hereby request and authorise you to open the account marked overleaf in my name with Heritage Banking Company Limited ("the Bank") and at any time subsequently to open such further accounts as I may direct and in consideration.

I agree:

- 1) To guard against access to the withdrawal slip by unauthorized persons.
- 2) To act as sole/co-signatory to the account (Delete as appropriate)
- 3) That interests will be paid on the account at ruling rates and subject to prevailing conditions.
- 4) That withdrawals can only be made by the account holder/signatory on the basis of the withdrawal slip/passbook.
- 5) That any change in the address or data of the account holder/signatory shall immediately be communicated the Bank.
- 6) That the Bank's statement(s) on my account(s) shall be sent to the email address indicated overleaf and from time to time such other information relevant to the account may be sent to the mobile number indicated overleaf. Any disagreements with entries on my bank statement(s) shall be made by me/us in writing and delivered to the Bank within 15 days of the print date indicated thereon, failing which, the Bank shall consider the statement rendered to be correct.
- 7) To comply with all rules and regulations issued by the Bank governing the use of electronic banking services which the Bank may from time to time offer and provide to me/us, in order to ensure banking convenience.
- 8) That the Bank is authorized to debit from my/our account the usual banking charges, commissions, and any service charge set by the management from time to time.
- 9) That my/our direct debit instruction shall remain subsisting until it is terminated by issuing and delivering to the Bank, a duly executed "Termination of Direct Debit Mandate" to be submitted to the branch where my/our account is domiciled not later than five (5) working days to the next debit date.
- 10) To maintain an average balance of N 100,000 within a minimum period of 3 months and qualify to redeem the account opening coupon.

I/WE acknowledge that the Bank consults with various credit bureaus and reference agencies, and may be required to disclose my/our information to these credit bureaus for the purpose of conducting checks on me/us. 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

Documentation Checklist

1. Child/Youth Birth Certificate
2. Passport photograph of Parent and Child/Youth
3. Parents/Guardian/Youth ID Card e.g. Drivers Licence, International passport, voters card etc.
4. Address Verification Document e.g. Utility Bill, Waste Bill etc.
5. Minimum balance of N 5,000

Heritage Banking Company Limited RC: 19868

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