

ACCOUNT OPENING FORM-ENTITIES

(Incorporated & Non-Incorporated)

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 Business

Limited Liability Company Partnership Sole Proprietorship MDAs Schools Others

Type of Account (Please indicate the type of account you want to open by ticking in the boxes below)

Corporate Current Gold Current SME Gold Current Mpower Biz DBA Basic DBA Established
 DBA Growing Community Savings Community Current Access School Advantage Domiciliary Account

Branch Account No. (for official use only)

Referral code (To be filled during campaigns if referred by existing customers)

Currency

\$	€	¥	£
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

1. COMPANY DETAILS (Please complete in BLOCK LETTERS and tick where necessary)

Company / Business

Certificate of Incorporation/ Registration number

Date of Registration Jurisdiction of Incorporation/Registration

Type /Nature of Business (Specific not generic)

Sector/Industry

Operating Business Address 1

Operating Business Address 2

Business
 Address/Registered Office (if different from above)

Landmark/Nearest Bus-stop

Company E-mail address

Website (if any)

Phone Number (1) Phone Number (2)

Tax Identification Number (TIN) CRM No Borrower's Code (where applicable)

Special Control Unit against Money Laundering (SCUML) Reg. No.

2. ANNUAL TURNOVER

(a) Less than N50 Million N50 Million-Less than N500 Million N500Million-Less than N5 Billion Above N5 Billion

(b) Source of funds (Source of economic activities that generates income)

(c) Is your Company quoted on any Stock Exchange Yes No

(d) If answer to question (b) is yes, indicate which Stock Exchange and the Stock Symbol:

3. ACCOUNT SERVICE(S) REQUIRED (Please tick option below)

Card Preferences: Mastercard Visacard VerveCard Other (specify)

Electronic Banking Preferences: Internet Banking Mobile Banking ATM/POS Primus Primus Lite

Others(specify)

Transaction Notification: SMS Alert (Fee applies) E-mail Alert (Free)

Statement Delivery Preferences: E-mail (Free) Post Branch

Statement Frequency: Monthly Quarterly Semi annually Annually

Cheque Book Requisition: Opened cheque Crossed Cheque 50 Leaves 100 Leaves

Landmark/Nearest Bus-stop

Phone Number (1) Phone Number (2)

E-mail address

Class of Signatory Signature _____ Date

3. Surname

First Name Middle Name

Date of Birth Sex: Male Female

Means of Identification

ID Number

ID Issue Date ID Expiry Date

Biometric ID No

Occupation (Specific not generic)

Status/Job Title Position/Office

Residential Address

House Number Street Name

Street Name cont. City/Town

LGA State

Landmark/Nearest Bus-stop

Phone Number (1) Phone Number (2)

E-mail address

Class of Signatory Signature _____ Date

6A DETAILS OF THE DIRECTORS/EXECUTIVES/TRUSTEES/PROMOTERS/EXECUTORS/ADMINISTRATORS/PRINCIPAL OFFICERS (NOT SOLE PROPRIETORSHIP)

1. Surname

First Name Middle Name

Date of Birth Sex: Male Female

Means of Identification

ID Number

ID Issue Date ID Expiry Date:

Biometric ID No

Do you have dual citizenship? Yes No If yes, please specify

If US Citizen, please provide:

Social Security Number Employee Identification Number:

Percentage Holding

Occupation (Specific not generic)

Status/Job Title Position/Office

Do you have dual citizenship? Yes No If yes, please specify

If US Citizen, please provide:

Social Security Number Employee Identification Number:

Percentage Holding

Occupation (Specific not generic)

Status/Job Title Position/Office

Residential Address

House Number Street Name

Street Name cont. City/Town

LGA State

Landmark/Nearest Bus-stop

Phone Number (1) Phone Number (2)

E-mail address

Class of Signatory Signature _____ Date

6B. DETAILS OF A SOLE PROPRIETORSHIP

1. PERSONAL INFORMATION

Title Surname

First Name

Middle Name

Marital Status (Please tick) Single Married Other (please specify) **Sex:** Male Female

Mother's Maiden Name

Nationality (for non Nigerian) Resident Permit No

Permit Issue Date Permit Expiry Date

State of Origin LGA

Tax Identification Number (TIN)

2. CONTACT DETAILS

Residential Address

House Number Street Name

Street Name cont. City/Town

LGA State

Landmark/Nearest Bus-stop

Mailing Address

Phone Number (1) Phone Number (2)

E-mail address

3. MEANS OF IDENTIFICATION

National ID Card National Driver's License International Passport * Other (Please specify)

ID No. D Issue Date ID Expiry Date

Biometric ID No

*People in peculiar circumstances- Artisans, Petty Traders, Students who may not have the prescribed IDs

Do you have dual citizenship? Yes No If yes, please specify

If US Citizen, please provide:

Social Security Number Employee Identification Number:

Percentage Holding

4. DETAILS OF NEXT OF KIN

Title Surname

First Name

Middle Name

Date of Birth Sex: Male Female Relationship

Contact Details:

House Number Street Name

Street Name cont. City/ Town

LGA State

Phone Number (1) Phone Number (2)

E-mail address

7. ADDITIONAL DETAILS

I. Name of affiliated company/Body: 1

2

3

II. Parent Company's Country of Incorporation:

III. DETAILS OF ACCOUNTS HELD WITH OTHER BANKS BY THE PROSPECTIVE COMPANY/PARTNERSHIP/SOLE PROPRIETORSHIP

S/N	NAME AND ADDRESS OF BANK/BRANCH	ACCOUNT NAME	ACCOUNT NUMBER	DATE ACCOUNT OPENED	STATUS: ACTIVE/DORMANT
1					
2					
3					
4					

8. AUTHORITY TO DEBIT ACCOUNT FOR SEARCH REPORT

Access Bank Plc
Plot 999C, Danmole Street
Off Idejo Street,
Victoria Island
Lagos

Dear Sir,

I/We hereby authorize you to debit my/our account with the sum of N.....being the legal cost of search conducted on our account by the Corporate Affairs Commission.

Yours faithfully,

9. LETTER OF INDEMNITY

The Customer hereby agrees that the Customer shall, at his/its own expense, indemnify, defend and hold harmless Access Bank Plc 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.

The Customer shall keep Access Bank Plc indemnified at all times against, and save Access Bank Plc 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 Plc in resolving any dispute relating to the Customer's Account with Access Bank Plc or in enforcing Access Bank Plc'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 Plc 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.

10. ACCOUNT MANDATE

(Please tick as appropriate)

Account Type:

a. Account name _____

b. Account No. (for official use only)

c. Mandate authorisation / Combination rule (Please tick as appropriate): Sole Signatory Two or more

Domiciliary Account

(Please tick as appropriate)

\$	€	¥	£
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

If two or more are to sign, please specify _____

Signatories

i. Name:

Surname First Name Middle Name

Identification Type:

Identification No:

Signature Date

PHOTO

Signature & Date	
<input type="text"/>	<input type="text"/>
Name of Officer	Signature

Signature & Date	
<input type="text"/>	<input type="text"/>
Name of Officer	Signature

2. Name:

Surname First Name Middle Name

Identification Type:

Identification No:

Signature Date

PHOTO

Signature & Date	
<input type="text"/>	<input type="text"/>
Name of Officer	Signature

Signature & Date	
<input type="text"/>	<input type="text"/>
Name of Officer	Signature

3. Name:

Surname First Name Middle Name

Identification Type:

Identification No:

Signature Date

PHOTO

Signature & Date	
<input type="text"/>	<input type="text"/>
Name of Officer	Signature

Signature & Date	
<input type="text"/>	<input type="text"/>
Name of Officer	Signature

FOR BANK USE ONLY

15. REQUIREMENTS CHECKLIST

S/N	DOCUMENTS REQUIRED	PRESENTED	DEFERRED	WAIVED	N/A
1.	Account opening form duly completed				
2.	Specimen signature card duly completed				
3.	Copy of certificate of Registration				
4.	BoardResolution				
5.	Copy of Memorandum and Article of Association (certified as true copy by the Registrar of Company)				
6.	Form C07 Particulars of Directors/Form C02 allotment of shares				
7.	Form CAC 1.1.				
8.	Partnership Deed				
9.	Approval Letter (for Government Agency)				
10.	Gazette (for Government Agency)				
11.	Two (2) passport sized photograph of each signatory to the account with name written on the reverse side				
12.	Introduction letter with (2) passport sized photograph of contact person or authorized agent				
13.	Status report from Banker (where applicable)				
14.	Resident Permit (for Non-Nigerians)				
15.	Evidence of Registration with SCUML				
16.	Search Report				
17.	Power of Attorney				
18.	Letter of Indemnity				
19.	Proof of Company address				
20.	Business Premises visitation certificate				
21.	Proof of identity of all signatories and Directors whose name appear in the account opening form or document (valid means of ID must be provided)				
22.	Proof of address of all signatories and Directors, or officers whose name appear on the account opening form/document utility bill				
23.	Evidence of registration with NIPC				
24.	Copy of the audited financial statements				

PRODUCTS AND SERVICES

Terms and Conditions

Please tick the appropriate account box

MPOWER BIZ ACCOUNT

Product Features

- Minimum opening amount of N50,000
- Minimum daily balance of N100,000
- Zero CAM only up to a maximum monthly turnover of N100Million
- No restriction on number of withdrawals
- Access to Online and Mobile banking platforms

Additional Benefits

- Annual business seminars for qualifying customers based on volume
- SME Tool Kit
- Market Intelligence Report

Account Operating Conditions

- A daily minimum balance of N100,000 shall be maintained in the account always. In any month where the daily balance in the account falls below the minimum daily balance, CAM charge of N1/mille will be applied on all debit transactions for such month.
- Zero CAM benefit shall apply up to a maximum turnover of N100 million monthly. Any turnover above this threshold shall attract a CAM charge of N1/mille.
- All other terms and conditions contained in the account opening package shall also apply to the Mpower Biz account.

SME GOLD CURRENT ACCOUNT

Product Features

- Zero CAM subject to compliance with monthly turnover of N50 million
- Minimum opening amount of N10,000
- Minimum daily balance of N20,000
- No restriction on number of withdrawals
- Competitive Interest rate
- Access to Online and Mobile banking platforms

Additional Benefits

- Cheques are valid for clearing
- Access to free financial planning tools
- Annual business seminars for qualifying customers based on volume

Account Operating Conditions

- A daily minimum balance of N20,000 shall be maintained in the account always. In any month where the daily balance in the account falls below the minimum daily balance, CAM charge of N1/mille will be applied on all debit transactions for such month.
- Zero CAM benefit shall apply up to a maximum turnover of N50 million monthly. Any turnover above this threshold shall attract a CAM charge of N1/mille.
- All other terms and conditions contained in the account opening package shall also apply to the SME Gold Current account.

GOLD CURRENT ACCOUNT

Product Features

- Zero CAM subject to compliance with monthly turnover of N5 million
- Minimum opening amount of N5,000
- Minimum daily balance of N5,000
- No restriction on number of withdrawals
- Access to Online and Mobile banking platforms

Additional Benefits

- Cheques are valid for clearing
- Access to free financial planning tools

Account Operating Conditions

- A daily minimum balance of N5,000 shall be maintained on the account always.
- Zero CAM benefit shall apply up to a maximum turnover of N5 million monthly. Any turnover above this threshold shall attract a CAM charge of N1/mille on the excess.
- All other terms and conditions contained in the account opening package shall also apply to the Gold Current account.

COMMUNITY SAVINGS

Product Features

- Minimum opening and operating amount of N10,000
- 4.2% credit interest per annum payable monthly
- Zero Current Account Maintenance Fee (CAMF)
- Monthly free withdrawal limit of N1million
- No card issuance on account
- No deposit of OBC's/ Dividend warrants not allowed
- Access to Online banking platform

Additional Benefits

- Access to the account via cheque book for account signatories only

Account Operating Conditions

- Monthly interest will not be earned if there are more than four withdrawals within the month or account balance goes below N10,000 in the month
- A charge of N3 per mille will apply on the excess amount if total withdrawal amount exceeds N1million in a month.
- All other terms and conditions contained in the account opening package shall also apply to the Community Savings Account.

COMMUNITY CURRENT

Product Features

- Minimum opening and operating amount of N10,000
- No monthly credit interest
- Zero Current Account Maintenance Fee (CAMF)

- Monthly maintenance fee of N500
- Monthly free withdrawal limit of N1million
- No card issuance on account
- No deposit of OBC's/ Dividend warrants not allowed
- Access to Online banking platform

Additional Benefits

- Cheques are valid for clearing

Account Operating Conditions

- The monthly maintenance fee of N500 is waived if a minimum balance of N100,000 is maintained throughout a month
- A charge of N3 per mille will apply on the excess amount if monthly withdrawal amount exceeds N1 million in a month.
- All other terms and conditions contained in the account opening package shall also apply to the Community Current Account.

DBA

- These Terms and Conditions govern your subscription and operation of a DBA Account. Please read these terms and conditions carefully as by signing the column provided below, you confirm that you accept and agree to comply with them.
- Do note that Access Bank Plc ("Access Bank" or "the Bank") reserves the right to change these terms and conditions at any time and will promptly notify you of any change thereto.
- You are at liberty to open and maintain any of the variant of the DBA Account as shown in the DBA Product Table subject to your compliance with our account opening and maintenance requirement as well as with the terms and conditions hereunder.
- For the duration of your subscription to a DBA account, you consent to the deduction of the monthly fixed charges applicable to such account, irrespective of such account inactivity.
- Subject to compliance with the Bank's account closure procedures, you may unsubscribe from this product at your discretion through your Relationship Manager

DBA PRODUCT TABLE

DBA Variants	Minimum Opening Amount	Monthly Operating Balance	Monthly Fixed Charge	DBA Variant Monthly Debit Limit	Penalty for exceeding debit turnover limit	Sign against preferred variant
BASIC (unregistered businesses)	N10,000	N5,000	N2,000	N4M**	0.3% on the excess	
BASIC (Registered Businesses)	N10,000	N5,000	N2,000	N4M**		
GROWING (Registered Businesses)	N15,000	N10,000	N4,000	N12M**		
ESTABLISHED (Registered Businesses)	N30,000	N25,000	N7,500	N50M**		

* Monthly fees may be waived by the Bank if a daily minimum balance of N1,000,000 is maintained for the month

**Breaching the DBA variant monthly debit turnover will attract a charge of 0.3% on the excess.

*Migration out of DBA is free. The monthly charges will apply prior to account migration.

DBA Benefits

In connection with opening and operating a DBA Account, at the discretion of the Bank, you shall be granted access to the following benefits: free business advisory service via our dedicated Emerging Business Officers, access to business consultation services through our Business Clinic, periodic e-newsletters that address topical issues affecting MSMEs, access to SMEZone, access to business loans, invitation to networking sessions and access to business registration service.

Access Bank reserves the right to add to, suspend, withdraw or cancel any of the benefits at any time without recourse to you.

ACCESS SCHOOL ADVANTAGE

- I/We hereby agree that by completing this form, I/We hereby consent to the terms & conditions of the School Banking Initiative with Access Bank.
- I/We agree that, I/We shall be entitled to discounts attached to this banking initiative as defined and amended by the Bank from time to time.
- I/We agree that, I/We shall have access to other products and services outside this initiative but at the standard pricing and features of such a product or service as provided by the Bank from time to time.
- I/We agree to do all that is necessary to bring into effect the Bank's Financial Planning Initiatives for the students/pupils of my/our school.
- I/We agree that from time to time fees and remunerations generated from my/our institution shall be domiciled with the Bank.
- I/We agree to use the Bank's collections/payment platform for collection of fees and payment of remunerations.
- I/We agree to assume full responsibility for the genuineness or correctness and validity of all payment instructions.
- Access Bank Plc reserves the right to terminate and/or amend this agreement/initiative and shall duly notify the customer of its intention to do so. The agreement may also be terminated if either party gives a 30 days written notice to the other to that effect.

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 connection with this agreement.

2. Authority

- 2.1 Access Bank Plc, relies 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 identify 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 he/she 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 disk sent by messenger) then, if Access Bank PLC complies with the procedures, the customers will be responsible for any loss Access bank PLC may incur connection with that communication

4. 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 a 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 or any indirect, incidental or consequential loss or damages (including loss or 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 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 obligation shall be suspended for so long as the 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 of transferability, requisitions, involuntary transfers, unavailability of any system, sabotage, fire, flood, explosions, acts of God, civil commotion, strikes or industrial action of any kind, riots, insurrection, war 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, representatives 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, affiliates 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 communications and any service or product affected).

8. General

- 8.1 Neither the customer nor Access Bank PLC may assign or transfer any of its right 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 take 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 provision 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 the 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 English unless otherwise agreed.

9. Disclosure of information

- 9.1 If a fraudulent activity is associated with the operation of your account, you agree that we have the right to apply restrictions to your account and report to appropriate law enforcement agencies'.

CAUTION: ACCESS BANK PLC 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.

CONSENT TO DISCLOSE MY/OUR CREDIT INFORMATION TO CREDIT REFERENCE AGENCIES

Access Bank PLC is a member of a Credit Reference Agency (CRA) licensed by the Central Bank of Nigeria (CBN) to create, organize and manage database for the exchange and sharing of information to credit status and history of individuals and businesses. This information shall be used for business purposes approved by the CBN and any relevant statute. As a member of CRA, the Bank is under obligation to disclose to CRAs credit information and any other "personal information" disclosed to it in the course of banker-customer relationship with it. By submitting information to the Bank (whether or not you proceed with your transaction):

- 1. You agree that the Bank may collect, use and disclose such information to CRA' and that the credit bureau may use the information for any approved business purposes as may from time to time be prescribed by the CBN and/ or any relevant statute;
- 2. You understand that information held about you by the CRAs may already be linked to records relation to one or more of your partners. You may be treated as financially linked and your application will be assessed with reference to any 'associated' records. In addition, for any joint application made by you with any other person(s), new 'financial association' may be created at the CRAs which will link our financial records;
- 3. You hereby warrant that you are entitled to disclose information about, any co-applicant or guarantor and/ or anyone else referred to by you, and to authorize us to search and/or record such guarantor or other person. You understand that an "association" will be created at the CRAs, which will link your financial records. You hereby agree to indemnify and hold the Bank harmless against all claims costs, fees, expenses, damages and liabilities against the Bank relating to, or arising as a result of, the disclosure of information about such co-applicant or guarantor or other person or any use of such information by CRAs in compliance with the provisions of any CBN Guideline and/or relevant statute;
- 4. You hereby release and discharge the Bank from its obligations under the Banker's duty of secrecy and forswear your right to any claim, damages, loss etc on account of such disclosure to CRAs or use by the CRAs

I/WE..... APPLY FOR THE OPENING OF AN ACCOUNT OR ACCOUNTS WITH ACCESS BANK PLC. I/WE UNDERSTAND THAT THE INFORMATION GIVEN HEREIN IS THE BASIS FOR OPENING SUCH ACCOUNT(S) AND HEREBY WARRANT THAT SUCH INFORMATION IS CORRECT.

I/WE HEREBY CONFIRM THAT I/WE HAVE READ THE ABOVE TERMS AND CONDITIONS AND AFFIRM THAT I/WE TRULY UNDERSTAND AND ACCEPT SAME AS BINDING ON ME/US

Authorized Signatory & Date

Authorized Signatory & Date