

Account Opening Form

Account Type: _____

A Surname: _____ Title(s): _____

Other Names: _____

Sex: _____ Date of Birth: _____ Nationality: _____

State of Origin: _____

Means of Identification: International Passport Drivers' License Others

Residential Address: _____

Correspondence Address (P.O. Box): If different from above address

_____ Mobile Tel: _____

Office Tel: _____ Gross Annual Income: _____

Email: _____ Occupation: _____

Employer Name: _____

Employer Address: _____

B *If married*

Name of Spouse: _____

Occupation: _____ Contact Tel: _____

C *Next of Kin*

Surname: _____ Other Names: _____

Relationship: _____ Contact Tel: _____

Contact Address: _____

DECLARATION: I/We wish to open a saving Account and confirm that I/We have read and understood The rules and regulation of operating the scheme.

SIGNATURE

FOR BANK USE ONLY

Account Opening officer: _____ CSO: _____

Opening Amount: _____ BOM's Approval: _____

TRANS. I.D.: _____ Account Number: _____

SIGNATURE

DATE

ACCOUNT MANDATE TERMS AND CONDITION

FROM:

TO: SPLENDID MICROFINANCE BANK LTD

BRANCH:

Dear Sir,

I/We hereby request and authorise you:

- 1. To open a savings Account in my name and such other accounts as I may direct.

I agree:

- 1. To assume full responsibility for the genuineness and validity of all endorsement appearing on all cheques, orders, bills, notes, negotiable instruments, receipts and/or other documents deposited in my account.
- 2. To free the Bank from any responsibility or liability for any loss of funds deposited with the bank due to any future Government order, law, levy, tax, embargo, moratorium, exchange restrictions and/or other causes beyond the bank's control..
- 3. That all funds standing in my credit are payable on demand in such local currency as may be in circulation.
- 4. To be bound by any notification of change in conditions governing the account directed to my last known address and any notice or letter sent to my last known address shall be considered as duly delivered in the ordinary course of post.
- 5. That cheques cannot be paid into my savings account and that funds can only be withdrawn from my savings account by me in person.
- 6. That if a cheque credited to my savings account is returned dishonoured; the same may be brought to my notice by mail and/or my phone number.
- 7. That the Banks statement(s) on my account (s) shall be sent to the address indicated overleaf and from time to time such other information Relevant to the account may be sent to the mobile telephone number indicated overleaf.
- 8. Any disagreement with entries on my bank statement(s) shall be made by writing and delivered to the Bank within 15days of print date indicated thereon , failing which the Bank shall consider the statement rendered to be correct
- 9. That interest will be paid on deposits in my account(s) at the banks ruling rates and subject to prevailing conditions.
- 10. That where more than three (3) withdrawals are made on the account in one month, i shall not be entitled to any interest.
- 11. That the bank is under no liability for funds handed to members of its staff outside the banking hours and outside the banking premises.
- 12. To be bound by the Banks rules for the conduct of an account(s),receipt of which i hereby acknowledge and to provide true and valid information as requested in the application forms provided by the bank.
- 13. That any change in my particulars indicated overleaf shall immediately be communicated to Splendid Microfinance Bank Ltd at the branch where the account was opened.
- 14. I hereby agree that the Bank may at its discretion close my account in the event that it is dissatisfied in any way with the operation thereof.
- 15. That my attention has been drawn to the necessity of safeguarding our withdrawal booklet so that unauthorised person are unable to access to it and to the fact that neglect of this precaution may be a ground for any consequential loss being charged to our account.
- 13. That the Bank is under no obligation to honour our withdrawals from this account unless there are sufficient funds in the account to cover the value of the said withdrawal, but if honoured I agree to pay the Bank on demand.
- 14. That the Bank may debit our account for charges or fees arising from legal documentation to regularise our account on complete opening formalities.
- 15. I also agree that in addition to any general lien or similar rights to which you as bankers may be entitled by law you may at any time and without notices to us combine or consolidate all or any of my account with any liabilities to you and set or transfer any sum or sums standing to the due credit of any one more of such accounts or any other credit be it cash, cheque, valuables ,deposit, securities, negotiable instruments or other account or in any other respect whether such liabilities be actual or contingent collateral and several or joint.
- 16. To comply with all rules and regulations issued by the Bank governing the use of electronic banking services which may from time to time offer and provide to me in order t o ensure banking convenience.

Signature:

Dated:

Name:

Address:.....

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