

PERSONAL DATA PROCESSING CONSENT FORM

To provide you with our products and services, we need to collect, record, use, share and store personal and financial information about you ("Information"). Your Information may include Personal Data and Sensitive Personal Data as defined in the Nigeria Data Protection Regulation 2019 ("NDPR") (as may be amended, replaced or re-enacted from time to time) and any other law or regulation governing Data Protection. Our use of such information is governed by the applicable laws and regulation, and we, FIRST BANK OF NIGERIA LIMITED is the Data Controller in respect of such information. This includes information which is:

a. obtained from you or from third parties, such as employers, joint account holders, credit reference agencies (who may search the electoral register), fraud prevention agencies, intermediaries who refer you to us and who have collected your information from you as part of that referral process, intermediaries who facilitate communication of information relating to your account between us and you, or other organizations or other parties associated with you, when you apply for an account or any other product or service, or which you or they give to us at any other time; or

b. obtained from the way you use and manage your account(s), from the transactions you make such as the date, amount, currency and the name and type of supplier (e.g. supermarket services, medical services, retail services) and from the payments which are made to your account.

You will be considered to have given your consent to us for the processing of your Personal Data and Sensitive Personal Data when you execute this form.

We will process your Information including your Personal Data and Sensitive Personal Data on the terms detailed below;

A. We and other companies in the FBN Holdings Plc Group will use your information: to manage your account(s), give you statements, provide our products and services, for assessment and analysis purposes (including credit and behavioral scoring and market and product analysis), for administration purposes, to prevent and detect fraud, money laundering and other criminal or prohibited activity, to carry out regulatory checks, meet our obligations to any relevant legal or regulatory authority and to develop and improve our services to you and other customers and protect our interests.

B. Where you provide personal and financial information relating to others (e.g. dependents, employees, third parties or joint account holders) for the purpose of opening or administering your account and/or any other services, you confirm that you have their consent, or you are otherwise entitled to provide this information to us and for us to use it in accordance with the terms set out herein.

C. To provide our services, collect and manage debts, and for ourselves and our third-party partners to carry out assessment and analysis of the services provided to you, we may share your information with other companies in the FBN Holdings Plc Group, service providers, debt collection agencies and with our third-party partners who have referred your business to us. To provide our services, we may also share information with third party intermediaries who facilitate communications and delivery of products and services between us in relation to your account and the provision of the products and services which we offer. We will only share the minimum amount of your information necessary for us to achieve these purposes.

D. We may also share your information with any statutory, governmental or regulatory body, as required by law or for other legitimate purposes. We will share your Personal Data and Sensitive Personal Data with credit reference and fraud prevention agencies. We and other organizations may access and use this information to make credit assessments and to prevent and detect fraud, money laundering and other crimes.

E. You agree that should a member of the FBN Holdings Plc Group be required by law or by agreement with tax authorities to provide information about you (including information regarding your account) to any tax authority whether in the Nigeria or elsewhere, we may do so and irrespective of whether the tax authority in question requires the information for its own purposes or for the purposes of passing that information on to the tax authorities in another country where you may be subject to tax. Should we need any further information or documents from you to comply with our obligations or to answer any information requests received from a tax authority, you agree to provide us with any such information and documentation no later than 30 days from us sending a request to you.

F. Other parties (including other companies in the FBN Holdings Plc Group) with whom we may share information may be in countries that might not have equivalent laws in place to protect information relating to you. If we transfer your information in accordance with these Terms to a person, office, branch or organization located in another country, we will take steps to obtain their agreement to apply the same levels of protection as we are required to apply to your information.

G. Information held about you may already be linked to records relating to your partner or members of your household where a financial association has been created. Another person's record will be "associated" with yours when:

- (a) you make a joint application;
- (b) you advise us of a financial association with another person; or
- (c) if a credit reference agency has existing linked or associated records.

H. We will retain information about you after the closure of your account, if the banking business relationship has terminated, if you withdraw your consent, or if your application is declined or abandoned, for as long as permitted for legal, regulatory, fraud prevention and legitimate business purposes.

I. You can ask for a copy of the information we hold about you by writing to us.

J. We will treat your information as confidential and will not use it for any purpose incompatible with those outlined in these Terms. Reasonable measures will also be taken to safeguard against unauthorized or unlawful processing and accidental loss or destruction or damage to your information.

K. You will find our detailed Privacy Policy at <https://www.firstbanknigeria.com/privacy-policy>

If you wish to withdraw your consent or have concerns relating to the processing of your personal information, you may do so at any time by notifying us through our contact details below:

0700FIRSTCONTACT (0700347782668228), 014485500, 07080625000;

firstcontact@firstbanknigeria.com We will respond to your concerns within 30 days of receiving your notice and provide you with the necessary documentation to execute withdrawing your consent.

I, _____ of _____

confirm that I have read and understand the content of this consent form. I hereby grant my consent to First Bank of Nigeria Ltd of 35 Marina, Lagos to process my Information including Personal Data and Sensitive Personal Data in the manner described in this consent form.

Dated this _____ day of _____, 20____

NAME: _____

SIGNATURE: _____

Account No. (For Official use only):

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

 Customer ID. (For Official use only):

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

TERMS AND CONDITIONS

I/we hereby agree to be bound by these and other terms and conditions existing now and in the future governing the operation of my/our account(s) and other Banking services which include internet banking, mobile banking, Smart Card, Telephone Banking, Automated Teller Machine (ATM), Domestic/International Money Transfer and Master Card; we also agree to be bound by relevant laws and customary banking practices to which my/our accounts may be subject.

1. I/we agree to provide true, accurate and complete information about my/ourselves as requested in my/our registration/account opening and any other forms from time to time. I/we agree to be liable for the consequences of any misrepresentation or inaccurate information and to assume full responsibility for the genuineness, correctness and validity of all transactions in relation to my/our account.
2. I/we agree 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 mailing.
3. I/we agree that if a fraudulent activity is associated with the operation of my/our account, the Bank has the right to apply restrictions to my/our account and report to appropriate law enforcement agencies.
4. The Bank is authorized to undertake and debit my/our account for the cost of conducting Know Your Customer (KYC) and other relevant formalities required by applicable regulations or banking policies at the appropriate Government offices and/or through other legitimate means.
5. I/we agree that all funds standing to my/our credit are payable on demand only in such local currency in which they are maintained.
6. The Bank is hereby authorized in the ordinary course of its business and at its discretion to place my/our funds in any appropriate investment or on deposit and to renew/reinvest at maturity any investments or deposit made in my/our names) on the same terms and conditions that apply 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 circumstance.
7. If for any reason the bank authorizes the payment of cheques, draft or orders when at the material time my/our account does not have sufficient funds to accommodate the value of such instrument, and my/our said account is thereby thrown into debit, I/we agree that an overdraft position is thereby created. Any sum or sums standing to the debit of my/our account as a result of this overdraft position shall automatically be liable to interest charges at the rate fixed by the bank from time to time. The Bank is authorized to debit my/our accounts with the usual bank charges, interest and commission.
8. The Bank shall, in addition to any general lien, right of setoff or similar rights prescribed by law, be entitled, without notice to me/us, to combine and consolidate all or any of my/our accounts with the Bank, to set off or transfer any or all amounts owed by me/us to the Bank against any and all monies which the Bank may hold for my/our accounts or any other credit be it cash, cheques, valuables, deposits, securities, negotiable instruments or other assets belonging to me/us whether held on current or deposit account or otherwise and whether in Naira or any other currency.
9. When effecting any right of set-off, the Bank shall be entitled in its absolute discretion 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 at the time of such conversion.
10. Commissions and charges shall be payable in accordance with the Banks standard scale of charges in force from time to time copies of which are available on request. The Bank reserves the right to amend its rates of interest in accordance with prevailing rate of interest from time to time.
11. The Bank is authorized, where the balance standing to the credit of my/our account is below the required minimum balance or otherwise in its absolute discretion to close my/our account(s) upon giving seven (7) days notice in writing to me/us at my/our address for correspondence given or such other address as may be notified from time to time by me/us in writing to you.
12. I/we agree to hold the Bank free from any responsibility for any loss of funds deposited with the Bank due to any government order, law, levy, tax, embargo, exchange restriction or other cause beyond the Banks control
13. No failure or delay in exercising any right power or privilege vested in the bank shall operate as a waiver thereof nor shall any partial exercise of such right, power or privilege preclude any other or further exercise thereof.
14. If any of the conditions or the provisions specified herein is invalid, illegal or unenforceable in any respect under any relevant laws, the validity, legality and enforceability of the remaining conditions and/or provisions contained herein shall not in any manner be affected or impaired thereby.
15. I/we acknowledge that before the Banks electronic service can be available to me/us, I/we must have any one following:
a) A valid email address (b) A Pass or Access code (c) Token (d) A Personal Identification Number PIN.
16. I/We understand and acknowledge that electronic mails are insecure transmission media. Therefore, where I/we advise the Bank to accept my/our instruction in such manner, I/ we undertake to indemnify the Bank in full for any loss it may suffer or incur by reason of its honoring my/our said electronic instructions, irrespective of whether the instruction was issued in accordance with the mandate for my/our account(s) and purports to bear the facsimile or electronic mail signatures provided to the Bank by me/us.
17. Once the Bank is instructed by means of my/our PIN or other Pass/Access code, the bank is entitled to assume that the instructions are validly given and authorized by me/ us and to rely on same, without liability to the Bank.
18. I/we appreciate the necessity to safe guard my/our cheque book and passwords/access codes so that unauthorized persons are unable to gain access to it/them. Any neglect of this precaution shall be a ground for disclaimer of liability by the Bank and may further occasion consequential loss(es) being charged to my/our account.
19. In the unlikely event that your card can access an account that does not belong to you or vice versa, it shall be your duty to report such immediately to Firstcontact 0700FIRSTCONTACT (0700-34778-2668228), 01-4485500, 0708-062-5000 or email firstcontact@firstbanknigeria.com. for the access to be removed.
20. We agree that any disagreement with entries in my/our Bank Statement will be made by us within 15 days of the dispatch of the bank Statement. Failing receipt by the Bank of a notice of disagreement of entries within 15days from the date of dispatch of our bank statement, it will be assumed by the bank that the statement as rendered is correct.

DECLARATION

I hereby apply for the opening of an account with First Bank of Nigeria Ltd. I have read and understood the above terms and conditions governing the opening of an account with First Bank of Nigeria Ltd and those relating to various products and services that I have requested including but not limited to Debit Cards/Credit Cards/Internet Banking/Mobile Banking/SMS and Email Alerts.

I accept and agree to be bound by the terms and conditions including those excluding/limiting the banks liability. I understand that the Bank may debit my account for service charges as applicable from time to time. I hereby declare that information given above is true and correct and to the best of my knowledge.

 Customer Signature:

 Date:

D	D	M	M	Y	Y	Y	Y

 Additional Customer Signature (For Joint Account Application Only):

 Date:

D	D	M	M	Y	Y	Y	Y

FOR OFFICIAL USE ONLY

 Is the Applicant a Politically Exposed Person? Yes No

DOCUMENTATION CHECKED BY:

 CSO Name:
 Staff Number: Signature

D	D	M	M	Y	Y	Y	Y

DEFERRAL OF DOCUMENT (IF ANY) AUTHORISED BY:

 Name:
 Staff Number: Signature

D	D	M	M	Y	Y	Y	Y



Account No. (For Official use only):

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Customer ID. (For Official use only):

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

REQUIREMENTS CHECKLIST (FOR OFFICIAL USE ONLY)

SAVINGS & XPLOREFIRST ACCOUNT			
S/N	Documents Required	Checked	Deferred
1	Duly completed Account Opening Form		
2	Specimen signature card duly completed		
3	Personal Data Processing Consent Form dully completed and signed		
4	Two (2) passport photographs (please write your name and sign on the photographs)		
5	Evidence of Identification (any of the underlisted) a. Nigerian International Passport b. Nigeria National ID c. Nigeria Drivers license d. Nigerian voters card e. Foreign passport (if place of birth is Nigeria) f. Residence or Work permit (if nationality is Nigeria)		
6	Proof of Address (any of the underlisted) a. Valid proof of address of residency e.g. Current utility bill not exceeding 3 months b. Identity card with name & address (e.g. foreign drivers license) c. Purchase invoices. d. Bank or credit card statement issued within the last three (3) months.		

KIDSFIRST AND MEFIRST ACCOUNTS			
S/N	Documents Required	Checked	Deferred
1	All requirements listed for Savings account for the guardian/parent		
2	Personal Data Processing Consent Form dully completed and signed		
3	Two (2) passport photographs of the child (please write his/her name and sign on the photographs)		
4	Evidence of Identification (any of the underlisted) a. Nigerian International Passport b. Foreign Passport c. Birth Certificate		

CURRENT/DOMICILIARY ACCOUNT			
S/N	Documents Required	Checked	Deferred
1	Duly completed Account opening form		
2	Specimen signature card duly completed		
3	Personal Data Processing Consent Form dully completed and signed		
4	Two (2) passport photographs (please write your name and sign on the photographs)		
5	Evidence of Identification (any of the underlisted) a. Nigerian International Passport b. Nigeria National ID c. Nigeria Drivers license d. Nigerian voters card e. Foreign passport (if place of birth is Nigeria) f. Residence or Work permit (if nationality is Nigeria)		
6	Proof of Address (any of the underlisted) a. Valid proof of address of residency e.g. Current utility bill not exceeding 3 months b. Identity card with name & address (e.g. foreign drivers license) c. Purchase invoices. d. Bank or credit card statement issued within the last three (3) months.		
7	Two satisfactory references (any of the underlisted) a. One reference obtained from current/domiciliary account holder from a Nigerian bank and one Foreign bankers confirmation. b. Two references from a current/domiciliary account holders with any Nigerian Bank. c. Employers letter of introduction OR ID/students admission letter and One reference obtained from current/domiciliary account holder from any Nigerian bank.		





Account No. (For Official use only):

--	--	--	--	--	--	--	--	--	--

CAUTION:

It is dangerous to introduce any individual not well known to you.

REFERENCE FORM

Date:

D	D	M	M	Y	Y	Y	Y

REFEREE

Name of Referee:

Address:

To: First Bank of Nigeria Limited

Branch:

Dear Sir,

Name of Applicant:

The above named individual/company wishes to open a current account with you, He/She/They is/are well known to me/us and I/We consider him/her/ them suitable to maintain this account with you.

Referees Bank: Branch:

Referees Account Number:

Referees Account Name:

Referees Signature:

Date:

D	D	M	M	Y	Y	Y	Y



Account No. (For Official use only):

--	--	--	--	--	--	--	--	--	--

CAUTION:

It is dangerous to introduce any individual not well known to you.

REFERENCE FORM

Date:

D	D	M	M	Y	Y	Y	Y

REFEREE

Name of Referee:

Address:

To: First Bank of Nigeria Limited

Branch:

Dear Sir,

Name of Applicant:

The above named individual/company wishes to open a current account with you, He/She/They is/are well known to me/us and I/We consider him/her/ them suitable to maintain this account with you.

Referees Bank: Branch:

Referees Account Number:

Referees Account Name:

Referees Signature:

Date:

D	D	M	M	Y	Y	Y	Y