

by the Bank as well as any terms, conditions, rules, regulations or agreements relating to any products or services provided by the Bank.

By signing this Account Opening form and or accepting these Terms and Conditions, the Customer confirms having read the full version of these Terms, and having had the opportunity of obtaining legal, financial and other professional advice of the Customer's choice, the Customer fully understands the nature of the obligations undertaken, and has accepted these Terms voluntarily.

If you do not agree with any provision in these (and the related) Terms and Conditions, DO NOT FILL THE ACCOUNT OPENING FORM AND/OR DO NOT ACCESS ANY RELATED SERVICE PROVIDED BY THE BANK.

AUTHORISATION

The Bank is hereby authorized to open Account(s) for the Customer upon the Customer's satisfaction of the Bank's requirements, and to further provide the Customer with such banking and related financial services as it may deem fit, from time to time. The Bank reserves the right not to open an Account or provide a service to a Customer for any reason without the obligation to give reasons.

The Bank is authorized to carry out any due diligence activity considered necessary at any time, for the opening and/or operation of an Account. The Customer shall provide any document and/or information required by the Bank from time to time in relation to an account or any transaction. Pending receipt of satisfactory documents or information from a Customer and/or pending the conclusion of any due diligence activity by or on behalf of the Bank and/or in the event of the Bank's determination that any due diligence findings are inconclusive or unsatisfactory, the Bank may close the Account or at any time freeze or otherwise restrict transactions on the Customer's Account for such time it considers appropriate.

In addition to legal and regulatory compliance by the Bank, the Bank is hereby authorized to apply its internal policies and rules for the operation of an Account as it may so-determine from time to time, including policies relating to dormancy and restrictions on the Account.

ACCOUNT TYPE AND BANKING PRODUCTS

The Customer confirms receipt of sufficient information and is satisfied with the nature and features of the accounts and/or banking products that the Customer subscribes for. The Customer confirms that the Bank may make any amendment to the features of any Account or products as it may deem fit without a requirement of prior notification to the Customer.

With respect to any account, product or service offered by the Bank, the Bank does not give any assurance, guarantee or warranty of any kind, implied, express or statutory, including but not limited to any warranties of merchantability, satisfactory quality or fitness for any particular purpose, non-infringement of third party rights, title, accuracy, adequacy, reliability or timeliness of the delivery.

MANDATE

The Authorised Signatory(ies) to an Account is/are hereby authorized to access and transact on the Customer's Account (in accordance with the signing rules specified in the Mandate), for such purpose that the Bank may permit. Notwithstanding that an instruction is made by Authorised Signatory(ies) in accordance with the Mandate, the Bank may, without any liability or obligation, require further authentication of any such instruction if it deems it necessary.

All transactions carried out on the instruction of Authorised Signatory(ies) are hereby authorized, ratified, approved and confirmed. The Customer further assumes full responsibility, to the complete exclusion of the Bank, for any adverse consequence relating to any activity carried out on the Customer's Account through Authorised Signatory(ies).

Upon a Customer's request for a Mandate change and pending completion of the Bank's processing of any such variation, the Bank may continue to deal with the Account in accordance with the then existing Mandate or may restrict activities on the Account as it deems necessary.

CONFLICT/ CONFLICTING INSTRUCTIONS

Where there is, to the knowledge or belief of the Bank that there is a disagreement or dispute between the members/directors/officers of a Customer or between the signatories of an Account or in the event of contradicting instructions (whether written or oral) by any such persons, the Bank may, in its discretion and notwithstanding the existing mandate on such Account, freeze or otherwise restrict the activities on the account(s) in any manner it deems fit until the Bank believes that the disagreement/dispute has been resolved, as may be evidenced by a court order or by a jointly written instruction / confirmation from such members/directors/officers/signatories of the Account as the Bank may desire.

DEPOSITS

The Bank shall not accept, and is hereby absolved from any liability whatsoever in respect of funds handed over to any of the Bank's staff outside banking hours or outside the Bank's premises or to any person purporting to the Bank's staff or at any place and/or in any manner outside the Bank's acceptable means of accepting deposits. The Bank also disclaims liability for any funds transfer or any other transaction request purportedly consummated with a staff or a purported staff of the Bank in any manner outside the Bank's acceptable means of consummating such transaction.

The Bank may cancel, reverse or debit all or part of any credit (including interest paid, if any) made in relation to any deposit where it considers it necessary or prudent grounds for doing so.

WITHDRAWALS/PAYMENT INSTRUCTIONS

Except otherwise agreed in writing, all funds standing to the credit of an Account shall be payable on demand only, and the Bank is not under any obligation to effect any cheque or other transfer or debit instruction if the Customer's account is not sufficiently funded to accommodate the value of the instruction and incidental charges. Upon the Bank's suspicion of fraud, impropriety or encumbrance of the funds in a Customer's account or under any other circumstance in which the Bank considers necessary or prudent to so-act, with or without notice to the Customer and without any responsibility or liability whatsoever, refuse to honour any Payment Instruction.

The Customer undertakes that except prior appropriate credit arrangement has been made by the Bank; no cheque(s) issued to a third party shall be presented when the balance in the account is insufficient to cover the value of the cheque and incidental charges. The Customer is aware that issuance of dud cheques is a criminal offence, and the Bank may report the Customer to the appropriate authority/agency for prosecution. If the Bank honours any instruction on an Account which results into a debit position, the Customer hereby confirms that any such instruction constitutes a request for an overdraft facility, the grant of which the Customer hereby authorizes.



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The overdraft shall be payable on demand, and subject to the terms and conditions applicable by the Bank for overdraft facilities at the material time.

CHEQUES & CHEQUE CONFIRMATION

Customer confirms that any unauthorized access to his/her/their cheque leaves shall be deemed strictly to be a neglect of the Customer's duty to safeguard his/her/their cheque book, and the Customer hereby assumes full responsibility for any liability or adverse consequence arising therefrom.

Confirmation of a cheque or other payment instruction may be sought from the Customer or Authorised Signatory(ies) via any means determined by the Bank including phone call, email text message etc. ("Confirmation"), subject to monetary threshold or other rules that the Bank may implement. The Bank is authorized to effect (without any obligation or liability) any Payment Instruction which, in accordance with the Bank's rules, does not require Confirmation or any Payment Instruction in respect of which the Bank reasonably believes it has received Confirmation for. A Customer may request for a lower Confirmation threshold at such cost to be determined by the Bank, and the Bank retains the discretion to grant or decline such request. Notwithstanding any threshold implemented by the Bank or requested by the Customer, the Bank may whenever deemed appropriate (without any liability or obligation) seek Confirmation of any cheque or payment instruction where it considers it prudent to do so. The Bank is hereby authorized without any liability whatsoever, to dishonor any Payment Instruction if it does not receive a satisfactory Confirmation made pursuant to this Section or suspects the authenticity of confirmation received.

STOP PAYMENTS

Acceptance of a Stop Payment request by the Bank is not a representation that the Instrument has not been honoured or that there is sufficient time available to enable the Bank stop the payment. The Bank will make reasonable efforts within its control to prevent payment on the stopped Instrument as soon as reasonably, operationally and commercially possible. The Bank is hereby absolved of any liability for any failure, delay or inability to give effect to a Stop Payment Request.



ACCOUNT SIGNATORY'S DETAILS (CONTD.)

3. Title Surname
First Name
Other Name(s)
Biometric ID Date of Birth Gender F M
Mother's Maiden Name
Occupation
Status/Job Title
Means of Identification:
National ID Card National Driver's License International Passport INEC Voter's Card *Others (please specify)
ID Number Issue Date Expiry Date

Residential Address

House Number Street Name

Nearest Bus Stop/
Landmark
City/Town
Local Govt. Area State
Phone Number 1 Phone Number 2
Nationality Dual Citizenship Yes No Please State.....
Email Address (Optional)
Class of Signatory Signature Date

4. Title Surname
First Name
Other Name(s)
Biometric ID Date of Birth Gender F M
Mother's Maiden Name
Occupation
Status/Job Title
Means of Identification:
National ID Card National Driver's License International Passport INEC Voter's Card *Others (please specify)
ID Number Issue Date Expiry Date

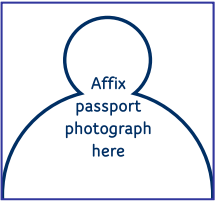
Residential Address

House Number Street Name

Nearest Bus Stop/
Landmark
City/Town
Local Govt. Area State
Phone Number 1 Phone Number 2
Nationality Dual Citizenship Yes No Please State.....
Email Address (Optional)
Signature Class of Signatory Date



ACCOUNT No. (For official use only)



DETAILS OF THE SOLE PROPRIETOR

Personal Details

Title Surname

First Name

Other Name(s)

Tax Identification Number (TIN) if available Gender: F M

Marital Status (Please tick) Single Married Other (please specify) Date of Birth

Place of Birth

Nationality Dual Citizenship Yes No Please State.....

Resident Permit No.

Resident Permit Issue Date Resident Permit Expiry Date

State of Origin LGA

Business / Residential Address

House Number Street Name

Nearest Bus Stop/Landmark

City/Town

Local Govt. Area State

Phone No. 1 Phone No. 2

Email Address (Optional)

Means of Identification: National ID Card National Driver's License International Passport INEC Voter's card

ID Number Issue Date Expiry Date

DETAILS OF NEXT OF KIN

Title Surname

First Name

Other Name(s)

Relationship Date of Birth Gender F M

House Number Street Name

Nearest Bus Stop/Landmark

City/Town

Local Govt. Area State

Phone Number 1

Email Address (Optional)



DETAILS OF THE DIRECTOR'S/EXECUTIVES/TRUSTEES/PROMOTER/EXECUTORS/ADMINISTRATOR/PRINCIPAL OFFICERS (CONTD.)

3. Title Surname

First Name

Other Name(s)

Biometric ID Date of Birth ^D^D ^M^M ^Y^Y^Y^Y Gender F M

Mother's Maiden Name

Occupation

Status/Job Title

Means of Identification:

National ID Card National Driver's License International Passport INEC Voter's Card *Others (please specify)

ID Number Issue Date ^D^D ^M^M ^Y^Y^Y^Y Expiry Date ^D^D ^M^M ^Y^Y^Y^Y

Residential Address

House Number Street Name

Nearest Bus Stop/
Landmark

City/Town

Local Govt. Area State

Phone Number 1 Phone Number 2

Nationality Dual Citizenship Yes No Please State.....

Email Address (Optional)

4. Title Surname

First Name

Other Name(s)

Biometric ID Date of Birth ^D^D ^M^M ^Y^Y^Y^Y Gender F M

Mother's Maiden Name

Occupation

Status/Job Title

Means of Identification:

National ID Card National Driver's License International Passport INEC Voter's Card *Others (please specify)

ID Number Issue Date ^D^D ^M^M ^Y^Y^Y^Y Expiry Date ^D^D ^M^M ^Y^Y^Y^Y

Residential Address

House Number Street Name

Nearest Bus Stop/
Landmark

City/Town

Local Govt. Area State

Phone Number 1 Phone Number 2

Nationality Dual Citizenship Yes No Please State.....

Email Address (Optional)



ACCOUNT No. (For official use only)

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 of Birth

D	D	M	M	Y	Y	Y	Y
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

 Phone Number of Interpreter

Name of Interpreter

Address of Interpreter

Language of Interpretation

DECLARATION

I hereby apply for the opening of an account with First Bank of Nigeria Limited. I have read and understood the applicable terms and conditions 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. DSP/PSL/0714

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

Signature of Account Holder

Affix postage stamp here and sign across

Date

D	D	M	M	Y	Y	Y	Y
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

