



BRANCH

[illegible]

ACCOUNT No. (for official use only)

[illegible]

CUSTOMER ID (for official use only)

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BIOMETRIC ID No.

[illegible]

Account Type: ☐ KidsFirst (0-12years) ☐ MeFirst (13-17years)

This form should be completed in CAPITAL LETTERS using BLACK INK. Characters and marks should be similar in style to the following

A	B	C	✓
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PARENT/GUARDIAN'S DETAILS (Please complete in **BLOCKED LETTERS** and tick where necessary)[illegible][illegible][illegible][illegible]

Marital Status

<input type="checkbox"/>	Single	<input checked="" type="checkbox"/>	Married	<input type="checkbox"/>	Others (please specify)
--------------------------	--------	-------------------------------------	---------	--------------------------	-------------------------

Date of Birth

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

[illegible][illegible]

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

[illegible]

Tax Identification Number (TIN) (If available)										Resident Permit No.								
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Resident Permit Issue Date

D	D	M	M	Y	Y	Y	Y

 Resident Permit Expiry Date

D	D	M	M	Y	Y	Y	Y

[illegible]

Any form of Disability	Yes	No	If Yes, please specify
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CONTACT DETAILS

[illegible][illegible][illegible][illegible]

Phone Number 1 Phone Number 2

[illegible]

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

Services	Interactive Voice Recording (IVR)	Mobile Banking	Internet Banking
	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Kindly request for a token as it is required to complete a FirstOnline transaction and write your preferred Username below

Alert	<input checked="" type="checkbox"/>	SMS (Fee apply)	<input type="checkbox"/>	Credit Only	<input type="checkbox"/>	Debit Only	<input type="checkbox"/>	Both	<input checked="" type="checkbox"/>	Email (free)
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Statement Frequency (Email Only) ☐ Monthly ☐ Quarterly ☐ Semi Annually

Card	<input checked="" type="checkbox"/> Naira Debit Card	<input type="checkbox"/> Visa	Cheque Book (fees apply)	<input type="checkbox"/> 25 Leaves (Only for Dom A/C)	<input type="checkbox"/> 50 Leaves	<input type="checkbox"/> 100 Leaves	Type	<input type="checkbox"/> Closed	<input type="checkbox"/> Open
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Kindly note that your account will be debited with applicable fees as cost of card issuance once your account is opened. If you do not want a card/any of the services pre-ticked above, you are required to indicate by ticking this box ☐ and complete our account services decline form section (page 4).

[illegible]

[illegible]

VALID MEANS OF IDENTIFICATION

☐ National ID Card

☐ National Driver's License

☐ International Passport

☐ INEC Voter's Card

☐ *Other (please specify)

ID No.

ID Issue Date

D

D

M

M

Y

Y

Y

Y

ID Expiry Date

D

D

M

M

Y

Y

Y

Y

CHEQUE CONFIRMATION THRESHOLD

You will be required to pre-confirm any cheque of N1,000,000 and above.

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EMPLOYMENT DETAILS

Employment Status

[illegible]

Date of Employment

D	D	M	M	Y	Y	Y	Y

[illegible]

Annual Salary/ Expected Annual Income

Annual Salary:

<input type="checkbox"/> Less than N50,000	<input type="checkbox"/> N51,000 - N250,000	<input type="checkbox"/> N251,000 - N500,000	<input type="checkbox"/> N501,000 - Less than N1million
<input type="checkbox"/> N1million - Less than N5million	<input type="checkbox"/> N5million - Less than N10million	<input type="checkbox"/> N10million - Less than N20million	<input type="checkbox"/> Above N20million

[illegible]

Employer's/Emploment Address (Even if self employed)

[illegible][illegible][illegible][illegible][illegible][illegible][illegible]

DETAILS OF NEXT OF KIN

[illegible]

First Name

[illegible]

Date of Birth:

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

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

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

 Gender: ☐ F ☐ M

[illegible][illegible][illegible][illegible][illegible][illegible][illegible]

ACCOUNT No. (For official use only)

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CHILD'S DETAILS (Please complete in BLOCKED LETTERS and tick where necessary)

Title	<table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>																					Surname	<table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>																																			
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Death/Incapacity of Custodian(Please complete this section)

I. The Custodian hereby requests, and authorizes the Bank that in the event of the death of the Custodian or the incapacity of the Custodian to continue the operation of the Account, the Bank is to deal with the Account in the following manner:

Tick appropriately
and cross out others

A.	Operation of the account by:	<table border="1"><tr><td></td></tr></table>		<table border="1"><tr><td></td></tr><tr><td></td></tr><tr><td></td></tr><tr><td></td></tr><tr><td></td></tr><tr><td></td></tr><tr><td></td></tr></table>							
	(name of nominated Successor-Custodian)										
	Relationship with Custodian										
	Relationship with Customer										
	Date of Birth										
	Phone number(s)										
	Address (Residential)										
	Occupation and Office Address										
B.	Operation of the Account by Administrator(s) or Executor(s) of the Custodian's Estate (as Successor-Custodian) upon provision of the Letter of Administration or Will duly admitted to Probate, as well as any other document(s) required by the Bank.										
C.	Disallow any debit whatsoever on the Account (except for applicable Bank charges), until the Customer attains the age of eighteen (18), and makes a request for the conversion of the Account to a regular savings account (subject to the provision of all documents required by the Bank).										

DETAILS OF ACCOUNT HELD WITH OTHER BANKS

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



$1/We_c$

Name

[illegible]

Account Number

[illegible]

BVN Number

[illegible]

Card

1

Naira Debit Card

Alert

7

SMS (Fees apply)

7

Email (free)

7

Internet Banking

Hereby confirm that the Customer Service Officer has explained the benefits of each of the account services products to me. The decision to decline any/all of the account services as indicated above was mine and does not waive the right to request for same at any time in the future.

Signature

Date _____

Time

The following Terms and Conditions apply to an account opened in First Bank of Nigeria Limited ("First Bank" or "the Bank") by a Custodian in the name of a person below the age of eighteen (18) years old.

l. **"Account"** shall mean an account opened in the name of a person younger than the age of eighteen (18) years old by a Custodian. It shall be a KidsFirst Account or a MeFirst Account:

II. "Customer" shall mean the person in whose name the Account is opened.

III. "Custodian" shall mean the parent, guardian or other adult permitted by the Bank to open an Account;

IV. **"Electronic Services"** shall mean services provided by or through the Bank for access and/or use via electronic means such as one or a combination of: internet, phone, computer, ATM, POS, any mobile, hand-held, computer or any other device, whether or not such service requires the use of a FirstBank Card.

V. "FirstBank Card" shall mean any debit, pre-paid and/or any other card issued by the Bank, and through the use of which Electronic Services or any other banking or financial service may be made available. It includes any replacement or renewal card.

VI. "KidsFirst Account" shall mean the Account that relates to children below the age of thirteen (13) years;

VII. "MeFirst Account" shall mean the Account that relates to a person between the ages of thirteen (13) and seventeen (17);

VIII. "Successor-Custodian" shall mean the person selected to replace the Custodian in the event of the death or legal incapacity of the Custodian;

IX. References to "**we**", "**us**" or "**our**" refers to First Bank and its successors, agents and assigns, while "**you**", "**your**" refers to the Custodian and his successors, agents and assigns;

X. References to singular shall connote the plural, where relevant; and references to one gender shall denote the other gender, where relevant.

I. These Terms and Conditions must be read in conjunction with the Bank's Account Opening Terms and Conditions which are available on the Bank's website at www.firstbanknigeria.com, subject to revision by the Bank from time to time.

II. If you have requested for Internet and/or Mobile Banking and/or Card Services, the Bank's applicable Terms and Conditions for these services shall also be binding on you.

III. These Terms and Conditions shall also be in addition to any applicable terms, conditions, rules or regulations contained in the Bank's cheque books, deposit vouchers or other documents or forms supplied by the Bank as well as any terms, conditions, rules, regulations or agreements relating to any products or services provided by the Bank.

IV. All applicable covenants/indemnities/undertakings/representations of a customer in any applicable terms, conditions, rules, regulations etc., shall be deemed to have been made by you.

V. Except otherwise indicated by the Bank at any time, these Terms and Conditions shall take precedence to the extent of any inconsistency with other applicable terms, conditions, rules etc

VI. The Custodian undertakes to obtain the Bank's applicable terms, conditions and rules from its branches or other channels and keep abreast of same from time to time.

VII. By signing the Account Opening form and/or accepting these Terms and Conditions, the Custodian confirms that having had the opportunity of obtaining legal, financial and other professional advice of the Custodian's choice, and having fully understood the content and nature of the obligations undertaken, these Terms have been voluntarily accepted as binding on the Custodian.



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VIII. 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.

3. Authorization, Warranties and Responsibility

I. The Custodian hereby requests and authorizes the Bank to open an account in the name of the Customer, subject to these Terms and Conditions.

II. The Custodian warrants that he/she has full power, right and authority to give the above authorization as well as to enter into, and perform the obligations contained and contemplated herein.

III. The Custodian warrants further that the entry into and performance of these Terms and the matters contemplated thereby does not and shall not contravene any law, regulation, official requirement or any agreement to which the Custodian and/or Customer is bound; and that every consent, approval or authorization required for the entry, delivery and performance of these Terms have been obtained and will remain effective.

IV. Notwithstanding the opening of the Account in the name of the Customer and save to the extent expressly provided herein, the Bank shall not be obliged to recognize the Customer or any person other than the Custodian as having any beneficial interest in the Account.

V. If there is any trust, agency or other fiduciary relationship between the Customer and the Custodian howsoever arising, the Custodian shall ensure performance of its obligations under any such relationship, to the complete exoneration of the Bank from any responsibility or monitoring obligation.

VI. The Custodian asserts and covenants to maintain and operate the Account lawfully and devoid of any fraud, illegality, breach of any laws or fiduciary obligations or third party rights or contractual engagements. The Bank is hereby exonerated from any responsibility to monitor the Custodian's compliance with this provision.

VII. The Custodian shall indemnify the Bank in full and in accordance with the Bank's demand, against any and all adverse consequence(s) howsoever arising in connection with this Section 3.

VIII. The Custodian hereby confirms that he/she/they hereby assume(s) full responsibility and personal liability in respect of the Account.

4. The Account

I. Interest will be credited to the Account periodically at a rate determined by First Bank from time to time.

II. The Bank may allow the clearing of cheques, dividend warrants and similar instruments through the Account subject to limits, restrictions, terms and/or policies implemented by the Bank from time to time, at its sole discretion, without the necessity of giving prior notice.

III. The Bank may, from time to time in its discretion, vary age limits, requirements, minimum balance requirements or any other criteria relating to the operation of the Account.

IV. The Bank is entitled to determine in its sole discretion, from time to time, the types of services and facilities that are available through the Account, and to impose conditions and charges for the same, with or without notice to you.

5. Automatic Migration of KidsFirst Account to MeFirst Account

Upon the Customer attaining the age of 13 years, the Bank may and is hereby authorized to migrate the KidsFirst Account to a MeFirst Account, under such terms that it may deem applicable.

6. Card Services (MeFirst Account)

I. The Bank may issue a FirstBank Card on a MeFirst Account in the name of or for use by the Customer; and the issuance of such Card is hereby authorized.

II. The issuance of a FirstBank Card as well as any transaction consummated with the FirstBank Card shall be at the sole risk, responsibility and liability of the Custodian.

III. All amounts payable in respect of a FirstBank Card as well as all commission/fees, interest, costs, charges, expenses in relation thereto may be debited to the Account.

IV. The Bank is hereby absolved from any liability or claim whatsoever in the event of refusal by any website or merchant to process any transaction presented by the Customer on the grounds of his/her age, or in the event that any limit has been exhausted or exceeded and/or for any other reason whatsoever.

V. The Bank may set, or require the Custodian to request limits on a FirstBank Card. The Custodian further confirms to ensure compliance and the proper use of the FirstBank Card.

VI. The Bank shall be entitled to refuse processing of any Card transaction in excess of applicable limits or in the event of the Bank's suspicion of possible fraud or where the Bank otherwise deems it reasonable to do so.

VII. The Custodian further agrees, confirms and undertakes to be independently liable and responsible for all charges/expenses/other monies incurred/due and payable on any FirstBank Card issued in respect of the Account.

VIII. The provision of FirstBank Card and/or Electronic Services is a discretionary service provided by First Bank, which may be suspended, restricted or withdrawn by the Bank at any time at its sole discretion, with or without notice.

7. Death/Incapacity of Custodian

I. The Custodian may be required to indicate on the Account Opening Form, the preferred treatment of the Account in the event of his/her death or legal incapacity.

II. In the event that:

a) The Custodian does not provide the above-instruction to the Bank or the instruction provided is unclear; and/or

b) A Successor Custodian fails to meet any of the Bank's requirements; and/or



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c) A Successor Custodian is dead or lacks legal competence at the material time; and/or

d) The Bank reasonably exercises its discretion to refrain from treating the Account in the manner so-specified by the Custodian, then upon the death or legal incapacity of the Custodian or the Bank's reasonable suspicion thereof, the Bank may disallow further debits to the Account (except for usual Bank charges) or otherwise restrict transactions on the Account till the child is 18 and takes over the account upon meeting the Bank's requirements.

III. If after assuming the role of the Successor-Custodian, he/she dies or loses legally capacity without having nominated another Successor-Custodian OR where, notwithstanding the provision of 7(II) above, the Bank deems it reasonable under the circumstance, the Bank shall exercise reasonable discretion in dealing with the Account.

IV. The Bank is hereby completely absolved from any claim or liability of whatsoever nature and arising from whosoever regarding the handling of the Account pursuant to this Section 7. Any action whatsoever, taken by the Bank under the circumstance of death, incapacity or suspicion of the death or incapacity of the Custodian, shall be deemed to be reasonable, and same is hereby ratified.

V. If by any operation of law or for any other reason, the Bank incurs any liability or suffers any loss, damage, cost or expense as a result of its treatment of the Account under this Clause (Death or Incapacity of Custodian), the Bank shall be fully indemnified by the Estate or relevant Committee of the Custodian.

VI. These Terms or such other terms then applicable to an Account shall be applicable to a Successor-Custodian.

8. Conversion to Savings Account

I. Upon the attainment of the age of eighteen (18) by the Customer, the Account may be converted to a regular savings account to be operated by the Customer directly.

II. An application for the conversion must be made by the Custodian, subject further to the provision by the Customer of all KYC information and documents required by the Bank.

III. Notwithstanding the receipt of the Custodian's request for the conversion of the Account, the Account may continue to be operated by the Custodian in the same manner it was being operated before the request, unless and until the Customer provides all requisite documents to the satisfaction of the Bank, and Account has been migrated accordingly.

9. Several Custodians

I. Where there is more than one Custodian on an Account, the Account shall be operated in accordance with the specified mandate as well as the applicable policies of First Bank at every material time.

II. Every covenant/undertaking/obligation of a Custodian under these Terms shall be a joint and several covenants/undertakings/obligations of each Custodian.

III. In the event of the death or incapacity of any one (or more) of the Custodians, the Bank shall hold the Account and funds therein to the order of the remaining Custodian(s).

IV. If there are conflicting instructions from the Custodians or the Bank reasonably suspects conflict or dispute among them, the Bank shall apply its reasonable discretion in the treatment of the Account, including but not limited to disallowing withdrawals from the account for as long as the Bank is yet to be satisfied on the resolution of any conflict.

10. Closure of the Account

Unless the Account has been converted to a regular Savings Account pursuant to Section 8 above, and subject to the terms applicable for the closure of an account in the Bank, the Custodian shall have right to apply for the closure of the Account.

11. Set Off

I. Regarding any amount owing to the Bank in relation to the Account and/or for the purpose of meeting the minimum balance requirement on the Account and/or for the purpose of settling any obligation of the Custodian or Customer to the Bank, howsoever arising and whether actual or contingent, the Bank may set-off (without the requirement of notice) all moneys now or hereafter standing to the credit of the Custodian whether in the Account or in any other account of the Custodian in the Bank, whether owned individually or jointly; whether in a fixed/call/term deposit or other investment product like Commercial Papers or Bankers Acceptances and irrespective of the currency towards the settlement or discharge of the obligation(s).

II. The Bank shall have the right to convert the said funds from one currency to another for the purpose of exercising its right herein.

III. The Bank's right of lien and set-off shall extend to whatsoever asset of the Custodian which shall be in the custody of the Bank at any material time; and the Bank is hereby authorized to take any step(s) necessary to realize such asset(s) for the purpose of discharging the Custodian's obligations herein.

12. Liability and Indemnity

I. The Custodian shall have full, absolute and exclusive liability and responsibility in respect of the Account, all transactions or services in connection with the Account and all matters contained or contemplated under these Terms. The Custodian shall do, perform, execute and cause to be done, performed and executed any act, deed, matter or thing which the Bank may require as further security.

II. Attainment of 18 years of age by the Customer shall not limit or restrict the Custodian's liability as aforesaid, except where the Account has been migrated to a regular Savings Account being operated by the Customer under Section 8 above. Notwithstanding the preceding statement, the Custodian and Customer shall have joint and several liabilities in respect of obligations that arose before the migration of the Account, notwithstanding when the obligation was discovered or a when demand was made in relation thereto.

III. In the event of the death, bankruptcy or other incapacity of the Custodian, the liability of the Custodian will be binding on the estate of the Custodian or the relevant Committee or Trustee. The Custodian hereby agrees, undertakes to indemnify, defend and hold the Bank and its directors, officers, employees, representatives, agents and assigns harmless from and against any and all loss / liability / expense / damages / costs (including legal-related costs) in relation to any judgments, suit, damages, expenses, action, claims, liability, regulatory investigation or any other adverse state of affairs arising out of: (i) a



[illegible]

IV. The Custodian hereby declares that this Indemnity is in addition to and is not in way, a limitation of or substitution for, any other indemnity or security that the Bank may hold and will not revoke or limit any such other indemnity.

a. Non-enforcement or delay in enforcing any right does not prevent the Bank from subsequently enforcing that right.

c. The Bank may, without notice, vary or amend these Terms and Conditions as it shall deem necessary.

d. These Terms are governed by the Laws of the Federal Republic of Nigeria.

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.

D	D	M	M	Y	Y	Y	Y

[illegible][illegible][illegible][illegible]

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.

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.

--

Date

D	D	M	M	Y	Y	Y	Y



[illegible]

S/N	DOCUMENTATION REQUIRED	YES	CHECKED	DEFERRED
1	Account Opening Form duly completed			
2	Specimen signature card duly completed and signed			
3	Two (2) recent passport photograph of the child and parent/guardian			
4	Evidence of identification e.g. International passport, Drivers' license, Voter's card, National ID card (Original to be sighted) of the parent/guardian and the birth certificate of the child			
5	Proof of Address: Utility bills, etc. (Certified true copy is acceptable if original is not held)			
6	Resident Permit (For non-Nigerian)			
7	Two (2) independent and satisfactory references (For Checking account only)			
8	Birth Certificate			
9	Other document Provided			

1

YES

7

No

CSOs/HCFDs Name																											
Staff Number								Signature											Date	<div style="display: flex; justify-content: space-between;"> <div style="text-align: center;">D D</div> <div style="text-align: center;">M M</div> <div style="text-align: center;">Y Y Y Y</div> </div>							
Deferral/Waiver of Documents Authorised by																											
BDM's Name																											
Staff Number								Signature											Date	<div style="display: flex; justify-content: space-between;"> <div style="text-align: center;">D D</div> <div style="text-align: center;">M M</div> <div style="text-align: center;">Y Y Y Y</div> </div>							
Account Opening Authorised by:																											
BSM's Name																											
Staff Number								Signature											Date	<div style="display: flex; justify-content: space-between;"> <div style="text-align: center;">D D</div> <div style="text-align: center;">M M</div> <div style="text-align: center;">Y Y Y Y</div> </div>							

Name																														
Staff Number									Signature													Date	D D		M M		Y Y Y Y			
Name																														
Staff Number									Signature													Date	D D		M M		Y Y Y Y			

Comment(s): (Additional description and Results Findings)

MIS CODES	CODES					DESCRIPTION
FREECODE 6						
FREECODE 7						
FREECODE 8						
FREECODE 9						
FREECODE 10						

RM/HCFD/BSM _____





PERSONAL DATA PROCESSING CONSENT FORM

To enable First Bank of Nigeria Limited ("FirstBank") provide you with its products and services, you hereby fully authorize FirstBank and its affiliates in the FBN Holdings Plc Group to collect, record, use, share, store, process and disclose all information (including Personal Data and Sensitive Personal Data as defined in the Nigeria Data Protection Regulation 2019 and other applicable Data protection laws/regulations) relating to you and your accounts, including, without limitation, any personal data, information obtained from you or from third parties, usage of your account(s), transactions/payments conducted on your account(s), references provided and any other credit information maintained with or obtained by FirstBank and its affiliates in the FBN Holdings Plc Group (including those obtained from credit reference agencies).

You further authorize FirstBank and its affiliates in the FBN Holdings Plc Group to, use your information to manage and administer your account, to share your information with service providers, debt collection agencies, third-party partners, third party intermediaries, statutory, governmental or regulatory bodies, credit reference and fraud prevention agencies and tax authorities.

You acknowledge and agree that any such sharing or transfer of information will be on a confidential basis and according to the provisions of the Nigerian Data Protection Regulation.

For more information on our privacy policy, please visit <https://www.firstbanknigeria.com/home/legal/provacy-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 firstcontact@firstbanknigeria.com. We will respond to your concerns within 30 days of receiving your notice.

You hereby confirm that you have read and understood the content of this consent form. You hereby grant your consent to FirstBank of Nigeria Ltd of 35 Marina, NameLagos to process your Information including Personal Data and Sensitive Personal Data.

Name

Signature & Date