

Anioma MFB Global Account Opening Form



The form should be completed in CAPITAL LETTERS. Characters and marks should be similar in style to the following

ACCOUNT TYPE: (Tick as appropriate)

AMFB Global ☐ Fixed Deposit ☐

Currency Choice: (Tick as appropriate)

USD ☐ Euro ☐ GBP ☐ NGN ☒ (Mandatory)

BRANCH

ACCOUNT No. (For official use only)

BANK VERIFICATION ID NO:

Affix
Passport
Photograph
here

1A. PERSONAL INFORMATION

Title		Surname	
First Name		Other Name	
Marital Status (Please tick as appropriate)	Single ☐ Married ☐ Others (please specify)	Gender	F ☐ M ☐
Country of Birth		Date of Birth	
Mother's Maiden Name			
Nationality (for non Nigerian)		Resident Permit No.	
Permit Issue Date		Permit Expiry Date	
L.G.A.		State of Origin	
Religion		Purpose of Account	

1B. ADDITIONAL INFORMATION

Are you a citizen of any other country?	Yes ☐ No ☐	If yes please specify	
Government Issued Identification: ID Type		ID Number	
Issue Date		Expiry Date	
Are you tax resident in more than one country:	Yes ☐ No ☐	If yes please specify	
Tax Identification Number (TIN) (If available)			
Power of Attorney if yes:	Yes ☐ No ☐	If yes please specify (Name)	
Street Address			
State/Province		Country	
Phone No. (1)		Landline	
	Country Code		Country Code

Waiver

I hereby authorize the Bank to take appropriate action to comply with relevant regulations.

Signature

Date

2. CONTACT DETAILS

Foreign Residential Address	
Town/State/Province	
Country	
Post/Zip Code	
How long have you lived at this address?	

7. ADDITIONAL DETAILS

I. Name of Beneficial Owner(s) (If any)

II. Spouse's Name (if applicable)

III. Spouse's Date of Birth Spouse Occupation

Country of Birth Nationality

Street Address

State/Province Country

Phone No. (1) Phone No. (2)

IV. Sources of Fund to the Account 1

2

Expected Annual Income from Other Sources

V. Name of Associated Business(es) (if any) 1.

2

3

VI. Type of Business

VII. Business Address

8. ACCOUNT MANDATE

a. Account Type: (Tick as appropriate)

AMFB Global ☐ Fixed Deposit ☐

Currency Choice: (Tick as appropriate)

USD ☐ Euro ☐ GBP ☐ NGN ☒ (Mandatory)

b. Account Name:

c. Account Number: (for official use only)

d. Mandate authorisation/combination rule (Please tick as appropriate): Sole Signatory ☐ Either to Sign ☐ Both to sign ☐

e. Signatories:

I. Name:

1. Surname First Name

Other Name Class of Signatory

Identification Type

Identification Number

Mobile Number

Signature Date

Affix Passport Photograph here

2. Surname First Name

Other Name Class of Signatory

Identification Type

Identification Number

Mobile Number

Signature Date

Affix Passport Photograph here

FOR BANK USE ONLY

Name

Signature

FOR BANK USE ONLY

Name

Signature

9. ACCOUNT HELD WITH OTHER BANKS:

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

10. INDIVIDUAL ACCOUNT MANDATE

To Anioma Microfinance Bank Ltd

I/WE HEREBY REQUEST AND AUTHORISE YOU TO

1. Open an account in my/our name and at any time subsequently to open further accounts as I/We may direct.
2. Honor all cheques or other orders which may be drawn on the said account provided such cheques or orders are signed by me/us and to debit such cheques or order to the said account whether such account be for the time being in credit or overdrawn or may become overdrawn in consequence of such debit without prejudice to your right to refuse to allow any overdraft or increase of overdraft and in consideration of this, I/We agree
 - a) to assume full responsibility for the genuineness, correctness and validity of endorsements appearing on all cheques, orders, bills, notes, negotiable instruments, receipts and other documents deposited in my/our account.
 - b) to be bound by the Bank's rules for the conduct of an account(s), receipt of which I hereby acknowledge.
 - c) To free the Bank from any responsibility or liability for any loss or damage to funds deposited with the Bank due to any future Government order, law, levy, tax, embargo, or such other causes beyond the Banks control
 - d) That all funds standing to my credit are payable only in the account currency as may be in circulation
 - e) To be bound by any notification of change in conditions governing the accounts(s) or information relating thereto directed, to my/our last known address and any mail sent to my last known address shall be considered as duly delivered and received by me at the time it is delivered at the last known address.
 - f) That the Bank will accept no responsibility or liability whatsoever for funds handed to members of staff outside banking hours or outside the Bank's premises.
 - g) That the Bank's statement(s) on my account(s) shall be sent to the e-mail 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
 - h) That interest will be paid on deposits in my savings account(s) at the Bank's ruling rates and subject to prevailing conditions.
 - i) That cheque cannot be paid into my standard savings account and that funds can only be withdrawn from my standard savings account by me in person.
 - j) That any change in my particulars indicated overleaf shall immediately be communicated to Anioma Microfinance Bank Ltd at the branch where the account was opened.
 - k) Not to use account(s) as a medium to convert funds belonging to other person.
3. Honour all online instruction to transfer funds from the said account to another account held by me or any other person in Anioma Microfinance Bank make payment for service without prejudice to your right to refuse to allow any overdraft or increase in overdraft and without liability to you for such transfer.
- l) To honour all cheques or other orders which may be drawn on my/our current account provided such cheques or orders are signed by me/us and to debit such cheques or orders to the said account, whether such accounts be for the time being in credit or overdrawn or may become overdrawn in consequence of such debit without prejudice to your rights to refuse or allow any overdraft or increase of overdraft.
- m) That if a cheque credited to my account(s) is returned dishonoured; you may notify me through my telephone number or e-mail.
- n) That my attention has been drawn to the necessity of safe guarding my cheque book, debit/credit card, other bank's instruments, personal identification numbers (PIN) and code so that unauthorized persons are unable to gain access to them and to the fact that neglect of this precaution may be grounds for any consequential loss being charged to my account.
- o) That the bank is under no obligations to honour any cheque(s) drawn on my current account(s) unless there are sufficient funds to cover the value of the cheque(s) and I understand and agree that any such cheque(s) may be returned to me unpaid but if paid, I am obliged to repay the Bank any outstanding sum on my account in addition to charges and interest accrued thereon.
- p) That any sum standing to the debit of my current account shall be liable to interest charges at the rate fixed by the Bank from time to time. The Bank is authorized to debit from the account the usual banking charges, interest, commissions, and any service charge set by the management from time to time.
- q) That in addition to any general lien or similar right to which you as bankers may be entitled by law you may at any time and without notice to me combine or consolidate all or any of my accounts without any liabilities to you and to set off or transfer any sum of sums standing to the credit of any one or more of such accounts or any other credit, be it cash, cheques, valuable, deposits, securities, negotiable instruments or other assets belonging to me towards the satisfaction of any of my liabilities to any other account or in any other respects whether such liabilities be actual or contingent, primary or collateral and several or joint.
- r) To comply with all rules and regulations issued by the Bank governing the use of electronic banking services which the bank may from time to time offer and provide to me, in order to ensure banking convenience.

Signature _____ Date _____

INDEMNITY

I hereby agree to indemnify Anioma Microfinance Bank Limited in full against any action, claim, proceeding loss, expense or damages arising from this account or, representations made by me in respect of this account or from whatsoever in connection with this account. I further confirm that all my dealings in respect of this account shall not be contrary to any subsisting law or regulation in force whether in Nigeria or any other country.

Dated _____ day of _____ year _____

Signature (over stamp)

NAME: _____
(FIRST NAME) (MIDDLE NAME) (SURNAME)

11. INTERNET BANKING AND BANK MAIL INDEMNITY

INTERNET BANKING

You acknowledge that the use of your Customer Number and password provide sufficient authority for us to process transactions on your account(s). We may act on this authority and are not obliged to make further enquiries, except for withdrawals to third parties for amounts in excess of \$1,000 or its equivalent. You agree that you will not use the Internet Banking facility for any purpose other than to carry out your banking transactions and enquiries available through the Internet Banking facility, and only where you have appropriate authority to do so.

Please note that the bank does not have access to your Internet banking account once you have changed the default password. In case you forget your password, the Bank is therefore unable to retrieve it. You can only effect a change provided you answer correctly the test question set up as security against unauthorized access to your Internet banking account.

Bankmail

Bankmail is a messaging service, which allows you to send to us, and receive back, messages within our secure Internet Banking environment.

To: Aniomia Microfinance Bank Ltd

Bankmail can be used to make general account or other enquiries, or to request services from us. We expect to deal with your message within 24 hours of its receipt by either processing your instruction or contacting you if we need further details. However, if your request is urgent, you should contact the bank's helpdesk on

+234 (0)915 5556 263, +234 (0)915 5556 236
(Only during business hours)

All the Internet Banking Conditions of Use apply to Bankmail. In addition:

- You are responsible for the accuracy and content of all information contained in your messages
- To the extent permitted by law, we are not liable for any loss or damage you or any other person may suffer arising from any act or omission by us in relation to your message.

BANKMAIL INDEMNITY (the Indemnity)

(Please read and sign the indemnity set out below in accordance with the bank mandate.)

I, the account holder, request and authorise the Bank to accept and act upon my Bankmail instructions (the Instruction) in respect of any Instruction which the Bank would normally accept if the Instruction were presented in an original written form and in accordance with the terms and conditions of the mandate.

This Indemnity is supplemental to (and forms part of) the Bank's General Terms and Conditions. Unless otherwise specified the Bank enters into all Instructions in accordance with the Bank's General Terms and Conditions as extended and supplemented by this Indemnity. Should there be any conflict between this Indemnity and the Bank's General Terms and Conditions the provisions of this Indemnity shall have precedence.

Furthermore, I understand that the Bank will not accept any responsibility for any loss (consequential or otherwise) incurred by me as a result of the Bank acting or declining to act (wholly or in part) on Instructions which the Bank believes to have been given in conformity with

the above, whether or not such instructions have been so given. The fact that any Instruction may later be shown to be in any way false, inaccurate, unauthorised or otherwise not authentic, should not be an impediment to the rights of the Bank hereunder.

I will indemnify the Bank against any loss or liability or expense incurred by the Bank as a result of the Bank entering into and performing this agreement and/or acting or declining to act on any Instruction.

I agree that any Instruction given by me is binding and that the Bank may request written confirmation of any Instruction.

WARNING

The execution of this Indemnity may have certain legal consequences and you are recommended to seek independent legal advice before signing

The risks involved in giving instructions by bankmail include the risk that instructions may be fraudulently or mistakenly given, if password to bankmail address is carelessly disclosed on the part of the account holder.

- Delay as a result of technical issues from the service provider might arise leading to lateness in receipt of instruction.
- In agreeing to act on such instructions, the Bank does so only for the convenience and at the risk of the account holder(s)

Please ensure that the documentation requested on page 1 (certified where necessary) is enclosed with your application form.

12. TERMS AND CONDITION

The Responsibilities of the Account Holder

- Send account opening documentation and required documentation to amend existing mandates and other related instructions on the account as may be prescribed by the Bank from time to time.
- Ensure proper completion of signature cards
- Promptly send in cheque book requisition slip/ letter
- Provide Aniomia Microfinance Bank with specimen signature of its authorised signatories
- Inform Aniomia Microfinance Bank immediately of any change(s) to the list of authorised signatories
- Complete necessary details for cheque payments
- Keep his/her/its cheque booklet properly and promptly notify Aniomia the loss of a cheque booklet and/ or detachment of leaves of a cheque booklet
- Shall assume full responsibility for the genuineness or and validity of all cheques, orders, bills, notes, negotiable instruments, receipts and/or other documents including endorsements appearing on the same, deposited in or drawn on in respect of his/her/its account(s) with the Bank.
- Shall ensure that he/she/it collects duly stamped deposit slip for any sum deposit into the account.
- Shall be responsible for the repayment of any overdraft with interest and to comply and be bound by the Bank's rules for conduct of savings, current, domiciliary and other account(s) as may be determined by the Bank from time to time.
- Shall indemnify the Bank against any loss, damage, expense or claim the Bank may suffer by reason of opening the said account(s) or by reason of the falsehood or inaccuracy of any information or misrepresentation made to the Bank by the Account Holder except those losses, damages, expenses or claims directly resulting from the acts, defaults or gross negligence of the Bank.
- Shall hold the Bank harmless and free of any liability whatsoever for any loss, damages, fraud or claims that the Account Holder may incur from the fraudulent use of any telephone number, fax number or email address supplied in this form or subsequently by the Account Holder whether for the purpose of issuing instructions, receiving/sending account information or indeed any transaction related to this account.

Rights of the Bank

- The Bank may debit the account(s) with usual Banking charges, interest, commission, and fees as may be determined by the Bank from time to time
- The Bank shall not be liable for any loss or diminution of funds or damage to instruments deposited with the Bank due to any Government order, law, levy, tax, embargo, moratorium, exchange, restriction and/or all of other causes beyond the Bank's control
- The Bank is under no obligation to honour any cheques drawn on the account(s) unless there are sufficient and unimpaired funds in the account to cover the value of the said cheques. The Bank reserves the right to return such cheques to the Account Holder unpaid.
- In the event that the Bank honours a cheque where the amount in the account is not sufficient to cover the value of the cheque, any amount drawn in excess of the value of the accounts shall be treated as an overdraft facility and the Account Holder agree to repay the Bank the principal amount together with the interests and/or charges that the Bank may prescribe.
- The Account Holder shall be bound by any notification of changes in conditions governing the account directed to his/her /its last known address and any notice or letter sent to his/her/its known address shall be considered as duly delivered and received three business days after dispatch of same by ordinary pre-paid post or on the date endorsed on the proof of delivery if delivered by courier services/hand delivery.
- No notice which may be given to the Bank by the Account Holder shall be binding upon the Bank until it shall have been received by the Bank and sufficient time shall have elapsed thereafter to permit the Bank in due course and by such means the Bank may deem appropriate to notify the concerned/affected department offices, branches and correspondents.
- Any disagreement with entries on the Bank's statements will be made in writing to the Bank by the Account Holder within 30 days of dispatch of the statement, failing which it will be concluded that the statement as rendered is correct and same shall no longer be disputable, except in case of manifest errors.
- If or where any entry is made into the Account Holder's account(s) in error, the Bank is entitled to dishonor it

- cheques drawn upon such incorrect entry whether or not drawn in good faith and without any notice of error and whether the error has been corrected or not, and the Bank is entitled to reverse such incorrect entry without prior consent of the Account Holder and any liability on the part of the Bank.
- The Bank may at any time and in absolute judgement close the account(s) and discharge all liabilities with respect to the account(s) by hand delivery or by mailing to the Account Holder by courier services a Bank draft in the currency of the account without recourse to the Bank as a drawer, payable to the order of the Account Holder in the amount of the then credit balance in the account(s) less fees, charges or commission to which you may be entitled by law or by any agreement between us and the Bank together with such documents, if any, as may be necessary in your sole discretion, to transfer to us.
- The Bank will not be liable whatsoever for funds handed by the Account Holder or his/her/its representatives or agents or employees to any of the Bank's employees without evidence of a duly stamped deposit slip.
- In addition to any general lien or right to which the Bank as Bankers may be entitled by law, the Bank may at any time and without notice to the Account Holder combine or consolidate all or any of his/her/its accounts without liability to the Bank and set off or transfer any sum or sums standing to his/her/its credit in any one or more of such accounts or any other credit, be it cash, cheques, valuables, deposits, securities, negotiable instruments or other assets with the Bank or in any other respect whether such liabilities be actual or contingent, primary collateral, several or joint.
- To affirm and undertake that all the documents used in opening the account(s) are genuine and we will indemnify the Bank if at any time it is shown otherwise and we will be further liable for any wrong that may be occasioned thereby. This indemnity to you shall be continuing and shall not be withdrawn by us so long as we maintain this account with the Bank.
- The Account Holder and the Bank agree that the operation of the account(s) is subject to laws and regulations at any time existing in the Federal Republic of Nigeria, and to be bound by the terms and conditions herein.

13. DECLARATION:

I/We hereby apply for the opening of account(s) with Aniomia Microfinance Bank. I/We understand that the information given herein and the document supplied are the basis for opening such account(s) and I/We therefore warrant that such information is correct.

I/We further undertake to indemnify Aniomia Microfinance Bank for any loss suffered as a result of any false information or error in the information provided to the Bank.

1. Name..... Signature Date.....

2. Name..... Signature Date.....

I agree to abide by the content of this agreement and acknowledge that it has been truly and audibly read and explained to me by an Interpreter.

[illegible]

5

For Bank Use Only

A. ACCOUNT OPENED/AUTHORIZED BY

Customer Service Officer

Signature _____ DATE

D	D	M	M	Y	Y	Y	Y

BSM/HCSO

Signature _____ DATE

D	D	M	M	Y	Y	Y	Y

B. DEFERRAL/WAIVER OF DOCUMENT (IF ANY) AUTHORISED BY:

Name

Signature _____ DATE

D	D	M	M	Y	Y	Y	Y

Name

Signature _____ DATE

D	D	M	M	Y	Y	Y	Y

C. ADDRESS VERIFICATION CARRIED BY:

Name

Signature _____ DATE

D	D	M	M	Y	Y	Y	Y

Name

Signature _____ DATE

D	D	M	M	Y	Y	Y	Y

COMMENT(S) (Address description and result finding):

Account Opening Approved/Reviewed by:

Signature _____ DATE

D	D	M	M	Y	Y	Y	Y

D. ACCOUNT OPENING AUTHORIZED / APPROVED BY:

MD

Signature _____ DATE

D	D	M	M	Y	Y	Y	Y

ICO

Signature _____ DATE

D	D	M	M	Y	Y	Y	Y

CUSTOMER INFORMATION UPDATE NOTICE

We are aware that some or all of the information you have provided on this form is subject to change, in light of this, Anioma Microfinance Bank requires that you update your information with us anytime there is a change. This will ensure we are able to keep in touch with you. As a standard, Anioma Microfinance Bank carries out Customer information Update exercise bi-annually.