

# ACCOUNT OPENING FORM-INDIVIDUAL

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

**Category of Account:**  
 (Tick as appropriate)

Individual  Joint  Fixed Investment  Others  (Please specify) \_\_\_\_\_

**Type of Account**  
 (Please tick as appropriate)

Individual Current  Instant Savings Tier 1  Instant Savings Tier 2  Premier Savings  Premium Current  Gold Current  Domiciliary   
 Solo  High Interest Deposit Account  Early Savers Tier 2  Early Savers Tier 3  Evergreen  Every Day Banking  Diamond Xtra

\$	€	¥	£
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Branch  Account No. (for official use only)  BVN:

## 1. PERSONAL INFORMATION

Title:  Surname:

First Name:

Middle Name:

Marital Status: (please tick) Single  Married  Others  (please specify) \_\_\_\_\_ Gender: F  M

Mother's Maiden Name:

State of Origin:  Local Govt. Area

Nationality: (for non Nigerian)  Resident permit No.

Issue Date:  Expiry Date:  Date of Birth:

Tax Identification Number (TIN)  Purpose of Account: \_\_\_\_\_

Do you have dual citizenship? Yes  No  If yes, please specify \_\_\_\_\_

If US Citizen/Resident, please provide Social Security Number:

## 2. CONTACT DETAILS

Residential Address

House Number:  Street Name:

Landmark:  City/Town:

Local Govt. Area:  State:

Mailing Address:

E-mail address:

Mobile No.:  Phone No.:

## 3. VALID MEANS OF IDENTIFICATION

National ID Card  National Driver's License  International Passport  INEC Voter's Card

\* Others (please specify) \_\_\_\_\_ ID No.:

Issue Date:  Expiry Date:

\*People in peculiar circumstances- Artisans, Petty Traders, Students who may not have the prescribed ID's

#### 4. ACCOUNT SERVICE(S) REQUIRED (please tick option below)

**Card Preferences** (Fees Apply): Debit Card  Master Card  Verve Card  VISA Card

**Would you like to opt out of this service (Debit Card) ?**  Yes

**Electronic Banking Preference** (Fees Apply): Online Banking  Mobile Banking  Mobile Wallet

**Token Preference** (Fees Apply): Hard Token  Soft Token

**Transaction Notification Preference:** Email Alert (Free)  SMS Alert (Fees Apply)

**Transaction Notification Rule:** Debit Only  Credit Only  Debit & Credit  Threshold (If Required)

**Statement Preference:** Email (free)  By Post  In-Branch

**Statement Frequency:** Weekly  Monthly  Quarterly  Semi-annually  Annually

**Cheque Book Requirement:** 25 Leaves  50 Leaves  100 Leaves  Opened cheque  Crossed Cheque

**Cheque Confirmation:** No  Yes  Threshold (if Yes)

#### 5. EMPLOYMENT DETAILS

**Employment Status:** Employed  Self Employed  Unemployed  Retired  Student  Others \_\_\_\_\_

**Annual Salary/Expected Annual Income**

**Annual Salary:** (a) N0 -N50,000  (b) N51,000 - N250,000  (c) N251,000-N500,000  (d) N501,000-Less than N1000,000

(e) N1million-Less than N5million  (f) N5million- Less-than N10million  (g) N10million-Less than N20million  (h) Above N20million

Employer's Name:  Date of Employment (if employed):

Employer's Address: Plot Number:  Street Name:

Nearest Bus Stop/Landmark:

City/Town:  Local Govt. Area:

State:  Nature of Business/ Occupation:

Office Phone Number:  Fax Number:

#### 6. DETAILS OF NEXT OF KIN

Title:  Surname:

Middle Name:  First Name:

Relationship:  Gender: F  M

Date of Birth:         Mobile No.:

E-mail address:

**Contact Details**

House Number:  Street Name:

Landmark:  City/Town:

Local Govt. Area:  State:

## 7. ADDITIONAL DETAILS

Name of Beneficial Owner(s):

Spouse Name:

Spouse Date of Birth:  DD  MM  YY  YY  YY  YY Spouse's Occupation

Sources of Fund to the Account

Expected annual income from other sources

Name of associated business(es) (if any):

Type of Business:

Business Address:

## 8. ACCOUNT MANDATE

Account Name:

Account No. (for official use only)  **Mandate authorization/Combination rule:** (Please tick as appropriate)   
 Either to sign  Both to sign  Sole Signatory

### Signatories

Surname: \_\_\_\_\_ First Name: \_\_\_\_\_ Middle Name: \_\_\_\_\_

Identification Type: \_\_\_\_\_ Identification No: \_\_\_\_\_ Phone Number: \_\_\_\_\_

Signature  Date:  DD  MM  YY  YY  YY  YY

### Signatories (Joint Applicant)

Surname: \_\_\_\_\_ First Name: \_\_\_\_\_ Middle Name: \_\_\_\_\_

Identification Type: \_\_\_\_\_ Identification No: \_\_\_\_\_ Phone Number: \_\_\_\_\_

Signature  Date:  DD  MM  YY  YY  YY  YY

## 9. DECLARATION

I/We hereby apply for the opening of account(s) with Access Bank PLC. I/We understand that the information given herein and the documents 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 the Bank for any loss suffered as a result of any false information or error in the information provided by the Bank.

Name: \_\_\_\_\_ Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Name: \_\_\_\_\_ Signature: \_\_\_\_\_ Date: \_\_\_\_\_

## 10. JURAT (This should be adopted where the applicants 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:	<div style="border: 1px solid black; width: 100%; height: 100%;"></div>	Magistrate/Commissioner for Oaths:	<div style="border: 1px solid black; width: 100%; height: 100%;"></div>	Date: _____
Name of Interpreter: _____		Address of Interpreter: _____		
_____		Telephone Number: _____	Language of Interpreter: _____	

For Official Use Only

Name of Officer: _____	Name of Officer: _____
Signature: _____	Date: _____
Signature: _____	Date: _____

For Bank Use Only

## 11. REQUIREMENT CHECKLIST

### Savings Account

	Checked	Deferred	Waived
1. Duly completed account opening form	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Specimen signature card duly completed	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Proof of identity (Original must be sighted)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Resident permit (for non-Nigerians)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Proof of Address	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Letter from Employer/School/NYSC	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

### Current/Domiciliary/Other types of Account

	Checked	Deferred	Waived
1. Duly completed account opening form	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Specimen signature card duly completed	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Two (2) independent and satisfactory references	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Proof of identity (Original must be sighted)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Resident permit (for non-Nigerians)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Two (2) independent and satisfactory references	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Letter from Employer/School/NYSC	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. Other document provided	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

## 12. AUTHENTICATION FOR FINANCIAL INCLUSION

- i Is the customer socially or financially disadvantaged? Yes  No
- ii If answer to the above (i) above is yes, state other documents obtained in line with the Bank's policy on socially/financially disadvantaged customer in compliance with Regulation 77 (4) of AML/CFT Regulation, 2013

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- iii Does the Customer enjoy tiered KYC requirements? Yes  No
- iv If answer to question (iii) above is yes, identify the customer risk category: Low Risk  Medium Risk  High Risk

## 13. AUTHENTICATION FOR POLITICALLY EXPOSED PERSONS

Is the Applicant a Politically Exposed Person? Yes  No

**For Bank Use Only**

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## 14. ACCOUNT OPENED BY:

Surname: \_\_\_\_\_ Name: \_\_\_\_\_

Signature \_\_\_\_\_ Date:

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

Surname: \_\_\_\_\_ Name: \_\_\_\_\_

Signature \_\_\_\_\_ Date:

## 16. ADDRESS VERIFICATION CARRIED OUT BY:

Surname: \_\_\_\_\_ Name: \_\_\_\_\_

Signature \_\_\_\_\_ Date:

Comment(s) (Address description and result finding):

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## 17. ACCOUNT OPENING AUTHORIZED/APPROVED BY:

Surname: \_\_\_\_\_ Name: \_\_\_\_\_

Signature \_\_\_\_\_ Date:

## 18. PRODUCTS AND SERVICES: TERMS AND CONDITIONS

Please tick the appropriate account box

### DIAMOND XTRA ACCOUNT

#### Product Features

- Minimum opening amount of ₦5,000
- 2% interest per annum payable monthly
- Free withdrawal limit of ₦10million monthly
- Daily ATM withdrawal limit of ₦150,000
- Access to Online and Mobile banking platforms

#### Additional Benefits

- Opportunity to win Salary4Life, Education grant, free rent, cash prizes etc.
- Access to Health Insurance (provided by Hygeia HMO) of ₦6,000 annually

#### Account operating conditions

- A strict minimum balance of ₦5,000 is put on hold upon account opening.
- Monthly interest will not be earned if there are more than four (4) withdrawals within the month
- A charge of ₦1 per mille applies on the excess amount if monthly debit turnover exceeds ₦10million in a month
- All other terms and conditions contained in the account opening package shall also apply to the DiamondXtra account.

### HIDA ACCOUNT

#### Product Features

- Minimum opening amount of ₦100,000
- A minimum operating balance of ₦500
- A competitive tiered interest rate accrued daily and payable monthly.

Bands (₦)	Rate (per annum)
Less than ₦100,000	2.00%
₦100,000 – ₦999,999	4.10%
₦1,000,000 – ₦4,999,999	4.45%
₦5 million and above	4.50%

- No Debit Card
- No cheque book
- Allows deposit of Cheques and Dividend warrants from other Banks directly into your account
- Access to Online and Mobile banking platforms

#### Additional Benefits

- Standing Instruction set-up (This can be done on our Online banking platform or In-branch)

#### Account Operating Conditions

- A charge of ₦150 applies monthly if account balance goes below ₦5,000 anytime in the month.
- Interest is forfeited if more than 4 withdrawals are made in a month
- All other terms and conditions contained in the account opening package shall also apply to the HIDA account.

### PREMIUM CURRENT ACCOUNT

#### Product Features

- Minimum opening amount of ₦25,000
- Minimum operating balance of ₦25,000
- No Current Account Maintenance Fee (CAMF)
- Withdrawal limit of ₦50million
- No restriction on number of withdrawals
- Access to Online and Mobile banking platforms

#### Additional Benefits

- ATM daily withdrawal limit of ₦200,000
- Access to Consumer Loans (Personal Loans, Auto Loans etc.)

#### Account Operating Conditions

- A daily minimum balance of ₦1,000,000 shall be maintained in the account. In any month where the daily balance in the account falls below the ₦1,000,000,
- Negotiable Current Account Maintenance Fee (NCAMF) of ₦1/mille will be applied on all debit transactions for such month.
- Zero NCAMF shall apply up to a maximum turnover of ₦50 million monthly. NCAMF of ₦1 per mille shall apply to turnover above this threshold.
- All other terms and conditions contained in the account opening package shall also apply to the Premium Current Account.

## 18. TERMS AND CONDITIONS

### Individual Account Opening Form

To Access Bank Plc

#### I/WE (the Customer) HEREBY REQUEST AND AUTHORISE YOU TO

1. Open an account in my/our name and at any time subsequently open further accounts as I/We may direct.
2. Honour all orders which may be drawn on the said account provided such orders are signed by me/us and to debit such 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, I/We agree and whether such loss or damage is attributable (directly or indirectly) to any dispute or any other matter or circumstances whatsoever.
- a) To assume full responsibility for the genuineness, correctness and validity of endorsements appearing on all cheques, orders, bills, notes, negotiable instruments, receipts and/or other documents deposited in my/our account.
- b) To be responsible for the repayment of any overdraft with interest and to comply and be bound by the Bank's rules for the conduct of a Savings Account receipt of which I/We hereby acknowledge.
- c) To free the Bank from any responsibility for any loss or damage to funds deposited with the Bank due to any future government order, law, levy, tax, embargo and/or all other causes beyond the Bank's control.
- d) That all funds standing to my/our credit are payable on demand only in such local currency as may be in circulation.
- e) To be bound by any notification of change in 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 will be delivered in the ordinary course of post.
- f) And I/We note that the Bank will accept no liability whatsoever for funds handed to members of staff outside the Bank's premises.
- g) That any disagreements with entries on my/our Bank Statements will be made by me/us within 15 days of the dispatch of the Bank Statement. Failing receipt by the Bank of a notice of disagreement of entries within 15 days from the date of dispatch of my/our Bank Statement as rendered is correct.
- h) The Customer hereby agrees that the Customer shall, at his/its own expense, indemnify, defend and hold harmless ACCESS Bank from and against any and all liability any other loss that may occur, arising from or relating to the operation or use of the Account or the Services or breach, non-performance or inadequate performance by the Customer of any of these Terms or the acts, errors, representations, misrepresentations, misconduct or negligence of the Customer in performance of its obligations.
- i) Under no circumstances shall ACCESS Bank be liable to the Customer for any indirect, incidental, consequential, special or exemplary damages in connection with the Account or the Services.
- j) ACCESS Bank shall not be liable for any failure to perform any obligation contained in these Terms or for any loss or damage whatsoever suffered or incurred by the Customer howsoever caused and whether such loss or damage is attributable (directly or indirectly) to any dispute or any other matter or circumstances whatsoever.
- k) The Customer shall keep ACCESS Bank indemnified at all times against, and save ACCESS Bank harmless from all actions, proceedings, claims, losses, damages, costs, interest (both before and after judgement) and expenses (including legal costs on a solicitor and client basis) which may be brought against or suffered or incurred by ACCESS Bank in resolving any dispute relating to the Customer's Account with ACCESS Bank or in enforcing ACCESS Bank's rights under or in connection with these Terms and conditions contained herein, or which may have arisen either directly or indirectly out of or in connection with ACCESS Bank performing its obligations hereunder or accepting instructions, including but not limited to, fax and other telecommunications or electronic instructions, and acting or failing to act thereon.
- l) If any sum due and payable by the Customer is not paid on the due date, including without limitation any moneys claimed under this Paragraph, the Customer shall be liable to pay interest (both after as well as before any judgement) on such unpaid sum at such rate or rates as ACCESS Bank may from time to time stipulate from the date payment is due up to the date of payment.
- m) The Customer shall solely be responsible for ensuring full compliance with all the applicable laws and regulations in any relevant jurisdiction in connection with establishment of his/her Account with ACCESS Bank and shall indemnify and keep indemnified ACCESS Bank from all actions, proceedings claims, losses, damages, costs and expenses (including legal costs on a solicitor and client basis) which may be brought against or suffered or incurred by ACCESS Bank in connection with any failure to comply with any such applicable laws/regulations.
- n) The indemnities as aforesaid shall continue notwithstanding the termination of the Account.
- o) That any sum standing to the debit of the current account shall bear 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.
- p) I/We also agree 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 without notice to me/us combine or consolidate all or any of my/our accounts without any liabilities to you and set off or transfer any sum or sums standing to the credit of anyone or more of such accounts or any other credits, be it cash, cheques, valuables, deposits, securities, negotiable instruments or other assets belonging to me/us with you in or towards satisfaction of any of my/our liabilities to you or any other account or in any other respect whether such liabilities be actual or contingents, primary or collateral and joint or several.
- q) I/We shall be solely responsible for the safe-keeping and the confidentiality of the statements of account, balance confirmation certificate, cheque books, Debit card and its PIN, user id and passwords relating to internet banking and such other items relevant or pertaining to the Account.
- r) I/We pledge that we shall not issue any cheque or instruction or instrument on our account without first ensuring that our account with the Bank is sufficiently funded to accommodate such payments. Consequently, we hereby authorize the Bank to report to the Central Bank of Nigeria (CBN), Economic and Financial Crimes Commission and/or any other regulator, details of any transaction or incident of returned cheque or instrument on our accounts due to insufficient funds for further investigation and prosecution.
- s) I/we pledge to comply with the rules and regulations put in place by the CBN regarding dud cheque from time to time. Consequently, we hereby irrevocably and unconditionally authorize the Bank to enforce without further recourse to us, such CBN rules and regulation on dud cheque as may be applicable against us in the event of our breach CBN rules.
- t) **Disclosure of information**  
If a fraudulent activity is associated with the operation of your account, you agree that we have the right to apply restrictions to your account and report to appropriate law enforcement agencies.

#### (ADDITIONAL TERMS AND CONDITIONS FOR DUAL CITIZENSHIP HOLDERS AND/OR DUAL RESIDENCE HOLDERS)

I/we hereby irrevocably and unconditionally request and authorize the Bank to disclose my/our account details, transaction and confidential information on my/our account to the United States Internal Revenue Service or European Union or any other entity or regulator whether international or local as may be requested from time to time without further recourse to me/us.

I/we hereby irrevocably and unconditionally authorize the Bank to comply without further recourse to me/us with such instructions and directive as may be issued by the United States Revenue Service or European Union or any other regulator having authority over the country or jurisdiction where I/we reside or are nationalized. Such directives includes without limitation deducting any sum on my/our account or withholding any payment on my/our account or made on my/our behalf and freezing my/our account without any need for any order of court.

Consequently, I/we hereby irrevocably and unconditionally indemnifies and hold the Bank, its officers, directors, employees and agents harmless against all claims, costs, liabilities, actions, demands, damages, losses or expenses which they may suffer as a result of compliance with any such regulation or law or requirements as stated above.

Authorized Signatory	Affix Passport Photograph Here	Affix Passport Photograph Here	Authorized Signatory	Affix Passport Photograph Here	Affix Passport Photograph Here
Date: <input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>			Date: <input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>		

I, .....  
(the Data Subject) hereby affirm that in line with the relevant laws on **Data Protection in Nigeria**, I consent to the collection and processing of my Personal Data/Information in the absence of any fraud, duress, undue influence or coercion for the purpose of forming the basis of this banking relationship and other necessary data processing activities which may arise therefrom, including for the performance of the creation of a bank account between myself and Access Bank Plc. I affirm that I have the requisite capacity under the law to consent to the collection and processing of my Personal Data. I affirm that I am aware and take cognizance of my rights under the relevant Data Protection Laws in Nigeria which include the right to request for access, amendment, rectification or cancellation or destruction of my Personal Data/information, the right to lodge complaint with the relevant authority as well as the right to object to the processing of my Personal Data. I further consent to the processing of my Personal Data (within or outside Nigeria), including transfer of my Personal Data to any third party for reasons associated with the purpose for which the data is being processed as stated above, including but not limited to data collection, processing and storage.

Signature of Data Subject