



FIRSTINSTANT SAVINGS ACCOUNT

BRANCH

ACCOUNT No. (for official use only)

CUSTOMER ID (for official use only)

BIOMETRIC ID No.

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

PERSONAL INFORMATION

Title Surname

First Name

Other Name(s)

Place of Birth State of Origin

Marital Status (Please tick) ☐ Single ☐ Married ☐ Others (Please specify) Date of Birth Gender ☐ F ☐ M

Mother's Maiden Name

Tax Identification Number (TIN) (If available)

LGA

CONTACT DETAILS

Residential Address

House Number Street Name

Nearest Bus-stop or Landmark

City/Town

Local Govt. Area State

Mailing Address

Phone Number 1 Phone Number 2

Email Address (Optional)

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

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

Electronic Channels

☐ Online Banking

☐ Mobile Banking

☐ IVR (Interactive Voice Response)

Card

☐ Verve Debit Card

Alert

☐ Email (Free)

☐ Sms (Fees apply) ☐ Credit only ☐ Debit Only ☐ Both

Preferred Username
(for Online Banking)



Employment Status

[illegible]

| | | | |
|---------------|----------------------|---------------|---|
| Title | <input type="text"/> | Surname | <input type="text"/> |
| First Name | <input type="text"/> | | |
| Other Name(s) | <input type="text"/> | Gender | <input type="checkbox"/> F <input type="checkbox"/> M |
| Mobile Number | <input type="text"/> | 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"/> |
| Relationship | <input type="text"/> | | |

| | | | |
|----------------------------|----------------------|-------------|----------------------|
| House Number | <input type="text"/> | Street Name | <input type="text"/> |
| | <input type="text"/> | | <input type="text"/> |
| Nearest Bus Stop /Landmark | <input type="text"/> | | |
| City/Town | <input type="text"/> | | |
| Local Govt. Area | <input type="text"/> | State | <input type="text"/> |
| Email Address | <input type="text"/> | | |

CHARGES, FEES, COSTS AND TAXES
The Customer assumes full responsibility for, and further authorizes the Bank to debit the Customer's Account(s) without notice with such fees and/or charges and/or costs and/or reimbursements and/or expenses and/or (levies and/or penalties and/or fines and/or costs and/or taxes and/or assessments) by the Bank, and to close the account and operation of an Account as well as any other transactions or dealings involving the Customer and the Bank, notwithstanding that the Customer's Account may be dormant, overdrawn or that the debit may lead to an overdraft position on the Account.



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Statement(s) of Account, in such form as the Bank deems appropriate may be sent to the Customer on such periodic basis as the Bank may determine to any physical address, email address or other location (actual or virtual) the address/details of which may be in the Bank's records.

ALERTS

Alerts may be delayed, prevented or affected by various factors which are not in the direct or sole control of the Bank and further accepts that the Bank does not guarantee the delivery, timeliness or accuracy of an Alert or content thereof. Alerts are provided for convenience only, and it is the Customer's responsibility to use other means of obtaining formal information on an Account.

In respect of any debt, obligation or liability owed by the Customer to the Bank or any member of the FBN Group, whether actual or contingent, matured or not; as principal debtor, guarantor or surety, whether owed singly, together with others or by an entity in which you are a member or director, and in whatever currency ("Obligation"), the Bank shall be entitled at any time and without notice to you, to perform any or all of the following: a) appropriate set-off against any assets or funds you owe to the Bank, its members, payees or agents; b) discharge all or part of the Obligations regardless of the currency of either your Accounts and/or those of other Accounts held in your sole name or jointly with others ("Affected Account(s)"); c) borrow or consolidate all or any of your Accounts including the Affected Account(s); d) create security and/or sell by public or private sale any of your funds, chattels, securities and other valuables or other asset in the custody of the Bank or any member of the FBN Group; e) require the Bank to take such action as it may deem fit in relation to the Obligations; f) where required, earmark any amounts credited or expected to be credited into your Affected Account(s); g) refuse any withdrawals from an Affected Account which is earmarked until the Obligations are discharged in full; h) make any currency conversion at the Bank's prevailing exchange rate where necessary to discharge the Obligation; i) apply any sum payable to you towards the amount required for the settlement of an Obligation if the amount is unascertained.

The Bank's rights under this Section extends to an Obligation owed to any member of the FBN Group and are exercisable by any member of the Group in respect of any Account and investments of a Customer within the FBN Group.

The Customer hereby authorizes the Bank and any other persons who has access to the Customer's information through the Bank, to disclose any information relating to the Customer, any Account, Transactions as well as any related matter, where it so- considers to any other person or entity whether local or foreign. The Bank and all members of the FBN Group are hereby authorised to disclose and share any information or data amongst themselves including any personal, confidential, financial or other information about the Customer, any Accounts, Transactions and related matters.

NOTIFICATION Any notices, advices or other communications to Customers by hand, by mail, to, or by leaving them at any address(es) known or reasonably believed to be the Customer's; or through electronic means or any other media selected by the Bank. Such notices, advices or other communications will be deemed to have been received by the intended recipient upon being hand delivered or left, at the said address, on any day following the mailing thereof. Such notices, advices or other communications by press (e.g. newspaper, television, radio, electronic publications etc), notification in/at the Bank's locations (e.g. posters, flyers, signages etc), notifications on ATMs, notifications accessed or available through the use of Electronic Services, via Alerts or any other media as selected by us. Customers are deemed to have received any such notice, in the date of delivery publication, broadcast, communication or upon same being made available to the Bank.

The Customer shall bear all risks of communications made by the Customer to the Bank and vice versa. The Bank is absolved of any liability or responsibility in the event that any communication is delayed, intercepted, lost and/or failed to be delivered or in the event of any unauthorized access to the content of such communication.

The Bank may assign, transfer and/or novate any or all of its rights and/or obligations under these Terms or in relation to any Account or service to any person at any time, without any obligation on the part of the Bank or any transferee or assignee to give any notice to, or seek any prior consent from the Customer or any person.

A Customer may request for the closure of an Account, subject to having satisfactorily paid and settled all liabilities, obligations and outstanding amounts owing to the Bank.

The Customer shall take steps to collect any balance amount in the Account, if any, and until collected, the Bank reserves the right to keep such amounts without any interest being payable thereon. To the farthest extent possible, all obligations of the Customer under these terms and Conditions shall remain binding on a Customer notwithstanding the closure of an Account. Relatedly,

The Bank may continue to honour debit instructions until the Bank has actual knowledge of the death or legal incapacity and has had a reasonable opportunity to act on the information. The Bank further reserves the right to place a freeze on the Customer's Account(s) or otherwise restrict transactions thereon upon reasonable suspicion of the death or legal incapacity of a Customer until receipt of sufficient information and documents to enable it satisfactorily determine the fact of the death/incapacity and the appropriate action(s) to be taken in the circumstance.

Legal Action affecting the Customer's Account(s) includes but is not limited to trustee process, writ of attachment, execution, garnishment, mareva orders, federal or state tax withholding order, levy, restraining order, injunction, subpoena, government agency requesting information, search order, forfeiture etc. The Bank may accept and comply with processes relating to a Legal Action served on the Bank by any means. Where disclosure is permissible by law, the Bank may, but is not required to send a notice to the customer regarding the receipt or action being taken in respect of any Legal Action. The Bank may also refrain from notifying the Customer if it considers it appropriate under the circumstances.

LIMITATION OF LIABILITY & INDEMNITY

The Bank is hereby absolved, and shall be free and held harmless from any responsibility to the Customer or any third party for any loss, damage, expense, cost, economic loss, loss of investment or business opportunities, lost profit, anticipated savings or business, loss of data, loss of goodwill or any other adverse consequence or analogous event whatsoever, suffered or incurred (whether direct, indirect, incidental, special, consequential, punitive or of whatsoever nature) arising from a force majeure event and/or any act or omission of the Bank.

Without prejudice to the preceding clause, the Customer undertakes to indemnify the Bank and keep the Bank indemnified on full indemnity basis (including legal and associated costs) against all claims, demands, costs, damages, expenses, actions and any other analogous circumstance which may arise in relation to the Customer, an Account, any Transaction, as well as all other matters attributable to the relationship between the Bank and the Customer. This indemnity provision shall continue notwithstanding the termination of the Account.

a. To all extent permissible by law, all the obligations of the Customer and rights of the Bank under these Terms shall survive the termination of the Banker- Customer relationship between the parties. However, all obligations of the Bank to the Customer shall cease upon such termination.

b. In the event of any breach of any representation and/or warranty in these and related Terms and Conditions or should these Terms be unenforceable against the Customer for any reason whatsoever, the person(s) who have executed the Account opening documents and/or accepted these Terms hereby accept independent personal liability(ies) on the same terms herein contained.

c. The Bank reserves the right to add to or vary any of these Terms and Conditions at any time with or without notification to the Customer.

d. Except in the event of manifest error accepted by the Bank, any certification or determination by the Bank of any matter involving an Account or in respect of a transaction will be conclusive.

e. The Bank may at any time implement any security measure it deems necessary in respect of a Customer, an Account and any transaction.

f. The Bank may use the services of any bank or agent it deems fit in connection with any collection for the Customer or in connection with any banking service the Bank offers or provides. Such bank or agent is deemed to be the agent of the Customer for the purpose of any liability, and all charges that may be incurred in this regard will be for the Customer's Account.

g. The Bank, where it deems it necessary in its absolute discretion, may at any time suspend any service in relation to an Account (fully or partially; temporarily or permanently). The Bank also reserves the right to freeze and/or otherwise restrict account activity for such duration as the Bank shall deem fit and/or until the Bank is provided with such information or document that it considers necessary for the resumption of the services.

h. If, at any time, any of the provisions in these Term and Conditions is or becomes illegal, invalid or unenforceable in any respect, neither the legality, validity or enforceability of the remaining Terms and Conditions nor the legality, validity or enforceability of such Terms and Conditions under the law of any other jurisdiction will in any way be affected or impaired.

These Terms and Conditions and all matters in relation thereto shall be subject to the laws of the Federal Republic of Nigeria. Save and except the Bank opts for arbitration on any matter, all disputes arising pursuant to these Terms shall be subject to the non-exclusive jurisdiction of the Nigerian Courts. Where there is any dispute pending in any court before the Bank exercises its option for arbitration, the existing litigation will be transferred, and determined by arbitration.

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.

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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.

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Affix postage stamp here and sign across

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FINS

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REQUIREMENTS CHECKLIST (FOR OFFICIAL USE ONLY)

| S/N | DOCUMENTS REQUIRED | CHECKED | DEFERRED |
|-----|--|---------|----------|
| 1. | Duly completed Account opening form | | |
| 2. | Specimen signature card duly completed | | |
| 3. | Two (2) recent passport photographs | | |

☐ Yes ☐ No

DOCUMENTATION CHECKED BY:

[illegible]

STAFF NUMBER

| | | | | | |
|--|--|--|--|--|--|
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 SIGNATURE _____ DATE

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DEFERRAL OF DOCUMENT (IF ANY) AUTHORISED BY:

[illegible]

STAFF NUMBER

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 SIGNATURE _____ DATE

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ACCOUNT OPENING AUTHORISED BY:

[illegible]

STAFF NUMBER

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 SIGNATURE _____ DATE

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MIS CODES IN FINACLE

| MIS CODES | | | | | | DESCRIPTION |
|--------------|--|--|--|--|--|-------------|
| FREECODES 6 | | | | | | |
| FREECODES 7 | | | | | | |
| FREECODES 8 | | | | | | |
| FREECODES 9 | | | | | | |
| FREECODES 10 | | | | | | |

RM/HCFD/BSM _____



FINS