

# **ACCOUNT OPENING FORM**

## **(Individual)**

# INDIVIDUAL ACCOUNT OPENING FORM

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



Account Category - (Tick ☒ as appropriate)

Individual ☐ Joint ☐ Name of Account \_\_\_\_\_

Savings ☐ Current ☐ Fixed Deposit ☐ Domiciliary Account ☐ \$ ☐ € ☐ £ ☐

Client Centre

Bank Verification No (BVN)

Account No (for official use only)

## 1. PERSONAL INFORMATION

Title:  Surname

First Name

Other Names

Mother's Maiden Name

Date of Birth  Gender: F ☐ M ☐ Place of Birth

Nationality

State of Origin  Marital Status Single ☐ Married ☐ Others

Local Govt. Area

Home Town

Tax ID. No. (TIN)

Religion (optional)

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

Email Address

Residential Address

State  L.G.A  City/Town

Residence Permit no:  Permit Issue Date  Permit Expiry Date

Means of Identity National ID Card ☐ Driver's License ☐ International Passport ☐ INEC Voter's Card ☐ \*Others (Please specify)

ID Number  ID Issue Date

ID Expiry Date  Purpose of Account

## 2. DETAILS OF NEXT OF KIN

Surname  First Name

Other Names  Title

Date of Birth  Gender: F ☐ M ☐ Relationship

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

Email Address

House Number  Street Name  City/Town

State  L.G.A

### 3. EMPLOYMENT DETAILS

**Employment Status:** Employed ☐ Self Employed ☐ Retired ☐ Student ☐ Others (Please specify)

**Date of Employment (Optional)**

**Annual Salary/Expected Annual Address:**

(a) Below N50,000 ☐ (b) N50,000 - N250,000 ☐ (c) N250,000 - N500,000 ☐ (d) N500,000 - Below N1m ☐  
(e) N1m - Below N5m ☐ (f) N5m - Below N10m ☐ (g) N10m - Below N20m ☐ (h) N20m and Above ☐

**Employer's Name**

### Employer's / Employment Address:

**House Number**  **Street Name**  **City/Town**

**State**  **Local Government Area**

**Nature of Business or Occupation**

**Office Phone No**  **Office Phone No 2**

### 4. ADDITIONAL DETAILS

**I. Name(s) of Beneficial Owner(s) (if any):**

**II. Sources of Funds to the Account**

1.

2.

**III. Other Sources of Income (if any)**

1.

2.

### 5. JURAT (THIS SHOULD BE ADOPTED WHERE APPLICANT IS BLIND OR NOT LITERATE, AND FORM IS READ TO HIM BY 3RD PARTY)

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

**Mark of Customer/Thumbprint**  **Magistrate/Commissioner for Oaths**

**Date**

**Name of Interpreter**

**Address of Interpreter**

**Language of Interpretation**  **Telephone Number**

### 6. ACCOUNT SERVICE(S) REQUIRED (PLEASE TICK APPLICABLE OPTION BELOW)

**Debit Card Preference (s):** (Fees apply) ☐ **Master Card** ☐ **Verve** ☐ **Visa** ☐ **Others** (Please specify)

**Internet Banking Preference(s):** **Internet Banking** (Enquiries only) ☐ **Internet Banking** (Funds Transfer) ☐ **Hardware Token** ☐ **Software Token** ☐

**Mobile Banking** ☐ **Mobile Banking App** ☐ **Cheque Book** ☐ **Funds Transfer and Hardware Token Required At a Fee** ☐

**Transaction Alert Preference(s):** **E-mail Alert** (Free) ☐ **SMS Alert** (Fee Apply) ☐ **No of Leaves:**  **Cost of Cheque Book is**

**Statement Delivery Preferences** **Online** ☐

Mobile Number For SMS Alert

Where a customer opts not to receive SMS alert, the customer should issue an indemnity (for losses that may arise as a result) to the bank.

## 7. PHYSICAL VISITATION REPORT

From: \_\_\_\_\_

To: Client Centre Manager

\_\_\_\_\_

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

In Line With The Bank's Procedural Requirements, I Hereby Submit The Report  
On Customer Physical Visitation As Follows :

1. Name Of Customer : \_\_\_\_\_

2. Physical Address Visited : \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

3. Tel. No. Of Customer Visited : \_\_\_\_\_

4. Address Given By Customer (in The Opening Form ): \_\_\_\_\_

\_\_\_\_\_

5. Explanation For Difference Between (2) & (4) , If Any : \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

6. Date Of Physical Visitation : \_\_\_\_\_

7. Observation From Physical Address Visited (such As House Description, Colour Etc.) :

\_\_\_\_\_

\_\_\_\_\_

**I Hereby Confirm The Existence Of The Customer's Residence At:** \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Name Of Visiting Staff: \_\_\_\_\_

Signature Of Visiting Staff: \_\_\_\_\_ Date: \_\_\_\_\_

**Unit Head/ Client Centre Manager:**

**Hereby Reconfirm The Existence Of The Customer's Residence At** \_\_\_\_\_ :

\_\_\_\_\_

\_\_\_\_\_

Name Of Reconfirming Unit/branch Head: \_\_\_\_\_

Signature Of Reconfirming Unit/branch Head: \_\_\_\_\_ Date: \_\_\_\_\_

## 8. MANDATE

[illegible]

ACCOUNT NUMBER



NAME OF SIGNATORY

## SPECIMEN SIGNATURE

[illegible]

NAME OF SIGNATORY

**SPECIMEN SIGNATURE**

[illegible]

PLEASE TICK ☒ AS APPROPRIATE

SOLE SIGNATORY ☐ BOTH TO SIGN ☐ EITHER TO SIGN ☐ OTHERS ☐

## MANDATE

**CHEQUE CONFIRMATION REQUIRED?** YES ☐ NO ☐

IF YES, please specify minimum amount to be confirmed

<b>№</b>									:	<b>0</b>	<b>0</b>
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Please note that the minimum cheque confirmation amount allowed by the bank is N500,000 in writing and before cheque presentation.

Mandate specified by Account holder(s)

***Signature***

***Signature***

## 9. CONSENT NOTICE

Tatum Bank Ltd is committed to the highest data privacy standards at all times and will only use the personal information you have provided to administer your account. We would also like to update you periodically about our products, services, promo offerings and other information that may be of interest to you.

Please confirm your consent by signing below:

Signatory A: \_\_\_\_\_  
*Signature*

Date \_\_\_\_\_

Signature B: \_\_\_\_\_

*Signature*

Date \_\_\_\_\_

*You can withdraw your consent at any time by sending an email to Tatum Bank Ltd official e-mail address  
Privacy policy please visit: [info@tatumbank.com](mailto:info@tatumbank.com)*

## 10. DECLARATION

I/We hereby apply for the opening of account(s) with TatumBank. 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 to the Bank.

1. Name \_\_\_\_\_ Signature \_\_\_\_\_ Date \_\_\_\_\_

2. Name \_\_\_\_\_ Signature \_\_\_\_\_ Date \_\_\_\_\_

## 11. TERMS AND CONDITIONS

To Tatum Bank Limited

**I/WE (THE CUSTOMER) HEREBY REQUEST AND AUTHORISE YOU TO:**

1. Open an account in my/our name and, at any time subsequently, open additional accounts as I/we may direct.
2. Honor all orders drawn on the said account, provided such orders are signed by me/us, and debit such orders to the said account, whether such account is currently in credit or overdrawn or may become overdrawn as a result of such debit, without prejudice to your right to refuse to allow any overdraft or increase in overdraft, and in consideration, I/We agree to
  - a) To take full responsibility for the correctness, genuineness, and validity of endorsements on all cheques, bills, notes, negotiable instruments, receipts, and/or other documents deposited in my/our account.
  - b) To be responsible for repaying any overdraft with interest and to comply with and be bound by the Bank's guidelines for the operation of a Savings Account, which I/We now acknowledge.
  - c) To absolve the Bank of any liability for any loss or damage to funds deposited with the Bank as a result of any future government order, law, levy, tax, embargo, or other causes beyond the Bank's control.
  - d) All funds to my/our credit are due on demand only in the local currency that is in circulation.
  - e) To be bound by any notification of a change in the account's conditions that is directed to my/our last known address, as well as any notice or letter sent to my/our last known address, shall be considered duly delivered and received by me/us at the time it is delivered in the ordinary course of post.
  - f) And I/We note that the Bank will take no responsibility whatsoever for funds handed to members of staff outside the Bank's premises.
  - g) That any disagreements with entries on my/our Bank statements shall be made by me/us within thirty (30) days of the statement's delivery. If the Bank does not receive a notice of disagreement of entries within thirty (30) days of the delivery of my/our Bank statement, the statement is considered correct.
  - h) The Customer hereby agrees that the Customer shall, at his/her own expense, indemnify, defend, and hold harmless TATUM 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, and representations misrepresentations, misconduct or negligence of the Customer in performance of its obligations.
  - i) TATUM Bank will not be liable to the Customer for any indirect, incidental, consequential, special, or exemplary damages in connection with the Account or Services.
  - j) TATUM Bank shall not be liable for any failure to perform any obligation contained in these Terms, or for any loss or damage suffered or incurred by the Customer, irrespective of how caused, and whether such loss or damage is attributable (directly or indirectly) to any dispute or other matter or circumstances whatsoever.
  - k) The Customer shall keep TATUM Bank indemnified at all times against, and save TATUM 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 Tatum Bank in resolving any dispute relating to the Customer's Account with TATUM Bank or in enforcing TATUM 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 TATUM 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 funds claimed under this Paragraph, the Customer shall be bound to pay interest (both after and before any judgment) on such unpaid sum at such rate or rates as TATUM Bank may from time to time specify from the date payment is due till the date of payment.

**m)** The Customer is solely responsible for ensuring full compliance with all the applicable laws and regulations in any relevant jurisdiction in connection with the establishment of his/her Account with TATUM Bank, and shall indemnify and keep indemnified TATUM 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, suffered, or incurred by TATUM Bank in connection.

**n)** The aforementioned indemnities shall continue notwithstanding the Account's termination.

**o)** That any sum standing to the debit of the current account shall bear interest charges at the rate specified by the Bank from time to time. The Bank has the right to debit the account for the standard banking charges, interest, commissions, and other service charges set by 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 or towards the settlement of any of my/our liabilities to you or any other account, whether such liabilities are actual or contingent, primary or collateral, joint or several.

**q)** I/We will be solely responsible for the safekeeping and confidentiality of account statements, balance confirmation certificates, chequebooks, Debit cards and its PINs, internet banking user IDs and passwords, and any other materials relevant to or related to the Account.

**r).** I/We undertake not to issue any cheque, instruction, or instrument on our account without confirming that our account with the Bank is sufficiently funded to accept such payments. As consequently, we hereby authorize the Bank to report to the Central Bank of Nigeria (CBN), the Economic and Financial Crimes Commission, and/or any other regulator the details of any transaction or incident involving a returned cheque or instrument on our accounts due to insufficient funds for further investigation and prosecution.

**s).** I/We agree to comply with the rules and regulations laid down by the CBN regarding dud cheques from time to time. As a result, we therefore irrevocably and unconditionally authorize the Bank to enforce, without further recourse to us, such CBN rules and regulations on dud cheques that may be applicable to us in the case of our breach of the CBN rules.

**(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, transactions, and confidential information to the United States Internal Revenue Service, the 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 with such instructions and directions as the United States Revenue may provide, without further recourse to me/us.

United States Internal 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 include 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 the necessity of a court judgement.

As a result, I/We hereby irrevocably and unconditionally indemnify and hold harmless the Bank, its officers, directors, employees, and agents from all claims, costs, liabilities, actions, demands, damages, losses, or expenses that they may incur as a result of complying with any of the aforementioned regulations or law requirements.

SIGNATURE

Date

D	D	M	M	Y	Y	Y	Y

SIGNATURE

Date

D	D	M	M	Y	Y	Y	Y