

# **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 ABC



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 

D	D	M	M	Y	Y	Y	Y

 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) \_\_\_\_\_ Country Code \_\_\_\_\_ Phone No.(2) \_\_\_\_\_ Country Code \_\_\_\_\_

Email Address \_\_\_\_\_

Residential Address \_\_\_\_\_

State \_\_\_\_\_ L.G.A. \_\_\_\_\_ City/Town \_\_\_\_\_

Resident Permit no: \_\_\_\_\_ Permit Issue Date 

D	D	M	M	Y	Y	Y	Y

 Permit Expiry Date 

D	D	M	M	Y	Y	Y	Y

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

ID Number \_\_\_\_\_ ID Issue Date 

D	D	M	M	Y	Y	Y	Y

ID Expiry Date 

D	D	M	M	Y	Y	Y	Y

 Purpose of Account \_\_\_\_\_

## 2. DETAILS OF NEXT OF KIN

Surname \_\_\_\_\_ First Name \_\_\_\_\_

Other Names \_\_\_\_\_ Title \_\_\_\_\_

Date of Birth 

D	D	M	M	Y	Y	Y	Y

 Gender: F ☐ M ☐ Relationship \_\_\_\_\_

Phone No.(1) \_\_\_\_\_ Country Code \_\_\_\_\_ Phone No.(2) \_\_\_\_\_ Country Code \_\_\_\_\_

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 Income:**

(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 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 WAS READ TO HIM BY A 3<sup>RD</sup> 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

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) ☐  Mobile Number For SMS Alert

**Statement Delivery Preferences** Online ☐

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. MANDATE

[illegible][illegible]

**SPECIMEN SIGNATURE**

[illegible]

**SPECIMEN SIGNATURE**

[illegible]

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

IF YES, please specify **minimum** amount to be confirmed

<b>R</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.

**Signature**

***Signature***

## 8. CONSENT NOTICE

Tatum Bank Ltd is committed to upholding the highest data privacy standards . We will only use the personal information you provide your account in compliance with the Nigeria Data Protection Regulations/Act (NDPR/A), CBN Cybersecurity Framework, IT Standards and other applicable laws, standards and regulations. For more details, please visit: [tatumbank.com/privacy-policy](https://tatumbank.com/privacy-policy).

We may also periodically update you about our products, services, promotional offers, and other relevant information.

Please confirm your consent by signing below:

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

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*Date*

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

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*Date*

*You can withdraw your consent at any time in accordance with NDPR/A guidelines and other applicable laws.*

## 9. DECLARATION

I/We hereby apply for the opening of account(s) with Tatum Bank. 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** \_\_\_\_\_

## 10. TERMS AND CONDITIONS

To Tatum Bank Limited

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

1. Open an account in my/our/his/her name and, at any time subsequently, open additional accounts as I/we/his/her 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 or email, as well as any notice or letter sent to my/our last known address or email 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 authorized staff outside the Bank's premises, especially during personalized banking for high net-worth individuals.
  - g) That any disagreements with entries on my/our/his/her 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 Limited indemnified at all time and hold harmless from action, proceedings claims, 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 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 a Bank may be entitled by law, you may at any time without notice to me/us combine or consolidate all or any of my/our/his/her 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/his/her or towards the settlement of any of my/our/his/her 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, cheque books, 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, conscientiously 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 RESIDENTIAL HOLDER

I/We hereby irrevocably, conscientiously and unconditionally request and authorize the Bank to disclose my/our/his/her 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 maybe requested from time to time, without further recourse to me/us.

I/We hereby irrevocably conscientiously 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/his/her account or withholding any payment on my/our/his/her account or made on my/our/his/her behalf and freezing my/our/his/her account without the necessity of a court judgement.

As a result, I/We hereby irrevocably, conscientiously 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.

11. PERSONAL DATA PROCESSING

Tatum Bank processes personal data in compliance with applicable laws, including the Nigeria Data Protection Regulation/Act (NDPR/A), the Central Bank of Nigeria (CBN) Cybersecurity Framework, IT standards and other relevant standards and regulations as applicable. This form outlines how we collect, use, share, and protect your data. For details, visit: [tatumbank.com/privacy-policy](https://tatumbank.com/privacy-policy).

Personal Data Collected:

We collect and process your full name, contact details, date of birth, NIN, BVN, financial information, and other relevant data to provide banking services, manage accounts, communication and meet legal and regulatory requirements.

Handling Of Personal Information

- We retain your information even after account closure, termination of banking relationships, or abandoned applications, as permitted for legal, regulatory, fraud prevention, and legitimate business purposes.
- If you provide personal or financial details of yourself or others (e.g., dependents or joint account holders), you confirm that you have their consent or the legal right to share this information with us.
- Your data may be shared with authorized agents who are contractually obligated to maintain strict confidentiality.
- Tatum Bank treats customer information as confidential. However, unless restricted by law, you consent to the disclosure of your information to the Bank's Client Centre subsidiaries, affiliates, agents, and selected third parties for legitimate business purposes. Information may also be disclosed as required by law, court orders, regulatory authorities, or legal processes.
- Tatum Bank may send you promotional messages, services update and offers periodically. You may withdraw your consent by contacting us or using the opt-out option.

Data Protection

- Customers retain their rights over their Personal Data, including the right to access, correct, or request deletion inline with applicable laws. The Bank does not claim ownership or intellectual property rights over Personal Data stored, processed, or transferred through its services.
- As a Data Controller, the Bank processes Personal Data strictly for the purpose it was provided, in compliance with legal, regulatory, and contractual obligations.
- The Bank will cooperate with Customers to protect their Personal Data and promptly notify them, as well as Nigeria Data Protection Commission (NDPC - the regulatory authority), of any potential infringement of their data rights, in accordance with applicable laws.
- Upon termination of our relationship, and subject to legal or statutory obligations, the Bank shall erase all Customer data from its systems and instruct its staff, agents, and subcontractors to do the same. The Service Provider shall provide written confirmation of the deletion.
- The Bank ensures compliance with applicable laws, including the Nigeria Data Protection Regulation/Act (NDPR/A), the Central Bank of Nigeria (CBN) Cybersecurity Framework, IT standards and other relevant international standards and regulations as applicable.
- Customer consent will be obtained prior to marketing, service provision, or data transfers, and Customers retain the right to withdraw their consent at any time.

Consent Declaration:

I/We hereby confirm that the information provided is accurate and consent to its use for processing this service request, and in accordance with the Bank's Privacy Policy.

SIGNATURE

Date

D	D	M	M	Y	Y	Y	Y

SIGNATURE

Date

D	D	M	M	Y	Y	Y	Y

## 12. REQUIREMENT CHECKLIST

Account Segment \_\_\_\_\_

S/N	DOCUMENTS REQUIRED	CHECKED	DEFERRED	WAIVED
1	Duly completed Account opening form			
2.	Specimen signature card duly completed			
3.	Recent passport photograph			
4.	Proof of Identity: International passport, Driver's license, National ID card, National Identification Number, Valid Nigerian Voters Card (original must be sighted)			
5.	Resident Permit (for non-Nigerian)			
6.	Proof of Address: Utility bills, etc (Certified true copy is acceptable if original is not held)			
7.	Letter from Employer / School / NYSC (for salary account and or Student only)			

Current/Domiciliary/Investment/Other Types of Account

S/N	DOCUMENTS REQUIRED	CHECKED	DEFERRED	WAIVED
1	Duly completed Account opening form			
2.	Specimen signature card duly completed			
3.	Two (2) recent passport photograph			
4.	Two (2) independent and satisfactory references			
5.	Proof of Identity: International passport, Driver's license, National ID card, National Identification Number, Valid Nigerian Voters Card (original must be sighted)			
6.	Proof of Address: Utility bills, etc (Certified true copy is acceptable if original is not held)			
7.	Letter from employer (for salary account only)			
8.	Resident Permit (for non-Nigerian)			
9.	Other document provided			

## 13. ACCOUNT OPENED BY

Name (CSO) \_\_\_\_\_

Signature \_\_\_\_\_

Date 

D	D	M	M	Y	Y	Y	Y
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Verified by CCSM \_\_\_\_\_

Signature \_\_\_\_\_

Date 

D	D	M	M	Y	Y	Y	Y
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## 14. 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 Account 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 /Client Centre Manager: \_\_\_\_\_

Signature Of Reconfirming Unit / Client Centre Manager: \_\_\_\_\_ Date: \_\_\_\_\_