



ACCOUNT OPENING FORM

(Incorporated &
Non-Incorporated)



5. ACCOUNT SIGNATORY'S DETAILS (1)

Surname											Middle														
First Name																									
Date of Birth	D D	M M	Y Y Y Y	Sex:	Male	<input type="checkbox"/>	Female	<input type="checkbox"/>	Mother's maiden name																
Means of Identification	National Identification Number (NIN) <input type="checkbox"/> Int'l Passport <input type="checkbox"/> Voter's Card <input type="checkbox"/> Driver's Licence <input type="checkbox"/>																								
ID Number																									
ID Issue Date	D D	M M	Y Y Y Y											ID Expiry Date	D D	M M	Y Y Y Y								
Bank Verification Number (BVN)																									
Occupation																									
Status/Job Title											Position/Office of the Officer														
Residential Address																									
House Number											Street Name														
Nearest Bus Stop/Landmark																									
City/Town																									
Local Govt. Area																									
City/Town																									
Mobile Number											Mobile Number														
E-mail																									
Class of Signatory											Signature _____											Date	D D	M M	Y Y Y Y

Is Signatory same as Director, Executive, Trustee, Promoter, Executor, Administrator, Principal Officer? Yes No

5. ACCOUNT SIGNATORY'S DETAILS (2)

Surname											Middle														
First Name																									
Date of Birth	D D	M M	Y Y Y Y	Sex:	Male	<input type="checkbox"/>	Female	<input type="checkbox"/>	Mother's maiden name																
Means of Identification	National Identification Number (NIN) <input type="checkbox"/> Int'l Passport <input type="checkbox"/> Voter's Card <input type="checkbox"/> Driver's Licence <input type="checkbox"/>																								
ID Number																									
ID Issue Date	D D	M M	Y Y Y Y											ID Expiry Date	D D	M M	Y Y Y Y								
Bank Verification Number (BVN)																									
Occupation																									
Status/Job Title											Position/Office of the Officer														
Residential Address																									
House Number											Street Name														
Nearest Bus Stop/Landmark																									
City/Town																									
Local Govt. Area																									
City/Town																									
Mobile Number1											Mobile Number2														
E-mail																									
Class of Signatory											Signature _____											Date	D D	M M	Y Y Y Y

Is Signatory same as Director, Executive, Trustee, Promoter, Executor, Administrator, Principal Officer? Yes No

5. ACCOUNT SIGNATORY'S DETAILS (3)

Surname											Middle													
First Name																								
Date of Birth	D D	M M	Y Y Y Y	Sex:	Male	<input type="checkbox"/>	Female	<input type="checkbox"/>	Mother's maiden name															
Means of Identification	National Identification Number (NIN) <input type="checkbox"/> Int'l Passport <input type="checkbox"/> Voter's Card <input type="checkbox"/> Driver's Licence <input type="checkbox"/>																							
ID Number																								
ID Issue Date	D D	M M	Y Y Y Y											ID Expiry Date	D D	M M	Y Y Y Y							
Bank Verification Number (BVN)																								
Occupation																								
Status/Job Title											Position/Office of the Officer													
Residential Address																								
House Number											Street Name													
Nearest Bus Stop/Landmark																								
City/Town																								
Local Govt. Area																								
City/Town																								
Mobile Number											Mobile Number													
E-mail																								
Class of Signatory											Signature _____										Date	D D	M M	Y Y Y Y

Is Signatory same as Director, Executive, Trustee, Promoter, Executor, Administrator, Principal Officer? Yes No

6. DETAILS OF THE DIRECTOR'S/EXECUTIVES/TRUSTEES/PROMOTER/EXECUTOR/ADMINISTRATION/PRINCIPAL OFFICERS

1. Surname											Middle																
First Name																											
Date of Birth	D D	M M	Y Y Y Y Y	Sex: Male		<input type="checkbox"/>	Female		<input type="checkbox"/>	Mother's maiden name																	
Means of Identification																											
ID Number																											
ID Issue Date	D D	M M	Y Y Y Y Y											ID Expiry Date	D D	M M	Y Y Y Y										
Bank Verification Number (BVN)																											
Occupation																											
Status/Job Title											Position/Office of the Officer																
Residential Address																											
House Number											Street Name																
Nearest Bus Stop/Landmark																											
City/Town																											
Local Govt. Area																											
City/Town																											
Mobile Number (1)											Mobile Number (2)																
E-mail																											
Do you have dual citizenship Yes <input type="checkbox"/> No <input type="checkbox"/> If yes, please specify																											
If US Citizen, please provide:																											
Social Security Number:																											
Employee Identification Number:																											
Percentage Holding																											

6. DETAILS OF THE DIRECTOR'S/EXECUTIVES/TRUSTEES/PROMOTER/EXECUTOR/ADMINISTRATION/PRINCIPAL OFFICERS

2. Surname											Middle																
First Name																											
Date of Birth	D D	M M	Y Y Y Y Y	Sex: Male		<input type="checkbox"/>	Female		<input type="checkbox"/>	Mother's maiden name																	
Means of Identification																											
ID Number																											
ID Issue Date	D D	M M	Y Y Y Y Y											ID Expiry Date	D D	M M	Y Y Y Y										
Bank Verification Number (BVN)																											
Occupation																											
Status/Job Title											Position/Office of the Officer																
Residential Address																											
House Number											Street Name																
Nearest Bus Stop/Landmark																											

City/Town

Local Govt. Area

City/Town

Mobile Number (1) Mobile Number (2)

E-mail

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

If US Citizen, please provide:

Social Security Number:

Employee Identification Number:

Percentage Holding

6. DETAILS OF THE DIRECTOR'S/EXECUTIVES/TRUSTEES/PROMOTER/EXECUTOR/ADMINISTRATION/PRINCIPAL OFFICERS

3. Surname Middle

First Name

Date of Birth Sex: Male Female Mother's maiden name

Means of Identification

ID Number

ID Issue Date ID Expiry Date

Biometric ID No

Occupation

Status/Job Title Position/Office of the Officer

Residential Address

House Number Street Name

Nearest Bus Stop/Landmark

City/Town

Local Govt. Area

City/Town

Mobile Number (2) Mobile Number (2)

E-mail

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

If US Citizen, please provide:

Social Security Number:

Employee Identification Number:

Percentage Holding



7. DETAILS OF NEXT OF KIN (*This section is for sole proprietorship*)

First Name _____

Middle Name _____

Contact Details

Street Number _____ Landmarks _____

Street Name _____ City/ Town _____

LGA _____ State _____

Mailing Address _____

Phone Number (2)

E-mail address(es) _____

[View Details](#) | [Edit](#) | [Delete](#)

7. ADDITIONAL DETAILS

I. Name of affiliated company/Body: 1

II. Parent Company's Country of Incorporation: _____

III. DETAILS OF ACCOUNTS HELD WITH OTHER BANKS BY THE PROSPECTIVE COMPANY/PARTNERSHIP/SOLE PROPRIETORSHIP

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

8. AUTHORITY TO DEBIT ACCOUNT FOR SEARCH REPORT

PremiumTrust Bank

Dear Sir,

AUTHORITY TO DEBIT OUR CURRENT ACCOUNT FOR SEARCH FEE

We hereby authorize you to debit our account with the applicable charges for the legal search conducted on our account at the Corporate Affairs Commission or relevant agency/authority.

Thank you.

Yours faithfully,

Authorized Signature of the Customer/Representative & Date

Authorized Signature of the Customer/Representative & Date



9. LETTER OF INDEMNITY

I/We hereby agree to indemnify PremiumTrust Bank in full against any action, claim, proceeding loss, expense or damages from this account or representations made by me/us in respect of this account or for whatsoever in connection with this account. I/We 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)

First Name _____ Middle Name _____ Surname _____

Address _____

10. LETTER OF SET-OFF

11. ACCOUNT MANDATE

(Please tick as appropriate)

a. Category of Accounts

Joint Account Fixed Investment Account Other Types of Account

S	E	Y	L

Account Type:

Savings Account Current Account Domiciliary Account

Joint Account Fixed Deposit Others

b. Account name _____

c. Account No. (for official use only)

d. Mandate authorisation / Combination rule (Please tick as appropriate): Sole Signatory Two or more

If two or more are to sign, please specify

Signatories

i. Name: Surname _____ First Name _____ Middle Name _____

Identification Type: _____

PHOTO

Identification No: _____

Signature _____ Date _____

Telephone Number

FOR BANK USE ONLY

Name Of Officer

Signature

FOR BANK USE ONLY

Name Of Officer

Signature



Signatories

II. Name: Surname First Name Middle Name

Identification Type:

Identification No:

Signature

Date

Telephone Number

--	--	--	--	--	--	--	--	--	--	--	--

PHOTO

FOR BANK USE ONLY

Name Of Officer

Signature

FOR BANK USE ONLY

Name Of Officer

Signature

III. Name: Surname First Name Middle Name

Identification Type:

Identification No:

Signature

Date

Telephone Number

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PHOTO

FOR BANK USE ONLY

Name Of Officer

Signature

FOR BANK USE ONLY

Name Of Officer

Signature

12. TERMS AND CONDITIONS

YOU SHOULD READ THESE TERMS AND CONDITIONS CAREFULLY*

You will be bound by them once you sign an application form, so ensure that you read them before that. You should also retain a copy of it for future reference.

I/We ("Customer") hereby confirm and agree to the following terms and conditions in relation to all banking and other financial transactions between me/us and PremiumTrust Bank Limited ("the Bank"). I/We further agree that where the services to be provided by the Bank are not regulated by the terms and conditions contained herein, they shall be regulated by customary banking practices in Nigeria. Opening of an account with us is subject to certain restrictions. For example, you must be at least 18 years of age to open a current account with us and we will require you to place a minimum deposit with us. Exceptions may however be created for special accounts for certain categories below 18 years. We reserve the right to decline your account application or accept your money if you are unable to provide us with any of the information we require or for any other reason. We are not obliged to inform you of the reason why your application was declined, and we will not enter into any correspondence in these circumstances.

E-BANKING SERVICES

Before you can be availed of the bank's E-banking Services, you must have any one or a combination of the following

- (a) An account with the bank
- (b) A pass code, access code, username, password or Token authenticators.
- (c) A Personal Identification Number "PIN"
- (d) An E-mail address
- (e) GSM Number

We may issue you with Personal Identification Numbers (PINs) or other security information (for example details that allow you to access your accounts through our Internet Banking Service). You must not disclose your security information to anyone else and you must take reasonable steps to keep it secure. For example you should not choose obvious codes or passwords, write down the information in a way that is recognisable or let another person overhear or observe its use.

You understand that your Pass code, Access code/Password/E-mail is used to give instruction to the bank and accordingly undertake:

- (a) That under no circumstance shall the Pass code, Access Code / Password be disclosed to anybody.
- (b) Not to write the Pass code, Access Code / Password in an open place in order to avoid a third party coming across same.
- (c) To instruct and authorize the bank to comply with any instruction given to the bank through the use of the service.
- (d) Once the bank is instructed by means of the customer's Pass code.
- (e) To immediately change your Pass code, Access code if it becomes known or you suspect that it has become known to someone else.
- (f) To exempt the bank from any form of liability whatsoever for complying with any or all instruction(s) given by means of your Pass code, Access code if by any means the Pass code, Access code becomes known to a third party.
- (g) Where you notify the bank of your intention to change your Pass code, Access code arising from loss of memory of same or that it has come to the notice of a third party, the bank shall, with your consent, delete same and thereafter allow you to enter a new Pass code or Access code PROVIDED that the bank shall not be responsible for any loss that occurs between the period of such loss of memory of the Pass code, Access code or knowledge of a third party and the time the report is lodged with the bank.
- (h) Once your Pass code/Access code is given, it shall be sufficient confirmation of the authenticity of the instruction given.
- (i) You shall be responsible for any instruction given by means of your Pass code/Access code. Accordingly, the bank shall not be responsible for any fraudulent, duplicate or erroneous instruction given by means of your Pass code/Access code.

THE RESPONSIBILITIES OF THE ACCOUNT HOLDER

1. 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.
2. Ensure proper completion of signature cards
3. Promptly send in cheque book requisition slip/ letter
4. Provide PremiumTrust Bank with specimen signatures of its authorised signatories
5. Inform PremiumTrust Bank immediately of any change(s) to the list of authorised signatories
6. Complete necessary details for cheque payments
7. Keep his/her/its cheque booklet properly and promptly notify PremiumTrust Bank the loss of a cheque booklet and/ or detachment of leaves of a cheque booklet
8. 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.
9. Shall ensure that he/she/it collects duly stamped deposit slip for any sum deposit into the account.
10. 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.
11. 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.
12. 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.
13. 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.
14. You undertake to be absolutely responsible for safe-guarding your Username, access code, Pass code, PIN and password and under no circumstance shall you disclose any or all of these to any person.
15. The bank is expressly exempted from any liability arising from unauthorized access to your account and/or date as contained in the bank's records via the E-banking service, which arises as a result of your inability and/or otherwise to safeguard your PIN Pass code/Access code and/or password and/or failure to log out of the system completely by allowing on screen display to this account's information.
16. The bank is further relieved of any liability as regards breach of duty of secrecy arising out of your inability to scrupulously observe and implement the provisions of not disclosing to anybody or keeping your Access code/password in an open place as stated above, and/or instances of breach of such duty by hackers and other unauthorized access to your account via the service.

12. TERMS AND CONDITIONS (Contd)

17. Under no circumstance will the bank be liable for any damages, including without limitation direct or indirect, special, incidental or consequential damages, losses or expenses arising in connection with this service or use thereof, or inability to use by any party, or in connection with any failure of performance, error, omission, interruption, defect, delay in operation, transmission, computer virus or line or system failure, even if the bank or its representatives therefore are advised to the possibility of such damages, losses or hyperlink to other internet resources are at your risk.
18. Copyright in the cards and other proprietary information relating to the service including the screens displaying the pages and in the information and material therein and agreement is owned by the bank.
19. The bank shall not be responsible for any electronic virus or viruses that you may encounter in the course of making use of this service.
20. The bank makes no warranty that:
 - (i) The e-banking service will meet your requirements;
 - (ii) The e-banking service will be uninterrupted, timely, secure, or error free;
 - (iii) The results that may be obtained from the use of the service will be accurate or reliable;
 - (iv) The quality of any products, services, information or other material purchased or obtained from the use of the service will be accurate or reliable;
 - (v) The quality of any products, services, information or other material purchased or obtained from the service will meet your expectations; and
 - (vi) Any errors in the technology will be corrected.

(vii) You undertake to inform us without undue delay and at least no later than 6 months after a payment is taken from your account, that a payment from your account was not authorised by you, we will carry out an investigation and, as soon as we are reasonably satisfied that you did not authorise the payment, we will refund the amount deducted and will return your account to the position it would have been in if the unauthorised payment had not taken place. We will not be liable to you for any losses you suffer or costs you incur because we do not act on an instruction for any reason specified in this TERMS AND CONDITIONS agreement, or the details contained in the instruction were not correct, or we cannot carry out our responsibilities under this agreement as a result of anything that we cannot reasonably control. This may include, among other things, any machine, electronic device, hardware or software failing to work or being down for a period, industrial disputes and complete or partial closure of any payment system.

However, you will be liable for:

- (a) All payments made from your account where you have acted fraudulently; and
- (b) All payments on your account(s) that take place before you inform us that a payment instrument has been lost or any of your security information has become known to someone else, if the payment was made because you deliberately, negligently or very carelessly failed to keep your payment instrument safe or your secret information secret.

RIGHTS OF THE BANK

1. 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.
2. 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.
3. The Bank is under no obligation to honour any cheques drawn on the account(s) unless there are sufficient and un-impaired 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.
4. 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 agrees to repay the Bank the principal amount together with the interests and/or charges that the Bank may prescribe.
5. 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 or on the proof of delivery if delivered by courier services/hand delivery.
6. 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.
7. 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.
8. If or where any entry is made into the Account Holder's account(s) in error, 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.
9. Where the Bank in its opinion believes the customer has not satisfactorily operated the account the Bank in its absolute discretion reserves the right to close the account with or without notice to the customer. If an account is closed where the customer has any outstanding obligation and accrued interest, the customer will be advised to clear all obligations. The customer shall take steps to collect any credit balance upon account closure and until collected, the Bank reserves the right to keep such amounts without any interest being payable thereon.
10. The Bank will retain information about you after the closure of your account for as long as permitted for legal, regulatory, fraud prevention and legitimate business purposes. The Bank may demand for Customer Information Update as required by regulatory act if customer in future desire to re-establish Banking relationship.
11. 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.
12. 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.
13. 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. 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.
14. We may cancel any standing orders and direct debits from your account if your account becomes overdrawn. When borrowing is agreed, the interest rate and all other fees and charges payable will be shown in a letter to you that sets out the terms and conditions of the facility. Unless we have agreed other terms with you in writing, overdrafts will always be repayable on demand. You will have to pay all costs and fees incurred or charged by us in connection with the negotiation, preparation, investigation, administration, supervision or enforcement of your borrowing. These will include expenses, fees (e.g. legal, security and valuation fees), stamp duty, taxes and other charges. These costs and fees will be debited to your account. We reserve the right to decline a request from you to borrow.
15. We consider that an account is dormant if no activity (other than interest and charges) has taken place on it for a continuous period of 6 months. To reopen same you must submit fresh identification and Know Your Customer (KYC) documents. When an account becomes dormant we may write to you to ascertain if the account is still required and to obtain written confirmation from you of your mailing address. If we receive no response from you, for security reasons, we may close the account and hold the funds in a suspense account pending instructions from you.
16. Where you provide personal and financial information relating to others (e.g. dependants or joint account holders) for the purpose of opening or administering your account, you confirm that you have their consent or are otherwise entitled to provide this information to us and for us to use it in accordance with these terms and conditions. We may share information with persons acting as our agents who have agreed to keep your personal information strictly confidential. We may, at our discretion, change these terms and conditions (including our charges and interest rates) and introduce changes to and charges for our services at any time. How much notice we will give will depend on the kind of change we are making.

12. TERMS AND CONDITIONS (Contd)

17. If we receive notice of a court order or a court judgment against you (or, if you have a joint account, any other account holder), we may refuse to allow withdrawals or transfers from your account until the legal process comes to an end. Any court order or court judgment will not prevent us from using any right of set-off we may have (using money which we hold for you, or which is due to you, to pay debts you owe us) or enforcing any other security interest (a right over something which we can take if debts are not paid). You are responsible for an amount which represents a reasonable assessment of any losses, costs or expenses we have as a direct result of any dispute or legal action with yourself or someone else involving your account (including, without limitation, where we require legal advice because we are or may become concerned or involved in a dispute by reason of our relationship with you).
18. You are informed that issuance of Dud Cheques constitutes a criminal offence under the Nigerian Law and we are obligated by virtue of Central Bank of Nigeria's directive contained in circular no. FPR/DIR/CIR/GEN/03/005 to submit details of customers who issue cheques on insufficiently funded accounts to the CBN for investigation and prosecution in line with the provisions of the Dishonored Cheques (offences) Act LFN 2007.
- If another person makes a claim for any of the funds in your account (for example, if someone takes legal action to recover funds they believe belong to them), or if we know or believe that there is a dispute involving someone else who owns or controls funds in the account, we may:
- (i) Put a hold on your account and refuse to pay out any funds until we are satisfied that the dispute has ended;
 - (ii) Send the funds to the person who we have good reason to believe is legally entitled to them;
 - (iii) Continue to rely on the current records we hold about you; apply for a court order or take any other action we feel is necessary to protect us.

AND if we have acted reasonably, we will not be liable to you for taking any of the above steps.

13. DECLARATION

CUSTOMER INFORMATION

I/We hereby apply for the opening of any account or accounts with PremiumTrust Bank. I/We understand that the information given herein is the basis for opening such account(s) and hereby 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.

In Witness whereof, the common seal of.....{Name of Company} is hereby affixed this.....day of.....20.....
In the presence of:

Director (Name & Signature)

Director/Secretary (Name & Signature)

FOR BANK USE ONLY

14. REQUIREMENTS CHECKLIST

S/N	DOCUMENTS REQUIRED	CHECKED	DEFERRED	WAIVED	N/A
1.	Account opening form duly completed				
2.	Specimen signature card duly completed				
3.	Copy of certificate of Registration				
4	Board Resolution				
5.	Copy of Memorandum and Article of Association (certified as true copy by the Registrar of Company)				
6.	(a) Form C07 Particulars of Directors				
7.	(a) Form C02 Allotment of Shares				
8.	Partnership Deed				
9.	Approval Letter (for Government Agency)				
10.	Gazette (for Government Agency)				
11.	Two (2) passport sized photograph of each signatory to the account with name written on the reverse side				
12.	Introduction letter with (2) passport sized photograph of contact person or authorized agent				
13.	Status report from Banker (where applicable)				
14.	Resident Permit (for Non-Nigerians)				
15.	Evidence of Registration with SCUML				
16.	Search Report				
17.	Power of Attorney				
18.	Letter of Indemnity				
19.	Proof of Company address				
20.	Business Premises visitation certificate				
21.	Proof of identity of all signatories and Directors				
22.	Proof of identity of all signatories and Directors whose name appears n the account opening form or document (valid means f ID must be provided)				
23.	Proof of address of all signatories and Directors or officers whose name appear on the account opening form/document utility bill				
24.	Evidence of registration with NIPC				
25.	Two Completed satisfactorily reference forms				
26.	Copy of the audited financial statements				
27.	W-8 BEN-E, W-9				
28.	Others (please specify)				



A. ACCOUNT OPENED BY:

Name _____

Signature: _____ Date: _____

Name _____

Signature: _____ Date: _____

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

Name _____

Signature: _____ Date: _____

Name _____

Signature: _____ Date: D D M M Y Y Y Y

C. ADDRESS VERIFICATION CARRIED OUT BY:

Name _____

Signature: _____ Date: **D D M M Y Y Y Y**

Name _____

Signature: _____ Date: D D M M Y Y Y Y

COMMENTS(S): Address description and Result Finding

D. ACCOUNT OPENING AUTHORIZED/APPROVED BY:

Name _____

Signature: _____ Date: D D M M Y Y Y Y

Name _____

Signature: _____ Date:

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

FOR BANK USE ONLY

Company size:

Micro Small Medium Large Multi-national

Relationship Type:

Politically Exposed Insider Related Regular Customer

DETAILS OF OTHER BENEFICIAL OWNER(S)
Section 1: Personal Details

Name of Shareholder	<input type="text"/>										
Phone Number (1)	<input type="text"/>					Phone Number (2)	<input type="text"/>				
Nationality	<input type="text"/>										
Country of Incorporation (for Entity Shareholder)	<input type="text"/>										
Bank Verification Number (BVN)	<input type="text"/>					National Identification Number (NIN)	<input type="text"/>				
Country of Birth	<input type="text"/>										
Residential Address	<input type="text"/>										
	<input type="text"/>										
Email Address	<input type="text"/>										
Are you a citizen of any other country? Yes <input type="checkbox"/> No <input type="checkbox"/> If yes please specify	<input type="text"/>										
Percentage(%) shareholding	<input type="text"/>					Country of Permanent Tax Residence	<input type="text"/>				
Government ID Country	<input type="text"/>										
Mailling Address/ P.O. Box	<input type="text"/>										
	<input type="text"/>										
Are you a tax resident in more than one country?	Yes <input type="checkbox"/> No <input type="checkbox"/> If yes please specify	<input type="text"/>									
Tax Identification Number (TIN)	<input type="text"/>										
Power of Attorney if yes: Yes <input type="checkbox"/> No <input type="checkbox"/> If yes please specify	<input type="text"/>										
Street Address	<input type="text"/>										
	<input type="text"/>										
State/ Province	<input type="text"/>					Country	<input type="text"/>				
Phone Number (1)	<input type="text"/>					Phone Number (2)	<input type="text"/>				

1. Introduction
 - 1.1 This agreement is a service agreement, which applies to communications (defined below).
 - 1.2 The customer will provide to PremiumTrust Bank all documents and other information reasonably required by it in connection with this agreement.
2. Authority
 - 2.1 PremiumTrust Bank, relies on the authority of each person designated (in a form acceptable to PremiumTrust Bank) by the customer to end communications or do any other thing until PremiumTrust Bank has received written notice or other notice acceptable to it of any change from a duly authorized person and PremiumTrust Bank has had a reasonable time to act (after which time it may rely on the change).
3. Communications
 - 3.1 Each of the Customer and PremiumTrust Bank will comply with certain agreed security procedures (the "procedures"), designed to verify the origination of communications between them such as enquiries, advices and instructions (each a "communication")
 - 3.2 PremiumTrust Bank is not obliged to do anything other than what is contained in the procedures to establish the authority or identify of the person sending a communication. PremiumTrust Bank is not responsible for errors or omissions made by the customer or the duplication of any communication by the customer and may act on any communication by reference to an account number only, even if an account name is not provided. PremiumTrust Bank may act on a communication if it reasonably believes it contains sufficient information
 - 3.3 PremiumTrust Bank may decide not to act on a communication where it reasonably doubts its contents, authorization, origination or compliance with the procedures and will promptly notify the customer (by telephone if appropriate) of its decision.
 - 3.4 If the customer informs PremiumTrust Bank that it wishes to recall, cancel or amend a communication, PremiumTrust Bank will use its reasonable efforts to comply.
 - 3.5 If PremiumTrust Bank acts on any communication sent by any means requiring manual intervention (such as telephone, telex, electronic mail or disk sent by messenger) then, if PremiumTrust Bank complies with the procedures, the customers will be responsible for any loss PremiumTrust Bank may incur connection with that communication
4. Statements
 - 4.1 The customer will notify PremiumTrust Bank in writing of anything incorrect in a statement promptly and in any case within thirty (30) days from the date on which the statement or advice is sent to the customer.
5. Performance
 - 5.1 PremiumTrust Bank will act in a good faith and with reasonable care, as determined in accordance with the standards and practices of the banking industry, and may use any communications, clearing or payment system, intermediary bank or other entity (each a "system") it reasonably selects; PremiumTrust Bank's performance is subject to the rules and regulations at any time of any system
 - 5.2 Neither the customer nor PremiumTrust Bank shall have any liability or any indirect, incidental or consequential loss or damages (including loss or profit), even if advised of the possibility of such loss or damages.
 - 5.3 Neither the customer nor PremiumTrust Bank will be responsible for any failure to perform any of its obligations under this agreement if such performance would result in being in breach of any law, regulation or other requirement of any governmental or other authority in accordance with which it is required to act or if its performance is prevented, hindered or delayed by a force Majeure Event; in such case its obligation shall be suspended for so long as Majeure Event continues. "Force Majeure Event" means any event due to any cause beyond the reasonable control of the relevant party, such as restrictions on convertibility of transferability, requisitions, involuntary transfers, unavailability of any system, sabotage, fire, flood, explosions, acts of God, civil commotion, strikes or industrial action of any kind, riots, insurrection, war acts of government.
6. Customer Information
 - 6.1 PremiumTrust Bank will treat information relating to the customer as confidential, but (unless consent is prohibited by law) the customer consents to the transfer and disclosure by PremiumTrust Bank of any information relating to the customer to and between the branches, subsidiaries, representative offices, affiliates and agents of PremiumTrust Bank and third parties selected by any of them, wherever situated, for confidential use (including in connection with the provision of any service or product and for data (processing, statistical and risk analysis purposes). PremiumTrust Bank and any branch, subsidiary, representative office, affiliates agent or third party may transfer and disclose any such information as required by any law, court, regulator or legal process.
7. Termination
 - 7.1 The customer or PremiumTrust Bank may terminate this agreement on reasonable notice (taking into account any communications and any service or product affected).
8. General
 - 8.1 Neither the customer nor PremiumTrust Bank may assign or transfer any of its right or obligations under this agreement without the other's written consent, which will not be unreasonably withheld or delayed, provided that PremiumTrust Bank may take such an assignment or transfer to a branch, subsidiary or affiliate if it does not materially affect the provision of services to the customer.
 - 8.2 If any provision of this agreement is or becomes illegal, invalid or unenforceable under any applicable law, the remaining provision of this agreement will remain in full force and effect (as will that provision under any other law).
 - 8.3 No failure or delay of the customer or PremiumTrust Bank in exercising any right or remedy under this agreement will constitute a waiver of that right. Any waiver of any right will be limited to the specific instance.
 - 8.4 The customer and PremiumTrust Bank consent to the telephonic or electronic monitoring or recording for security and quality of service purposes and agree that either may produce telephonic or electronic recordings or computer records as evidence in any proceedings brought in connection with this agreement.
 - 8.5 Written notice shall be effective if delivered to the party's address specified below (or at any other address it may provide by written notice for this purpose). Notices shall be English unless otherwise agreed.

CAUTION: PREMIUMTRUST BANK SHALL NOT BE LEGALLY OR OTHERWISE RESPONSIBLE WHERE A CUSTOMER'S USERNAME AND PASSWORD KNOWN ONLY TO THE CUSTOMER IS ACCURATELY PROVIDED BY ANY OTHER PERSON APART FROM THE CUSTOMER FOR ANY TRANSACTIONS AS PREMIUMTRUST BANK MAY ACT ON SUCH COMMUNICATION WHERE IT REASONABLY CONTAINS SUFFICIENT INFORMATION BELIEVED TO HAVE EMANATED FROM THE CUSTOMER.

CONSENT TO DISCLOSE MY/OUR CREDIT INFORMATION TO CREDIT REFERENCE AGENCIES

PremiumTrust Bank is a member of a credit Reference Agency (CRA) licensed by the Central Bank of Nigeria (CBN) to create, organize and manage database for the exchange and sharing of information to credit status and history of individuals and businesses. This information shall be used for business purposes approved by the CBN and any relevant statute. As a member of CRA, the Bank is under Obligation to disclose to CRAs credit information and any other "personal information" disclosed to it in the course of banker-customer relationship with it. By submitting information to the Bank (whether or not you proceed with your transaction):

1. You agree that the bank may collect, use and disclose such information to CRA' and that the credit bureau may use the information for any approved business purposes as may from time to time be prescribed by the CBN and/ or any relevant statute;
2. You understand that information held about you by the CRAs may already be linked to records relation to one or more of your partners. You may be treated as financially linked and your application will be assessed with reference to any 'associated' records. In addition, for any joint application made by you with any other person(s), new 'financial association' may be created at the CRAs which will link our financial records;
3. You hereby warrant that you are entitled to disclose information about, any co-applicant or guarantor and/ or anyone else referred to by you, and to authorize us to search and/or record such guarantor or other person. You understand that an "association" will be created at the CRAs, which will link your financial records. You hereby agree to indemnify and hold the Bank harmless against all claims costs, fees, expenses, damages and liabilities against the Bank relating to, or arising as a result of, the disclosure of information about such co-applicant or guarantor or other person or any use of such information by CRAs in compliance with the provisions of any CBN Guideline and/ or relevant statute;
4. You hereby release and discharge the Bank from its obligations under the Banker's duty of secrecy and forswear your right to any claim, damages, loss etc on account of such disclosure to CRAs or use by the CRAs

I/WE APPLY FOR THE OPENING OF AN ACCOUNT OR ACCOUNTS WITH PREMIUM TRUST BANK. I/WE UNDERSTAND THAT THE INFORMATION GIVEN HEREIN IS THE BASIS FOR OPENING SUCH ACCOUNT(S) AND HEREBY WARRANT THAT SUCH INFORMATION IS CORRECT.

I/WE HEREBY CONFIRM THAT I/WE HAVE READ THE ABOVE TERMS AND CONDITIONS AND AFFIRM THAT I/WE TRULY UNDERSTAND AND ACCEPT SAME AS BINDING ON ME/US

Authorized Signatory & Date

Authorized Signatory & Date



WWW.PREMIUMTRUSTBANK.COM