Individual Account Opening Form

Contact Address:



Title	Surname:	United bank for A
Other Names:		Middle Name
Marital Status: Single Marrie		please specify
-		. ,
Residential Address (not P.O. Box) —		
Mailing Address		
Telephone No: Home:	Office:	Mobile:
Email:		
Date of Birth: Day Month	Nationalit Year	y:
State of Origin:	Local Gov	rt Area: ————————————————————————————————————
Tax Identification No:		
ID Type: International Passport	Driver's Licence National ID	Others (Please specify)
ID No: —		Place of Issue:
Foreigners Resident Permit No:	Day Mc	
Educational Level:———————————————————————————————————		Certification Date:
Name of Child/Date of Birth:	Na	me of Child/Date of Birth:
Name of Child/Date of Birth:	Na	me of Child/Date of Birth:
Mother's Maiden Name: ————	————— Spouse's Na	me:
Account(s) Type Required (Please tick app		
Current Account Other Current Account Products Professional (Min. bal. of N1,000) Lion Prime Ruby Others, Please speci	of N500) (Min. bal. of N500)	Domiciliary Account Dom Advantage Freedom Savings Dom U-Care Plus Specify Currency Type USD EUR GBP CFA CNY Others, please specify
Employment Status: Employed 🔲	Self Employed Unem	ployed Others Please specify
Business/ Occupation:		
Business/Employer's Name:		
Business/Employer's Address:		
Introduced to UBA Plc by (please sta	ite name)	Employment Day Month Year
Kindly issue a cheque book and deb	it my account 🔲	Signature:
Next of Kin		
Name:		
Relationship:	Mobile No:	



Signature (for mandate purposes) Please sign in black in	k within the box:
	Passport Photograph
Your Mobile Phone No:	
Please select preferred E-Banking Products/Services: Preferred Debit Card Type: Verve MasterCard VISA Card Preferred Name on Card:	VISA Dual Currency Debit Card Single Domiciliary \$
UBA Alerts ✓ U-Mobile	nt (Monthly
U-Direct Preferred User ID	
Documents Required To Open Your Account	
sighting. 3. Copy of a utility bill issued within last three months. Please bring 4. Two reference forms duly completed by an individual or corpora current account only) Declaration: I hereby apply for the opening of account(s) with United Bank for A supplied are the basis for opening such account(s) and therefore we	ssport, National Drivers License, Voter's ID, Please bring along the original for along the original for sighting. the body maintaining a current account with a bank in Nigeria. (Applicable to frica Plc. I understand that the information given herein and the documents
. Signature	Date: Day Month Year
FOR OFFICIAL USE ONLY	
Business Office:	SOL ID
A/C Manager's Code:	Account No:
A/C Opened By:CRO OFFICER	SIGN & DATE
Approved By:	
BOM/HOP	SIGN &DATE

I ("Customer") confirm and agree that the following terms and conditions shall govern my/our electronic banking transactions with the Bank.

"Service" means the Electronic Banking Services of United Bank for Africa Pic ("the Bank"), including ATM Transactions, Internet Banking, Telephone. Banking, Secure message facility and bills payment services

"User name and Password" means the enabling code with which you access the system and which is known to you only.

"Account" means a current or savings account or other account maintained with the Bank at any of the Bank's branches in Nigeria and other Country(s)

"PIN" means your personal identification number.

"Mailing Address" means the customer's mailing address in the Bank's records as updated from time to time.
"Instruction" means the customer's request to the Bank for the services.

"ATM" means Automated Teller Machine that dispenses cash to or receives cash/cheque from account holders with the use of a debit card or credit card.

"ATM Card" means the card used by a customer for processing transactions through Automated Teller Machine

"Secure Message Facility" means the facility within the e-Banking Service that enables the Client to send electronic messages (e-mail, SMS) to the Bank, including without limitation free-format messages, fixed format messages, or instructions to make payments, requests for cheque books, Banker's drafts or the purchase or sale of securities and interest in mutual fund.

- 1. The service allows the customers to give the Bank instructions by use of:
- (a) ATM, PIN, Password, User name and secure message (email, SMS) for the following:
- (i) obtain information regarding customer's balance as at the last date of business with the bank.
- (ii) Obtain information with regards to any instrument in clearing or any credit standing in the customers account as at the last date of transaction on the customer's account.

(iii)Authorize the Bank to debit the customer's account to pay a specified utility bill such as NITEL, NEPA, WATERRATE and/or any other bills as specified by the

 $customer \, subject \, however \, to \, availability \, of such \, bill \, payment \, under \, this \, service.$

(iv) Authorizing the Bank to effect a transfer of funds from the customer's account to any other account with the Bank.

- (v) Authorizing the bank to effect any stop payment order.
- (vi) Authorizing the bank to debit customers account and load same into any form of prepaid card.
- On receipt of Instructions, the Bank will endeavor to carry out the Instructions promptly, except in situations of unforeseen circumstances such as Act of God, Force Majeure, system failure and other causes beyond the Bank's control.
- 3. For the service to be available to any customer, he/she must have a combination of the following:
- (i) An account with the Bank (ii) a username and password
- (iii) a Personal Identification Number "PIN"
- (iv) an E-mail address:
- 4. Under no circumstances shall the customer allow any body access to his/her account through the service.
- 5. The Password/e-mail
- (a) The Customer understands that his/her Password/e-mail is to be used to give instructions to the Bank and accordingly undertaken.
- (i) That under no circumstance shall the Password be disclosed to or assessed by any body.
- (ii) Not to write the Password to avoid third party coming across same.
- (b) The customer instructs and authorizes the Bank to comply with any instructions given to the ban through the use of the service
- (c.) Once the bank is instructed by means of the customer's PIN the bank is entitled to assume that those are the instructions given by the customer and to rely on same.
- (d) The customer's Password, Access codes must be changed immediately it becomes known to someone else.
- (e) The Bank is exempted from any form of liability whatsoever for complying with any or all instruction(s) given by means of the customer's Password/PIN if by any means the Password/PIN, becomes known to a third party or otherwise becomes compromised.
- (f) Where a customer notifies the Bank through e-mail of his/her intention to change his Password/PIN arising from loss of memory of same, or that it has come to the notice of a third party, the Bank shall, with the consent of the customer, delete same and thereafter allow the customer to enter a new Password/PIN provided that the bank shall not be responsible for any loss that occurs between the period of such loss of memory of the Password/PIN or knowledge of a third party and the time the report is lodged with the Bank. (g) Once a customer's Password/PIN is given, it shall be sufficient confirmation of the authenticity of the instruction given. (h) The customer shall be responsible for any instruction given by means of the customer's Password/PIN. Accordingly, the bank shall not be responsible for any fraudulent, duplicate or erroneous instructions given by means of the customer's Password/PIN.

6. Where an ATM card is issued to a customer, the card shall remain the property of the Bank at all times. The Bank may, at its sole discretion, cancel the ATM card and request its return at any time, in which case the cardholder shall immediately comply with such request.

- 7. The ATM card is issued entirely at the risk of the customer who shall indemnify the Bank for all loss or damage howsoever caused resulting from the use of the card. The cardholder shall take every possible care to prevent the card from being lost, mislaid or stolen and the cardholder undertakes not to pass the card to any other person.
- 8. The ATM card holder shall notify the Bank immediately if the ATM card is lost, mislaid or stolen or if it comes into the hands of a third party or if the PIN is unwittingly or otherwise is disclosed or made available to a third party, in all circumstances. The Bank will not be liable for any damages or loss resulting from loss of the card. Where oral notice of loss or theft is given, it must be confirmed in writing to the cardholder's branch of the Bank within 48 hours of the receipt of notice.
- 9. The Bank shall debit the ATM card holder's account with the amount of any withdrawal/transfer payment of telephone, water, electricity bills/payment for goods and services at point of sales (POS) terminals and all such payments as effected by the use of the ATM card along with the related bank charges.
- 10. The Bank reserves the right to limit the total cash sum withdrawn by the ATM cardholder and total amount spent on POS terminals during any 24 hour period. The Bank shall not be responsible for any loss or damage arising directly or indirectly from any malfunction or failure of the ATM card or the ATM or the temporary insufficiency of funds in such machine.
- 11. Customer's Responsibility
- (f) The customer undertakes to be absolutely responsible for safeguarding his username, password, PIN, and under no circumstance shall the customer disclose any or all of these to any person.
- (ii) The customer undertakes to ensure the secrecy of his password/PIN and password by not reproducing same in any manner whatsoever either in writing or otherwise capable of making it known to persons other than the customer.
- (iii)The Bank is expressly exempted from any liability arising from unauthorized access to the customer's account and/or data as contained in the Bank's records via the service, which arises as a result of inability and/or otherwise of the customer to safeguard his PIN, Password and/or failure to log out of the system completely by allowing on screen display of his account information.
- (iv) The Bank is further relieved of any liability as regards breach of duty of secrecy arising out of customer's inability to scrupulously observe and implement the provisions of clauses.
- (v) The customers access code and password must be changed immediately it becomes known to anyone else and therefore the customer is under a duty to notify the Bank by contacting the Customer Interaction Centre by telephone and in writing whenever his/her access code and/or password is suspected to be or has become known to another person.
- (vi) The customer shall be responsible for any fraud, loss and/or liability to the Bank or third party arising from usage of the customer's access code, password, PIN and/or password by both a third party and other unauthorized access. Accordingly the Bank shall not be responsible for any fraud that arises from usage of the customer's access code, password, PIN and/or password.

(vii)The Customer undertakes to ensure that his/her PIN is not one that can be easily guessed by anyone including but not limited to addresses, telephone numbers, anniversaries, birthdays, simple sequence numbers etc.

- 12. Upon enrolling a customer for the Service, the customer may be charged the applicable monthly fee and/or usage fee whether or not the customer makes use of the service during the period in question.
- 13. Under no circumstances 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 thereof are advised of the possibility of such damages, losses or hyperlink to other internet resources are at the customer's risk.
- 14. Copyright in the pages and in the screens displaying the pages, and in the information and material therein and arrangement is owned by the Bank.

DISCLAIMER

- User acknowledges that the alert and other information sent to him or accessed by him contain confidential information and should such information be sent to a third party through no fault of UBA PIc, UBA shall not be held liable.
- 2. UBA will not be liable for non delivery or delayed delivery of alerts, emails, errors or losses or distortion in transmission of alerts and emails to the USER. UBA shall not be liable for lack of receipt of alerts due to technical defects on customer's phone or computer or any damage or loss incurred by the USER as a result of causes not directly attributable to UBA.
- UBA shall not be liable to the user, or to any third party for any drawing, transfer, remittance, disclosure, or any activity, or incidence on the user's account, whether authorized by the user or not, PROVIDED that such drawing, transfer, remittance, disclosure, or any activity, or incidence was user

authorized or made possible by the fact of the knowledge and/ or use, or manipulation of the user's password, or otherwise by the user's negligence. User acknowledges that his password shall be known only to him and kept secret at all times.

- 4. In the event of loss or theft of the phone or compromise of the security of the provided email account, the user shall call CIC hotlines: 07022255822,01-2898822 or email CIC@ubagroup.com and immediately notify the Bank in writing within 24 hours of the loss/theft of phone or computer and email/password compromise.
- 5. UBA in its absolute discretion and without prior notice can temporary suspend this, any or all of the service or terminate them completely.

I hereby confirm that I have read and understood the above terms and conditions of the Virtual Banking Service and I agree to be bound by same.

Date: DDMMYYY	Υ	
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GENERAL TERMS & CONDITIONS

The Terms and Conditions are applicable to all account whether opened on the date of signing these terms and conditions or on a later/prior date.

 $The \, under signed \, under takes \, and \, agrees \, to \, be \, bound \, by \, these \, rules \, and \, conditions$

- 1. The Bank will be entitled to debit the Current Account(s) for any cheques, bills of exchange, promissory notes and orders for payment drawn, accepted or made by the authorised signatory (ies) and to carry out any instructions given by him/her/them or by attorney(s) duly authorised by him/her/them in connection with the Account(s) mandate notwithstanding that any such debiting or carrying out may cause, such Account(s) to be overdrawn or any overdraft to be increased, but always without prejudice to the Bank's right to refuse to allow any overdraft or increase of overdraft.
- 2. The Bank will be entitled to place to the credit of any Account in Account Holder's name, including dividends, interest and capital funds arising from securities or proceeds of cheques or bills, received or collected by the Bank for the credit of the Account Holder.
- 3. In the event of the death of Account Holder, the next of kin is to advise the Bank in writing of such death becoming known to him/her/them within ten (10) days thereof and in the absence of such written notice acknowledged by the Bank, the bank is not liable for any claim on the Bank arising from continuation of the Account(s) and the Bank shall not be held liable for allowing operations in the Account(s).
- 4. The Account Holder is personally and separately fully liable for any overdraft or the obligation arising in or in connection with the Account(s) and the Bank is hereby authorised to debit the Account(s) with all interest commission and/or other banking charges and expenses (including legal charges) incurred in connection with the Account(s).
- 5. It is further stipulated that all money's securities, bond, collateral, share, shipping document, banknote, gold or other valuables and property of whatever nature which are held in the name of the customer by the Bank whether in any type of account or otherwise shall be so held as security to guarantee the settlement of any debit balance due to the Bank arising under these general terms and conditions or any other credit facility agreement granted or will be granted to the customers in future. Furthermore, the customer agrees to keep it within the Bank's $possession\ as\ "collateral\ against\ credit\ facilities"\ until \ the\ customer\ fully\ pays\ his\ indebtedness$ to the Bank including due interests, commission expenses and other due charges. If the customer does not pay such indebtedness to the Bank's first request, the customer herewith authorises the Bank to set off the outstanding balance from his possession held in "collateral against credit facilities" account without having to notify or inform him before hand. This authorization is irrevocable and I/we cannot cancel it without the Bank written consent. The Bank shall have the right to always set off the balance of the customer's accounts. The debit balance of any one of my accounts will be secured by the credit balance of any other one of my accounts opened in any other foreign currency. The Bank may debit any of the customers account opened at any of its Business Offices with the amount of any bills, guarantees, cheques and drawings, given, presented or purchased and signed by the customer.
- 6. Any delay or omission of the Bank in exercising or enforcing (whether wholly or in part) any right or remedy arising in respect of the Account(s) shall not be construed as a waiver of such right or remedy.
- 7. We agree to maintain the minimum balance and all other conditions applicable to all Savings, Current and Domiciliary Accounts. The Bank shall decide from time to time at her sole discretion without prior notice to the account holder to impose service charges on the account(s) if the minimum credit balance of such account(s) is/are less than the balance prescribed by the Bank.
- 8. The Bank will accept deposit of cheque(s) for opening of an account subject to KYC verification and satisfactory reference.
- 9. The account holder must immediately inform the Bank in writing of any change in the details given on the account opening form and any other changes thereto.
- 10. The Bank will not be held liable for any exchange loss incurred by the account holder in converting/ transferring the balance from one currency account to another currency account on the instruction of account holder.
- 11. The Bank shall have right at any time(s) and its absolute discretion by giving seven (7)days written notice to the customer to close the account and to request immediate settlement thereof without giving any reason for taking such action, and without incurring any liability whatsoever to the customer in so doing. The bank is also entitled by giving written notice to the customer to close the account if the balance thereof remains zero for a period of three consecutive months. The customer hereby agrees that the bank's action in closing the account shall be effective—and binding upon him as from the date of the said notice for any reason whatsoever. The customer hereby irrevocably waives in advance—any right, whether legal or otherwise, that he may have against the Bank in any proceedings whatsoever to complain about the Bank's actions and/or decision to close the account.
- 12. It is agreed that the Bank shall, have the right to modify the nature, conditions, and stipulations of these general terms and conditions by a simple written notice to the customer or by notice posted in the banking hall including the rate of interest, commissions and other conditions to any account. Any such amendments shall be binding on the customer from the date of the said notice, that is from the date fixed by the Bank in its absolute discretion even if

the customer has not received the said notice for any reason whatsoever.

- 13. The Bank reserves the right to debit the account in case of erroneous credit provided to customer account.
- 14. I agree to be responsible for repayment of any such overdraft with interest accruing thereon together with any usual banking charges, interests and commissions
- 15. I agree to assume full responsibility for the genuineness, correctness and validity of all endorsements appearing on all cheques, orders, bills, notes, negotiable instruments and receipts or other documents deposited in my account.
- 16. Lagree to hold the Bank free from any responsibility for any loss of funds deposited with the Bank due to any future Government order, law, levy, tax embargo, exchange restriction or any other cause beyond the Bank's control.
- 17. I agree to accept as due notification any notice of change in conditions governing the account directed to my last known address and to be bound by such change.
- 18. That if a cheque credited to my individual current account is returned dishonoured, the same may be transmitted to me through the last known address either by bearer or by post.
- 19. That my attention has been drawn to the necessity of safe guarding my cheque book, withdrawal booklet, ATM/Debit card, PIN etc. so that unauthorized persons are unable to have access to it and to the fact that neglect of this precaution may be a ground for any consequential loss being charged to my account and I shall exempt the Bank from liability thereof.
- 20. I agree that unless there is an agreement with the bank in writing, only tellers sitting across the counter are authorised to handle cash and cheque transactions. I further agree that the Bank will not be liable for any loss arising from cash and cheques given to unauthorized staff".
- 21. I accept and agree that the Bank is not bound to honour any cheque(s) drawn on this account unless there are sufficient funds in the account to cover the value of the said cheques and related charges and I understand and agree that any such cheque may be returned to me unpaid. But if paid, I am obligated to repay the bank demand with interest thereon.
- 22. I agree that I will notify the Bank of any disagreement with entries on my Bank statements within fifteen (15) days of the dispatch of the Bank Statement. Failing receipt by the Bank of a notice of disagreement of entries within 15 days from the date of dispatch of my Bank statement, it will be assumed by the Bank that the statement as rendered is correct.
- 24. Withdrawals from the Account shall be made only by the same mode of lodgement and in the currency of the Account or in Naira at the request of the undersigned in writing. And stamp, transmission or other charges related to withdrawals from the Account will be paid in local currency by the undersigned upon demand or charged to the said Account.
- 25. I agree that in addition to any general lien or similar right to which the Bank may be entitled to by law, the Bank may at any time and without notice to me combine or consolidate all or any of my accounts with the liabilities to the Bank and set off or transfer any sum or sums standing to the credit of any one or more of such account or any other credit, be it cash, cheques. Valuables, deposits. Securities, negotiable instrument or any other assets belonging to me in or towards satisfaction of any of my liabilities to the Bank or any other account or in any other respect whether such liabilities present or future be actual or contingent, primary or collateral Several or joint.
- 26. I undertake that I shall confirm all cheques issued on my account which value currently is N250,000 for cheque presented over the counter, and N500,000 for cheques presented via clearing. I authorize you not to honour any such cheque not duly confirmed".
- 27. I agree that you may treat the above authority as continuing until the Bank receives notice in writing to the contrary.
- 28. I agree to comply with all terms and conditions issued by the Bank, governing the use of electronic banking services which the Bank may from time to time offer and provide to me, in order to ensure banking convenience.

Date: DDMMYYYY

REFERENCE FORM IT IS NOT ADVISABLE TO INTRODUCE ANY PERSON NOT WELL KNOWN TO YOU United Bank for Africa plc From (Referee) Date_ _ Address _ Business Office To: UNITED BANK FOR AFRICA PLC Dear Sir, NAME OF APPLICANT . The above named Person (s) wishes to open a Current Account with you. He/she/is well known to me/us and I/We consider him/her suitable to maintain a current account with you.We/I hereby witness signature(s) as being correct. Our / My Bankers are: The Applicant signs thus Name of Bank Branch Account No Signature(s) of referee **FOR OFFICIAL USE** (To be completed by Referee's Bank) (To be completed by bank official) (Referee's Bank) **Business Office** TO: UNITED BANK FOR AFRICA PLC FROM: UNITED BANK FOR AFRICA PLC (Referee's Bank) We hereby verify to be correct and confirm our client's Signature(s) hereon correct/irregular Please verify the signature(s) of your client as above Signed Signed and stamped by Authorised Signatory Signed and stamped by Authorised Signatory REFERENCE FORM CAUTION

IT IS NOT ADVISABLE TO INTRODUCE ANY PERSON NOT WELL KNOWN TO YOU		United Bank for Africa plc	
From (Referee)			
	Date		
Name	Address		
To: UNITED BANK FOR AFRICA PLC	Business Office		
Dear Sir,			
NAME OF APPLICANT			
The above named Person(s) wishes to open a Current Account with you. He/she/is well known to the above named Person (s) wishes to open a Current Account with you.	o me/us and I/We consider him/her suitable to maintain a cur	rent account with you.	
The Applicant signs thus	We/I hereby witness signature(s) as being correct. Our / My Bankers are:		
	Name of Bank	Branch	
	Account No	Signature(s) of referee	

FOR OFFICIAL USE (To be completed by Referee's Bank) (To be completed by bank official) (Referee's Bank) **Business Office** TO: UNITED BANK FOR AFRICA PLC FROM: UNITED BANK FOR AFRICA PLC (Referee's Bank) We hereby verify to be correct and confirm our client's Signature(s) hereon correct/irregular Please verify the signature(s) of your client as above Signed Signed and stamped by Authorised Signatory Signed and stamped by Authorised Signatory