PRUDENTIAL TO ZENITH

LIFE INSURANCE

Address: 13th Floor Civic Towers, Ozumba Mbadiwe Road, Victoria Island, Lagos.
Tel: 01 278 4555; 01 292 4555
E-mail: Creditlife@prudentialzenith.com
Website: www.prudentialzenith.com
Authorized and regulated by the National Insurance
Commission (RIC 090(L)).



	-NLDII L	ILLING	POSAL	FURI	VI	
PERSONAL DETAILS:						
Surname: HANSO 1	Other Names	JONAT	HAN		ler: M F	
Mobile No: 08023359455		Date of Birth:	08/04/1985	E-mail	Joe hans & Co	Jahoo com
			Jongthan +	ansm	Joehanstu BVN: 2214	4969056
PARTICULARS OF LOAN (BALL		
PERSONAL LOAN V M	ORTGAGE	CONSUMER LO	DAN OVER	RDRAFT	OTHER	
		Pr	emium Rate (A)			7
Loan Tenor	18 to 70	years of age		Above 70	ears of age	
1-12 months		1%				
13 – 72 months Above 72 months		1.5%		0%		
	-	.2270		ivot ap	olicable	
Benefits covers: • Death, permanent disabi	ility critical illness	for loanees betw	(een 19 to 70 year	es of ago		
Death only for loanees al			reen 18 to 70 year	s or age		
Is this loan for more than 10						YES NO
If "YES", please submit a co	mprehensive med	ical report to Cre	editlife@pruden	tialzenith.	com	
DECLARATIONS						
Have you during the past year suffered any ailment requiring ongoing treatment from a registered medical physician or medical facility or are you suffering from any disease?						
If you answered 'YES' to the question above please give full details below:						
I understand that I may be r	equired to submit	to Medical Evan	alpations in seco	ive meeten e	aa aall fan 't	
This policy has been effected						
rendered null and void.	a by me voluntain	y. ragree triat ii t	ne above deciara	נוטוו וא ווטנ נו	ue, triis assurance r	nay be
I consent to Prudential Zenit	h Life Insurance Li	mited's request	to obtain from Zar	aith Bank DI	Candta usa tha in	f
documentation provided by						
under the Credit Life Agreer		a parties for risk	management, as.	surance rev	iew and regulatory	audit purposes
I authorize the deduction of the premium due as stated below from my Zenith Bank Account number 208176657						
and credited to Prudential Zenith Life Insurance.						
2/1/10						
Date						
FOR OFFICIAL USE ONLY	(for completion by	the bank officia	al)			
Loan amount (B): 👭		: 00 K	Tenor of loan			Months
Premium (A X B): ₩		: 00 K			ck as appropriate):	
			1-12 months (1.			
Date of loan disbursement:	*		13-72 months (Above 72 mont			
Amount of regular repaymen	nts: ₩	: 00 K	Interest rate:	%		
Frequency: MONTHLY QUARTERLY ANNUALLY						
If the answer is "YES" to the DECLARATIONS above, please send this completed form to Creditlife@prudentialzenith.com.						
RSM Name:						
Signature		Date	***************************************			



Credit Life Assurance Policy



Tel: 01 278 4555, 01 292 4555 E-mail: Creditlife@prudentialzenith.com Website: www.prudentialzenith.com

SUMMARY SCOPE OF COVER AND EXCLUSIONS:

BENEFITS UNDER THE POLICY

- 1. Death Benefit: In the unfortunate event of death, the death benefit will be paid. The death benefit payable is the scheduled outstanding loan balance at the time of death and will be paid directly to Zenith Bank PLC. The amount payable does not include any arrears that may have accumulated as a result of non payment of the loan.
- 2. Disability Benefit: In the event of permanent and total incapacity because of injury which prevents you from following your own, or any similar occupation for more than six (6) consecutive calendar months from the date of such injury, the benefit will be treated in the same manner as no.1 above.
- 3. Critical Illness Benefit: In the event of diagnosis of a critical illness by a registered medical practitioner which prevents you from following your own or any similar occupation for more than six (6) consecutive calendar months from the date of diagnosis of such illness, the benefit will be treated in the same manner as no. 1 above. The critical illnesses covered by this policy include: total blindness, heart attack, stroke, cancer, kidney failure, paralysis, coma and or any other ailments not listed here that prevent you from following your own or any similar occupation for more than six (6) calendar months from the date of diagnosis of such illness. This means that there shall be a six (6) month waiting period from the date of diagnosis of the critical illness before this benefit can be paid.

General exclusions under the policy

Death or disability as a result of own act (suicide) or judicial sentence by a valid and legally constituted law court within 12 months of the commencement date. Death or disability arising directly or indirectly from the life assured's active participation (other than the military and para-military during acts of service) in:

- Mutiny, riot, strikes, military or popular uprising, insurrection, rebellion, revolution, military or usurped power, martial law or stage of siege or any of the events or causes which determine the proclamation or maintenance of martial law or stage of siege.
- War, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not).

The following documentation is required in the event of a claim:

Death Claim	Permanent Disability/Critical Illness Claim			
Completed Claims Form/Discharge Voucher AND	Completed claims form/Discharge Voucher AND			
 Medical certificate of cause of death OR 	Medical report from a government approved health			
 Death certificate issued by National Population Commission OR 	facility			
 Police report (if death is as a result of accident) 	67 9			

Premium rate tables

The premiums rates for various tenor are available on the proposal form where medical examination will be a requirement, the premium rates will be advised by Prudential Zenith Life.

Interpretation

This is a summary of the cover provided under the policy. In the event of any inconsistencies between this summary and the provisions contained in the Master Policy, the latter shall prevail over the former. The Bank keeps the Master Policy Document.



27/09/2021

The Branch Manager Zenith Bank Plc Apapa Road Branch Ebute Metta

Dear Sir,

IRREVOCABLE DOMICILIATION OF SALARIES AND ALLOWANCES OF **JONATHAN HANSON**

I, Ohikhuare Abigail Obehi on behalf of NEWS CENTRAL MEDIA LIMITED hereby pledge our irrevocable authority to domicile all Salaries and Allowances of Jonathan Hanson to the staff salary account with ZenithBank and that the domiciliation arrangements SHALL NOT be altered for the duration of the facility.

Staff Account Details:

Account Name:	JONATHAN HANSON ETUK											
••••••		• • • • •	• • • • •		• • • • •							
Account Number:	2	0	8	1	7	6	6	5	7	0		
BVN:	2	2	1	4	4	9	6	9	0	5	6	
Staff Number:		EM	(PP	37								

EMPP37

Thank you.

Yours faithfully,

Ohikhuare Abigail Obehi

FOR: NEWS CENTRAL MEDIA LIMITED

NEWS CENTRAL TELEVISION

The Post Square Building, 23 Adeola Odeku, Victoria Island, Lagos, Nigeria www.newscentral.ng RC 1462929



27/09/2021

The Branch Manager Zenith Bank Plc Apapa Road Branch Ebute Metta

Staff Account Details:

Dear Sir,

<u>IRREVOCABLE DOMICILIATION OF TERMINAL BENEFITS JONATHAN HANSON</u>

I, Ohikhuare Abigail Obehi on behalf of NEWS CENTRAL MEDIA LIMITED hereby pledge our irrevocable authority to domicile all **Terminal Benefits** of **Jonathan Hanson** to the staff salary account with ZenithBank and that the domiciliation arrangements SHALL NOT be altered for the duration of the facility.

Account Name: Jonathan Hanson Account Number: 8 0 1 6 6 0 BVN: 2 4 9 9 0 Staff Number: EMPP37

Thank you.

Yours faithfully,

Ohikhuare Abigail Obehi

FOR: NEWS CENTRAL MEDIA LIMITED

NEWS CENTRAL TELEVISION

The Post Square Building, 23 Adeola Odeku, Victoria Island, Lagos, Nigeria www.newscentral.ng

RC 1462929

Jonathan Hanson

POST SQUARE BUILDING 23 ADEOLA ODEKU VICTORIA ISLAND

0802335940

27/08/2021

The Branch Manager Zenith Bank Plc Apapa Road Branch Ebute Metta

Dear Sir,

LETTER OF SET-OFF

In consideration of your providing me financial and/or banking accommodation and other facilities, I agree that in addition to any general lien or similar right which you as a bank be entitled by law, you may at any time and without notice to me combine or consolidate all or any of my accounts, affiliate, subsidiary or sister accounts (whether or not in the same name) with the liabilities to you and set-off or transfer any sums standing to the credit of any one or more of such accounts in or towards satisfaction of any of my liabilities to you on any account or in any other respect whether such liabilities be actual or contingent, primary or collateral and several or joint.

Dated this Twenty Seven day of September 2021

Thank you. ...

Yours faithfully,

JONATHAN HADUON

POST SQUARE BUILDING 23 ADEOLA ODEKU VICTORIA ISLAND

08023359405

27.08/2021

The Branch Manager Zenith Bank Plc Apapa Road Branch Ebute Metta

Dear Sir.

IRREVOCABLE LETTER OF INDEMNITY

I, Journal Hausschereby indemnify that I have given Zenith Bank the right of set-off against my accounts in other banks using my Bank Verification Number (BVN).

Account Details:

Account Name:

JONATHAN HANCON E

Account Number:

2081766770

BVN:

22144969056

Staff Number:

EMPP37

Thank you.

Yours, faithfully,

TOMOTHAN HANGON

RETAIL LOAN APPLICATION FORM

This form should be completed in CAPITAL LETTERS. Characters and marks should be similar in style to the following (IAIBICIA)

ZENITH
Zenith Bank Pic.
RC: 150224

Ca	Salary Advance	Consumer / Personal Loan	/ Carloan Asse	et Mortga	age Others		Zenith Bank Pic. RC : 150224
1.1	PERSONA	AL INFORMATION					
Titl	е	MR	Surname HAN	son.			
Fire	st Name	JONAT	HAN				
	mes	ETUK					
	nk rification mber	2214	49690	56 Acc	ount No 2081	7665	70
Dat	te of	08041	Gender Gender	F M	Place of NIGE	ERIA	
Nat	ionality	NIGER	IAN				
Sta	ate of gin	ALWA	IBOM	Marital Sing Status	le Married V Othe	rs	
	one mber1	0802	33594	+55	Phone Number2 070	64458	925
Em Ad	nail dress	joeha	ns Au @y	ahoo	Com		
	eans of entity	National ID Card	Driver's License Int	ernational Passport	INEC Voter's Card *	Others (Please specify)	
ID Nu	mber E	E KY 190	49AB01	ID Issue Date	022021	ID Expiry D D M Date	M Y Y Y Y Y 4 4 202 4
2.	DETAILS	OF NEXT OF KIN	· · · · · · · · · · · · · · · · · · ·	A PARTY			
Ot	rname her mes	HANS	BUCHI Gender	F M	(Mr, Mrs, Dr, Chief, etc)	ICE	
Ph	one Numb	per1 0 8 1 (hone Number 2		
3, E	MPLOYME	ENT DETAILS / SOURCE	OF INCOME				DATE
Name		NEV			TV	e of D D M M	
Job T			CHOR/P	Roou		ployment 16 11	2020
(a) I	Below N50 N1M - Bel	-	(b) N50 000 - N250 0		(c) N250,001 - N500,000 [(g) N10M - Below N20M	(d) N500,001 - B (h) N20M and A	
Month		500,0	0:00	0	Current Terminal Benefits		
Loan		2Million	n :		Loan Tenor 1 year	Salary Payment Date	1 2021.
Retire	years to ement	22 4	lars		*Tenor per Loan Type: Personal Loan ≤ 1 year Mortgage Loan ≤7 years	Car Loan/Asset Acquisi	tion <u><</u> 3 years
							ALCOHOLD VICE
S/N	Ban	k Name	Туре	Amount	Repayment Amount (₦)	Current Outstanding Balance (₦)	Maturity
1.							

3.

By your use of this Zenith Bank Plc (Zenith) facility (facility) you unconditionally agree to be bound by the laws, rules, regulations and official issuances applicable on the matter, now existing or which may hereinafter be enacted, issued or enforced. These terms and conditions comprise the agreement between Zenith and you in connection with the facility.

1. General Conditions

1.1. We will grant you this facility for use through your Individual / salary account with Zenith.1.2. This facility can be accessed by use of your cheque, debit card or other electronic channels authorized by Zenith.

- 1.3. The facility can be utilized for the payment for goods or services or to obtain cash advances or for any other purposes that Zenith may allow from time to time, up to your credit limit.
- 1.4. The facility must not be used for any unlawful transaction including goods and/or services prohibited by the laws of the Federal Republic of Nigeria, or in respect of terrorist activity and/or money laundering.

1.5. Zenith may refuse to authorize use of the facility if:

1.5.1, the transaction exceeds your Credit Limit or if the amount owing on your account plus other amount we have agreed to or authorized would exceed your Credit Limit; or

1.5.2. the transaction does not comply with any applicable terms from time to time.

1.6. You are required to repay all amounts outstanding on your account by the due date or upon receipt of your monthly salary / income and allowances.

1.7. Failure to repay the agreed outstanding on your account will result in late payment charge on your account plus interest charges.

1.8. We may decide to suspend the use of the facility if:

- 1.8.1. you have defaulted on any part of the terms and conditions of use of the facility, or
- 1.8.2, you have gone over your available limit

2. Collateral

2.1. This facility is collateralized by the domiciliation of your salaries and allowances account with the Zenith.

- 2.2. You hereby agree and irrevocably undertake to continue to domicile your monthly salaries and other emoluments with Zenith throughout the subsistence of this facility.
- 2.3. In the event of your disengagement in whatsoever form from your current employment before the liquidation of the facility, you agree that your last Employer should remit your terminal benefits though your account with Zenith. (where applicable)

3. Fees, Charges & Commission

3.1. Your account shall be charged fees by Zenith's schedule of fees and charges regarding this facility.

3.2. Interest will be charged from the date of disbursement of the facility.

3.3. Interest payment date shall be at the end of each month

3.4. Late payment attracts penal charges.

3.5. Fees payable up front upon availability of this facility is non-refundable whether or not the facility is utilized.

3.6. All legal fees, out-of-pocket expenses, taxes or commissions including cost of recovery of the facility in the event of default shall be for your account.

4. Other Conditions

4.1. The utilization of this facility is subject to availability of funds and to the rules and regulations governing banking business as enunciated by the Central Bank of Nigeria (CBN) from time to time.

4.2. In line with the CBN's directive, Zenith shall disclose information relating to this facility to CBN Licensed Credit Bureaus.

4.3. Zenith reserves the right to unilaterally review the terms and conditions of this facility from time to time in the light of changing market conditions and also to terminate this banking facility and accelerate the maturity of your indebtedness based on any adverse information threatening the basis of this relationship or putting the banking facility at risk of loss and as a result of any breach of the terms and conditions of this facility. You will be given a 14-day notice of any decision taken in this respect. 4.4. Zenith Bank reserves the right to securitize syndicate or sell its interest in this credit facility based on its global risk/liquidity management objectives during the period of this facility.

5. GLOBAL STANDING INSTRUCTION (GSI) MANDATE AND SET-OFF COVENANT

By signing this offer Letter/Loan Agreement and by drawing on the loan, we/l, covenant to repay the loan as and when due. In the event that We/l fail to repay the loan as agreed, and the loan becomes delinquent, Zenith shall have the right to report the delinquent loan to the CBN through the Credit Risk Management System (CRMS) or by any other means, and request the CBN to exercise its regulatory power to direct all banks and other financial institutions under its regulatory purview to set-off my indebtedness from any money standing to my credit in any bank account and from any other financial assets they may be holding for my benefit.

We/l, covenant and warrant that the CBN shall have power to set-off my indebtedness under this loan agreement from all such monies and funds standing to my credit/benefit in any and all such accounts or from any other financial assets belonging to me and in the custody of any such bank.

We/I, hereby waive any right of confidentiality, whether arising under common law or statute or in any other manner whatsoever and irrevocably agree that we/I shall not argue to the contrary before any court of law, tribunal, administrative authority or any other body acting in any judicial or quasi-judicial capacity.

"We/l, hereby affirm that we/l have the consent and authority of any person or entity with whom I have joint or mutual holding or ownership or possession of any money or asset in any bank, to authorize you, to apply money thereof which is ascertained to pertain to or belong to me (us) under the joint or mutual holding or ownership to liquidate the financial obligation we/l may have against Zenith Bank Plc in relation to this or any loan or facility or advance."

A A A A A A A A A A A A A A A A A A A	to in relation to this or any loan or lability of advance.
All other rights stand/reserved.	
Signature:	Name: JONAHAN HANGON
Title: MR.	Name: JONAHAN HANGON Date: 27/08/2021
EMPLOYEE VALIDATION	
We certify the following:	
1. The Salary of the applicant Jonathon Hanst	m will continue to be paid into his/her account no. 2081766570 with your
Suralene branch.	
2. Applicant's account will not be changed without recourse to	Zenith bank and will immediately inform Zenith Bank of the applicant's exit from the company.
3. Ensure the applicant's terminal benefit is paid into his/her ac	ccount.
We hereby declare that the information provided by the application	ant is true.
Staff Name Jorod Jan Hanson	Designation Anator Producte
House -	Date 27/08/2021
Signature	Date
FOR BANK USE ONLY	
Last Salary Received (**)	Date Receieved
Relationship Manager	Branch Head