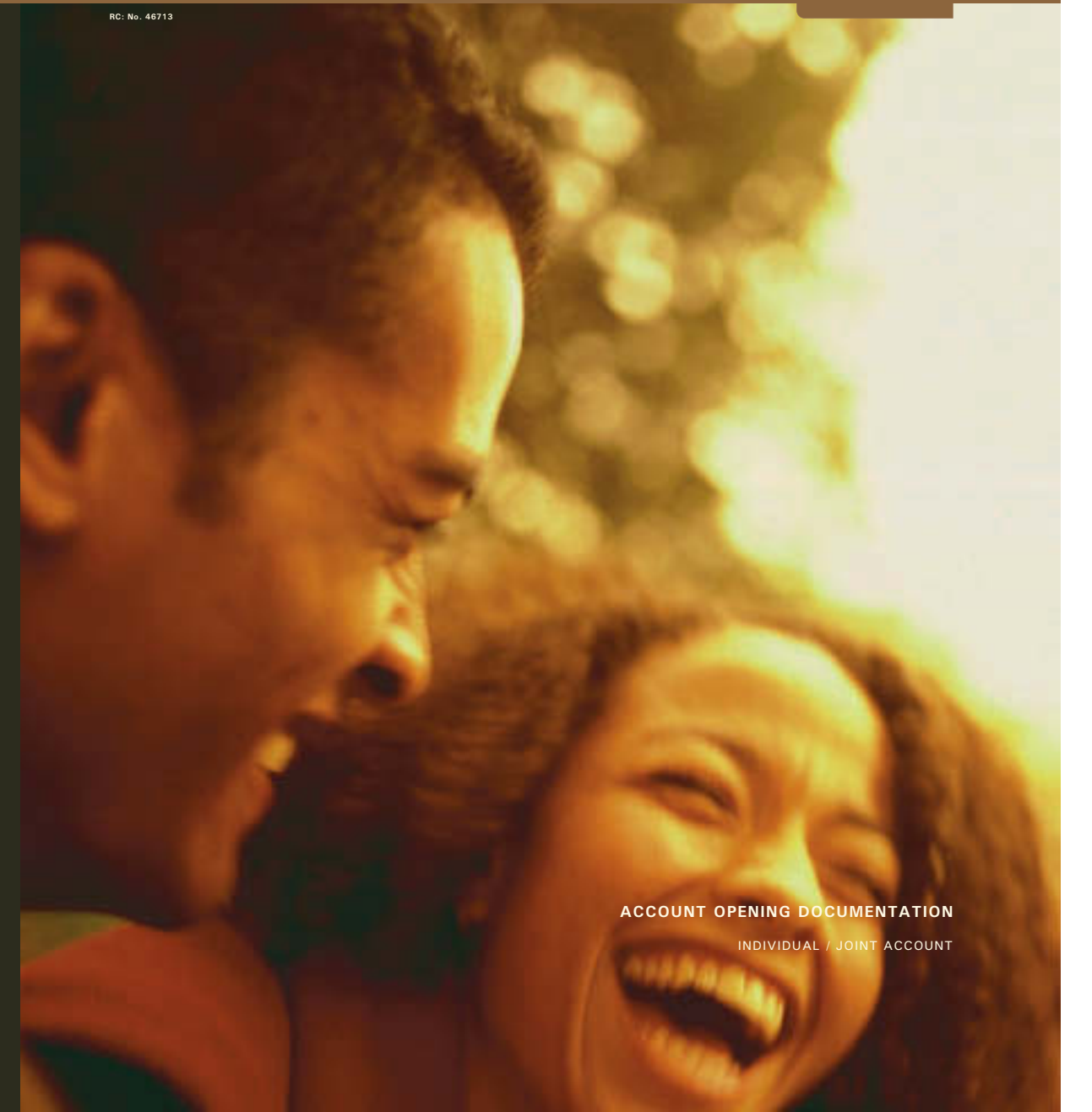


FIRST CITY MONUMENT BANK PLC
A MEMBER OF FIRST CITY GROUP

FCMB

RC: No. 46713



ACCOUNT OPENING DOCUMENTATION
INDIVIDUAL / JOINT ACCOUNT

REQUIREMENTS FOR OPENING INDIVIDUAL/JOINT CURRENT ACCOUNT

1. Two (2) signature cards
2. Two (2) reference letters
3. Identification for each authorised signatory
4. Two (2) passport photographs of each authorised signatory stating the name behind
5. Copy of recent receipt from any public utilities or private telephone operator not later than 3 months (where applicable)
6. Copy of residence or work permit for any foreign signatory.

APPLICATION FOR OPENING CURRENT ACCOUNT

PERSONAL DETAILS

Name of Applicant _____
First Name _____ Last Name _____

Mother's Maiden Name _____

Date of Birth _____ (DD/MM/YYYY)

Contact Address (Not Postal) _____

Mailing Address _____

Business/Occupation _____

Office Tel. No _____ Res. Tel. No _____ Fax _____

E-mail Address _____

Name of Spouse _____

Occupation of Spouse _____

Next of Kin _____

Sources of Income _____

Means of Identification _____

If joint Holder Indicate _____

OTHER BANK ACCOUNT(S)

| Name Of Bank & Address | Account Number |
|------------------------|----------------|
|------------------------|----------------|

1. _____

2. _____

3. _____



APPLICATION FOR OPENING CURRENT ACCOUNT

References (2) Names and Addresses

| Name/Address | Business/Occupation | Banker(s)/ A/c No |
|--------------|---------------------|-------------------|
| 1 | | |
| 2 | | |

I/We hereby request for the opening of a current account. I/We certify that the above particulars are correct and agree to be bound by the terms and conditions governing the operation of the account.

Signature of Applicant

Date / /

AUTHORISATION

AUTHORITY TO DEBIT MY/ OUR ACCOUNT FOR CHEQUE BOOK

In consideration of FIRST CITY MONUMENT BANK PLC opening a current account on my/our behalf, I/We the authorised signatory/signatories hereby authorised FCMB to debit my/our account with the sum of N1,000.00 being the cost incurred in respect of cheque book for the above account.

Authorised Signatory

Authorised Signatory

CURRENT ACCOUNT MANDATE

TO: FIRST CITY MONUMENT BANK PLC

1. I/We hereby request and authorise you to
Open a current account in my/our name and at any time subsequently to open further accounts as I/We may direct.
2. Honour all cheques or other orders which may be drawn on the said account provided such cheques or orders are signed by me/us and to debit such cheques or orders to the said account whether such account be for the time being in credit or overdrawn or may become overdrawn in consequence of such debit without prejudice to your right to refuse to allow any overdraft or increase of overdraft and in consideration, I/We agree:
 - (a) to assume full responsibility for the genuineness or correctness and validity of all endorsements appearing on all cheques, orders, bills, notes, negotiable instruments, receipts and/or other documents deposited in my/our account.
 - (b) to be responsible for any repayment of any overdraft with interest and to comply and be bound by the bank's rules for the conduct of a current account receipt of which I/We hereby acknowledge.
 - (c) to free the bank from any responsibility for any loss or damage of funds deposited with the bank due to any future Government order, law, tax, embargo, moratorium, exchange restriction and/or all other causes beyond the Bank's control.
 - (d) that all funds standing to my/our credit are payable on demand only in such local currency as may be in circulation
 - (e) to be bound by any notification of change in the conditions governing the account directed to my/our last known address and any notice or letter sent to my/our last known address shall be considered as duly delivered and received by me/us at the time it would be delivered in the ordinary course of post.
 - (f) that if a cheque credited to my/our individual account is returned dishonoured, the same may be transmitted to me/us through my/our last known address either by bearer or by post
 - (g) and I/We note that the bank will accept no liability whatsoever for funds handed to members of the staff outside banking hours or outside the bank's premises



CURRENT ACCOUNT MANDATE

- (h) that my/our attention has been drawn to the necessity of safe guarding my/our cheque book so that unauthorised persons are unable to gain access to it and to the fact that neglect of this precaution may be a ground for any consequential loss being charged to my/our account.
 - (i) that the Bank is under no obligation to honour any cheque(s) drawn on the this account unless there are sufficient funds in the account to cover the value of the said cheques and I/We understand and agree that any such cheque may be returned to me/us unpaid but if paid, I am / we are obliged to repay the bank on demand.
 - (j) that any disagreements with entries on my/our bank statements will be made by me/us within 15 working days of the dispatch of the bank statement. Failing receipt by the bank of a notice of disagreement of the entries within 15 days from the date of dispatch of my /our bank statement as rendered is correct.
 - (k) that any sum standing to the debit of the current account shall be liable to interest charges at the rate fixed by the bank from time to time. The bank is authorised to debit from the account the usual banking charges , interest , commission, and any service charge set by the Management from time to time.
3. I/We also agree that in addition to any general lien or similar right to which you as bankers may be entitled by law you may at any time and without notice to me/ us combined or consolidate all or any of my/our accounts without any liabilities to you and set off or transfer any sum or sums standing to due credit of any one or more of such accounts or any other credit , be it cash , cheques, valuables , deposit, securities, negotiable instruments or other assets belonging to me/us with you in or towards satisfaction of any of my/our liabilities to you or any other account or in any other respect whether such liabilities be actual or contingent primary collateral and several or joint.

Dated the _____ day of _____ 20_____

Signature (over ₦20 stamp) _____

Name and Address

FOR BANK USE ONLY

1. Signature Cards (2)
2. Reference Letters (2)
3. Identification of each Authorised Signatory
4. Two (2) passport photographs of each Signatory

| Yes | No |
|-----|----|
| | |
| | |
| | |
| | |

FOR OFFICIAL USE ONLY

The Applicant(s) was/were met and interviewed by me. I recommend that a current account be opened and the bank's cheque book issued for his/her/their usage.

Dated this _____ day of _____ 20____

ACCOUNT OFFICER

Name _____ Signature _____

DOCUMENTATION CHECKED BY

Name

Signature

Date

Customer Care Officer _____ / /

APPROVAL

Name

Signature

Date

Unit Head/Branch Manager _____ / /

Group Head _____

Legal Department _____



BANK ACCOUNT OPENING FORM (MINIMUM REQUIRED INFORMATION)

Identification (one of them is required)

National identity card number and date of issuance

_____ / ____ / _____ (DD/MM/YYYY)

Driver licence number and date of issuance

_____ / ____ / _____ (DD/MM/YYYY)

Valid until / / (DD/MM/YYYY)

International Pasport number and date of issuance

_____ / ____ / _____ (DD/MM/YYYY)

Valid until / / (DD/MM/YYYY)

Country of issuance _____

Work/Residence permit number _____

Date of issuance _____ / ____ / _____ (DD/MM/YYYY)

Expiry Date _____ / ____ / _____ (DD/MM/YYYY)

