

1. Account Information

Branch _____ Account No. _____
(for official use only)

BVN _____

Type of Account

Current Account <input type="checkbox"/> Basic <input type="checkbox"/> Pink <input type="checkbox"/> NIDA <input type="checkbox"/> Paytime		Growbiz Account <input type="checkbox"/> Gold <input type="checkbox"/> Classic		Domiciliary Account Active <input type="checkbox"/> \$ <input type="checkbox"/> € <input type="checkbox"/> ¥ <input type="checkbox"/> £ <input type="checkbox"/> Others		Savings Account <input type="checkbox"/> Quick Save <input type="checkbox"/> Xtra <input type="checkbox"/> Save Plus <input type="checkbox"/> Pink Purse <input type="checkbox"/> Basic <input type="checkbox"/> Paytime NIDA Savings Account Xtra <input type="checkbox"/> \$ <input type="checkbox"/> € <input type="checkbox"/> ₦ <input type="checkbox"/> £ <input type="checkbox"/> Others		Evolve Account <input type="checkbox"/> (18 & above) Future Account <input type="checkbox"/> Kids (0 - 10years) <input type="checkbox"/> Teens (11 - 17years)		HISA <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C	
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Account Name _____ Other Accounts (Please Specify) _____

2. Customer Information

Title Mr. Mrs. Others (Specify) _____ Date of Birth

D	D	M	M	Y	Y	Y	Y
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Name _____
(Surname) (First Name) (Other Names)

Marital Status Single Married Others (Specify) _____ Sex: Male Female

Mode of Identification NIN NDL Int'l Passport INEC Voters Card Others (Specify) _____

ID No. _____ Place of Issuance _____

ID Issue Date

D	D	M	M	Y	Y	Y	Y
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 ID Expiry Date

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

Place of Birth (City/Country) _____ Mother's Maiden Name _____

Religion Christian Muslim Others _____ TIN _____

State of Origin _____ L.G.A (Origin) _____

Nationality Nigerian Others (Specify) _____ Nickname/Alias (optional) _____

Residential Address _____

City/Town _____ L.G.A (Residential) _____

State _____ Nearest Bus Stop/Landmark _____

Country of Residence Nigeria Others (Specify) _____

E-mail Address _____

Mobile Phone Number _____ Occupation _____

Employer's Address _____

Resident Permit Number (For foreigners) _____

Permit Issue Date

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

 Permit Expiry Date

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

Multiple Citizenship YES NO If YES: please state country(ies) _____

Foreign Tel Number (if any) _____ Foreign Passport/Resident Permit Number _____

Foreign Address (if any) _____

City _____

Country _____ Zip/Postal Code _____

Have you granted Power of Attorney or signatory authority to a foreign citizen or resident, or a person with a foreign address? Yes No

If yes, please specify country(ies) _____

Will there be standing instructions to transfer money to/from foreign accounts? Yes No

If yes, please specify country(ies) _____

Employment Status Employed Self Employed Unemployed Retired Student Others (Please specify) _____

Employer's Name/Institution Name _____ Date of Employment

D	D	M	M	Y	Y	Y	Y
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Nature of Business Occupation _____ Purpose of Account _____

7. Terms & Conditions

Please read these terms and conditions carefully as you will be bound by them immediately you sign/affix your thumbprint below. Signing/affixing your Thumb print is your acknowledgement that you fully understand and accept these terms and conditions. Please note that all banking transactions between you and Keystone Bank Limited ("the Bank") shall be governed by these terms, definite agreements between you and the Bank or Customary Banking practices (in the absence of these terms and any definite agreement);

1. The Bank is under no obligation to open, create or permit the operation of the requested account until receipt of all specified documents and requirements for the account. The Bank reserves the right to decline the establishment and/or operation of your account where the requirements for the establishment and/or operation are not met.

2. The Bank shall honor all Cheques/Orders/Instruments on your account provided such Cheques/Orders/Instruments are signed by you in line with your mandate and to debit such Cheques/Orders/Instruments to your account whether the account is for the time being in credit or overdrawn or may become overdrawn in consequence of such debit without prejudice to the right of the Bank to refuse to permit any overdraft or increase of overdraft.

3. In consideration of the foregoing and other services/obligations herein undertaken by the Bank, I/We undertake:-

- To assume full responsibility for the validity, genuineness and correctness of all endorsements appearing on all Cheques/Orders/Instruments deposited in my/our account.
- To be fully responsible for the repayment of any overdraft with interest and to comply with the Bank's rules and new rates which may be advised by the Bank from time to time.
- To absolve the Bank of any responsibility for any loss of funds deposited with the Bank due to any future government Order, law, levy, tax, embargo, moratorium, exchange restriction and all other circumstances beyond the Bank's control.
- The Bank shall bear no liability for any funds handed to members of its staff outside banking hours or outside the Bank's premises. I/We shall make a formal request for cash pick up which may be considered and handled in line with the Bank's policy.
- All funds standing to my/our credit shall be payable on demand only in the local currency in circulation.
- Where a cheque credited to my/our account is returned dishonored, it shall be returned to me/us through my/our last known address either by bearer or by post.
- That I/We shall safeguard my/our cheque book and Passwords/Access Codes to the Bank's e-channels (ATM, Internet Banking, Mobile Banking, Telephone Banking etc) from unauthorized persons and any consequential loss arising therefrom shall be charged to my/our account.

4. I/We authorize the Bank to undertake all 'Know your Customer' procedures as stated by government regulation, laws and Bank policies. I/We also authorize the Bank to confirm my/our details and legal status at appropriate government registries and debit my/our account for the cost of such confirmation.

5. We acknowledge and agree that the Bank may at its sole discretion and without prior notice, change the minimum balance requirements, charges or interest rates on any account I/We operate.

6. I/We authorize the Bank to transfer money from any deposit account I/We maintain to any other account whose balance is below the required minimum or close my/our account.

7. I/We 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 the me/us, combine or consolidate all or any of my/our accounts and those of other related parties. Related Parties include, subsidiaries of any Company or companies in which I/We are directors/shareholders or my/our sibling(s), Parents or Child/Children are directors/shareholders.

8. The Bank is also authorized to set off or transfer any sums or sums standing to the credit of anyone or more of such accounts described in the foregoing paragraph 7 or any credit, be it cash, cheques, valuables, deposits, securities, negotiable instruments or other assets belonging to us or Related Parties with the Bank in or towards satisfaction of any of my/our liabilities to the Bank or any other account or in any respect whether such liabilities be actual or contingent, primary or collateral or several or joint. Notwithstanding that such amounts are in foreign currency or that they were incurred or procured at a different exchange rate from the prevailing exchange rate at the time of conversion.

9. I/We undertake not to issue any cheque(s) without adequate funds in my/our account and I/We accept all responsibility and liability arising from the issuance of such cheque(s). The Bank shall be obligated to report the issuance of all dud cheque(s) to relevant Credit Bureau Registries, Security Agencies for investigation and prosecution, and comply with regulations issued by CBN from time to time. I/We confirm that Consistent issuance of dud cheques disentitles me/us from owning a Cheque. The Bank is also authorized to disable already issued cheques from the Bank's systems.

10. I/We confirm that the Bank shall also return all such dud cheques to me/us as unpaid as the Bank is under no obligation to honour any cheque(s) drawn on my/our account where there are inadequate funds to cover the value. In the event such Cheque(s) is paid, the Bank shall debit my/our account with the value in addition to Bank and Interest Charges.

11. The Bank, at its absolute discretion, reserves the right to close my/our account and to end this agreement if in the Bank's opinion it has not been operated in a manner acceptable to the Bank, has been operated illegally or to further a criminal activity, if I/We have given false information or my/our maintaining an account will damage the Bank's reputation. In this event, I/We undertake to immediately repay any sums I/We owe the Bank.

12. If a fraudulent activity is associated with the operation of my/our account, I/We agree that the Bank has the right to apply restrictions to my/our account and report to appropriate law enforcement agencies

13. If there is no activity on my/our account for a continuous period of six months or more (other than Interest and Bank Charges), I/We

undertake to fill an account reactivation form, and submit fresh documentation as required by the Bank before I/we can start operating the account again.

14. The Bank makes no warranty as to the fitness for purpose or merchantability of its E-Banking services or that such services will at all times be accurate, reliable, uninterrupted, secure or error free. The Bank shall not be liable for my/our inability to use the Service, loss of profits or goodwill or the cost of getting alternate goods and Services and any other matters relating thereto.

15. I/We shall be solely responsible for the safe keep and confidentiality of my/our debit card, PIN, User ID, Passwords, Statement of account, Cheque Book, account balance/information (by text, emails, print etc).

16. The Bank shall not be liable for any payments made on my/our account where the information provided is incorrect, I/We have acted fraudulently, divulged the details of my/our access code, password or PIN, negligently or otherwise. The Bank shall also not be responsible for any liability arising from event/occurrence that is not under the control of the Bank including industrial disputes, failure of any electronic equipment, machine or device, government regulation.

17. I/We shall keep the Bank indemnified at all times and hold the Bank harmless from all actions, proceedings, claims damages, losses, Interest and expenses (including legal costs) which may be brought against, suffered or incurred by the Bank in resolving any dispute on my/our account or in enforcing the Bank's rights which may have arisen from the Bank performing its obligations. This indemnity shall continue even upon termination of this agreement or closure of my/our account.

18. I/We authorize the Bank to place a hold on my/our account where any person makes a claim for any of the funds in my account until the Bank is completely satisfied that the dispute has been resolved and/or send the funds to the third party who has sufficiently satisfied the Bank that it is entitled to it.

19. I/We authorize the Bank to share information related to my/our account(s) with local and international regulators and tax authorities subject to the provisions of any law/rules and regulations in force. Where it is required, I/We authorize the Bank to pay out from my/our account(s) such determined amount as may be required according to such laws, Acts and Regulations.

20. The Bank shall at its sole discretion accept or decline any request to Borrow and any Borrowing shall be payable on demand except otherwise agreed in writing.

21. The terms of this agreement are personal to me/us and are not assignable or enforceable by me/us to any third party nor can any third party claim under it.

22. Nothing in this Agreement shall infer a relationship of principal and agent, joint venture, master and servant or Employer and Employee. Each Party is an Independent Contractor for the purpose of this agreement

23. This agreement is governed by the Laws of the Federal Republic of Nigeria

I/We have read and understand the KBL account opening terms and conditions stated above. I/We accept and agree to be bound by the said terms and conditions including those excluding/limiting the bank's liability. I/We agree that the bank may debit my/our account for the service charges as applicable from time to time.

1. Name.....Signature.....Date.....

2. Name.....Signature.....Date.....

8. Declaration

I/We hereby apply for the opening of account(s) with Keystone Bank Ltd. I/We understand that the information given herein and the documents supplied are the basis for opening such account(s) and I/We therefore warrant that such information is correct.

I/We further undertake to indemnify the Bank for any loss suffered as a result of any false information or error in the information provided to the Bank.

1. Name.....Signature.....Date.....

2. Name.....Signature.....Date.....

9. Jurat (This should be adopted where the applicant is not literate or is blind and the form is read to him or her by a third party)

I agree to abide by the content of the agreement and acknowledge that it has been truly and audibly read over and explained to me by an interpreter

Mark of Customer/Thumbprint Magistrate/Commissioner for Oaths

Date

D	D	M	M	Y	Y	Y	Y

Name of Interpreter

Address of Interpreter

Telephone No

Language of Interpretation

10. Requirement Checklist (For bank use only)

Tier 1 Tier 2 Tier 3

S/N	Document Required	Checked	Deferred	Waived
1	Duly completed account opening form	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2	Specimen signature duly completed	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3	Recent Passport Photograph	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4	Proof of Identity: International Passport, Driver's License, National ID card, Valid Nigerian Voters Card (original must be sighted)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5	Resident Permit (for non-Nigerian)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6	Proof of Address: Utility bills etc (Certified true copy is acceptable if original is not held)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7	Letter from employer/school/NYSC (for salary accounts or students only)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8	Two (2) independent and satisfactory references	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9	Other documents provided	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

11. Authentication for Financial Inclusion (Bank use only)

i Is the customer socially or financially disadvantaged? Yes No

ii If answer to (i) above is yes, state other documents obtained in line with the bank's policy on socially/financially disadvantaged customer in compliance with Regulation 77 (4) of AML/CFT regulation 2013.

iii Does the Customer enjoy tiered KYC requirements? Yes No

iv If answer to question (iii) above is yes, identify the customer risk category:

Low Risk Medium Risk High Risk

12. Account Opening Authorized/Approved By

BM

Signature Date

D	D	M	M	Y	Y	Y	Y

CSO

Signature Date

D	D	M	M	Y	Y	Y	Y