

RC 1293899

DAILY (DCA)
 PREMIUM (PSA)
 TARGET (TSA)
 NORMAL (NSA)
 GROUP (GSA)
 KIDDIE (KSA)
 FIXED (FDA)
 CURRENT

PERSONAL INFORMATION

NAME OF ACCOUNT: _____

SURNAME FIRST NAME OTHERS TITLE

RESIDENTIAL ADDRESS (NOT P.O. BOX): _____

L.G.A. _____

MAILING ADDRESS: _____

EMAIL: _____

TELEPHONE

OFFICE: _____ MOBILE: _____ HOME: _____

GENDER: MALE FEMALE MOTHER'S MAIDEN NAME: _____

MARITAL STATUS: _____ WEDDING ANNIVERSARY DATE:

D	D	M	M	Y	Y	Y	Y

DATE OF BIRTH:

DAY	MONTH	YEAR					

 BVN No: _____

NATIONALITY: _____ STATE: _____ L.G.A. _____

BUSINESS/OCCUPATION ADDRESS: _____

EMPLOYER'S NAME: _____

NEXT OF KIN NAME: _____

PROFESSION OF NEXT OF KIN: _____

RELATIONSHIP: _____ PHONE NUMBER: _____ DATE OF BIRTH:

D	D	M	M	Y	Y	Y	Y

CONTACT ADDRESS: _____

ELECTRONIC BANKING PREFERENCES: INTERNET BANKING MOBILE BANKING ATM POS

TRANSACTION ALERT OPTIONS: EMAIL ALERT (FREE) SMS ALERT (FEE APPLIES) OTHERS

MEANS OF IDENTIFICATION: _____ ID NUMBER: _____

ID ISSUE DATE:

D	D	M	M	Y	Y	Y	Y

 ID EXPIRY DATE:

D	D	M	M	Y	Y	Y	Y

PLEASE SIGN IN BLACK INK WITHIN THE BOX OR THUMB PRINT

2ND SIGNATURE (FOR JOINT ACCOUNT ONLY)

PASSPORT PHOTO

MANDATE INSTRUCTION (FOR JOINT ACCOUNT): _____

DECLARATION
I/We hereby apply for the opening of account with RELIANCE MICROFINANCE BANK LIMITED. I understand that the information given herein and the documentation supplied are the basis for opening such account therefore warrant that such are 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.

Name & Signature of Declarant

Date

DISCLAIMER
Please note that the Bank will not be liable for any payment / lodgement made by customer without Deposit Slip or POS receipt. Always ensure you obtain evidence for any payment made.

FOR OFFICIAL USE ONLY

	YES	NO
RO FULL NAME/ID NO _____		
BRANCH/AREA CODE _____		
INTRODUCED BY: _____		
CHECKED BY _____		
APPROVAL _____		
PASSPORT		
MEANS OF IDENTIFICATION		
UTILITY BILL		
NEXT OF KIN INFORMATION		
RECEIVED BY		
APPROVED BY		

I/WE HEREBY REQUEST AND AUTHORIZE RELIANCE MICROFINANCE BANK

To open the accounts marked overleaf in my/our name and at any time subsequently to open such further accounts as I/we direct and in consideration, I/we agree

- a) To assume full responsibility for the genuineness and viability of all endorsements appearing on all cheques, orders, bills, notes, negotiable instruments, receipts and other document relating to the account.
- b) To be bound by Bank's rules for the conduct of an account (s), receipt of which I/we hereby acknowledged.
- c) To free the Bank from any responsibility to be liable for any loss or damage to funds deposited with the Bank due to any future Government order, law, levy, tax, embargo or such other causes beyond the Bank's control.
- d) That all funds standing to my/our credit are payable only in such local currency as may be in circulation.
- e) To be bound by any notification of change in conditions governing the account (s) or information relating thereto directed to my/our last known address and any mail sent to my/our last known address shall be considered as duly delivered and received by me/us at the time it is be delivered.
- f) That the Bank will accept no responsibility or liability whatsoever for funds handed to members of staff after /outside banking hours or outside the Bank's premises.
- g) That the Bank's statement (s) on my account (s) shall be sent to the e-mail address indicated overleaf and from time to time such other information relevant to account may be sent to the mobile telephone number indicated overleaf. Any disagreement with entries on my/our Bank statement (s) shall be made by me/us in writing and delivered to the Bank within 15 days of the print date indicate thereon, failing which, the bank shall considered the Statement rendered to the correct.
- h) That interest will be paid on my/our deposits in my/our account (s) at the Bank's ruling interest rate and subject to prevailing conditions.
- i) That cheques cannot be paid into my/our account (s) and that funds can only be withdrawn from my/our savings account by me/us in person except it is specifically agreed by both parties.
- j) That any change in my/our particulars indicated overleaf shall immediately be communicated to RELIANCE Microfinance Bank Limited at the branch where the account is opened.
- k) Not to use the account (s) as a medium of converting funds belonging to other persons.
- l) To honor instructions which may be drawn on my/our account provided such are signed by me/us and to debit the amount involved 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.
- m) That if a cheque credited to my/our account (s) is returned dishonored; you may notify me/us via my/our telephone number or mails. Unauthorized persons are unable to gain access to them and to the facts that neglects of these precaution may be grounds for any loss being charged to my/our accounts.
- n) That my/our attention has been drawn to the necessity of safe guarding my/our cheque book and other Banks instruments so that unauthorized persons are unable to gain access that may lead to consequential loss being charged to my/our accounts.
- o) That the Bank is under no obligation to honor any cheque(s) drawn on my/our account unless there are sufficient funds to cover the value of the cheque(s) and I/we understand and agreed that any such cheque(s) may be returned to me/us unpaid, I/we oblige to repay the bank on demand any outstanding sum on my/our account in addition to charges and interest accrued thereon.
- p) That any sum standing to the debit of my/our account shall be liable to interest charged at the rate fixed by the bank from the time to time. The bank is authorized to debit from the account the usual banking charges, Interest, commissions and any service charge set by the management from time to time.
- q) 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 combine or consolidate all or any of my/our account (s) without any liabilities to you and set off or transfer any sum or sums standing to the credit of any one or more of such accounts or any other credit, be it cash, cheques,

valuables, deposits, securities, negotiable instruments or other assets belonging to me/us towards the satisfaction any of my/our liabilities to you or any other accounts or in any other respect whether such liabilities be actual or contingent, primary or collateral and several or Joint.

r) To comply with all rules and regulations issued by the Bank governing the use of electronic banking services which the bank may from time to time offer and provide to me/us in order to ensure banking convenience.

s) That either party may terminate this agreement at any time by informing the other in writing. Where I/we are terminating the agreement, the termination becomes effective where any cheques and amounts carried on the amount have been paid and all cheques books issued to me/us are sent back to the bank. Where the bank is terminating the agreement and your account is overdrawn, you must pay all.

t) Joint Holders

In the case of joint accounts, if one holder dies. Any money for the time being standing to the credit of our joint account(s) may be held to the order of the survivor. Also anything held by the bank whether by way of security or for safe custody or any purpose whatsoever otherwise than for collection or the joint account(s) shall be held to the order of the survivor and the personal representation of the deceased acting jointly. Any liability incurred by joint account holders to the Bank in respect of our instructions (whether in the form of borrowings or otherwise) shall be joint and several.

u) Indemnity

I/We, hereby agree to indemnify RELIANCE Microfinance Bank Limited in full against any action, claim, proceedings, act arising from this account or representations made by me/us in respect of this count or for whatsoever in connection with this account. We/I further confirm that all our/my dealings in respect of this account shall not be contrary to any subsisting regulation in force whether in Nigeria or any other country from time to time.

v) Disclaimer Clause

The Bank disclaims any liability for any funds assets deposited by you which are

a) Subsequently found to have been derived from illegal sources or activities.

b) Confirm that the fund/assets deposits are not derived from any illegal sources or activities.

ELECTRONIC BANKING SERVICE

1 I/we agree that my/our card shall be kept secured at all times and that my/our personal Identification Numbers (PIN), Card Verification Value (CVV) and Card Verification Code will not be disclosed to any third party.

2. Agree that all transaction at any Automated Teller Machine (ATM), Point of Sales (POS) terminal or via internet made with my/our card and PIN, CW or CVC shall be treated as having been authorized by me/us.

3. I agree that cash withdrawals made with my card and PIN shall not exceed a maximum limit as may be specified by the bank from time to time.

4. Agree that cash withdrawal at the ATM shall be deemed to have been concluded at the point when the ATM dispenses cash to me via the cash tray. The bank accepts no liability whatsoever for any subsequent event occurring after cash had been dispensed.

5. Agree that the card shall expire on the date indicated thereon and may at the discretion of the bank, be renewed.

6. The bank shall not be liable for any machine malfunction, strike or dispute or any other circumstance affecting the use of the card where such matters are not within the direct control of the bank.

7. Agree to be liable for all losses arising from use of the card by any person having possession of it with my/our consent or due to my negligence.

8. The Bank reserves the right to charge my/our fees and commission, as it may deem appropriate for the use of this service.

9. In the event that my/our card is lost, missing, stolen or my/our PIN, CW and CVV is forgotten, I shall be required to obtain a new card from the bank at a prescribed fee.

10. Agree that my rights under this service are personal and therefore not assignable or transferable.

DOCUMENTS REQUIRED TO OPEN YOUR ACCOUNT

1. One passport photograph showing full face forward, indicating your full names and duly signed by you at the bank.
2. Identification document for each signatory e.g. international passport, National Drivers Licence, e.t.c. please bring along the original for sighting
3. Copy of Utility bill issued within the last three months, please bring along the original for sighting
4. Two references forms duly completed by an individual or corporate body maintaining a account with a bank in Nigeria. (For Premium Savings/Current Account only).

Name of Customer

Customer Signature/Date