



RC: 7172464

IFEADIGO
MICROFINANCE BANK LTD.

...for your brighter future

OJIMBA PLAZA, OGBOEFERE
MKT.ONITSHA, ANAMBRA STATE**ACCOUNT OPENING FORM**

(Corporate/ Club/ Group/ Joint)

Passport	Passport
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BANK USECustomer's Account Number **SELECT THE DESIRED ACCOUNT**Corporate
AccountSole
Proprietor/
PartnershipAssociation/
ClubGovt Min/
AgencyOthers
(Specify)Account Name **LINE OF BUSINESS**Business/Occupation Address Rc. No. Reg. Date Mailing Address City State Office Tel Mobile No. Email Permanent Address (Not P.O. Box) City State Office Tel **E-BANKING***Access to e-banking services (please tick one or multiple options as required and sign the terms and conditions attached)
ATM services is available to individual and joint account holder onlyATM SMS IFEADIGO MOBILE ONLINE INTERNET BANKING **STATEMENT OF ACCOUNT
PRINTOUT DELIVERY CHANNEL**

Please indicate how you want your account statement delivered

Via email On Request No Statement Frequency for Current Account: Monthly (free) Weekly Daily Hold Statement (free)

(Request for weekly or daily statement of account for current account will attract a fee)

PERSONAL INFORMATION OF ACCOUNT SIGNATORIES

The following personal information is to enable us build a strong relationship with our individual and corporate account holders. The data will also enable us complete a robust database for future account relationship management. Each signatory to an account is required to complete this form

Account Name

1. Title Mr ☐ Mrs ☐ Miss ☐ Chief ☐ Other (Please Specify) ☐ Gender: Male ☐ Female ☐

Name: First _____ Middle _____ Last _____

2. Nationality _____ Religion: Christian ☐ Muslim ☐ Other (Please Specify) ☐

3. ID Type _____ ID Number _____ Date Issued _____

Expiring Date _____ Place Issue _____

4 State of Origin _____ LGA _____

5. Residential Address _____

6. Mailing address _____

7. Residential Tel _____ Mobile Tel _____

8 Email address _____ BVN _____

9. Occupation _____ Self Employed _____

10. Employer _____

11. Business address _____

12. Preferred Means Of Communication Email _____ Phone _____

13. Marital Status Single ☐ Married ☐ Widowed ☐ Divorced ☐

Next of kin

Name _____ Address _____ Phone number _____

1. _____

2. Relationship _____

14. Please give the following info as applicable. _____

Mother's maiden name _____

Wife's Maiden name _____ Nickname _____

Customer signature _____

Thank you for completing this data form-please feel free to attach assistance information you consider relevant

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9. Occupation _____ Self Employed _____

10. Employer _____

11. Business address _____

12. Preferred Means Of Communication Email _____ Phone _____

Applies To Accounts

I/we agree to the following terms & conditions:

1. **APPOINTMENTS**
That Ifeadiogo Microfinance Bank Ltd [herein after called "the Bank"] be and is hereby appointed Bankers to [herein after called the customer]
2. **DEPOSIT AND WITHDRAWAL**
That the officers and agents of the customer be and are hereby authorized to deposit any of the funds of the customer in the Bank

That until further order, any funds of this company deposited in the Bank be subject to withdrawal or change at any time and from time to time upon cheques, notes, drafts, bills of exchange, acceptances, undertaking, or other instruments or orders for the payment of money when made, signed, drawn, accepted or endorsed on behalf of this company.

That the Bank be instructed to discount and or negotiate for this company / individual any bills or other commercial papers provided they have been endorsed on behalf of the company

That the Bank be indemnified for loss it may reasonably incur in the course of honouring all or any of the above instructions.
3. **CONSOLIDATION OF ACCOUNTS AND SET-OFF**
That the company agrees that in addition to general lien or similar right to which the Bank as Bankers may be entitled by the law the Bank may at any time and without notice to the company combine or consolidate all or any of the company's accounts with any liabilities to the Bank and set-off or transfer any sum or sums standing to the credit of anyone or more of such accounts including but not limited to cash, cheques, valuables, deposits, securities, negotiable instruments or other assets belonging to the company with the Bank in or towards satisfaction of any of The company's liabilities to the bank or any other account or in any other respect, whether such liabilities be actual or contingent, primary or collateral and several or joint the company's account with any liabilities to the Bank and set-off or transfer any sum or sums standing to the credit of anyone or more of such accounts including but not limited to cash, cheques, valuables. Deposit securities, negotiable instruments or other assets belonging to the company with the Bank in or towards satisfaction of any of the company's liabilities to the bank or any other account or in any other respect, whether such liabilities be actual or contingent, primary or collateral and several or joint.
4. **LOAN, CREDIT AND SECURITY**
[A] That the company be and is hereby authorised to borrow money or be granted other credit facilities with or without security from time to time.
[B] Where required to grant security interest in and or pledge or assign and deliver, as security For money borrowed or credit obtained, stocks, bonds instruction, bills receivable, accounts, mortgages merchandise, bill-of-lading, warehouse receipts and other document insurance policies, certificates and any other property now or hereafter held by or belonging to this company, with full authority to endorse, assign or guarantee any of the same in the name of this company.

5. COVENANT
That the company covenants with the Bank as follows:
[A] To comply with and be bound by the guidelines for the time being and from time to time in force governing current account.
[B] That all funds. Standing to the credit of the company's account shall be payable only on demand in writing.
[C] That it is not in default of any obligation whatsoever and or is not in default of its memorandum and articles of association.
[D] That it will safeguard its cheque book[s] [if any] so that unauthorized persons are unable to gain access to it. In event of which the company's account may be debited with any consequential loss arising from there. We agree that any disagreements with entries on our Bank statements will be made to the Bank within 10(ten) working days of the date of dispatch of the statement failing which it will be assumed that the statement rendered is correct.
6. INDEMNITY
[A] That the company hereby undertakes and agrees to indemnify the Bank upon demand in writing by the Bank through its representatives for any loss it may incur in the event that the customers cheque is returned unpaid by the paying Bank and also will pay interest at prevalent rate in the event that the customer has drawn on account before the cheque is returned unpaid, and to provide the Bank with a replacement cheque not later than three working days after the date of service of notice of cheque's return.
[B] This indemnity is to be a continuing security for each clearing cheque deposited by the Customer.
7. COST OF SEARCH
We hereby authorize the Bank to debit our current account for the cost of search carried out on the company at the corporate affairs commission.
8. AUTHORISED SIGNATORIES
That until the Bank receives any written notice by way of the company's resolution to the contrary, the Bank is instructed to honour signature [s] appearing on the signature card for all purposes on the company's account.
9. COMMUNICATION OF RESOLUTION
That these resolutions be communicated to the Bank by its submission and it shall remain in force until duly rescinded and notice thereof in writing given to the Bank by the chairman or secretary of this company.
10. DOCUMENTATION
That the documents required by the Bank to facilitate the opening and or operation of the account be furnished and as and when necessary such documents as may be required to reflect any changes therein.

Signed by us, the same having previously been entered in minutes books, and signed therein by the chairman and secretary.

I/We have read and understood the attached Bank account terms and condition. 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 service charges as applicable from time to time.

Signature and Acceptance

Authorised Signatory

Authorised Signatory

Authorised Signatory



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MKT.ONITSHA, ANAMBRA STATE**REFERENCE FORM****"CAUTION"**
It is not advisable to
introduce a person not
well known to youThe Managing Director,
Ifeadigo Microfinance Bank Limited,
_____ Branch

Name of Applicant

I/We wish to confirm that the above name Company/Individual is/are suitable to maintain a current account with you.

The Applicant(s) Signs Thus _____

And I/We witness The Signature(s) As Being Correct.

I/We maintain a current account with:

Name of Bank: _____

Address: _____

My/Our Account No.: _____

Yours faithfully,

Signature: _____ Date: _____

Name: _____

Address: _____

Phone No. (s): _____



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_____ Branch

Name of Applicant

I/We wish to confirm that the above name Company/Individual is/are suitable to maintain a current account with you.

The Applicant(s) Signs Thus _____

And I/We witness The Signature(s) As Being Correct.

I/We maintain a current account with:

Name of Bank: _____

Address: _____

My/Our Account No.: _____

Yours faithfully,

Signature: _____ Date: _____

Name: _____

Address: _____

Phone No. (s): _____

MANDATE AND RESOLUTIONS

Pursuant to this application, a meeting of the Board of Directors of the Company was held and it was resolved and declared that a current account be opened with Ifeadijo Microfinance Bank Ltd. ("the Bank") and the Bank is hereby authorized to honor the instructions of the persons whose signatures are contained in the specimen signature card delivered to the Bank.

The Company shall give notice of any anomalies in statements furnished by the Bank within 90 days of the date thereof the failure of which absolves the Bank from all liabilities thereof. It was further resolved that the Bank may combine or consolidate all or any of the Company's accounts and set off or transfer any sums or asset standing to the credit of or one more of such accounts towards the satisfactions of the Company's liabilities to the Bank.

The persons, whose signatures appear below, one of whom is a Director of the Company, have been duly authorized to mandate the opening of the account. The information provided for the opening of this account is true and correct in all material respect.

Dated this _____ day of _____ Date _____
CERTIFIED TRUE COPY

Name: _____ Name: _____

Designation: _____ Designation: _____

Signature: _____ Signature: _____

FOR OFFICIAL USE

TYPE OF ACCOUNT

[illegible]

Required	Not Required	Deferred/ Date	Signature
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- (If referee maintain account with Ileadigo, the account must be at least 6 months old, for corporate account both referees must be corporate account holder, and for individual current account, two referees are needed (either corporate or individual))*

Signature

Does the customer have any previous account with Bank Yes _____ No _____