

INDIVIDUAL ACCOUNT OPENING FORM

ACCOUNT NUMBER

PLEASE FILL IN CAPITAL/BLOCK LETTERS &
TICK TO SELECT OPTION WHERE APPLICABLE

SAVINGS ☐

CURRENT ☐

TIME DEPOSIT ☐

JOINT SAVINGS ☐

JOINT CURRENT ☐

Kindly state account type selected above

ACCOUNT NAME
(Only for joint Account)

BVN:

CUSTOMER PERSONAL DETAILS

TITLE SURNAME

OTHER NAMES

SEX: Male ☐ Female ☐ MARITAL STATUS: Single ☐ Married ☐ Others (kindly specify)

DATE OF BIRTH STATE OF ORIGIN LGA

MOTHER'S MAIDEN NAME HOME TOWN

RESIDENTIAL ADDRESS: House No. Street (line 1)

City State

BUSINESS/OFFICE ADDRESS (Line1)

(Line2)

EMPLOYED? Yes ☐ No ☐ NATURE OF BUSINESS/OCCUPATION

MOBILE NUMBER PHONE NUMBER

E-MAIL

NEXT OF KIN' DETAILS

FULL NAME

RELATIONSHIP MOBILE NUMBER

CONTACT ADDRESS (Line1)

(Line2)

ELECTRONIC BANKING SERVICES (Tick as appropriate)

Email Account Statement ☐ Internet Banking ☐ SMS Alert ☐ Transaction Email Alert ☐

TEST
QUESTION

ANSWER

Customer Specimen Signature
(Please sign within the box)



Affix passport
photograph of signatory
here

Account opening undertaking Agreement

- 1.1 This agreement is a service agreement, which applies to communications (defined below)
- 1.2 The customer will provide to Prestige MFB all documents and other information reasonably required by it in connection with this agreement
2. Authority
- 2.1 Prestige MFB rely on the authority of each person designated (in a form acceptable to Prestige MFB) by the customer to end communications or do any other thing until Prestige MFB has received written notice acceptable to it of any change from a duly authorized person and Prestige MFB has a reasonable time to act (after which time it may rely on the change).
3. Communications
- 3.1 Each of the customer and Prestige MFB will comply with certain agreed security procedures ("the procedures"), designed to verify the origination of communications between them such as enquiries, advices and instructions (each a "communicator")
- 3.2 Prestige MFB is not obliged to do anything other than what is obtained in the procedures to establish the authority or identity of the person sending a communication. Prestige MFB is not responsible for errors or omissions made by the customer or the duplication of any communication by the customer and may act on any communication by reference to an account number only, even if an account name is not provided. Prestige MFB may act on a communication if reasonably believes it contain sufficient information.
- 3.3 Prestige MFB may decide not to act on a communication where it reasonably doubts its content, authorization, origination or compliance with the procedures and will promptly notify the customer (by telephone if appropriate) of its decision.
- 3.4 If the customer informs Prestige MFB that it wishes to recall, cancel or amend a communication, Prestige MFB will use it reasonably efforts to comply.
- 3.5 If Prestige MFB acts on any communication sent by any means requiring manual intervention (such as telephone, telex, electronic mail or disk sent by messenger) then, if complies with the procedures, the customers will be responsible for any loss Prestige MFB may incur in connection with that communication.
4. Statements
- 4.1 The customer will notify Prestige MFB in writing of anything incorrect in a statement promptly and in any case within thirty (30) days from the date on which the data on which the statement or advice is sent to the customer.
5. Performance
- 5.1 Prestige MFB will act in a good faith and with a reasonable care, as determined in accordance with the standards and practices of the banking industry, and may use any communication, clearing or payment system, intermediary bank or other entity (each a "system") it reasonable selects, Prestige MFB performance is subject to the rules and regulations at any time of any system.
- 5.2 Neither the customer nor Prestige MFB shall have any liability or any indirect, incidental or consequential loss or damages (including loss or profit), even, if advised of the possibility of such loss or damages.
- 5.3 Neither the customer nor Prestige MFB will be responsible for any failure to perform any of its obligations under this agreement if such performance would result in being in breach of any law, regulation or other requirement of any government or other authority in accordance with which it is required to act or if its performance is prevented, hindered or delayed by a force majeure event, in such case its obligation shall be suspended for so long as Majeure Event continues, "Force Majeure Event" means any event due to any cause beyond the reasonable control of the relevant party, such as restrictions on convertibility of transferability, requisitions, involuntary transfers, unavailability of any system, sabotage, fire, flood, explosions, act of God, civil commotion, strikes or industrial action of any kind, riots, insurrection, war acts of government.
6. Customer Information
- 6.1 Prestige MFB will treat information relating to the customer as confidential, but (unless consent is prohibited by law) the customer consents to the transfer and disclosure by Prestige MFB and third parties selected by any of them, whenever situated, for confidential use (including in connection with the provision of any service or product and for data processing, statistical and risk analysis purpose (Prestige MFB) and any branch, subsidiary, representative office, affiliate agent or third party may transfer and disclose any such information as required by any law, court regulator or legal process.
7. Termination
- 7.1 The customer or Prestige MFB may terminate this agreement on reasonable notice (taking into account any communications and any service or product affected).
8. General
- 8.1 Neither the customer nor Prestige MFB may assign or transfer of its right or obligations under this agreement without the other's written consent, which will not be unreasonably withheld or delayed, provided that Prestige MFB may take such an assignment or transfer to a branch, subsidiary or affiliate if it does not materially affect the provision of services to the customer.
- 8.2 If any provision of this agreement is or becomes illegal, invalid or unenforceable under any applicable law, the remaining provision of this agreement will remain in full force and effect (as will that provision under any other law).
- 8.3 No failure or delay of the customer of Prestige MFB in exercising any right or remedy under this agreement will constitute a waiver of that right. Any waiver of any right will be limited to the specific instance.
- 8.4 The customer and Prestige MFB consent to the telephonic or electronic monitoring or recording for security and quality of service purposed and agrees that either may produce telephonic recordings or computer records as any evidences in any proceedings brought in connection with this agreement.
- 8.5 Written notice shall be effective if delivered to the party's address specified below (or any other address it may provide by written notice for this purpose). Notices shall English unless otherwise agreed.
- CAUTION: PRESTIGE MFB SHALL NOT BE LEGALLY OR OTHERWISE RESPONSIBLE WHERE CUSTOMER'S USERNAME AND PASSWORD KNOWN ONLY TO THE CUSTOMER IS ACCURATELY PROVIDED BY ANY OTHER PERSON APART FROM THE CUSTOMER FOR ANY TRANSACTIONS AS PRESTIGE MFB MAY ACT ON SUCH COMMUNICATION WHERE IT REASONABLY CONTAINS SUFFICIENT INFORMATION BELIEVED TO HAVE EMANATED FROM THE CUSTOMER. CONSENT TO DISCLOSE MY/OUR CREDIT INFORMATION TO CREDIT REFERENCE AGENCIES
- Prestige MFB is a member of Credit Reference Agency (CRA) licensed by the Central Bank of Nigeria (CBN) to create, organize and manage database for the exchange and sharing of information to credit status and history of individual and businesses. The information shall be used for business purposes approved by the CBN and any relevant status. As a member of CRA, the bank is under obligation to disclose to CRAs credit information and any other "personal information" disclosed to it in the course of banker-customer relationship with it. By submitting information to the Bank (whether or not you proceed with your transaction):
1. You agree that the bank may collect, use and disclose such information to CRA and that the credit bureau may use the information for any approved business purposes as may time to time be prescribed by the CBN and for any relevant status.
 2. You understand that information held about you by the CRAs may already be linked to records relation to one or more of your partners. You may be treated as financially linked and your application will be accessed with reference to any "associated" records. In addition, for any joint application made by you with any other person(s), new financial association may be created at the CRAs which will link our financial records.
 3. You hereby warrant that you are entitled to disclose information about any co-applicant or guarantor and/or anyone else referred to by you and to authorize us to search and/or record such guarantor or other person. You understand that an "association" will be created at the CRAs, which will link your financial records. You hereby agree to indemnify and hold the bank harmless against all claims costs, fees, expenses, damages and liabilities against the bank relating to or arising as a result of the disclosure of information about such co-applicant or guarantor or other person or any use of such information by CRAs in compliance with the provisions of any CBN guideline and/or relevant statute.
 4. You hereby release and discharge the bank from its obligations under the banker's duty of secrecy and forewear your right to any claim, damages, loss etc, on account of such disclosure to CRAs.
- I/WE APPLY FOR THE OPENING OF AN ACCOUNT OR ACCOUNTS WITH PRESTIGE MFB. I/WE UNDERSTAND THAT THE INFORMATION GIVEN HEREIN CONFIRM THAT I/WE HAVE READ THE ABOVE TERMS AND CONDITIONS AND AFFIRM THAT I/WE TRULY UNDERSTAND AND ACCEPT SAME AS BINDING ON ME/US.

Authorised Signatory & Date

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Date

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DECLARATION

I/We..... hereby apply for the opening of account(s) with Prestige MFB PLC. 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 such information 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 _____