



ZENITH BANK PLC

J O I N T
A C C O U N T S

ACCOUNT OPENING REQUIREMENTS FOR JOINT ACCOUNT

1. Account opening form duly completed. (Forms A & B by each Signatory)
2. Two (2) specimen signature cards duly completed by each signatory to the account.
3. Two independent and satisfactory references. Referees must be Current Account holders: Referees who maintain current account with Zenith Bank Pic, must have done so for a minimum of six (6) months.
4. Two (2) recent clear passport-size photographs of each signatory to the account with their names and signature on the reverse side.
5. Residence Permit (where applicable).
6. Identification of signatories - International passport, Driver's Licence or National ID Card, (Original to be sighted).
7. Initial Deposit.
8. Public Utility Receipt - Tax Clearance Certificate (TCC), PHCN Bills, Water Bills or Telephone Bills (Original to be sighted) which must bear the current address of customer.

JOINT ACCOUNT

ACCOUNT TYPE (Please tick as appropriate)

SAVINGS ACCOUNT

CURRENT ACCOUNT

DEPOSIT ACCOUNT

JOINT ACCOUNT NAME



APPLICATION FOR THE OPENING OF A JOINT ACCOUNT

PARTICULARS OF FIRST SIGNATORY

SURNAME: _____ OTHER NAMES: _____

USUAL NAME _____ TITLE: MR MRS MISS CHIEF DR OTHERS

RELATIONSHIP BETWEEN JOINT ACCOUNT HOLDER: SPOUSE SIBLINGS FRIENDS OTHERS (PLEASE SPECIFY) _____

DATE OF BIRTH: _____ NATIONALITY: _____

STATE OF ORIGIN _____ LGA _____ HOME TOWN _____

SEX: MALE FEMALE MARITAL STATUS SINGLE MARRIED OTHERS

E-MAIL ADDRESS: _____

OFFICE ADDRESS	MAILING ADDRESS	RESIDENTIAL ADDRESS (Not P.O. Box)

TELEPHONE NO: OFFICE _____ HOME _____

MOBILE _____ FAX _____

PREFERRED MODE OF RECEIVING STATEMENT OF ACCOUNT E-MAIL POST HOLD MAIL

To be collected by the customer

MODE OF IDENTIFICATION _____ ID NO: _____

Drivers License/International Passport/National I.D Card

ISSUE DATE _____ EXPIRY DATE _____

ISSUE AUTHORITY _____ PLACE OF ISSUE _____

TAX PAYER IDENTIFICATION NUMBER _____

OCCUPATION/PROFESSION _____

EMPLOYERS NAME & ADDRESS _____

NAME OF SPOUSE & OCCUPATION _____

MOTHER'S MAIDEN NAME _____

NEXT OF KIN NAME | _____

RELATIONSHIP | _____

ADDRESS | _____

| _____

TEL NO | _____

SOURCES OF FUNDS:

SOURCE	AMOUNT PER ANNUM (N)	SOURCE	AMOUNT PER ANNUM (N)
Salaries		Trading	
Business Income		Retailing	
Rent on Property (Rents)		Others	
Gratuity			

ACCOUNT WITH OTHER BANKS (INCLUDING ZENITH BANK PLC)

NAME & ADDRESS OF BANK/BRANCH	ACCOUNT NAME AND NUMBER
1.	
2.	
3.	

REFERENCES

ACCOUNT NAME	BANK/BRANCH	ACCOUNT NO.
1.		
2.		

FOR NON NIGERIANS ONLY

CERPAC / Resident Permit No | _____

DATE OF ISSUE | | | |
 dd mm yyyy

EXPIRY DATE | | | |
 dd mm yyyy

PERMANENT FOREIGN HOME ADDRESS | _____

| _____

I request the opening of a current/savings/deposit account and confirm that the above information is true.

.....
Customer's Signature & Date



APPLICATION FOR THE OPENING OF A JOINT ACCOUNT

PARTICULARS OF FIRST SIGNATORY

SURNAME: [] OTHER NAMES: []

USUAL NAME [] TITLE: MR [] MRS [] MISS [] CHIEF [] DR [] OTHERS []

RELATIONSHIP BETWEEN JOINT ACCOUNT HOLDER: SPOUSE [] SIBLINGS [] FRIENDS [] OTHERS (PLEASE SPECIFY) []

DATE OF BIRTH: [] NATIONALITY: []

STATE OF ORIGIN [] LGA [] HOME TOWN []

SEX: MALE [] FEMALE [] MARITAL STATUS SINGLE [] MARRIED [] OTHERS []

E-MAIL ADDRESS: []

OFFICE ADDRESS	MAILING ADDRESS	RESIDENTIAL ADDRESS (Not P.O. Box)

TELEPHONE NO: OFFICE [] HOME []

MOBILE [] FAX []

PREFERRED MODE OF RECEIVING STATEMENT OF ACCOUNT E-MAIL [] POST [] HOLD MAIL []
To be collected by the customer

MODE OF IDENTIFICATION [] ID NO: []
Drivers License/International Passport/National I.D Card

ISSUE DATE [] EXPIRY DATE []

ISSUE AUTHORITY [] PLACE OF ISSUE []

TAX PAYER IDENTIFICATION NUMBER []

OCCUPATION/PROFESSION []

EMPLOYERS NAME & ADDRESS []
[]

NAME OF SPOUSE & OCCUPATION []

MOTHER'S MAIDEN NAME []

NEXT OF KIN NAME | _____

RELATIONSHIP | _____

ADDRESS | _____

| _____

TEL NO | _____

SOURCES OF FUNDS:

SOURCE	AMOUNT PER ANNUM (N)	SOURCE	AMOUNT PER ANNUM (N)
Salaries		Trading	
Business Income		Retailing	
Rent on Property (Rents)		Others	
Gratuity			

ACCOUNT WITH OTHER BANKS (INCLUDING ZENITH BANK PLC)

NAME & ADDRESS OF BANK/BRANCH	ACCOUNT NAME AND NUMBER
1.	
2.	
3.	

REFERENCES

ACCOUNT NAME	BANK/BRANCH	ACCOUNT NO.
1.		
2.		

FOR NON NIGERIANS ONLY

CERPAC / Resident Permit No | _____

DATE OF ISSUE | | | |
 dd mm yyyy

EXPIRY DATE | | | |
 dd mm yyyy

PERMANENT FOREIGN HOME ADDRESS | _____

| _____

I request the opening of a current/savings/deposit account and confirm that the above information is true.

.....
Customer's Signature & Date

TO BE COMPLETED BY PROSPECTIVE CURRENT ACCOUNT HOLDERS ONLY

To: ZENITH BANK PLC.

Date.

.....Branch
.....

Dear Sir,

Please open a Joint Current Account in our name.....

We request and authorise you that until we shall give notice in writing to the contrary to honour all cheques or other Standing Orders/Instructions which may be drawn on the said account provided such cheques, or orders comply with our mandate, and our request and authorise you to debit such cheques or other Standing Orders to the said account with you whether such account be for the time being in credit or overdrawn or may become overdrawn in consequence of such debit in consideration of which we agree :-

1. To be responsible for the repayment of any such overdraft with interest accruing thereon.
2. To assume full responsibility for the genuineness, correctness and validity of all endorsements appearing on all cheques, orders, bills, notes, negotiable instruments and receipts or other documents deposited in our account.
3. To hold you free from any responsibility for any loss or damage to funds deposited with you due to any future Government order, law, levy, tax, embargo, moratorium, exchange restriction or any other cause beyond your control, and that any or all funds standing to the credit of the account are payable only at your bank, on demand only and only in such local currency, or at your option, in such local currency as may then be in local circulation.
4. That the Bank may debit our account for any service charges, from time to time set by the Management, if the account proves to be unremunerative to the Bank.
5. To accept as due notification any notice of change in conditions governing the account directed to our last known address and to be bound by such change.
6. That any notice or letter addressed to us and sent through the post to the address supplied by us shall be considered duly delivered and received by us at the time it would be delivered in the ordinary course of post.
7. That if a cheque credited to our joint current account is returned dishonoured, the same may be transmitted to us through our last known address either by bearer or by post.
8. That we note that the Bank will accept no liability whatsoever for funds handed to members of its staff outside banking hours or outside the Bank's premises.

Our attention has been drawn to the necessity for safeguarding 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 our account.

We understand and agree that you are under no obligation to honour any cheque(s) drawn on this account unless there are sufficient funds in the account to cover the value of the said cheque(s) and we understand and agree that any such cheque may be returned unpaid.

We agree that any disagreements with entries on our Bank Statements shall be made by us within 15 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 our Bank Statement, it will be assumed by the Bank that the Statement as rendered is correct. We further understand 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. You are authorised to debit from the account your usual banking charges, interest, commissions, etc.

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 us combine or consolidate all or any of our accounts with you and liabilities to you and set off or transfer any sum or sums standing to or due 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 us with you in or towards satisfaction of any of our liabilities to you or any other account or in any other respect whether such liabilities be actual or contingent, primary or collateral and several or joint.

Dated this.....day of.....20.....

SIGNATURE

SIGNATURE

"CAUTION"
IT IS DANGEROUS TO INTRODUCE A PERSON
WHO IS NOT WELL-KNOWN TO YOU

The Manager
ZENITH BANK PLC.

..... 20.....

Dear Sir,

PROSPECTIVE ACCOUNT NAME

We understand that the above - named Company has applied to open a Current Account with you.

We have known the above - name Company for..... (Period) and we comment on their means and reputation as follows:-

We also confirm that the applicant is an entity to whom the usual banking facilities may be-extended.

We maintain current account(s) with:

NAME OF BANK	BANKER'S ADDRESS	ACCOUNT NUMBER
1.		
2.		

The above information is provided in confidence

Yours faithfully,

REFEREE'S ACCOUNT NAME _____

REFEREE'S ADDRESS _____

REFEREE'S GSM NUMBER _____

Authorised Signatory

Authorised Signatory



ZENITH BANK PLC MANDATE FOR JOINT ACCOUNT

NAME OF ACCOUNT _____ ACCOUNT NO _____

POSTAL ADDRESS _____

CONTACT ADDRESS _____

TELEPHONE _____

1. NAME OF SIGNATORY.....

.....

	CATEGORY
Mobile Phone No.:	

2. NAME OF SIGNATORY.....

.....

	CATEGORY
Mobile Phone No.:	

3. NAME OF SIGNATORY.....

.....

	CATEGORY
Mobile Phone No.:	

4. NAME OF SIGNATORY.....

.....

	CATEGORY
Mobile Phone No.:	

5. NAME OF SIGNATORY.....

.....

	CATEGORY
Mobile Phone No.:	

6. NAME OF SIGNATORY.....

.....

	CATEGORY
Mobile Phone No.:	

MANDATE

COMPANY STAMP/SEAL SPECIMEN
(If required for mandate)

● **PLEASE TICK AS APPROPRIATE**

EMBOSSMENT REQUIRED ? YES NO

CHEQUE CONFIRMATION REQUIRED? YES NO

If yes, Amount to be confirmed:

₦.....and above

Please note that the Bank's Policy allow confirmation of N500,000 and above in writing and before presentation of cheque

COMPANY STAMP/SEAL REQUIRED? YES NO

FOR BANK USE

REMARK _____

CSU OFFICER _____

RSM OFFICER _____

APPROVAL _____ DATE _____

"CAUTION"
IT IS DANGEROUS TO INTRODUCE A PERSON
WHO IS NOT WELL-KNOWN TO YOU

The Manager
ZENITH BANK PLC.

..... 20.....

Dear Sir,

PROSPECTIVE ACCOUNT NAME

We understand that the above - named Company has applied to open a Current Account with you.

We have known the above - name Company for..... (Period) and we comment on their means and reputation as follows:-

We also confirm that the applicant is an entity to whom the usual banking facilities may be-extended.

We maintain current account(s) with:

NAME OF BANK	BANKER'S ADDRESS	ACCOUNT NUMBER
1.		
2.		

The above information is provided in confidence

Yours faithfully,

REFEREE'S ACCOUNT NAME _____

REFEREE'S ADDRESS _____

REFEREE'S GSM NUMBER _____

Authorised Signatory

Authorised Signatory



ZENITH BANK PLC MANDATE FOR JOINT ACCOUNT

NAME OF ACCOUNT _____ ACCOUNT NO _____

POSTAL ADDRESS _____

CONTACT ADDRESS _____

TELEPHONE _____

1. NAME OF SIGNATORY.....

.....	
CATEGORY	
Mobile Phone No.:	

2. NAME OF SIGNATORY.....

.....	
CATEGORY	
Mobile Phone No.:	

3. NAME OF SIGNATORY.....

.....	
CATEGORY	
Mobile Phone No.:	

4. NAME OF SIGNATORY.....

.....	
CATEGORY	
Mobile Phone No.:	

5. NAME OF SIGNATORY.....

.....	
CATEGORY	
Mobile Phone No.:	

6. NAME OF SIGNATORY.....

.....	
CATEGORY	
Mobile Phone No.:	

MANDATE

COMPANY STAMP/SEAL SPECIMEN
(If required for mandate)

● **PLEASE TICK AS APPROPRIATE**

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If yes, Amount to be confirmed:

₦.....and above

Please note that the Bank's Policy allow confirmation of N500,000 and above in writing and before presentation of cheque

COMPANY STAMP/SEAL REQUIRED? YES NO

FOR BANK USE

REMARK _____

CSU OFFICER _____

RSM OFFICER _____

APPROVAL _____ DATE _____



e-BANKING APPLICATION FORM

We are glad you chose Zenith Bank as your financial solution provider. We would like to introduce to you some of our e-banking products. Please tick as appropriate the solution you may wish to use.

I-Bank (Internet Banking)

View your account balance, download your account activities, request for cheque book, download forms and documents, pay for products and services, pay your bills online, pay staff salaries, vendors and make transfers.

- I-Bank (Enquiries only)
- I-Bank (Enquiries, Account Transfers etc)

Telelink/Mobile Banking/Z Mobile

Access your account balance, transaction history, download your statement via fax and confirm your cheque request status via a touch-tone telephone or mobile phone.

- Telelink (Enquiries via touch tone telephone)
- Mobile Banking (Enquires via mobile phone)
- Z Mobile (Enquires and payment via mobile phone)

Debit Cards

Zenith bank offers debit cards for cashless payments and cash withdrawals from Authomated Teller machine (ATMs.)

- EazyCard
- Others (Please Specify)
- Vpay Card

Preferred Name On Card _____

Alertz

Receive notification of transactions made on your accounts (deposits and withdrawals, deposit alone, etc) Via

SMS EMAIL BOTH (Please Indicate mode)

- Full notification
- Notification on deposit only
- Notification on withdrawals only
- Notification on deposit and withdrawal

Trade Finance Alertz

Receive automated notifications on the status of your Trade finance documents Via E-MAIL

- Shipping Documents Notification
- Form M Notification (Approval & Scanning Stage)
- RAR Notification (Risk Assessment Report)
- BC Notification (Bills for Collection)
- LC Notification (Letter of Credit)

For your Websurfer Card (Internet only use), apply online@www.zenithbank.com

I/We have read and understood the terms and conditions governing the provision of the E -Banking service contained herein and accordingly agree to be bound by some.

Authorized Signatory and Date

Authorized Signatory and Date



e-BANKING SERVICE TERMS AND CONDITIONS

The following terms and conditions shall govern the Zenith Bank Plc E-Banking Services.

1). Definitions

"Customers" means a customer of Zenith Bank Plc who has or operates an account with the bank and is named in the application form but where two individuals are named, either or both of them are customers.

"The Bank" means Zenith Bank Plc. "Card" means Zenith Eazycard issued to customers. "Card Holders" means a customer who has been issued a Zenith Eazycard. The card is the property of the Bank and will be returned unconditionally and immediately to the bank upon request by the bank.

"Service" means the Zenith Bank Plc Internet Banking, Telephone Banking, Secure message facility bills payment Services, Automatic Telling, eAlerts etc.

"Accesscode, Passcode, Username and Password" means the enabling code with which you access the system for the service and which is known to you Only.

"Account" means a current or savings account or other account maintained with the bank at any of the bank's branches in Nigeria.

"PIN" means your Personal Identification Number

"Mailing Address" means the customer's mailing address in the bank's records,

"Instruction" means the customer's request to the bank for the services.

"ATM" means Automated Teller Machine that dispenses cash to account holders or accepts cash deposits with the use of a smartcard i.e. debit card or credit card.

"Zenith Easy Card" means the card used by a customer for processing transactions through a Payment Switch on various payment channels e.g. ATM. POS.

"Payment Switch" means an online electronic transaction processing payment infrastructure that connects different payment channels to the payment processors and enablers e.g. InterSwitch.

"Secure Message Facility" means the facility within the e-Banking Service that enables the Client to send electronic messages (e-mail, sms) to the Bank, including without limitation free-format messages, fixed format messages, or instructions to make payments, requests for cheque books, bank drafts or the purchase or sale of securities and interests in mutual funds.

2). The service allows the customers to give the bank instructions by use of:

(a) Telephone, ATM, PIN, Password, Accesscode, Username and secure message (email, sms) for the following:

(i) Obtain information regarding customer's balances as at the last date of business with the bank.

(ii) Obtain information with regards to any instrument in clearing or any credit standing in the customers account as at the last date of transaction on the customer's account.

(iii) Authorize the bank to debit customer's account to pay a specified utility bill such as NITEL, NEPA, WATER RATE and/or any other bills as specified by the customer subject however to availability of such bill payment under this service.

(iv) Authorizing the bank to effect a transfer of funds from the customer's account to any other account with the bank,

(v) Authorizing the bank to effect any stop payment order,

(vi) Authorizing the bank to debit customers account and load same into value card.

(b) On receipt of instructions, the bank will endeavor to carry out the customer's instructions promptly, excepting all or any unforeseen circumstances such as Act of God, Force Majeure, and other causes beyond the bank's control.

3). Before the service can avail any customer, he/she must have:- Any one or a combination of the following:

(i) An account with the bank

(ii) A Passcode, accesscode, username, password or Token authenticator

(iii) A Personal Identification Number "PIN"

(iv) An E-mail address

(v) GSM Number

4). The Passcode/Access Code/Password/E-mail Security

The Customer understands that his/her Passcode, Accesscode/ Password/E-mail is used to give instructions to the bank and accordingly undertakes:

(i) That under no circumstances shall the Passcode, Access Code/Password be disclosed to any body.

(ii) Not to write the Passcode, Access Code/Password in an open place in order to avoid third party coming across same,

(iii) The customer instructs and authorizes the bank to comply with any instructions given to the bank through the use of the service,

(iv) Once the bank is instructed by means of the customer's Passcode,

(v) The customer's Passcode, accesscode must be changed immediately it become know to someone else.

(vi) The bank is exempted from any form of liability whatsoever for complying with any or all instruction(s) given by means of the customer's Passcode, Accesscode If by any means the Passcode, Accesscode becomes known to a third party

(vii) Where a customer notifies the bank of his intention to change his Passcode, Accesscode arising from loss of memory of same, or that it has come to the notice of a third party, the bank shall, with the consent of the customer delete same and thereafter allow the customer to enter a new Passcode, or Accesscode PROVIDED That the bank shall not be responsible for any loss that occurs between the period of such loss of memory of the Passcode, Access code or knowledge of a third party and the time the report is lodged with the bank.

(viii) Once a customer's Passcode,/Accesscode is given, it shall be sufficient Confirmation of the authenticity of the instruction given

(ix) The customer shall be responsible for any instruction given by means of the customer's Passcode,/Accesscode Accordingly the bank shall not be responsible for any fraudulent, duplicate or erroneous instructions given by means of the customer's Passcode/Accesscode.

5) Customer's responsibilities:

(i) The customer undertakes to be absolutely responsible for safeguarding his username, access code, passcode, PIN and password, and under no circumstance shall the customer disclose any or all of these to any person.

(ii) The bank is expressly exempted from any liability arising from unauthorized access to the customer's account and/or data as contained in the bank's records via the service, which arises as a result of inability and/or otherwise of the customer to safeguard his PIN Passcode/Accesscode and/or password and/or failure to log out of the system completely by allowing on screen display of his account information.

(iii) The bank is further relieved of any liability as regards breach of duty of secrecy arising out of customer's inability to scrupulously observe and implement the provisions of clause 4 above, and/or instances of breach of such duty by hackers and other unauthorized access to the customer's account via the service.

6). Under no circumstances will the bank be liable for any damages, including without limitation direct or indirect, special, incidental or consequential damages, losses or expenses arising in connection with this service or use thereof or inability to use by any party, or in connection with any failure of performance, error, omission, interruption, defect, delay in operation, transmission, computer virus or line or system failure, even if the bank or its representatives thereof are advised of the possibility of such damages, losses or hyperlink to other internet resources are at the customers risk.

7). Copyright in the cards and other proprietary information relating to the service including the screens displaying the pages, and in the information and material therein and agreement is owned by the bank

8). The bank shall not be responsible for any electronic virus or viruses that the customer may encounter in course of making use of this service.

Rules of the Road:

9). For the benefit and security of our customers and to comply with applicable laws, we have a few mandatory guidelines that we call "rules of the road". Conducts that violates the rules of the road is grounds for termination of this services and the bank may for whatsoever reason vary these terms and conditions. For this reason, the customer undertakes to:

(i) Provide accurate information. Agree to provide true, accurate, current and complete information about yourself as requested in our registration form and account opening forms and the customer agree not to misrepresent his/her identity or information, which may include user names, password or other access devices for such accounts.

(ii) Obey the law. Customer agrees not to use the service for illegal purposes or for the transmission of material that is unlawful, harassing, libelous (untrue and damaging to others), invasive of another's privacy, abusive, threatening, or obscene, or that infringe the right of others.

(iii) Restrictions on commercial use or resale. Customer's right to use the service is personal therefore customer agrees not to assign or make any commercial use of the service.

(iv) Proprietary rights. The customer acknowledges and agrees that the bank own all rights to information relating to the service including her web site and the content displayed on the site. The customer is only permitted to use this content as expressly authorized by the service. Customer may not copy, reproduce, distribute, or create derivative work from this content. A violation of any of the rubs (i-iv) is a ground for discontinuation of the service by the bank.

Disclaimer of Warranties

11. The customer expressly understands and agrees that use of the service is at his sole risk. The service is provided on an "as is" and as available" basis. The bank expressly disclaims all warranties of any kind, whether

express or implied, including, but not limited to the Implied warranties of merchantability, fitness for a particular purpose and non-infringement.

12. The bank makes no warranty that

(i) The service will meet customer's requirements

(ii) The service will be uninterrupted, timely, secure, or error-free

(iii) The results that may be obtained from the use of the service will be accurate or reliable

(iv) The quality of any products, services, information or other material purchased or obtained by the customer through the service will meet your expectations, and

(v) Any errors in the technology will be corrected.

13. Any material downloaded or otherwise obtained through the use of the service is done at customer* own discretion and risk and the bank is not responsible for any damage to customer's computer system or loss of data that results from the download of any such material. No advice or information, whether oral or written, obtained by customer from us or through or from the service will create any warranty not expressly stated in these terms.

Limitations of liability - ,

14. Customer agree that the bank will not be liable for any liability, whether direct, indirect, incidental, special, consequential or exemplary damages, including but not limited to damages for loss of profits, goodwill, use or other intangible losses, even if we have been advised of the possibility of such damages, resulting from:

(i) The use or the inability to use the service

(ii) The cost of getting substitute goods and service resulting from any products, data, information or services purchased or obtained or messages received or transactions entered into through or from the service;

(iii) Unauthorised access to or alteration of transmission of data;

(iv) Statements or conduct of anyone on the service; or

(v) Any other matter relating to the service. **

15. Indemnification. Except when caused by the bank's intentional misconduct or gross negligence, customer agree to protect and fully compensate the bank and its affiliates and service providers from any/and all third party claims, liability, damages, expenses and costs (including, but not limited to, legal fees) caused by or arising from customer's use of the service, violation of the terms or infringement, or infringement by any other user of customer's account of any intellectual property or other right of anyone.

16. Service changes and discontinuation. The bank reserves the right to change or discontinue, temporarily or permanently, the service at anytime without notice. In other to maintain the security and integrity of the service the bank may also suspend customer's access to the service at any time without notice. Customer agrees mat the bank will not be liable to the customer or any third party for any modification or discontinuation of the service.

17. Others.

I. The bank shall not be considered an agent or other legal representative of the customer for any purpose by reason of this agreement and/or any other party whom the customer is using this service to pay.

II. This agreement cannot be changed by the customer nor any of the banks rights waived unless the bank agree in writing or customer continue using the service following receipt of notice of any changes proposed by the bank.

III. This agreement is personal to the customer and the customer may not assign it to anyone.

IV. All notice to the customer shall be in writing via the address the customer has provided to the bank, all notices to the bank must be made in writing sent to the bank's address.

V. The bank and the customer shall be an independent contractor, and nothing contained in this agreement shall be deemed to create any association, partnership, joint venture, or relationship of principal, agent or master and servant, employer or employee between parties.

VI. If any of these terms is held to be unenforceable, then such provision shall be construed, as nearly as possible, to reflect the intentions of the parties with other provision remaining in full force and effect.

VII. The bank shall send notifications via SMS far banking transaction on all e-Channels (ATM, POS, WEB, and Mobile) at a cost to be borne by the customer,

VIII. The laws of the Federal Republic of Nigeria shall apply to this agreement

(FOR BANK USE ONLY)

S/N	DOCUMENTS OBTAINED	IN PLACE	WAIVER
1.	Identification		
	(a) International Passport		
	(b) Drivers Licence		
	(c) National ID Card		
2.	Passport Photographs		
3.	Verification of Signature		
4.	Signature Cards		
5.	Mandate		
6.	Reference Forms	Internal	
		External	
7.	Visitation Report	Signatories' Residence	
8.	Public Utility Receipt/Invoice		
9.	Resident Permit		
10.	Completed Signatories Personal Information Form		
11.	KYC/Money Laundering Form		

CUSTOMER INTRODUCED BY _____
NAME & SIGNATURE

RELATIONSHIP OFFICER _____
NAME & SIGNATURE

WAIVER APPROVED BY _____
NAME & SIGNATURE

Approved by	Initial	Date
Legal Officer		
Branch Manager		
Approval		



ZENITH BANK PLC