



ZENITH BANK PLC

SOLE PROPRIETORSHIP

— ● — ● —

A C C O U N T

ACCOUNT OPENING REQUIREMENTS FOR **SOLE PROPRIETORSHIP ACCOUNT**

1. Account opening form duly completed.
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 Plc. must have done so far a minimum of Six (6) months.
4. Two (2) recent clear passport size photographs of signatory with name and signature written on the reverse side.
5. Form of application for Registration
6. Letter of authority for additional
7. Means of identification of proprietor/signatories i.e. drivers licence, International Passport or National ID Card (original to be sighted). These must bear the current address of customer.
8. Photocopy of Public Utility Receipt i.e. Tax Clearance Certificate (TCC), PHCN, or NITEL Bills - (original to be sighted). These must bear the current address of customer.
9. Initial Deposit.
10. Residence Permit (where applicable).
11. Visitation Report: This must be conducted on the place of residence of the signatory to the account. The report of this exercise must be documented in the customer's mandate file.

Membership Identification No. from professional bodies (where applicable).

Certificate for Registration (original to be sighted).



APPLICATION FOR THE OPENING OF A SOLE PROPRIETORSHIP ACCOUNT

NAME OF COMPANY: _____

REGISTRATION NUMBER: _____ DATE OF REGISTRATION _____

REGISTERED OFFICE ADDRESS: _____ BUSINESS ADDRESS: _____ MAILING/CORRESPONDENCE ADDRESS: _____

NEPC NO (for export customer only) _____

TELEPHONE NO: _____ FAX NO: _____

E-MAIL: _____

NATURE OF BUSINESS (PLS SPECIFY): _____

SECTOR CLASSIFICATION (PRIVATE OR PUBLIC): _____

INDUSTRY CLASSIFICATION: (Please refer to Guide on the last page) _____

ANNUAL TURNOVER: (₦ million) 0-100 _____ 101-500 _____ 501-1000 _____ 1001-2000 _____ 2000 + _____

ADDITIONAL SIGNATORY(IES)

NAME	POSITION /TITLE	TELEPHONE NO:
1.		
2.		
3.		
4.		

ACCOUNTS WITH OTHER BANKS (INCLUDING ZENITH BANK PLC)

NAME AND ADDRESS OF BANK/BRANCH	ACCOUNT NAME AND NUMBER

REFERENCES

ACCOUNT NAME	BANK/BRANCH	ACCOUNT NO
1.		
2.		

We request for the opening of a current account with ZENITH BANK PLC. We certify that the above particulars are correct and agree to be bound by the terms and conditions governing the operation of the account

Authorised Signatory & Date

Authorised Signatory & Date



MANDATE (SOLE PROPRIETORSHIP)

To: ZENITH BANK PLC.

I,.....

being the sole proprietor of the firm of.....

..... which has been duly registered under the

Registration of Business Names Act hereby request and authorise you to open an account in the name of the above firm and

honour the following signatures

.....

.....

For all purposes on behalf of the said firm whether in credit or debit as on behalf of the said firm and in consideration of you doing so I agree, covenant and declare as follows:

I hereby affirm that I am the sole proprietor of the business now conducted and/ or to be conducted under the said style and I do hereby acknowledge that I am and shall continue to be personally and fully responsible for all business conducted by me or anyone else duly authorised by me. To the same extent as if the said business had been operated and conducted under my own name you are hereby authorised to debit such account whether it be in credit or overdrawn with all cheque or other orders purporting to be drawn thereon. Provided they are signed by me or my authorised attorney as indicated on your specimen signature card.

I declare myself liable on all such cheques or the orders which may be drawn on the said account and agree to comply with and to be bound by the Bank's rules of the conduct of current accounts.

My attention has been drawn to the necessity of safeguarding my 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 my account.

I agree that in addition to any other general lien or similar right to which you as bankers may be entitled by law you may at anytime and without notice to me combine or consolidate all or any of my accounts with and liabilities to you and set-off or transfer any sum or sums standing to the credit or any other credit, be it cash, cheque, valuables, deposits securities, negotiable instruments or other assets belonging to me in or towards, satisfaction of any of my liabilities to you on any other account or in any other respect whether such liabilities be actual or contingent, primary or collateral and several or joint.

I note that the Bank will accept no liability whatsoever for funds handed to members of the staff outside banking hours or outside the Bank's premises.

I understand that any sums standing to the debit of the current account shall be liable to interest charges at rates fixed by the Bank

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

Full Name..... Signature.....

Address.....

Witnessed by.....(Signature) Full Name.....

Occupation.....

Address.....



SIGNATORY PERSONAL INFORMATION FORM

NAME: _____
SURNAME FIRST NAME MIDDLE NAME

USUAL NAME _____ TITLE: MR MISS CHIEF DR OTHERS

DATE OF BIRTH _____ E-MAIL ADDRESS: _____

SEX: MALE FEMALE MARITAL STATUS: SINGLE MARRIED OTHERS

MODE OF IDENTIFICATION: _____ ID NUMBER: _____
Drivers License/International Passport/ National ID Card

ISSUE DATE _____ EXPIRY DATE _____

COUNTRY OF ORIGIN: _____ STATE OF ORIGIN: _____ LGA _____

RESIDENTIAL/ CONTACT ADDRESS(ES): _____

MAILING ADDRESS: _____

TELEPHONE NO: HOME _____ OFFICE _____ MOBILE _____ FAX _____

MOTHERS MAIDEN NAME _____ NEXT OF KIN: _____

I hereby attest that the above information is true and complete.

BANK ONLY

VERIFIED BY: _____

SIGNATURE / DATE



SIGNATORY PERSONAL INFORMATION FORM

NAME: _____
SURNAME FIRST NAME MIDDLE NAME

USUAL NAME _____ TITLE: MR MISS CHIEF DR OTHERS

DATE OF BIRTH _____ E-MAIL ADDRESS: _____

SEX: MALE FEMALE MARITAL STATUS: SINGLE MARRIED OTHERS

MODE OF IDENTIFICATION: _____ ID NUMBER: _____
Drivers License/International Passport/ National ID Card

ISSUE DATE _____ EXPIRY DATE _____

COUNTRY OF ORIGIN: _____ STATE OF ORIGIN: _____ LGA _____

RESIDENTIAL/ CONTACT ADDRESS(ES): _____

MAILING ADDRESS: _____

TELEPHONE NO: HOME _____ OFFICE _____ MOBILE _____ FAX _____

MOTHERS MAIDEN NAME _____ NEXT OF KIN: _____

I hereby attest that the above information is true and complete.

BANK ONLY

VERIFIED BY: _____

SIGNATURE / DATE



SIGNATORY PERSONAL INFORMATION FORM

NAME: _____
SURNAME FIRST NAME MIDDLE NAME

USUAL NAME _____ TITLE: MR MISS CHIEF DR OTHERS

DATE OF BIRTH _____ E-MAIL ADDRESS: _____

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COUNTRY OF ORIGIN: _____ STATE OF ORIGIN: _____ LGA _____

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MOTHERS MAIDEN NAME _____ NEXT OF KIN: _____

I hereby attest that the above information is true and complete.

 SIGNATURE / DATE

BANK ONLY

VERIFIED BY: _____



SIGNATORY PERSONAL INFORMATION FORM

NAME: _____
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TELEPHONE NO: HOME _____ OFFICE _____ MOBILE _____ FAX _____

MOTHERS MAIDEN NAME _____ NEXT OF KIN: _____

I hereby attest that the above information is true and complete.

 SIGNATURE / DATE

BANK ONLY

VERIFIED BY: _____

"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 - named 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 SOLE PROPRIETORSHIP 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 N500,000.00 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

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We have known the above - named 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.

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 SOLE PROPRIETORSHIP ACCOUNT

NAME OF ACCOUNT _____ ACCOUNT NO _____

POSTAL ADDRESS _____

CONTACT ADDRESS _____

TELEPHONE _____

<p>1. NAME OF SIGNATORY..... <div style="text-align: right;">CATEGORY</div> <table border="1" style="width: 100%; height: 40px; margin-bottom: 5px;"> <tr> <td style="width: 80%;"></td> <td style="width: 20%;"></td> </tr> </table> <p>Mobile Phone No.:</p> </p>			<p>4. NAME OF SIGNATORY..... <div style="text-align: right;">CATEGORY</div> <table border="1" style="width: 100%; height: 40px; margin-bottom: 5px;"> <tr> <td style="width: 80%;"></td> <td style="width: 20%;"></td> </tr> </table> <p>Mobile Phone No.:</p> </p>		
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<p>MANDATE</p>	<p>COMPANY STAMP/SEAL SPECIMEN (If required for mandate)</p>				

• PLEASE TICK AS APPROPRIATE

EMBOSSMENT REQUIRED ?	YES <input type="checkbox"/> NO <input type="checkbox"/>
CHEQUE CONFIRMATION REQUIRED?	YES <input type="checkbox"/> NO <input type="checkbox"/>
If yes, amount to be confirmed:	
₦ and above	
<small>Please note that the Bank's Policy allow confirmation of N500,000.00 and above in writing and before presentation of cheque</small>	
COMPANY STAMP/SEAL REQUIRED?	YES <input type="checkbox"/> NO <input type="checkbox"/>

FOR BANK USE

REMARK _____

CSU OFFICER _____

RSM OFFICER _____

APPROVAL _____ DATE _____



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 (Enquiries 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
- 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 same.

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 EasyCard issued to customers. "Card Holders" means a customer who has been issued a Zenith EasyCard. 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 Teller, 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:

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

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

- 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.

- 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.

- Authorizing the bank to effect a transfer of funds from the customer's account to any other account with the bank.

- Authorizing the bank to effect any stop payment order.

- Authorizing the bank to debit customers account and load some into value card.

- 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:

- An account with the bank

- A Passcode, accesscode, username, password or Token authenticator.

- A Personal Identification Number "PIN"

- An E-mail address

- 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:

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

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

- The customer instructs and authorizes the bank to comply with any instructions given to the bank through the use of the service.

- Once the bank is instructed by means of the customer's Passcode,

- The customer's Passcode, Accesscode must be changed immediately it becomes known to someone else.

- 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.

- Where a customer notifies the bank of his intention to change his Passcode, Access code 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.

- Once a customer's Passcode/Accesscode is given, it shall be sufficient confirmation of the authenticity of the instruction given.

- The customer shall be responsible for any instruction given by means of the customer's Pass code/Access code. Accordingly, the bank shall not be responsible for any fraudulent, duplicate or erroneous instructions given by means of the customer's Pass code/Access code.

5). Customer's responsibilities:

- 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.

- 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.

- 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:

- 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.

- Obeys 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.

- 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.

- 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 rules (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

- The service will meet customer's requirements

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

- The results that may be obtained from the use of the service will be accurate or reliable

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

- 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's 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:

- The use or the inability to use the service

- 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;

- Unauthorized access to or alteration of transmission of data;

- Statements or conduct of anyone on the service; or

- 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 any time without notice. In order 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 that 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 laws of the Federal Republic of Nigeria shall apply to this agreement

ZENITH BANK PLC.

INDUSTRY CLASSIFICATION

AGRICULTURE

Food Crops - grains	Production	Distribution	Other Foods Crops	Cash Crops	Poultry	Other Livestock
Forestry	Fishing	Others				

MINING AND QUARRYING

Coal	Mining	Petroleum & Gas	Other Non Metallic mining
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MANUFACTURING

Flour milling & bakeries	Beverages, Tobacco	Other Foods Processing Canning	Textile & Apparel	Footwear	Wood Products
Paper & Paper Products	Printing, Publishing, etc	Rubber Products	Soap and oils and Detergents	Petroleum & Coal Product	
Building Materials, Pottery, Ceramic etc		Basic metal Products (smelting etc)		Pharmaceuticals	
Other Manufacturing and processing		Other Non Metallic products			

REAL ESTATE/CONSTRUCTION

Owner Occupied Property	Commercial property	Residential	Non Residential	Public Construction	Others
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PUBLIC UTILITIES

Electricity, Water harbour etc.

GENERAL COMMERCE

Export	Cocoa	Groundnuts & Groundnut oil	Palm Produce	Cotton	Hides & Skin
Rubber & Products	Timber & Products	Other Agricultural Exports	Agricultural	Imports & Domestic trade	
Imports	Wholesale merchant	Retail merchant	Domestic trade		

TRANSPORTATION AND COMMUNICATION

Rail Transport	Road transport	Water transport	Air transport	Other communication
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FINANCE AND INSURANCE

Universal Banks	Finance Companies	Mortgage Institutions	Other Banking Institutions	Insurance Companies
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GENERAL

Personal & Professional	Hotel & Tourism	Miscellaneous
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GOVERNMENT

Federal	State	Local	Others (not provided)
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(FOR BANK USE ONLY)**SOLE PROPRIETORSHIP ACCOUNT**

(A)

S/N	DOCUMENTS OBTAINED	REQUEST DATE	DATE RECEIVED / COMPLETED	
1.	Collection of A/C Opening Forms			
2.	Submission of A/C Opening Forms			
3.	Identification:			
	(a) National Identification Card			
	(b) International Passport			
	(c) National Driving Licence			
4.	Verification of Signature			
5.	Signature Cards			
6.	Mandate			
7.	Reference Forms (State How Many)	Internal		
		External		
		Direct		
8.	Application for Registration (Copy of Sighted Original)			
9.	Certificate for Registration (Copy of Sighted Original)			
10.	Passport Photographs of Signatories			
11.	Search Report			
12.	Waived Documentation			
13.	What Document is Deferred?			
	Deferral Period			

Signature of BMO/CSA and Date: _____

APPROVED BY:	INITIAL	DATE
Legal Officer		
Business Manager		
Approval		