

INDIVIDUAL ACCOUNT OPENING FORM

Solutions for your banking needs

Before you sign this application form, please read our Client Terms, Current and Savings Account Terms, and Investment Terms on our website:
www.sc.com/ng.

1d DETAILS OF NEXT OF KIN

*Full Name

*Relationship *Date of Birth

*Gender F M *Mobile

*Email

*Residential Address Line 1

*Residential Address Line 2

State Country

1e EMPLOYMENT

*Employment Type Salaried Full Time Contract Others

Self Employed

*Company Designation Director MD/CEO Others

*Profession Employee Staff ID

*Industry Contract - Expiry Date

Contract Tenure Nature of Business (Self Employed)

Duration at Current Employment (Years & Months) Business Set Up Date (Self Employed)

1f INCOME

Monthly Gross Income (LCY)

Purpose for Account Opening

Source of Funds

Anticipated Value (Total Value of Transactions Per Month)

Anticipated Volume (No of Transactions Per Month)

1g POLITICALLY EXPOSED PERSONS

Politically Exposed Persons (PEPs) are individuals who are, or have been, entrusted with a prominent Public function and people associated with them. .

Do you fall under the definition of a "Politically Exposed Person"? Yes No

If Yes, Please State the position

Period

Are you related to a "Politically Exposed Person"? Yes No

If Yes, Please state the following;

Relationship

Position of Related PEP

Period of Position

2a JOINT APPLICANT DETAILS (for joint account only)

RELATIONSHIP WITH PRIMARY APPLICANT Wife Husband Others

Reason for Joint Account

*Title *First Name

*Middle name *Last Name

*Residential Address Line 1 Area City

*Residential Address Line 2 City - Others

*State Country

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Period _____

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If Yes, Please state the following;

Relationship _____

Position of Related PEP _____

Period of Position _____

3

CURRENT ACCOUNT

Regular Current Account DIVA Club Payroll Account Others

Currency NGN USD GBP EUR CNY Others

Deposit Amount

Our Payroll Accounts come with a Salary Advance Overdraft limit which is up to 50% of your net monthly Salary. Please tick to opt in for this benefit.

**Terms and conditions apply.

SAVINGS ACCOUNT

Regular Savings Account: Currency NGN

DIVA Club Education Saver E-saver Currency NGN

My Dream Account Currency NGN USD

Deposit Amount

4a PLEASE CONSIDER THESE VALUABLE SERVICES

e-Statement for any of our products will be sent to your preferred email address as indicated in Section 1C of the form. We will not send physical statement unless requested below.

Cheque Book Yes No Cheque confirmation threshold (Above "X" Amount)

Currency NGN USD GBP EUR

SMS Alert e-Statement Online Banking /SC Mobile E-mail Alert

Debit Card Yes No Currency NGN USD GBP EUR

Name on the Debit Card (Maximum of 19 Characters only)

Enable eCommerce by default on Debit Card(s) Yes No

4b CLIENT COMMUNICATION

Call me about Banking Products and keep me informed about product offerings (Credit Cards, Wealth, Current/Savings Account etc) Yes No

Send me SMS about new promotions and offers Yes No

Call me about Personal Loan Promotions (include exclusive preferential rates, sign-up discounts etc) Yes No

Send me emails about SCB products and promotions Yes No

I would not like to be informed about promotions, products and services that Standard Chartered Bank, or its strategic partners, may offer through email and other form the Bank wishes to use.

5 ACCOUNT MANDATES

"The use of personal account for business transactions is prohibited. We will be constrained to close your Personal account if it is used for business transactions. We encourage you to open a Business banking account for your business transactions"

Signing Instruction Sole Signatory Either to Sign Both to Sign Others (Specify)

Main Account Holder's / Principal CardHolder's

Supplementary Account Holder's (Joint Accounts Only)

Full Name

Full Name

Date

Date

A. To be filled by Sales/Branch

Sales Person's Name	<input type="text"/>	Closing ID	<input type="text"/>
Sourcing ID	<input type="text"/>	Signature	<input type="text"/>
Referral Person's Name	<input type="text"/>	Referral ID	<input type="text"/>
Sales/Branch Manager's Name	<input type="text"/>	Sales / Branch Manager's Signature	<input type="text"/>
ARM Code	<input type="text"/>		
Address Verification carried out	<input type="checkbox"/> Yes <input type="checkbox"/> No		
Comments	<input type="text"/>		

B. To be filled by Branch

Account Number	<input type="text"/>	Relationship Number	<input type="text"/>
	<input type="text"/>		<input type="text"/>
	<input type="text"/>	Master Number	<input type="text"/>
Branch code	<input type="text"/>	GL department ID	<input type="text"/>
Country of residence	<input type="text"/>	ISIC Code	<input type="text"/>
Segment code	<input type="text"/>	Employer code (for salaried customers only)	<input type="text"/>

By signing these General Terms and Conditions:

1. You agree that we will send all correspondence in electronic form using email or any other electronic media. The correspondence will be sent to the last email address or telephone number notified to us by you, and you hereby indemnify us for any loss arising from compromise, damage, delay or non-delivery of the correspondence sent through this medium. However, we reserve the right to send paper correspondence to your last known address as per our records
2. You confirm that you are the ultimate beneficial owner of any account opened in relation to a minor; you do not hold the accounts or any funds in the account as a Trustee, Nominee, Agent or any other capacity. The minor has no right or interest in any funds in the account.
3. You represent and warrant that all information (including any document) you have given us in connection with this application including minor accounts, if applicable, is correct, complete and not misleading. If this is not the case, you may be personally liable. You must notify us if you become aware that any information you have given changes, is incorrect or misleading.
4. You represent and warrant that you have power and all necessary authorisations to own your assets and carry on any business you conduct, to enter into each of our banking agreements and any other arrangement with us and to comply with your obligations and exercise your rights under them.
5. You authorise us to disclose to, and verify any of the information you have given to us or your credit standing from anyone we may consider appropriate (such as an authority or credit reference agency).
6. You confirm that your personal information provided in this application form and that of your joint account holder (if any) or authorised person (if any) will apply to the account(s) you hold with us unless you expressly tell us otherwise.
7. You consent to Standard Chartered Bank Nigeria Limited, each of Standard Chartered Bank PLC and its subsidiaries (Standard Chartered Investment Services (SCIS) for investment products) and affiliates (including each branch or representative office) ("Standard Chartered Group"), its officers, employees, agents advisers disclosing information relating to you (including details of our banking agreement, the accounts, the products or any arrangement with us) to our Head Office and any other member of the Standard Chartered Group in any jurisdiction ("permitted parties") professional advisers, service providers (whether located in Nigeria or outside Nigeria) for the purposes of providing any service to you in connection with this application or an application for Investment services (including data processing), or independent contractors to, or agents of, the permitted parties, such as debt collection agencies, data processing firms and correspondents who are under a duty of confidentiality to the permitted parties, any actual or potential participant or sub-participant in relation to any of our obligations under our banking agreement between us or assignee, novatee or transferee (or any officer, employ, agent or adviser of any of them), any credit reference agency, rating, business alliance partner, insurer or insurance broker of, or direct or indirect provider of credit protection to, or any permitted parties; any court, tribunal or authority (including an authority investigating an offence) with jurisdiction over the permitted parties; a merchant or member of VISA International or Master Card International or Union Pay where the disclosure is in connection with the use of a card; any authorised person or any security provider; anyone we consider necessary in order to provide you with the services in connection with an account.
8. You have read and understood or have been explained to (in the language you understand) our client Terms, Standard Account Terms, Current and Savings Account Terms, Fixed/Term Deposit Products Terms, Debit Card Terms, Products Pricing, Investment Service Terms & Conditions (ISTC) which forms our banking agreement. They are available on our website: www.sc.com/ng.

You agree to be bound by them when using any product we may provide you with. You also acknowledge that you are bound by any variation we make to these documents, in accordance with our banking agreement. In particular, you understand that by entering into our banking agreement, you give indemnities, authorisations consents and waivers and agree to limitations on our liability.

You understand that the ISTC shall apply to all transactions in relation to investment products (other than investment linked insurance products) that you enter into with or through the Bank and that the ISTC shall not apply to you if you do not enter into any investment products with or through the Bank.

9. If you are applying for a bundled product. You agree and acknowledge that we may vary or terminate the package offers or change the terms of the package by giving you notice.
10. You agree that we have the right to set off the amount held in lien against which a cash secured facility (ies) has been granted you by us, in the event of default. You authorize us to purchase such foreign currency with the monies standing to the credit of your account(s) as may be necessary, to effect the set off and settle any outstanding amount on the loan facility, where necessary to facilitate the offsetting of the facility in default. You agree that the lien will only be lifted upon full repayment of the facility (ies). You agree that you shall lay no claim whatsoever to the funds under lien until such time the facility is repaid in full.
11. You agree not to issue cheque (s) against your accounts if not sufficiently funded in compliance with the relevant laws and regulations.
12. No Cash collection by Staff. We are not responsible for funds given to any of our employee or officers outside banking hours or outside our premises. Only Tellers sitting across the counter at branches are authorized to handle cash transactions. We will not be liable for any loss arising from cash given to unauthorized staff/person.
13. If a perceived fraudulent activity is associated with the operation of your account, you agree that we have the right to apply restrictions to your account and report to appropriate law enforcement agencies.
14. Email Indemnity: INSTRUCTIONS VIA ALTERNATIVE MEANS: The Bank may, at its discretion, accept instructions from an Authorised Signatory (ies) by email, SMS, telephone, scanned documents attached to email, text messages or any other means with or without the necessity of the said Instruction complying with any particular or existing mandate/authority/instruction on an Account. The Bank may refuse to act on any Instruction via other Means or may require further authentication of same; and shall not be obliged to give any notice or provide any reason for refusing to so act. The Customer is fully aware and exclusively assumes all the risks associated with Instructions via other Means. The Bank shall be entitled (but not bound) to treat such instructions as fully authorized by and binding upon me/us.

The Bank shall be entitled to treat such notice, instruction or other communication as fully authorised by and binding upon me/us and the Bank shall be entitled (but not bound) to take such steps in connection with or in reliance upon such notice, instruction or other communication as the Bank may in good faith consider appropriate.

15. Account for Minors:

If you are applying for an Account in relation to a minor, you confirm that: all information (Including any documents) you have given to us in connection with the minor is correct, complete and not misleading; we may give the information to the permitted parties; you are the ultimate beneficial owner of the Account opened in relation to the minor; you do not hold the account or any funds in the account as a trustee, nominee, agent or other Capacity.

The minor has no right or interest in any funds in the account until the minor attains the contractual age per the regulation.

My Dream Account (MDA) is designed for children aged 0-18 years. Debit Cards may be issued under minor accounts on request.

My Dream Account is converted to a Normal Savings Account once the minor turns 18 years.

16. Where you have opted to receive physical statement(s) of your Account, you agree, save in the event of misconduct or manifest negligence on our part, to hold the Bank harmless of all matters related to or connected with the handling, transportation and delivery of the statement(s) to you, provided the Statement(s) is (are) delivered to your address in our records.
 17. The use of personal account for business transactions is prohibited. We will be constrained to close your Personal account if it is used for business transactions. We encourage you to open a Business banking account for your business transactions.
 18. Where required by domestic or overseas regulators or tax authorities, I consent and agree that the Bank may withhold from my account(s) such amount(s) as may be required according to applicable laws, regulations and directives
- I undertake to notify the Bank within 30 calendar days if there is a change in any information which I have provided to the Bank.

Signed: Primary Applicant

Date

Signed: Secondary Applicant

Date

