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If USA citizen, complete FATCA form

INDIVIDUAL ACCOUNT OPENING FORM

CIF ID

CONFIDENTIAL
TO BE COMPLETED IN BLOCK LETTERS

GENERAL ACCOUNT INFORMATION

(Please indicate the category and type of account to open by ticking the applicable box below)

Branch

Account Type (1) Account Type (2)

Purpose of Account (1)

Purpose of Account (2)

Account Number (1) Currency Type GH¢ € £ S Y Others

Account Number (2) Currency Type GH¢ € £ S Y Others

PERSONAL INFORMATION

Surname Title

First Name

Maiden Name (if applicable)

Other Names

Marital Status Single Married Others(Pls specify) Gender Male Female

Place of Birth Date of Birth

D	D	M	M	Y	Y	Y	Y

Mother's Maiden Name

Nationality Resident Permit No.

Country of Origin Country of Residence

Permit Issue Date

D	D	M	M	Y	Y	Y	Y

 Permit Expiry Date

D	D	M	M	Y	Y	Y	Y

Profession / Occupation

SSNIT No

CONTACT DETAILS

Residential Address in Ghana

City / Town Nearest Landmark

Proof of Address (Indicate type and Serial Number) Mobile Number

Fixed Tel. No

Metropolitan, Municipal District Assembly Area (MMDA)

Email Address

Mailing Address

VALID MEANS OF IDENTIFICATION

ID Type National ID Card National Driver's License Passport Voter's ID National Health Insurance Card Other

Country of Issue ID No.

ID Issue Date

D	D	M	M	Y	Y	Y	Y

 Expire Date

D	D	M	M	Y	Y	Y	Y

ACCOUNT SERVICE(S) REQUIRED (PLEASE TICK APPLICABLE OPTION BELOW)

Card Preferences ATM Card Master Card Visa Card Ezwich Card Easy Cash Others (Please specify)

Electronic Banking Preferences Internet Banking Mobile Banking Other Internet Banking Products

Transaction Alert Preferences Email Alert SMS Alert

Statement Preference Email Collection at Branch

Statement Frequency: Monthly Quarterly Semi-Annually Annually

Cheque Book Requisition Opened Cheque Crossed Cheque 25 leaves 50 Leaves 100 Leaves

EMPLOYMENT DETAILS

Employed Self Employed Unemployed Retired Student Others (Pls specify)

Length of period with current Employer

D	D	M	M	Y	Y	Y	Y
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

 Salary/Expected Income

Monthly Salary Less than GHc 1,000 GHc1,001 - 5,000 GHc5001 - 10,000 More than GHc10,000

Employer's Name

Employer's Address

Nearest Landmark

City/ Town Region

MMDA

Nature of Business

Office Phone Number Mobile Number

Employer's Email Address

DETAILS OF NEXT OF KIN (IN CASE OF EMERGENCY) CAN BE CAPTURED UNDER ENTITY RELATIONSHIP AS CREATING THEM AS CONTACT

Surname Title

Middle Name Gender Male Female

First Name

Relationship

Phone Number (1) Phone Number (2)

Residential Address

MMDA

Region

ADDITIONAL DETAILS (IF THIS IS ACCOUNT HOLDER'S NAME)

Full Name of Beneficiary Owner(s) of the Account (if applicable)

EXPECTED ACCOUNT ACTIVITY

Sources of Funds to the Account

1

2

Level of Deposits (Amount) Frequency of Deposits

Expected Monthly Income from other Sources Frequency of Withdrawals

Name of Associated Business(es) (if applicable)

1

2

Type of Associated Business

Associated Business Address

RULES AND REGULATIONS GOVERNING OPERATIONS OF CURRENT ACCOUNT

The customer must sign the Rules & Regulations (R&R) governing the operation of current account, which shall be kept by FBNBank Ghana (hereinafter referred to as the Bank) and a copy extended to customer. The R&R are as follows:-

1. The Bank undertakes to honour and debit the customer's account at his request with all cheques, drafts, bills, promissory notes, acceptances and other negotiable instruments and orders drawn accepted or made out by him, and to carry out any instructions that may be given in connection with the customer's account notwithstanding that any such debiting or carrying out of his instructions may cause the account to be overdrawn or an approved overdraft to be permitted.

Where no overdraft has been agreed or the limit of overdraft has been agreed, the bank may refuse to carry out any instructions, which would result in an overdraft or excess over the agreed limit, as the case may be.

2. The customer shall make available to the Bank in prescribed form a specimen signature (or thumb print if permitted by the Bank) of every person authorized to operate the account. Instructions for signing and operating the account may also be provided. Unless otherwise agreed all signatories are entitled to withdraw all or any of the customer's properties or securities held by the bank from time to time and may open further or additional accounts in the name of the customer and may overdraw any of the customer's accounts. Authorized signatories shall be able to endorse and sign (but not limited to) all cheques, drafts, bill, promissory notes, acceptances, or any negotiable instruments and orders, foreign exchange contracts, documentary letters of credit application forms, indemnities and guarantees, Bankers Acceptance agreements, trust receipts, applications for telegraphic transfers/demand drafts/ bankers cheques and any other payment instruments and all agreement documents with the Bank.

3. The customer will take all reasonable precautions to:

- i) Draw cheques with reasonable care in order to prevent forgeries and/ or alterations, which could mislead the bank.
- ii) Not to issue cheques when there are insufficient funds in the account or accounts.
- iii) Notify the Bank as soon as customer becomes aware of any fraud being or having been perpetrated on the accounts or any information that may assist the bank in the detection of any fraud to be or being perpetrated.
- iv) Regularly check the Bank's statements of accounts pertaining to the account(s) and / or bank slips to prevent and / or establish any possible fraud or mistakes on the account(s) and notify the Bank accordingly as per clause 8.
- v) Look after, safeguard and ensure that all cheques and seals are kept in safe custody.

4. The Bank is entitled and authorized to debit the accounts of the customer with all charges including (but not limited to) interest fixed by the Bank from time to time, advocates and legal fees incurred in obtaining advice/legal arbitration, legal action in connection with the customer's account commission/fees/service charges at such rate as the Bank may determine and all other proper expenses/charges/duty/taxes incurred in complying with the customer's request.

5. The bank reserves the right to stop or dishonor any cheques opens for cash drawn in favour of third parties. The bank also reserves the right not to effect any payment it is unable to confirm.

6. Where the bank received several orders at approximately the same time the total amount of which exceeds the customer's available balance, the bank may honor orders and apportion funds in whatever manner it deems fit.

7. Deposit of cheques or commercial items (whether or not drawn or payable) by the customer shall not be available for withdrawals until collected funds are received and / or paid by the bank. Before making any withdrawal or writing cheques, the customer must ensure that funds are available in the account(s). The customer must allow sufficient time after making any deposit or transfer to enable the Bank to carry out the necessary book-keeping operations to credit the account(s).

8. The customer's usual statement of account, bank slips and advices with respect to the account will be sent by postage mail to the customer's last known address as per the Bank's record. All notices or letters sent to customer via this mode is deemed to have been delivered to the customer notwithstanding the failure of the medium of posting. Further, any notice or letter sent through the customer's address shall be validly sent and shall be deemed to have been duly delivered to and received by the customer within seven (7) days if delivered in the ordinary course of post. The customer will inform the Bank within fourteen (14) days of the dispatch of such bank's statements, bank slips and advices if it disputes any entries therein. If no notice of dispute of any bank's statements, bank slips or advices is received within the fourteen (14) days grace period the Bank will deemed that all bank's statements, bank slips or advices rendered is accepted as correct and in order.

9. The Bank may without notice to the customer set-off credit balance in the customer's account(s) against any indebtedness of the customer.

10. All cheques or other orders for payment of whatsoever nature are accepted for deposit for collection at the risk of the customer. Where any cheque or order is unpaid for any reason whatsoever (including but not limited to physical loss), the Bank may debit the customer with the amount previously credited (taking into account any exchange fluctuation where relevant) in respect of that cheque or order. The Bank will not be liable for any cheque or order that has been lost in transit.

11. The Bank may at any time upon notice to the customer terminate or vary the business relationship with the customer. The Bank may with due notice to the customer close the account(s). Further the Bank may cancel any overdraft/loans, which it has granted, and require its repayment together with interest therein.

12. The bank may at any time freeze any account of the customer if and so long as there is any dispute or the Bank had doubt for any other reason (whether or not well founded) as to the person or persons entitled to operate the same, without any obligation to institute interpleaded proceedings or take any steps of its own initiative for the determination of such dispute or doubt.

13. The Bank may refuse payment of cheques not drawn on the Bank's cheque form in the manner specified and issued by the Bank. The Bank may also refuse to issue cheque book(s) to the customer if the requests for cheque book(s) are not made in the bank's pre-printed requisition slips found in the cheque book.
14. Notwithstanding the provisions of clause 8 herein any money credited to the customer in error must be repaid on demand.
15. The Bank is authorized to comply with documented instructions from the customer transmitted to the Bank through mail, messenger, facsimile, computer or other electronic means provided the customer's authorized signatories initiate such instructions. The Bank is however not obliged to act on these instructions and at its discretion may require confirmation or hard copies of electronic transmissions before action on these instructions.
16. The Bank shall not be responsible or liable for any delay caused in complying with customer instructions caused by a break in communication between branches and the Head Office/ central server of the Bank due to electrical or other mechanical failure beyond the control of the Bank.
17. The Bank is not liable in any way to the customer for having honoured even negligently any cheque the signature or content of which has been forged if the customer has failed to comply with clause 3 or the forgery has been perpetrated by an employee, servant, agent or contractor of the customer.
18. Stop payment instructions should be made or confirmed in writing. Stop payment instructions shall be effective for six (6) months unless renewed in writing.
19. The customer agrees that the Bank may include any of the customer's personal data in the FBNBank Ghana Customer group systems which may be used by other banks or financial institutions for banking and credit assessment, statistical analysis including behaviour and credit scoring and to identify products and services (including those supplied by third parties) which may be relevant to the customer and used by the Bank to market such products. The Bank will disclose personal data outside the FBNBank Ghana only:-
 - a) For fraud prevention purposes
 - b) To licensed credit references agencies
 - c) To sub-contractors or persons acting as the bank's agents in cases of default or breach of any facilities advanced to customer.
 - d) To any person who may assume the customer's rights under these rules.
 - e) If the bank has a right or duty to disclose or are permitted or compelled to do so by law.
20. The bank shall be entitled to change these rules and regulations by displaying a copy of any change in its banking hall for a period of one (1) month.
21. The bank shall be entitled to disclose the details of cheques dishonoured (dud cheques), and or any other details called for by any statutory or regulatory agency like Central bank of the country, law enforcement agencies of the government, etc. without any further reference.

I / We hereby confirm that we have read and understood the above-mentioned rules and regulations and are agreeable and bound by them.

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MAIN RULES AND REGULATIONS GOVERNING SAVINGS ACCOUNTS

1. The minimum deposit for opening and maintenance of a savings account will be stipulate by the bank
2. Interest shall be calculated by the bank at its prevailing rate and credited to the depositor's account on the last day of each month or upon closing of account. Interest will not be paid a balance that is less than the minimum maintenance balance set by the bank
3. The depositor shall notify the bank of any changes of address
4. The bank reserves the right to close an account that violates the minimum maintenance balance and becomes inactive for a period exceeding six months after the last transaction
5. The bank reserves the right to add, delete or amend any of the rules and regulations at any time

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INTRODUCER

Name

As in IC / Passport

Bank

Account Number

Office Tel Mobile Tel

IC/Passport Biz Registration

Signature

ACCOUNT OPENING MANDATE

Mandate Authorization (Please tick as appropriate) Sole Signatory Either to Sign Both to sign

Name

Surname

First Name

Other Name

Class of Signatory

Identification Type

Identification No

Telephone Number

Signature

Date

D	D	M	M	Y	Y	Y	Y

D	D	M	M	Y	Y	Y	Y

Signatory

Name Signature

In case of joint a/c, 2nd applicant is required to complete a second information sheet and attach herewith.

DECLARATION

I/We hereby apply for the opening of account(s) with Bank. I understand that the information given herein and the documents msupplied are the basis for opening such account(s) and I/We therefore warrant that such information is 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.

DISCLOSURE TO CREDIT REFERENCE BUREAUS

The Bank will obtain information about you from the credit reference bureaus to check your credit status and identity. The bureaus will record our enquiries which may be seen by other institutions that make their own credit enquiries about you.

The Bank shall also disclose your credit transactions to credit reference bureaus in accordance with the Credit Reporting Act, 2007 (Act 726).

Name Signature Date

D	D	M	M	Y	Y	Y	Y

(THIS SHOULD BE ADOPTED WHERE THE APPLICANT IS NOT LITERATE OR IS BLIND AND THE FORM IS READ TO HIM OR HER BY A THIRD PARTY)

I agree to abide by the content of this agreement and acknowledge that it has been truly and audibly read over and explained to me by an interpreter.

Mark of Customer/Thumbprint/Signature Mark of Interpreter/Thumbprint/Signature Date

D	D	M	M	Y	Y	Y	Y

Name & Address of Interpreter

Language of Interpretation

REQUIREMENTS CHECKLIST

S/N	DOCUMENTS REQUIRED	CHECKED	DEFERRED	WAIVED	N/A
1	Duly completed Account opening form				
2	Specimen signature card duly completed				
3	Recent passport photograph				
4	Proof of identity: International passport, Driver's license or National Health Insurance card, Valid Ghanaian Voters ID Card (original must be sighted)				
5	Resident Permit (for non-Ghanaian)				
6	Proof of Address: Utility bills, etc. (Certified true copy is acceptable if original is not held)				
7	Letter from Employer / School (for salary account and or student only)				
8	Reference Letter (Others)				

AUTHENTICATION FOR POLITICALLY EXPOSED PERSONS

Is the Applicant a Politically Exposed Person? No Yes

Low Risk Medium Risk High Risk

A. ACCOUNT OPENED BY:

Name

Signature

Date

D	D	M	M	Y	Y	Y	Y

B. DEFERRAL / WAIVER OF DOCUMENT (IF ANY) AUTHORISED BY:

Name

Signature

Date

D	D	M	M	Y	Y	Y	Y

C. DOCUMENT VERIFICATION CARRIED OUT BY:

Name

Signature

Date

D	D	M	M	Y	Y	Y	Y

Comments:

D. ACCOUNT OPENING AUTHORISED / APPROVED BY:

Name

Signature

Date

D	D	M	M	Y	Y	Y	Y

For higher risk category, (Head Risk/Compliance; Head Operations; MD/CEO may sign:

Designation

Signature

Date

D	D	M	M	Y	Y	Y	Y