

Passport
Photograph

DIASPORA ACCOUNT PACKAGE APPLICATION FORM

PLEASE INDICATE YOUR DESIRED ACCOUNT TYPE

Investment Account	Naira	{ }
Savings Account	Naira	{ }
Current Account	Naira	{ }

PERSONAL DETAILS

-----|-----|-----|-----
Title Last name First name Middle name

-----/-----/-----|-----|-----
DOB (dd/mm/yyyy) Place & Country of Birth Nationality

Gender (*Please, tick*): **Marital Status** (*Please, tick*):
 Male Female Single Divorced Widowed

If '*Married*':

-----|-----
Name of spouse Wedding Anniversary (dd/mm/yyyy)

Mother's Maiden Name: ----- Religion -----
Occupation: ----- Income -----

PASSPORT DETAILS:

-----|-----|-----
Passport No: Place of Issue Date of Issue (dd/mm/yyyy)

ADDRESS

Nigerian Address -----
City ----- State ----- E-mail address: -----
Overseas Residential Address: -----
State/Province: ----- Country: ----- Post/Zip Code: -----
Telephone numbers: Home: ----- Office: -----
Mobile: ----- Fax -----

SIGNATURE:

Date : -----/-----/-----

2ND APPLICANT PERSONAL DETAILS (FOR JOINT ACCOUNT ONLY)

Title Last name First name Middle name

-----/-----/-----
DOB (dd/mm/yyyy) Place & Country of Birth Nationality

Gender (Please, tick):

Male Female

Marital Status (Please, tick):

Single Divorced Widowed

Overseas Residential Address: -----

State/Province: ----- Country: ----- Post/Zip Code: -----

Telephone numbers: Home: ----- Office: -----

Mobile: ----- Fax: -----

SIGNATURE:

Date : -----/-----/-----

ELECTRONIC BANKING SERVICES (Tick as required)

Internet Banking

Telephone Banking

DOCUMENTS REQUIRED

- **One (1) recent passport photograph**
- **Proof of identification (a notarized copy of your International passport)**
- **Proof of address (a notarized copy of Utility bill or Drivers License)**

CHEQUE CONFIRMATION POICY (Kindly choose option A, B or C, and sign below)

A. Confirm all cheques from N500,000 (five hundred thousand naira) and above before payment in line with GTSL Bank confirmation policy. This policy has been adopted to safe guard your account from fraudulent practices. If you are agreement, kindly tick this option and sign.

B. Confirm all cheques from =N= ----- and above (if not in agreement with amount stated in option A, tick B ad sign below
Please e informed that third party cheques below N500,000 will not be confirmed except o n special request at a fee. Such cheques would be returned unpaid if presented over the counter or via clearing without pre-confirmation to the respective Account Officers or Branch.

Tick the means of confirmation required by you:

Confirmation Letter

Reversed of Cheque

Email

C. Cheque Confirmation is not required (kindly tick this option and sign below
Indemnity: I hereby instruct Global Trust Savings & Loans Ltd to pay all cheques duly authorized by me without further confirmation

Authorized Signatory & Date

Authorized Signatory & Date
(in case of joint-account opening)

PLEASE NOTE THAT IT IS EXTREMELY IMPORTANT THAT CONFIRMATION SHOULD BE DONE IN ADVANCE AND IN ACCORDANCE TO MANDATE CHOSEN

SIGNING MANDATE (for Joint Account)
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ACCOUNT NUMBER																				
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CUSTOMER DECLARATION & TERMS AND CONDITIONS

Your Agreement with us by signing below

I am

- i. applying to GTSL for the opening of an account and for banking services
- ii. confirming that any details supplied are true and complete
- iii. agreeing to be bound by the terms ad conditions governing the operations of the account as set-out thereafter.

TERMS AND CONDITIONS

SAVINGS

- 1. To guard against access to the withdrawal slip by unauthorized persons.
- 2. That interest should be paid on my account at the prevailing Interest rate.
- 3. That the applicable minimum amount shall be maintained in my account.
- 4. Withdrawal allowed once per month, otherwise, interest will be forfeited for that period
- 5. The bank will determine the applicable interest from time to time.
- 6. The account holder MUST maintain an agreed minimum balance at all times throughout the account lifespan. Default on this shall automatically disqualify the account from certain benefits.
- 7. Any change in the initial or subsequently agreed minimum balance shall be with the prior written approval of the Bank

CURRENT ACCOUNT

I hereby request and authorize you:

- 1. To open a current account in my name ad at anytime subsequently to open further accounts as I may direct.
- 2. To honour all cheques or other orders which may be drawn on the said account provided such whether such account be for the time being in credit or overdrawn or may become overdrawn. In consequence of such debit without prejudice to your right to refuse to allow any overdraft or increase of overdraft and in consideration thereof I agree.
 - a) To assume full responsibility for the genuineness or correctness and validity of all endorsements appearing on all cheques, orders, bills, notes, negotiable instruments and or other documents deposited in my account.
 - b) To be responsible for the payment of any overdraft with interest under such terms as the Bank may determine and to comply with and be bound by the Bank’s rules for the conduct of a current account receipt of which I hereby acknowledge.
 - c) To free the bank from any responsibility for any loss of funds deposited with the Bank due to future government order, law, levy, tax embargo, moratorium exchange restriction and/or all other causes beyond the Bank’s control.
 - d) That all funds standing to my credit are payable on demand only in such local currency as may be in circulation.



- e) To be bound by any notification of change in conditions governing the account directed to my last known address and any notice or letter sent to my/our last known address shall be considered as duly delivered and received by me at the time it would be delivered in the ordinary course of post.
- f) That if a cheque credited to my current account is returned dishonoured, the same shall be collected by me at the branch it was deposited or it maybe transmitted to me by post or hand delivered.
- g) That the bank will bear no liability whatsoever for funds handed to members of the staff outside banking hour or outside the Bank's control.
- h) That my attention has been drawn to the necessity of safe guarding my cheque book so that precaution may be grounds for any consequential loss being charged to my account.
- i) That the bank is 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 cheques and I understand and agree that any such cheque may be returned to me unpaid but if paid, I am obliged to repay the bank on demand. The bank may at it's discretion grant financial accommodation to me where there are insufficient funds in my account to meet my instructions in connection with any transaction.
- j) That any disagreements with entries on my Bank statements will be made to the Bank within 15 days from date of dispatch, my Bank Statement will be deemed correct.
- k) 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. The Bank is authorized to debit from the account the usual Bank charges, interest commissions, and services charge set by the management from time to time.
- l) I agree that the Bank may at its discretion close my account (s) in the event that it is dissatisfied in anyway with the operation thereof.
- m) That I am fully liable for any loss of funds through the presentation of defective clearing instrument.

RIGHT OF SET OFF

I also 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 me combine or consolidate all or any of my accounts without any liabilities to you and set off or transfer any sums standing to the credit of any one or more of such accounts or any other credit, be it cash, cheque valuables, deposits, securities, negotiable instruments or other assets belonging to me with you in or towards satisfaction of my liabilities to you or any other account or in any other respect whether such liabilities be actual, contingent, primary collateral, several or joint.

I hereby agree to indemnify GTSL in full against any action, claim proceedings or damages arising from this account or, representations made by me in respect of this account or for whatsoever in connection with this account. I further confirm that all my dealings in respect of this account shall not be contrary to any subsisting law or regulation in force whether in Nigeria or any other country from time to time.

DECLARATION

Notwithstanding anything to the contrary contained in any other document/agreement. I/We, the undersigned hereby authorize you to act and rely on any Instructions or communications for any purpose (including but not limited to the instruction/communications pertaining to the operation of all my/our accounts or to any other facilities telegraph, cable or any other form of electronic communication by me/us (including such

instructions/communication as may be purported to be given by those authorized to operate my/our account(s) with you) (“Instruction”). I/We understand and acknowledge that there are inherent risks involved in sending the instructions to you via telephone, facsimile untested telexes ad faxes, telegraph, cable or any other form of electronic communication and hereby agree and confirm that all risks shall be fully borne by me/us and I/We assume full responsibility for the same and GTSL Bank will not be liable for any losses or damages including legal fees arising upon your acting, or failure to act, wholly or in part in accordance with the instructions so received.

In consideration of your agreeing, subject to the terms and conditions hereunder to act upon the instructions as a foresaid, I/We hereby irrevocably agree and undertake: That you shall be entitled to act or refuse to act as you see fit, without incurring any liability whatsoever to me or any other person. Upon any instruction for any purpose which may from time to time be or purport to be given by telephone, facsimile, untested telexes and telegraph cable or any other form of electronic communication by me/us.

That GTSL Bank shall be entitled (but not obliged) to keep records of our instructions given or made by afore mentioned in such form, physical or electronics, as you may in your sole discretion deem fit, as your record shall be conclusive and binding on me/us.

That this undertaking cum indemnity document shall be governed and construed in accordance with the laws of Nigerian, I/We hereby irrevocably submit to the non exclusive jurisdiction of the courts in Nigeria.

Name:

Name:

Signature:

Signature:

Date:

Date: