



**GLOBAL TRUST SAVINGS & LOANS LIMITED**

*"...the preferred mortgage bank"*

# ACCOUNT OPENING DOCUMENTATION



**To Create, Preserve and Protect Wealth**

**Category of Account** (Please tick appropriately) Complete all relevant of the Account opening application form in BLOCK LETTERS

Individual Account  Joint Account  Other Types \_\_\_\_\_

Please Specify

Account Type Required (Please tick appropriately)

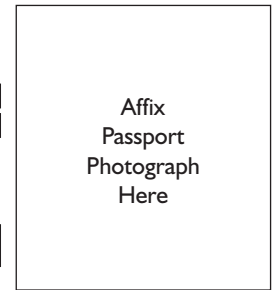
Current Account  Savings Account  NHF Account  Children Account  RSA Account

NGR  USG  EUR

GBP  CFA  VEN

Home Owners Account  Target Account Others \_\_\_\_\_

Fixed Deposit Account  Mortgage Linked Account



Affix  
Passport  
Photograph  
Here

BRANCH \_\_\_\_\_ ACCOUNT No \_\_\_\_\_  
(For Official use only)

BANK VERIFICATION NO: (BVN) \_\_\_\_\_

NIN \_\_\_\_\_

**I. PERSONAL INFORMATION**

Title \_\_\_\_\_ First Name \_\_\_\_\_

Surname \_\_\_\_\_ Other Names \_\_\_\_\_

Marital Status (Please tick) Single  Married  Others (Please Specify) \_\_\_\_\_ Gender: Male  Female

Date of Birth [D][D][M][M][Y][Y][Y][Y] Country of Birth \_\_\_\_\_

Mother's Maiden Name \_\_\_\_\_

Nationality \_\_\_\_\_ 2nd Nationality \_\_\_\_\_

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]

L.G.A \_\_\_\_\_ State of Origin \_\_\_\_\_

Tax Identification Number (TIN) \_\_\_\_\_ Resident Permit No \_\_\_\_\_

Purpose of Account \_\_\_\_\_ Religion (Optional) \_\_\_\_\_

**2. PERSONAL DETAILS**

House Number \_\_\_\_\_ Street Name \_\_\_\_\_

Nearest Bus Stop/Landmark \_\_\_\_\_

City/Town \_\_\_\_\_ L.G.A \_\_\_\_\_

State \_\_\_\_\_

Mailing Address \_\_\_\_\_

Phone Number (1) + \_\_\_\_\_ Country Code \_\_\_\_\_ Phone Number (2) + \_\_\_\_\_ Country Code \_\_\_\_\_

E-Mailing Address \_\_\_\_\_

Social Media Channel: \_\_\_\_\_  
Facebook Twitter Instagram Others

**3. FOREIGN ADDRESS (IF ANY)**

Post Code \_\_\_\_\_ Type of Visa \_\_\_\_\_

**4. VALID MEANS OF IDENTIFICATION**

National ID Card  National Driver's License  International Passport  INEC Voter's Card  Others (Please specify) \_\_\_\_\_

ID No \_\_\_\_\_ Permit Issue Date [D][D][M][M][Y][Y][Y][Y] Permit Expiry Date [D][D][M][M][Y][Y][Y][Y]

Country of Issuance \_\_\_\_\_

**5. ACCOUNT SERVICE(S) REQUIRED (Please tick applicable option below)**

Card Preferences: Verve Card  Mater Card  Visa Card  Others (Specify) \_\_\_\_\_

Electronic Banking Preference: Internet Banking  Mobile Banking  ATM  POS  Other Electronic Channels  
(Fees may apply) Specify.....

Transaction Alert Preferences: Email Alert (Free)  SMS Alert (Fee applies)

Statement Preferences Email  Collection at Branch  Statement Frequency: Monthly  Quarterly  Bi-Annually  Annually

Cheque Book Requisition: (Fee applies) Open Cheque  Crossed Cheque  25 Leaves  50 Leaves  200 Leaves

Cheque Confirmation: Will you like to pre-confirm your cheques? Yes  No

Cheque Confirmation Threshold: If yes, please specify the threshold \_\_\_\_\_

**6. EMPLOYMENT DETAILS**

Employed  Self Employed  Unemployed  Retired  Student  Others (Specify)

Date of Employment (If employed)

**Annual Salary/Expected Annual Income**

(a) Less than N50,000  (b) N51,000 - N200,000  (c) N210,000 - 500,000  (d) 510,000 - Less than N1 million   
(e) N1million - Less than N5million  (f) N5million - Less than N10million  (g) N10million - Less than N20million  (h) Above N20million

Employer's Name

House Number  Street Name

Nearest Bus Stop/Landmark

City/Town  L.G.A.

State  Office Phone No. 1

Office Phone No. 2

Type of Business/  
Occupation

**7. DETAILS OF NEXT OF KIN**

Title \_\_\_\_\_ Surname \_\_\_\_\_ First Name \_\_\_\_\_ Middle Name \_\_\_\_\_  
Date of Birth       Gender  Male  Female Nature of Relationship \_\_\_\_\_

Plot/House Number \_\_\_\_\_ Street Name \_\_\_\_\_ City/Town \_\_\_\_\_  
Nearest Bus Stop/Landmark \_\_\_\_\_ State \_\_\_\_\_ Local Govt. Area \_\_\_\_\_  
Office Phone Number         Mobile Phone        
Country Code Country Code

**8. ADDITIONAL DETAILS**

I. Name of Beneficial Owner(s) (If any)

II. Spouses Name (If applicable)

III. Spouse's Date of Birth       Spouse's Occupation

IV. Source of Funds to the Account 1   
2

Expected Annual Income from other sources

V. Name of Associated Business(es) (If any)  
1.   
2.   
3.

VI. Type of Business

VII. Business Address

**9. ACCOUNT HELD WITH OTHER BANKS**

Bank Name: \_\_\_\_\_ Bank Name: \_\_\_\_\_ Bank Name: \_\_\_\_\_  
Account Name: \_\_\_\_\_ Account Name: \_\_\_\_\_ Account Name: \_\_\_\_\_  
Account No:           Account No:           Account No:

**10. DECLARATION**

I/We hereby apply for the opening of account(s) with Global Trust Savings & Loans Ltd. I/We understand that the information given and the documents supplied are the basis for opening such account(s) and I therefore warrant that such information is correct.  
I further undertake to indemnify the bank of any loss suffered as a result of any false information or error in the information provided to the bank.

1. Name..... Signature..... Date.....  
2. Name..... Signature..... Date.....

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

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

MARK OF CUSTOMER/  
THUMBPRINT

MAGISTRATE/  
COMMISSIONER FOR OATHS

## 12. JOINT ACCOUNT

(PLEASE COMPLETE ALL SECTIONS IN CAPITAL LETTERS)

BANK VERIFICATION NO: (BVN)

Please Affix  
Passport  
Photograph Here

Joint Account  
Holder

### 12A. PERSONAL INFORMATION

Title  First Name

Surname

Other Names  Marital Status (Please tick) Single

Married  Others (Please Specify)  Gender: Male  Female

Date of Birth  Country of Birth

Mother's Maiden Name

Nationality  2nd Nationality

Country of Residence  Permit Issue Date  Permit Expiry Date

L.G.A  State of Origin

Tax Identification Number (TIN)  Resident Permit No

Purpose of Account  Religion (Optional)

Joint Account Holder's Signature

### 12B. DETAILS OF NEXT OF KIN

Title  Surname  First Name  Middle Name   
Date of Birth  Gender  Male  Female  Nature of Relationship

Plot/House Number  Street Name  State  City/Town   
Nearest Bus Stop/Landmark  Local Govt. Area   
Office Phone Number  Country Code  Mobile Phone  Country Code

### 12C. CONTACT DETAILS

House Number  Street Name

Nearest Bus Stop/Landmark

City/Town  L.G.A

State

Mailing Address

Phone Number (1)  Country Code  Phone Number (2)  Country Code

E-Mailing Address

### 12D. FOREIGN ADDRESS (IF ANY)

Post Code  Type of Visa

### 12E. VALID MEANS OF IDENTIFICATION

National ID Card  National Driver's License  International Passport  INEC Voter's Card  Others (Please specify)

ID No  Permit Issue Date  Permit Expiry Date

Country of Issuance

**13A. ACCOUNT MANDATE**

**A. ACCOUNT NAME:**.....

**B. ACCOUNT No.**

**C. Mandate authorization/Combination rule (Please tick as appropriate)**  
 Sole Signatory  Either to Sign  Both to Sign  Others.....

**D. Signatories:**  
 First Name: \_\_\_\_\_  
 Surname: \_\_\_\_\_  
 Other Names: \_\_\_\_\_  
 Class of Signatory: \_\_\_\_\_  
 Identification Type: \_\_\_\_\_  
 Identification No: \_\_\_\_\_  
 Telephone No: \_\_\_\_\_  
 Signatory & Date: \_\_\_\_\_

PHOTO

**13B. ACCOUNT MANDATE**

**A. ACCOUNT NAME:**.....

**B. ACCOUNT No.**

**C. Mandate authorization/Combination rule (Please tick as appropriate)**  
 Sole Signatory  Either to Sign  Both to Sign  Others.....

**D. Signatories:**  
 First Name: \_\_\_\_\_  
 Surname: \_\_\_\_\_  
 Other Names: \_\_\_\_\_  
 Class of Signatory: \_\_\_\_\_  
 Identification Type: \_\_\_\_\_  
 Identification No: \_\_\_\_\_  
 Telephone No: \_\_\_\_\_  
 Signatory & Date: \_\_\_\_\_

PHOTO

**FOR BANK USE ONLY  
ACCOUNT OPENING DOCUMENTATION**

ACCOUNT NAME:				
DOCUMENTS	SUBMITTED	DEFERRED	DEFERRAL PERIOD	NOT APPLICABLE
KYC Form				
Account Opening Form				
Passport Photograph				
Signature/Mandate Card				
Customer Identification				
Utility Bill				
Letter of Introduction				
Other (Please Specify)				
Reference Form				
Certificate of Incorporation/Registration				
Memorandum & Article of Association				
Particulars of Direction (Form CO7)/Trustees				
Board of Resolution				
Partnership Deed				
Application for Registration of Business				
Constitution				
Approval Letter (For Govt/Ministries/Parastatals)				
Gazette (For Govt/Ministries/Parastatals)				
Resident/Work/Business Permit (If Required)				
Search Report				
Customer Address Verification				

I confirm that all documents received for account opening have been duly reviewed and found to be in order.

## 14. GLOBAL ACCOUNT CONDITIONS

Please read this page carefully. It provides you with important information about your Global Trust Savings & Loans Limited account(s)

### A. TERMS/SCOPE

The information contained on this page together with any further instructions and conditions that may be prescribed by the bank from time to time shall constitute the terms of the agreement between the customer and Global Trust Savings & Loans Limited. From when this application form has been signed, it will be deemed to have been accepted as binding on the customer and the Global Trust Savings & Loans Limited representative office or affiliate where the account is held.

These conditions apply to each account opened under the Account Opening Form or in any other acceptable manner.

These conditions are supplemented and/or amended for Accounts held in certain countries or territories by local conditions (the Local Conditions) which will be Supplied to the Customer by Global Trust Savings & Loans Limited and will be binding on the Customer and Global Trust Savings & Loans Limited.

If there is a conflict between these conditions and any Local Conditions, the Local Conditions prevail; and if there is a conflict between these conditions or any Local Conditions and any agreement relating to service of product provided to the Customer (a "Service"), that agreement prevails.

The Customer will provide to Global Trust Savings & Loans Limited all documents and other information reasonably required by it in relation to any Account or any Service.

### B. THE ACCOUNT

The Customer shall assume full responsibility for the genuineness, correctness and validity of all endorsement appearing on all cheques, orders, bills, notes negotiable instruments, receipts or other instructions deposited into the account.

The Bank will not be responsible for any loss of funds deposited with it arising from any future Government order, law, levy, tax, embargo, moratorium, exchange restriction or any other cause beyond its control.

Your account shall be debited for any service charge that is set by the Bank from time to time.

All notices or letters will be sent to the physical, postal or electronic address supplied by you and will be considered duly delivered and received at the time it is delivered or seven days after posting.

**The Bank will not be liable for funds handed over to members of its staff other than the Cashiers/Tellers in the Bank's premises with the appropriate deposit slip. Any anomaly in the entries on your Bank statements must be brought to the attention of the Bank within 30 days of the date thereof and you agree that failure to give such notice absolves the Bank from all liabilities arising thereof.**

The Bank may exercise its general lien or any similar right it is entitled to including the right to combine and consolidate all or any of the Customer's accounts with the Bank, and the right to set off or transfer any sum of sums standing to the credit of any one or more of such accounts against liabilities in any other account.

### C. INSTRUCTIONS

Global Trust Savings & Loans Limited may rely on the authority of each person designated (in a form acceptable to Global Trust Savings & Loans Limited) by the Customer's to send instructions or Global Trust Savings & Loans Limited may supply checks, payments instruments and related materials to the Customer and the Customer will make reasonable efforts to avoid any fraud, loss theft, misuse or dishonour in respect of them. The Customer will promptly notify Global Trust Savings & Loans Limited in writing of the loss or theft of any check or payment instrument and will return to Global Trust Savings & Loans Limited or destroy any unused checks, payment instruments and related materials when the relevant Account is closed.

### E. OVERDRAWN ACCOUNTS

Overdraft may be available to customers upon arrangement with the Bank. If you do not have such arrangement, the Bank may in its discretion, nonetheless honour a cheque even though such account may become overdrawn in consequence. In such a case, the Customer agrees to repay the overdraft within 7 days and bear the extra fee an interest of our current rate for unauthorized borrowing for the period that the account remains in debt. If your account does not have enough cleared funds to cover an amount you want to draw, we reserve the right to return your cheque unpaid.

The Bank reserves the right to use credit balances on your current account (s) to offset any outstanding exposures on any of your accounts.

### F. STATEMENTS AND ADVICES

Statements and Advices can be delivered to the Customer either physically, by post or electronically (e-Statements or e-Alerts or other similar service to provide information on transactions. The service is provided 'as available' and without any warranty of fitness for a specific purpose. We do not warrant that this service will always be uninterrupted, or that any information provided is accurate and current as at the time it is received. The Bank disclaims responsibility for the service provided by any network provider.

Irrespective of the channels used to deliver the statement or advice, the Customer notify Global Trust Savings & Loans Limited in Writing of anything incorrect in a statement or advice promptly and in any case within thirty (30) days from the date on which the statement or a is sent to the Customer.

### G. INTEREST, FEES AND OTHER AMOUNTS

You will be liable for the payment of interest charges at the rate fixed by the Bank time to time for any outstanding debit on your current account. Your current account may also be debited for the Banks usual banking charges, interest, commission, etc.

Unless otherwise agreed, Global Trust Savings & Loans Limited may modify at any time the rate of interest fees or other amount applicable to any Account or Service (but subject to any legal requirement as to notice).

### H. FORCE MAJEURE

Neither the Customer nor Global Trust Savings & Loans Limited will be responsible for any failure to perform any of its obligations with respect to any Account if such performance would result in it being in breach of any law, regulation or other requirement of any government or other authority in accordance with which it is required to act or if its performance is prevented, hindered or delayed by a Force Majeure Event; in such case its obligations will be suspended, or so long as the force Majeure Event; in such case in the case of Global Trust Savings & Loans Limited, no other representative office or affiliate shall become liable), "force Majeure Event" means any event due to any cause beyond the reasonable control of the relevant party, such as restrictions on convertibility or transferability, requisition, involuntary transfers, unavailability of any system, sabotage, fire, flood, explosion, acts of God, civil commotion, strikes or industrial action of any kind, riots, insurrection, war or acts of government.

### I. SHARING OF INFORMATION

Global Trust Savings & Loans Limited will treat information relating to the Customer as confidential but (unless consent is prohibited by law) the Customer consents to the transfer and disclosure by Global Trust Savings & Loans Limited of any information relating to the Customer to and between he representative offices, affiliates and agents of Global Trust Savings & Loans Limited and third parties selected by any of them, whenever situated, for confidential use including in connection with the provision of any Service and for data processing, statistical and risk analysis purposes).

Global Trust Savings & Loans Limited and any representative office, affiliate agent or third party do any other thing until Global Trust Savings & Loans Limited has received written notice or other notice acceptable to it of any change from a duly authorized person and Global Trust Savings & Loans Limited has had a reasonable time to act (after which time it may rely on the change).

Each of the Customer and Global Trust Savings & Loans Limited will comply with agreed security procedures (the "Procedures") designed to verify the origination of instructions between them such as enquiries, advices and instructions.

Global Trust Savings & Loans Limited is not obliged to do anything other than what is contained in the Procedures to establish the authority or identity of the person sending an instruction. Global Trust Savings & Loans Limited is not responsible for errors or omissions made by the Customer of the duplication of any instruction by the Customer and may act on any instruction by reference to an account number only, even if an account name is provided. Global Trust Savings & Loans Limited may act on an instruction if it reasonably believes it contains sufficient information.

Global Trust Savings & Loans Limited may decide not to act on an Instruction where it reasonably doubts its contents, authorization, origination or compliance with the Procedures and will promptly notify the Customer (by telephone if appropriate) of its decision.

If the Customer informs Global Trust Savings & Loans Limited that it wishes to recall, cancel or amend an instruction Global Trust Savings & Loans Limited will use its reasonable efforts to comply.

If Global Trust Savings & Loans Limited acts on any Instruction sent by any means requiring manual intervention (such as telephone, telex, telefax, electronic mail or disks sent by messenger) then, if Global Trust Savings & Loans Limited complies with the Procedures, the Customer will be responsible for any loss Global Trust Savings & Loans Limited may incur in connection with that Instruction.

### D. CHEQUES

The Bank is under no obligation to honour any cheque drawn on the account unless there are sufficient funds in the account to cover the value of the said cheques and such cheques may be returned unpaid.

All cheques or other orders signed by you (or either or both of you if a joint account) will be processed by the Bank and your account will be debited for such cheques whether such account is for the time being in credit or overdrawn or may become overdrawn in consequence of such debit.

The Bank may exercise its discretion in allowing withdrawals against uncleared cheques) where the cheques are returned unpaid thereafter, the Bank shall have the right to hold on to the returned cheque and take further action it deems appropriate to recover the value or the withdrawal from you. The Bank shall have the right whenever it deems appropriate to confirm the issuance of a cheque drawn on the Customer's current account failing which the cheque may be returned with Drawer's Confirmation Required endorsement thereon.

You must ensure that your Cheque book is kept in a safe place to prevent unauthorised persons from gaining access to same as failure to do this, may be a ground for a consequential loss being charged to your account.

If your cheque book gets lost, missing or stolen you must notify the Bank immediately. The Bank shall not be held liable for any unauthorized use of your cheque book where the loss or otherwise of same was not reported immediately.

may transfer and disclose any such information as required by any law, court, regulator or legal process.

### J. THE TIERS

I/WE hereby agree that the operational dynamics of my account can be modified without recourse to me at any time based on the new directive from CBN as follows;

- i. Tier 1 - low value accounts limited to a maximum single deposit of N50,000 and maximum cumulative balance of N300,000 at any point in time.
- ii. Tier 2-Medium value accounts limited to a maximum single deposit of N100,000 and a maximum cumulative balance of N500,000 permitted at any point in time
- iii. Tier 3-High value accounts where customers provide an acceptable or valid means of identification for account opening.

### Internet Banking Agreement

We confirm and agree that the following terms and conditions shall govern my/our Electronic Banking transactions with the Bank.

### K. ELECTRONIC MONITORING OR RECORDING

The Customer and Global Trust Savings & Loans Limited consent to telephonic or electronic monitoring or recording for security and quality of service purposes and agree that either may produce telephonic recording or computer records as evidence in any proceedings brought in connection with these conditions or any local conditions.

### L. CHANGE OF MANDATE

The customer must notify the Bank immediately of any change in the address, directors committee members, trustees, designated members, secretaries. Any modification of change in authorized signatories must be signed in accordance with the existing mandate and accompanied by a resolution to that effect.

### M. TERMINATION

Either party may terminate this agreement at any time (but subject to any legal) requirement as to notice) by notifying the other in writing.

On closure of an Account, the termination becomes effective after any cheque drawn on the account or outstanding on it have been paid; all cheque books and cards issued to you have been sent back to the Bank; and all information and equipment supplied by Global Trust Savings & Loans Limited have been returned to the Bank.

Where the Bank is terminating the agreement and your account is Overdrawn, you must pay all sums outstanding on the account otherwise the Bank may take appropriate legal action for recovery.

All mandatory documentation should be completed by the Customer within three (3) months of opening the account. If you do not provide the required document within three (3) months, the account will be automatically closed after prior notice to you.

### N. JURISDICTION

In relation to any account these conditions and the relevant Local Conditions are governed by the law of the country or territory in which that account is held.

### O. DISCLAIMER CLAUSE

The bank disclaims liability for any funds/assets deposited by you which are subsequently found to have derived from legal source or activities.

You confirm that the funds/assets deposited are not derived from any illegal source or activities.

Given under my/our hands/seal this day

\_\_\_\_\_  
AUTHORISED SIGNATURE  
(Signature over N50 Stamp)

\_\_\_\_\_  
AUTHORISED SIGNATURE  
(Signature over N50 Stamp)

**15. BANK USE ONLY****KYC-CUSTOMER PROFILE**

Date	Branch	Account No.
Name		Nationality
Address (Office)		
Profession/Occupation/Line of Business		Who introduce you to the bank?
Name of Company		
Self Employed? <input type="checkbox"/> Yes <input type="checkbox"/> No	Job Title	Annual Income

**Anti-Money Laundering Risk Management Worksheet**

1. Is the customer's core business activity one of the defined "High Risk Business" and if so which?
- No
- Yes. Management occurs with the "High Risk" assessment and opening the account subject to High Risk Accounting Monitoring
- Yes. Management judge mentally assesses the account as "Low Risk" (provide justification below)
2. Is customer located in a "High Risk" geopolitical environs and/or does the customer deal principally which customer or supplier who are located in such geographies
- No
- Yes. (list which countries)
3. Is the customer
- \_\_\_\_\_ A Public Figure?
- \_\_\_\_\_ Expected to handle business activity on the account?
- \_\_\_\_\_ Expected to use High Risk Products?

If any a-c is "High Risk" the classification should be "High Risk". If judgementally classified "Low Risk". then explain.

**JUSTIFICATION/COMMENTS**


---



---



---

CLASSIFICATION  High Risk  Medium Risk  Low Risk

Account Officer

---

**VISITATION REPORT**

Full Name of Staff Visiting

---

Staff ID	Date of Visitation
Address Visited	
Met with (Name)	Met with (Designation)
	Location - (Land Mark)
Location - (Description of Building)	
Other Remarks	

---

I hereby confirm the existence of the prospective Customers address as stated above

Visiting Staff Signature \_\_\_\_\_ Date Signed \_\_\_\_\_

**Caution:** Do not complete valuation report if physically address verification is not carried out

<b>Account Opened by:</b>	
Address Verification Carried Out By:	Signature/Date
Account Opening Authorised/Approved by	Signature/Date
Branch Manager Name	Signature/Date
Auditor's Name	Signature/Date

**DISCLAIMER:- Global Trust will never ask for your personal details over the Phone, SMS or Email (PIN or PASS or PASSWORD)**

DD MM YYYY

The Managing Director,  
 Global Trust Savings & Loans Limited  
 Plot 740, Adeola Hopewell,  
 Victoria Island,  
 Lagos State.

Dear Sir,

**AUTHORISATION/INDEMNITY FOR E-MAIL MESSAGES**

1. Global Trust Savings & Loans Limited with registered office at Plot 740, Adeola Hopewell, Victoria Island, Lagos herein after called "the Bank"), is hereby authorised to honour instructions for payments in relation to my/our account.....with the Bank coming from.....being the email address bearing or purporting to bear my/our.....
2. The said email instruction will be preceded by the code/password.
3. And we are hereby authorised to send e-mail instructions to the bank.
4. I/We undertake to forward the original copy of any given email instruction made in accordance with the account mandate to the Bank on or before.....days from the date of such email instruction.
5. I/We understand that e-mails are an insecure transmission medium and are subject to call-back procedures and hereby indemnify you against any loss, liability or damage as well as costs, charges and expenses which you may suffer or incur however arising by reason of your honouring such items, be it erroneous, fraudulent or otherwise drawn as aforesaid.

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

.....  
 NAME

.....  
 SIGN

.....  
 NAME

.....  
 SIGN