



ZENITH BANK (GHANA) LIMITED

ACCOUNT OPENING FORM

Institutions & Non-Individual Account



Account Opening Requirements

	Sole Proprietorship	Partnership	Limited Liability Company	Company Limited by Guarantee	Public Limited Company	External Company	Embassy/ Diplomatic Mission	Trusts, Nominees & Fiduciaries	Ministries, Departments & Agencies (MDA)	Unincorporated Society, Club or Association
1. Duly completed account opening forms	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2. Certificate of Incorporation/Certification of Registration/Registration of Business Name/Act/ Gazette	✓	✓	✓	✓	✓	✓	N/A	N/A	✓	N/A
3. Certified true copy of regulations/partnership agreement/trust deed/constitution (certified true copies)	N/A	✓	✓	✓	✓	✓	N/A	✓	N/A	✓
4. Certificate to commence business	N/A	N/A	✓	✓	✓	N/A	N/A	N/A	N/A	N/A
5. Form A/Forms 3 & 4 (where applicable)	✓	N/A	✓	✓	✓	N/A	N/A	N/A	N/A	N/A
6. TIN certificate/Tax Clearance Certificate bearing tax identification number (for each proprietor, signatory, partner or director)	✓	✓	✓	✓	✓	N/A	N/A	N/A	N/A	N/A
7. Utility bill	✓	✓	✓	✓	✓	✓	N/A	✓	N/A	✓
8. Evidence of registration with Ghana Investment Promotion Centre (where applicable)	N/A	✓	✓	✓	✓	✓	N/A	N/A	N/A	N/A
9. Copy of trade license or business license from relevant government authority (where applicable)	✓	✓	✓	✓	✓	✓	N/A	N/A	N/A	N/A
10. Resolution or authority letter appointing Zenith Bank (Ghana) Ltd as the entity's bankers and including names of all signatories to the account and directors of the entity in attendance e.g. Board Resolution, Mandate Letter, Controller & Accountant General's authority	N/A	✓	✓	✓	✓	✓	✓	✓	✓	✓
11. Letters of accreditation	N/A	N/A	N/A	N/A	N/A	N/A	✓	N/A	N/A	N/A
12. Proof of identity of each (i) Signatory (ii) Director	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
13. Recent clear passport-size photograph of each signatory (i.e. within the past 3 months)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
14. Specimen signature form completed by each signatory to the account	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
15. Proof of address of each (i) Signatory (ii) Director e.g. Utility bill	✓	✓	✓	✓	✓	✓	N/A	✓	N/A	✓
16. Residence permit or Diplomatic ID/Work Permit (where applicable)	N/A	✓	✓	✓	✓	✓	✓	✓	N/A	✓
17. Non Citizen Ghana Card (where applicable)	N/A	✓	✓	✓	✓	✓	N/A	✓	N/A	✓
18. Mandatory initial deposit	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Please be advised that where copies of original documents are provided, original documents must be sighted.



APPLICATION FOR THE OPENING OF AN ACCOUNT: INSTITUTIONS AND NON-INDIVIDUALS

Please read carefully and complete all relevant sections and return to the Customer Service Unit of your local branch. Please complete in block capitals and tick where necessary

ENTITY TYPE

- [] Sole Proprietorship [] Limited Liability Company [] Public Company [] Parastatal (Including MDAs) [] Embassy/Diplomatic Mission
[] Partnership [] Guarantee Company: NGO, Foundation etc. [] External Company [] Trusts, Nominees and Fiduciaries [] Unincorporated Society, Club or Association

ENTITY DETAILS

Full Legal Name of Customer:
Business Name/Trade Name: Registered Office Address:
Tax Identification Number (TIN):
Date of Incorporation:
Country of Incorporation:
Name of Parent Company and Country of Incorporation
Operating Business Address 1:
Operating Business Address 2:
Mailing/Correspondence Address:
Company Registration Number: Other Reference Number:
Telephone Number(s): Email:
Fax Number: Business Website:

NATURE OF BUSINESS/INDUSTRY

- [] Accounting/Audit Services [] Energy [] Manufacturing
[] Agriculture, Forestry & Fishing [] Health Care [] Mining & Quarrying
[] Commerce & Finance [] Hospitality [] Other Professional Services
[] Construction [] Information Technology [] Real Estate
[] Education [] Investment Advisory [] Religious Organizations
[] Electricity, Gas & Water [] Legal Services [] Transportation, Storage & Communications
[] Other (please specify)

ACCOUNT SPECIFICATIONS

Purpose of Account: [] Savings & Investment [] Security/Safe keeping [] Facilitation of third party payments
[] Salary Processing [] Conduct a single transaction [] Access to banking services [] Receipt of inflows from family & friends
[] Business/Transactional [] Other (please specify):
Source of Funding: [] Business Income [] Salary [] Rental Income
[] Commissions [] Personal Savings [] Family & Friends [] Inheritance/Gift
[] Dividends [] Trust Funds per Trust Deed [] Other (please specify):

Expected Transaction Activity Anticipated No. of Transactions per Month Anticipated Amount per Month
Deposits (including inward remittances): [] 0 - 10 [] 11 - 25 [] 26 - 50 [] > 50
Withdrawals (including outward remittances): [] 0 - 10 [] 11 - 25 [] 26 - 50 [] > 50

Beneficial Ownership*

- [] We are the beneficial owners of the funds in the account
[] We are holding the funds in the account on behalf of a third party (please specify):
[] We are holding the funds in the account on behalf of more than one third party (please specify):

*Beneficial owner means (a) a natural person(s) who ultimately owns or controls a customer and or (b) the person who has the ultimate effective control over a legal person or arrangement and relevant third parties.



APPLICATION FOR THE OPENING OF AN ACCOUNT: INSTITUTIONS AND NON-INDIVIDUALS

Please indicate whether the applicant is licensed as a free zones enterprise under the Ghana Free Zones Act: [] Yes [] No

Please indicate whether the applicant is listed on any stock exchange and provide its reference number (if applicable): [] Yes [] No

Please indicate whether the applicant or any of the beneficial owners or directors is a Politically Exposed Person or closely associated with one: [] Yes [] No

If you responded 'Yes' to the above, please provide the name(s) and designation(s) of each PEP: _____

*Politically Exposed Persons (PEPs) are individuals who are or have been entrusted with prominent public functions both in Ghana and foreign countries and those associated with them

OTHER INFORMATION

Major Products

Key Customers

Countries with which applicant normally conducts business (list top four countries)

RELATED ENTITIES

Table with 3 columns: Name, Address, Zenith Bank Account No. (if applicable). Contains 3 rows for related entities.

ACCOUNTS WITH OTHER BANKS (Including Zenith (Ghana) Limited)

Table with 2 columns: Name and Address of Bank/Branch, Account Name & Number. Contains 3 rows for other banks.

We request the opening of a current account with Zenith Bank (Ghana) Limited. We certify that the above particulars are correct.

DISCLOSURE TO CREDIT REFERENCE BUREAUX

Furthermore, I/We hereby authorize Zenith Bank (Ghana) Limited to: (a) submit information on our credit transactions with Zenith Bank (Ghana) Limited to a credit bureau licensed under the Credit Reporting Act, 2007, Act 726, or (b) obtain credit reports on us from a credit bureau licensed under the Credit Reporting Act, 2007, Act 726 for the purpose of credit management.

Name: _____ Signature: _____ Date: _____

Name: _____ Signature: _____ Date: _____



APPLICATION FOR OPENING A FOREIGN CURRENCY/FOREIGN EXCHANGE ACCOUNT

1. Do you have any related account(s) with Zenith Bank Ghana Limited?

Yes No

2. Please provide the account numbers for any related accounts (if applicable)

.....

3. Will you maintain the same mandate as applicable to the account(s) indicated above?

Yes No

4. TYPE OF ACCOUNT/CURRENCY (Please tick as applicable)

i. Foreign Currency Account (off shore) USD GBP EUR
ii. Foreign Exchange Account (on shore) USD GBP EUR

5. Purpose of Account: Salary Processing Business/Transactional Other (Please specify)

.....

6. Source of Funds: Salary Business Income Other (Please specify)

.....

Please provide the name and details of the sender/investor

.....

7. FREQUENCY AND AMOUNT OF INFLOW (Please tick where applicable)

Weekly Fortnightly Monthly Quarterly

Others (Please specify):

.....

8. RULES GOVERNING FOREIGN EXCHANGE TRANSACTIONS:

- 1. Please note that funds will be used only for eligible transactions.
- 2. Returns will be rendered to Bank of Ghana on all funds received and utilized.
- 3. Conversion of foreign currency to cedis will be at the Zenith customer rates.
- 4. There is a surcharge on certain eligible transactions subject to the Bank's tariffs.

WE HEREBY CONFIRM THAT THE ABOVE INFORMATION IS TRUE AND AGREE TO ABIDE BY THE RULES GOVERNING FOREIGN EXCHANGE TRANSACTIONS AS STATED IN 8 ABOVE.

SECRETARY/DIRECTOR SIGNATURE

CHAIRMAN SIGNATURE

FOR OFFICIAL USE ONLY I/We recommend the above customer for the specified transactions.

Relationship Manager
(Name, Signature & Date)

Branch Head
(Name, Signature & Date)

ZENITH BANK (GHANA) LIMITED

KEY PERSONNEL INFORMATION: PRINCIPAL OFFICERS/SIGNATORIES/DIRECTORS

Key Person I

Full Legal Name: _____

Other Names: _____

Mother's Maiden Name: _____

Date of Birth: (mandatory)

D	M	Y	Y	Y
---	---	---	---	---

Place of Birth: _____ Tax Identification Number: _____

Sex: Male Female

Identification Type: Driver's license Voters ID Card Passport
 NIA Card SSNIT Card

ID Number/Issuing Country: _____ Issuing Country: _____

ID Issue/Expiry Date: _____ Issue Date: _____ Expiry Date: _____

Residence Permit No: (if applicable) _____ Permit No: _____ Expiry Date: _____

Citizenship/Hometown: _____ Hometown: _____

Occupation/Job Title: _____ Occupation: _____ Job Title: _____

Residential Address (including important landmarks) & Metropolitan, Municipal District Assembly Area (MIMDA)
 Street Address: _____
 City, Region & Country: _____ MIMDA: _____

Personal Phone No: _____

Email Address: _____

Key Person II

Full Legal Name: _____

Other Names: _____

Mother's Maiden Name: _____

Date of Birth: (mandatory)

D	M	Y	Y	Y
---	---	---	---	---

Place of Birth: _____ Tax Identification Number: _____

Sex: Male Female

Identification Type: Driver's license Voters ID Card Passport
 NIA Card SSNIT Card

ID Number/Issuing Country: _____ Issuing Country: _____

ID Issue/Expiry Date: _____ Issue Date: _____ Expiry Date: _____

Residence Permit No: (if applicable) _____ Permit No: _____ Expiry Date: _____

Citizenship/Hometown: _____ Hometown: _____

Occupation/Job Title: _____ Occupation: _____ Job Title: _____

Residential Address (including important landmarks) & Metropolitan, Municipal District Assembly Area (MIMDA)
 Street Address: _____
 City, Region & Country: _____ MIMDA: _____

Personal Phone No: _____

Email Address: _____

Key Person III

Full Legal Name: _____

Other Names: _____

Mother's Maiden Name: _____

Date of Birth: (mandatory)

D	M	Y	Y	Y
---	---	---	---	---

Place of Birth: _____ Tax Identification Number: _____

Sex: Male Female

Identification Type: Driver's license Voters ID Card Passport
 NIA Card SSNIT Card

ID Number/Issuing Country: _____ Issuing Country: _____

ID Issue/Expiry Date: _____ Issue Date: _____ Expiry Date: _____

Residence Permit No: (if applicable) _____ Permit No: _____ Expiry Date: _____

Citizenship/Hometown: _____ Hometown: _____

Occupation/Job Title: _____ Occupation: _____ Job Title: _____

Residential Address (including important landmarks) & Metropolitan, Municipal District Assembly Area (MIMDA)
 Street Address: _____
 City, Region & Country: _____ MIMDA: _____

Personal Phone No: _____

Email Address: _____

Key Person Status: Principal Officer Signatory Director Principal Officer Signatory Director Principal Officer Signatory Director

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

Signature _____ Signature _____ Signature _____

Verified by: (For Bank Use Only)

ZENITH BANK (GHANA) LIMITED

KEY PERSONNEL INFORMATION: PRINCIPAL OFFICERS/SIGNATORIES/DIRECTORS

Key Person IV

Full Legal Name: _____

Other Names: _____

Mother's Maiden Name: _____

Date of Birth: (mandatory)

D	M	Y	Y	Y
---	---	---	---	---

Place of Birth: _____ Tax Identification Number: _____

Sex: Male Female

Identification Type: Driver's license Voters ID Card Passport
 NIA Card SSNIT Card

ID Number/Issuing Country: _____ Issuing Country: _____

ID Issue/Expiry Date: _____ Issue Date: _____ Expiry Date: _____

Residence Permit No: (if applicable) _____ Permit No: _____ Expiry Date: _____

Citizenship/Hometown: _____ Hometown: _____

Occupation/Job Title: _____ Occupation: _____ Job Title: _____

Residential Address (including important landmarks) & Metropolitan, Municipal District Assembly Area (MIMDA)
 Street Address: _____
 City, Region & Country: _____ MIMDA: _____

Personal Phone No: _____

Email Address: _____

Key Person V

Full Legal Name: _____

Other Names: _____

Mother's Maiden Name: _____

Date of Birth: (mandatory)

D	M	Y	Y	Y
---	---	---	---	---

Place of Birth: _____ Tax Identification Number: _____

Sex: Male Female

Identification Type: Driver's license Voters ID Card Passport
 NIA Card SSNIT Card

ID Number/Issuing Country: _____ Issuing Country: _____

ID Issue/Expiry Date: _____ Issue Date: _____ Expiry Date: _____

Residence Permit No: (if applicable) _____ Permit No: _____ Expiry Date: _____

Citizenship/Hometown: _____ Hometown: _____

Occupation/Job Title: _____ Occupation: _____ Job Title: _____

Residential Address (including important landmarks) & Metropolitan, Municipal District Assembly Area (MIMDA)
 Street Address: _____
 City, Region & Country: _____ MIMDA: _____

Personal Phone No: _____

Email Address: _____

Key Person VI

Full Legal Name: _____

Other Names: _____

Mother's Maiden Name: _____

Date of Birth: (mandatory)

D	M	Y	Y	Y
---	---	---	---	---

Place of Birth: _____ Tax Identification Number: _____

Sex: Male Female

Identification Type: Driver's license Voters ID Card Passport
 NIA Card SSNIT Card

ID Number/Issuing Country: _____ Issuing Country: _____

ID Issue/Expiry Date: _____ Issue Date: _____ Expiry Date: _____

Residence Permit No: (if applicable) _____ Permit No: _____ Expiry Date: _____

Citizenship/Hometown: _____ Hometown: _____

Occupation/Job Title: _____ Occupation: _____ Job Title: _____

Residential Address (including important landmarks) & Metropolitan, Municipal District Assembly Area (MIMDA)
 Street Address: _____
 City, Region & Country: _____ MIMDA: _____

Personal Phone No: _____

Email Address: _____

Key Person Status: Principal Officer Signatory Director Principal Officer Signatory Director Principal Officer Signatory Director

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

Signature _____ Signature _____ Signature _____

Verified by: (For Bank Use Only)

ZENITH BANK (GHANA) LIMITED

BENEFICIAL OWNERSHIP

Beneficial Owner I

Beneficial Owner II

Beneficial Owner III

Kindly provide details for each beneficial owner or shareholder with share holding of 10% or greater

Full Legal Name:																		
Nationality/Country of Incorporation.:																		
Date of Birth:	<table border="1"> <tr> <td>D</td> <td>M</td> <td>Y</td> <td>Y</td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> </tr> </table>	D	M	Y	Y					<table border="1"> <tr> <td>D</td> <td>M</td> <td>Y</td> <td>Y</td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> </tr> </table>	D	M	Y	Y				
D	M	Y	Y															
D	M	Y	Y															
Identification Type:	<input type="checkbox"/> Driver's License [] Voters ID Card [] Passport <input type="checkbox"/> NIA Card [] SSNIT Card	<input type="checkbox"/> Driver's License [] Voters ID Card [] Passport <input type="checkbox"/> NIA Card [] SSNIT Card	<input type="checkbox"/> Driver's License [] Voters ID Card [] Passport <input type="checkbox"/> NIA Card [] SSNIT Card															
ID No./Company Reg. No.:																		
Tax Identification No.:																		
Current Permanent Residential Address:																		
Personal Phone Number:																		
Email Address:																		
Nature of Business:																		
% Shareholding:																		
Name of Spouse:																		
Spouse's Address:																		
For corporate shareholders:																		
Name of Ultimate Beneficial Owner:																		
Names of Affiliated Entities:																		



BOARD RESOLUTIONS
REPUBLIC OF GHANA

COMPANIES CODE 1963

(A) LIST OF DIRECTORS PRESENT

S/N	NAME	POSITION
1		
2		
3		
4		
5		

IN ATTENDANCE

I _____ (COMPANY SECRETARY)

RESOLUTION

At the meeting of the Board Directors of _____ held on _____ day of _____ 20____ at the company's Head office, the following resolutions were proposed and duly passed:

- In addition to any general lien or similar right to which you as a bank may be entitled by law, you may at anytime and without notice to us combine or consolidate all or any of the Company's accounts with it's liabilities to you and set off or transfer any sum standing to the credit of any one or more of such accounts or any other credits, be they cash, cheques, valuables, securities, negotiable instruments or other assets belonging to the Company held with you in or towards satisfaction of any of the Company's liabilities to you or any other account or in any other respect, whether such liabilities be actual or contingent, primary or collateral or several or joint.
- The Secretary and a Director of the Company be, and hereby are, authorized to certify to the Bank the names of the present officers of the Company and other Persons authorized to sign for it and the offices respectively held by them, together with specimens of their signatures and in case of any change of any holder of any such office or holders of any such offices, the fact of such change and the names of any new offices and the offices respectively held by them, together with specimens of their signatures and the Bank be, and hereby is, authorized to honour any instrument signed by any new officer or officers in respect of whom it has received any such certificate or certificates with the same force and effect as if the said officer or officers were named in the foregoing resolutions to the place of any person or persons with the same title or titles.
- The Bank be promptly notified in writing by the Secretary of any change in these resolutions, such notice to be given to each office of the Bank in which any account of the Company may be maintained, and that until it has actually received such notice of writing, it is authorized to act in pursuance of these resolutions, and that until it has actually so received such notice and sufficient times shall have elapsed thereafter to permit the Bank in due course and by such means as it may deem appropriate, to notify such of its department offices, branches and correspondents as the Bank may deem to be concerned thereby, it shall be indemnified and held harmless from any loss suffered or liability incurred by it in continuing to act in pursuance of these resolutions, even though these resolutions may have been changed, provided that any change shall not adversely affect the general intention of this resolution.
- Any and all withdrawals and borrowing of money and/or other transactions on behalf of the Company with the Bank are hereby approved, and that the Bank may rely upon the authority conferred by this entire resolution until the receipt by it of a certified copy of a resolution of this Board revoking or modifying the same.
- That any and all withdrawals and borrowings of money and/or other transactions on behalf of the Company resulting/leading to a debit balance (or beyond the approved debit limit, where an approved OD facility duly exists) on the Company's account with the Bank will attract penal charges as may be determined by the Bank.
- That the Company should open and operate an Account(s) Denominated in Ghana Cedis and/or Foreign Currency and/or Foreign Exchange with Zenith Bank Ghana Ltd.
- That the signatories to the account shall be:

(B) SIGNATORIES TO THE ACCOUNT

(S/N)	NAME	CATEGORY	SPECIMEN SIGNATURE

We FURTHER CERTIFY that there is no provision in the Regulations of the Company limiting the power of the Board of Directors to pass the foregoing resolutions and that the same are in conformity with the provisions of the said Regulations.

We further certify that the Regulations of the company given by us to the Bank are amended up to date. We further undertake that any future amendments to Regulations will be advised to the Bank within fourteen days of such amendments.

We indemnify the Bank against any loss, expense and damages it may sustain through our failure to notify or our delay in notifying the Bank of any alteration, amendment or addition to the Regulations.

The mandate of the company shall be: _____

We certify that the above is a true and correct extract of the minutes of the Board Meeting

Date at _____ this _____ day of _____ 20_____

Chairman

(COMPANY SEAL)

Secretary



PARTNERSHIP CURRENT ACCOUNT MANDATE

TO: ZENITH BANK (GHANA) LIMITED

- 1. We the undersigned
(1)
(2)
(3)
(4)
(5)

being the present individual Partners in the firm of
carry on business as
at

and until written notice from us to the contrary hereby request and authorise you to honour respective signature as under on behalf of the firm.

2. We also request and authorise you, until any one of us shall give notice in writing to the contrary, to honour all cheques or other orders which may be drawn or bill or notes made or receipt for moneys owing by you to the firm signed by any one of us on behalf of the firm and to debit such cheques, orders, bills notes and receipts to the firm's account or accounts with you whether such account or accounts be for the time being in credit or overdrawn or may become overdrawn in consequence of such debit and we will be jointly and severally responsible for the repayment of any such overdraft and interest.

3. We further authorise you to honour the signature of any one of us until any of us shall give you notice in writing to the contrary on instructions to withdraw and deal with any of the partnership property or securities, to buy or sell foreign exchange, execute and deliver guarantees, indemnities, pledges and other agreements related thereto, open letters of credit or requests for the granting of credit, discount and negotiate any bill of exchange or any paper held by the firm, request for the release of goods to the firm on D/P or D/A forms or regarding purchase or sale of any securities by the firm and we will be jointly and severally responsible for the payment to the bank of any money which may at any time become payable to the bank as a result thereof.

4. Any securities or other property of or deposited in the name of the firm may be withdrawn and moneys may be borrowed from you on any terms and conditions, in the name or on behalf of the firm and may be secured in any manner upon any securities moneys or property of or deposited in the name of the firm by any one of us and we will be jointly and severally responsible for the repayment of such moneys with interest costs charges and Expense.

5. Upon any partner ceasing to be a member of the firm by death or otherwise you may in the absence of written notice to the contrary from us or any of us or the legal personal representatives or trustees of any of us treat the surviving or continuing partners or partner or other partners or partner for the time being as having full power to carry on the business of the firm and to deal with its assets as freely as if there had been no change in the firm.

6. We 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.

7. Our attention has been drawn to the necessity of safeguarding our 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 our account.

8. We understand and agree that the Bank is under no obligation to honour any cheque(s) drawn on our account unless there are sufficient funds in the account to cover the value of the said cheque(s). We understand and agree that such cheques may be returned to the firm unpaid.

Furthermore we understand and agree that any sum outstanding to the credit of this account shall bear interest at a rate fixed by the bank from time to time.

9. We agree that in addition to any other general lien or similar right which you as bankers may be entitled be law you may at any time and without notice to us combine or consolidate all or any of our account with and liabilities to you and set-off or transfer any sum or sums standing to the credit be it cash, valuables, deposits, securities, negotiable instruments or other assets belonging to us with you in or toward satisfaction of any of our 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.

10. This authority shall remain in force until revoked notwithstanding any change in the constitution or name of the firm and shall apply notwithstanding any change in the membership of the firm by death, bankruptcy, retirement or otherwise or the admission of any new partner or partners.

11. We agree to comply with, and to be bound by the rules of the Bank for the time being in force.

Dated thisday of, 20.....

Signature of Individual Partners	(1)
	(2)
	(3)
	(4)
	(5)

When signing for partnership:

(1)	will sign
(2)	will sign
(3)	will sign
(4)	will sign
(5)	will sign

1. Note: At least one signature to be over 5 Gp Stamp
2. (Alterations must be initialed by all signatories)



MANDATE (SOLE PROPRIETORSHIP)

To: ZENITH BANK (GHANA) LTD.
I,
being the sole proprietor of the firm
.....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 and 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 on the said account and agree to comply with and to be bound by the Bank's rules of the conducts 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 in 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.

Dated this..... Day of.....

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

Address.....

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

Occupation.....

Address.....



ZENITH BANK (GHANA) LIMITED

MANDATE FOR UNINCORPORATED SOCIETIES, CLUBS AND ASSOCIATIONS

TO: ZENITH BANK (GHANA) LIMITED

IT IS HEREBY RESOLVED AS FOLLOWS.

"That an account be opened in the name of.....
of.....

with ZENITH BANK (GHANA) LIMITED

And that all cheques, Acceptances, and other Orders for the payment or disposal of Money or Securities or Boxes or other property, whether the accounts be in credit or overdrawn, be signed on behalf of the said

by
and countersigned by.....

We 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 any time and without notice to us combine or consolidate all or any of our accounts with and liabilities to you and set-off or transfer any sum or sums standing to the credit be it cash, cheques, valuables deposits, securities, negotiable instruments or other assets belonging to us with you in or towards satisfaction of any of our 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.

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

We also understand that any and all withdrawals of money and / or other transactions on behalf of the society are hereby approved and that the Bank may rely upon the authority confirmed by this entire resolution until the receipt by it of a certified copy of a resolution of this Boarding revoking or modifying the same.

Furthermore, our attention has been drawn to the necessity of safeguarding our chequebook so that unauthorized 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 our account.

That a copy of this Resolution be forwarded to the Bank by the Chairman, together with specimens of signatures of Officers empowered to sign"

Table with 5 columns: S/N, FULL NAME:, POSITION:, USUAL SIGNATURE:, CATEGORY. Row 8 has 'SECRETARY' in the POSITION column.

I certify that the above Resolution was duly passed at a Meeting held at
and the above Signatures are correct.

I enclose herewith a copy of the Rules of the

Signature over 5Gp Stamp

Chairman of the said Meeting



ZENITH BANK (GHANA) LIMITED

AUTHORITY TO SEND STATEMENTS OF ACCOUNT AND OTHER CORRESPONDENCE BY E-MAIL

In consideration of your capacity to provide correspondence by e-mail, you are kindly authorized to send my/our statements of account and other correspondence in respect of the under listed accounts to the e-mail address(es) provided below on a Daily Weekly Monthly basis. (Please tick as appropriate)

S/N	AUTHORIZED E-MAIL ADDRESSES
1.	
2.	
3.	
4.	
5.	
6.	

I/we concede that electronic transmission of information cannot be guaranteed to be secure or error free and such information could be intercepted, corrupted, lost, destroyed, arrive late or incomplete or otherwise adversely affected or unsafe to use.

I/we therefore agree to indemnify and hold the bank harmless under whatsoever basis, whether in contract or tort (including negligence) in respect of any error or omission arising from or in connection with electronic communication of information to me/us and my/our reliance on such information and including (but not limited to) the acts or omissions of our service providers.

Thank You

Signature/Date

Signature/Date

FOR BANK USE ONLY

Received and Verified: _____
CSU

Date: _____

Confirmed: _____
RSM

Date: _____

Authorised : _____
Head of Operations/Branch Head

Date: _____



ZENITH BANK (GHANA) LIMITED

RELEASE AND INDEMNITY IN RESPECT OF FAX, E-MAIL AND TELEPHONE INSTRUCTIONS

WHEREAS

- A. I/We have requested Zenith Bank (Ghana) Limited ("the Bank") to act on instructions transmitted by me/us to it by facsimile transceiver, e-mail or telephone;
B. The Bank has informed me/us that it is prepared to act on such fax, e-mail or telephone instructions which purport to emanate from me/us if it receives a suitable release and indemnity against certain claims, losses, damages, demands and actions; and
C. I/We are prepared to give such release and indemnity,

NOW, THEREFORE

I/We the undersigned.

.....
.....
.....

DO HEREBY

- 1. In consideration of the Bank's capacity to receive correspondence by fax/e-mail authorize the Bank to act on instructions in respect of the under listed accounts via the fax number(s)/e-mail address(es) provided below:

Table with 3 columns: ACCOUNT NAME, ACCOUNT NUMBER, E-MAIL ADDRESS/FAX NUMBER

- 2. Acknowledge that it is not practicable for the Bank to establish the authenticity of all messages and instructions faxed, e-mailed or relayed by telephone to the Bank, which purport to emanate from me/us;
3. Agree that all such instructions, mandates, consents, commitments and the like which purport to emanate from me/us ("purported fax/e-mail and/or telephone instructions") shall be deemed to have been given by me/us and I/We shall be bound thereby;
4. Release the Bank from all claims, demands, actions, losses and damages of whatsoever nature which may be brought against me/us or which I/We may suffer or incur as a result of the Bank acting or, for reasonable cause, not acting on any purported fax/e-mail and/or telephone instructions;
5. Indemnify the Bank and hold it harmless from all claims, demands, actions, losses and damages of whatsoever nature which may be brought against the Bank which it may suffer or incur arising from its acting or, for reasonable cause, not acting on any purported fax/e-mail and/or telephone instructions or arising from or out of the malfunction, failure or unavailability of any medium through which the above purported fax/e-mail and/or telephone instructions are transmitted, the loss or destruction of any data, the failure, interpretation or distortion of communication links, or the reliance of any person on any incorrect, incomplete information or data contained in any purported fax/e-mail and/or telephone instructions received by the Bank;
6. Agree that in respect of the purported fax/e-mail and/or telephone instructions regarding the transfer of money, "same day" value may only be given if the message is received by the Bank at a reasonable time before the close of its business to the public;
7. Understand that this Release and Indemnity does not absolve the Bank from liability in respect of losses or damages suffered by me/us as a result of any unlawful or fraudulent acts of the Bank.

SIGNED at this..... day of20.....

By

SIGNATURE.....
NAME.....
TITLE.....

SIGNATURE.....
NAME.....
TITLE.....



ZENITH BANK (GHANA) LIMITED

E-Banking Application Form

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.

SMS Banking

Access your account balance, transaction history (last five (5) transactions), buy mobile top up vouchers and transfer funds (Inter and Intra account)

[] SMS Banking (Enquiries via mobile phone, transaction history (last five (5) transactions))

Z-Prompt

Receive notification of transactions made on your accounts (deposits and withdrawals) via:

SMS [] E-mail [] Both [] (Please indicate below your preferred E-mail address / Mobile No.)

Phone Number _____

E-mail Address _____

i-Bank (Internet Banking)

[] View account balance, download your account activities, intra account transfer and inter account transfer, interbank transfer, investment transfer, card transfer and bill payment. Download the Z-Mobile App on Google play store or App store

ADPS (Automatic Direct Payment System)

[] Pay vendors, staff and contractors electronically. Authorise all transactions remotely using our web based secure module.

SIGNED at this day of 20

By

AUTHORISED SIGNATURE..... AUTHORIZED SIGNATURE.....

NAME..... NAME.....

TITLE..... TITLE.....

By signing, I confirm that I have read the terms and conditions relating to the issuance of the ZENITH BANK (GHANA) LIMITED E-BANKING SERVICE and undertake to be bound by them.

For Bank Use Only

Processed by _____

CSU Officer

Please Read Terms and Conditions



E-Banking Service Terms and Conditions

The following terms and conditions shall govern the Zenith Bank (Ghana) Limited E-Banking Service.

1. Definitions

"Customers" means a customer of Zenith Bank Ghana (Limited) 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 (Ghana) Limited

"Service" means the Zenith Bank Ghana Internet Banking, Telephone Banking, Secure message facility, online bill payments and other e-banking services

"Access code, Pass code, User name and Password" means the enabling code with which you access the system 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 Ghana

"PIN" means the customer's 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 smart card i.e debit card or credit card

"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, bankers 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:

(a) Telephone, ATM, PIN, Password, Access code, User name and secure message (email, sms) for the following:

(i) Obtain information regarding customer's balances as at the last date of business with the Bank.

(ii) 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.

(iii) Authorize the Bank to debit customer's account to pay a specified utility bill such as WATER RATE and/or any other bills as specified by the customer subject however to availability of such bill payment under this service.

(iv) Authorizing the Bank to effect a transfer of funds from the customer's account to any other account with the bank.

(v) Authorizing the Bank to effect any stop payment order.

2(b) On receipt of instructions, the Bank will endeavor to carry out the customer's instructions promptly, excepting all or any unforeseen circumstances such as an 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:

(i) An account with the Bank

(ii) A Pass code, Access code, username and Password

(iii) A touch-tone telephone/GSM handset and computer

(iv) A Personal Identification Number "PIN"

(v) An E-mail address

4. Under no circumstances shall the customer allow any body access to his/her account through the service.

5. The Pass code/Access Code/Password/E-mail

(a) The Customer understands that his/her Pass code, Access Code/Password/E-mail is used to give instructions to the Bank and

accordingly undertakes:

(i) That under no circumstances shall the Pass code, Access Code/Password be disclosed to any body.

(ii) Not to write the Pass code, Access Code/Password in an open place in order to avoid third party coming across same.

(b) The customer instructs and authorizes the Bank to comply with any instructions given to the bank through the use of the service.

(c) Once the Bank is instructed by means of the customer's Pass code, Access code and PIN the Bank is entitled to assume that those are the instructions given by the customer and to rely on the same.

(d) The customer's Pass code, Access code must be changed immediately it becomes known to some one else.

(e) 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 Pass code, Access code if by any means the Pass code, Access code becomes known to a third party.

(f) Where a customer notifies the Bank of his intention to change his Pass code, 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 Pass code, Access code PROVIDED THAT the Bank shall not be responsible for any loss that occurs between the period of such loss of memory of the Pass code, Access code or knowledge of a third party and the time the report is lodged with the Bank.

(g) Once a customer's Pass code/Access code is given, it shall be sufficient confirmation of the authenticity of the instruction given.

(h) 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.

Customer's Responsibility:

(i) The customer undertakes to be absolutely responsible for safeguarding his username, Access code, Pass code, PIN and Password, and under no circumstance shall the customer disclose any or all of these to any person.

(ii) The customer undertakes to ensure the secrecy of his Access code, Pass code, PIN and password by not reproducing same in any manner whatsoever either in writing or otherwise capable of making it known to persons other than the customer.

(iii) 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 Pass code/Access code and/or Password and/or failure to log out of the system completely by allowing on screen display of his account information.

(iv) 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 clauses 3(i) – (iii) above, and/or instances of breach of such duty by hackers and other unauthorized access to the customer's account via the service.

(v) The customers Access code and Password must be changed immediately it becomes known to anyone else and therefore the customer is under a duty to notify the Bank whenever his/her Access code and/or Password has become known to another person.

(vi) Where a customer notifies the Bank of his intention to change his Access code and/or Pass code arising from either his loss of memory of same or that it has come to 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 Pass code, Access code and Password. Provided that the Bank shall not be responsible for any loss(es) that occurs between the period of such memory of the Access code Pass code and/or Password or knowledge of a third party and the time the report is lodged with the Bank.

(vii) The customers shall be responsible for any fraud, loss and/or liability to the Bank or third party arising from usage of the customer's Access code, Pass code, PIN and/or password being used by a third party and other unauthorized access. Accordingly the Bank shall not be responsible for any fraud that arises from usage of the customer's Access code, Pass code, PIN and/or Password.

6. Upon enrolling of a customer for the service the customer may be charged the applicable monthly fee and/or usage fee whether or not the customer makes use of the service during the period in question.

7. 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.

8. Copyright in the pages and in the screens displaying the pages, and in the information and material therein and arrangement is owned by the Bank.

9. 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:

10. 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". And conduct 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:

(i) 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.

(ii) Obey 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.

(iii) 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.

(iv) Proprietary rights. The customer acknowledges and agrees that the Bank own all rights to this 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:

(i) The service will meet customers requirements

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

(iii) The results that may be obtained from the use of the service will be accurate or reliable

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

(v) 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:

(i) The use or the inability to use the service

(ii) 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;

(iii) Unauthorised access to or alteration or your transmission of data;

(iv) Statements or conduct of anyone on the service; or

(v) 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 reserve the right to change or discontinue, temporarily or permanently, the service at any time without notice. In other 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 agree that the Bank will not be liable to the customer or any third party for any modification or discontinuation of the service.

Others.

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. 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. This agreement is personal to the customer and the customer may not assign it to anyone. 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. 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. 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. 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. The laws of Ghana shall apply to this agreement.

**ZENITH BANK (GHANA) LIMITED****PHYSICAL VISITATION REPORT**

DATE: _____

In line with the Bank's account opening requirements, I hereby submit the report on physical visitation to the customer's corporate office and signatory's place(s) of residence as follows:

PART "A"

1. NAME OF CUSTOMER: _____
2. CORPORATE OFFICE/RESIDENTIAL ADDRESS VISITED (include graphical sketch of directions to location): _____ _____
3. TEL. NO: PHYSICAL CORPORATE VISITED: _____
4. DATE OF PHYSICAL VISITATION: _____
5. SIGNATURE OF CUSTOMER: _____

PART "B" (FOR OFFICIAL USE ONLY)

6. ADDRESS GIVEN BY CUSTOMER (In the Account Opening form): _____
7. EXPLANATION FOR DIFFERENCE BETWEEN (2) & (6): _____
8. HAS A TELEPHONE CONTACT BEEN ESTABLISHED WITH THE CEO OR HIS APPOINTED DESIGNATE INFORMING HIM OF THE APPLICATION TO OPEN THE ACCOUNT? (For MDAs and public institutions only). IF SO, [] YES [] NO [] N/A
A. PROVIDE CONTACT NUMBER(S) USED: _____
B. PROVIDE NAME OF CEO/APPOINTED DESIGNATE CONTACTED: _____
C. WAS AUTHORISATION FOR THE OPENING OF THE ACCOUNT CONFIRMED? [] YES [] NO
9. OBSERVATIONS ON THE CORPORATE ADDRESS VISITED:
A. DOES THE ADDRESS EXIST? [] YES [] NO [] N/A
B. DOES THE COMPANY OPERATE FROM THIS ADDRESS? [] YES [] NO [] N/A
C. DOES THE COMPANY HAVE ANY OTHER PLACE OF BUSINESS, WAREHOUSE OR FACTORY? [] YES [] NO [] N/A IF SO, WHERE? _____
D. IN YOUR OPINION AND CONSIDERING THE OBSERVATIONS, ARE THERE ANY VISIBLE SIGNS OF OPERATION? [] YES [] NO [] N/A
BASED ON THE ABOVE INFORMATION, I HEREBY CONFIRM THE EXISTENCE OF THE OFFICE/RESIDENCE AT: _____
NAME & SIGNATURE OF THE RELATIONSHIP OFFICER VISITING ADDRESS(ES): _____ Date
NAME & SIGNATURE OF ACCOMPANYING RSM VISITING ADDRESS(ES): _____ Date
SIGNATURE OF GROUP HEAD/SECTOR HEAD/BRANCH HEAD: _____

Provide a directional sketch of directions to the customer's location.

You may also provide other descriptive information that will assist in identifying the customer's location.



ZENITH BANK (GHANA) LIMITED

FOR BANK USE ONLY

- Has screening against the Bank's internal database of listed persons been carried out for the applicant, its directors and beneficial owners? Yes No
- Is either the applicant, any of its directors or beneficial owners a politically exposed person? Yes No
- Indicate the applicant's risk score: 1 2 3 4 5
Note: An Enhanced Due Diligence (EDD) form must be completed and approved by Senior Management (e.g. Group/Divisional Heads) for applicants achieving scores of 4 or 5.
- Indicate the applicant's FATCA status US Person Non US Person Recalcitrant PFFI NPFFI

S/N	DOCUMENTS OBTAINED	N/A	IN PLACE	DEFERRED
1	Identification			
2	Passport Photograph(s)			
3	Mandate Card			
4	CTC of Certificate of Incorporation/Certificate of Registration			
5	Board Resolution/Society Resolution			
6	Certificate to Commence Business			
7	CTC of Regulations/Rules/Constitution by President or Secretary			
8	Evidence of registration with GIPC (for companies with foreign participation)			
9	Evidence of registration with other government agency (where applicable)			
10	Act/Gazette establishing government agency (where applicable)			
11	Power of Attorney (where applicable)			
12	Search Report			
13	Visitation Report			
14	Public Utility Receipt			
15	Residence Permit (for resident foreign nationals)			
16	Work Permit (for foreign nationals working in Ghana)			
17	Evidence of income tax registration number			
18	Completed Key Personnel Information Form			
19	Completed Beneficial Ownership Form			
20	Graphical Sketch of Location			
21	Enhanced Due Diligence form (where applicable)			
22	Physical Visitation			
23	Form 3/Form A			

Checked and processed by: _____
NAME & SIGNATURE (CSU OFFICER)

Customer Introduced by: _____
NAME & SIGNATURE

Relationship Manager: _____
NAME & SIGNATURE

Approved by:

Name: _____

Designation: Branch Head _____

Signature: _____

Date: _____

