

**ACCOUNT OPENING REQUIREMENTS FOR
INDIVIDUAL CURRENT ACCOUNT**

1. Account opening form duly completed.
2. Two (2) specimen signature cards duly completed by the signatory to the account.
3. Two independent and satisfactory references. Referees must be current account holders.
4. Two (2) recent clear passport size photographs of signatory with name and signature written on the reverse side.
5. Means of identification i.e. Driver's licence, international passport or Voters Identity Card (original to be sighted).
6. Photocopy of Public Utility Receipt i.e. Electricity Company of Ghana or Ghana Telecom bills - (original to be sighted).
7. Mandatory Initial Deposit.....
8. Residence Permit (where applicable).
9. Letter of Administration/Will for account of the estate of a deceased.

(FOR BANK USE ONLY)

S/N	DOCUMENTS OBTAINED	IN PLACE	WAIVER
1.	Identification:		
	(a) International Passport		
	(b) Driver's Licence		
	(c) Voter's Identity Card		
2.	Passport Photographs		
3.	Verification of Signature		
4.	Signature Cards		
5.	Mandate		
6.	Reference Forms	Internal	
		External	
7.	Residence Permit		
8.	Visitation Report		
9.	Public Utility Receipt / Invoice		
10.	KYC/Money Laundering Form		

CHECKED AND PROCESSED BY _____
CSU OFFICER

CUSTOMER INTRODUCED BY _____
NAME & SIGNATURE

RELATIONSHIP OFFICER _____
NAME & SIGNATURE

WAIVER APPROVED BY _____
NAME & SIGNATURE

APPROVED BY	INITIAL	DATE
Legal Officer		
Branch Manager		
Approval		

ZENITH BANK GHANA LIMITED

APPLICATION FOR THE OPENING OF AN INDIVIDUAL CURRENT ACCOUNT

SURNAME: _____ OTHER NAMES: _____

DATE OF BIRTH: _____ NATIONALITY: _____

SEX: _____ MALE: _____ FEMALE

OFFICE ADDRESS	FOREIGN OFFICE ADDRESS (If any)	MAILING ADDRESS	RESIDENTIAL ADDRESS & TELEPHONE (Not P. O. Box)

E-MAIL ADDRESS: _____

OFFICE TELEPHONE NO: _____ FAX NO: _____

OCCUPATION/PROFESSION: _____ PROFESSIONAL ID NO.: _____

EMPLOYER: _____

REGION OF ORIGIN: _____ DISTRICT AREA: _____

MARITAL STATUS: _____

NAME OF SPOUSE _____ OCCUPATION: _____

SOURCES OF FUNDS:

SOURCE	AMOUNT PER ANNIUM (€)	SOURCE	AMOUNT PER ANNIUM (€)
Salaries		Trading	
Business Income		Retailing	
Rent on Property (Rents)		Others	
Gratuity			

ACCOUNTS WITH OTHER BANK (S) (INCLUDING ZENITH BANK)

NAME & ADDRESS OF BANK/BRANCH	ACCOUNT NAME AND NUMBER
1. _____	
2. _____	
3. _____	

REFERENCES

NAME AND ADDRESS	BUSINESS/OCCUPATION	BANKER/ACCOUNT NO.
1. _____		
2. _____		

I request the opening of a current account and confirm that the above information is true. I agree to the terms and conditions on the reverse of this application.

Date.....

To: ZENITH BANK GHANA LIMITED

.....Branch
.....

Dear Sir,

Please open a Current Account in my name

I request and authorise you that until I shall give notice in writing to the contrary to honour all cheques or other Standing Orders/Instructions which may be drawn on the said account provided such cheques, or orders comply with my mandate, and I request and authorise you to debit such cheques or other Standing Orders to the said account of such debit in consideration of which I agree:-

1. To be responsible for the payment of any such overdraft with interest accruing thereon.
2. To assume full responsibility for the genuineness, correctness and validity of all endorsements appearing on all cheques, orders, bills, notes, negotiable instruments and receipts or other documents deposited in my account.
3. To hold you free from any responsibility for any loss or damage to funds deposited with you due to any future Government order, law, levy, tax, embargo, moratorium, exchange restriction or any other cause beyond your control, and that any or all funds standing to the credit of the account are payable only at your bank, on demand only and only in such local currency, or at your option, in such local currency as may then be in local circulation.
4. That the Bank may debit my account for any service charges, from time to time as set by the Management.
5. That any and all withdrawals and borrowing of money and/or other transactions I undertake personally or upon my authority resulting/leading to debit balance (or beyond the approved debit limit where an approved OD facility duly exist) on your account with the bank will attract penal charges as may be determined by the bank.
6. To accept as due notification any notice of change in conditions governing the account directed to my last known address and to be bound by such change.
7. That any notice or letter addressed to me and sent through the post to the address supplied by me shall be considered duly delivered and received by me at the time it would be delivered in the ordinary course of post.
8. That if a cheque credited to my individual current account is returned dishonoured, the same may be transmitted to me through my last known address either by bearer or by post.
9. That I note the Bank will accept no liability whatsoever for funds handed to members of its staff outside banking hours or outside the Bank's premises.

My attention has been drawn to the necessity for safeguarding my cheque book so that unathourised 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 understand and agree that you are 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 cheque(s) and I understand and agree that any such cheque may be returned unpaid.

I agree that any disagreements with entries on my Bank Statements shall be made by me within 15 days of the dispatch of the Bank Statement. Failing receipt by the Bank of a notice of disagreement within 15 days from the date of dispatch of my Bank Statement, it will be assumed by the Bank that the statement as rendered is correct.

If further understanding 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. You are authorised to debit from the account your usual banking charges, interest, commissions, etc.

I agree that I addition to any general lien or similar right to which you as bankers may be entitled by law, you may any time and without notice to me combine or consolidate all or any of my accounts with you and liabilities to you and set off or transfer any sum or sums standing to due credit of any one or more of such accounts or credit, be it cash, cheques, valuables, deposits, securities, negotiable instruments or other assets belonging to me with you in or towards satisfaction of any of my liabilities to you or any other account or in other respect whether such liabilities be actual or contingent, primary or collateral and several or joint.

Dated this.....day of20.....

SIGNATURE

ZENITH BANK (GHANA) LIMITED
ADDITIONAL SIGNATORIES

A/C NUMBER

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1. NAME OF SIGNATORY _____ _____	
CATEGORY	
Mobile Phone No.:	
2. NAME OF SIGNATORY _____ _____	
CATEGORY	
Mobile Phone No.:	
MANDATE	

- PLEASE TICK AS APPROPRIATE
- Confirmation MUST be in writing

FOR BANK USE

CHEQUE CONFIRMATION REQUIRED? YES <input type="checkbox"/> NO <input type="checkbox"/>
Amount to be confirmed: All amounts <input type="checkbox"/> GH¢and above <input type="checkbox"/>
E-MAIL/FAX INDEMNITY APPLICABLE? YES <input type="checkbox"/> NO <input type="checkbox"/>
FAX _____
E-MAIL _____

REMARK _____

CSU OFFICER _____

RSM OFFICER _____

APPROVAL _____ DATE _____

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:

- (l) 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.

6. 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.

To: 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:

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



E-Banking Application Form



Zenith Bank Ghana Limited

E-Banking Service Terms and Conditions

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.

ATM / Easy Pay Card

Customers have the option of linking up to two related accounts to a single ATM card. Please provide details of accounts that you would like to have linked to your ATM Card

Account Name	Account Number
1.	
2.	

Reason for Card Request	Card to be Collected at
First-Time Card Request <input type="checkbox"/> Change of Card Type <input type="checkbox"/>	Specify Branch of Zenith Bank

SMS Banking/Z-Mobile

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-Mobile (Enquiries and payment, mobile top up, funds transfers and money transfers to non-account holders via mobile phone)

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 your account balance, download your account activities, request for cheque books, pay for products and services, pay vendors and make transfers

Authorised Signature: _____ Date: _____

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

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