



ZENITH BANK (GHANA) LTD

ACCOUNT OPENING FORM

Corporate 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	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2	✓	✓	✓	✓	✓	✓	N/A	N/A	✓	N/A
3	N/A	✓	✓	✓	✓	✓	N/A	✓	N/A	✓
4	✓	N/A	✓	✓	✓	N/A	N/A	N/A	N/A	N/A
5	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
6	N/A	✓	✓	✓	✓	✓	N/A	N/A	N/A	N/A
7	✓	✓	✓	✓	✓	✓	N/A	N/A	N/A	N/A
8	N/A	✓	✓	✓	✓	✓	✓	✓	✓	✓
9	N/A	N/A	N/A	N/A	N/A	N/A	✓	N/A	N/A	N/A
10	N/A	N/A	N/A	N/A	N/A	N/A	✓	N/A	N/A	N/A
11	✓	✓	✓	✓	✓	✓	N/A	✓	✓	✓
12	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
13	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
14	✓	✓	✓	✓	✓	✓	N/A	✓	N/A	✓
15	N/A	✓	✓	✓	✓	✓	N/A	✓	N/A	✓
16	N/A	N/A	✓	N/A	N/A	✓	N/A	N/A	N/A	N/A
17	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
18	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

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

**ZENITH BANK (GHANA) LTD****APPLICATION FOR THE OPENING OF A CORPORATE ACCOUNT**

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 | ☐ External Company | ☐ Parastatal (Including MDAs) | ☐ Embassy/Diplomatic Mission |
| ☐ Partnership | ☐ Guarantee Company: NGO, | ☐ Guarantee Company: | ☐ Trusts, Nominees and | ☐ Unincorporated Society, |
| ☐ Public Company | Religious Orgs., Charities | Other | Fiduciaries | 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 [House, street name, area, city]:

Operating Business Address 2 [P.O. Box]:

Mailing/Correspondence Address:

Company Registration Number:

Other Reference Number:

Telephone Number(s):

Email:

Business Website:

NATURE OF BUSINESS/INDUSTRY

- | | | | |
|--|--|--|---|
| ☐ Accounting/Audit Services | ☐ Energy | ☐ Information Technology | ☐ Non-Bank Financial Institutions |
| ☐ Agriculture, Forestry & Fishing | ☐ FinTechs | ☐ Investment Advisory | ☐ Other Professional Services |
| ☐ Car Dealerships | ☐ Forex Bureaus | ☐ Jewel, Gem & Precious Metal Dealers | ☐ Real Estate |
| ☐ Commerce & Finance | ☐ Gaming, Casinos & Night Clubs | ☐ Legal Services | ☐ Religious Organizations |
| ☐ Construction | ☐ Health Care | ☐ Manufacturing | ☐ Transportation, Storage & Communications |
| ☐ Education | ☐ Hospitality | ☐ Mining & Quarrying | ☐ Virtual Asset Service Providers |
| ☐ Electricity, Gas & Water | ☐ Other (please specify) | | |

PROJECTED ANNUAL TURNOVER

- ☐
- GHS 0 - 50,000
- ☐
- GHS 50,001 - 100,000
- ☐
- GHS 100,001 - 500,000
- ☐
- > GHS 500,000

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 |
| ☐ Business/Transactional | ☐ Other (please specify): | ☐ Receipt of inflows from family & friends |

Source of Funding:

- | | | |
|--|---|--|
| ☐ Business Income | ☐ Salary | ☐ Rental Income |
| ☐ Commissions | ☐ Personal Savings | ☐ Family & Friends |
| ☐ Dividends | ☐ Trust Funds per Trust Deed | ☐ Other (please specify): |

Expected Monthly Account Activity

Transaction Type

Anticipated No. of Transactions

Anticipated Amount per Month

Deposits: ☐ 0 - 10 ☐ 11 - 25 ☐ 26 - 50 ☐ > 50Withdrawals: ☐ 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.

**ZENITH BANK (GHANA) LTD****APPLICATION FOR THE OPENING OF A CORPORATE ACCOUNT**

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

Name	Address:	Zenith Bank Account No. (if applicable)
Name	Address:	Zenith Bank Account No. (if applicable)
Name	Address:	Zenith Bank Account No. (if applicable)

ACCOUNTS WITH OTHER BANKS (Including Zenith Bank (Ghana) Ltd)

Name and Address of Bank/Branch	Account Name & Number
Name and Address of Bank/Branch	Account Name & Number
Name and Address of Bank/Branch	Account Name & Number

PERSONS WITH DISABILITY [To be completed for Sole Proprietorships only]

In accordance with section 10 of the Bank of Ghana *Financial Inclusion of Persons with Disabilities Directive, 2025* financial service providers, including Zenith Bank (Ghana) Ltd, are required to collect relevant data to identify customers who are persons with disabilities. It constitutes sensitive personal data and will be processed solely for regulatory compliance and financial inclusion purposes. Your information will be handled in accordance with our privacy policy.

- ☐ Yes ☐ No If you selected 'Yes', please indicate the nature of your disability by ticking any of the boxes below.
- ☐ Physical/Mobility Disability: *Affects mobility and physical capacity, such as spinal cord injuries, cerebral palsy, muscular dystrophy, or limb differences*
- ☐ Sensory Disability: *Involves impairments to senses, including blindness, low vision, deafness, or hard of hearing*
- ☐ Intellectual/Developmental Disability: *Affects cognitive functioning, learning, and adaptive behavior, such as Down syndrome, autism spectrum disorder, or developmental delays*
- ☐ Psychosocial (Mental Health) Disability: *Conditions that affect mental well-being, such as depression, anxiety, or schizophrenia*
- ☐ Neurological Disability: *Conditions resulting from damage to the nervous system, including epilepsy, Parkinson's disease, or multiple sclerosis*
- ☐ Speech and Communication Impairment: *Difficulties with communication, such as stuttering or aphasia*

UNDERTAKINGS

A. By signing below, I/We request and accordingly authorize Zenith Bank (Ghana) Ltd to do the following on my/our behalf:

i. To open a Corporate Account with Zenith Bank (Ghana) Ltd and confirm that the preceding information is true. We/I agree to the terms and conditions and rules governing them as applicable to my/our chosen account type(s). Additionally I/we confirm that I/we have read the general and specific terms and conditions for corporate accounts as well as the terms and conditions relating to the issuance of the Zenith Bank (Ghana) Ltd E-Banking Service, ATM card(s) issuance and Email and Telephone Indemnity and undertake to be bound by them.

ii. To (a) submit information on my/our account(s) credit transactions with Zenith Bank (Ghana) Ltd to credit referencing bureaus licensed under the Credit Reporting Act 2007, Act 726, or (b) obtain credit reports on me/us from credit bureaus licensed under the Credit Reporting Act, Act 726 for the purpose of credit management. I/We understand that the credit bureaus will record our enquiries which may be seen by the other institutions that make their own credit enquiries about us.

iii. To transfer balances on my dormant account(s) to the Bank of Ghana, in accordance with section 143 (6) of the Banks and Specialised Deposit-Taking Institutions Act, 2016, (Act 930)

iv. Submit information on my disability status to the Bank of Ghana, in accordance with requirement 19 of the Financial Inclusion for Persons with Disabilities Directive, 2025.

ZENITH BANK (GHANA) LTD**APPLICATION FOR THE OPENING OF A CORPORATE ACCOUNT****UNDERTAKINGS (Continued)**

B. I/We understand that Zenith Bank (Ghana) Ltd ("the Bank") is required by the Data Protection Act 2012 (Act 843) to do the following:

i. The Bank, its affiliates and its contracted agents in managing and administering my/our account with the Bank, shall (a) share all information relating to me/us and my/our accounts, including, without limitation, any personal information, reference provided and other credit information maintained with or obtained by the Bank and its affiliates (including those obtained from credit reference agencies) and (b) use, store, process, share, disclose and transfer (whether within or outside the jurisdiction concerned) all information (including, without limitation, information relating to the debts), relating to me/us, as they shall consider necessary in connection with administering my/our account.

C. I/We acknowledge that any such sharing or transfer of information will be on a confidential basis and that the Bank, its affiliates, or other third-party service providers, may disclose information if required or permitted by any law, rule or regulation or at the request of any public or regulatory authority or if such disclosure is required for the purpose of preventing fraud.

D. By signing this form, I/we hereby certify that all information contained herein, is true, accurate, and complete to the best of my knowledge. I/We am/are aware that if any of the information is found to be false, inaccurate or incomplete the Bank has the right to take appropriate action against me/us as provided under the applicable law. I/We understand that the information given herein and the documents supplied are the basis for the opening of my/our account(s) and further undertake to indemnify the Bank for any loss suffered as a result of any false information or error in the information provided to the Bank.

Name: _____ Signature: _____ Date: _____

Name: _____ Signature: _____ Date: _____

JURAT - 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 contents of this agreement and acknowledge that it has been truly and audibly read over and explained by my interpreter.

Mark of Customer/
Thumbprint:



Mark of Interpreter/
Signature



Name & Address of Interpreter: _____

Language of Interpretation: _____ Date: _____

**CONFIRMATION OF RECEIPT OF LEAFLET AND VERBAL EXPLANATION ON THE
GHANA DEPOSIT PROTECTION SCHEME**

I hereby confirm that I have received from Zenith Bank (Ghana) Ltd verbal explanations and a leaflet on the deposit protection scheme in Ghana.

(Name of the client)

(Name of Officer)

(Signature of the client)

(Signature of the officer)

(Date)

ZENITH BANK (GHANA) LTD

APPLICATION FOR OPENING A FOREIGN CURRENCY/FOREIGN EXCHANGE ACCOUNT

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

☐ 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)

	Key Person I	Key Person II	Key Person III
Full Legal Name:			
Other Names:			
Mother's Maiden Name:			
Date of Birth: (mandatory)	D D M M Y Y Y Y	D D M M Y Y Y Y	D D M M Y Y Y Y
Place of Birth/TIN:	Place of Birth TIN	Place of Birth TIN	Place of Birth TIN
Sex:	☐ Male ☐ Female	☐ Male ☐ Female	☐ Male ☐ Female
Identification Type:	☐ ECOWAS/Non Citizen Identity Card ☐ International Passport	☐ ECOWAS/Non Citizen Identity Card ☐ International Passport	☐ ECOWAS/Non Citizen Identity Card ☐ International Passport
ID Number/Issuing Country	ID Number Issuing Country	ID Number Issuing Country	ID Number Issuing Country
ID Issue/Expiry Date:	Issue Date Expiry Date	Issue Date Expiry Date	Issue Date Expiry Date
Residence Status:	☐ Ordinarily resident in Ghana?	☐ Ordinarily resident in Ghana?	☐ Ordinarily resident in Ghana?
Residence Permit No: (if applicable)	Permit No. Expiry Date	Permit No. Expiry Date	Permit No. Expiry Date
Citizenship/Hometown:	Citizenship Hometown	Citizenship Hometown	Citizenship Hometown
Occupation/Job Title:	Occupation Job Title/Position	Occupation Job Title/Position	Occupation Job Title/Position
Residential Address in Ghana (including important landmarks & GPS) + Metropolitan, Municipal District Assembly Area	Street Address: City, Region & MMDA Personal Phone Number	Street Address: City, Region & MMDA Personal Phone Number	Street Address: City, Region & MMDA Personal Phone Number
Foreign Residential Address (if applicable):	House No. & Street Address: City & Country	House No. & Street Address: City & Country	House No. & Street Address: City & Country
Email Address:			
Key Person Status: Tick all applicable boxes	☐ 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

ZENITH BANK (GHANA) LTD

BENEFICIAL OWNERSHIP

Beneficial Owner I

Beneficial owner refers to the natural person(s) who ultimately owns or controls a customer. Kindly provide details for each beneficial owner with a share holding of 5% or greater. Beneficial owner also incorporates those persons who exercise ultimate effective control over a legal person or arrangement.

Full Legal Name:

Nationality/Country of

Incorporation.:

Date of Birth/Date of

Incorporation:

D	D	M	M	Y	Y	Y	Y
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Identification Type: ☐ ECOWAS/Non Citizen Identity Card ☐ International Passport

ID No./Company Reg. No.:

Issue Date/Expiry Date:

Issue Date

Expiry Date

Tax Identification Number

Residence Status:

☐ Ordinarily resident in Ghana?

Current Permanent Residential Address:

Street Address (including GPS)		Country	Postal/Zip Code
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Foreign Residential Address (if different from above):

Street Address		Country	Postal/Zip Code
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Phone Number/% Shareholding

Phone Number	% Shareholding
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Email Address:

Nature of Business:

Name of Spouse:

Spouse's Address:

For corporate shareholders:

Name of Ultimate Beneficial Owner:

Names of Affiliated Entities:

Beneficial Owner II

Beneficial Owner III

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D	D	M	M	Y	Y	Y	Y
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Identification Type: ☐ ECOWAS/Non Citizen Identity Card ☐ International Passport

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Issue Date

Expiry Date

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☐ Ordinarily resident in Ghana?

Street Address (including GPS)		Country	Postal/Zip Code
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Street Address		Country	Postal/Zip Code
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Phone Number	% Shareholding
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D	D	M	M	Y	Y	Y	Y
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Identification Type: ☐ ECOWAS/Non Citizen Identity Card ☐ International Passport

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Issue Date

Expiry Date

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☐ Ordinarily resident in Ghana?

Street Address (including GPS)		Country	Postal/Zip Code
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Street Address		Country	Postal/Zip Code
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Phone Number	% Shareholding
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**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:

1. 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.
2. 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.
3. 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.
4. 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.
5. 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.
6. 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.
7. 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

**ZENITH BANK (GHANA) LTD****PARTNERSHIP CURRENT ACCOUNT MANDATE****TO: ZENITH BANK (GHANA) LTD**

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.

12. SIGNATORIES TO THE ACCOUNT

S/N	NAME	CATEGORY	SPECIMEN SIGNATURE

The mandate of the partnership shall be

.....

Dated this day of, 20.....

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



ZENITH BANK (GHANA) LTD

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.....

**ZENITH BANK (GHANA) LTD****MANDATE FOR UNINCORPORATED SOCIETIES, CLUBS AND ASSOCIATIONS**

TO: ZENITH BANK (GHANA) LTD

IT IS HEREBY RESOLVED AS FOLLOWS.

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

with **ZENITH BANK (GHANA) LTD**

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 the authorized signatories.

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, together with specimens of signatures of Officers empowered to sign"

S/N	NAME	CATEGORY	SPECIMEN SIGNATURE

The mandate of the society/club/association shall be
.....

We certify that the above Resolution was duly passed at a Meeting held at
.....

and the above Signatures are correct.

Authorized Signature_____
Authorized Signature

We enclose herewith a copy of the Rules of the

**ZENITH BANK (GHANA) LTD****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) LTD****RELEASE AND INDEMNITY IN RESPECT OF FAX, E-MAIL AND TELEPHONE INSTRUCTIONS****WHEREAS**

- A. I/We have requested Zenith Bank (Ghana) Ltd ("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 e-mail authorize the Bank to act on instructions in respect of the under listed accounts via the e-mail address(es) provided below:

ACCOUNT NAME	ACCOUNT NUMBER	E-MAIL ADDRESS

2. Acknowledge that it is not practicable for the Bank to establish the authenticity of all messages and instructions 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 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 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 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 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 e-mail and/or telephone instructions received by the Bank;
6. Agree that in respect of the purported 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 of 20

By

SIGNATURE.....

NAME.....

TITLE.....

SIGNATURE.....

NAME.....

TITLE.....

**ZENITH BANK (GHANA) LTD****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.

Z-MOBILE

View account balance, download your account activity, inter/intra account transfers, interbank transfer, investment transfer, card transfer and bill payment. Download the Z-mobile app on Google Play Store or App Store *(For sole proprietors only)*.

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 activity, bill payments, chequebook request

SIGNED at..... this..... day of..... 20.....

By

AUTHORISED SIGNATURE.....

AUTHORISED 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) LTD E-BANKING SERVICE and undertake to be bound by them.

For Bank Use Only

Processed by _____
CSU Officer

Please Read Terms and Conditions



ZENITH BANK (GHANA) LTD

E-Banking Service Terms and Conditions

GENERAL T&Cs FOR CORPORATE ACCOUNT

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

1. To be responsible for the payment of any such overdraft with interest accruing thereon.
2. To assume full responsibility for the genuineness, authenticity, correctness and validity of all endorsements appearing on all cheques, orders, bills, notes, negotiable instructions and receipts or other documents deposited in my/our account.
3. To hold you free from any responsibility for any loss of funds deposited with you subject to any present or 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 as may then be in local circulation.
4. That the Bank may debit my/our account for any service charges, from time to time as set by the Bank.
5. That any and all withdrawals and borrowing of money and/ or other transactions I/we undertake personally or upon my/our authority resulting/leading to debit balance (or beyond the approved debit limit where an approved overdraft facility duly exists) on my account with the Bank will attract penal charges as may be determined by the Bank where applicable.
6. To accept as due notification any notice of change in conditions governing the account directed to my/our last known contact information and to be bound by such change.
7. That any notice or letter addressed to me/us and sent to any of the contact information I/we have provided shall be considered duly delivered and received by me/us at the time it would be delivered in the ordinary course of post.
8. That if a cheque credited to my/our account is returned, dishonoured, the same may be transmitted to me/us through my/our last known address either by a bearer or by post.
9. That the Bank will accept no liability whatsoever for funds I/we hand over to members of its staff or any other person outside banking hours or outside the Bank's premises.

I/We have been made aware of the need to safeguard my/our chequebook to prevent unauthorised persons from gaining access to it and the fact that the neglect of this precaution shall be a ground for any consequential loss being charged to my/our account.

I/We 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/we understand and agree that any such cheque(s) may be returned unpaid if there are insufficient funds in my/our account.

I/We agree that any disagreements with entries on my/our Bank Statements shall be made by me/us within six (6) years from the date of its occurrence. Failing receipt by the Bank of a notice of disagreement within six (6) years from the date of its occurrence, it will be assumed by the Bank that the statement as rendered is correct.

I/We agree that in addition to any general lien or similar right to which you as bankers may be entitled by law, you may at any time and without notice to me/us combine or consolidate all or any of my/our accounts with you and liabilities to you and set off or transfer any sum or sums standing to the 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/us with you in or towards satisfaction of any of my/our 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.

SPECIFIC T&Cs FOR FOREIGN CURRENCY/EXCHANGE ACCOUNT

The underlisted terms and conditions apply in addition to the above to only Foreign Currency/Exchange Account.

The customer understands that funds will be used only for eligible transactions, returns will be rendered to the Bank of Ghana on all funds received and utilized, conversion of foreign currency to Cedis shall be at the Zenith customer's rates and there shall be a surcharge on certain eligible transactions subject to the Bank's tariffs;

T&C FOR INDEMNITY FOR E-MAIL AND TELEPHONE INSTRUCTIONS

AND WHEREAS:

- A. I/We have requested Zenith Bank (Ghana) Ltd ("the Bank") to act on instructions transmitted by me/us to it by e-mail or telephone.
- B. The Bank has informed me/us that it is prepared to act on such 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 DO HEREBY:

1. In consideration of the Bank's capacity to receive correspondences by e-mail authorize the Bank to act on instructions in respect of the under listed accounts via the e-mail address(es) provided below:
2. Acknowledge that it is not practicable for the Bank to establish the authenticity of all messages and instructions 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 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 Bank acting or, for reasonable cause, not acting on any purported 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 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 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 e-mail and/or telephone instructions received by the Bank;
6. Agree that in respect of the purported 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.



ZENITH BANK (GHANA) LTD

E-Banking Service Terms and Conditions

ATM CARD - TERMS AND CONDITIONS

Introduction

By using a ZENITH ATM Card you unconditionally agree to be bound by the laws, rules, regulations and policies applicable on the matter, these T&Cs now existing or which may hereinafter, be reviewed, issued or modified. All the Terms and Conditions in the ZENITH ATM Card Agreement have been read and understood by you as evidenced signature on the application form of the ZENITH ATM Card.

In this agreement, "we" "us" and "our" mean Zenith Bank and "you" and "your" mean the customer and include (where appropriate) any person the customer has asked us to give a Card to.

"Bank" means Zenith Bank (Ghana) Ltd. "Card" means a ZENITH ATM Card, including any renewal or replacement Card. "Card holder" means the person having power alone to operate the Card in accordance with the Bank mandate in respect thereof. "PIN" means the personal identification number issued to the Cardholder from time to time for use with the Card. "Transaction" means any cash withdrawal or payment made using the Card, or any refund arising in connection with the use of Card in any authorized manner for debit or credit to the Account.

Charges

The Cardholder shall be charged a fee by Zenith Bank, in accordance with the Bank's schedule of fees from time to time in force.

Limiting your right to use the Card

If we have good reason, we may

- Refuse to approve a Transaction
- Cancel or suspend your right to use the Card for any Transaction or refuse to replace any Card without prior notice to you. We will not be liable to you for refusal on your part to approve a Transaction if you cannot use the Card for a Transaction or for loss or damage you may suffer as a result of the above.

Security

You should do all that you reasonably can to keep the Card safe and your PIN confidential at all times. You must also keep the Card separately from any cheques. You should never write down or record your PIN. You should only reveal your Card number to make a Transaction or report the loss or theft of the Card or otherwise with our permission only if we allow you to do so.

When to notify us

You should notify us as soon as reasonably possible if:

- a) The Card gets lost or stolen or you think that the Card may be misused or that someone else may have found out the PIN.
- b) Your statement includes an item which you think is wrong.
- c) You change your name or address.

You can contact us at any of our branches during business hours or at Zenith Bank (Ghana) Ltd Head Office (Tel: 0302 680 884 / 0542 000 111). You will be required to communicate to us in writing within seven days any verbal information which you have not already given us in writing. You must give us all the information you have about the loss, theft or misuse of the Card or the PIN, and any other information we may require. We may give the police any information we think will be useful. If you find the Cards which you have reported as lost, stolen or at risk of misuse, you must not use them. You must cut them in half and report this to us immediately.

Limits of liability

If someone uses a Card obtained from you with your permission, you will be liable for all the Transactions which take place prior to you notifying us that there is a danger of the Card being misused. If we are unable to debit your account because the account has been closed or for any other reason beyond our control, you will still be liable to pay us for all Transactions we cannot reasonably control. This includes any machine failing to work and industrial disputes.

Refunds and claims

We will credit your account with a refund for a Transaction if the retailer asks us to or if you notify us that a Transaction with a retailer has been incorrectly debited to your account. You cannot use a claim you may have against someone else to make a claim against us, or refuse to pay us, unless you have a legal right not to do so. You cannot transfer any rights against us to anyone else.

Dispute resolution turn around times

By accepting to use the Card, you recognize that We are bound by obligations to third parties like VISA/Mastercard on the Use of the Card. These obligations may determine the turnaround times for resolving any dispute that may arise on the use of the Card. These may include (but not limited to) chargebacks, fraudulent, suspicious transactions or any issue resulting in a dispute over funds related to your use of the Card. You agree and understand that any such dispute may be resolved within a maximum 120 days, or any period determined by the third party.

Changing the terms of agreement

We may change the terms of agreement, including our charges if we add extra functions to the Card at any time, upon notification to you about the change. Changes will normally arise from market conditions, cost of providing the service, legal or other requirements affecting us or for any other good reason in our sole discretion. We may introduce a change for any service provided under or in connection with this agreement. We will notify you about any changes by:

- Advertising in the press; or
- Messages in your Bank statement ; or- Sending you a written notice.

Ending this agreement

This agreement will come to an end if either of us gives a written notice to the other to that effect, and you have returned all Cards and made all payments due under this agreement.

General

We do not warrant that services and benefits which we provide outside the terms of this agreement will always be available. We may reserve the right to withdraw or vary these service or benefits at any time without giving you notice. We will charge you for any losses or costs we have to pay if you breach this agreement.

This agreement is governed by the Ghanaian law.

I have read, understood and agreed to all the terms and conditions of this card application. I agree to be bound by all the terms herein.

ZENITH BANK GHANA ELECTRONIC BANKING AGREEMENT

1. DEFINITIONS

"Customer(s) or You" means a customer of Zenith Bank (Ghana) Ltd 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". "Customer in this Agreement may, where the context admits, be referred to variously as "you" and/or "your".

"The Bank" or "we" or "us" means Zenith Bank (Ghana) Ltd. "The Bank" in this Agreement may, where the context admits, be referred to variously as "we", "us" and/or

"our".

"Service" means Zenith Bank Ghana Internet Banking, Telephone Banking, Secure message facility, online bill payments and other similar or related e-banking services as we may amend, introduce, or modify from time to time.

"Access code, Passcode, Username and Password" means the enabling security code with which you access the system and which, at all material times must be/is known to you only.



ZENITH BANK (GHANA) LTD

E-Banking Service Terms and Conditions

"Account" means your current or savings account or other account maintained with the Bank at any of "our" branches in Ghana which has been linked to any e-banking service on your instruction/request.

"PIN" means your Personal Identification Number.

"Mailing Address" means your mailing address in our records.

"Instruction" means your request to us for the Services.

"ATM" means Automated Teller Machine that dispenses cash to account holders or accepts cash deposits with the use of a smartcard 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.

"Third Party Bank" means any bank other than Zenith Bank (Ghana) Ltd and "Third Party Account" means any account other than a Zenith Bank (Ghana) Ltd Account.

2. THE SERVICE

The service allows you to give us instructions by use of:

(a) Telephone, ATM, PIN, Passcode or Access code, Username and secure message (email, SMS) for the following:

- i. Obtaining information regarding your account(s) balances as at the last date of business with us.
- ii. Obtaining information with regards to any instrument in clearing or any credit standing in your account(s) as at the last date of transaction on your account.
- iii. Authorizing us to debit your Account to pay a specified utility bill (such as electricity) and/or any other bills as specified by the customer subject however to availability of such bill payment under this service.
- iv. Authorizing us to effect a transfer of funds from your account to any other account with the bank or with a third party bank.
- v. Authorizing us to effect any stop payment order.

(b) On receipt of any instruction(s), the Bank will endeavor to carry out your instructions promptly, except all or any unforeseen circumstances such as an Act of God, Force Majeure, system failure and other causes beyond our control prevents us from doing so immediately.

3. ACCESS

(a) Before the service can be available to you, you must have any one or a combination of the following:

- i. A duly opened and functional account with us which has been linked to the service;
- ii. A Passcode, Access code, Username and Password;
- iii. A touch-tone telephone/GSM handset and computer or an acceptable, usable (as determined by us) electronic gadget; iv. A Personal Identification Number ("PIN"); and v. An acceptable e-mail address.

(b) Under no circumstances shall you/allow anybody to access your account through the service. You understand that you are obliged to inform us immediately of any breach or any unauthorized access to your account.

4. THE PASSCODE OR ACCESS CODE/PASSWORD/E-MAIL

(a) You understand that your Passcode or Access Code/Password/E- mail is used to give instructions to us and accordingly undertake:

- i. That under no circumstances shall the Passcode, Access Code/Password be disclosed to any other person.

- ii. Not to write the Passcode, Access Code/Password in an open place in order to avoid any other person(s) coming across same.
- iii. That you hereby instruct and authorize us to comply with any instructions given to us through the use of the service without any need for verification or validation.
- iv. Once we are instructed by means of your Passcode, Access Code and PIN, we are entitled to assume that those are the instructions given by the customer and to rely on the same.
- v. That your Passcode or Access Code must be changed immediately it becomes known to someone else.
- vi. You understand that we are exempted from, and indemnified against any form of liability whatsoever for complying with any or all instruction(s) given by means of your Passcode or Access Code if by any means the Passcode or Access Code becomes known to a third party.
- vii. Where you notify us of your intention to change your Password or Access Code arising from loss of memory of same, or that it has come to the notice of a third party, we shall, with your consent, delete same and thereafter allow you to enter a new Passcode or 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 Passcode or Access Code or knowledge of a third party and the time the report is lodged with us.
- viii. That once your Passcode or Access Code is given, it shall be sufficient confirmation of the authenticity of the instruction given.
- ix. That you shall be responsible for any instruction given by means of your Passcode or Access Code.
- x. That accordingly, the Bank shall not be responsible for any fraudulent, duplicate or erroneous instructions given by your Passcode or Access Code.

5. CUSTOMER'S RESPONSIBILITY

- i. You undertake to be absolutely responsible for safeguarding your Username, Access code, Passcode, PIN and Password, and under no circumstance shall you disclose any or all of these to any person.
- ii. You undertake to ensure the secrecy of your Passcode or Access Code, PIN and Password by not reproducing same in any manner whatsoever either in writing or otherwise capable of making it known to any other person(s).
- iii. You hereby expressly exempt us, including our officials and Directors from any liability arising from unauthorized access to account and/or data as contained in the Bank's records via the service, which arises as a result of your inability and/or otherwise failure to safeguard your PIN Passcode or Access Code and/or Password and/or failure to log out of the system completely by allowing on screen display of your account information.
- iv. We are further relieved of any liability as regards to breach of duty of secrecy arising out of your inability to scrupulously observe and implement the provisions of clauses 5(i) – (iii) above, and/or instances of breach of such duty by hackers and other unauthorized access to your account(s) via the service.
- v. Your Access Code and Password must be changed immediately it becomes known to anyone else and therefore you are under a duty to notify us whenever your Access Code and/or Password have become known to another person.
- vi. Where you notify the Bank of your intention to change your Access code and/or Passcode arising from either any loss of memory of same or that it has come to the notice of a third party, the Bank shall with your consent delete same and thereafter allow you to enter a new Passcode, Access Code and Password; provided that we shall not be responsible for any loss(es) that occur(s) between the period of such memory of the Access Code, Passcode and/or Password or knowledge of a third party and the time the report is lodged with us.



ZENITH BANK (GHANA) LTD

E-Banking Service Terms and Conditions

- vii. You shall be responsible for any fraud, loss and/or liability to the bank or third party arising from usage of your Access Code, Passcode, PIN and/or Password being used by a third party and other unauthorized access. Accordingly we shall not be responsible for any fraud that arises from usage of your Access Code, Passcode, PIN and/or Password.
- viii. Upon your enrollment unto this service, you agree to be charged the applicable monthly fee and/or usage fee whether or not you utilize the service during the period in question.
- ix. Under no circumstances will we 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 advised of the possibility of such damages, losses or hyperlink to other internet resources are at the customers risk.
- x. Copyright in the pages and in the screens displaying the pages, and in the information and material therein and arrangement shall at all times, be ours.
- xi. We shall not be responsible for any electronic virus or viruses that you may encounter in the course of making use of this service.

6. RULES OF THE ROAD

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". Any conduct that violates the "Rules of the Road" is grounds for termination of these services and we may for whatsoever reason vary these terms and conditions. For this reason, you agree and undertake to:

- i. Provide true, accurate, current and complete information about yourself as requested in our registration form and account opening forms and agree not to misrepresent your identity, information, which may include Usernames, Passwords or other access devices for such accounts to anyone.
- ii. Obey all laws governing the use of the service. You agree 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, obscene, or that infringes the right of others.
- iii. Apply restrictions on commercial use or resale: Your right to use the service is personal and therefore you agree not to assign or make any commercial use of the service.
- iv. Proprietary rights: You acknowledge and agree that we own all rights to our web site and the content displayed on the site. You are only permitted to use this content as expressly authorized by the service. You shall not copy, reproduce, distribute, or create derivative work from this content.
- v. A violation of any of the rules (i-iv) is a ground for immediate discontinuation of the service by the Bank.

7. DISCLAIMER OF WARRANTIES

- a) You expressly understand and agree that the use of the service is at your sole risk. The service is provided on an "as is" and "as available" basis. We hereby expressly disclaim 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.
- b) The Bank makes no warranty that:
 - i. the service will meet your 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 products, services, information or other material purchased or obtained by you through the service will meet your expectations; and
 - v. any errors in the technology will be corrected.
- c) Any material downloaded or otherwise obtained through the use of the service is done at your own discretion and risk and the Bank is not responsible for any damage to your computer or any similar system or loss of data that results from the download of any such material. No advice or information, whether oral or written, obtained by the customer from us or through or from the service will create any warranty not expressly stated in these terms.

8. LIMITATIONS OF LIABILITY

You hereby agree that the Bank will not be responsible 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 services resulting from any products, data,

information or services purchased or obtained or messages received or transactions entered into through or from the service;

- iii. unauthorized access to or alteration of your transmission of data;
- iv. statements or conduct of anyone on the service; or
- v. any other matter relating to the service.
- vi. Indemnification: Except when caused by our own intentional misconduct or gross negligence, you agree to protect and fully compensate us, our employees, and our affiliates and service providers from any/all third party claims, liability, damages, expenses and costs (including, but not limited to legal fees) caused by or arising from a 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.
- vii. Service changes and discontinuation: We reserve the right to change or discontinue, temporarily or permanently, the service at any time without notice. In order to maintain the security and integrity of the service, we may also suspend your access to the service at any time without notice. You agree that the Bank will not be liable to you or any third party for any modification or discontinuation of the service.

9. ADVERTISEMENT SUBSCRIPTION OPT-IN

You may choose whether to receive promotional and advertising communications from the Bank. You can indicate your preference by completing the relevant section below. Your consent or refusal to receive advertisements will remain valid until you revoke it in writing.

Opt-In/Opt-Out Preference:

☐ I agree to receive promotional and advertising communications from Zenith Bank (Ghana) Ltd

☐ I do not wish to receive promotional and advertising communications from Zenith Bank (Ghana) Ltd.

Name:

Signature: Date:

10. INFORMATION ON PRODUCTS, FEES, AND TARIFFS

Information regarding the Bank's products, fees, and tariffs is available on the Bank's website at www.zenithbank.com.gh. You are encouraged to visit our website regularly for the most up-to-date details. If you wish to unsubscribe from any specific service or communication, please contact the nearest branch of the Bank or reach out to Zenith Direct, the Bank's contact centre, using the contact details provided on our website.

11. DATA RETENTION POLICY

The Bank will retain your personal information, including records of your transactions up to the maximum limit permitted by applicable laws and regulations.

12. OTHERS

We shall be considered an agent or other legal representative of yours for any purpose by reason of this agreement and/or any other party whom you use this service to pay. This agreement cannot be changed by the customer nor any of the Bank's rights waived unless the Bank agrees in writing or you continue using the service following receipt of notice of any changes proposed by the bank.

This agreement is personal to you and you may not assign it to anyone.

All notices to you shall be in writing via the address you have provided to us (in your account opening details) and all notices to the Bank must be made in writing sent to the Bank's address.

All notices 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 and sent to the Bank's address.

The Bank and the customer shall at all times be independent contractors, 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 the 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. You agree that any claim, dispute, or issue arising out of this Agreement shall be subjected to Arbitration in Ghana.

ZENITH BANK (GHANA) LTD

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
NAME & SIGNATURE OF GROUP HEAD/SECTOR HEAD/BRANCH HEAD: _____	_____
	Date



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) LTD

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: ☐ Low (1) ☐ Moderate (2) ☐ Medium (3) ☐ High (4) ☐ Very High (5)
Note: An Enhanced Due Diligence (EDD) form must be completed and approved by senior management for applicants achieving scores of 4 or 5. Furthermore, a Customer Declaration Form must be completed by the applicant for each beneficial owner (i) identified as a politically exposed person (ii) with a shareholding of $\geq 5\%$ of the entity's shares.
- Indicate the applicant's FATCA status ☐ US Person ☐ Non US Person ☐ Recalcitrant ☐ PFFI ☐ NPFFI

S/N	DOCUMENTS OBTAINED	N/A	IN PLACE	DEFERRED
1	ECOWAS/Non Citizen Identity Card KYC Data set or Diplomatic ID Card (as applicable)			
2	Passport Photograph(s)			
3	Mandate Card			
4	Certified true copy of Certificate of Incorporation			
5	Board Resolution/Society Resolution			
6	Certified true copy of Regulations/Rules/Constitution by President or Secretary			
7	Form A/Form 3/Change profile			
8	Evidence of registration with GIPC (for companies with foreign participation)			
9	Evidence of registration with other government agency (if applicable)			
10	Act/Gazette establishing government agency (if applicable)			
11	Power of Attorney (if applicable)			
12	Search Report			
13	Visitation Report			
14	Utility Bill in evidence of <i>local</i> residence (for each signatory, director or UBO)			
15	Utility Bill in evidence of <i>foreign</i> residence (for each signatory, director or UBO)			
16	Residence Permit (for resident foreign nationals)			
17	Work Permit (for foreign nationals working in Ghana)			
18	Completed Key Personnel Information Form			
19	Completed Beneficial Ownership Form			
20	Diagram of group organizational structure certified by legal counsel providing details of names and percentage shareholdings of ultimate beneficial owners, or business registration documents of all corporate shareholders disclosing shareholdings of ultimate beneficial owners (if applicable)			
21	Graphical Sketch of Location			
22	Enhanced Due Diligence form (if applicable)			
23	Customer Declaration Form (if applicable)			

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: _____

