



## CUSTOMER DECLARATION

Your agreement with us

By signing below, I am / We are

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

### TERMS AND CONDITION

#### SAVINGS/FINSAVE ACCOUNT

1. To guard against access to access to the withdrawal slip by unauthorized persons
2. That interest should be paid on my account on the prevailing interest rate
3. That the applicable minimum amount shall be maintained on my account.

#### CURRENT ACCOUNT

I / We hereby request and authorize you :

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

- (d) That all funds standing to my credit are payable on demand only in such local currency as may be in circulation.
- (e) To be bound by any notification of change in conditions governing the account directed to my last known address and any notice or letter sent to my/our last known address shall be considered as duly delivered and received by me at the time it would be delivered in the ordinary course of post.
- (f) That if a Cheque credited to my current account is returned dishonoured, the same shall be collected by me at the branch it was deposited or it may be transmitted to me by post, or hand delivery
- (g) That the bank will bear no liability whatsoever for funds handed to members of the staff outside banking hours or outside the Bank's premises.
- (h) That my attention has been drawn to the necessity of safe guarding my Cheque book so that unauthorized persons are unable to gain access to it and to the fact that neglect of this precaution may be ground for any consequential loss being charged to my account.
- (i) That the bank is under no obligation to honour any Cheque(s) drawn on this account unless there are sufficient funds in the account to cover the value of the said Cheques and I / we understand and agree that any such Cheque may be returned to me / us unpaid but if paid, I am / we are obliged to repay the bank on demand. The bank may at its discretion grant financial accommodation to me where there are insufficient funds in my account to meet my / our instructions in connection with any transaction.
- (j) That any disagreements with entries on my Bank statements will be made to the Bank within 15 days of the dispatch of the Bank Statements. Failing receipt by the Bank of a notice of disagreements of the entries within 15 days from date of dispatch, my Bank Statement as rendered correct.
- (k) That any sum standing to the debit of the current account shall be liable to interest charges at the rate fixed by the Bank from time to time. The Bank is authorized to debit from the account the usual Bank charges, interest, commissions, and services charge set by the management from time to time
- (l) I / we agree that the Bank may at its discretion close My / our accounts(s) in the event that it is dissatisfied in anyway with the operation thereof.
- (m) That I am / we are fully liable for any loss of funds through the presentation of defective clearing Instrument.

### LETTER OF SET OFF

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

### INDEMNITY

I / we hereby agree to indemnify First Inland Bank Int'l Plc in full against any action, claim, proceedings, act arising from this account or, representations made by me in respect of this account or for whatsoever in connection with this account. I / we further confirm that all my / our dealings in respect of this account shall not be contrary to any subsisting law or regulation in force whether in Nigeria or any other country from time to time.

### CHEQUE ISSUANCE AND CONFIRMATION POLICY

First Inland Bank Plc will confirm all Cheques from ₦250,000 and above before payment. Customers are however at liberty to confirm any amount they so desire **as long as they do so in advance** through their account officers or CSOs Cheques below this amount which are not pre-confirmed by customers will be paid across the counter without any form of liability whatsoever on the part of the teller and the bank. This policy was further adopted to safe guard your account from fraudulent practices.

Cheque Confirmation required? Yes  No  No of leaves for 1<sup>st</sup> cheque book request:  25  50  100

If "Yes" kindly state the minimum amount you want to be confirmed ₦..... (NOTE: Amount cannot be below ₦500,000)

All Cheque of ₦500,000 and above issued, **must** be confirmed in advance (pre-confirmed) to the respective account officer before presentation of the Cheque over the counter or via clearing

**Indemnity:** I hereby instruct First Inland Bank Plc to pay all Cheques duly authorized by me without further confirmation (if "No" above is ticked)

**Authority to debit:** I hereby authorize First Inland Bank Plc to debit my account with the sum of N..... being the cost incurred in respect of Chequebook.

**\*Please note that it is extremely important that confirmation be done in advance and in accordance to mandate chosen above; failure to do so and in the event of the bank being unable to reach you, the cheque will be returned/ dishonoured.**

Authorized Signatory  
Name & Address:

Signature (over stamp) & Date

Authorized co-signatory (in case of joint account opening)  
Name & Address:

Signature (over stamp) & Date

### FOR BANK USE ONLY

Opened By (CSO)  Signature & Date

Account Officer

Authorized By (BM)  Signature & Date

Introducer



# FinBank

### Authorized Signatory' Data

Name (Title) (Surname)		(First name)		(Middle name)	
Residence Address:					
LGA	State of Origin		Mother's Maiden Name		
Date of Birth	Phone number		Email Add:		
Occupation	Means of ID		ID No. and Issuer		
State of Insurance	Country of Issuance	Issued	Expiry date		
Marital Status -	Spouse Name & Occupation				
Names of Children (if any):-					

### For Foreigners Only

Date of Arrival	Visa Number	Visa Validity Issued ...../...../..... Valid till ...../...../.....	Resident Permit Number
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### Authorized Signatory' Data

Name (Title) (Surname)		(First name)		(Middle name)	
Residence Address:					
LGA	State of Origin		Mother's Maiden Name		
Date of Birth	Phone number		Email Add:		
Occupation	Means of ID		ID No. and Issuer		
State of Insurance	Country of Issuance	Issued	Expiry date		
Marital Status -	Spouse Name & Occupation				
Names of Children (if any):-					

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### For Foreigners Only

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**Director's Personal Data**

Name (Title)	(Surname)	(First name)	(Middle name)
Residence Address:			
LGA	State of Origin	Mother's Maiden Name	
Date of Birth	Phone number	Email Add:	
Occupation	Means of ID	ID No. and Issuer	
State of Insurance	Country of Issuance	Issued	Expiry date
Marital Status -	Spouse Name & Occupation		
Names of Children (if any):-			

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LGA	State of Origin	Mother's Maiden Name	
Date of Birth	Phone number	Email Add:	
Occupation	Means of ID	ID No. and Issuer	
State of Insurance	Country of Issuance	Issued	Expiry date
Marital Status -	Spouse Name & Occupation		
Names of Children (if any):-			

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Name (Title)	(Surname)	(First name)	(Middle name)
Residence Address:			
LGA	State of Origin	Mother's Maiden Name	
Date of Birth	Phone number	Email Add:	
Occupation	Means of ID	ID No. and Issuer	
State of Insurance	Country of Issuance	Issued	Expiry date
Marital Status -	Spouse Name & Occupation		
Names of Children (if any):-			

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