



INDIVIDUAL/JOINT ACCOUNT OPENING FORM

RC 788565

Date: _____ Branch: _____ Account No: _____

TYPE OF ACCOUNT:

Current Savings Joint

Account Service Required:

SMS Alert: ATM E-alert

STATEMENT OF ACCOUNT:

Send Pick-up E-statement

Existing Account with Mainstreet Bank MFB _____

Existing Account with other banks _____

Existing Account with MAINSTREET BANK NIG PLC _____

PASSPORT
PHOTOGRAPH

PERSONAL ACCOUNT HOLDER

Title:

Mr Mrs Miss

SEX:

Male Female

Surname: _____

First Name: _____

Middle Name: _____

Mother's Maiden Name: _____

Date Of Birth (dd/mm/year): _____

Telephone (Residence/Office/Mobile) _____

E-mail: _____

Mode Of Identification: _____

Occupation (please Specify): _____

ADDRESS INFORMATION

Residential Address (Not P.O. Box): _____

Office Address (Not P.O. Box): _____

Telephone (Residence/Office/Mobile) _____

IDENTIFICATION DETAILS OF SIGNATURES TO THE ACCOUNT

NATIONAL ID INT'L PASSPORT DRIVER'S LICENSE

Issuance Date _____ ID:PP/NID/DL No: _____

Expiring Date: _____

Country of Issuance: _____

Issued by: _____

PERSONAL ACCOUNT HOLDER

NEXT OF KIN DETAILS

Name _____

Relationship _____

Address: _____

City _____ State _____

Country _____

Telephone (residence/office/mobile) _____

Initial Deposit Amount in words: _____

FOREIGN NATIONALS

Nationality _____

Date arrived _____

Visa No _____

Work permit No _____

City/country of issuance: _____

Permit Valid From _____ Permit Valid till _____

Visa valid from _____ Visa valid till _____

Passport No _____

EMPLOYMENT DETAILS

Employer's Address (Not P.O. Box) _____

Employer's Name _____

City _____ State _____

Country _____

Employer's phone _____

E-mail _____

PERSONAL ACCOUNT HOLDER

CHEQUE CONFIRMATION POLICY

It is the policy of Mainstreet Bank Microfinance Bank LIMITED to confirm cheque of N50,000:00 and above. You are therefore, required to confirm in writing to MAINSTREET BANK LTD cheque of N50,000:00 and above to further safeguard your account from fraudulent practices

Kindly indicate your acceptance by completing and signing the section below

Account Name:

Account No:

Minimum Amount for confirmation:

Authorized Signature:

Date:

Please tick the following mode of cheque confirmation

- | | | | |
|--------------------------|---|--------------------------|---|
| <input type="checkbox"/> | Confirmation letter duly signed by authorized signatory | <input type="checkbox"/> | Confirmation schedule where series of cheque are issued |
| <input type="checkbox"/> | Confirmation done on the reverse side of cheque | <input type="checkbox"/> | Pay our cheque without further confirmation |

Declaration

I/We hereby apply for the opening of account(s) with MAINSTREET BANK MICROFINANCE BANK LTD. I/We understand that the information given herein and the documents supplied are the basis for opening such accounts and therefore warrant that such information is correct. I/We have read the terms and conditions governing the operations of the account(s) which are presented overleaf and agree to be bound by them.

I/We hereby request and authorized you to:

Open the account(s) marked overleaf in my/our name(s) and at any time subsequently to open such further accounts as

- To assume full responsibility for the genuineness, correctness and validity of all endorsement appearing on all cheque, orders, bills, negotiable instruments, receipts, and other document relating to the account.
- To be bound by the banks rules for the conduct of an account(s) receipt which I hereby acknowledge.
- To free the bank from any responsibility for any loss or damage to fund deposited with the bank due to any government order, law, levy, tax, embargo, and such other causes beyond the banks control.
- that all funds standing to my/our credit payable only in such local currency as may be in circulation
- that the bank will accept no responsibility or liability whatsoever for funds handed to members of the banks staff outside banking hours or outside the banks premises except as may otherwise be agreed to in writing
- that the bank statement on my/our account(s) shall be sent to the last address or as indicated overleaf and from time to time such other information relevant to the account(s) may be sent to the mobile telephone number indicated overleaf. Any disagreement with entries on my/our bank statement(s) shall be made by me/us in writing and delivered to the bank within 13 days of the print date indicated thereon, failing which the bank shall consider the statements to be correct
- that interest will be payable on deposits in my/our accounts at the banks ruling rate and prevailing content
- That any change in my/our particulars indicated overleaf shall immediately be communicated to MAINSTREET BANK MICROFINANCE BANK LTD at the branch where the accounts was opened.
- not to use the account as a medium to convert funds belonging to other persons.
- to honour all cheque or orders which may be drawn on my/our current account provided such cheques or orders are signed by me/us and to debit such cheques or orders to the said account, whether such accounts be for the time being in credit or overdrawn in consequence of such debit without prejudice to your right to refuse to allow any overdraft or increase of overdraft.

- that if a cheque credited to my/our account(s) is dishonoured, the bank may notify me/us via telephone/e-mail as indicated overleaf.
- that my/our attention has been drawn to the necessity of safeguarding my/our cheque book and other banks instruments so that unauthorized persons are unable to gain access to them and to the fact that neglect of this precaution may be the grounds for any consequential loss being charged to my/our accounts, that the bank is under no obligation to honour any cheque drawn on my/our account unless there are sufficient funds to cover the value of the cheques and I/We
- understand and agree that any such cheques will return to me/us unpaid but if paid, I/We am/are obliged to repay the bank on demand any outstanding sum on my/our account in addition to charges and interest accrued there on.
- that any sum standing to the debit of my/our 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 to the account with the usual banking charges, interest, commission and any service charges set by the bank from time to time.
- That in addition to any general lien or similar right to which your bankers may be entitled by law, you may at any time without notice to me/us combine or consolidate all or any of my/our accounts without any liability to you and set off or transfer any sum be bound by these and other terms and conditions existing now and in future governing the operation of the account(s) and other services which included internet banking, Automated teller Machine (ATM) and other Domestic Money Transfer.
- (for joint account): We agree that, in the events of the death of either or both of us the bank is to pay or deliver to the other of the survivors or us, all money, deeds, securities, and other property whatsoever standing to the credit or held by the bank for any accounts in our joint name.

FIXED DEPOSIT

- that MAINSTREET BANK MICROFINANCE BANK LTD must be notified before any investment under this fund is assigned, transferred or negotiated to any other person other than the investor and the bank reserves the right to dishonour to any instruction from any third party other than the investor if it is not notified before the assignment, transfer or negotiation.
- that the certificate must be surrendered to the bank at maturity withdrawal of investment or any portion thereof.
- that the investment shall be placed on call after the date on which it becomes repayable unless prior arrangement for its repayment has been made with the bank
- that rates may be adjusted in line with market realities, that offer rate are only indicative and may be adjusted depending on market realities.
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Signature.....

S/N	REQUIREMENTS FOR OPENING ACCOUNT	Date Submitted	Expiring Date of Deferred Docs.	Date of waiver
1.	DULY SIGNED SIGNATURE CARDS			
2.	TWO PASSPORT PHOTOGRAPHS FOR EACH OF THE SIGNATORY.			
3.	IDENTIFICATION DOCUMENT FOR EACH SIGNATORY.			
4.	DULY COMPLETED REFERENCE FORMS			
5.	UTILITY BILL			
6.	RESIDENCE PERMIT (FOREIGNERS ONLY).			
7.	EMPLOYERS LETTER (SALARY ACCOUNTS ONLY).			

FOR BANK USE ONLY

Location Identification Carried out by:

Name Designation

Signature Date

day month year

Comments

Documentation Checked by:

Name Designation

Signature Date

day month year

Comments

Approval to open account given by

Name BM/Designate Designation

Signature Date

day month year

Comments

Account opened on Account No

Head of operation approval given by

Signature Date

day month year

SPECIMEN A	SIGNATURE / THUMB PRINT	PHOTO
NAME		
POSITION		
SPECIMEN A	SIGNATURE / THUMB PRINT	PHOTO
NAME		
POSITION		
SPECIMEN A	SIGNATURE / THUMB PRINT	PHOTO
NAME		
POSITION		

A/O SIGN	CSO SIGN	AUTHORIZED SIGN
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MANDATE TO ACCOUNT _____



Mainstreet Bank mfb
... value to your world

SPECIMEN SIGNATURE CARD

RC 788565

Account Number: _____ Date: _____

Account Name: _____

Postal Address: _____

Office Address: _____

Mail Address _____

SPECIMEN A	SIGNATURE / THUMB PRINT	PHOTO
NAME		
POSITION		