



Account Opening Form  
**Personal Account/Joint Accounts**

Name

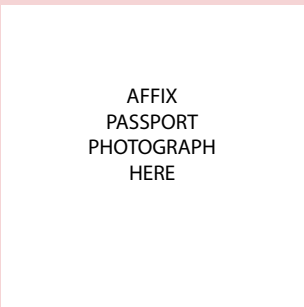
A/C Number

# Account Opening Application

## Personal (Individual/Joint Account)

Please complete in **BLOCK LETTERS** and “√” or “x” where applicable

Branch



Please indicate the category and type of account to open by ticking the applicable box below.

### Account Type:

Please select

Current Account

Savings Account

Student Account

Fixed Deposit

Call Account

Trust Account

### Interest Application

Please select

Monthly

Quarterly

Semi Annually

Annually

### Joint Account

Yes

No

### Purpose of Account (1)

### Account no. (1) for official use only

### Currency Type

### Account no. (2) for official use only

### Currency Type

## 2.PERSONAL INFORMATION

Title \_\_\_\_\_ Surname \_\_\_\_\_ First Name \_\_\_\_\_

Maiden Name (if applicable) \_\_\_\_\_ Other Names \_\_\_\_\_

Marital Status (Please tick as appropriate)    Single                      Married                      Others (Please Specify)

Gender    Female                      Male                      Place of Birth \_\_\_\_\_ Date of Birth 

D	D	M	M	Y	Y	Y	Y

Mother's Maiden Name \_\_\_\_\_ Nationality \_\_\_\_\_

Resident Permit No. (Non-Resident) \_\_\_\_\_ Place of Permit Issue \_\_\_\_\_

Country of Residence \_\_\_\_\_ Hometown (For Ghanaians) \_\_\_\_\_

Permit Issue Date 

D	D	M	M	Y	Y	Y	Y

Permit Expiry Date 

D	D	M	M	Y	Y	Y	Y

Profession/Occupation \_\_\_\_\_

SSNIT No. (If Applicable) \_\_\_\_\_

### 3. CONTACT DETAILS

Residential Address \_\_\_\_\_

City/Town \_\_\_\_\_

Nearest Landmark

Proof of Address Type \_\_\_\_\_

Mobile No.

Home Tel No.

Municipal, Metropolitan District Area

Email Address \_\_\_\_\_

Postal Address \_\_\_\_\_

### 4. VALID MEANS OF IDENTIFICATION

National ID Card  National Driver's License  Passport  Voter's ID  National Health Insurance Card

Other ID  Country of Issue  ID No.

Issue Date 

D	D	M	M	Y	Y	Y	Y
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Expiry Date 

D	D	M	M	Y	Y	Y	Y
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

  
*(If Applicable)*

### 5. ACCOUNT SERVICE(S) REQUIRED *(PLEASE TICK APPLICABLE OPTION BELOW)*

Card Preferences: ATM Card  Master Card  Visa Card  Others *(Please Specify)*

Electronic Banking Preferences: Internet Banking  Mobile Banking  Other Internet Banking Products

Transaction Alert Preferences: Email Alert  SMS Alert

Statement Preference: Email  Post  Collection at Branch

Statement Frequency: Monthly  Quarterly  Semi-Annually  Annually

Cheque Book Requisition: 50 leaves  \_\_\_\_\_

Cheque Confirmation: Will you like to pre-confirm your cheques? Yes  No

Cheque Confirmation Mode: If the answer to the above is yes, please specify mode of alerts SMS  Email  Phone Call

Cheque Confirmation Threshold: If the answer to the above is yes, please specify the threshold:

## 6. EMPLOYMENT DETAILS

Employed	Self Employed	Unemployed	Retired	Student
Other (Please specify)	<input type="text"/>			
Employment Period	<input type="text"/>			
Monthly Salary	Less than GH¢ 1,000	GH¢ 1,001-5,000	GH¢ 5000-10,000	More than GH¢ 10,000
Employer's Name (If Applicable)	<input type="text"/>			
Employer's Address	<input type="text"/>			
Nearest Landmark (to place of work)	<input type="text"/>	City/Town	<input type="text"/>	
		Country	<input type="text"/>	
Nature of Business	<input type="text"/>			
Office Phone No.	<input type="text"/>			
Employer's Email Address (if applicable)	<input type="text"/>			

## 7. DETAILS OF NEXT OF KIN (IN CASE OF EMERGENCY)

Title	<input type="text"/>	Surname	<input type="text"/>	First Name	<input type="text"/>
Maiden Name (if applicable)	<input type="text"/>	Other Names	<input type="text"/>		
Gender	Female	Male	Relationship	<input type="text"/>	
Telephone No.	<input type="text"/>	Mobile No.	<input type="text"/>		
Residential Address	<input type="text"/>				
Email Address	<input type="text"/>				

## 8. FINANCIAL INFORMATION

Source of Initial Deposit	<input type="text"/>			
Mode of Payment: (initial deposits)	Cash	Cheque	Transfer	
Source of ongoing funds into account	<input type="text"/>			
Expected Monthly Income from other Sources	<input type="text"/>			

## 9. EXPECTED ACCOUNT ACTIVITY

Expected Monthly Transaction Behaviour			
	Total Transactions Amount	Total Transactions Count	Description/Geographic (Please capture the countries traded with in this column)
Credit to Account			
Debit to Account			

## 10. ACCOUNTS HELD WITH OTHER BANKS

S/N	Bank	Branch	Account Number
1			
2			
3			
4			
5			

## 11. SECOND APPLICANT (IN THE CASE OF A JOINT ACCOUNT)

Title \_\_\_\_\_ Surname \_\_\_\_\_ First Name \_\_\_\_\_

Maiden Name \_\_\_\_\_ (if applicable) Other Names \_\_\_\_\_

Marital Status (Please tick as appropriate)    Single                      Married                      Others (Please) \_\_\_\_\_

Gender    Female                      Male                      Place of Birth \_\_\_\_\_ Date of Birth \_\_\_\_\_

D	D	M	M	Y	Y	Y	Y

Mothers Maiden Name \_\_\_\_\_ Nationality \_\_\_\_\_

Resident Permit No. \_\_\_\_\_ (Non-Resident) Place of Issue \_\_\_\_\_

Country of Residence \_\_\_\_\_ Country of Origin \_\_\_\_\_

Hometown \_\_\_\_\_ (For Ghanaians)

Permit Issue Date

D	D	M	M	Y	Y	Y	Y

Permit Expiry Date

D	D	M	M	Y	Y	Y	Y

Profession/Occupation \_\_\_\_\_

SSNIT No. \_\_\_\_\_

Residential Address \_\_\_\_\_

City/Town \_\_\_\_\_

Nearest Landmark

Proof of Address Type \_\_\_\_\_

Serial No.

Mobile No.

Fixed Tel. No.

Municipal, Metropolitan District Area

Email Address \_\_\_\_\_

Mailing Address \_\_\_\_\_

National ID Card

National Driver's License

Passport

Voter's ID

National Health Insurance Card

Other ID

Country of Issue

ID No.

Issue Date

D	D	M	M	Y	Y	Y	Y

Expiry Date

D	D	M	M	Y	Y	Y	Y

Employed

Self Employed

Unemployed

Retired

Student

Others (Please specify)

Length of period with current Employer

Monthly Salary

Less than GH¢ 1,000

GH¢ 1,001-5,000

GH¢ 5000-10,000

More than GH¢ 10,000

Employer's Name \_\_\_\_\_

Employer's Address \_\_\_\_\_

Nearest Landmark

City/Town \_\_\_\_\_

Region \_\_\_\_\_

MMDA

Nature of Business \_\_\_\_\_

Office Phone No.

Mobile No.

Employer's Email Address \_\_\_\_\_

## 12. ACCOUNT OPENING MANDATE

Mandate authorization *(Please tick as appropriate)*

Sole Signatory

Either to Sign

Both to Sign

### Signatory 1

Surname \_\_\_\_\_ First name \_\_\_\_\_

Other names \_\_\_\_\_

Class of Signatory \_\_\_\_\_ Identification Type \_\_\_\_\_

Identification No. \_\_\_\_\_ Telephone No.

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

Signature \_\_\_\_\_ Date 

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### Signatory 2 *(In the case of a joint account)*

Surname \_\_\_\_\_ First name \_\_\_\_\_

Other names \_\_\_\_\_

Class of Signatory \_\_\_\_\_ Identification Type \_\_\_\_\_

Identification No. \_\_\_\_\_ Telephone No.

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

Signature \_\_\_\_\_ Date 

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## 13. DECLARATION

I/We hereby apply for the opening of account(s) with GH Bank Ltd. I understand that the information given herein and the documents supplied are the basis for opening such account(s) and I/We therefore warrant that such information is correct.

I/We 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.

### **DISCLOSURE TO CREDIT REFERENCE BUREAUS**

The Bank will obtain information about you from the credit reference bureaus to check your credit status and identity. The bureaus will record our enquiries which may be seen by other institutions that make their own credit enquiries about you.

The Bank shall also disclose your credit transactions to credit reference bureaus in accordance with the Credit Reporting Act, 2007 (Act 726).

Name \_\_\_\_\_

Signature \_\_\_\_\_

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

Date 

--	--	--

Name \_\_\_\_\_

Signature \_\_\_\_\_

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

Date 

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## 14. THIS SHOULD BE ADOPTED WHERE THE APPLICANT IS NOT LITERATE OR IS BLIND AND THE FORM IS READ TO HIM OR HER BY A THIRD PARTY

I agree to abide by the content of this agreement and acknowledge that it has been truly and audibly read over and explained to me by an interpreter.

Mark Of Customer/ Thumbprint/  
Signature

Mark Of Interpreter

Date

D	D	M	M	Y	Y	Y	Y

Name of Interpreter \_\_\_\_\_

Address of Interpreter \_\_\_\_\_

Language of Interpretation \_\_\_\_\_

## 15. FOREIGN ACCOUNT TAX COMPLIANCE ACT

Kindly list ALL your countries of citizenship for tax purposes \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

## 16. AUTHORISATION

I/We request and authorise GHL Bank Ltd. ("the Bank") to comply with all instructions through the use of computer or other electronic equipment and to debit my/our account, whether in credit or not, with the amount of my/our indebtedness arising from these instructions, provided that they are given in terms of an agreement or indemnity signed by me/us.

I/We acknowledge that any foreign currency accounts opened with the Bank are opened and operated in accordance with Government legislation in force at the time which I/we acknowledge may be amended from time to time. Should, subsequent to the opening of any foreign currency account, any legislation be passed that might have the effect of preventing the operation of any account, or the repayment to me/us of any balance due, the Bank shall at no time be liable for any damage suffered by me/us from the enforcement of such legislation.

I/We understand and accept the risk; inherent in opening any foreign currency account with the Bank and in the event of any dispute arising from legislative changes as set out above, undertake not to proceed against the Bank either in the place where any account was opened or in any other place where the bank is represented.

## 17. CUSTOMER CONSENT

I/We consent to the bank making enquiries about my/our credit records with any licensed credit reference agency and any other relevant parties to confirm any or all of the information provided by me/ourselves.

I/We further consent to the Bank providing reference agencies with regular or any other relevant agency updates regarding the conduct of my/our account including any failure to meet these terms and obligations.

I/We consent to the Bank providing other banks with bank reports relating to the conduct of my/our account on their request.

I/We further consent to the Bank carrying out identity and fraud prevention checks and share information relating to this application with the country's relevant law enforcement agencies.

I/We consent to you providing my/our details to companies in your Group to enable them provide me/us with information on products and services which may interest me/us.

I/We consent to you informing me/us about other companies which provide products and services which may interest me/us. I/we also consent to you providing my/our details to these companies.

I/We consent to you providing my/our details to and to be contacted for research purposes by research companies which follow strict codes of conduct and treat customers' information confidentially.



## 18. REQUEST FOR AN ACCOUNT TO BE OPENED

Please open an account in my personal name (for one applicant)

Please open an account in our joint names, and credit all sums received by you in any one or more of our names to this account. Instructions regarding operation of the account, including withdrawal of funds, renewal of a deposit, or pledging of the moneys standing to the credit of the account shall be given only by (tick one box only)

Any one to sign

All to sign

Any overdraft which may from time to time be created on our account shall be our joint and several liability.

It is understood that in event of death while such an account continues, any balance which may now hereinafter stand to the credit thereof shall be payable to the survivor(s) whose receipt shall be your sufficient discharge. This mandate shall extend to any other account(s) to be opened in our joint names.

## 19. RELEASE AND INDEMNITY: FACSIMILE TRANSMISSION AND/OR EMAIL MESSAGE REQUEST

Release and indemnity for fax and/or email transmissions (delete where applicable-alteration to be initialled by signatory and witnesses).

I/We, \_\_\_\_\_ the undersigned, in my/our personal capacity, have

requested the GHJ Bank Limited \_\_\_\_\_ branch ("the Bank") to act on instructions transmitted by me/us to it by facsimile ("fax") and/or by means of an email message; (delete where applicable-alteration to be initialled by signatory and witnesses).

The Bank has informed me/us that it is prepared to act on such faxed/emailed instructions that purport to emanate from me/us, provided it receives a release and indemnity in the form hereof. I/we am prepared to give such release and indemnity.

1. That I/we am aware that fax transmission and email messages are not a secure or error-free medium of communication and that I/we am aware of the possible risks involved in instructing the Bank via such means;
2. That this indemnity will remain in force until cancelled by me/us in writing;
3. That it is not practical for the Bank to establish the authenticity of all purported instructions;
4. That all faxed or emailed instructions, mandates, consents, commitments, and any other documentation which purport to emanate from me/us ("purported instructions") shall be deemed to have been given by me/us in the form actually received by the Bank which may as a result of the malfunction of equipment, the distortion of communication links and the like, be different to that intended or sent and I shall be bound thereby;
5. That such purported instructions will be an irrevocable and unconditional authority for the Bank to act on the instruction/s contained in the fax or email message;
6. To waive any rights I/we may have or obtain against the bank arising directly or indirectly from any losses or damages which I/we may suffer because the Bank acts on any purported instruction and I/we hereby indemnify the Bank in respect of any claims, demands or actions made against it or losses or damages suffered by it because it so acted;
7. That in respect of purported instructions regarding the transfer of money, whether the transfer is from an account in my/our name to any other account in my/our name or to any account in the name of any third party at any branch of the Bank or at any branch of any other Bank, same day value may only be given if the message is received by the Bank thus statement is in a reasonable time before the close of its business to the public;
8. That the Bank will not be liable for errors or delays in transmissions, or the misinterpretation on receipt, or for any loss or damage from whatever cause as a result of the Bank permitting this arrangement, excluding losses arising from the proven unlawful or fraudulent acts of the Bank's employees;
9. To implement and adhere to any procedures and/or restrictions imposed on me/us by the Bank from time to time regarding the sending of instructions to the Bank;
10. That this release and indemnity will not be affected by any failure by the Bank to impose any or sufficient procedures or restrictions or to ensure that any, or all of them are adhered to;
11. That the Bank will not be obliged to act on any purported instructions and that it may at any time on written notice sent to me/us at

\_\_\_\_\_ withdraw from the arrangements envisaged in this document.

Signature \_\_\_\_\_

Date 

D	D	M	M	Y	Y	Y	Y

## 20. TERMS AND CONDITIONS

### 1. Scope

The terms and conditions contained herein together with any account specific conditions, tariffs, guides additional instruction from the Bank and any subsequent variations govern the relationship between the Customer and the Bank.

### 2. Definitions

"We/ Our/Us/ Bank means GHL Bank Limited

"You/Your/ Customer" means a Personal/Individual/Corporate Account holder of the Bank

### 3. The Account

The Customer shall assume full responsibility for the genuineness, correctness, and validity of all endorsements appearing on all cheques orders, bills notes, negotiable instruments, receipts etc deposited in the account.

The Bank will not be responsible for any loss of funds deposited with it arising from any future Government order, law, levy, tax embargo, moratorium exchange restriction or any other cause beyond its control.

The Bank will not be liable for funds handed over to members of its staff other than the Cashiers/Tellers in the Bank's premises with the appropriate deposit slip.

The Customer agrees that the Bank may contact him/it by email, online, messaging, phone, SMS, post, and by any other means the Bank deems appropriate. All notices or letters may be sent to the address supplied by you and be considered duly delivered and received at the time it is delivered or seven days after posting.

All notices or letters will be sent to the physical, postal , or electronic address supplied by you and will be considered duly delivered and received at the time it is delivered or 7 days after posting

The Bank may refuse to carry out an instruction:

- If it does not comply with the Customer's mandate
- If the Customer does not have sufficient funds available
- If the Bank doubts the authenticity of an instruction
- If the instruction is ambiguous or not sufficiently clear
- Where the Bank believes acting on the Customer's instruction might put it in breach of any law, regulation, code or contractual obligation binding on it
- If the Bank suspects that the Customer's account has been or is likely to be misused , whether fraudulently or otherwise
- If in the Bank's reasonable discretion, any other valid reason applies.

### 4. Deposits

The Bank will accept for deposit into your account all cash cheques and other items payable to you.

The proceeds of cheques and other similar items deposited will only be available as cash when paid. (This situation arises because when you deposit a cheque or other item the amount is provisionally credited to your account before we receive the actual payment)

In the normal course, the Bank is unable to process postdated cheques.

### 5. Deposit reversed

The Bank will debit the Customer's account with the amount of any cheque or other item deposited that is unpaid. The Customer's account will be debited with bank charges associated with these unpaid items, details of such charges are available on request.

The Bank will debit the Customer's account with the amount of any cheque or other item deposited to which the Customer is not entitled and may pay the amount to the owner thereof, whether the Customer's account is in credit or debit, and we will advise you of our action taken.

### 6. Payment

The Bank will make payment from the Customer's account on the Customer's instructions if there are sufficient funds available.

By arrangement the Customer may instruct the Bank by means of computer or other electronic equipment to make payments from his/it's account and the Bank will debit your account with the amounts concerned.

### 7. Stop Payments

You may stop payment of a cheque you have issued before it is presented for payment unless the Bank has made a commitment to pay it, for example certified it good for payment.

The Bank may accept stop payments of debit orders but the onus rests on you to cancel the underlying contract and you agree to indemnify the Bank against any legal action arising out of such cancellation.

### 8. Authorised Signatories

The Customer shall provide the Bank with the specimen signature(s) of each of the person(s) authorized to operate the Customer's account. Unless otherwise agreed, the said signatory (ies) shall be entitled to operate the account fully and to withdraw all or any of the Customer's funds, property and/or securities held by the Bank from time to time and to open any further account(s) in the Customer's name.

### 9. Letter of Set-off

In consideration of us giving you financial and or banking accommodation and other facilities , you agree that in addition to any other general lien or similar right to which we as bankers may be entitled by law, we may at any other time and without notice to, you combine or consolidate all or any of your accounts with/and liability to us and set off or transfer any sum or sums standing to the credit of any one or more of such accounts in or towards satisfaction of any of your liabilities to us on any other account or in any other respect whether such liabilities be actual or contingent , primary or collateral and several or joint.

### 10. Interest and Charges

You will be liable for the payment of interest charges at the rate fixed by the Bank from time to time for any outstanding debit on your current account. Your current account may also be debited for the Bank's usual banking charges, interest, commission, etc.

Unless otherwise agreed, the Bank may modify at any time the rate of interest fees or other amount applicable to any Account or Service with notice to you.

### 11. General Lien

The Bank may exercise its general lien or any similar right it is entitled to including the right to combine and consolidate all or any of your accounts with the Bank, and the right to set off or transfer any sum or sums standing to the credit of any one or more of such accounts against liabilities in any other account.

### 12. Statements and Advices

Statements and Advices can be delivered to the Customer either physically, by post or electronically (e-Statements or e-Alerts).

Where requested, the Bank may provide electronic Statements or SMS-alerts or other similar service to provide information on transactions. The service is provided "as available" and without any warranty of fitness for a specific purpose. We do not warrant that this service will always be uninterrupted, or that any information provided is accurate and current as at the time it is received. The Bank disclaims responsibility for the service provided by any network provider. Irrespective of the channel used to deliver the statement or advice, the Customer will notify the Bank in writing of anything incorrect in a statement or advice promptly and in any case within thirty (30) days from the date on which the statement or advice is sent to the Customer.

### 13. Cheque Books

Cheque books are issued subject to the following condition:-

- The Customer agrees to look after and use any cheque book and any cheque form with utmost care.
- The Customer further agrees to ensure:-
  - i. That all uncompleted cheque forms are kept in safe custody at all times.
  - ii. That the Bank is informed immediately upon discovery by the Customer that any cheque book or any cheque form has been stolen lost or mislaid;
  - iii. That any person preparing a cheque is authorized to do so;
  - iv. That any cheque is prepared and signed in ink or other eligible writing material;
  - v. That the amount of any cheque is written as near as possible to the left side of the form to prevent any unauthorized addition of letters or figures;
  - vi. That the amount of any alteration is signed by an authorized signatory.

All cheques or other orders signed by you (or either or both of you if a joint account) will be processed by the Bank and your account will be debited for such cheques whether such account is for the time being in credit or overdrawn or may become over-drawn in consequence of such debit.

The Bank may exercise its discretion in allowing withdrawals against uncleared cheques where the cheques are returned unpaid thereafter, the Bank shall have the right to hold on to the returned cheque and take further action it deems appropriate to recover the value of the withdrawal from you.

The Bank shall have the right whenever it deems appropriate to confirm the issuance of a cheque drawn on the customer's current account failing which the cheque may be returned with "Drawers Confirmation Required" endorsed thereon.

You understand that the use and handling of your cheque book is subject to such arrangements as we may have with regards to the implementation of MICR system as coupled with the Automated Clearing House.

### 14. Indemnity

You hereby undertake to indemnify the Bank, its officers and staff from and against all actions, proceedings, liabilities, costs, claims demands, expenses or losses sustained as a result of:

- a. The operation of your account
- b. The provision of any service and or product by us to you
- c. Any instructions received supported by your security passcode whether made by yourself or another without your consent or authorization
- d. You acknowledging and accepting that we need no further steps to confirm the identity and authority of the source of any such instructions and agree that we shall be entitled to debit your accounts with the amount of any payment made pursuant to such instruction.
- e. In connection with us having acted on such instructions or alleged instructions with or without your consent or authorization
- f. By reason of us as a collecting bank relying upon or guaranteeing any endorsement or discharge on a cheque, bill, note, draft or other instruments presented by you for collection and in all cases, such reliance or guarantee by us shall be deemed to have been exercised at your express request.
- g. The Bank taking, relying and acting upon or omitting to act on any Instructions given or purported to be given by you or by any person(s) purporting to be your attorney, regardless of the circumstances prevailing at the time of such Instructions or the nature of the transaction and notwithstanding any error, misunderstanding, fraud or lack of clarity in the giving receipt or the contents of such instructions, including where we believed in good faith at the instructions or information was given in excess of the powers vested in you or where we believed that by so acting would result in a breach of any duty imposed on us;
- h. Failure to by you to pay or repay to us on demand any sum due to us (including all interest accrued thereon);
- i. You breaching of any one or more provisions of these Terms and Conditions;
- j. The enforcement by us of our rights (including rights of sale, set-off, recovering payment or enforcement proceedings) under or in connection with these Terms and Conditions
- k. Any claim or action brought by a third party which is in any way the result of improper use of the Account Online Banking, ATM and any other Banking services;
- l. The Bank using any system or means of communication or transmission in carrying out your Instructions which results in the loss, delay, distortion or duplication of such instructions and
- m. Any lost, stolen or mislaid cheque book, passbook, ATM Card, Time Deposit advice, personal identification numbers) or advice or other security passcode(s) in relation to the Account and re-issuance or replacement of the same by us.

### 15. Joint Accounts

The Bank may open a joint account for up to two (2) account holders

The Bank will act on instructions given by any one of you or all of you as stated on the mandate card. If your mandate requires all of you to sign we will not be able to issue you with a debit card.

The Bank cannot allow you to operate the Account if you told us of any dispute between the account holders or you have told the Bank only to accept instruction given by more than one of you. We reserve the right to freeze the account until the matter is resolved or until we have received further instructions

agreed by all the account holders.

As joint Account Holders, you are individually and jointly liable for complying with the Bank's terms and conditions, running the account and for repaying any money owed to us. We may demand from any of you, some of you or all of you or part of you repayment of all or part of any money owed.

The Joint Account Holders agree that if one of them dies, the survivor (s) will become the owner(s) of the Account and may (subject to the Bank's right of set-off) withdraw any Account balances (subject to the applicable legislation).

#### **16. Dormant Accounts**

If you do not operate your account for a period of one hundred and eighty (180) days the Bank will classify your account as dormant. If you wish to use a dormant account you must write to us or complete a dormant account re-activation form.

#### **17. ATM Card**

You must ensure that you comply with any instructions we may give regarding the use and safekeeping of cards. You can use your card to give access funds at any ATM worldwide that displays the VISA or MasterCard sign or any other payment company and to pay for charges incurred by the Merchant. The Merchant reserves the right at any time to refuse to permit the use of the card at the outlet for any reason whatsoever. You must sign your card as soon as you receive it and follow any relevant instructions that we give. You can use your Card if you have adequate funds in your account. Limits and restrictions may vary from each ATM and Merchant; the Bank will not be liable for any losses this may cause you.

We will convert all overseas transactions into Ghana Cedis currency using the prevailing exchange rate and will factor in a percentage commission on the amount of the transaction. The exchange rate we use may not be the same as the rate when the transaction was completed. If we have good reason, we may:

- a. refuse to approve a transaction
- b. cancel or suspend your right to use the card for any or all purposes; or refuse to replace any card without prior notice to you
- c. limit number or frequency of transactions within any period

We will credit your account with a refund for a transaction if the retailer asks us to or if you notify us to or if you notify us that a transaction with retailer has been incorrectly debited to your account after ascertaining /establishing veracity of the claim. 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 to do so. You cannot transfer any rights of action against us to anyone else.

The card remains our property at all times, and must be returned to us immediately if we ask for it.

#### **18. Online Banking**

We will send you a username and passcode. We will ask you to change the passcode to one that you can remember.

Where you forget your password you can request for a new one using the "Forgotten Password" icon on the online banking service.

You can use the online banking service to block or request an ATM card, stop cheque or request a cheque book.

We will set a payment limit on transfers between your accounts using the online banking service and notify you of these limits.

You agree to indemnify, defend and hold the Bank harmless against all claims, costs, liability, losses and expenses incurred by it in connection with any use or alleged use of the online banking service under your password with or without your consent or authorization.

We reserve the right to modify, suspend or discontinue temporarily or permanently, this service or any part of it, with or without notice, at any time.

You shall not use or permit the use of the online banking service or any related service for any illegal or improper purposes.

You may request for the termination of the service anytime by giving 7 days written notice to the Bank.

We may suspend or terminate the service without prior notice if you have breached these terms and conditions or we learn of your death, bankruptcy or lack of legal capacity.

#### **19. Security**

Security Passcode means User ID, Passwords, PINS, Codes and any other Personal Identification

You must ensure that you use your best endeavours to safeguard your account, and keep your cards, cheque books and any security passcodes safe from access or use by unauthorized persons

You agree to use your best endeavours to keep all security passcodes secret, never to disclose them to anyone and to prevent their fraudulent or unauthorized use. You must never disclose your security passcode to anybody or allow any other person to use your card or online banking. If you do you will be liable for all transactions without limit.

When entering your security passcode you must use your best endeavours to prevent their fraudulent use. These include but are not limited to shielding the keypad at ATMs, POSs at the premises of retailers when entering your secret passcode for transactions, complying with all instructions we issue including keeping your security passcode safe. We will never request your security passcode via telephone, text message, in writing or via email. If you receive such request please report it to us.

You must contact us immediately without undue delay if;

- You become aware that any of the conditions set out or any of your security passcodes have been compromised. You must contact us immediately and ask us to deactivate it.
- Your card, cheque book, withdrawal books are lost, compromised or stolen.

If you fail to comply with any of the conditions set out or any security instruction we give you or act fraudulently, you will be responsible for any direct and consequential loss suffered by you and us.

The Bank shall not be held liable for any unauthorized withdrawals during the period that the Bank has not been notified. You must allow a reasonable time after notification for us to deactivate the security passcode or stop the cheque.

#### **20. Foreign Account Indemnity**

The Bank will be indemnified and have no responsibility for or liability to the undersigned for any diminution due to taxes or imports or depreciation in the value of funds credited to the Account (which funds may be deposited by the Bank in the Bank's name and subject to the Bank's control with which depository (ies) as you may select or for the unavailability of such funds due to restriction on convertibility, requisition, involuntary transfers, or other similar causes beyond the Bank's control.

Where any currency in which the Bank's payment obligations are denominated becomes unavailable due to restrictions on convertibility, transferability, requisitions, government acts, orders, decrees and regulations, involuntary transfers, distraint of any character, exercise of military or usurped powers acts of war or civil strife, monetary union or exchange or similar causes beyond the Bank's reasonable control, the Bank shall be deemed to have satisfied such payment obligation by making payment in such other currency.

You hereby agree that this indemnity shall be governed by and in accordance with the laws of the Republic of Ghana.

#### **21. Disclosure Policy**

Where the Bank is required under anti money laundering regulations to verify the identity of potential account holders and authorized persons when opening an account we shall do so. This shall include but not be limited to verifying your name and address. We may carry out searches at credit reference agencies who may add a record of our search to their records.

You agree that the Bank may use your data and information for risk assessment behavior credit scoring and analysis, generally and to meet our compliance



**1. REQUIREMENT CHECKLIST**

S/N	Documents Required	Checked	Deferred	Waived	N/A
1	Duly completed Account opening form				
2	Specimen signature card duly completed				
3	Recent passport photographs				
4	Proof of identity: International passport, Driver's license or National Health Insurance card, Valid Ghanaian Voters ID Card (original must be sighted)				
5	Resident Permit (for non-Ghanaian)				
6	Proof of Address: Utility bills, etc. (Certified true copy is acceptable if original is not held)				
7	Letter from Employer / School (for salary account and or student only)				
8	Reference Letter (Others)				

**2. AUTHENTICATION FOR POLITICALLY EXPOSED PERSONS**

Is the Applicant a Politically Exposed Person? Yes No

Low Risk Medium Risk High Risk

**A. ACCOUNT OPENED BY:**

Name \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_

D	D	M	M	Y	Y	Y	Y

**B. DEFERRAL / WAIVER OF DOCUMENT (IF ANY) AUTHORISED BY:**

Name \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_

D	D	M	M	Y	Y	Y	Y

**C. DOCUMENT VERIFICATION CARRIED OUT BY:**

Name \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_

Account Introducer:

Name \_\_\_\_\_

Signature \_\_\_\_\_

D	D	M	M	Y	Y	Y	Y

## D. ACCOUNT OPENING AUTHORISED / APPROVED BY:

Name \_\_\_\_\_

Signature \_\_\_\_\_

For higher risk category, (Head Risk/Compliance; Head Operations; MD/CEO  
may sign:

Designation \_\_\_\_\_

Signature \_\_\_\_\_

Date

D	D	M	M	Y	Y	Y	Y