



**ZENITH BANK (GHANA) LIMITED**

# ACCOUNT OPENING FORM

## Individual Account





## Account Opening Requirements

	Current	Savings	Cheque & Save	Thumbs-Up	ZECA/ZECA+
1 Duly completed account opening forms	✓	✓	✓	✓	✓
2 Specimen signature card duly completed by the signatory to the account	✓	✓	✓	N/A	✓
3 Two independent and satisfactory references. Referees must be current account holders.	✓	N/A	N/A	N/A	N/A
4 Two (2) recent clear passport size photographs of signatory with name and signature written on the reverse side (plus children's for ZECA/ZECA+)	✓	✓	✓	✓	✓
5 Means of Identification i.e. Driver's license, international passport, voter's ID, NIA Card or NHIS Card (original to be sighted)	✓	✓	✓	✓	✓
6 Photocopy of public utility receipt i.e. Electricity Company of Ghana or Ghana Telecom bills ( original to be sighted)	✓	✓	✓	✓	✓
7 Request and authorisation for a current account	✓	N/A	N/A	N/A	N/A
8 Mandatory Initial Deposit	✓	✓	✓	✓	N/A
9 Residence Permit (where applicable)	✓	✓	✓	✓	✓
10 Non Citizen Ghana Card (where applicable)	✓	✓	✓	✓	✓
11 Jurat	N/A	N/A	N/A	✓	N/A
12 Letter of Administration/Will for account of the estate of a deceased	✓	✓	✓	✓	N/A
13 Children details	N/A	N/A	N/A	N/A	✓
14 Tax Identification Number (TIN) certificate	✓	✓	✓	✓	✓

Be advised that by signing the application you agree that in addition to any other general lien or similar right which, as a bank, we may be entitled by law, we may at any time and without notice to you combine or consolidate all of your accounts with the liability to us and set off or transfer any sums standing to the credit of any one or more of such accounts in or towards the satisfaction of any of your liability (ies) to us on any account or in any other respect whether liabilities be actual contingent primary or joint.

**ZENITH BANK (GHANA) LIMITED****APPLICATION FOR THE OPENING OF AN INDIVIDUAL ACCOUNT****PERSONAL & EMPLOYMENT DETAILS**

Surname: First Name: Other Names:

Date of Birth (mandatory): Place of Birth: Sex: ☐ Male ☐ Female:

Tax Identification Number (TIN): Marital Status: ☐ Married ☐ Single ☐ Other

Maiden Name (if applicable): Mother's Maiden Name:

Spouse's Name: Spouse's Occupation:

ID Type: ☐ Driver's License ☐ SSNIT Card ☐ NIA Card ☐ Passport ☐ Voter's ID ☐ Other \_\_\_\_\_

ID No. Country of Issue:

ID Issue Date: ID Expiry Date: SSNIT No.:

Citizenship: Alternate Citizenship (if applicable):

Country of Origin: Hometown:

Residence Permit No. (if applicable): Place of Issue:

Issue Date: Expiry Date:

IDD Code: Fixed Tel. No: Cell Phone:

Email Address:

Residential Address in Ghana (including MMDA)

Permanent Residential Address (if different from above)

Mailing Address

Occupation/Nature of Business:

Employment Type: ☐ Employed ☐ Self-Employed ☐ Unemployed ☐ Retired ☐ Student

Name of Employer: Length of time spent with Current Employer:

Employers Address (street address, city, town, region and MMDA)

Employer's Email: Employer's Office Phone No:

Monthly Income/Allowance: ☐ < GH\$1,000.00 ☐ GH\$1,001.00 - 5,000.00 ☐ GH\$5,000.1 - 10,000.00 ☐ > GH\$10,000.00

**Beneficial Ownership**

☐ I am the beneficial owner of the funds on the account

☐ \*I am holding the funds in the account on behalf of a third party (please specify below) \_\_\_\_\_

\*Please fill a **Beneficial Ownership** form for the beneficial owner



**ZENITH BANK (GHANA) LIMITED****APPLICATION FOR THE OPENING OF AN INDIVIDUAL ACCOUNT****ACCOUNT SPECIFICATIONS****Account Types:** ☐ Current ☐ Savings ☐ Cheque & Save ☐ Thumbs-Up ☐ ZECA/ZECA+**Purpose of Account**

☐ Salary processing ☐ Security/Safekeeping  
☐ Access to banking services ☐ Savings & Investment  
☐ Business/Transactional ☐ Receipt of inflows for personal upkeep  
☐ Facilitation of a single transaction ☐ Other \_\_\_\_\_

**Source of Funds**

☐ Salary ☐ Dividends  
☐ Rental income ☐ Commissions  
☐ Personal savings ☐ Business proceeds  
☐ Family & friends ☐ Other \_\_\_\_\_

**Transaction Types****Expected No. of Transactions/Month****Expected Amount/Month**Deposits (including inward remittances): ☐ 0 - 10 ☐ 11 - 25 ☐ 26 - 50 ☐ >50Withdrawals (including outward remittances): ☐ 0 - 10 ☐ 11 - 25 ☐ 26 - 50 ☐ >50**Accounts Held with Other Banks (Including Zenith Bank)**

Bank Name, Branch &amp; Address

Account Name

Account Number

Bank Name, Branch &amp; Address

Account Name

Account Number

**OTHER DETAILS****Related Businesses**

Name	Address	Nature of relationship
Name	Address	Nature of relationship

**Details Next of Kin**

Full Name: \_\_\_\_\_ Tel No.: \_\_\_\_\_

Relationship: \_\_\_\_\_ Sex: Male: ☐ Female: ☐

Residential Address (street address, city, town, region and MMDA)

**References**

Name &amp; Address

Account Name

Bankers/Account No.

Name &amp; Address

Account Name

Bankers/Account No.

I request the opening of an individual account with Zenith Bank (Ghana) Limited and confirm that the above information is true. I agree to the terms and conditions as applicable to my chosen account type.

**DISCLOSURE TO CREDIT REFERENCE BUREAUX**

Furthermore, I hereby authorize Zenith Bank (Ghana) Limited to: (a) submit information on my credit transactions with Zenith Bank (Ghana) Limited to a credit bureau licensed under the **Credit Reporting Act, 2007, Act 726**, or (b) obtain credit reports on me from a credit bureau licensed under the **Credit Reporting Act, 2007, Act 726** for the purpose of credit management.

\_\_\_\_\_  
Authorised 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 &amp; Address of Interpreter: \_\_\_\_\_

Language of Interpretation: \_\_\_\_\_ Date: \_\_\_\_\_

**ZENITH BANK (GHANA) LIMITED****TERMS AND CONDITIONS FOR THE OPENING OF AN INDIVIDUAL CURRENT ACCOUNT**

Date.....

To: ZENITH (BANK) GHANA LIMITED

.....Branch

Dear Sir,

Please open a Current Account in my name .....

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

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

My attention has been drawn to the necessity for safeguarding my cheque book so that 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 understand and agree that you are under no obligation to honour any cheque(s) drawn on this account unless there are sufficient funds in the account to cover the value of the cheque(s) and I understand and agree that any such cheque may be returned unpaid.

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

In further understanding any sum standing to the debit of the current account shall be liable to interest charges at the rate fixed by the bank from time to time. You are authorised to debit from the account your usual banking charges, interest, commissions, etc.

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

Dated this.....;.....day of .....20.....

SIGNATURE

**ZENITH BANK (GHANA) LIMITED****APPLICATION FOR OPENING A FOREIGN CURRENCY/FOREIGN EXCHANGE ACCOUNT**

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

☐ 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.**

\_\_\_\_\_  
AUTHORISED SIGNATURE

\_\_\_\_\_  
AUTHORISED SIGNATURE

**FOR OFFICIAL USE ONLY**

I/We recommend the above customer for the specified transactions.

\_\_\_\_\_  
Relationship Manager

\_\_\_\_\_  
Branch Head

**ZENITH BANK (GHANA) LIMITED****APPLICATION FOR THE OPENING OF ZENITH CHILDREN'S ACCOUNT (ZECA)****CHILDREN DETAILS**

FIRST CHILD	SECOND CHILD
SURNAME: _____	SURNAME: _____
OTHER NAMES: _____	OTHER NAMES: _____
DATE OF BIRTH: _____	DATE OF BIRTH: _____
NATIONALITY: _____	NATIONALITY: _____
SEX:        MALE <input type="checkbox"/> FEMALE <input type="checkbox"/>	SEX:        MALE <input type="checkbox"/> FEMALE <input type="checkbox"/>
HOMETOWN: _____	HOMETOWN: _____
AGE: ____ SCHOOL: _____	AGE: ____ SCHOOL: _____
MOTHER'S MAIDEN NAME: _____	MOTHER'S MAIDEN NAME: _____
MATURITY AGE:        18        21 <input type="checkbox"/> <input type="checkbox"/>	MATURITY AGE:        18        21 <input type="checkbox"/> <input type="checkbox"/>
THIRD CHILD	FOURTH CHILD
SURNAME: _____	SURNAME: _____
OTHER NAMES: _____	OTHER NAMES: _____
DATE OF BIRTH: _____	DATE OF BIRTH: _____
NATIONALITY: _____	NATIONALITY: _____
SEX:        MALE <input type="checkbox"/> FEMALE <input type="checkbox"/>	SEX:        MALE <input type="checkbox"/> FEMALE <input type="checkbox"/>
HOMETOWN: _____	HOMETOWN: _____
AGE: ____ SCHOOL: _____	AGE: ____ SCHOOL: _____
MOTHER'S MAIDEN NAME: _____	MOTHER'S MAIDEN NAME: _____
MATURITY AGE:        18        21 <input type="checkbox"/> <input type="checkbox"/>	MATURITY AGE:        18        21 <input type="checkbox"/> <input type="checkbox"/>

I authorise that GHS \_\_\_\_\_ should be transferred on \_\_\_\_\_ of each month from my account number \_\_\_\_\_ into each of the above account(s) with numbers as follow

Name of operator of account: \_\_\_\_\_ Relationship with child(ren): \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_



## ZENITH BANK (GHANA) LIMITED

### RELEASE AND INDEMNITY IN RESPECT OF FAX, E-MAIL AND TELEPHONE INSTRUCTIONS

#### WHEREAS

- A. I/We have requested Zenith Bank (Ghana) Limited ("the Bank") to act on instructions transmitted by me/us to it by facsimile transceiver, e-mail or telephone;
- B. The Bank has informed me/us that it is prepared to act on such fax, e-mail or telephone instructions which purport to emanate from me/us if it receives a suitable release and indemnity against certain claims, losses, damages, demands and actions; and
- C. I/We are prepared to give such release and indemnity,

#### NOW, THEREFORE

I/We the undersigned.

.....

.....

.....

#### DO HEREBY

1. In consideration of the Bank's capacity to receive correspondence by fax/e-mail authorize the Bank to act on instructions in respect of the under listed accounts via the fax number(s)/e-mail address(es) provided below:

ACCOUNT NAME	ACCOUNT NUMBER	E-MAIL ADDRESS/FAX NUMBER

2. Acknowledge that it is not practicable for the Bank to establish the authenticity of all messages and instructions faxed, e-mailed or relayed by telephone to the Bank, which purport to emanate from me/us;
3. Agree that all such instructions, mandates, consents, commitments and the like which purport to emanate from me/us ("purported fax/e-mail and/or telephone instructions") shall be deemed to have been given by me/us and I/We shall be bound thereby;
4. Release the Bank from all claims, demands, actions, losses and damages of whatsoever nature which may be brought against me/us or which I/We may suffer or incur as a result of the Bank acting or, for reasonable cause, not acting on any purported fax/e-mail and/or telephone instructions;
5. Indemnify the Bank and hold it harmless from all claims, demands, actions, losses and damages of whatsoever nature which may be brought against the Bank which it may suffer or incur arising from its acting or, for reasonable cause, not acting on any purported fax/e-mail and/or telephone instructions or arising from or out of the malfunction, failure or unavailability of any medium through which the above purported fax/e-mail and/or telephone instructions are transmitted, the loss or destruction of any data, the failure, interpretation or distortion of communication links, or the reliance of any person on any incorrect, incomplete information or data contained in any purported fax/e-mail and/or telephone instructions received by the Bank;
6. Agree that in respect of the purported fax/e-mail and/or telephone instructions regarding the transfer of money, "same day" value may only be given if the message is received by the Bank at a reasonable time before the close of its business to the public;
7. Understand that this Release and Indemnity does not absolve the Bank from liability in respect of losses or damages suffered by me/us as a result of any unlawful or fraudulent acts of the Bank.

SIGNED at ..... this..... day of .....20\_\_\_\_\_

By

SIGNATURE.....

SIGNATURE.....

NAME.....

NAME.....

TITLE.....

TITLE.....

**ZENITH BANK (GHANA) LIMITED****AUTHORITY TO SEND STATEMENTS OF ACCOUNT AND OTHER CORRESPONDENCE BY E-MAIL**

To: ZENITH BANK GHANA LIMITED

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) LIMITED****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.

**SMS Banking**

Access your account balance, transaction history (last five (5) transactions), buy mobile top up vouchers and transfer funds (Inter and Intra account)

☐ SMS Banking (*Enquiries via mobile phone, transaction history (last five (5) transactions)*)

**Z-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 activities, intra account transfer and inter account transfer, interbank transfer, investment transfer, card transfer and bill payment. Download the **Z-Mobile App** on Google play store or App store

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) LIMITED E-BANKING SERVICE and undertake to be bound by them.**

**For Bank Use Only**

Processed by \_\_\_\_\_  
CSU Officer

*Please Read Terms and Conditions*

## E-Banking Service Terms and Conditions

The following terms and conditions shall govern the Zenith Bank (Ghana) Limited E-Banking Service.

### 1. Definitions

**"Customers"** means a customer of Zenith Bank Ghana (Limited) who has or operates an account with the Bank and is named in the application form but where two individuals are named, either or both of them are customers.

**"The Bank"** means Zenith Bank (Ghana) Limited

**"Service"** means the Zenith Bank Ghana Internet Banking, Telephone Banking, Secure message facility, online bill payments and other e-banking services

**"Access code, Pass code, User name and Password"** means the enabling code with which you access the system and which is known to you only. "Account" means a current or savings account or other account maintained with the bank at any of the Bank's branches in Ghana

**"PIN"** means the customer's personal identification number

**"Mailing Address"** means the customer's mailing address in the Bank's records.

**"Instruction"** means the customer's request to the Bank for the services.

**"ATM"** means Automated Teller Machine that dispenses cash to account holders or accepts cash deposits with the use of a smart card i.e debit card or credit card

**"Secure Message Facility"** means the facility within the e-Banking Service that enables the Client to send electronic messages (e-mail, sms) to the Bank, including without limitation free-format messages, fixed format messages, or instructions to make payments, requests for cheque books, bankers drafts or the purchase or sale of securities and interests in mutual funds.

2. The service allows the customers to give the Bank instructions by use of:

(a) Telephone, ATM, PIN, Password, Access code, User name and secure message (email, sms) for the following:

(i) Obtain information regarding customer's balances as at the last date of business with the Bank.

(ii) Obtain information with regards to any instrument in clearing or any credit standing in the customers account as at the last date of transaction on the customer's account.

(iii) Authorize the Bank to debit customer's account to pay a specified utility bill such as WATER RATE and/or any other bills as specified by the customer subject however to availability of such bill payment under this service.

(iv) Authorizing the Bank to effect a transfer of funds from the customer's account to any other account with the bank.

(v) Authorizing the Bank to effect any stop payment order.

2(b) On receipt of instructions, the Bank will endeavor to carry out the customer's instructions promptly, excepting all or any unforeseen circumstances such as an Act of God, Force Majeure, and other causes beyond the Bank's control.

3. Before the service can avail any customer, he/she must have:- any one or a combination of the following:

(i) An account with the Bank

(ii) A Pass code, Access code, username and Password

(iii) A touch-tone telephone/GSM handset and computer

(iv) A Personal Identification Number "PIN"

(vi) An E-mail address

4. Under no circumstances shall the customer allow any body access to his/her account through the service.

5. The Pass code/Access Code/Password/E-mail

(a) The Customer understands that his/her Pass code, Access Code/Password/E-mail is used to give instructions to the Bank and

accordingly undertakes:

(i) That under no circumstances shall the Pass code, Access Code/Password be disclosed to any body.

(ii) Not to write the Pass code, Access Code/Password in an open place in order to avoid third party coming across same.

(b) The customer instructs and authorizes the Bank to comply with any instructions given to the bank through the use of the service.

(c) Once the Bank is instructed by means of the customer's Pass code, Access code and PIN the Bank is entitled to assume that those are the instructions given by the customer and to rely on the same.

(d) The customer's Pass code, Access code must be changed immediately it becomes known to some one else.

(e) The Bank is exempted from any form of liability whatsoever for complying with any or all instruction(s) given by means of the customer's Pass code, Access code if by any means the Pass code, Access code becomes known to a third party.

(f) Where a customer notifies the Bank of his intention to change his Pass code, Access code arising from loss of memory of same, or that it has come to the notice of a third party, the Bank shall, with the consent of the customer, delete same and thereafter allow the customer to enter a new Pass code, Access code PROVIDED THAT the Bank shall not be responsible for any loss that occurs between the period of such loss of memory of the Pass code, Access code or knowledge of a third party and the time the report is lodged with the Bank.

(g) Once a customer's Pass code/Access code is given, it shall be sufficient confirmation of the authenticity of the instruction given.

(h) The customer shall be responsible for any instruction given by means of the customer's Pass code/Access code. Accordingly, the Bank shall not be responsible for any fraudulent, duplicate or erroneous instructions given by means of the customer's Pass code/Access code.

### Customer's Responsibility:

(i) The customer undertakes to be absolutely responsible for safeguarding his username, Access code, Pass code, PIN and Password, and under no circumstance shall the customer disclose any or all of these to any person.

(ii) The customer undertakes to ensure the secrecy of his Access code, Pass code, PIN and password by not reproducing same in any manner whatsoever either in writing or otherwise capable of making it known to persons other than the customer.

(iii) The Bank is expressly exempted from any liability arising from unauthorized access to the customer's account and/or data as contained in the Bank's records via the service, which arises as a result of inability and/or otherwise of the customer to safeguard his PIN Pass code/Access code and/or Password and/or failure to log out of the system completely by allowing on screen display of his account information.

(iv) The Bank is further relieved of any liability as regards breach of duty of secrecy arising out of customer's inability to scrupulously observe and implement the provisions of clauses 3(i) – (iii) above, and/or instances of breach of such duty by hackers and other unauthorized access to the customer's account via the service.

(v) The customers Access code and Password must be changed immediately it becomes known to anyone else and therefore the customer is under a duty to notify the Bank whenever his/her Access code and/or Password has become known to another person.

(vi) Where a customer notifies the Bank of his intention to change his Access code and/or Pass code arising from either his loss of memory of same or that it has come to notice of a third party, the Bank shall with the consent of the customer, delete same and thereafter allow the



customer to enter a new Pass code, Access code and Password. Provided that the Bank shall not be responsible for any loss(es) that occurs between the period of such memory of the Access code Pass code and/or Password or knowledge of a third party and the time the report is lodged with the Bank.

(vii) The customers shall be responsible for any fraud, loss and/or liability to the Bank or third party arising from usage of the customer's Access code, Pass code, PIN and/or password being used by a third party and other unauthorized access. Accordingly the Bank shall not be responsible for any fraud that arises from usage of the customer's Access code, Pass code, PIN and/or Password.

6. Upon enrolling of a customer for the service the customer may be charged the applicable monthly fee and/or usage fee whether or not the customer makes use of the service during the period in question.

7. Under no circumstances will the Bank be liable for any damages, including without limitation direct or indirect, special, incidental or consequential damages, losses or expenses arising in connection with this service or use thereof or inability to use by any party, or in connection with any failure of performance, error, omission, interruption, defect, delay in operation, transmission, computer virus or line or system failure, even if the Bank or its representatives thereof are advised of the possibility of such damages, losses or hyperlink to other internet resources are at the customers risk.

8. Copyright in the pages and in the screens displaying the pages, and in the information and material therein and arrangement is owned by the Bank.

9. The Bank shall not be responsible for any electronic virus or viruses that the customer may encounter in course of making use of this service.

#### **Rules of the Road:**

10. For the benefit and security of our customers and to comply with applicable laws, we have a few mandatory guidelines that we call "rules of the road". And conduct that violates the rules of the road is grounds for termination of this services and the Bank may for whatsoever reason vary these terms and conditions. For this reason, the customer undertakes to:

(i) Provide accurate information. Agree to provide true, accurate, current and complete information about yourself as requested in our registration form and account opening forms and the customer agree not to misrepresent his/her identity or information, which may include user names, password or other access devices for such accounts.

(ii) Obey the law. Customer agrees not to use the service for illegal purposes or for the transmission of material that is unlawful, harassing, libelous (untrue and damaging to others), invasive of another's privacy, abusive, threatening, or obscene, or that infringe the right of others.

(iii) Restrictions on commercial use or resale. Customer's right to use the service is personal therefore customer agrees not to assign or make any commercial use of the service.

(iv) Proprietary rights. The customer acknowledges and agrees that the Bank own all rights to this web site and the content displayed on the site. The customer is only permitted to use this content as expressly authorized by the service. Customer may not copy, reproduce, distribute, or create derivative work from this content. A violation of any of the rules (i-iv) is a ground for discontinuation of the service by the Bank.

#### **Disclaimer of Warranties**

11. The customer expressly understands and agrees that use of the service is at his sole risk. The service is provided on an "as is" and "as available" basis. The Bank expressly disclaims all warranties of any kind, whether express or implied, including, but not limited to the implied warranties of merchantability, fitness for a particular purpose and non-infringement.

12. The Bank makes no warranty that:

(i) The service will meet customers requirements

(ii) The service will be uninterrupted, timely, secure, or error-free

(iii) The results that may be obtained from the use of the service will be accurate or reliable

(iv) The quality of any products, services, information or other material purchased or obtained by the customer through the service will meet your expectations, and

(v) Any errors in the technology will be corrected.

13. Any material downloaded or otherwise obtained through the use of the service is done at customer's own discretion and risk and the Bank is not responsible for any damage to customer's computer system or loss of data that results from the download of any such material. No advice or information, whether oral or written, obtained by customer from us or through or from the service will create any warranty not expressly stated in these terms.

#### **Limitations of Liability**

14. Customer agree that the Bank will not be liable for any liability, whether direct, indirect, incidental, special, consequential or exemplary damages, including but not limited to damages for loss of profits, goodwill, use or other intangible losses, even if we have been advised of the possibility of such damages, resulting from:

(i) The use or the inability to use the service

(ii) The cost of getting substitute goods and service resulting from any products, data, information or services purchased or obtained or messages received or transactions entered into through or from the service;

(iii) Unauthorised access to or alteration or your transmission of data;

(iv) Statements or conduct of anyone on the service; or

(v) Any other matter relating to the service.

15. Indemnification. Except when caused by the Bank's intentional misconduct or gross negligence, customer agree to protect and fully compensate the Bank and its affiliates and service providers from any/and all third party claims, liability, damages, expenses and costs (including, but not limited to, legal fees) caused by or arising from customer's use of the service, violation of the terms or infringement, or infringement by any other user of customer's account, of any intellectual property or other right of anyone.

16. Service changes and discontinuation. The Bank 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 the Bank may also suspend customer's access to the service at any time without notice. Customer agree that the Bank will not be liable to the customer or any third party for any modification or discontinuation of the service.

#### **Others.**

The Bank shall not be considered an agent or other legal representative of the customer for any purpose by reason of this agreement and/or any other party whom the customer is using this service to pay. This agreement cannot be changed by the customer nor any of the Banks rights waived unless the Bank agree in writing or customer continue using the service following receipt of notice of any changes proposed by the Bank. This agreement is personal to the customer and the customer may not assign it to anyone. All notice to the customer shall be in writing via the address the customer has provided to the Bank, all notices to the Bank must be made in writing sent to the Bank's address. All notice to the customer shall be in writing via the address the customer has provided to the Bank, all notices to the Bank must be made in writing sent to the Bank's address. The Bank and the customer shall be an independent contractor, and nothing contained in this agreement shall be deemed to create any association, partnership, joint venture, or relationship of principal, agent or master and servant, employer or employee between parties. If any of these terms is held to be unenforceable, then such provision shall be construed, as nearly as possible, to reflect the intentions of the parties with other provision remaining in full force and effect. The laws of Ghana shall apply to this agreement.

## **ZENITH BANK (GHANA) LIMITED**

### **PHYSICAL VISITATION REPORT**

**DATE:** \_\_\_\_\_

In line with the Bank's account opening requirements, I hereby submit the report on physical visitation to the signatory's place of residence as follows:

#### **PART "A"**

1. NAME OF CUSTOMER: \_\_\_\_\_

2. RESIDENTIAL ADDRESS VISITED (Include graphical sketch of directions to location. See overleaf): \_\_\_\_\_

3. TEL. NO: PHYSICAL LOCATION VISITED: \_\_\_\_\_

4. DATE OF PHYSICAL VISITATION: \_\_\_\_\_

5. SIGNATURE OF CUSTOMER: \_\_\_\_\_

#### **PART "B" (FOR OFFICIAL USE ONLY)**

6. ADDRESS GIVEN BY CUSTOMER (in account opening form): \_\_\_\_\_

7. EXPLANATION FOR DIFFERENCE BETWEEN (2) & (6): \_\_\_\_\_

8. DOES THE ADDRESS EXIST? ☐ YES ☐ NO ☐ N/A

BASED ON THE ABOVE INFORMATION, I HEREBY CONFIRM THE EXISTENCE OF THE RESIDENCE AT:

NAME AND SIGNATURE OF THE RELATIONSHIP OFFICER VISITING ADDRESS: \_\_\_\_\_

NAME & SIGNATURE OF ACCOMPANYING RSM VISITING ADDRESS(ES): \_\_\_\_\_

SIGNATURE OF GROUP HEAD/SECTOR HEAD/BRANCH HEAD: \_\_\_\_\_



**ZENITH BANK (GHANA) LIMITED**

**GRAPHICAL SKETCH OF LOCATION**

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) LIMITED****ADDITIONAL SIGNATORIES**

A/C NUMBER

--	--	--	--	--	--	--	--	--	--

1. NAME OF SIGNATORY \_\_\_\_\_

\_\_\_\_\_

**CATEGORY**

Signature

Mobile Phone No.:

2. NAME OF SIGNATORY \_\_\_\_\_

\_\_\_\_\_

**CATEGORY**

Signature

Mobile Phone No.:

MANDATE

- PLEASE TICK AS APPROPRIATE
- Confirmation **MUST** be in writing

CHEQUE CONFIRMATION REQUIRED? YES ☐ NO ☐Amount to be confirmed: All amounts ☐  
**GH¢.....and above** ☐E-MAIL/FAX INDEMNITY APPLICABLE? YES ☐ NO ☐

FAX \_\_\_\_\_

E-MAIL \_\_\_\_\_

**FOR BANK USE**

REMARK \_\_\_\_\_

CSU OFFICER \_\_\_\_\_

RSM OFFICER \_\_\_\_\_

APPROVAL \_\_\_\_\_ DATE \_\_\_\_\_



ZENITH BANK (GHANA) LIMITED

FOR BANK USE ONLY

- Has screening against the Bank's internal database of listed persons been carried out for the applicant and any beneficial owners? [ ] Yes [ ] No
  - Is either the applicant or any of the beneficial owners a PEP? [ ] Yes [ ] No
  - Indicate the applicant's risk score: [ ] 1 [ ] 2 [ ] 3 [ ] 4 [ ] 5
- Note: An Enhanced Due Diligence (EDD) form must be completed and approved by Senior Management (e.g. Group/Divisional Heads) for applicants achieving scores of 4 or 5.
- Indicate the applicant's FATCA status [ ] US Person [ ] Non US Person [ ] Recalcitrant

S/N	DOCUMENTS OBTAINED	N/A	IN PLACE	DEFERRED
1.	Identification			
	[a] International Passport			
	[b] Driver's License			
	[c] Voter's ID Card			
	[d] National Identification Card (Mandatory for foreign nationals)			
	[e] National Health Insurance Card			
	[f] SSNIT Card			
2.	Reference Letter			
3.	Passport Photographs			
4.	Mandate Card			
5.	Physical Visitation Report			
6.	Residence Permit (Mandatory for foreign nationals)			
7.	Utility Bill			
8.	Graphical Sketch of Location			
9.	Enhanced Due Diligence (EDD) Form			
10.	Tax Identification Number (TIN)			

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: \_\_\_\_\_





