



DIObU MICROFINANCE BANK NIGERIA LIMITED

ACCOUNT OPENING FORM - INDIVIDUAL

This form should be completed in CAPITAL LETTERS

PERSONAL INFORMATION/KYC

Title: _____ Surname: _____ First Name: _____ Other Names: _____
Date of Birth: Gender: Male ☐ Female ☐ Place of Birth: _____
Home Town: _____ L.G.A. _____ State of Origin: _____
Residence Address: _____
Nationality (for non Nigerian): _____ Resident Permit No.: _____ Religion: _____
Marital Status: _____ Name of Spouse (if applicable): _____
Mother's Median Name: _____ Nick Name: _____
Bank Verification No. (BVN): _____ Tax ID. No.: _____
Valid Means of Identification: National ID ☐ Driver's License ☐ INEC Voter's Card ☐ Others (Specify): _____
NIN: _____ ID Issue Date: _____ ID Expiry Date: _____

CONTACT DETAILS

Residential Address: _____
Nearest Bus Stop/Landmark: _____ City: _____ State: _____
Mailing Address: _____ District: _____
Phone Number 1 _____ Phone Number 2 _____ Email Address (Optional) _____
Occupation: _____

EMPLOYMENT DETAILS

Employment Status: Employed ☐ Self Employed ☐ Unemployed ☐ Retired ☐ Student ☐ Others (Specify): _____
Date of Employment (if employed)
Employer's Name: _____
Employer's Address: _____
Business Sector: _____

DETAILS OF NEXT OF KIN

Surname: _____ First Name: _____ Other Name: _____
Title: _____ Gender: _____ Relationship: _____ Phone No. _____
Contact Address: _____
Email Address: _____ Spouse Name: _____

ACCOUNTS HELD WITH OTHER BANKS

S/N	NAME OF BANK/ADDRESS	ACCOUNT NAME	ACCOUNT NUMBER	STATUS (ACTIVE/DORMANT)
1				
2				

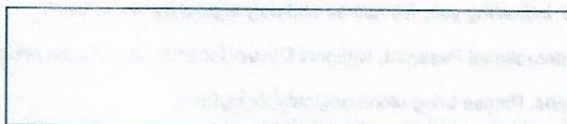
DECLARATION

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

Name: _____ Signature: _____ Date: _____

JURAT (This should be adopted where applicant is not literate and the form is read to him/her by a 3rd Party)

Mark of Customer/Thumbprint



Date: _____

ARE YOU POLITICALLY EXPOSED PERSON? YES/NO

PLEASE TURN OVER FOR TERMS AND CONDITIONS.

OFFICIAL USE ONLY
KNOW YOUR CUSTOMER (KYC)

NAME: _____
ADDRESS: _____
COLOUR OF BUILDING: _____
LANDMARK: _____
RELATIONSHIP MANAGER: _____

2) REVIEWS BY	_____ (ACCOUNT OPENING OFFICER)	_____ SIGN & DATE
APPROVAL:	_____ (HEAD OF OPERATION)	_____ SIGN & DATE

Diobu Microfinance Bank Limited

I HEREBY REQUEST AND AUTHORISE YOU TO:

Open the account(s) marked overleaf in my name at any time subsequently to open such further accounts as I may direct and in consideration, I agree:

- a) to assume full responsibility To u, e genuineness ana validity of all endorsements appearing on all cheques, orders, bills, notes, Negotiable instruments, receipts and other documents relating to the account.
- b) to be bound by the Bank's rules for the conduct of account(s), receipt of which I hereby acknowledge.
- c) to free the Bank from any responsibility or liability for any loss or damage to funds deposited with the Bank due to any future Government order, law, levy, tax, embargo, or such other causes beyond the Bank's control.
- d) that all funds standing to my credit are payable only in such local currency as maybe in circulation,
- e) to be bound by any notification of change in condition governing the account(s) or information relating thereof directed to my last known address and any mail sent to my last known address shall be considered a duly delivered and received by me at the time it would be Delivered.
- f) that the Bank will accept no responsibility or liability whatsoever for funds, handed to members of staff outside banking hours or outside the Bank's premises
- g) that the Bank's statement(s) on my account(s) shall be sent to the e-mail address indicated overleaf and from time to time such other Information relevant to the account may be sent to the mobile telephone number indicated overleaf. Any disagreements with the entries on my Bank Statement(s) shall be made by me in writing and delivered to the Bank within 15 days of print date indicated thereon, failing which, the Bank shall consider the statement rendered to be correct.
- h) that interest will be paid on deposits in my savings account(s) at the Bank ruling rates and subject to prevailing conditions. the account was open.
- k) not to use the account(s) as a medium to convert funds belonging to other persons.
- l) to honour all cheques or other order which may be withdrawn on my current account provided such cheques or orders are signed by me 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.
- m) that if a cheque credited to my account(s) is returned dishonoured, you may notify me via my telephone number or mail
- n) that my attention has been drawn to the necessity of safe guarding my cheque book and other Bank's instruments so that unauthorized persons are unable to gain access to them and to the fact that neglect of this precaution may be grounds for any consequential loss being charged to my account.
- o) that the Bank is under no obligation to honour any cheque (e) drawn on my current account unless there are sufficient funds to cover the value of the cheque (s) and I understand and agree that any such cheque may be returned to me unpaid but if paid, I am obliged to repay that Bank on' demand any outstanding sum on my account in addition to charges and interest accrued thereon.
- p) that any sum, standing to the debit of my current account shall: liable to interest charges at tho rate-fixed by the Bank from time to time. The Bank is authorized to debt rom the account the usual banking charges, interest;, commissions, and any service charge set by the Management from time to time
- q) that in addition to any general lien or similar right to which you as bankers may be entitled by law you may at any lime and without notice to me combine or consolidate all or any of my accounts without any liabilities to you and get off or transfer any sum or sums standing to the credit of any one or more of such accounts of any other credit, cheques, valuables, deposits, securities, negotiable Instruments or other assets belonging to me towards the satisfaction of any liabilities to you or any other account or in any other respect whether such liabilities be actual or contingent, primary or collateral and several or joint.
- r) to comply with all rules and regulations layued/pythonend@governing.the Use of electronic banking services which the Bank may from time to time and provide to me, in order to ensure banking convenience.

DOCUMENTS REQUIRED TO OPEN YOUR ACCOUNT,

1. One passport photograph showing full face forward, indicating your full names and duly signed by you at Bank
2. Identification by document for each signatory eg: International Passport, National Drivers Licence, etc. Please bring along the original for
3. Copy of a utility bill issued within the last three months. Please bring alone originals for sighting.
4. Two Reference forms duly completed by an individual or a corporate body maintaining a current account with a bank in Nigeria.