

ACCOUNT OPENING FORM- INDIVIDUAL

Category of Account
(Tick as appropriate)

Individual Joint

Type of Account
(Tick as appropriate)

SG Regular SG priority Investment Others (Please specify) _____

Bank Verification (BVN)

1. PERSONAL INFORMATION

Title Surname

First Name

Middle Name

Marital Status (Please tick) Single Married Others (please specify) _____ Sex: Male Female

Date of Birth Social media _____

Mother's Maiden Name

State of Origin: L.G.A.

Nationality for non-Nigerian) Resident Permit No.

ID Issue Date ID Expiry Date

Do you have dual citizenship? Yes No If yes, please specify _____

If US Citizen/Resident, please provide Social Security No Purpose of Account _____

2. CONTACT DETAILS

Residential Address

House Number Street Name

Landmark/Nearest Bus-stop City/Town

L.G.A State

E-mail Address

Mobile No. (1) Mobile No. (2)

3. VALID MEANS OF IDENTIFICATION

Driver's License Voter's Card National ID International Passport

Others (please specify) _____ ID Number

ID Issue Date ID Expiry Date

4. ACCOUNT SERVICE(S) REQUIRED (please tick option below)

Electronic Banking Preference: Internet Banking Mobile Banking

Username (specify)

5. EMPLOYMENT DETAILS

Employment Status

Employed Self Employed Unemployed Student Retired Others (please specify) _____

Annual Salary/Expected Annual Income

(a) ₦0-₦50,000 (b) ₦51,000-₦250,000 (c) ₦251,000-₦500,000 (d) ₦501,000-Less than ₦1,000,000
(e) ₦1million-Less than ₦5million (f) ₦5million- Less than ₦10million (g) ₦10million-Less than ₦20million (h) Above ₦20million

Employer's Name Date of Employment (if employed)

Nature of Business/Occupation

Employer's Address:

Number Street Name

City/Town Nearest Bus-stop

State L.G.A.

Official Number Mobile Number

6. DETAILS OF NEXT OF KIN

Title Surname

First Name Middle Name

Relationship Gender F M

Date of Birth Mobile Number

E-mail address

Contact Details

House Number Street Name

Landmark City/Town

L.G.A. State

TERMS & CONDITIONS

These terms shall govern the relationship between Sage Grey Finance Limited and a person or entity who has authorized or signed the Account Opening documents where the documents permit.

I/WE (the Customer) HEREBY REQUEST AND AUTHORISE SAGE GREY FINANCE TO

1. Open an account in my/our name and at any time subsequently open further accounts as I/We may direct.

2. Honor all orders which may be drawn on the said account provided such orders are signed by me/us or through email instruction from the email address provided in this form and to debit such order to the said account whether such account be for the time being in credit or overdrawn or may become overdrawn in consequence of such debit without prejudice to your right to refuse to allow any overdraft or increase of overdraft and in consideration.

a) to be responsible for the repayment of any facility/overdraft with interest on my/our account.

b) to indemnify Sage Grey Finance from any responsibility for any loss or damage to funds placed with Sage Grey Finance due to any future government order, law, levy, tax, embargo and/or all other causes beyond our control.

c) to be bound by any notification of change in conditions governing the account directed to my/our last known address and any notice or letter sent to my/our last known address shall be considered as duly delivered and received by me/us at the time it will be delivered in the ordinary course of post.

d) and I/We understand that Sage Grey Finance will accept no liability whatsoever for funds handed to members of staff outside the premises.

e) that any disagreements with entries on my/our Accounts will be made by me/us within 15 days of the notification of the Account position///. Failing receipt by Sage Grey Finance of a notice of disagreement of entries within 15 days from the date of notification of my/our Accounts as rendered is correct.

f) that I/We my/our own expense, indemnify, defend and hold Sage Grey Finance from and against any and all liability any other loss that may occur, arising from or relating to the operation or use of the Account or the Services or breach, non-performance or inadequate performance by the Customer of any of these Terms or the acts, errors, representations, misrepresentations, misconduct or negligence of the Customer in performance of its obligations.

g) Under no circumstances shall Sage Grey Finance be liable to me/us for any indirect, incidental, consequential, special or exemplary damages in connection with the Account or the Services.

h) Sage Grey Finance shall not be liable for any failure to perform any obligation contained in these Terms or for any loss or damage whatsoever suffered or incurred by the Customer howsoever caused and whether such loss or damage is attributable (directly or indirectly) to any dispute or any other matter or circumstances whatsoever.

i) I/We shall keep Sage Grey Finance indemnified at all times against, and save Sage Grey Finance harmless from all actions, proceedings, claims, losses, damages, costs, interest (both before and after judgement) and expenses (including legal costs on a solicitor and client basis) which may be brought against or suffered or incurred by Sage Grey Finance in resolving any dispute relating to the Customer's Account with Sage Grey Finance or in enforcing Sage Grey Finance's right as under or in connection with these Terms and conditions contained herein, or which may have arisen either directly or indirectly out of or in connection with Sage Grey Finance performing its obligations hereunder or accepting instructions, including but not limited to, fax and other telecommunications or electronic instructions, and acting or failing to act thereon.

j) that If any sum due and payable by the me/us is not paid on the due date, including without limitation any moneys claimed under this Paragraph, I/We shall be liable to pay interest (both after as well as before any judgement) on such unpaid sum at such rate or rates as Sage Grey Finance may from time to time stipulate from the date payment is due up to the date of payment.

k) that I/We shall solely be responsible for ensuring full compliance with all the applicable laws and regulations in any relevant jurisdiction in connection with establishment of my/our Account with Sage Grey Finance and shall indemnify and keep indemnified Sage Grey Finance from all actions, proceedings claims, losses, damages, costs and expenses (including legal costs on a solicitor and client basis) which may be brought against or suffered or incurred by Sage Grey Finance in connection with any failure to comply with any such applicable laws/regulations.

l) that the indemnities as aforesaid shall continue notwithstanding the termination of the Account.

m) that any sum standing to the debit of the current account shall bear interest charges at the rate fixed by Sage Grey Finance from time to time. Sage Grey Finance is hereby authorized to debit from the account the usual charges, interest, commissions and any service charge set by the Management of Sage Grey Finance from time to time.

n) that I/We shall be solely responsible for the safe-keeping and the confidentiality of the statements of account, balance confirmation certificate, cheque books, Debit card and its PIN, user id and passwords relating to internet banking and such other items relevant or pertaining to the Account and Sage Grey Finance may act on such communication where it reasonably contains sufficient information believed to have emanated from me/us.

AUTHORISATION

Sage Grey Finance is hereby authorized to open Account(s) for the individual/ entity upon the satisfaction of the Company's requirements, and to further provide the individual /entity with such financial services as it may deem fit, from time to time. Sage Grey Finance Limited reserves the right not to open an Account or provide a service to any individual/entity for any reason without the obligation to give reasons.

I/We hereby consent that Sage Grey Finance may collect, use and disclose such information to Credit Bureau and other service reference agencies and that the agencies may use the information for any approved business purposes as may from time to time be prescribed by the Central Bank of Nigeria (CBN) and/ or any relevant statute and to carry out due diligence activities; I/We hereby release and discharge Sage Grey Finance Limited from its obligations under the Banker's duty of secrecy and forswear my/our right to any claim, damages, loss etc. on account of such disclosure.

I/We hereby consent that in addition to regulatory compliance, Sage Grey Finance Limited is authorized to apply its internal policies and regulations for the operation of an Account as it may so determine from time to time including policies relating to dormancy and restrictions on the account.

COMMUNICATION

Sage Grey Finance may send any notices, advices or other communications to Customers by hand, by mail to, or by leaving them at any address(es) known or reasonably believed to be the Customer's; or through electronic means or any other media selected by the Bank. Such notices, advices or other communications will be deemed to have been received by the intended recipient upon being hand delivered or left at the said address or on the day following the mailing thereof. Notices and communications may also be effected through the press (e.g., radio, television, newspaper publications etc.).

TERMS & CONDITIONS

DEATH OR LEGAL INCAPACITY

Sage Grey Finance may continue to honour cheques and instructions until the it has actual knowledge of the death or legal incapacity and has had a reasonable opportunity to act on the information. The Bank further reserves the right to place a freeze on the Customer's Account(s) or otherwise restrict transactions thereon upon reasonable suspicion of the death or legal incapacity of a Customer until receipt of sufficient information and documents to enable it satisfactorily determine the fact of the death/incapacity and the appropriate action(s) to be taken in the circumstance.

LEGAL ACTION

Legal action affecting the individual/entity Account(s) includes but is not limited to trustee process, writ of attachment, execution, garnishment, mareva orders, federal or state tax withholding order, levy, restraining order, injunction, subpoena, government agency requesting information, search order, forfeiture etc. The company may accept and comply with processes relating to a Legal Action served on the it via any means. Where disclosure is permissible by law, the company may, but is not required to send a notice to the customer regarding the receipt or action being taken in respect of any Legal Action. The company may also refrain from notifying the Customer if it considers it appropriate under the circumstances.

JURAT (To be adopted where the applicant is not literate or 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 audibly read over and explained to me by an interpreter.

Mark of applicant/Thumbprint

.....
Magistrate/ Commissioner for oaths

.....

Name of Interpreter:

Phone Number of interpreter:

Address of interpreter:

Language of interpretation:

POLITICALLY EXPOSED PERSON (PEP) NOTICE

ARE YOU A POLITICALLY EXPOSED PERSON?
(PEP) OR ARE YOU RELATED/AFFILIATED
TO A POLITICALLY EXPOSED PERSON?

YES: _____ NO: _____

STATE AFFILIATION

I/WE HEREBY apply for the opening of an account with Sage Grey Finance Limited and CONFIRM THAT I/WE HAVE READ THE ABOVE TERMS AND CONDITIONS AND AFFIRM THAT I/WE TRULY UNDERSTAND AND ACCEPT SAME AS BINDING.

SIGNATURE & DATE

ACCOUNT OFFICER'S VISITATION REPORT
FOR OFFICIAL USE ONLY