

# Diaspora Banking

## ACCOUNT OPENING FORM

This form should be completed in CAPITAL LETTERS. Characters and marks should be similar in style to the following **A B C D**



**Category of Account** Joint Account ☐ Sole Account ☐

**ACCOUNT No.**

(for official use only)

**Account Type:** (Tick as appropriate)

Current Account ☐

Savings Account ☐

**Currency** ₦ ☐ \$ ☐ € ☐ ¥ ☐ £ ☐

### 1. PERSONAL INFORMATION

Title	<input type="text"/>	Surname	<input type="text"/>
First Name	<input type="text"/>	Other Names	<input type="text"/>
Marital Status	Single <input type="checkbox"/> Married <input type="checkbox"/> Others (please specify) <input type="text"/>	Gender	F <input type="checkbox"/> M <input type="checkbox"/>
Country of Birth	<input type="text"/>	Date of Birth	<input type="text"/>
State of Origin	<input type="text"/>	Mother's Maiden Name	<input type="text"/>
Nationality	<input type="text"/>	L.G.A	<input type="text"/>
Permit Issue Date	<input type="text"/>	Permit Expiry Date	<input type="text"/>
Tax Identification Number (TIN)	<input type="text"/>	Are you a tax residence in more than one country?	Yes <input type="checkbox"/> No <input type="checkbox"/>
	(If available)	If YES, which country?	<input type="text"/>
Other TIN	<input type="text"/>	Religion (Optional)	<input type="text"/>
Purpose of Account	<input type="text"/>	Primary Source of fund	<input type="text"/>

### 2. CONTACT DETAILS

Residential Address	<input type="text"/>						
Permanent Address	<input type="text"/>						
Country Code	<input type="text"/>	Phone Num(1)	<input type="text"/>	Country Code	<input type="text"/>	Phone Num(2)	<input type="text"/>
Email Address	<input type="text"/>						

### 3. VALID MEANS OF IDENTIFICATION (Please tick as appropriate)

NIN Slip/Card	<input type="checkbox"/>	National Driver's License	<input type="checkbox"/>	International Passport	<input type="checkbox"/>	INEC Voters Card	<input type="checkbox"/>
Others *	(Please specify) <input type="text"/>	ID No	<input type="text"/>				
ID Issue Date	<input type="text"/>	ID Expiry Date	<input type="text"/>				

### 4. E-SERVICE(S) REQUIRED (Please tick your preferred products and services below)

#### CARDS (Charges apply)

Verve ☐ Visa ☐ Mastercard ☐

#### INTERNET BANKING

Enquiry Only ☐ Transactions ☐ Soft Token (Charges apply) ☐

#### ALERTS

SMS Alert (Charges apply) ☐ Email Alert ☐

#### OTHERS

Mobile Banking ☐ Email Statement ☐ Interactive Voice Response Self Service ☐

**Statement Preference** Email ☐ Collection at Branch ☐

**Statement Frequency** Monthly ☐ Quarterly ☐ Semi-Annually ☐ Annually ☐

**Cheque Book Requisition** (Fees apply) Opened Cheque ☐ Crossed Cheque ☐ 25Leaves ☐ 50Leaves ☐ 100Leaves ☐

**Cheque Confirmation** Will you like to pre-confirm your cheque? Yes ☐ No ☐

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

Signature

Date

## 5. EMPLOYMENT DETAILS

**Employment Status:** Employed ☐ Self Employed ☐ Unemployed ☐ Retired ☐ Student ☐ Other   
(Please specify)

Annual Salary/Estimated Annual Income

(a) N250,000 - Less than N5 million ☐ (b) N5 million – Less than N20 million ☐ (c) above N20 million

Employer's Name  
(Mandatory if employed)

Nature of Business/Occupation	
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Employer's /Employment Address

\_\_\_\_\_

[illegible]

## 6. DETAILS OF NEXT OF KIN

Title  Surname

First Name  Other Names

Gender F ☐ M ☐ Date of Birth 

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

 Relationship

Country Code    Phone Num(1)    Country Code    Phone Num(2)

Email Address

Contact Address	
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\_\_\_\_\_

## 7. NIGERIA SUPPORTING CONTACT ADDRESS

Title  Surname

First Name  Other Names

Relationship  Mobile Number

**Residential Address (Not P.O Box)**

House Number 

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

 Street Name

Nearest Bus Stop/LandMark	
---------------------------	--

City/Town  Local Govt Area

State

c. Mandate authorisation/Combination rule: *(Please tick as appropriate)* Sole Signatory ☐ Either to Sign ☐ Both to Sign ☐

**Affix  
Passport  
Photograph  
here**

**Affix  
Passport  
Photograph  
here**

## 9. DECLARATION

2. Name  Signature

10. POLITICALLY EXPOSED PERSONS (PEP) DECLARATION FORM

The information in this form is collected to comply with CBN Guidance Note on Politically Exposed Persons, 2023.

10a. DEFINITION OF POLITICALLY EXPOSED PERSON

Politically Exposed Persons (PEPs) are individuals who are or have been entrusted with prominent public functions in Nigeria or in foreign countries, and people or entities associated with them.

Prominent public functions include the following profiles:

1.

Head of State or of Government
2.

Senior politician
3.

Senior government, judicial or military official
4.

Member of ruling royal family
5.

Senior executive of state-owned corporation of government linked company
6.

Important Political party officials

The definition of PEP also includes immediate family members, relatives, adviser, personal adviser, or business associate of an individual stated above.

10b. DETAILS OF THE POLITICALLY EXPOSED PERSON

	Individual	Corporate
1. Are you a PEP?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
2. Are you related to a PEP?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
3. If you are a PEP, please indicate the profile:		
3.1. Head of State or of Government	<input type="checkbox"/>	<input type="checkbox"/>
3.3. Senior government, judicial or military official	<input type="checkbox"/>	<input type="checkbox"/>
3.4. Member of ruling royal family	<input type="checkbox"/>	<input type="checkbox"/>
3.5. Senior executive of state-owned enterprise	<input type="checkbox"/>	<input type="checkbox"/>
3.6. Important political party official	<input type="checkbox"/>	<input type="checkbox"/>
4. If you are related to a PEP, please indicate your relationship	<div><input type="checkbox"/> Family</div> <div><input type="checkbox"/> Relatives</div> <div><input type="checkbox"/> Adviser</div> <div><input type="checkbox"/> Business Associate</div> <div><input type="checkbox"/> Others (Please specify)</div>	

☐ Director☐ Beneficial Owner☐ Adviser☐ Business Associate☐ Others (Please specify)

10c. DECLARATIONS AND SIGNATURES

Name

(Surname)

(First Name)

(Other Names)

Signature

Date/Time

I/We declare that the above information given in this form is true and accurate, and that I have not withheld any material facts or information from Fidelity Bank Management. I/We undertake to furnish Fidelity Bank with additional information as they may require at any time and undertake to update Fidelity Bank with any changes with regards to the information stated herein.

For Official Use Only

Verified bySignatureDate

D

D

M

M

Y

Y

Y

Y

Processed bySignatureDate

D

D

M

M

Y

Y

Y

Y

ReceivedDate/Time



## 11. JURAT (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

MAGISTRATE/  
COMMISSIONER  
FOR OATHS

DATE:

NAME OF INTERPRETER

TEL. NO

         

LANGUAGE OF  
INTERPRETATION

## 12. DATA PROTECTION

I/We of the above address (the "Customer") hereby give my/our consent to the Bank to use the information provided by me/us for the purpose of assessing and processing my/our Banking requests, verifying my/our identity (including anti-fraud checks) and checking my/our financial history and if my/our Banking requests are successful, for administering my/our account, monitoring transactions to help to identify illegal activity, keeping internal records, improving our products or services and provide me/us with information about your other products and services which you think may interest me/us.

I/We hereby agree that you may share my/our personal information on the conduct of my/our account with credit reference agencies, anti-fraud agencies, other lenders and third parties in assisting them in administering my/our account (including card issuing and archiving), for fraud prevention and detection purposes and for tracing debtors in which case you will take reasonably necessary steps to ensure that my/our personal information is treated securely and in accordance with applicable data protection regulations.

I/We acknowledge that I/we can also opt out of this consent at any time by emailing to [true.serve@fidelitybank.ng](mailto:true.serve@fidelitybank.ng) (Please note that opting out means to discontinue from accessing further financial services from the Bank).

Subject to the provisions of the Nigerian Data Protection Act 2023, The Money Laundering (Prevention and Prohibition) Act 2022 and the Terrorism (Prevention and Prohibition) Act 2022.

## 13. TERMS AND CONDITIONS

I/We ("Customer") hereby confirm and agree to the following terms and conditions in relation to all banking and other financial transactions between me/us and Fidelity Bank Plc ("the Bank")

I/We further agree that where the service to be provided by the Bank are not regulated by the terms and conditions of this Account Opening Agreement or any other Agreement including the Electronic Banking User Agreement, they shall be regulated by customary banking practices in Nigeria.

1. I/We hereby apply to open an account for banking and related financial services of the Bank.
2. I/We declare that the information given in this account opening form is true and accurate.
3. I/We agree that any information found to be false, incorrect or misleading may cause the Bank to reject this application or close my/our account if it had been opened.

4. I/We agree to promptly notify the Bank of any subsequent change in Customer's account details.

5. The Bank will not establish or operate the requested account(s) unless and until it has received the required supporting documents for the account, a list of which has been provided to Customer and is included with this application form.

6. The Bank is hereby authorized to undertake all "know Your customer" (KYC) procedures specified by applicable law and /or regulations and /or Bank policies including the confirmation of Customer's details and legal status at the appropriate government registry or parastatal. I/We hereby authorize the Bank to debit Customer's account without further notice to Customer for the attendant costs of such KYC procedures.

7. The Bank may, without prior notice, impose or change the minimum balance requirements for Customer's account(s) or alter the applicable interest rate(s) for or the charges relating to such account(s) or any of them in accordance with regulation.

8. The Bank is authorized to transfer money from any deposit or other account Customer maintains to any other account(s) Customer maintains with the Bank whose balance is below the required minimum.

9. The Customer agrees that in addition to any general lien right of set-off or similar right prescribed by law, the

Bank shall be entitled, without notice, to combine and consolidate all or any of Customer's account(s) including but not limited to cash, cheques, valuables, deposits, securities, negotiable instruments or other assets belonging to customer with the Bank (without any liabilities to the Bank) and/or to set off or transfer any or all amounts owed by Customer or related party to the Bank against any and all money which the Bank may hold for Customer's account or any other credit be it cash, cheques, valuables deposits, securities negotiable instruments or other assets belonging to Customer whether held on current, deposit, or other account whether in Naira or any other currency (hereinafter referred to as "foreign currency")

10. When effecting any set-off the Bank shall be entitled at its absolute discretion, with or without notice to Customer to convert any Naira or foreign currency into the currency in which the amount owed was incurred at the applicable official exchange rate for the currencies in question prevailing in Nigeria at the time of such conversion.

11. The Bank shall be and is hereby instructed to act on any instructions given on behalf of Customer for or in relation to Customer requiring foreign exchange including but not limited to: the purchase or sale of any foreign exchange; the opening from time of documentary letters of credit to the intent that this shall not be a general authority but shall require specific instructions; the signing and settlement of exchange contracts; and the signing and obtaining delivery of merchandise against trust receipts.

12. Customer undertake to provide all exchange control documents that would be required for any business requiring foreign exchange and further undertakes to indemnify the Bank for any loss, liability, damage or expenses resulting from the Customer's default.

13. The Customer agrees to hold the Bank harmless and free from any responsibility for any loss of fund deposited with the Bank due to any future governmental order, law, levy, tax, embargo, exchange restriction or other cause beyond the Bank's control.

14. The Bank shall be entitled to retain and not repay any amount whatsoever that is owed to Customer or which the Bank holds on Customer's behalf and until all amounts owed by Customer or the related party to the Bank have been repaid or discharged in full and, for so long as such amounts have not been discharged or repaid in full, the Bank shall be entitled to appropriate any amounts so owed to Customer or held on Customer's behalf in or towards the payment and discharge of the amounts owed by Customer or the related party to the Bank.

15. Where the customer without a prior approved credit facility from the bank, overdraws or causes his account to be overdrawn, for any reason whatsoever, the Bank will charge interest on the overdrawn balance

at the bank's overdraft base lending rate as may be in force from time to time (currently 35% per annum) plus a penal charge of 1% flat per month (subject to any changes to the CBN Guide to Bank Charges).

16. Where Customer gives any instruction for a payment(s) that in aggregate exceed(s) the amount standing to the credit of Customer's account(s) against which payment is to be made, the Bank reserves the right to decline to carry out such instruction or where is more than one transaction, to select the transaction that shall be executed without reference to the date of dispatch or time or receipt of Customer's instructions, if the Bank in its discretion makes any such payment for which Customer's account(s) is not funded, Customer shall repay the Bank whether or not the Bank makes demand in addition to charges and interest accrued thereon.

17. Where any uncleared effects credited to Customer's account(s) by the Bank is subsequently dishonoured and/or the Bank for any reason is required to repay to the paying banker or any other party all or any part of any amount credited to Customer's account(s), the Bank will be entitled to debit Customer's account(s) with the amount of such uncleared effects and/or repaid amounts plus accrued interest and applicable bank charges.

18. Commission and charges shall be levied in accordance with Bank's standard scale of charges in force from time to time and copies which are made available on request. The Bank reserves the right to amend its rates of interest in accordance with its standard scale of charges and/or conditions from time to time.

19. Any communication by the Bank to Customer shall be deemed to have been made as soon as it is sent to the most recent address on the Bank's mailing list in the case of a letter / mail or most recent telephone number in the case of a short message service (SMS) or most recent electronic mail address in the case of an electronic mail provided by Customer and the date indicated on the medium of communication (letter/mail, SMS or electronic mail) will constitute the date on which the communication was sent.

20. Customer understands and acknowledges that electronic mail, facsimile and verbal communications are insecure transmission media. Where Customer advises the Bank to accept instructions in such manner, Customer undertakes to indemnify the Bank in full for any loss it may suffer or incur by reason of its honouring Customer's letter, electronic mail facsimile or verbal instructions, irrespective of whether same are erroneous, fraudulent or issued otherwise than in accordance with the mandate for Customer's account(s).

21. Where any and all payment instructions are issued in accordance with the Customer's account(s) mandate and which bears or purports to bear the facsimile or electronic mail signature of the person(s) whose specimen signature have been provided to the Bank by the Customer, the Bank is hereby authorized to honour and to debit the Customer's

account(s), for any and all payment instructions/confirmations issued or provided by Customer using a pre-agreed format for same which may include but is not limited to oral or written instructions/confirmations and where given orally such oral instruction may if previously agreed involve the use of specific password(s) and when given in writing may be given by letter, facsimile or electronic mail.

22. The Bank is authorized to debit Customer's account(s) with the cost incurred in respect of the issuance of the cheque book(s) for Customer's account and in respect of the use of the Bank's SMS alert services and other services provided by the Bank to the Customer.

23. All funds standing to Customer's credit are payable on demand only in such local currency as may be in circulation.

24. Until the Bank receives any written notice by way of the Customer to the contrary, the Bank is instructed to honour signature(s) appearing on the signature card or account(s) for all purposes on the Customer's account.

25. Neither the Bank nor its staff shall be liable for any loss arising as a result of the authority given to the Bank on cheque confirmations.

26. The Customer hereby undertakes and agrees to indemnify the Bank upon demand in writing by the Bank or through the Bank's representatives/agents for any loss the Bank incur in the event that the Customer's cheque is returned unpaid by the paying Bank and also will pay interest at prevalent rate in the event that the Customer has drawn on account before the cheque is returned unpaid, and to provide the Bank with a replacement cheque not later than three (3) working days after the date of service of notice of cheque's return. This indemnity is to be a continuing security for each clearing cheque deposited by the Customer.

27. Customer agrees to assume full responsibility for the genuineness or correctness and validity of all endorsements appearing on all cheques, orders, bills, notes, negotiable instruments, receipts and/or other documents deposited in Customer's account

28. Customer agrees that the Bank is under no obligation to honour any cheque(s) drawn on the Customer's account(s) unless there are sufficient funds in the account to cover the value of the said cheque(s) and the Customer understands and agrees that any such cheque may be returned to the Customer unpaid but if paid, the Customer is obliged to repay the Bank on demand.

29. If a cheque credited to Customer's account(s) is returned dishonoured, the same may be transmitted to Customer's last known address either by bearer or

by post.

30. Customer notes that the Bank will accept no liability whatsoever for funds handed to members of the Bank's staff outside banking hours or outside the Bank's premises.

31. Customer agrees that any disagreements with entries on the Customer's bank statements will be made by the Customer within fifteen (15) working days of the dispatch of the bank statement(s).

32. Customer agrees to be bound by these and other terms and conditions regulating the operations of the Bank account(s) and other financial services including but not limited to Internet Banking Mobile Banking, Card Services, Telephone Banking, Automated Teller Machine (ATM) and Money Transfer Services.

33. Where any of the Conditions or the provisions specified herein are invalid, illegal or unenforceable in any respect under the law, the validity, legality and enforceability of the remaining conditions and/or provisions contained herein shall not in any manner be affected or impaired thereby.

34. No failure or delay in exercising any right, power or privilege vested in the Bank by these conditions shall operate as a waiver thereof neither shall any partial exercise of such right, power or privilege preclude any other or further exercise thereof.

35. I/We agree that you may at your absolute discretion close at any time my account(s) with you.

36. The Customer acknowledges that the Bank consults with various credit bureaus and reference agencies, and may be required to disclose the Customer's information to these credit bureaus for the purpose of conducting checks on the Customer. The Customer hereby irrevocably and unconditionally grants his / her / its consent to the Bank and expressly authorizes such disclosure of any or all information on his/her/its account(s) / transaction(s) with the Bank to such credit bureau and reference agencies whether based locally or abroad, including information on the customer's Directors and other personnel, transactions and conduct on the Customer's account together with details or any non-payment or delayed payments as the Bank may deem necessary. The consent herein given discharges the Bank from all liabilities, claims and damages for such disclosure made by the Bank to any credit bureau pursuant to the consent herein granted.

37. Where these conditions are signed by or on behalf of more than one person whether individually, jointly or as legal person or juristic person as the Customer, all of such person are bound by these terms and conditions.

38. Agree that the account relationship hereby established shall be governed and construed in accordance with Nigerian law and by reference to the accepted principles and practices of banking.

#### **ELECTRONIC-BANKING USER AGREEMENT**



**A. Terms of Services**

Fidelity Electronic Banking Services include but are not limited to the Bank's Internet Banking, Automated Teller Machine (ATM) Services, Electronic Fund Transfer and Short Message Services (SMS) Alerts ("the Service" or "e-banking") provided to registered users of the Service. By using Fidelity e-banking, you agree to be legally bound by this Fidelity e-banking User Agreement (the "User Agreement") and Fidelity Bank terms of service if you do not agree to this user agreement please do not use Fidelity e-banking. We reserve the right at our discretion to change, modify, add or remove portions of this user agreement at any time. Please check these terms periodically for changes. Your continued use of Fidelity e-banking following the posting of charges to these terms will mean you accept those changes. You can always check out the most current version of the agreement on this page.

We will do all we reasonably can do to prevent unauthorized access to your account and to make sure they are secure.

**B. General Terms of Service and Restrictions on Use of Materials**

(i) If you do not comply with the user agreement at any time, Fidelity Bank reserves the right to terminate your account and your access to Fidelity e-banking. Fidelity Bank may discontinue or alter any aspect of Fidelity e-banking, including but not limited to (i) restricting the time Fidelity e-banking is available

(ii) restricting the amount of use restricted, and (iii) restricting or terminating any user's right to use Fidelity e-banking, at Fidelity Bank's sole discretion and without prior notice or liability.

You are responsible for all charges associated with connecting to Fidelity e-banking through an available access number. You are also responsible for obtaining or providing all access lines, telephone and computer equipment (including modem) or other device necessary to connect to Fidelity e-banking.

If you use the service your computer and internet settings must meet any reasonable requirement we may set; you must carry out your own regular virus checks; and you must not change or copy any software we provide or give same to another person.

In order to permit Fidelity Bank to protect its reputation, employees, affiliates, partners, stakeholders, members and the quality of its products and services, you hereby consent to Fidelity Bank Support Group, being able to access your account and records on a case basis to investigate complaints or allegations of fraud or illegal or misleading activity, or abuse. Fidelity bank shall not disclose the existence or occurrence of such an investigation unless required by law.

You acknowledge that Fidelity e-banking contains information, software, test, graphics, music, sounds or

other material (collectively "Content") that are protected by copyrights patents, trademarks, trade secrets or other proprietary rights, and that these rights are valid and protected in all forms, media and technologies existing now and hereafter developed.

All Content is copyrighted as a collective work under the copyright laws and Fidelity Bank owns a copyright in the selection, coordination, arrangement and enhancement of such content. The Fidelity Bank name and logo are trademarks of Fidelity Bank. All other trademarks appearing on Fidelity e-banking are trademarks of their respective owners; Fidelity Bank's partners may also have additional proprietary rights in the Content which they make available through Fidelity e-banking. You may not modify, publish, transmit, participate in transfer or sale, create derivative works, or in any way exploit any of the Content in whole or in part.

**C. Account Password and Security**

To open an account, you must complete the registration process by providing us with current, complete and accurate information as prompted by the registration process. You may be required to choose a password and account name. You are entirely responsible for maintaining the confidentiality of your password and account. Furthermore, you are entirely responsible for any and all activities that occur under your account.

As long as we have confirmed your identity by completing the agreed security procedure, we will assume that we are dealing with you and that you have agreed to us disclosing information and acting on any instruction without getting further confirmation from you.

When you give us instructions using the Service, we will ask you to check and confirm your instructions using the security procedure. For additional security, we may also call you when you give us instructions; for example, when setting up a payment to a new recipient or when you are using the platform from an unusual location or region. You will need to confirm your instructions when we call by entering the security details we provide you.

You are responsible for checking if your instructions are correct.

You will need to provide us with at least one telephone number so we can contact you under the condition above to confirm your instructions, otherwise, we will not be able to carry them out. You can view and amend your contact details at any time.

You must:

a. follow instructions we give you, which we reasonably consider are needed to protect you and us from unauthorized access to your account(s).

b. not let anyone else use your Security Details, not even someone sharing a joint account with you as he or she will need to use his or her own.

c. keep your Security Details secure and where relevant, protect them from damage.

d. log off each time you finish using the Service (for your security, we will automatically log off the Service if there has been no activity on the Service after a short period)

e. do all you reasonably can to make sure no one finds out your Security Details, for example by not:

(i) choosing an obvious password or memorable information as part of your Security Details, such as your date of birth;

(ii) writing your Security Details on documentation that relates to your account(s);

(iii) writing down your Security Details in a way that is recognizably; or

(iv) recording your Security Details in software which retains it automatically such as internet browser "remember password features".

You agree to notify Fidelity Bank immediately, of any unauthorized use of your account or other breach of security.

You must change your Security Details for using the Service or tell us as soon as you can, by calling our help desk or visiting one of our branches if you;

(a) think that your Security Details have been lost, stolen, damaged or are being misused;

(b) think someone may be accessing your account(s) without your authority; or

(c) think that someone has discovered your Security Details.

If you elect to register to use Fidelity e-banking, you agree to;

(a) provide true accurate, current and complete information about yourself as prompted by Fidelity e-banking registration form (such information being the "Registration Data") and

(b) maintain and promptly update the Registration Data to keep it accurate. If you provide any information that is untrue, inaccurate or incomplete or Fidelity Bank has reasonable grounds to suspect that such is the case. Fidelity Bank has the right to suspend or terminate your account without notice to you and refuse any and all current or future use of Fidelity e-banking (or any portion thereof)

#### D. Illegal Activities

Fidelity Bank reserves the right to immediately suspend, terminate, access and investigate any account

which it believes, in sole discretion is transmitting or is otherwise connected with any fraudulent or illegal activities.

In addition, because of the difficulty associated with quantifying damages, if actual damages cannot be reasonably calculated then you agree to pay Fidelity Bank liquidated damages of N150,000 for each piece of transaction from or otherwise connected with your account(s) or the maximum liquidated damages permitted under the law, whichever is greater, otherwise you agree to pay Fidelity Bank's actual damages, to the extent such damages can be reasonably calculated.

#### E. Disclaimer

Fidelity Bank utilizes diligent efforts to maintain Fidelity e-banking, but Fidelity Bank is not responsible for any defects or failures associated with Fidelity Bank or any damages (such as lost profits or other consequential damages) that may result from any such defects or failures.

Please Note the following important Disclaimers or Warranties

Fidelity e-banking is provided "as is" and you use it at your sole risk. Fidelity 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. Fidelity Bank does not make any warranty that Fidelity e-banking will meet your requirements, services, information, or that other material obtained through the Fidelity e-banking will meet your expectations. Any material downloaded or otherwise obtained through the Fidelity e-banking is done at your sole risk and you will be solely responsible for any damage to your computer system or loss of data that results from the download of any such material.

Furthermore, please note that no advice or information obtained by you from Fidelity Bank or through the Fidelity e-banking shall create any warranty not expressly provided for in this user agreement.

#### F. Limitation of Liability

You expressly understand and agree that Fidelity Bank shall not be liable for any direct, indirect incidental, special consequential or exemplary damages including but not limited to, damages for loss of profits, goodwill, use, data or other tangible losses (even if Fidelity Bank has been advised of the possibility of such damage(s), resulting from

(i) the use or the inability to use Fidelity e-banking

(ii) the cost of procurement of substitute goods and services resulting from goods, data, information or services purchased or obtained or messages received or transactions entered into through or from Fidelity e-banking

(iii) unauthorized access to or alteration of your transmissions of data

(iv) statements of conduct of any third party on Fidelity e-banking; or

(v) any other matter relating to the Fidelity e-banking or operation of Fidelity bank sweepstakes. In no event shall Fidelity Bank's total liability to you for all damages, losses and causes of action (whether in contract, tort (including, but not limited to negligence) or otherwise exceed the amount paid by you, if any, for accessing this site.

We will not be liable for losses or costs caused by abnormal and unforeseeable circumstances outside our reasonable control, which would have been unavoidable despite all efforts to the contrary, for example delays or failures caused by industrial action, problems with another system or network, mechanical breakdown or data-processing failures.

You agree that any and all disputes which cannot be resolved between the parties and causes arising out of or connected with Fidelity e-banking, shall be resolved individually, without resort to any form of class action.

Some jurisdictions do not allow the exclusion of certain warranties or the limitation of exclusion of liability for incidental or consequential damages.

Accordingly, some of the above limitations may not apply to you.

#### **G. Indemnification**

You are entirely responsible for maintaining the confidentiality of your password and account. Furthermore, you are entirely responsible for any and all activities which occur under your account. You agree to indemnify, defend and hold harmless, Fidelity Bank; its affiliates and subsidiary companies, officers, directors, employees, consultants and agents from any and all third party claims, liability, damages and / costs (including but not limited to, attorney fees) arising from your use of our services, your violation of the user agreement or your infringement or infringement by any other user of your account(s), of any intellectual property or other right of any person or entity. You agree to immediately notify Fidelity Bank of any unauthorized use of your account or any other breach of security known to you.

#### **H. Termination and Modification**

You agree that Fidelity Bank, in its sole discretion may without prior notice to you, suspend or terminate your password, account (or any part thereof) or use of the Fidelity e-banking and remove and discard any content within Fidelity e-banking

for any reason, including without limitation, for lack of use, if Fidelity Bank believes that you violated or acted inconsistently with the letter or spirit of this User Agreement.

Fidelity Bank may also in its sole discretion and at any time discontinue providing Fidelity e-banking or any part thereof, with or without notice. You agree that any termination of your access to the Fidelity e-banking may immediately deactivate or delete your account and all related information and files in your account and /or bar any further access to such files or the Fidelity e-banking. Further, you agree that Fidelity Bank shall not be liable to you or any third party for any termination of your access to Fidelity e-banking.

#### **I. Non-use of Account**

Unless you have Fidelity e-banking account set up for you, Fidelity Bank may terminate your login account and delete all transactions, files and correspondence in your account without prior notice to you if you have not logged into or accessed your account for ninety consecutive days.

#### **J. Variation**

The Bank may vary the terms of this Agreement at any time without notice to you. Notification of any such variation shall be either in writing or by publication thereof, by such means as Fidelity Bank may select and a variation so notified shall bind you.

#### **K. Violation of User Agreement**

Should you violate the user agreement or any other rights of Fidelity Bank and or the Fidelity e-banking, fidelity Bank reserves the right to pursue any and all legal and equitable remedies against you, without limitation, terminating any and all user accounts for any of the Fidelity e-banking.

#### **L. Governing Law and Other Miscellaneous Terms**

These terms shall be governed by and construed in accordance with the laws of Nigeria without giving effect to principles of conflicts of law. You agree that any action at law or in equity arising of or relating to these terms shall be filled only in the state or federal courts located in Nigeria and you hereby consent and submit to the personal jurisdiction of such courts for the purposes of litigating any such action. If any provision of these terms shall be unlawful, void or for any reason unenforceable, then that provision shall be deemed severable from these terms and shall not affect the validity and enforceability of any remaining provisions.

If a fraudulent activity is associated with the operation of your account, you agree that we have the right to apply restrictions to your account and report to appropriate law enforcement agencies.

This is the entire agreement between you and Fidelity bank relating to the subject matter herein and shall not

be modified by you except in writing, signed by both parties. The User Agreement will inure to the

benefit of Fidelity Bank's successors, assigns and licenses.

Address \*

Signed by  
Name \*

Signature \*

Date

In the presence of

Name \*

Signature \*

Date

Address \*

Occupation

## FOR BANK USE ONLY

## 14. REQUIREMENT CHECKLIST

## Savings Account

S/N	DOCUMENTS REQUIRED (FOR BANK USE ONLY)	CHECKED	DEFERRED	WAIVED
1	Duly completed Account opening form			
2	Specimen signature card duly completed			
3	Recent passport photograph			
4	Proof of Identity: International passport, Driver's license, National ID card, Valid Nigerian Voters Card (original must be sighted)			
5	Resident Permit ( for non-Nigerian)			
6	Proof of Address: Utility bills, etc (Certified true copy is acceptable if original is not held)			
7	Proof of Source of Funds: Includes payslip, bank statement, Student ID, or Association ID (either professional or business), etc.			
8	Form W-8, W-9 and other FATCA documents			
9	Valid and effective waiver			

## Fixed/Current/Domiciliary/Fixed Investment/Other Types of Account

S/N	DOCUMENTS REQUIRED	CHECKED	DEFERRED	WAIVED
1	Duly completed Account opening form			
2	Specimen signature card duly completed			
3	Two (2) recent passport photographs			
4	Two (2) independent and satisfactory references			
5	Proof of Identity: International passport, Driver's licence, National ID card or INEC Voters Card (original must be sighted)			
6	Proof of Address: Utility bills etc (Certified true copy is acceptable if original is not held)			
7	Proof of Source of Funds: Includes payslip, bank statement, Student ID, or Association ID (either professional or business), etc.			
8	Resident permit (for non-Nigerians)			
9	Other document Provided			
10	Form W-8, W-9 and/other FATCA documents			
11	Valid and effective waiver			

## 15. AUTHENTICATION FOR FINANCIAL INCLUSION

- i. Is the customer socially or financially disadvantaged? YES ☐ NO ☐
- ii. If answer to the (i) above is yes, state other documents obtained in line with the bank's policy on socially/ financially disadvantaged customer in compliance with Regulation 77(4) of AML/CFT Regulation, 2013  
 .....  
 .....  
 .....
- iii. Does the customer enjoy tiered KYC requirements? YES ☐ NO ☐
- iv. If answer to question (iii) above is yes, identify the customer risk category: Low Risk ☐ Medium Risk ☐ High Risk ☐

## 16. AUTHENTICATION FOR POLITICALLY EXPOSED PERSONS

Is the Applicant a Politically Exposed Person? YES ☐ NO ☐

## 17. ACCOUNT OPENED BY

Name

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

Date:

Name

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

Date:

## 18. DEFERRAL/WAIVER OF DOCUMENT (IF ANY) AUTHORISED BY:

Name

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

Date

Name

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

Date

## 19. ADDRESS/ PHONE NO/ EMAIL VERIFICATION CARRIED OUT BY

Name

Signature \_\_\_\_\_

Date

Name

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

Date

**COMMENT(S)(Address description and result finding):**

.....  
 .....

## 20. ACCOUNT OPENING AUTHORIZED/APPROVED BY:

Name

Signature \_\_\_\_\_

Date