



BRANCH.....

CORPORATE ACCOUNT OPENING MANDATE FORM

GUIDELINES TO OPENING CORPORATE ACCOUNT

Thank you for choosing UnityBank Plc, please fill in all the required information below to help us serve you better.

ENTITY TYPE: Limited Liability [ ] Clubs & Societies [ ] Financial Inst. [ ] Partnership [ ] Enterprise [ ]

(PLEASE TICK AS APPLICABLE):

ACCOUNT TYPE: CURRENT [ ] CALL ACCOUNT [ ] FIXED DEPOSIT [ ] BA/CP [ ] (References required)

(PLEASE TICK TO INDICATE PREFERENCE)

Company Name |

Date of Incorporation | RC No. |

Table with 2 columns: Registered Office Address (Not P.O.Box), Business Mailing / Correspondence Address (If Different)

Phone (Office): | Fax: |

e-Mail Address: | Web site: |

Nature of Business (Pls. specify): |

State: | LGA: |

Sector Classification (Private or Public): |

Industry Classification (AGRIC, GEN COMMERCE, etc, Pls. specify): |

Annual Business Turnover (Naira): |

How would you like to receive your monthly statement. e-Mail [ ] Surface Mail [ ] Self Pickup [ ] On Request [ ]

Additional Services required: SMS banking [ ] Internet Banking [ ] Transaction notification [ ] Value Card [ ] DEBIT Card [ ] e-Transact payment solution [ ] Telephone banking [ ]

MANAGEMENT/AUTHORISED SIGNATORIES:

Table with 3 columns: Name, Position /Title, Telephone Number

ACCOUNTS WITH OTHER BANKS (Including UnityBank Plc):

Table with 2 columns: Name and address of Bank /Branch, Account Name and Number

We request for the opening of a current account with UnityBank Plc. We certify that the above particulars are correct and agree to be bound by the terms and conditions governing the operation of the account

Authorised Signatory (ies)/ date:- [ ] [ ] [ ] [ ]

ACCOUNT OPENING CHECK LIST:

- 1. A completed SIGNATURE CARD (copy enclosed). 2. TWO REFERENCE FORMS - for the purpose of opening a current account.

3. PASSPORT PHOTOGRAPH- of each signatory duly signed at the back. 4. IDENTIFICATION DOCUMENTS –for each signatory.  
 5. UTILITY BILL- electricity, water, phone, tenancy receipt 6. RESIDENT PERMIT (Foreigners).

**FOR OFFICIAL USE ONLY:**

**DOCUMENTS OBTAINED:**

Completed Signature Card (1)	Yes <input type="checkbox"/>	Deferred <input type="checkbox"/>	Due date <input type="text"/>	Passport photographs	Yes <input type="checkbox"/>	Deferred <input type="checkbox"/>	Due date <input type="text"/>
Reference Forms (2)	Yes <input type="checkbox"/>	Deferred <input type="checkbox"/>	Due date <input type="text"/>	Identification Documents	Yes <input type="checkbox"/>	Deferred <input type="checkbox"/>	Due date <input type="text"/>
Utility Bills	Yes <input type="checkbox"/>	Deferred <input type="checkbox"/>	Due date <input type="text"/>	Visitation confirmation	Yes <input type="checkbox"/>	Deferred <input type="checkbox"/>	Due date <input type="text"/>

Others \_\_\_\_\_

**DOCUMENTATION CHECKED:**

INTRODUCED/REFERRED BY	<input type="text"/>	<input type="text"/>	<input type="text"/>
	NAME	MPR CODE	SIGNATURE AND DATE
ACCOUNT OFFICER	<input type="text"/>	<input type="text"/>	<input type="text"/>
	NAME	MPR CODE	SIGNATURE AND DATE
CUSTOMER SERVICE OFFICER	<input type="text"/>	<input type="text"/>	<input type="text"/>
	NAME		SIGNATURE AND DATE
BUSINESS SERVICE MANAGER	<input type="text"/>	<input type="text"/>	<input type="text"/>
	NAME		SIGNATURE AND DATE

**"CAUTION"**  
**IT IS DANGEROUS TO INTRODUCE A PERSON WHO IS NOT WELL-KNOWN TO YOU**

**REFERENCE FORM**



The Manager

-----20-----

|\_\_\_\_\_||  
|\_\_\_\_\_||

Dear Sir,

|\_\_\_\_\_||

PROSPECTIVE ACCOUNT NAME

I/We have known the above – named Company for \_\_\_\_\_ (period) and we comment on their means and reputation as follows:-

\_\_\_\_\_	
\_\_\_\_\_	
\_\_\_\_\_	

I/We also confirm that the applicant is an entity to whom the usual banking facilities may be extended.

I/We maintain current account(s) with:

NAME OF BANK	BANKER'S ADDRESS	ACCOUNT NUMBER

The above information is provided in confidence.

Yours faithfully,

REFEREE'S ACCOUNT NAME |\_\_\_\_\_||

REFEREE'S ADDRESS |\_\_\_\_\_||

|\_\_\_\_\_||

REFEREE'S MOBILE NUMBER |\_\_\_\_\_||

|\_\_\_\_\_||

Authorised Signatory

|\_\_\_\_\_||

Authorised Signatory



\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Date \_\_\_\_\_

To: **UnityBank Plc**

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Letter of Set-Off**

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

Dated this \_\_\_\_\_ day of \_\_\_\_\_ 20\_\_\_\_\_

The common seal of the company is hereunto affixed in the presence of:

\_\_\_\_\_  
Director

\_\_\_\_\_  
Director/Secretary

(Company Seal)



**SIGNATORY PERSONAL INFORMATION FORM**

NAME: | \_\_\_\_\_ | \_\_\_\_\_ | \_\_\_\_\_ |  
SURNAME FIRST NAME MIDDLE NAME

USUAL NAME: | \_\_\_\_\_ | TITLE: MR|\_\_\_\_| MISS|\_\_\_\_| CHIEF |\_\_\_\_| DR |\_\_\_\_| OTHERS |\_\_\_\_\_|

DATE OF BIRTH | \_\_\_\_\_ | E-MAIL ADDRESS: | \_\_\_\_\_ |

SEX: MALE |\_\_\_\_\_| FEMALE |\_\_\_\_\_| MARITAL STATUS: SINGLE |\_\_\_\_\_| MARRIED|\_\_\_\_\_|

MODE OF IDENTIFICATION: | \_\_\_\_\_ | NUMBER: | \_\_\_\_\_ |  
Valid Drivers Licence/International Passport/National ID card

ISSUE DATE: | \_\_\_\_\_ | EXPIRY DATE : | \_\_\_\_\_ |

COUNTRY OF ORIGIN: | \_\_\_\_\_ | STATE OF ORIGIN: | \_\_\_\_\_ | L.G.A | \_\_\_\_\_ |

RESIDENTIAL/ CONTACT ADDRESS (ES): | \_\_\_\_\_ |  
| \_\_\_\_\_ |

MAILING ADDRESS: | \_\_\_\_\_ |

TELEPHONE NO: HOME| \_\_\_\_\_ | OFFICE| \_\_\_\_\_ | MOBILE| \_\_\_\_\_ | FAX | \_\_\_\_\_ |

MOTHERS MAIDEN NAME: | \_\_\_\_\_ |

NEXT OF KIN: | \_\_\_\_\_ | MOBILE (GSM): | \_\_\_\_\_ |

RELATIONSHIP: | \_\_\_\_\_ |

I hereby attest that the above information is true and complete.

\_\_\_\_\_  
SIGNATURE / DATE

**BANK ONLY** - ORIGINALS SIGHTED BY :  
\_\_\_\_\_  
\_\_\_\_\_

**SIGNATORY PERSONAL INFORMATION FORM**

NAME: | \_\_\_\_\_ | \_\_\_\_\_ | \_\_\_\_\_ |  
SURNAME FIRST NAME MIDDLE NAME

USUAL NAME: | \_\_\_\_\_ | TITLE: MR|\_\_\_\_| MISS|\_\_\_\_| CHIEF |\_\_\_\_| DR |\_\_\_\_| OTHERS |\_\_\_\_\_|

DATE OF BIRTH | \_\_\_\_\_ | E-MAIL ADDRESS: | \_\_\_\_\_ |

SEX: MALE |\_\_\_\_\_| FEMALE |\_\_\_\_\_| MARITAL STATUS: SINGLE |\_\_\_\_\_| MARRIED|\_\_\_\_\_|

MODE OF IDENTIFICATION: | \_\_\_\_\_ | NUMBER: | \_\_\_\_\_ |  
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| \_\_\_\_\_ |

MAILING ADDRESS: | \_\_\_\_\_ |

TELEPHONE NO: HOME| \_\_\_\_\_ | OFFICE| \_\_\_\_\_ | MOBILE| \_\_\_\_\_ | FAX | \_\_\_\_\_ |

MOTHERS MAIDEN NAME: | \_\_\_\_\_ |

NEXT OF KIN: | \_\_\_\_\_ | MOBILE (GSM): | \_\_\_\_\_ |  
RELATIONSHIP: | \_\_\_\_\_ |

I hereby attest that the above information is true and complete.

\_\_\_\_\_  
SIGNATURE / DATE

**BANK ONLY** - ORIGINALS SIGHTED BY:  
\_\_\_\_\_  
\_\_\_\_\_

## Company Resolutions

At the meeting of the Board of Directors of \_\_\_\_\_

held at \_\_\_\_\_

on \_\_\_\_\_

whose business/ registered address is at \_\_\_\_\_

\_\_\_\_\_ the following resolution was passed.

- 1) That a current account be opened with **UnityBank Plc.** ("the Bank") and the officer and agents of the Company be and hereby authorized to deposit any of the funds of the Company in the Bank, at its Head Office or any of its branches.
- 2) That the Bank be instructed to issue the Company with a new Cheque book to operate the account and the charges debited to the Company's account.
- 3) That the company agrees that in addition to any general lien or similar right to which bankers may be entitled by law, the Bank at any time and without notice to the Company combine or consolidate all or any of the company's account and/or liability to the Bank and set off or transfer any sum or sums standing to the credit of any one or more of such accounts or any other credit, be it cash, cheque, valuables, deposits, securities, negotiable instruments or other assets belonging to the company with the Bank in or towards satisfaction or any of the Company's liability including accrued interest to the Bank or any other account or any other respect whether such liabilities be actual or contingent, primary or collateral or several or joint.
- 4) That the Bank be instructed to act on any instructions given on behalf of the Company for, or in relation to any business required foreign exchange including but not limited to:
  - i. The purchase or sale of any foreign exchange;
  - ii. Opening documentary letters of credit to the extent that this shall not be a general authority but shall require specific instructions.
  - iii. The signing and settlement of exchange contracts;
  - iv. The signing and obtaining delivery of merchandise against Trust Receipts.
- 5) That in consideration of the Bank providing Company the with foreign exchange facilities from time to time in ordinary course of business, the company agrees.
  - i) To indemnify the Bank, against any loss, liability and demand or expense that the Bank may incur as a result of our failure to comply with any of Nigerian Customs or Exchange Control regulations for the time being in force.
  - ii) To deliver to the Bank, as soon as possible and not later than sixty (60) days after shipment in the ordinary course of business or against our import transaction by the Bank, the Exchange Control copy of the Customs Bills of Entry relating to such payment.
  - iii) To the debiting of our account or pay on demand to the Bank, the amount of any fine, loss, liability, damage and/ or expense incurred by the Bank due to our failure to produce the required Customer Bill of Entry or our having been in breach of the Nigeria Customs or Exchange Control regulations.

- 6) That the company is not in default of any obligation, whether to Bank, Insurance company or any other Creditors and that obtaining credit from the Bank, whether actually utilized or not will not cause the company to be in default of any obligation, whether to a bank, insurance company or any other creditor. That the company is not in default of any provision of its Memorandum and articles of Association and that obtaining credit from the Bank, whether actually utilized or not, will not cause the Company to be in default of any provision of its memorandum and Articles of Association.
- 7) That the Bank be instructed to accept any indemnity(s), counter indemnity(s) or other undertakings of any nature given behalf of the company.
- 8) That in connection with the opening of this account with the Bank, the Bank is require to carry out a search at the Corporate Affairs Commission to verify the authenticity of the information that the Company has supplied to it. The company hereby authorized the Bank to debit its account with the Bank with the costs may change from time to time. The Bank is not obliged to inform the company of any change in these costs.  
The company also agrees that in the event that there are insufficient funds in its account to cover the costs associate with the search, it undertakes to immediately pay into its account a sum sufficient to satisfy such cost as may be advised by the Bank.
- 10 That the Bank be instructed to pay and honor all cheques, draft or other orders to be drawn on behalf of the Company upon the banking account(s) whether credit or debit kept in the Company with the Bank and expressed to be accepted or made on behalf of the Company at anytime, whether the banking account(s) of the Company are overdrawn by the payment there of, are in credit or otherwise but without prejudice to the bank's right to refuse to allow any overdraft or increase of any overdraft.
- 11 That the authorized signatories as stated herein are hereby authorized on behalf of the Company:
  - (i) To borrow money and obtain credit for the Company from the Bank on mutually agreed terms and to make and deliver note, drafts, acceptances, instruments, of guarantee, agreements and any other obligations of the Company satisfactory to the Bank.
  - (ii) To grant security interest in and/or pledge or assign and deliver, as security for money borrowed or credit obtained, stock, bond, instruments, bills receivable accounts, mortgages, merchandise, bill of lading warehouse receipts and other documents, insurance policies, certificate and any other property now or hereafter held by or belonging to the company, with full authority to endorse, assign or guarantee any of the same in the name of the Company.
  - (iii) To discount any bills receivable or any paper held by the Company with full authority to endorse the same in the name of the Company.
  - (iv) To withdraw from the Bank and give receipt for, or to authorize the bank to deliver to bearer or one or more designated persons, all or any documents and securities or any other property held by it, whether held as collateral security, for safekeeping or for any other purpose.
  - (v) To authorize and request the Bank to purchase or sell the Company stocks, bonds and other securities.
  - (vi) To execute and deliver all security and other agreements, financing statements and other paper required by the Bank in connection with any of the foregoing matter.
- 12 That the company shall not be entitled to the value of the Cheque lodged with the bank until after the requisite clearing period in accordance with the clearing rules in force at the time of lodging ,the said Cheque. Where the Bank however allows drawings by the Company against un-cleared Cheque(s) and the Cheque(s) is returned. Thereafter , it shall have a right to hold on to the returned cheque(s) and take any further action it deems appropriate to recover the value of the Cheque from the Company with interest.
- 13 That the Bank shall whenever it deems appropriate, have the right to confirm the issuance of the cheque drawn on the Company's account(s) directly from the signatories of the account(s), failing which the Bank may return the cheque(s) with "Drawers Confirmation/ Attention Required" endorsed thereon.

- 14 That we agree and undertake to safeguard our cheque book so that unauthorised persons are unable to have access to it and to the fact that neglect of this precaution may be a ground for any consequential loss being charged to our account and shall exempt the Bank from liability thereof.
- 15 That the Bank may at its discretion close our account(s) giving at least (7) days notice in the event that it is dissatisfied with the operation thereof whether or not the account be in credit or debit.
- 16 That the Company shall provide the Bank with the list of names of the officers of the Company, and shall from time to time, inform the Bank in writing of any changes which may take place.
- 17 That the Bank is hereby authorised to honor the instructions of the persons stated below and whose signatures are in the specimen signature card delivered to the Bank.
- 18 That until the Bank receives any written notice by way of Company's resolution to the contrary, the Bank is hereby instructed to honor signature(s) appearing hereunder for all purpose on the Company's account as mandated above.
- 19 That the bank is hereby authorized to discontinue honoring the company's instruments in the event that it is being under investigation for money laundering/CFT activities in line with money laundering (prohibition) Act, 2004.
- 20 That the bank is, contrary to "Duty of Secrecy imposed on it by BOFIA", is obliged to disclose to 3<sup>rd</sup> party or any other authorized Regulatory Agency, the position of accounts.

S/N	NAME	TITLE (MR,MRS, etc)	SIGNATURE
Authorised combination (where applicable)			

We further certify that there is no provision in the Articles and Memorandum of Association of the Company limiting the power of the Board of Directors to pass the foregoing resolutions and that the same are in conformity with the provisions of the said Articles and Memorandum.

Dated this  Day of

Director  Secretary

(Company Seal)

