

ACCOUNT OPENING FORM - INDIVIDUAL

(Please indicate the category and type of account to open by ticking the applicable box below)

Category of Account

Individual ☐ Joint ☐

Branch

Risk Depth

High ☐
Medium ☐
Low ☐

Type of Account (Please indicate the type of account you want to open by ticking in the boxes below)

Individual Current ☐ Premier Savings ☐ Premier Current ☐ Gold ☐ Solo ☐ Others ☐
Please specify

Purpose of Account (1)

Purpose of Account (2)

ACCOUNT NO (1)
(For official use only)

Currency type

ACCOUNT NO (2)
(For official use only)

Currency type

ACCOUNT NO (3)
(For official use only)

Currency type

ACCOUNT NO (4)
(For official use only)

Currency type

2. PERSONAL INFORMATION

Title Surname

First Name

Other Names

Maiden Name
(if applicable)

Marital Status
(Please tick) Single ☐ Married ☐ Others (Specify) Gender M ☐ F ☐

Place of Birth Date of Birth

Mother's Maiden Name

Nationality

Country of Origin Country of Residence

Do you have dual citizenship? Yes ☐ No ☐ If yes, please specify Residence Permit No

Permit Issue Date Permit Expiry Date Place of Issue

Hometown

Profession/
Occupation SSNIT No

Ghana Card

If US Citizen, please provide:

Social Security Number Employee Identification No.

3. CONTACT DETAILS

Residential Address
in Ghana

City/Town Nearest Landmark

Proof of Address
(Indicate type and Serial Number)

Mobile Number Fixed Tel No.

Metropolitan, Municipal and
District Assembly Area (MMDA)

Email Address

(P. O Box)

9. EXPECTED ACCOUNT ACTIVITY

Source of funds to the Account																					
Level of Deposits (Amount)											Frequency of Deposits										
Expected Monthly Income from other sources											Frequency of Withdrawals										
Name of Associated Business (es)																					
Type of Associated Business																					
Associated Business Address																					

10. ACCOUNTS HELD WITH OTHER BANKS

SN	NAME AND ADDRESS OF BANK/BRANCH	ACCOUNT NAME	ACCOUNT NUMBER
1			
2			
3			
4			
5			

11. CUSTOMER FEEDBACK

How did you find out about us?

Social Media	Facebook <input type="checkbox"/>	Twitter <input type="checkbox"/>	Instagram <input type="checkbox"/>	Access Bank's Website <input type="checkbox"/>
Advertisement	Radio <input type="checkbox"/>	TV <input type="checkbox"/>	Billboards/Banner <input type="checkbox"/>	Flyer/Poster <input type="checkbox"/> Newspaper/Magazine <input type="checkbox"/>
Referrals	Staff <input type="checkbox"/>	Family <input type="checkbox"/>	Friend <input type="checkbox"/>	Other (Please Specify) <input type="text"/>

12. INDIVIDUAL ACCOUNT MANDATE

To Access Bank (Ghana) Plc

I/WE HEREBY REQUEST AND AUTHORIZE YOU TO

1. Open an account in my/our name and at any time subsequently to open further accounts as I/WE may direct
2. Honour all cheques or other orders which may be drawn on the said account provided. Such cheques or orders are signed by me/us 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 and inconsideration. I/We agree.
 - a) To assume full responsibility for the genuineness of correctness and validity of endorsement appearing on all cheques, orders, bills, notes, negotiable instruments receipts and/or other documents deposited in my/our account.
 - b) To be responsible for the repayment of any overdraft with interest and to comply and be bound by the bank's rules for the conduct of a current account receipt of which I/WE hereby acknowledge.
 - c) To free the bank from any responsibility for any loss or damage to funds deposited with the bank due to any future government order, law, levy, tax, embargo and/or all other causes beyond the bank's control
 - d) That all funds standing to my/our credit are payable on the demand only in such local currency as may be in circulation.
 - e) To be bound by any notification of change conditions governing the account directed 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.
 - f) That if a cheque credited to my/our individual current account is returned dishonoured, the same may be transmitted to me/us through my/our last known address either by the bearer or by post
 - g) I/We note that the Bank will accept no liability whatsoever for funds handed to members of staff outside the Bank's premises.
 - h) That my/our attention has been drawn to the necessity of safeguarding my/our cheque book so that unauthorized persons are unable to gain access to it and to the fact that neglect of this precaution may be ground for any consequential loss being charged to my/our account.
 - i) That the Bank is under no obligation to honour a cheque(s) drawn on this account unless there are sufficient funds in the account to cover the value of the said cheque and I/We are obliged to me/us unpaid but if paid, I/We are obliged to repay the Bank on demand.
 - j) That any disagreements with entries on my/our Bank Statements will be made by me/us within 15days from the dispatch of the Bank Statement. Failing receipt by the Bank of a notice of disagreement of entries within 15days from the date of dispatch of my/our Bank Statement as it shall be rendered correct.
 - k) That any sum standing to the debit of the current account shall bear interest charges at the rate fixed by the Bank from time to time.

The Bank is authorized to debit from the account the banking charges, interest, commissions and service charges, interest, commissions and service charge set by the Management from time to time.

I/We also agree that in addition to any general lien or similar right to which you as bankers may be entitled by law, the bank may at any time without notice to me/us combine or consolidate all or any of my/our accounts without any liabilities to you and set off my/our accounts without any liabilities to you and set off or transfer any sum or sums standing to the credit, be it cheques, valuables, deposits, securities, negotiable instruments or assets belonging to me/us liabilities to the bank or any other account or in any other respect whether such liabilities be actual or contingents, primary or collateral and joint or several

13. CHEQUE CONFIRMATION POLICY (For Cheque Bearing Accounts Only)

You will be required to pre-confirm any cheque above GHS 2,000.00

If you would like to have a higher threshold pre-confirmation, please specify the amount (ie. threshold above GHS)

In case you are unavailable to confirm a cheque that meets pre-confirmation threshold, please indicated your preferred action:

Pay Cheque <input type="checkbox"/>	Return Cheque <input type="checkbox"/>	Authorized Signatory <input type="text"/>
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14. DISCLOSURE OF INFORMATION TO IRS (U.S CITIZENS ONLY)

I/We consent to the disclosure of my/our account information to the U.S Internal Revenue Service (IRS) in line with the Bank's compliance with the Foreign Account Tax Compliance Act (FATCA)

15. ELECTRONIC BANKING AGREEMENT

1. Introduction

- 1.1 This Agreement is a service agreement, which applies to Communication (defined below)
- 1.2 The Customer will provide to Access Bank Ghana Plc. documents and other information reasonably required by it in connection with this Agreement.

2. Authority

- 2.1 Access Bank Ghana may rely on the authority of each person designed (in a form acceptable to Access Bank Ghana) by the Customer to end Communications or by written notice or other notice acceptable to it of any change.

3 Communications

- 3.1 Each of the Customer and Access Bank Ghana Plc. will comply with certain agreed security procedures (the Procedures) designed to verify the origination of communications between them such as enquiries. Advices and instructions (each a communication)
- 3.2 Access Bank Ghana Plc. is not obliged to do anything other than what is contained in the procedures to establish communication. Access Bank Ghana Plc. is not responsible for errors or omissions made by the Customers or duplication of any Communication by the reference to an account number only, even if an account name is not provided. Access Bank Ghana Plc. may act on a communication if it reasonably believes it contains sufficient information.
- 3.3 Access Bank Ghana Plc. may decide not to act on a communication, where it reasonably doubts its contents, authorization, or ignition or compliance with the procedures and will promptly notify the customer (by the telephone if appropriate) of its decision.
- 3.4 If the customer informs Access Bank Ghana Plc. that it wishes to recall, cancel or amend a communication, Access Bank Ghana Plc. will use its reasonable efforts to comply
- 3.5 If Access Bank Ghana Plc. acts on any communication sent by any means requiring manual intervention (such as telephone, telex, electronic mail or disks) sent by Procedures, the customer will be responsible for any loss Access Bank Ghana Plc. may incur in connection with that communication

4. Statement

- 4.1 The customer will notify Access Bank Ghana Plc. in writing of anything incorrect in a statement promptly and in any case within thirty (30) days from the date on which the statement or advice is sent to the customer

5. Performance

- 5.1 Access Bank Ghana Plc. will act in good faith and reasonable care, as determined in accordance with the standards and practices of the banking industry, and cheque may use any communications, clearing or payment system, intermediary bank or other entity (each "system") It reasonably selects; Access Bank Ghana Plc. performance is subjected to the rules and regulations at any time of any system.
- 5.2 Neither the customer nor Access Bank Ghana Plc. shall have liability for any indirect, incidental or consequential loss or damages (including loss profit), even if advised of the possibility of such loss or damages.

- 5.3 Neither the customer nor Access Bank Ghana Plc. will be responsible for any failure of obligations under the Agreement if such performance would result in it being breach of any government or other authority in accordance with which it is required to act or if its performance is prevented, hindered or delayed by a Force Majeure Event; in such case its obligations shall be suspended for so long as the Force Event continues. "Force Majeure Event" means any event due to any cause beyond the reasonable control of the relevant party, such restrictions on convertibility or transferability, requisitions, involuntary transfers, unavailability of any system, sabotage, fire, flood, explosion, acts of God, civil commotion, strikes or industrial action of any, riots, insurrection, war or acts of government.

6. Customer Information

- 6.1 Access Bank will treat information relating to the customer, as confidential but (unless consent is prohibited by law) the Customer consents to the transfer and disclosure by Access Bank Ghana Plc. of any information relating to the customer to and between the branches, subsidiaries, representatives offices, affiliates and agents of Access Bank Ghana Plc. and any branch, subsidiary, representative offices, affiliate agent or third party may transfer and disclose any such information as required by any law, court, regulator or legal

7. Termination process.

- 7.1 The customer or Access Bank Ghana Plc. may terminate this agreement on reasonable notice (taking into account any communication and any service).

8. General

- 8.1 Neither the Customer nor Access Bank Ghana Plc. may assign or transfer any of its rights or obligations under this agreement without the others written with consent which will not be unreasonably withheld or delayed provided that Access Bank Ghana Plc. may make such an assignment or transfer to a branch, subsidiary affiliate if it does not materially affect the provision of services to the customer
- 8.2 If any provision of this Agreement is or become illegal, invalid or unenforceable under any applicable law, the remaining of this Agreement will remain in full force and effect (as will that provision under any other law).
- 8.3 No failure or delay of the Customer or Access Bank Ghana Plc. in exercising any right or remedy under this Agreement will constitute a waiver of that right. Any waiver of any right will be limited to the specific instance
- 8.4 The Customer and Access Bank Ghana Plc. consent to telephonic or electronic monitoring or recording for security and quality of service purposes and agree that either may produce telephonic or electronic recordings or computer records as evidence in any proceedings brought in connection with this agreement.
- 8.5 Written notice shall be effective if delivered to either parties address specified below (or at any address it may provide by written notice for purpose). Notices shall be in English unless otherwise agreed

CAUTION: ACCESS BANK GHANA PLC SHALL NOT BE LEGALLY OR OTHERWISE RESPONSIBLE WHERE CUSTOMER'S USERNAME AND PASSWORD KNOWN ONLY TO THE CUSTOMER IS ACCURATE PROVIDED BY ANY OTHER PERSON APART FROM THE CUSTOMER FOR ANY TRANSACTIONS COMMUNICATION WHERE IT REASONABLE CONTAINS SUFFICIENT INFORMATION BELIEVED TO HAVE EMANATED FROM THE CUSTOMER.

16. ATM CARD AGREEMENT

1. DEFINITIONS

In this Agreement:

"Account" means any account held by the Cardholder in the Bank from which the Cardholder can carry on transaction with the Card.

"Account holder" means a customer of the Bank who has an account with the Bank.

"Card or accesscard" means the debit card, including any renewal, replacement or Additional card(s) issued by the Bank to the Cardholder.

"Cardholder" means the person to whom the Bank issues one or more of the card.

"Hotlist" means the list containing information on missing, lost, stolen, invalid, and cancelled cards.

"Participating bank" means any bank other than the Bank participating in the Visa Payment System.

"PIN" means the personal identification Number imputed and personally known to the Cardholder for use with a card.

"Point of sale Machine POS" means the machine used by the retailers and suppliers of goods and services exclusively for transferring and updating units of electronic value.

2. ISSUE OF CARDS

- 2.1 The Card is a debit card available only to Account holders of the Bank.
- 2.2 The Card shall only be used by the Cardholder and in accordance with the terms and conditions herein stated.

- 2.3 Withdrawal of funds with the Card from any ATM is only allowable against the credit balance on the relevant account of the Cardholder.

- 2.4 The Card may be used at all ATMs of other participating banks on the Visa network.

3. USE OF THE CARD AND PIN

- 3.1 The Cardholder shall exercise all possible care to ensure the safety of the Card in his/her possession at all times.
- 3.2 The Cardholder shall be responsible for formulation and imputation of his/her PIN which shall at all times be known only and be used solely by the Cardholder.
- 3.3 The PIN shall not under any circumstances be disclosed to any third party and if written on Cardholder to keep such material entirely secured at all times.
- 3.4 Use of the Card shall not be allowed after the validity period stated on the Card, after same has been placed on the hotlist, or after any notification to the Cardholder by the Bank or any of its officers or agents of the cancellation or withdrawal of the card.
- 3.5 It shall be the responsibility of the Cardholder to notify the Bank immediately in respect of any change in his/her name, business or residential change address or telephone numbers(s)
- 3.8 The Cardholder shall be exclusively responsible for any losses to the Bank arising from the want or exercise of care in keeping the Card or the secrecy of the PIN or the use of the Card by any person whatsoever other than the Cardholder
- 3.9 The Cardholder shall assist the Bank and/or its officers or agents in the investigation of any loss, theft or possible misuse of the the Card and in the recovery of any such Card.

4. TRANSACTION LIMIT

Withdrawal per transaction from any ATM and the daily withdrawal limit will be received from time to time.

5. FEES

All fees and charges applicable for the issuance and use of the Card shall be as may be determined from time to time by the bank.

6. REPRESENTATION AND WARRANTIES OF THE BANK

The Bank represents and warrants as follows:

- 6.1 The Bank is a member of the Visa payment systems.
- 6.2 The Card may be used in all ATMs BEARING THE Visa Payment Logos irrespective of the Bank of ownership.

Provided that;

- 6.2.1 The Card is valid, and authorized in accordance with agreed security measures.
- 6.2.2 The Cardholder pays any fees including cash withdrawal fees charged by the Bank or the participating bank
- 6.2.3 The Card is not on the hotlist and
- 6.2.4 The transaction meets the condition set by the participating bank.

7. CONVENIENCE OF THE CARDS

The Cardholder hereby consents and undertakes that the Cardholder shall comply with the terms of this Agreement and all other rules and regulations relating to the issuance and use of the Card.

8. LOST AND STOLEN CARDS

If a card is lost, missing or stolen or if the PIN becomes known to any other person or if the PIN is likely misused, the Cardholder must, as soon as possible notify the Bank Loss Centre at East Cantonments Branch or the nearest branch of the Bank.

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- 8.2 Where such notification is made orally, it shall not take effect until the Bank receives effective notification in writing and the cardholder shall be reliable in respect of any use of the card within seven days after the receipt of such written notifications.
- 8.3 Upon receipt of such Notice as contemplated above, the Bank shall at the cost of the Cardholder issue a replacement card to the Cardholder.
- 8.4 It shall be the responsibility of the Cardholder to change the PIN as soon as a replacement Card is issued.

- 8.5 Any card that is reported as lost, stolen or missing and is found or recovered thereafter must be returned to the Bank immediately upon being found or recovered

9. BANKRUPTCY, INSOLVENCY AND RECEIVERSHIP

In the event of the dissolution, death, bankruptcy, or liquidation of the Cardholder, the Bank shall at its absolute discretion terminate this agreement and disable the Card, or in the absence of any court order to the contrary, for a fee and within two weeks of notification of any of the events aforesaid, issue a new card in favour of the receiver, receiver/manager, liquidator, trustee-in-bankruptcy, executor or administrator of the Cardholder.

10. DISCLOSURE OF INFORMATION

- (i) Access Bank may hold and process by computer or any other means, information obtained about the Cardholder in consequence of this agreement.
- (ii) Access Bank may disclose information on the cardholder to:
 - (a) Any person (including the police) for purpose of investigation of a fraud or any related matter
 - (b) Any relevant party involved in processing Access card transactions.
 - (c) Any person who may assume Access Bank's right under this agreement.
 - (d) Any party, if permitted or compelled to do so by the provision of any enactment, order of a court of law or of any regulatory institution.

11. TERMINATION OF THIS AGREEMENT

- 11.1 Either party may terminate this agreement with seven days written notice to the other party. PROVIDED HOWEVER, THAT the Bank may terminate this agreement with or without notice if the circumstances so warrant

12. GENERAL PROVISIONS

- 12.1 The Bank reserves the right at all times to supplement, amend or vary this agreement as a result of a requirement of law or product development or such other reason communicated to the cardholder at the time of notification of the change. Any such change will be effective upon notice to the cardholder and notice shall be by any means the Bank thinks fit. On receipt of such notification, the cardholder may by his/her discretion terminate this agreement in accordance with the conditions of this agreement.
- 12.2 On termination, bankruptcy, dissolution, insolvency, liquidation or death, the cardholder's obligations will continue until all cards issued in respect of the account are returned and all outstanding indebtedness owed to the bank by the Cardholder is fully repaid.
- 12.3 The waiver by the bank of any breach of any term of this agreement will not prevent the subsequent enforcement of that term and will not be deemed a waiver of any subsequent breach.

17. ACCOUNT MIGRATION

- a. The customer hereby irrevocably authorises the Bank to migrate and maintain the account in the name of the customer;
 - i. after the attainment of age thirty (30) years
 - ii. if customer is receiving salary through the solo account
 - iii. Seven (7) years after account opening date
- b. The customer consents that upon attaining age eighteen (18) years the Bank has the power and authority to migrate the account to a Solo Account in the name of the customer (if the customer is a student) or a different account class (for early savers account holders)
- c. I agree that in addition to any general terms and conditions and any right which Bankers maybe entitled by law, the Bank may with notice to the customer in respect of transactions relating to the account(s) migrate the account to another type or class of account.

I/WE APPLY FOR THE OPENING OF AN ACCOUNT OR ACCOUNTS WITH ACCESS BANK (GHANA) LIMITED. I/WE UNDERSTAND THAT THE INFORMATION GIVEN HEREIN IS THE BASIS FOR OPENING SUCH ACCOUNT(S) AND HEREBY WARRANT THAT SUCH INFORMATION IS CORRECT.

I/WE HEREBY CONFIRM THAT I HAVE READ THE ABOVE TERMS AND CONDITIONS AND AFFIRM THAT I TRULY UNDERSTAND AND ACCEPT SAME AS BINDING ON ME/US

Authorized Signatory
Name/Signature or Thumb print

Authorized Signatory
Name/Signature or Thumb print

X _____

X _____

SIGNED, SEALED AND DELIVERED

by the within named person

In presence of:

Name:

Address:

Occupation:

Signature:

18. ACCOUNT OPENING MANDATE

Mandate authorisation
(Please tick as appropriate)

Sole Signatory ☐

Either to Sign ☐

Both to Sign ☐

Surname _____ First Name _____ Other Names _____

Class of Signatory _____ Identification Type _____ Identification No. _____

Telephone Number _____

SIGNATORY

Name _____

Signature _____ Date

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

Affix
Passport
Photograph
Here

In case of joint a/c, 2nd applicant is required to complete Simplified Account Opening Forms

19. DECLARATION

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

I/we further undertake to indemnify the Bank for any loss suffered as a result of any error in the information provided to the Bank.

DISCLOSURE TO CREDIT REFERENCE BUREAUS

The Bank will obtain information about you from the credit reference bureaus to check your credit status and identity. The bureaus will record our enquiries which may be seen by other institutions that make their own credit enquiries about you.

The Bank shall also disclose your credit transactions to credit reference bureaus in accordance with the Credit Reporting Act, 2007 (Act 726).

Name _____ Signature _____ Date

D	D	M	M	Y	Y	Y	Y
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20. (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/Signature _____

Mark of Customer/
Thumbprint/Signature _____

Date

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

Name and address of Interpreter _____

Language of interpretation _____

FOR BANK USE ONLY

1. REQUIREMENTS CHECKLIST

S/N	DOCUMENT REQUIRED	CHECKED	DEFERRED	WAIVED	N/A
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 or National ID Valid Ghanaian Voters ID Card (original must be sighted)				
5	Residence Permit (for Non-Ghanaian)				
6	Proof of Address: Utility bills, Visitation Report etc. (certified true copy is acceptable if original is not held)				
7	Letter from Employer/School (for salaried account and or student only)				
8	Reference Letter (Others)				
9	Proof of sanction screening of all signatories				
10	Risk Assessment and Classification				
11	EDD on All high risk accounts and Management approval for PEP, NGO and FEP.				
12	Tagging of risk classification in the system				
13	FATCA Declaration (Completed W9 and FATCA Indemnity)				

2. SANCTION SCREENING

Name

Result

Name

Result

Name

Result

Account Officer Relationship Officer

3. ANTI-MONEY LAUNDERING RISK MANAGEMENT WORKSHEET

1. Is the customer's core business activity one of the defined "High Risk Business" and if so which?

No _____ Yes. Management concurs with "High Risk" assessment and opening the account subject to High Risk Account Monitoring _____

Yes. Management judge mentally assesses account as "Low Risk" (Provide justification below) _____

2. Is the customer located in a "High Risk" geography and/or does the customer deal principally with customer or suppliers who are located in such geographies?

No _____ Yes _____

3. Is the customer :

A Public Figure _____ Expected to handle business activity on the account _____ Expected to use High Risk Products? _____

If any 1-3 is Yes "High Risk". If judgementally classified "Low Risk", then Explain

JUSTIFICATION / COMMENTS

Is the applicant a Politically Exposed Person (PEP)? Yes ☐ No ☐

CLASSIFICATION High Risk ☐ Medium Risk ☐ Low Risk ☐

Account Officer _____ Relationship Officer _____

A. ACCOUNT OPENED BY:

Name (Staff ID) _____

Team MIS Code _____ Signature _____ Date

Name of Account Officer _____

MIS Code _____ Signature _____ Date

Name of Relationship Manager _____

MIS Code _____ Signature _____ Date

B. DEFERRAL/WAIVER OF DOCUMENTS (IF ANY) AUTHORISED BY:

Name _____

Signature _____ Date

C. DOCUMENT VERIFICATION CARRIED OUT BY (CCO)

Customer IDs of Signatures

1 _____ 2 _____ 3 _____

Name _____

Signature _____ Date

COMMENT(S): (Address Description and Results Findings) _____

D. ACCOUNT OPENING VERIFIED/APPROVED BY (SUPERVISOR)

Name _____

Signature _____ Date

For higher risk category. (Head Risk/Compliance; Head Operations; MD/CEO may sign)

Designation _____ Signature _____ Date



LETTER OF REFERENCE

FROM: (Referee)

Name

Address

TO:

The Manager

Access Bank (Ghana) Plc

Dear Sir/Madam

Account Name

The above individual(s) wish(es) to open an Account with you. He/She (they) is/are well known to me and I consider him/her (them) as suitable to maintain the said account with you.

Our/My Bankers are

Name of Bank

Branch

Account No.

Signature of Referee(s)
