



ZENITH BANK (SL) LIMITED

JOINT ACCOUNT

(FOR BANK USE ONLY)

JOINT ACCOUNT

(A)

SIN	DOCUMENTS OBTAINED	REQUEST DATE	DATE RECEIVED/ COMPLETED	N/A
1.	Collection of A/C Opening Forms			
2.	Submission of A/C Opening Forms			
3.	Identification:			
	(a) National ID			
	(b) Passport			
	(c) International Driving Licence			
4.	Verification of Signature			
5.	Signature Cards			
6.	Mandate			
7.	Reference Forms (State How Many)	Internal		
		External		
		Direct		
8.	Residence Permit			
9.	Passport Photographs			
10.	Visitation Report			
11.	Residence Permit			
12.	Public Utility Receipt / Invoice			
13.	Waived Documentation			
14.	What document is deferred?			
	Deferral Period			

Signature of BMO / CSA and Date: _____

APPROVED BY:	INITIAL	DATE
Legal Officer		
Business Manager		
Approval		

CUSTOMER INTRODUCED BY: _____
NAME & SIGNATURE

ZENITH BANK (SL) LIMITED

APPLICATION FOR THE OPENING OF A JOINT ACCOUNT

NAMES (1) _____

(2) _____

DATE OF BIRTH (1) _____ NATIONALITY (1) _____

(2) _____ (2) _____

RESPECTIVE LOCAL ADDRESS (NOT BOX NO.)	RESPECTIVE MAILING ADDRESS	ADDRESS ABROAD (BOX NO. IF ANY)
(1)		
(2)		

OCCUPATIONS (1) _____ TELEPHONE NOS. (1) _____

(2) _____ (2) _____

OCCUPATIONS (1) _____ ADDRESS (1) _____

(2) _____ (2) _____

PROPOSED INITIAL DEPOSIT: LE

JOINT ACCOUNTS WITH OTHER BANKS INCLUDING ZENITH BANK BRANCHES

NAME OF BANK & ADDRESS	ACCOUNT NAME & NO.
1)	
2)	
3)	

REFERENCES: NAME AND ADDRESS	BUSINESS OCCUPATION	BANKERS
1)		
2)		

We request the opening of an account with you and confirm that the above are true. ‘

We agree to the terms and conditions on the reverse of this application.

Authorised Signature & Date

Authorised Signature & Date

To: ZENITH BANK (SL) LIMITED

.....Branch

Date.....

Dear Sir,

Please open a Current Account in the Name of.....

We the undersigned hereby request any authorise you until we are any of us shall give written notice to the contrary.

1. To pay any honour all cheques acceptances and other orders for the payment of money which may be drawn by all/anyof us and placed the amount of all such cheques acceptances and other orders for the payment of money to the debit of our Banking Account of Accounts kept or to be kept with you whether such others for the payment of money are presented to your payment.

2. To deliver anything held by you by way of security or for safe custody collection or any other purpose whatsoever on our account against the written receipt or instructions of all/any.....of us.

3. And we further authorise.....to buy and sell any Stocks or Shares and to execute the necessary transfers, to deposit with you and charge on our behalf any Stocks, Shares, Bonds, Warrants or merchandise or other securities by way of security for all such sums of money as may be owing or may hereafter from time to time become due or owing by us to you, whether upon any discount or other accounts or for any other matter including Banking Charges and from time to time to withdraw any such securities or any boxes or packets which may from time to time be deposited with you for safe custody on our account, and for those purposes in our name and on our behalf to sign any Memorandum of Charge, Order, Receipt or other document which may be required, and we hereby agree that we shall be liable thereon as fully in all respects as if such Memorandum of Charge, Order, Receipt or other document were duly signed by us.

4. We also request you to permit.....acting our behalf to:

- (a) Endorse Cheques, Bills of Exchange and Promissory Notes;
- (b) Draw, sign make and accept Bills of Exchange and Promissory Notes which you are hereby authorised to honour notwithstanding that the debiting of any such Bills or Promissory Notes, to the account may cause the said account be overdrawn or increase an existing overdraft;
- (c) Negotiate for the take advances by way of discount, loans, overdrafts or otherwise, with or without security, pledge and species of security for repayment of such advances;
- (d) Deposit and withdraw any securities and articles from time to time; and
- (e) Sign agreement or indemnities in connection with Letters of Credit, Drafts, Telegraphic Transfers and banking transactions.

5. That the available balance to the credit of the Account at any time shall be subject to withdrawal in whole or in part by cheque or other written order of any one of use (including among others cheques or other written order of any one of us (including among others cheques or other orders in favour of the signer thereof) always without inquiry being made about, or regard being paid to the use or deposition which may be made of the funds so withdrawn.

6. You may treat the above authority as continuing until we shall give you notice in writing to the contrary in our hands.

7. We hereby acknowledge that our liability by way of overdraft or otherwise at any time in respect of any Banking or other Account in our joint names shall be several as well as joint.

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

.....20.....

The Manager
ZENITH BANK (SL) LTD

Dear Sir,

Re:.....
PROSPECTIVE ACCOUNT NAME

We understand that the above - named person(s) has/have applied to open a Current Account with you.

I/We have known the above - named person(s) for(Period) and I/We comment on his/their means and reputation as follows:-

.....
.....
.....
.....

We also confirm that the applicant is a person/applicants are persons to whom the usual banking facilities may be extended.

I/We maintain Joint account(s) with;

NAME OF BANK	BANKER'S ADDRESS	ACCOUNT NUMBER
1.		
2.		

The above information is provided in confidence

Yours faithfully,

REFEREE'S ACCOUNT NAME:.....

REFEREE'S ADDRESS:.....

REFEREE'S GSM NUMBER:.....

.....
Signature.....



8. It is understood that any Cash or Securities, etc., received from or on behalf of any or either of us are to be placed to the joint account unless you receive definite instructions to the contrary. Also that any Balance of Account or any Securities which may now or hereafter stand in our joint names shall be at the disposal of the survivors in the event of any of us dying, being, insolvent or being declared bankrupt or withdrawing.

9. We also understand that any sum standing to the credit of this account shall bear interest and any sum standing to the debit of the current account shall be liable to interest charges at rates fixed by the bank from time to time. You are authorised to debit from the account your usual banking charges, interest, commissions etc.

10. We agree that in addition to any other general lien or similar right to which you as bankers may be entitled by law you may at any time and without notice to us combine or consolidate all or any of our account with, and liabilities to you 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, cheques, valuables, deposits, securities, negotiable instruments or other assets belonging to us with you in or towards satisfaction of any of 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.

11. We note that the Bank will accept no liability whatsoever for funds handed, to members of its staff outside banking hours or outside the Bank's premises.

12. Our attention has been drawn to the necessity of safeguarding our cheque book so that unauthorised person 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 our account.

Dated this.....day of19.....

Full Name.....

Address.....

.....

.....

Signature.....

Full Name.....

Address.....

.....

.....

Signature.....

Full Name.....

Address.....

.....

.....

Signature.....

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1.		
2.		

The above information is provided in confidence

Yours faithfully,

REFEREE'S ACCOUNT NAME:.....

REFEREE'S ADDRESS:.....

REFEREE'S GSM NUMBER:.....

.....
Signature.....





MANDATE FOR JOINT ACCOUNT

NAME OF ACCOUNT _____ ACCOUNTNO _____
 POSTAL ADDRESS _____
 CONTACT ADDRESS _____
 TELEPHONE _____

1. NAME OF SIGNATORY <div style="text-align: right; border: 1px solid black; width: 100px; height: 20px; margin-left: auto;">CATEGORY</div> <div style="border: 1px solid black; width: 90%; height: 200px; margin-top: 5px;"></div> <div style="border: 1px solid black; width: 90%; height: 20px; margin-top: 5px;">Mobile Phone No.:</div>	2. NAME OF SIGNATORY <div style="text-align: right; border: 1px solid black; width: 100px; height: 20px; margin-left: auto;">CATEGORY</div> <div style="border: 1px solid black; width: 90%; height: 200px; margin-top: 5px;"></div> <div style="border: 1px solid black; width: 90%; height: 20px; margin-top: 5px;">Mobile Phone No.:</div>
MANDATE (FOR JOINT ACCOUNT)	COMPANY STAMP/SEAL SPECIMEN (If required for mandate)

• PLEASE TICK AS APPROPRIATE

EMBOSSMENT REQUIRED? YES NO CHEQUE

CHEQUE CONFIRMATION REQUIRED? YES NO If yes,
Amount to be confirmed:
Leand above

Please note that the Bank's Policy allows confirmation of
Le5,000,000.00 and above **in writing and before**
presentation of cheque

COMPANY STAMP/SEAL REQUIRED? YES No

FOR BANK USE

REMARK _____

CSU OFFICER _____

RSM OFFICER _____

APPROVAL _____ DATE _____



MANDATE FOR JOINT ACCOUNT

NAME OF ACCOUNT _____ ACCOUNTNO _____
 POSTAL ADDRESS _____
 CONTACT ADDRESS _____
 TELEPHONE _____

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FOR BANK USE

REMARK _____

CSU OFFICER _____

RSM OFFICER _____

APPROVAL _____ DATE _____