



Documents Required

1. Board Resolution
2. Copy of CAC Certificate of Registration
3. Copy of Memorandum and Articles of Association
4. Forms CO7 Particulars of Directors
5. Form CO2 Allotment of Shares
6. Passport Photograph for each signatory
7. Proof of identity of all signatories and Directors
8. Tax Identification Number (TIN)
9. Evidence of registration with SCUML (where applicable)
10. Where an entity is listed as a Director or Shareholder, provide particulars of Directors (Form CO7) and Allotment of Shares (Form CO2) of the Entity.
11. Two suitable references

Details of Account Signatory 1:

Title: Surname:
(Please specify)

First Name:

Other Name(s):

Marital status: Single Married Others: Gender: Male Female
(Please tick '✓' as appropriate) (Please specify)

Date of Birth: Country of Birth:
Day Month Year

Mother's Maiden Name:

L.G.A of Origin: State of Origin:
(Nigerians only) (Nigerians only)

Tax identification No:
(If available)

Means of Identification: Identification Number:

ID Issue date: ID Expiry date:
(Nigerians only) Day Month Year (Nigerians only) Day Month Year

Occupation: Status/Job Title:

Position/Office of the Signatory:

Nationality: Nigeria Others (Please specify) _____

Resident Permit No: Permit Issue Date:
(For Non Nigerians) Day Month Year

Permit Expiry Date: Bank Verification No (BVN):
(For Non Nigerians) Day Month Year

Do you have residency of any other country: Yes No If yes, which country: _____

Social Security No:

Residential Address

House/Plot Number: Street Name:

Nearest Bus Stop/Landmark:

City/Town: L.G.A:

State:

Mobile number: Phone number:

E-mail address:

City/Town:

L.G.A.:

State:

Mobile number: Phone number:

E-mail address:

I hereby attest that the above information is true and complete

Signature: _____ Date:
Day Month Year

Official use only

Verified By (Full name) _____

Signature: _____ Date:
Day Month Year

Details of Account Signatory 3

Title: Surname:
(Please specify)

First Name:

Other Name(s):

Marital status: Single Married Others: Gender: Male Female
(Please tick '✓' as appropriate) (Please specify)

Date of Birth: Country of Birth:
Day Month Year

Mother's Maiden Name:

L.G.A of Origin: State of Origin:
(Nigerians only) (Nigerians only)

Tax identification No:
(If available)

Means of Identification: Identification Number:

ID Issue date: ID Expiry date:
(Nigerians only) Day Month Year (Nigerians only) Day Month Year

Occupation: Status/Job Title:

Position/Office of the Signatory:

Nationality: Nigeria Others (Please specify) _____

Resident Permit No: Permit Issue Date:
(For Non Nigerians) Day Month Year

Permit Expiry Date: Bank Verification No (BVN):
(For Non Nigerians) Day Month Year

Do you have residency of any other country: Yes No If yes, which country: _____

Social Security No:

Residential Address

House/Plot Number: Street Name:

Nearest Bus Stop/Landmark:

City/Town: L.G.A:

State:

Mobile number: Phone number:

E-mail address:

I hereby attest that the above information is true and complete

Signature: _____

Date:
Day Month Year

Official use only

Verified By (Full name)

Signature: _____

Date:
Day Month Year

Details of Directors/ Executives/ Promoters/ Principal Officers

1.
Title: Surname:
(Please specify)

First name:

Other Name(s):

Date of Birth: Country of Birth
Day Month Year

Gender: Male Female Mother's Maiden Name:

Means of Identification: Identification Number:

ID Issue date: ID Expiry date:
(Nigerians only) Day Month Year (Nigerians only) Day Month Year

Occupation: Status/Job Title:

Nationality: Nigeria Others (Please specify) _____

Do you have residency of any other country: Yes No If yes, which country: _____

Mailing Address:

(if different from the Residential Address)

Mobile Number: Phone Number:

E-mail Address:

Signature: _____ Date:
Day Month Year

3. Title: Surname:

(Please specify)

First name:

Other Name(s):

Date of Birth: Country of Birth:
Day Month Year

Gender: Male Female Mother's Maiden Name:

Means of Identification: Identification Number:

ID Issue date: ID Expiry date:
(Nigerians only) Day Month Year (Nigerians only) Day Month Year

Occupation: Status/Job Title:

Nationality: Nigeria Others (Please specify) _____

Do you have residency of any other country: Yes No If yes, which country: _____

Social Security No: Bank Verification Number (BVN):

Residential Address

House/Plot Number: Street Name:

Nearest Bus Stop/Number:

City/Town: L.G.A:

State:

Mailing Address:
(if different from the Residential Address)

Mobile Number: Phone Number:

E-mail Address:

Signature: _____ Date:
Day Month Year

Additional Details

1. Name of affiliated company:

Country of incorporation:

2. Name of affiliated company:

Country of incorporation:

3. Name of affiliated company:

Country of incorporation:

Accounts held with other banks

S/N	Name and Address of Bank/Branch	Account Name	Account Number	Status: Active/Dormant
1				
2				
3				
4				

Authority to debit account for search fee

Guaranty Trust Bank Ltd

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Dear Sir,

AUTHORITY DEBIT OUR CURRENT ACCOUNT FOR SEARCH FEE

We hereby authorize you to debit our account with the applicable charges for the legal search conducted on our account at the corporate Affairs commission or relevant agency/authority.

Thank you.

Yours faithfully,

Name and Authorized signature of the customer/Representative & Date

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Name and Authorized signature of the customer/Representative & Date

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Account Opening Mandate

a. Mandate authorization/combination Rule (please tick as appropriate):

Sole signatory Two or more if two or more to sign, please specify

b. Signatories

i Title:
(please specify)

Please affix
passport photograph

Surname:

First Name:

Other Name(s):

Class of signatory
(please indicate class in the box provided)

Signature: _____ Date:
Day Month Year

ii Title:
(please specify)

Please affix
passport photograph

Surname:

First Name:

Other Name(s):

Class of signatory
(please indicate class in the box provided)

Signature: _____ Date:
Day Month Year

iii Title:
(please specify)

Please affix
passport photograph

Surname:

First Name:

Other Name(s):

Class of signatory
(please indicate class in the box provided)

Signature: _____ Date:
Day Month Year

Terms and Conditions

We, the within named company hereby request and authorize you to:

1. Open a Guaranty Trust current account in our name.
2. Honour all cheques or other orders which may be drawn on the said account until the Bank receives a written notice to the contrary, provided such cheques or orders are signed by the authorized signatories as stated in our Mandate Card and to debit such cheques or orders to the said account and in consideration we hereby irrevocably and unconditionally agreed and undertake as follows:
 - a. To assume full responsibility for the genuineness or correctness and validity of all signatories of all signatures and/or other documents to deposited in respect of our account with the Bank.
 - b. That advances to the Company by way of overdraft discount, loan mortgage or otherwise credit facilities in any other form, as well as the issuance of guarantees by you from time to time may be requested by any authorized signatory(ies) specified below
 - c. That the Bank may at any time without notice, notwithstanding any settlement of account of any matter whatsoever combine or consolidate all or any of the then existing account(s) opened in the name of the company or a related party and set-off, appropriate or transfer any such sum(s) standing to the credit of any such account(s) towards the satisfaction of any liabilities of the company whatsoever, whether such liability be present or future, actual or contingent, primary or collateral and several or joint
 - d. "Related Party" means an entity that is: a subsidiary or an affiliate of the company; or an individual (person) that is a director/shareholder of the company; or an entity in which the company is a shareholder.
 - e. That in the absence of any directive to the contrary, any account(s) subsequently opened in the name of the Company shall be operated and dealt with upon the terms set out above in so far as the same may be applicable.
 - f. That no liabilities whatsoever shall be ascribed to the Bank for funds handed to staff of the Bank outside banking hours or outside the Bank's premises, unless by specific agreement in writing with the Bank, and we hereby indemnify and keep the Bank indemnified against all loss, claim, damage or action that may arise therefrom
 - g. That we have been notified by the Bank and we are aware of the necessity of safeguarding our cheque book and other banking instruments so that unauthorized persons are unable to gain access to the cheque book and any of the other banking instruments as failure or negligence on our part may lead to any loss arising therefrom, for which we shall be solely responsible and the Bank is hereby absolved of all responsibilities.
 - h. That we shall notify the Bank of any disagreement with entries on our Bank statement within 15 days of receipt of the Bank statement via any medium including but not limited to electronic mail, printed statement or internet banking screen shot, failing which the Bank is expressly permitted to assume that the statement is correct, and that we have no objections.
 - i. That the Bank may close any of our accounts with the bank, 7 days after dispatch of notice in writing, of the Bank's intention to do so, to us at our last known address.
 - j. That the Bank may act on any instruction to counter and/or revoke any cheque, draft or other instrument before payment is effected.
 - k. That we hereby indemnify and keep the Bank indemnified against all loss, claim, damage, action, liability or request for repayment of any loss or damage to funds, instruments or documents deposited with the Bank, which occurs as a result of any Government order, law, levy, tax, embargo, moratorium, exchange restriction and/or other causes beyond the Bank's control.
 - l. That all funds standing to our credit in our accounts are payable on demand only in such currency as they were remitted or deposited.
 - m. That we shall be bound by any notification of change in conditions governing our account(s) which is communicated or sent to us at our last known address and such notice, letter or correspondence shall be considered as delivered 7 days from the date of dispatch, and its content shall be binding
 - n. That the Bank is under no obligation to honour any cheques drawn on this account unless sufficient fund in the account to cover the value of the said cheques, and we understand and agree that such cheque may be returned to us unpaid. In the event that such cheque(s) is/are honoured and paid for any reason whatsoever, we hereby undertake to pay the Bank on demand the value of said cheques, plus bank charges, interest or fees as the bank may require.

- o. That where the Bank, in its absolute discretion, has reasonable grounds to suspect that any cheque, instruction or instrument purportedly issued by us contains any fraudulent element of whatsoever nature, the Bank may refuse to honour such instrument.
- p. Foreign currency cash withdrawals from my/our accounts shall be subject to availability.
- q. 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.
3. We hereby affirm that we are aware that it is crime under the laws of the Federal Republic of Nigeria to issue cheques without sufficient funds in our account in the value of our cheques and we hereby undertake to bear all consequences and/or liabilities arising from our instructions to the Bank to pay on cheques drawn on our account where such account is not sufficiently funded with the value of our cheques.
 4. We also agree that in addition to any general lien or similar right which you may as bankers may be entitled to by law, you may at anytime and without notice to us combine or consolidate all or any of our account liability to you and set-off or transfer any sum(s) standing to our credit in any one or more of such other respect, towards the satisfaction of any liability of the company whatsoever, whether such liability be actual or contingent, primary or collateral and several or joint.
 5. We undertake that we shall not release cash to issue cheques in favour of any staff of the Bank, or transfer money into the account of any staff of the Bank. In the event that we write such cheques or make such transfers, the Bank is hereby indemnified against all loss, claim, damage, action, liability or request for repayment which may arise therefrom;
 6. Foreign currency cash withdrawals from my/our accounts shall be subject to availability
 7. We acknowledged that the Bank consults with various bureaus and reference agencies, and may be required to disclose the Company's informations to these credit bureaus for the purpose of conducting checks on the Company. We hereby irrevocably and unconditionally grant our consent to the Bank and expressly authorizes such disclosure of any or all information on our account(s)/transaction(s) with the Bank, to such credit bureau and reference agencies whether based locally or abroad, including information on our Directors and other personnel, transactions and conduct on the account together with details of any non payment or delayed payments as the Bank may deem necessary. The consent here in 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.
 8. Subject to the provisions of all laws, rules and/or regulations, the customer hereby agrees that the Bank or any of its subsidiaries and/or affiliates can share information related to their account(s) with any domestic or overseas regulators or tax authorities where necessary to establish their tax liability in any jurisdiction. Where required by any domestic or overseas regulators or tax authorities, the customer agrees that the Bank may withhold and pay out from their account(s) such amounts as may be required according to applicable laws, rules and regulations.
 9. If a breach is associated with the operation of your account/wallet, you agree that we have the right to apply restrictions to your account/wallet and report to appropriate law enforcement agencies in line with extant laws.
 10. I/We agree to protect and fully indemnify the Bank against all claims, liability, damages, expenses and cost, including but not limited to the cost of litigation of any third party claims arising from my/our operating any account with the Bank. Pursuant to my/our aforesaid indemnity, we hereby authorize the Bank to debit my/our account with the value of any such claims, liability, damages, expenses and cost arising from my/our operating any account with the Bank.

Credit Bureau

We acknowledge that the bank consults with various credit bureaus and reference agencies, and may be required to disclose the firm's information to these credit bureaus for the purpose of conducting checks on the firm. We hereby irrevocably and unconditionally grant our consent to the bank and expressly authorizes such disclosure of any or all information on my/our account(s) transaction(s) with bank, to such credit bureau and reference agencies whether based locally or abroad, including information on our partner and other personnel, transaction and conduct on my/our account together with details of 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.

Corporate Internet Banking - GAPS

User roles & function

Role Code	Users	Responsibilities
ADMIN	System Administration	<ul style="list-style-type: none">Responsible for user management and activity audit.
UPL	Uploader	<ul style="list-style-type: none">Initiates all transactions and file uploadReview reports and account information
REV	Reviewer	<ul style="list-style-type: none">1st level review and authorization
APP	Approver	<ul style="list-style-type: none">must be authorized signatories of the bank account. Structure may be sequential (A–B–C) or non-sequential (Any to sign, either to sign, two to sign, e.t.c)
VIEW	Viewer	<ul style="list-style-type: none">Review end of day activities and reports

User Contact Information

Kindly provide the details for each user and select role below:

First/Last Name	Role Code	Approval Limit	E-mail Address	Mobile Number

Token Request

*Note: All users will require tokens to sign in to GAPS

Kindly take this as an authority to issue _____unit(s) of tokens for our users.

Token should be released to: _____
(A duly signed indemnity is required) (Name)

Mode of identification: _____

Confirmation of Pending Litigation

Kindly indicate if there is any pending criminal or civil litigation in which you are a party to:

Yes No Abstain

If yes, provide details _____

Privacy Policy

The bank takes your privacy seriously and only processes your personal information to make your banking experience better. In accordance with NDPR and other applicable regulations, signing below indicates your consent to the processing of your person data by Guaranty Trust Bank, its strategic partner/service providers, Guaranty Trust Bank's Holding Company and its subsidiaries, as detailed in our privacy policy available at <https://www.gtbank.com/privacy-policy>

Signature _____

Date
Day Month Year

To:
The Manager,
Guaranty Trust

Dear Sir,

Name of Company

I/We would wish to confirm that we have known the above-named Company and its Directors for

I/We would like to comment about their suitability for maintaining a current account with yourselves as follows:

I/We maintain a current account with:

Name of Bank: _____

Address: _____

My/Our Account No. is:

And my/our phone No. (s) is/are: _____

Yours faithfully,

Signature

Date
Day Month Year

Name _____

Address _____

Name of Director known to the referee _____

Please note:

1. Referees must be a current account holder either in GTCO or any other bank. Referees from other banks must be corporate account holders only.
2. Referee's account must not be less than six months old.
3. Salary account holder(s) are not suitable referees.

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

To:
The Manager,
Guaranty Trust

Dear Sir,

Name of Company

I/We would wish to confirm that we have known the above-named Company and its Directors for

I/We would like to comment about their suitability for maintaining a current account with yourselves as follows:

I/We maintain a current account with:

Name of Bank: _____

Address: _____

My/Our Account No. is:

And my/our phone No. (s) is/are: _____

Yours faithfully,

Signature

Date

Day

Month

Year

Name _____

Address _____

Name of Director known to the referee _____

Please note:

1. Referees must be a current account holder either in GTCO or any other bank. Referees from other banks must be corporate account holders only.
2. Referee's account must not be less than six months old.
3. Salary account holder(s) are not suitable referees.

"CAUTION"

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

FOR BANK USE ONLY

Customer Segmentation

Customer Classification Code: Description: _____

Economic Sector Code: Description: _____

Type of Depositor Code: Description: _____

Risk Classification

Low Risk Medium Risk High Risk

Authentication for Politically Exposed Persons

Is the customer a politically exposed person? Yes No

If yes, please provide details: _____

Customer Address Verification/Call Memo (If applicable)

Address Visited: _____

Comment on Location-Landmarks: _____

Location – Colour of building: _____

Location – Description of building: _____

Full Name of Visiting Staff: _____ Signature: _____
Day Month Year

Certification

I hereby confirm that the information contained herein is correct and a true representation of the customer's profile

Full Name: _____ Signature: _____
Day Month Year

Deferral/Waiver of Documents (if any) authorized by

Full Name: _____ Signature _____
Day Month Year

Documents Required

	Checked	Deferred (Please specify deferral period)	Waived
1. Account opening form duly completed	<input type="checkbox"/>	<input type="checkbox"/> _____	<input type="checkbox"/>
2. Specimen signature card duly completed	<input type="checkbox"/>	<input type="checkbox"/> _____	<input type="checkbox"/>
3. Copy of CAC Certificate of registration	<input type="checkbox"/>	<input type="checkbox"/> _____	<input type="checkbox"/>
4. Board Resolution	<input type="checkbox"/>	<input type="checkbox"/> _____	<input type="checkbox"/>
5. Copy of Memorandum and Article of Association (certified as True copy by the Registrar of Companies)	<input type="checkbox"/>	<input type="checkbox"/> _____	<input type="checkbox"/>

- | | | | | |
|--|--------------------------|--------------------------|-------|--------------------------|
| 6. Copy of Form CO7 Particulars of Directors (certified as True copy by the Registrar of Companies and a certification by a Notary Public for Foreign Companies) | <input type="checkbox"/> | <input type="checkbox"/> | _____ | <input type="checkbox"/> |
| 7. Copy of Form CO2 Allotment of Shares (certified as True copy by the Registrar of Companies and a certification by a Notary Public for Foreign Companies) | <input type="checkbox"/> | <input type="checkbox"/> | _____ | <input type="checkbox"/> |
| 8. Two (2) passport sized photograph of each Signatory of the account with name written on the reverse side | <input type="checkbox"/> | <input type="checkbox"/> | _____ | <input type="checkbox"/> |
| 9. Introduction Letter (where applicable) | <input type="checkbox"/> | <input type="checkbox"/> | _____ | <input type="checkbox"/> |
| 10. Status Report from Banker (where applicable) | <input type="checkbox"/> | <input type="checkbox"/> | _____ | <input type="checkbox"/> |
| 11. Resident permit or work permit (for non-Nigerians) | <input type="checkbox"/> | <input type="checkbox"/> | _____ | <input type="checkbox"/> |
| 12. Evidence of registration with Nigeria Investment Promotion Council (NIPC) (where applicable) | <input type="checkbox"/> | <input type="checkbox"/> | _____ | <input type="checkbox"/> |
| 13. Evidence of registration with Special Control Unit on Money Laundering (SCUML) (where applicable) | <input type="checkbox"/> | <input type="checkbox"/> | _____ | <input type="checkbox"/> |
| 14. Search Report | <input type="checkbox"/> | <input type="checkbox"/> | _____ | <input type="checkbox"/> |
| 15. Power of Attorney (Where applicable) | <input type="checkbox"/> | <input type="checkbox"/> | _____ | <input type="checkbox"/> |
| 16. Letter of Indemnity (Where applicable) | <input type="checkbox"/> | <input type="checkbox"/> | _____ | <input type="checkbox"/> |
| 17. Proof of Company Address | <input type="checkbox"/> | <input type="checkbox"/> | _____ | <input type="checkbox"/> |
| 18. Business premises visitation certificate | <input type="checkbox"/> | <input type="checkbox"/> | _____ | <input type="checkbox"/> |
| 19. Proof of identity of all Signatories and Directors/Officers whose name appear on the account opening form/document (Preferred Identity card are Int'l passport, National Identity Card, National Driver's Licence, and Valid Nigerian INEC Voter's Card) | <input type="checkbox"/> | <input type="checkbox"/> | _____ | <input type="checkbox"/> |
| 20. Proof of address of all Signatories and Directors/Officers whose name appear on the account opening form/document Utility bill (Certified true copy is acceptable if original is not held) | <input type="checkbox"/> | <input type="checkbox"/> | _____ | <input type="checkbox"/> |
| 21. Two satisfactorily completed reference forms. | <input type="checkbox"/> | <input type="checkbox"/> | _____ | <input type="checkbox"/> |
| 22. Copy of audited Financial Statements | <input type="checkbox"/> | <input type="checkbox"/> | _____ | <input type="checkbox"/> |
| 23. Others (Please specify) | <input type="checkbox"/> | <input type="checkbox"/> | _____ | <input type="checkbox"/> |

Account Opening Authorised

A/C Manager's Code:

A/C Opened by: Name: _____ Signature: _____ Date: _____
CIS

Approved by: Name: _____ Signature: _____ Date: _____
OPERATIONS HEAD