

Individual Account Opening Form - GTINSTANT

Form A1 (Tier 1)



Guaranty Trust Bank Ltd
RC 152321

This form should be completed in CAPITAL LETTERS.

Characters and marks should be similar in style to the following: ☐ A ☐ B ☐ C ☒

Customer Category: Walk in ☐ Marketed ☐

Branch:

ACCOUNT NUMBER (for official use only):

Bank Verification ID No:

National Identification No.:

GTInstant Card No.:

Please affix
passport photo

Personal Information

Title: Surname:
(Please specify)

First Name:

Other Name(s):

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

Country of Birth: Date of Birth:
Day Month Year

Mother's Maiden Name:

Tax identification No:
(If available)

Nationality: Nigeria ☐ Others ☐ (Please specify)

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

Do you have residency or citizenship of any other country: Yes ☐ No ☐ If yes, which country:

Social Security No:

Social Media: Facebook ☐ X ☐ Instagram ☐ Others: ☐ Please specify:
(formerly Twitter)

Social Media Handle:

Contact Details

Residential Address

House/Plot Number: Street Name:

Nearest Bus Stop/Landmark:

City/Town: L.G.A:

State:

Mailing Address:
(If different from Residential Address)

Mobile number: Phone number:

E-mail address:

Employment Details (optional)

Employment Status: Employed ☐ Self-Employed ☐ Unemployed ☐ Retired ☐ Student ☐

Others
(Please specify)

Date of:
Employment Day Month Year

Business/Employer's Name:

Business/Employer's Address:

State

Business/Occupation:

Sources of Fund to the Account:

Details of Next of Kin (Must not be below 13 years of age)

Title: Surname:
(Please specify)

First Name:

Other Name(s):

Date of Birth: Gender: Male ☐ Female ☐
Day Month Year

Relationship:

Mobile number: Phone number:

Email Address:

Contact Details

House/Plot Number: Street Name:

Nearest Bus Stop/Landmark:

City/Town: L.G.A:

State: Country:

Disability Status

The Bank affirms its commitment to providing financial inclusion to persons with disability in accordance with the applicable laws and regulations, and completion of this portion indicates your consent to the processing of your personal data by Guaranty Trust Bank Limited, its strategic partner/ service providers, Guaranty Trust Holding Company, and its subsidiaries as indicated below.

I have a disability or have a history/record of having a disability

Yes ☐ No ☐ I prefer not to say ☐

What is the nature of the disability?

Physical/Mobility Impairment ☐ Hearing Impairment ☐ Visual Impairment ☐

Speech Impairment ☐ Cognitive Impairment ☐

Others (Please Specify) _____

I/We _____ affirm that this information is provided voluntarily and understand that the details disclosed will remain confidential and that my decision to withhold information about my disability status will not restrict my access to appropriate financial services.

Our branch locations with wheelchair accessibility for the physically impaired are available on the bank's website (visit www.gtbank.com).

Braille forms for the visually impaired will be available upon request at select branch locations as indicated on the bank's website.

We will continue to provide updates on available resources via the bank's website.

This information would only be used in line with the Bank's policy on socially/ financially disadvantaged customers.

Account Service(s) Required (Please tick applicable option below)

Internet Banking ☐ E-mail Statement ☐ Naira Debit Card ☐ SMSAlert (charges apply) ☒
E-mail Alert ☒ Mobile Money ☐

The pre-checked boxes above are compulsory services as directed by the CBN. If you wish to opt out of these services, kindly request for an indemnity form.

- Kindly note that your account will be debited with a fee for card issuance
- The above ticked e-banking services are automatically available when the account is opened (3rd party transfers on e-channels will require a token)

Accounts held with other banks

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

Customer's Mandate

Signature (for mandate purposes). Please sign in black ink within the box:

Jurat (This should be adopted where the customer 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, explained by an interpreter and understood by me before appending my thumb print.

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Month

Year

[illegible]

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 Ltd, 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

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Day Month Year

Declaration

I/We _____

hereby apply for the opening of an account with Guaranty Trust Bank Ltd. We understand that the information given herein and the documents supplied are the basis for opening such account and We therefore warrant that such information is correct.

I/We have read the terms and conditions governing the operations of the account which are presented overleaf and agree to be bound by them.

Date

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Day Month Year

Signature: _____

Deposit Details (where applicable)

Date

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Day Month Year

[illegible][illegible][illegible]

Location Marketed:_____

Depositor’s Signature:_____

FOR BANK USE ONLY

Documents Required

	Checked	Deferred	Waived
1. Duly completed Account Opening Form	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Recent passport photograph	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Risk Classification

Low Risk ☐ Medium Risk ☐ High Risk ☐

Customer Classification Code:

Economic Sector Code:

Type of Depositors Code:

Authentication for Politically Exposed Persons (PEPs)

Is the customer a Politically Exposed Person? Yes ☐ No ☐

If yes, please provide details _____

Account Opening Authorised

A/C Manager’s Code:

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

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

Terms and Conditions

1. I herein acknowledge that the operations of the account is limited to a single deposit of N50,000.00 and maximum cumulative balance of N300,000.00 at any point in time. Provided always that where a single deposit and/or the maximum cumulative balance exceeds the stipulated limit/threshold approved for the account, I/We irrevocably and unconditionally consent that My/Our account(s) will be blocked and migrated to the next tier of account and subject to all requisite legal and/or regulatory controls.
2. Mobile Money transactions are limited to a maximum limit of N3,000 and daily limit of N30,000
3. International funds transfer is not available on this account
4. You will be required to provide further documents at any point in time when transacting above the regulatory thresholds, as stated above
5. This account can only be operated as a savings account
6. ATM cards for this account cannot be used outside Nigeria
7. ATM cards for this account cannot be used for on-line shopping within and outside Nigeria
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 his/her account with any domestic or overseas regulators or tax authorities where necessary to establish his/ her 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 his/her account such amounts as may be required according to applicable laws, rules and regulations
9. There is a one-off charge (N525) at account opening for ATM card issuance (where applicable).
10. 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.
11. 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.
12. Any communication by the Bank shall be deemed to have been made as soon as it is sent to the most recent address or email address provided by me/us or published on the Bank's website or through any other electronic or digital communication channel approved by the Bank. The date indicated on the duplicate copy of such letter, on the Bank's mailing list, or on the digital dispatch log shall constitute the date on which the communication was sent or published. Any statement or confirmation of any transaction between me/us or either of us and the Bank shall be deemed to have been examined by me/us and to be conclusive and binding unless, within 10 working days from the date specified on such statement/confirmation, I/ we or either of us advise the Bank in writing that an item contained therein is being disputed, whether or not such item was made in accordance with the mandate from time to time given by me/us to the Bank.
13. The Bank reserves the right to restrict, place a balance limit or block the customer's credit balances without notice to the customer, or prevent the customer from accessing its transaction channels:
 - (i) upon the written request of a regulatory body or law enforcement agency
 - (ii) upon the Bank's reasonable suspicion that the customer has used or intends to use their account for fraudulent or unlawful activity
 - (iii) in compliance with a valid Court Order
 - (iv) in compliance with applicable laws and regulations.
14. Notwithstanding the foregoing provisions, the Bank reserves the right to terminate this banking relationship by closing the customer's account and paying the customer their available balances net of any liens and applicable deductions:
 - (i) where the Bank determines that the customer presents an unacceptable risk which the Bank determines is incapable of remediation
 - (ii) where the customer has become insolvent
 - (iii) where the customer has filed a frivolous lawsuit against the Bank, in the absence of any wrongdoing by the Bank
 - (iv) upon the customer's material or repetitive breach of their obligations under these Terms and Conditions
 - (v) where the customer engages in conduct that is considered by the Bank as being inconsistent with the interests of the Bank, or of other customers
 - (vi) upon the written complaint of another

customer alleging fraudulent activity, and being identified as responsible for loss or damage, or presenting a material risk to other customers.

15. The Bank reserves the right to report the customer to law enforcement or Banking Regulators where it determines that the customer has acted in violation of a written law or regulation.

Consent to Global Standing Instruction (GSI)

I hereby give my express consent and authorization to the Bank to invoke the Central Bank of Nigeria's Global Standing Instruction (GSI) framework in respect of any loan or credit facility that may be granted to me by the Bank at any time during the existence of my banking relationship.

I understand that:

- This consent permits the Bank to recover any outstanding obligations due from me by instructing other participating financial institutions to debit my accounts held with them, in accordance with the CBN GSI Guidelines.
- This consent shall apply to all types of accounts (savings, current, domiciliary, investment, etc.) that I maintain in the Nigerian banking system, individually or jointly (as applicable), and shall remain valid for the life of any such credit obligation.
- The Bank may rely on this consent as part of its loan recovery process without a further need to obtain fresh authorization at the time of any future loan application.

Terms and Conditions For Marketing and Promotional Communications

1. Marketing and Promotional Communications

Further to the account service(s) selected above, kindly indicate your preference to receiving marketing communications, promotional offers, product updates, and surveys from the Bank and the Group via SMS, email, telephone, or other communication channels.

- ☐ Yes, I/We would like to receive marketing and promotional communications
- ☐ No, I/We do not wish to receive marketing and promotional communications

2. Right to Withdraw Consent to Receiving Marketing Communications

Where you have consented to receiving marketing and promotional communications, you have the right to withdraw your consent at any time by:

- i. Visiting any branch of the Bank;
- ii. Clicking the unsubscribe link (where provided in email);
- iii. Contacting [cea@gtbank.com/dpo.ng@gtbank.com or the relevant email address that will address such requests]; or

- iv. Following such other opt-out procedures as may be made available.

Withdrawal of consent shall not affect the lawfulness of any communication made prior to such withdrawal.

Terms and Conditions for GT Bank's Communications with Customers

Consent to Receive Communications

By signing and/or ticking the appropriate boxes and submitting this account opening form, I/We authorize the Bank, its subsidiaries, affiliates, and other companies within the Guaranty Trust Group (together, the "Group") to communicate with me/us using any contact details provided to the Bank (including telephone number, email address, postal address, or social media handles) for the purposes of:

- i. Providing account or transaction-related information;
- ii. Sending statements, reports, alerts, or security notifications;
- iii. Conducting customer service follow-ups; and
- iv. Fulfilling any legal or regulatory obligations.

Limitation of Liability

Where I/we opt to receive marketing and promotional communications, the Bank shall not be liable for any inconvenience, loss, damage, or cost suffered by me/us as a result of the receipt or non-receipt of any communication, provided such communication was sent in good faith and in accordance with my/our consent.

Data Protection and Confidentiality

All communications and processing of my/our personal data shall be done in accordance with applicable laws, including the:

- Nigeria Data Protection Act, 2023 (NDPA);
- Nigeria Data Protection Regulation, 2019 (NDPR);
- NDPR Implementation Framework, 2020, (NDPRIF);
- NDPA General Application and Implementation Directive, 2025 (GAID);
- Central Bank of Nigeria (CBN) Consumer Protection Framework as well as other laws and regulations that may be issued and are applicable from time to time.

The Bank shall take all reasonable steps to ensure the confidentiality and security of my/our data when shared within the Group or with authorized third parties. The Bank shall also ensure that the Group and authorized third parties have the appropriate technical and organizational measures to ensure the confidentiality and protection of my/our data

Third Party Messaging and Affiliates

I/We understand that certain communications or offers may be delivered via third-party service providers acting on behalf of the Bank or its Group. The Bank shall ensure that such third parties are under strict obligations of confidentiality, data protection compliance and data security.

Customer Responsibility

I/We are responsible for ensuring that my/our contact details remain accurate and up to date. The Bank shall not be liable for any unauthorized access to my/our information or missed communications resulting from my/our failure to update my/our records.

Updates to the Terms and Conditions

- We confirm that we have read, understood and accepted the terms and conditions applicable thereto before applying for or availing of banking services to us.
- We understand and agree that the Bank may amend or alter the terms and conditions referred above and hereinafter, from time to time and we undertake to access the Bank's website at www.gtbank.com and keep ourselves updated before every operation of the account.
- The Bank will notify its customers in writing, including via its website at www.gtbank.com, email, text message and its electronic banking channels, of updates to the terms and conditions of the Bank's services and the said updated terms and conditions shall bind the customers upon their continued use of the Bank's services after issuance/publication of such notice.