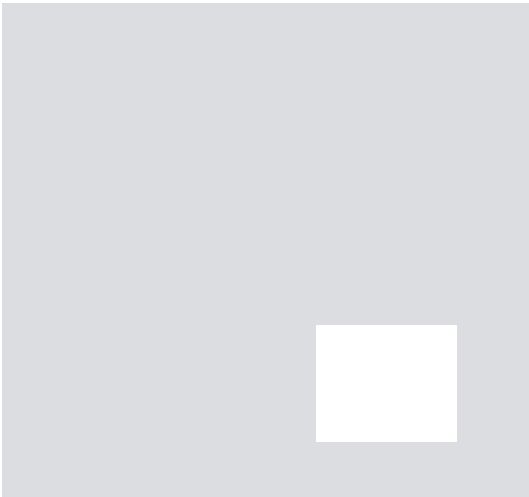
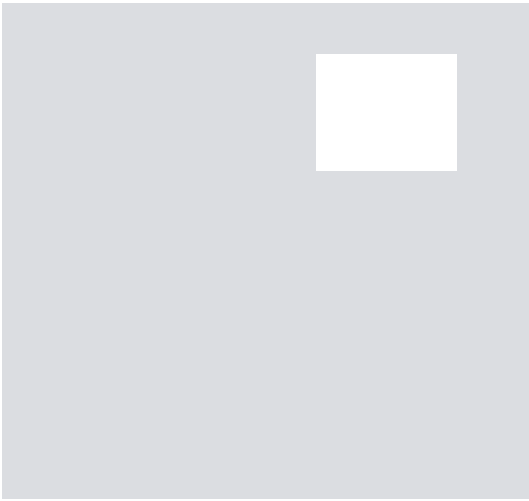


GTBusiness

Premium
Account



HOW TO OPEN YOUR GTBUSINESS PREMIUM ACCOUNT

1. Complete all relevant portions of the Account Opening Documentation
2. Complete the enclosed Signature Card.
3. Two Reference Forms each duly completed by an Individual or Corporate body maintaining a Current Account with a bank in Nigeria (detachable Reference Forms are included in this package).
4. Supply the under-listed documents along with completed Account Opening Package. Please bring along originals with copies of the following documents for sighting:
 - a. Certificate of Incorporation of your Company.
 - b. Certified Memorandum and Articles of Association of your Company.
 - c. Form C07 (Particulars of Director) of your Company.
 - d. One passport photograph of each Signatory to the Account (with full face forward).
 - e. Identification document for Directors and Signatories to the Account, e.g. Driving Licence, International Passport, National Identity Card, Permanent Voters Card.
 - f. BVN of all Directors and Signatories.
 - g. Resident Permit or work permit for foreign citizens.
5. Mandate and Resolution in the package is to be signed by Two (2) Directors/a Director and Secretary of the Company with Company Seal.

Features of the Account

- It is a Corporate account with seamless onboarding.
- Profiling for single corporate experience (GAPS, GTCollections, GTPay, 737 Merchant Checkout, etc.)
- Zero Current Account Maintenance Fee (CAMF) for monthly turnover less than N400million (N1 per mille will apply for monthly turnover above N400million)
- Minimum opening balance – N500,000.00; Minimum Operating Balance – N500,000.00
- Unlimited withdrawals
- Zero CAMF applicable on transfers between GTBank accounts or any other bank account (subject to a maximum of N400million monthly)
- Free corporate card and cheque book (first issue).
- Access to Loans & Advances (terms and conditions apply).
- Access to financial advisory and business tools on GTBank ResourceHub.
- Access to GTPension Managers Ltd - Retirement Savings Accounts (RSA) for company employees on request.

Estimated Annual Turnover

- a) N1 Billion – Less than N3 Billion N3 Billion – N5 Billion
- b) is your company quoted on any Stock Exchange? Yes No
- c) If answer to Question (b) is yes, indicate which Stock Exchange and the Stock Symbol: _____

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

Corporate Internet Banking Preference: *GAPS-Lite **GAPS

E-mail Statement Naira Debit Card Dollar Debit Card Dollar Credit Card

E-mail Alert SMS Alert (charges apply) Mobile Money Token (charges apply)

* Checked e-banking services are available when the account is opened (3rd party transfers on e-channel will require a token)

Statement Frequency: Monthly Quarterly Semi-Annually Annually

Cheque Book Requisition (Fees apply): Crossed Cheque 25 leaves 50 leaves 100 leaves 200 leaves

* GTBank Automated Payment System-Lite (GAPS-Lite) is a secure web-based service that provides a sole signatory with 24/7 online real-time access to the corporate account from anywhere in the world.

** GTBank Automated Payment System (GAPS) is a secure web-based service for multiple-signatory accounts that facilitates the processing of vendor, supplier, and payroll payments in batches or as a single transfer.

Cheque Confirmation

Cheque Confirmation: Will you like to pre-confirm your cheques? Yes No

Cheque Confirmation Threshold: (If the answer to the above is yes, please note that the minimum confirmation threshold is currently N500,000.00)

If you would like to have a higher threshold for pre-confirmation, please specify the amount (N)

(In line with extant law and regulation)

Key Contact Person(s)

1. Full Name

Job Title:

E-mail:

Mobile Number:

Office Address:

2. Full Name

Job Title:

E-mail:

Mobile Number:

Office Address:

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: Place of Birth:
day month year

Mother's Maiden Name:

Name of Next of Kin:

Next of Kin Mobile No.: Next of Kin Phone No.:

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:
(Nigerian only) day month year day month year

Occupation: Status/Job Title:

Position/Office of the Signatory:

Nationality: Nigerian Others (Please specify) _____

Resident Permit No.:
(for non-Nigerians)

Permit Issue Date: Permit Expiry Date:
(for non-Nigerians) day month year day month year

Bank Verification Number:

Residential Address

House/Plot Number: Street Name:

Nearest Bus Stop/Landmark:

City/Town: L.G.A.:

State:

Mailing Address:
(if different from the Residential Address)

Mobile No.: Phone No.:

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 2:

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: Place of Birth:

day

month

year

Mother's Maiden Name:

Name of Next of Kin:

Next of Kin Mobile No.:

Next of Kin Phone No.:

L.G.A. of Origin:

(Nigerians Only)

State of Origin:

(Nigerians Only)

Tax Identification No.:

(if available)

Means of Identification:

Identification Number:

ID Issue Date:

(Nigerian only)

day

month

year

ID Expiry Date:

day

month

year

Occupation:

Status/Job Title:

Position/Office of the Signatory:

Nationality: Nigerian Others (Please specify) _____

Resident Permit No.:

(for non-Nigerians)

Permit Issue Date:

(for non-Nigerians)

day

month

year

Permit Expiry Date:

(for non-Nigerians)

day

month

year

Bank Verification Number:

Residential Address

House/Plot Number: Street Name:

Nearest Bus Stop/Landmark:

City/Town:

L.G.A.:

State:

Mailing Address:

(if different from the Residential Address)

Mobile No.:

Phone No.:

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: Place of Birth:
day month year

Mother's Maiden Name:

Name of Next of Kin:

Next of Kin Mobile No.: Next of Kin Phone No.:

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:
(Nigerian only) day month year day month year

Occupation: Status/Job Title:

Position/Office of the Signatory:

Nationality: Nigerian Others (Please specify) _____

Resident Permit No.:
(for non-Nigerians)

Permit Issue Date: Permit Expiry Date:
(for non-Nigerians) day month year day month year

Bank Verification Number:

Residential Address

House/Plot Number: Street Name:

Nearest Bus Stop/Landmark:

City/Town: L.G.A.:

State:

Mailing Address:
(if different from the Residential Address)

Mobile No.: Phone No.:

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 the Directors/ Executives/Promoters/ Principal Officers

1.

Title: Surname:

(Please specify)

First Name:

Other Name(s):

Date of Birth: Gender: Male Female

day month year

Mother's Maiden Name:

Means of Identification: Identification Number:

ID Issue Date: ID Expiry Date:

day month year day month year

Occupation: Status/Job Title:

Nationality: Nigerian Others (Please specify) _____

Bank Verification Number:

Residential Address

House/Plot Number: Street Name:

Nearest Bus Stop/Landmark:

City/Town: L.G.A.:

State:

Mailing Address:

(if different from the Residential Address)

Mobile No.: Phone No.:

E-mail Address:

Signature: _____ Date:

day month year

2.

Title: Surname:

(Please specify)

First Name:

Other Name(s):

Date of Birth: Gender: Male Female

day month year

Mother's Maiden Name:

Means of Identification: Identification Number:

ID Issue Date: ID Expiry Date:

day month year day month year

Occupation: Status/Job Title:

Nationality: Nigerian Others (Please specify) _____

Bank Verification Number:

Residential Address

House/Plot Number: Street Name:

Nearest Bus Stop/Landmark:

City/Town: L.G.A.:

State:

Mailing Address:

(if different from the Residential Address)

Mobile No.: Phone No.:

E-mail Address:

Signature: _____ Date:

day

month

year

3.

Title: Surname:

(Please specify)

First Name:

Other Name(s):

Date of Birth: Gender: Male Female

day

month

year

Mother's Maiden Name:

Means of Identification: Identification Number:

ID Issue Date: ID Expiry Date:

(Nigerian only)

day

month

year

day

month

year

Occupation: Status/Job Title:

Nationality: Nigerian Others (Please specify) _____

Bank Verification Number:

Residential Address

House/Plot Number: Street Name:

Nearest Bus Stop/Landmark:

City/Town: L.G.A.:

State:

Mailing Address:

(if different from the Residential Address)

Mobile No.: Phone No.:

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:

Account 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.

.....
.....

Dear Sir

AUTHORITY TO 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 Authorised Signature of the Customer/Representative & Date

Name and Authorised Signature of the Customer/Representative & Date

Account Opening Mandate

a. Mandate Authorisation/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)

Surname:

First Name:

Other Name(s):

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

please affix
passport photo

Signature: _____

Date:
day month year

ii. Title:
(Please specify)

Surname:

First Name:

Other Name(s):

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

please affix
passport photo

Signature: _____

Date:
day month year

iii. Title:
(Please specify)

Surname:

First Name:

Other Name(s):

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

please affix
passport photo

Signature: _____

Date:
day month year

WE HEREBY REQUEST AND AUTHORISE YOU TO OPEN A GUARANTY TRUST BANK ACCOUNT

ACCOUNT OPENING AGREEMENT

We confirm and agree that our account and all banking transactions between us ("the Customer", or "us" or "we" or "its" or "our") and Guaranty Trust Bank Limited ("the Bank") shall be governed by the conditions specified below and/or the terms of any specific agreement between us and the Bank or where not regulated by either the conditions or such agreement, by customary banking practices in Nigeria:

1. The Bank will not establish or operate the requested account unless and until it has received the required supporting documents for the account, a list of which has been provided to us and is included with this application form.
2. The Bank is hereby authorized to undertake all "Know Your Customer" (KYC) procedures specified by applicable law and/or regulations and/or Bank policies including the confirmation of our details at the appropriate government registry. We hereby authorize you to debit our account without further notice to us for the costs attendant to such KYC procedures.
3. We hereby authorize the Bank to disclose at any time and for any purpose, any information whatsoever relating to our personal data, account, transactions or dealings with the Bank, to any of the Bank's offices, branches, representative offices, affiliates, subsidiaries, wherever located, for the purposes of administration of our account or to any governmental, regulatory, statutory, judicial or quasi-judicial authority and any agent or contractor engaged to perform services for the Bank's benefit.
4. The Bank may, without prior notice, impose or change the minimum balance requirements for our account or alter the applicable interest rate or charges relating to our account.
5. The Bank is authorized, where the balance standing to the credit of our account is below the required minimum balance, to either amend the rate(s) of interest payable or close the account.
6. The Bank is authorized to transfer money from any deposit account, we maintain to any other account, we maintain with the Bank whose balance is below the required minimum.
7. The Bank shall, in addition to any right of set-off or similar right prescribed by law, be entitled, without notice, to combine and consolidate all or any of our account with the Bank (without any liabilities to the Bank) and/or to set off or transfer any or all amounts owed by us or a related party to the Bank against any and all money which the Bank may hold for our account or any other credit be it cash, cheques, valuables deposits securities negotiable instruments or other assets belonging to us whether held on current or deposit account or otherwise and whether in Naira or any other currency (hereinafter referred to as "foreign currency").
8. The Bank shall be entitled to retain and not repay any amount whatsoever that it owed to us or which it holds on our behalf and until all amounts owed by us or the related party to the Bank have been repaid or discharged in full and, for so long as such amounts have not been discharged or repaid in full, the Bank shall be entitled to appropriate any amounts so owed to us or held on our behalf in or towards the payment and discharge of the amounts owed by us or the related party to the Bank.
9. When effecting any set-off, the Bank shall be entitled at its absolute discretion, with or without notice to us to convert any Naira or foreign currency into the currency in which the amount owed was incurred at the applicable official exchange rate for the currencies in question prevailing in Nigeria at the time of such conversion.
10. The Bank is hereby authorized, in the absence of any written instruction to the contrary, to place our funds in any appropriate investment (which for the purpose of this clause shall include but not be limited to investments in Commercial Paper whether guaranteed by the Bank or otherwise) or on deposit and to renew/reinvest at maturity any investments or deposit made in our name on the same terms and conditions that applied to such investment/deposit immediately prior to its maturity or on such other terms and conditions as the Bank may, in its absolute discretion, consider appropriate under the circumstances.
11. We shall be responsible for all costs, expenses and liabilities arising from the purchase, retention and sale of investments made on our behalf by the Bank which include but are not limited to all taxes, statutory fees, duties and levies.
12. The Bank may, unless otherwise instructed by us, retain on our behalf, on a safe custody basis, any investment instruments issued in respect of an investment made on our behalf and unless otherwise specifically agreed, we will not have recourse to the Bank for the value or worth of such investments.
13. Where the Bank, in the absence of any previous agreement as to rate of interest and costs and charges that will apply if our account becomes overdrawn, in its absolute discretion allows us to make any drawing that results in our account or any of them becoming overdrawn, the Bank shall be entitled to charge such rate of interest and impose such charges as, in its absolute discretion, it considers appropriate in the circumstances and we agree to pay such interest and charges to the Bank on demand.
14. We agree that where we give any instruction for a payment(s) that in aggregate exceed(s) the amounts standing to the credit of our account against which payment is to be made, the Bank reserves the right to decline to carry out such instruction or where there is more than one transaction, to select the transaction that shall be executed without reference to the date of dispatch or time or receipt of our instructions. In the event that there are outstanding payments and for which our account is not funded, the Bank may in its discretion make such payment and we confirm our obligation to repay the Bank whether or not the Bank makes a demand for the outstanding payment, in addition to charges and interest accrued thereon.
15. Where we maintain a credit account with the Bank in any foreign currency, the credit balance of such account may be held by the Bank with any bank or financial institution it considers first rate located in any country in which such foreign currency is legal tender. Such credit balance will accordingly be subject to all laws and applicable regulations in Nigeria and in the country in which such credit balance is held and the Bank shall not be held liable if the credit balance or any part thereof becomes unavailable as a result of any of the laws and regulations to which such credit balance is subject.
16. Where any un-cleared effects credited to our account by the Bank are subsequently dishonoured and/or the Bank for any reason is required to repay to the paying banker or any other party all or any part of any amount credited to our account. The Bank will be entitled to debit our account with the amount of such un-cleared effects and/or repaid amounts plus accrued interest and applicable bank charges.
17. No failure or delay in exercising any right power or privilege vested in the Bank by these conditions shall operate as a waiver thereof nor shall any partial exercise of such right, power or privilege preclude any other or further exercise thereof.
18. If any of the Conditions or the provisions specified herein are invalid, illegal or unenforceable in any respect under the law the validity, legality and enforceability of the remaining conditions and/or provisions contained herein shall not in any manner be affected or impaired thereby.
19. Charges shall be levied in accordance with the Bank's standard

scale of charges in force from time to time and copies of which are available on request. The Bank reserves the right to amend rates of interest in accordance with its standard scale of charges and/or conditions from time to time.

20. Any communication by the Bank shall be deemed to have been made as soon as it is sent to the Customer's registered e-mail on the Bank's mailing list and will constitute the date on which the communication was sent. Any statement or confirmation of any transaction between us and Bank shall be deemed to have been examined by us and to be conclusive and binding unless within 10 working days from the date specified on such statement confirmation, we 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 us to the Bank.
21. We understand and acknowledge that electronic mail, facsimile and verbal communications are insecure transmission media where we advise the Bank to accept the instruction in such manner, we however undertake to indemnify the Bank in full for any loss it may suffer or incur by reason of its honoring our Letters, electronic mail, facsimile or verbal instructions, irrespective of whether same are erroneous, fraudulent or issued otherwise than in accordance with the Mandate for our account, any and all payment instructions issued in accordance with the Mandate for our account and which bears or purports to bear the facsimile or electronic mail signature of the person(s) whose specimen signatures have been provided to the Bank by us. The Bank is hereby authorized to honour and to debit our account, for any and all payment instructions/confirmations issued or provided by us using a pre-agreed format for same which may include but is not limited to oral or written instructions/confirmations and where given orally such oral instruction may if previously agreed involve the use of specific password(s) and when given in writing may be given by letter, facsimile or electronic mail.
22. Honour all cheques or other orders/instruments which may be drawn on the said account provided such cheques or orders/instruments are signed by us and to debit such cheques or orders/instruments to the said account whether such account be for the time being in credit or overdrawn in consequence of such debit without prejudice to your right to refuse to allow any overdraft or increase of overdraft and in consideration, we agree:
- to assume full responsibility for the genuineness or correctness and validity of all endorsements appearing on all cheques, orders, bills, notes, negotiable instruments, receipts and/or other documents deposited in our account.
 - to be responsible for any repayment of any overdraft with interest and to comply with the Bank's rules and new rates as advised by the Bank from time to time.
 - to free the Bank from any responsibility for any loss or damage of funds deposited with the Bank due to any future government order, law, tax, embargo, moratorium, exchange restriction and/or all other causes beyond the Bank's control.
 - that all funds standing to our credit are payable on demand only on such local currency as may be in circulation.
 - to be bound by any notification of change in the conditions governing the account directed to our last known address and any notice or letter sent to our last known address shall be considered as duly delivered and received by us at the time it would be delivered in the ordinary course of post.
 - not to write out cheques in staff's name.
 - not to transfer money from our account into staff account(s).
 - that if a cheque credited to our account is returned

dishonoured, the same may be transmitted to us through our last known address either by bearer or by post.

- and note that the Bank will accept no liability whatsoever for funds handed to members of staff outside banking hours or outside the Bank's premises contrary to the provisions of this agreement.
 - that our attention has also been drawn to the necessity of safe guarding our passwords and access codes to the Bank's non-branch channels including, but not limited to ATM, Internet Banking, Telephone Banking, Mobile banking and SMS banking, so that unauthorized persons are unable to gain access to it and agree that neglect of this precaution may be a ground for any consequential loss being charged to our account.
 - that the Bank is under no obligation to honour any cheque(s) drawn on the account unless there are sufficient funds in the account to cover the value of the said cheque(s) and we understand and agree that any such cheque(s) may be returned to us unpaid, but if paid, we are obliged to repay the Bank on demand.
 - our Bank statements shall be deemed as correct if the Bank does not receive a notice of disagreement with entries in the statement within 15 days from the date of dispatch of the Bank statement.
 - that any sum standing to the debit of our account shall be liable to interest charges at the rate fixed by the bank from time to time. The Bank is authorized to debit from the account the usual banking charges, interest, commission, and any service charge set by the Bank from time to time.
23. we hereby authorize the Bank to debit our account with the cost incurred in respect of the issuance of the cheque book(s) for the above account.

Electronic Banking

We confirm and agree that the following terms and conditions shall govern our Electronic Banking transactions with the Bank. The following terms and conditions shall govern the Bank's e-Banking Services.

1) Definitions

"Customers" means a Customer of the Bank who has or operates an account with the Bank and is named in the application form. Where two individuals are named, either or both of them are Customers.

"The Bank" means Guaranty Trust Bank Limited

"Card Holders" means a Customer who has been issued a Guaranty Trust Bank MasterCard. The card is the property of the Bank and will be returned unconditionally and immediately to the Bank upon request by the Bank."

"Service" means the Guaranty Trust Bank Limited Internet Banking, GTConnect, GENs notification (SMS alert) Automatic Telling.

"Access code, Pass code, Username and Password" means the enabling code with which you access the system for the service and which is known to you only.

"Account(s)" means a current or savings account(s) or other account(s) maintained with the Bank at any of the Bank's branches in Nigeria.

"PIN" means the Personal Identification Number.

"ATM" means Automated Teller Machine that dispenses cash to account(s) holders via the use of debit/credit cards or accept cash deposits.

"MasterCard" means the card used by a Customer for initiating transactions on the various electronic payment channels e.g. ATM, POS, and Internet.

"Secure Messages Facility" means the facility within the e-Banking Service that enables the Customer to send electronic messages (e-mail, SMS) to the Bank, including and without limitation free-format messages, fixed format messages, or instructions to make payments, request for cheque books, bank drafts or the purchase or sale of securities and interests in mutual funds.

2) The Service allows the Customer to give the Bank Instructions by use of:

(a) Telephone, ATM, PIN, Password, Access code, Username and secure message (e-mail, SMS), Internet banking for the following:

- (I) obtain Information regarding Customer's balances as at the last date of business with the Bank.
- (II) obtain information with regards to any instrument in clearing or any balance standing in the Customer's account as at the last date of transaction on the Customer's account.
- (III) authorize the Bank to debit Customer's account to pay specified utility bills such as NITEL, PHCN, WATER RATE and/or any other bills as specified by the Customer subject however to availability of such bill payment under this service.
- (IV) authorize the Bank to effect a transfer of funds from the Customer's account to any other account with the Bank.
- (V) authorize the Bank to effect/stop any payment order.
- (VI) authorize the Bank to debit Customer's account and load same into a designated card.

(b) On receipt of instruction, the Bank will endeavor to carry out the Customer's instruction promptly, except in the event of any unforeseen circumstances such as Act of God, Force Majeure and other causes beyond the Bank's control.

3) Before the service can avail any Customer, he/she/ must have anyone or a combination of the following:

- (i) an account with the Bank &
- (ii) a valid email address
- (iii) a Passcode, Access code, Username, Password or token authenticator.
- (iv) a Personal Identification Number "PIN"
- (v) valid GSM/landline number

4) The Passcode/Access code/Password/E-mail Security.

The Customer understands that his/her Passcode, Access code/Password E-mail is used to give instructions to the bank and accordingly undertakes:

- (i) that under no circumstances shall the Passcode, Access code/Password be disclosed to anybody.
- (ii) not to write the Pass code/Access code /Password in an open place in order to avoid third party access.
- (iii) the Customer instructs and authorizes the Bank to comply with, any instructions given to the Bank or through the use of the service.

(iv) once the Bank is instructed by means of the Customer's Passcode/Access code and PIN the Bank is entitled to assume that those are the instructions given by the Customer and to reply on same.

(v) the Customer's Passcode must be changed immediately it becomes known to someone else.

(vi) the Bank is exempted from any form of liability whatsoever for complying with any or all instruction(s) given by means of the Customer's Passcode/Access code if by any means the Pass/Access code becomes known to a third party.

(vii) where a Customer notifies the Bank of his intention to change his Pass code/Access code arising from loss of memory of same, or that has come to the notice of a third party, the Bank shall, with the consent of the Customer, delete same and thereafter allow the Customer to enter a new Passcode/Access code PROVIDED that the Bank shall not be responsible for any loss that occurs between the period of such loss of memory of the Pass/Access code or knowledge of a third and the time the report is lodged with the Bank.

(viii) once a Customer's Passcode/Access code is given, it shall be sufficient confirmation of the authenticity of the instruction given.

(ix) the Customer shall be responsible for any instruction given by means of the Customer's Pass code/ Access code. Accordingly, the Bank shall not be responsible for any loss that occurs by means of the Customer's Passcode/Access code.

5) Customer's Responsibilities.

(I) the Customer undertakes to be absolutely responsible for safeguarding his username, Access code/Pass code, PIN, Password, and under no circumstance shall the Customer disclose any or all of these to any person.

(II) the Bank is expressly exempted from any liability arising from unauthorized access to the Customer's account and/or data as contained in the Bank's records via the service, which arises as a result of inability and/ or otherwise of the Customer to safeguard his PIN, Pass code/Access code and/or password and/or failure to log out of the system completely by allowing on screen display of his account information.

(III) the Bank is further relieved of any liability as regards breach of duty of secrecy arising out of Customer's inability to scrupulously observe and implement the provisions of clause 4 above, and/or instances of breach of such duty by hackers and other unauthorized access to the Customer's account via the service.

6) Under no circumstances will the Bank be liable for any damages, including without limitation direct or indirect, special, incidental or consequential damages, losses or expenses arising in connection with this service or use thereof or inability to use by any party, or in connection with any failure of performance, error, omission, interruption, defect, delay in operation, transmission, computer virus or line or system failure, even if the Bank or its representatives thereof are advised of the possibility of such damages or losses.

7) Copyright in the cards and other proprietary information relating to the service including the screens displaying the pages, and in the information and material therein and agreement is owned by the Bank.

8) For the benefit and security of our Customers and to comply with applicable laws, we have a few mandatory guidelines that we call "rules of the road". Conducts that violates the rules of the road is grounds for termination of this services and the Bank for whatsoever reason may vary these terms and conditions. For this reason, the Customer undertakes to:

- (I) Provide true, accurate and complete information about itself as requested in our registration/account opening forms and the Customer agrees not to misrepresent its identity or information, which may include usernames, password or other access devices for such account.
 - (II) Obey the law. Customer agrees not to use the service for illegal purposes or for the transmission of material that is unlawful, harassing, libelous (untrue and damaging to others), invasive of another's privacy abusive, threatening, or obscene, or that infringe the right of others.
 - (III) Restrictions on commercial use or resale. Customer's right to use the service is personal therefore Customer agrees not to assign or make any commercial use of the service.
 - (IV) Proprietary rights. The Customer acknowledges and agrees that the Bank owns all rights to information relating to the service including her website and the content displayed on the site. The Customer is only permitted to use this content as expressly authorized by the service, Customer may not copy, reproduce, distribute, or create derivative work from this content. A violation of any of the rules (i-iv) is a ground for discontinuation of the service with the Bank.
- 9) The Bank shall not be responsible for any electronic virus that the Customer may encounter in course of making use of these services rules of the Road.

Disclaimer of warranties

- 10) The Customer expressly understands and agrees that the use of the service is at its sole risk. The service is provided on an "as is available" basis. The Bank expressly disclaims all warranties of any kind, whether express or implied, including, but not limited to the implied warranties of merchantability, fitness for a particular purpose and non-infringement.
- 11) The Bank makes no warranty that
- (i) the service will meet Customer's requirements.
 - (ii) the service will be uninterrupted, timely, secure, or error-free.
 - (iii) the results that may be obtained from the use of the service will be accurate or reliable.
 - (iv) the quality of any products, services, information or other material purchased or obtained by the Customer through the service will meet your expectations.
 - (v) Any errors in the technology will be corrected.
- 12) The Bank will not be liable or responsible for any damage to the Customer's computer system or for the loss of data that results from any material downloaded or otherwise obtained through the use of the service. No advice or information, whether oral or written obtained by the Customer from us or through or from the service will create any warranty not expressly stated in these terms.
- 13) Customer agrees that the Bank will not be liable for any liability. Whether direct, indirect, incidental, special, consequential or exemplary damages, including but not limited to damages for the loss of profits, goodwill, use or other intangible losses, even if we have been advised of the possibility of such damages, resulting from:
- (i) the use or the inability to use the service;
 - (ii) the cost of getting substitute goods and services resulting from any products, data, information or services purchased or obtained or messages received or transaction entered into through or from the service;
 - (iii) unauthorized access to or alteration of transmission of data;

- (iv) statements or conduct of anyone on the service or;
- (v) any other matter relating to the service.

Indemnification

- 14) The Customer agrees to protect and fully compensate the Bank and its affiliates and Service Provider from any/and all third party claims, liability damages, expenses and costs (including but not limited to, legal fees) caused by or arising from Customer's use of the service or by any other user of Customer's account in violation of the terms or infringement of any intellectual property or other right of anyone.

Service changes and discontinuation

- 15) The Bank reserves the right to change or discontinue, temporarily or permanently, the service at any time without notice in order to maintain the security and integrity of the service the Bank may also suspend Customer's access to the service at any time without notice. Customer agrees that the Bank will not be liable to the Customer or any third party for any modification or discontinuation of the service.
- (i) The Bank shall not be considered an agent or other legal representative of the Customer for any purpose by reason of this agreement and/or any other party whom the Customer is using this service to pay.
 - (ii) This agreement cannot be changed by the Customer nor any of the Bank's right changed unless the Bank agrees in writing or Customer continue using the service following receipt of notice of any changes proposed by the Bank.
 - (iii) This agreement is personal to the Customer and the Customer shall not assign it to anyone.
 - (iv) All notice to the Customer shall be in writing via the Customers registered e-mail address and/or last known address and any notice or letter sent to the Customer's last known address shall be considered as duly delivered and received by the Customer at the time it would be delivered in the ordinary course of post. All notice to the Bank by the Customer must be made in writing and sent to the Bank's address.
 - (v) The Bank and the Customer shall be an independent contractor, and nothing contained in this agreement shall be deemed to create any association, partnership, joint venture or relation of principal, agent or master and servant, employer or employee between the Customer and the Bank.
 - (vi) If any of these terms is held to be unenforceable, then such provision shall be construed, as nearly as possible, to reflect the intentions of the Bank and the Customer, with the other provisions remaining in full force and effect.
 - (vii) This agreement shall be governed and construed in accordance with the laws of the Federal Republic of Nigeria.

Credit Bureau

The Customer acknowledges that the Bank consults with various credit bureaus and reference agencies, and may be required to disclose the Customer's information to these credit bureaus for the purpose of conducting checks on the Customer. The Customer hereby irrevocably and unconditionally grants its consent to the Bank and expressly authorizes such disclosure of any or all information on its account/transaction(s) with the Bank, to such credit bureau and reference agencies whether based locally or abroad, including information on the Customer's Directors and other personnel, transactions and conduct on the Customer's 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 and reference agencies.

Corporate Internet Banking - GAPS

User Roles & Functions

| Role Code | Users | Responsibilities |
|-----------|----------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| ADMIN | System Administrator | <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 | Email Address | Mobile Number |
|-----------------|-----------|----------------|---------------|---------------|
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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: _____

To:
The Manager,
Guaranty Trust Bank Ltd.

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:

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|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|

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

Yours faithfully,

Signature

Date:

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day

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month

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year

Name: _____

Address: _____

Please note:

1. Referee must be a current account holder either in GTBank or any other bank.
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 Bank Ltd.

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:

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

Yours faithfully,

Signature

Date:

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year

Name: _____

Address: _____

Please note:

1. Referee must be a current account holder either in GTBank or any other bank.
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) authorised 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 Articles of Association (certified as True copy by the Registrar of Companies) | <input type="checkbox"/> | <input type="checkbox"/> | _____ | <input type="checkbox"/> |
| 6) Form C07 Particulars of Directors (certified as True copies 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) Form C02 Allotment of Shares (certified as True copies 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 photographs of each Signatory to 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 Nigerian 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 License, 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 the 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