

Contact Details

Resident 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:

Means of Identification

Tertiary Institution ID Card Work or Company ID Card Association ID Card

Other valid ID cards

Issuing Body:

Date Issued: Expiry Date:
Day Month Year Day Month Year

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

Internet Banking E-mail Statement Email Alert Naira Debit Card SMS Alert
(Charges apply)
Token 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 of N525 (VAT inclusive) as cost for your Debit Naira MasterCard once the account is opened.
- Please note that if you do not select any transaction alert option (i.e. SMS/Email), you will automatically be profited for email alert. If you do not have a registered email address, you will be profiled for SMS alert.
- Checked e-banking services are provided automatically when the account is opened (3rd party transfers on e-channel will require a token)

Statement Preferences: Email Collection at Branch

Statement Frequency: Monthly Quartely Semi-Annually Annually

Employment Details

Employment Status: Employed Self -Employed Unemployed Retired Student

Others Date of Employment:
(Please specify) Day Month Year

Annual Salary/Expected Annual Income (a) Less than N50,000 (b) N50,000 - 250,000
(c) N251,000 - N500,000

Business/Employer's Name:

Office/Plot Number: Street Name:

Nearest Bus Stop/Landmark:

City/Town: L.G.A

State:

Nature of Business/ Occupation:

Office Phone No.:

Sources of Fund to the Account: 1
2

Expected Annual Income from other Sources:

Name of Associated Business(es) (If any): 1
2
3

Type of Business:

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:
Day Month Year

Gender: Male Female

Relationship:

Mobile No.: Office Telephone:

E-mail Address:

Contact Details

House/Plot Number: Street Name:

Nearest Bus Stop/Landmark:

City/Town: L.G.A:

State: Country:

Additional Details

Name of Beneficial Owner(s) if any:

Bank Verification No.:

Mobile No.: Phone No:

Employment Details:

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](http://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.

Accounts held with other banks

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

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 his/her/its consent to the Bank and expressly authorizes such disclosure of any or all information on his/her/its account(s)/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 pursuant to the consent herein granted.

Account Mandate

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

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 personal data by Guaranty Trust Bank Ltd, its strategic partners/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

Declaration

I _____ hereby apply for the opening of an account with Guaranty Trust Bank Ltd. I/We understand that the information given herein and the documents supplied are the basis for opening such account and I/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.

Name _____

Signature _____

Day Month Year

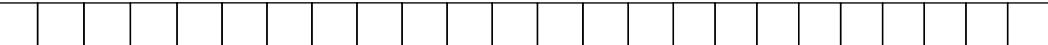
Jurat (This should be adopted where the customer is not literate or is blind and the form is read to him or her by a third party)

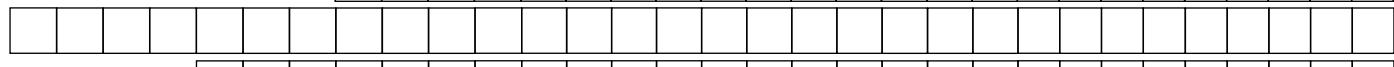
I agree to abide by the content of this agreement and acknowledge that it has been truly and audibly read over, explained by an interpreter and understand by me before appending my thumb print.

Mark of Customer /
Thumbprint: 

Magistrate /
Commissioner for Oaths: 

Day Month Year

Address of Interpreter: 



Mobile No.: 

Signature of Interpreter: 

Tier 2 Account Operation

1. I herein acknowledge that the operations of the account is limited to a single deposit of N100,000.00 and maximum cumulative balance of N500,000.00 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 irrevocably and unconditionally consent that my 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 of N100,000 and daily limit of N400,000.
3. International funds transfer is not available on this account.
4. The Naira Debit MasterCard for this account cannot be used outside of Nigeria.
5. The Naira Debit MasterCard for this account cannot be used for on-line shopping within and outside of Nigeria.
6. I herein acknowledge that I will be required to provide further documents at any point in time when transacting above the regulatory thresholds, as stated above.
7. This account can only be operated as savings account.

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: _____

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 Day

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 Month

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 Year

Utility Bill Submitted? Yes No Documentation checked? Yes No

Certification

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

Full Name: _____ Signature: _____

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 Day

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 Month

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 Year

Deferral/Waiver of Documents (if any) authorised by

Full Name: _____ Signature: _____

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 Day

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 Month

--	--	--	--

 Year

Account Opening Authorised

A/C Manager's Code:

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

--	--

 Day

--	--

 Month

--	--	--	--

 Year

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

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 Day

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 Month

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 Year

FOR BANK USE ONLY

Documents Required

	Checked	Deferred	Waived
1) Duty 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"/>
3) Proof of Identity: Work or Company ID Card, Tertiary Institution ID, Association ID, Other valid card (original must be sighted)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4) Resident Permit (for Non-Nigerian)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5) Proof of Address: Utility bills etc (Certified true copy is acceptable if original is not held)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Authentication for Financial Inclusion and Risk Classification

Is the customer socially or financially disadvantaged? Yes No

If the answer to the above is yes, state other documents obtained in line with the bank's policy on socially/financially disadvantaged customer.

Does the customer enjoy tiered KYC requirements? Yes No

If the answer is yes, identify customer's risk category Low Risk Medium Risk High Risk

Customer Classification Code:

Economic Sector Code:

Type of Depositors Code:

Annual Turnover (N'000):

Authentication for Politically Exposed Persons

Is the customer a Politically Exposed Person?

Yes

No

If yes, please provide details: _____

GUARANTY TRUST BANK LTD

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

ACCOUNT OPENING AGREEMENT

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

1. The Bank will not establish or operate the requested account(s) 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 and legal status at the appropriate government registry. We hereby authorize you to debit my/ our account without further notice to me/us for the costs attendant to such KYC procedures.
3. The bank may, due to changing money market conditions, alter the applicable interest rate(s) on my/our account(s) which will be published on the bank's official website and/or in the banking hall. The bank may also, with 3 days prior notice via email and/or our website, impose or change the minimum balance requirements for my/our account(s).
4. The Bank is authorized, where the balance standing to the credit of my/our account is below the require minimum balance, to either amend the rate(s) of interest payable or close the account(s).
5. The Bank is authorized to transfer money from any deposit account, I/We maintain to any other account(s), I/We maintain with the Bank whose balance is below the require minimum.
6. 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 my/our or Accounts with the Bank (without any liabilities to the Bank) and/or to set off or transfer any or all amounts owed by me/us or either of us or a related party to the bank against any and all money which the Bank may hold for my/our account or any other credit be it cash, cheques, valuables, deposits, securities, negotiable instruments or any other assets belonging to me/us whether held on currency (hereinafter referred to as "foreign currency").
7. The Bank shall be entitled to retain and not repay any amount whatsoever that it owed to me/us or which it holds on my/our behalf and until all amounts owed by me/us or the related party to the Bank have been repaid or discharged in full and, for so long as such amount have not been discharged or repaid in full and, the Bank shall be entitled to appropriate any amounts so owed to me/us or held on my/our behalf in or towards the payment and discharge of the amounts owed by me/us or either of us or the related party to the Bank. "Related Party" means an entity in which the Customer is a director/shareholder; or the Customer's spouse(s), sibling(s), child/children, and/or parent; or an entity in which the Customer's spouse, sibling, and/or parent is a director/shareholder.
8. When effecting any set-off the Bank shall be entitled at its absolute discretion, 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.
9. I/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.
10. The Bank is hereby authorized in the absence of any written instruction to the contrary, to place my/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 invest-

ments or deposit made in my/our name(s) on the same terms and conditions that applied to such investment/deposit immediately discretion, consider appropriate under the circumstances.

11. The Bank may, unless otherwise instructed by me/us, retain on my/our behalf, on a safe custody basis, any investment instruments issued in respect of an investment made on my/our behalf and unless otherwise specifically agreed. I/We not have recourse to the Bank for the value or worth of such investments.
12. Where the Bank, in the absence of any previous agreements as to rate of interest and costs and charges that all apply if my/our accounts or any of them becomes overdrawn, in its absolute discretion allows us to make any drawing that results in my/our account(s) 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 I/We agree to pay such interest and charges to the Bank on demand.
13. I/We agree that where I/We give any instruction for a payment(s) that in aggregate exceed(s) the amounts standing to the credit of my/our account(s) 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 transaction that shall be executed without reference to the date of dispatch or time or receipt of my/our account is not funded we/I confirm our obligation to repay the Bank whether or not the Bank makes a demand, any outstanding sum in addition to charges and interest accrued thereon.
14. Where I/We maintain a credit account with bank in any foreign Currency, the credit balance of such account may be held by the Bank with any bank 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.
15. Where any un-cleared effects credited to my/our account(s) 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 my/our account(s) with the amount of such un-cleared effects and/or repaid amounts plus accrued interest and applicable bank charges
16. 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.
17. 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.
18. Commission and 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 its rates of interest in accordance with its standard scale of charges and/or conditions form.
19. Where these conditions are signed by or on behalf of more than one person as the Customer, all of such persons are bound by these terms and conditions.
20. Any communication by the Bank shall be deemed to have been made as soon as it is sent to the most recent address or e-mail 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 us to the Bank.
21. I/We understand and acknowledge that electronic mail, facsimile and verbal communications are insecure transmission media where I/We advise the Bank to accept the instruction in such manner, I/We however undertake to indemnify the Bank in full for any loss it may suffer or incur by reason of its honoring my/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 my/our Account(s), any and all payment instructions issued in accordance with the Mandate

for my/our account(s) 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 me/us. The Bank is hereby authorized to honour and to debit and to debit my/our account, for any and all payment instructions/confirmations issued or provided by me/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 involves the use of specific passwords(s) and when given in writing may be given by letter, facsimile or electronic mail.

22. I/We hereby authorize the Bank to debit my/our account with the cost incurred in respect of the issuance of the cheque book(s) for my/our account(s)

23. Honour all cheques or other orders/instructions which may be drawn on the said account provided such cheques or orders/instructions are signed by me/us and to debit such cheques or orders/instructions 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, I/We agree:

- A. To assume full responsibility for the genuineness or correctness and validity of all endorsement appearing on all cheque, orders, bills, notes, negotiable instructions, receipts and/or other documents deposited in my/our account(s).
- B. 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's from time to time
- C. 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 restrict and/or all other causes beyond the Bank's control.
- D. That all funds standing to my/our credit are payable on demand only on such local currency as may be in circulation.
- E. To be bound by any notification of change in the conditions governing the account directed to my/our last known address and any notice or letter sent to my/our last known address shall be considered as duly delivered and received by me/us at the time it would be delivered in the ordinary course of post.
- F. Customer should not write out cheques

in staff's name. all cheques for deposits should be made out in customer's name.

G. Customers should desist from transferring money from their accounts into staff's accounts. Impromptu cash pick ups at the customer's premises by staff should not exceed N500,000

H. Customers who wish to enjoy cash pick up services should make a formal request which would be handled in accordance with the laid down procedure for cash pick up. Cash in excess of N500,00 should be paid over the counter by the customer.

I. That if a cheque credited to my/our account(s) returned dishoured, the same may be transmitted to me/us through my/our last known address either by bearer or by post.

J. and I/we note that the Bank will accept no liability whatsoever for funds handed to members of the staff outside banking hours or outside hours or outside the bank's premises

K. that my/our attention has also been drawn to the necessity of safe guarding my/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 to the fact that neglect of this precaution may be a ground for any consequential loss being charged to my/our account.

M. that any disagreement with entries on my/our bank statements will be made by me/us within 15 working days of the dispatch of the bank statements. Failing receipt by the bank of a notice of disagreement of the entries within 15days from the date of dispatch of my/our bank statements as rendered is correct.

N. that any sum standing to the debit of the current 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 charges set by the Bank from time to time.

O. Foreign currency cash withdrawals from my/our accounts shall be subject to availability.

24. I/We hereby affirm that I/We are aware that it is a crime under the laws of the Federal Republic of Nigeria to issue cheques without sufficient funds in My/Our account in the value of My/Our cheques and I/We hereby under-

take to bear all consequences and/or liabilities arising from My/Our instructions to the Bank to pay on cheques drawn on My/Our account where such account is not sufficiently funded with the value of My/Our Cheques.

25 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.

26 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.

27 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.

Electronic Banking

We confirm and agree that the following terms and conditions shall govern my/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.

"Card" means" Guaranty Trust Naira Master-Card issued to customers.

"Card Holders" means a customer who has been issued a Guaranty Trust Naira Master-Card. 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 Internet Banking, GTConnect, GENS notification (SMS alert) Automatic Teller.

"Access code, pass code, User name and password" means the enabling code with which you access the system for the service and which is known to you only.

"Account" means a current or services account or other account maintained with the bank at any of the bank's branches in Nigeria.

"PIN" means the Personal Identification Number.

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

"Naira 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 client 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 customers 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 customers 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 Electricity, WATER RATE and/or another bills as specified by the customers subject however to availability of such bill payment under this service

(IV) Authorize the Bank to effect a transaction of funds from the customer's accounts to any other account with the Bank.

(V) Authorize the Bank of effect/stop any payment order.

(VI) Authorize the Bank to debit customers 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 Pass code. Access code. User name. Password or token authenticator.
- (iv) A Personal Identification Number "PIN"
- (v) Valid GSM/Landline number

4. The Pass code/Access code/Password/E-mail Security.

The customer understands that his/her Pass code. 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 Pass code/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 Pass code 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 Pass code/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 Pass code/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 means of the customer's Pass code/Access code. Payment, request for cheque books, bankdrafts of the purchase or sale of securities and interests in mutual funds.

5. Customer's Responsibilities.

- (I) The customer undertakes to be absolutely responsible for safeguarding his user name. 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 liability 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 a lowing 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 instance 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 lia-

ble 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 of line or system failure, even if the Bank or its representatives thereof are advised of the possibility of such damages, losses or Hyperlink to other Internet resources are at the customers risk or line or system failure, even if the bank or its representatives thereof are advised of the possibility of such damages, losses or Hyperlink to other Internet resources are at the customers risk.

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 in 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 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 vary these terms and conditions. For this reason, the customer undertakes to:
 - (I) Provides accurate information. Agree to provide true, accurate and complete information about yourself as requested in our registration/account opening forms and the customer agree not to misrepresent his/her identity or information, which may include user names, password or other access devices for such accounts.
 - (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 own all rights to information relating to the service including her web site and the content displayed on the site. The customer is only permitted to use this content as expressly authorised 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 his 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) Any material downloaded or otherwise obtained through the use of the service is not responsible for any damage to customer's computer system or loss of data that result from the download of any such material, No advice or information, whether oral or written. Obtained by 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,
 - (ii) unauthorised 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.

14) **Indemnification.** Except when caused by the Bank's intentional misconduct or gross negligence, 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 violation of the terms or infringement, by any other user of customer's account of any intellectual property or other right of anyone.

15) **Service changes and discontinuation.** 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 rights ceded unless the Bank agree 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 address the customer has provided to the bank, all address the customer has provided to the Bank, all notice to the Bank must be made in writing 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 parties.
- (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 parties with the other provisions remaining in full force and effect.

(vii) The laws of the Federal Republic of Nigeria shall apply to this agreement.

16) 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/their account(s) with any domestic or overseas regulators or tax authorities where necessary to establish his/her/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 his/her/their account(s) such amounts as may be required according to applicable laws, rules and regulations."

17) If a breach is associated with the operation of your account/wallet, you agree that we have the right to apply restriction to your account/wallet and report to appropriate law enforcement agencies in line with extant laws"

18) 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 foretasted 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.

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 Implementation Directive, 2025 (GAID); and
- 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 authorised third parties. The Bank shall also ensure that the Group and authorised third parties have the appropriate technical and organisational 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.