
Corporate Account Opening Form



REFUGE
MORTGAGE BANK LIMITED

www.refugebank.com.ng



5. ACCOUNT SIGNATORY DETAILS

SIGNATORY 1

Title Surname _____ First Name _____

Other Name _____ Gender: Male Female

Date of Birth DD / MM / YYYY _____ Place of Birth _____ Nationality _____

Mother's Maiden Name _____ Phone Number _____

Biometric ID No _____ Occupation _____ Status/Job Title _____

Nationality (for non-Nigerians) _____ Means of Identification _____

ID Number _____ ID Issue Date _____ ID Expiry Date _____

CERPAC/Resident Permit No _____ National ID No _____

Tax ID No _____ Expected annual income _____

Do you have any political affiliation/or a relationship with a public office holder? Yes No

If Yes, state the relationship _____

Do you hold any political position presently or held any in the past? Yes No

If Yes, state the position _____

Residential Address _____

Nearest Bus Stop/Landmark _____ City/Town _____

L.G.A. _____ State _____

Phone number (1) _____ Phone number (2) _____

Email Address _____ Class of Signatory (A, B, C, etc.) _____

Signature _____ Date _____

SIGNATORY 2

Title Surname _____ First Name _____

Other Name _____ Gender: Male Female

Date of Birth DD / MM / YYYY _____ Place of Birth _____ Nationality _____

Mother's Maiden Name _____ Phone Number _____

Biometric ID No _____ Occupation _____ Status/Job Title _____

Nationality (for non-Nigerians) _____ Means of Identification _____

ID Number _____ ID Issue Date _____ ID Expiry Date _____

CERPAC/Resident Permit No _____ National ID No _____

Tax ID No _____ Expected annual income _____

Do you have any political affiliation/or a relationship with a public office holder? Yes No

If Yes, state the relationship _____

Do you hold any political position presently or held any in the past? Yes No

If Yes, state the position _____

Residential Address _____

Nearest Bus Stop/Landmark _____ City/Town _____

L.G.A. _____ State _____

Phone number (1) _____ Phone number (2) _____

Email Address _____ Class of Signatory (A, B, C, etc.) _____

Signature _____ Date _____

SIGNATORY 1

Title Surname _____ First Name _____
Other Name _____ Gender: Male Female
Date of Birth DD / MM / YYYY Place of Birth _____ Nationality _____
Mother's Maiden Name _____ Phone Number _____
Biometric ID No _____ Occupation _____ Status/Job Title _____
Nationality (for non-Nigerians) _____ Means of Identification _____
ID Number _____ ID Issue Date _____ ID Expiry Date _____
CERPAC/Resident Permit No _____ National ID No _____
Tax ID No _____ Expected annual income _____
Do you have any political affiliation/or a relationship with a public office holder? Yes No
If Yes, state the relationship _____
Do you hold any political position presently or held any in the past? Yes No
If Yes, state the position _____
Residential Address _____

Nearest Bus Stop/Landmark _____ City/Town _____
L.G.A. _____ State _____
Phone number (1) _____ Phone number (2) _____
Email Address _____ Class of Signatory (A, B, C, etc.) _____
Signature _____ Date _____

SIGNATORY 2

Title Surname _____ First Name _____
Other Name _____ Gender: Male Female
Date of Birth DD / MM / YYYY Place of Birth _____ Nationality _____
Mother's Maiden Name _____ Phone Number _____
Biometric ID No _____ Occupation _____ Status/Job Title _____
Nationality (for non-Nigerians) _____ Means of Identification _____
ID Number _____ ID Issue Date _____ ID Expiry Date _____
CERPAC/Resident Permit No _____ National ID No _____
Tax ID No _____ Expected annual income _____
Do you have any political affiliation/or a relationship with a public office holder? Yes No
If Yes, state the relationship _____
Do you hold any political position presently or held any in the past? Yes No
If Yes, state the position _____
Residential Address _____

Nearest Bus Stop/Landmark _____ City/Town _____
L.G.A. _____ State _____
Phone number (1) _____ Phone number (2) _____
Email Address _____ Class of Signatory (A, B, C, etc.) _____
Signature _____ Date _____

6. DETAILS OF THE DIRECTORS/EXECUTIVES/TRUSTEES/PROMOTERS/EXECUTORS/ADMINISTRATOR/PRINCIPAL OFFICERS

Title

Surname _____ First Name _____

Other Name _____ Gender: Male Female

Date of Birth DD / MM / YYYY _____ Place of Birth _____ Nationality _____

Mother's Maiden Name _____ Phone Number _____

Biometric ID No _____ Occupation _____ Status/Job Title _____

Nationality (for non-Nigerians) _____ Means of Identification _____

ID Number _____ ID Issue Date _____ ID Expiry Date _____

CERPAC/Resident Permit No _____ National ID No _____

Tax ID No _____ Expected annual income _____

Do you have any political affiliation/or a relationship with a public office holder? Yes No

If Yes, state the relationship _____

Do you hold any political position presently or held any in the past? Yes No

If Yes, state the position _____

Residential Address _____

Nearest Bus Stop/Landmark _____ City/Town _____

L.G.A. _____ State _____

Phone number (1) _____ Phone number (2) _____

Email Address _____

Title

Surname _____ First Name _____

Other Name _____ Gender: Male Female

Date of Birth DD / MM / YYYY _____ Place of Birth _____ Nationality _____

Mother's Maiden Name _____ Phone Number _____

Biometric ID No _____ Occupation _____ Status/Job Title _____

Nationality (for non-Nigerians) _____ Means of Identification _____

ID Number _____ ID Issue Date _____ ID Expiry Date _____

CERPAC/Resident Permit No _____ National ID No _____

Tax ID No _____ Expected annual income _____

Do you have any political affiliation/or a relationship with a public office holder? Yes No

If Yes, state the relationship _____

Do you hold any political position presently or held any in the past? Yes No

If Yes, state the position _____

Residential Address _____

Nearest Bus Stop/Landmark _____ City/Town _____

L.G.A. _____ State _____

Phone number (1) _____ Phone number (2) _____

Email Address _____

7. DETAILS OF A SOLE PROPRIETOR

PERSONAL INFORMATION

Title

Surname _____ First Name _____

Other Name _____ Gender: Male Female

Date of Birth DD / MM / YYYY _____ Place of Birth _____ Nationality _____

Mother's Maiden Name _____ Phone Number _____

Biometric ID No _____ Occupation _____ Status/Job Title _____

Nationality (for non-Nigerians) _____ Means of Identification _____

ID Number _____ ID Issue Date _____ ID Expiry Date _____

CERPAC/Resident Permit No _____ National ID No _____

Tax ID No _____ Expected annual income _____

Do you have any political affiliation/or a relationship with a public office holder? Yes No

If Yes, state the relationship _____

Do you hold any political position presently or held any in the past? Yes No

If Yes, state the position _____

Residential Address _____

Nearest Bus Stop/Landmark _____ City/Town _____

L.G.A. _____ State _____

Phone number (1) _____ Phone number (2) _____

Email Address _____

MEANS OF IDENTIFICATION

National Driver's licence International Passport National ID Card INEC Voters Card

Others (Specify) _____ ID No _____ ID Issue Date _____

ID Expiry Date _____ Place/Country of Issue _____

DETAILS OF NEXT OF KIN

Title: _____

Surname _____ First Name _____ Other Name _____

Gender _____ Relationship _____ Date of Birth _____

Mobile Number _____ Mobile Number 2 _____

Residential Address _____

11. ACCOUNT OPENING MANDATE

SIGNATORY 1

Account Name _____

Account Number _____

Mandate Authorization (please tick as appropriate): Sole Signatory Two or more

If two or more are to sign, please specify _____

Mandate Instruction _____

Signatories:

Signature

PHOTO

Surname _____ First Name _____ Other Name _____

Class of Signatory (A, B, C, etc.) _____ Date _____

FOR BANK USE ONLY (SERVICE MANAGER)

Name _____

Signature _____

FOR BANK USE ONLY (SERVICE MANAGER)

Name _____

Signature _____

SIGNATORY 2

Account Name _____

Account Number _____

Mandate Authorization (please tick as appropriate): Sole Signatory Two or more

If two or more are to sign, please specify _____

Mandate Instruction _____

Signatories:

Signature

PHOTO

Surname _____ First Name _____ Other Name _____

Class of Signatory (A, B, C, etc.) _____ Date _____

FOR BANK USE ONLY (SERVICE MANAGER)

Name _____

Signature _____

FOR BANK USE ONLY (SERVICE MANAGER)

Name _____

Signature _____

SIGNATORY 3

Account Name _____

Account Number _____

Mandate Authorization (please tick as appropriate): Sole Signatory Two or more

If two or more are to sign, please specify _____

Mandate Instruction _____

Signatories:

Signature

PHOTO

Surname _____ First Name _____ Other Name _____

Class of Signatory (A, B, C, etc.) _____ Date _____

FOR BANK USE ONLY (SERVICE MANAGER)

Name _____
Signature _____

FOR BANK USE ONLY (SERVICE MANAGER)

Name _____
Signature _____

SIGNATORY 4

Account Name _____

Account Number _____

Mandate Authorization (please tick as appropriate): Sole Signatory Two or more

If two or more are to sign, please specify _____

Mandate Instruction _____

Signatories:

Signature

PHOTO

Surname _____ First Name _____ Other Name _____

Class of Signatory (A, B, C, etc.) _____ Date _____

FOR BANK USE ONLY (SERVICE MANAGER)

Name _____
Signature _____

FOR BANK USE ONLY (SERVICE MANAGER)

Name _____
Signature _____

12. COMPANY RESOLUTION

At the meeting of the Board of Directors of _____

Held at _____

on the _____ day _____ of _____ Whose business/registered address is at _____

The following resolution were passed

(1) That a current account be opening of Refuge Bank Plc ("the bank") and the officers and agents of the company be and are hereby authorized to deposit any of the fund of the company be and are hereby authorized to deposit any of the funds of the company in the bank at its head office or any of its branches.

(2) That the Bank be instructed to issue the Company with a new cheque book to operate the account and the charges debited to the company's account.

(3) That the company agrees that in addition to any general lien or similar right to which bankers may be entitled by law, the Bank may at any time any without notice to the company combine or consolidate all or any of the company's account and/or liabilities to the Bank and set off or transfer any sum or sums standing to the credit of anyone or more of such account or any other credit, be it cash, cheques, valuables, deposits, securities negotiable instruments or other asset belonging to the company with the Bank, in or towards satisfaction of any of the company's liabilities including accrued interest to Bank or any other account or in any other respect whether such liabilities be actual or contingent, primary or collateral, several or joint.

(4) That the Bank be instructed to act on any instructions given on behalf of the company for, or in relation to, any business requiring foreign exchange including but not limited to:

- i) The purchase of sale of any foreign exchange;
- ii) Opening documentaries letter of credit to the intent that this shall not be a general authority but shall require specific instruction
- iii) The signing and settlement of exchange contracts:
- iv) The signing and obtaining delivery of merchandise against trust Receipts

(5) That in consideration of Bank providing the company with foreign exchange facilities from time to time, in the ordinary course of business, the Company agrees

- i) To indemnify the Bank against loss, liability, damages or expense that the Bank may incur as a result of our failure to comply with any of the Nigerian customs or Exchange control Regulations for the time being in force.
- ii) To deliver to the Bank, as soon as possible and non later than sixty (60) days after shipment in the ordinary course of business, on any import transaction through the Bank, the exchange control copy the customs bills of entry relating to such payment.
- iii) To the debiting of our account or pay on demand to the Bank, the amount of any fine, loss, liability, damages and/or expenses incurred by the Bank due to our failure to produce the required customs bill of entry or our having been in breach of Nigerian Customs or Exchange Control Regulations.

(6) That the company is not in default of any obligation, whether to a bank, insurance company or any other creditor and that obtaining credit from the Bank, whether actually utilized or not will not cause the company to be in default of any obligation, whether to a bank, insurance company or any other creditor. That the Company is not in default of any provision of its Memorandum and Articles of Association and that obtaining credit from the Bank, whether actually utilized or not, will not cause the company to be in default of any provision its Memorandum and Articles of Association.

(7) That the bank be instructed to accept any indemnities, counter indemnities or other undertaking of any nature given on behalf of the company.

(8) That in connection with the opening of this account with the Bank, the Bank is required to carry out a search at the corporate Affairs Commission to verify the authenticity of the information that the company has supplied to it. The Company hereby authorize the Bank to debit its account with the Bank with costs associated with this search. The Company understands that these costs may change from time to time. The Bank is not obliged to inform the Company of any charges in these costs. The Company also agrees that in the event that there are insufficient funds in its account to cover the costs associated with the search, it undertakes to immediately pay into its account a sum sufficient to satisfy such cost as maybe advice by the Bank.

(9) That the authorized signatories as stated herein and hereby authorized on behalf of the Company

- I) To borrow money and to obtain credit from the company from the Bank on any terms to make delivery notes, drafts acceptances, instruments of guarantee agreements and any other obligations of the Company thereof in a form satisfactory to the Bank.
- II) To grant security interest in and/or pledge or assign or deliver, as security for money borrowed or credit obtained, stocks, bond, instruments, bill receivable, accounts, mortgages, merchandise, bill of lading, warehouse receipt and other documents, insurance policies certificate and any other property now or hereafter held by or belonging to the company, with full authority to endorse, assign or guarantee any of the same in the name of the Company
- III) To discount any bill receivable or any paper held by the company with full authority to endorse the same in the name of the Company.
- IV) To withdraw from the bank and give receipt for, or to authorize the Bank to deliver to bearer or one or more designated persons, all or any documents and securities or any other property held by it, whether held as collateral security for safekeeping or for any other purpose.
- V) To authorize and request the bank to purchase or sell through the account of the company stocks, bond or other securities.
- VI) To ensure and deliver all security and other agreements, financing statements and other papers required by the Bank in connection with any of the foreign matters.

(10) That any all withdrawals and borrowing of money and/ or other transactions on behalf of the Company with the bank are hereby ratified, confirmed and approved, and that the Bank may rely upon the authority conferred by the entire resolution until the receipt by it of a certified copy of a resolution of the Board revoking or modify the same.

The company understands and agrees:

- i) That the bank is authorized to debit from its account (s) the usual banking charges, interest, commission, and any sum wrongly credited to the account (s) and to take such steps to recover such sums with interest thereon. That the bank is not bound to honour any cheque (s) drawn on the account (s) unless the account (s) is/are adequately funded.
- ii) All drawings above approved limits will be subject to debit interest charge at the bank's default interest rate, which may change from time to time. The bank is not obliged to inform the company of any

changes in its default rate. Any subsequent resolution of the coy will not remove this right from the bank.

iii) To be responsible of payment of any overdraft with interest

iv) To assume full responsibility for the genuineness, correctness and validity of all endorsements appearing on all cheques, orders, bills, notes, negotiable instruments and receipt or other documents deposited in my/ our account.

v) To comply with and be bound by the terms and condition governing the operation of the account(s).

(11) That the company shall not be entitled to the value of a cheque lodge with the Bank until after the requisite clearing period in accordance with the clearing rule in force at the time of lodging the said cheque. Where the bank, however, allow drawing by all company against uncleared cheque(S) is return thereafter, it shall have a right to hold on to the returned cheque(S) and take any further action it deems appropriate to recover the value of cheque from the company with interest.

(12) That the bank shall whenever it deems appropriate, have a right to confirm the issuance of a Cheque drawn on the Company's account(S) directly from the signatories of the account(s) falling which the bank may return the Cheque(S) with "Drawer" Confirmation/Attention Required" endorsed on.

(13) That we agree and undertake to safe guard our cheque book so that unauthorized persons will not have access to it and to the fact that neglect of this precaution may be a ground for any consequential loss being charged to our account and shall exempt the bank from liability thereof.

(14) That the bank may at is discretion close our account in the event that it is dissatisfied with the operation thereof whether or not the account be in the credit or debit.

(15) That the Company shall provide the Bank with a list of the names of the officers of the company, and shall from time to time, inform the bank in writing of any changes which may take place.

(16) That the Bank is hereby authorized to honour the instructions the instructions of the person stated below and whose natures are in specimen signature card delivered to the bank.

(17) That until the Bank receives any written notice by way of the Company's resolution to the contrary; the Bank is hereby instructed to honour signature (s) appearing hereunder for all purposes on the company's accounts as mandated above.

(18) That no liabilities whatsoever shall be ascribed to the Bank for funds handed to members of staff of the Bank outside Banking hours or outside the Bank's premises, unless by specific agreement in writing with the Bank, and hereby indemnify and keep the Bank indemnified against all loss, claim, damages or action that may arise there form.

(19) That we shall notify the Bank of any disagreement with entries on our Bank statement with 15days of receipt of the Bank statement via any medium including but not limited to electronic mail, printed statement or internet Banking screen shot, failing which the Bank is expressly permitted to assume that the statement as rendered is correct, and that we have no objections.

(20) That the Bank may close any of our accounts with the Bank, 7 days after dispatch of notice in writing, of the Bank's intention to do so, to us at our last known address.

(21) That the Bank may act on any instruction to counter and/ or revoke any cheque, draft or other instrument before payment is effected.

(22) That we hereby indemnify and keep the Bank indemnified against all loss, claim, damages, action, liabilities or request for repayment of any loss or damage to funds, instruments or documents deposited with the Bank, which occurs as a result of any Government order, law, levy, tax, embargo, moratorium, exchange restriction and/or other causes beyond the Bank's control.

(23) That all funds standing to our credit in our accounts and payable on demand only in such currency as they were remitted or deposited.

(24) That we shall be bound by any notification of change in conditions governing our account(s) which is communicated or sent to us at our last known address and such notice, letter or correspondences shall be considered as delivered 7days from the day of dispatch, and its content shall be binding.

(25) That the bank is under no obligation to honor any cheque drawn on the account unless there is sufficient fund in the account to cover the value of the said cheques, and we understood and agree that such cheques may be return to me/us unpaid. In the event that such cheque(s) is/are honoured and paid for any reason whatsoever, we hereby undertake to pay the Bank on demand the value of said cheques, plus bank charges, interest or fees has the Bank may require.

(26) That where the Bank, in its absolute discretion, has its reasonable ground to suspect that any cheques, instructions or instruments purportedly issued by us contains any fraudulent element of whatever nature, the Bank may refuse to honor such instrument.

(27) We undertake that we shall not release cash to or issue cheque in favour of any staff of the Bank, or transfer money into the account of any staff of the Bank. In the event that we issue such cheques or effect such transfer, the Bank is hereby indemnified against all loss, damages, liabilities or request for repayment which may arise there from;

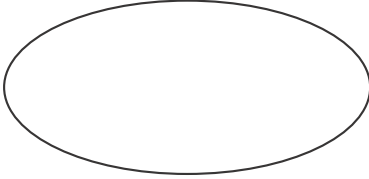
(28) We acknowledge that the Bank consults with various credit bureaus and reference agencies; and maybe required to disclose the company's information to these credit bureaus for the purpose of conducting checks on the company. We here by irrevocably and unconditionally grant our consent to the Bank and expressly authorize such disclosure of any or all information on our account(s) transaction(s) with the Bank, to such credit bureau and reference agencies whether based locally or abroad, including information on our Directors and other personal transactions and conduct on the customer's account together with the details of any non-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.

S/N	NAME AND ADDRESS OF BANK/BRANCH	ACCOUNT NAME	ACCOUNT NUMBER	STATUS: ACTIVE/DORMANT
1				
2				
3				
4				

Authorized combination (where applicable)

We further certify that there is no provision in the Articles and Memorandum of Association of the Company limiting the power of the Board of Directors to pass the following resolutions and the same are in conformity with the provisions of the said Articles and Memorandum.

Affix Company Seal



Dated this day of

Director

Secretary

13. DECLARATION

CUSTOMER INFORMATION

I/We apply for the opening of any account or account(s) with _____ Bank. I/We understand that the information given herein is the basis for opening such account(s) and hereby warrant that such information is correct.

I/We further undertake to indemnify the Bank for any loss as a result of any false information or error in the information provided to the Bank.

In witness whereof, the common seal of _____ (Name of Company) is hereby affixed this _____ day of _____ 20 _____

Director (Name and Signature)

Director/Secretary (Name and Signature)

14. SIGNED, SEALED & DELIVERED BY THE WITHIN NAMED PERSON

a

Surname _____ First Name _____ Other Name _____

Status _____ Signature _____ Date _____

b

Surname _____ First Name _____ Other Name _____

Status _____ Signature _____ Date _____

Company Seal here

15. IN THE PRESENCE OF:

Name _____

Address _____

Occupation _____

Signature _____ Date _____ DD / MM / YYYY

16. FOREIGN EQUITY

Does your company have any equity? Yes No

Is it 100% locally owned Yes No

IF YES, PROVIDE DETAILS OF REGISTRATION WITH NIGERIAN INVESTMENT PROMOTION COUNCIL:

Registration Number: _____

Date of Registration: _____



REFUGE

MORTGAGE BANK LIMITED

RC.204415

MANUALLY INITIATED FUNDS TRANSFER (MIFT) AGREEMENT FORM

Manually initiated funds transfer include instructions, received externally from clients or customers, that are initiated via paper mail, text messages, phone, messenger, electronic mail, file transfers, and other similar "manual" origination means, **unaccompanied by cheque.**

You may choose to transact your business with the Bank through any of the channels listed below subject to the conditions stated herein-under.

Please indicate preferred alternate means of communication with the Bank.

Electronic mail	<input type="checkbox"/>	*Email address _____
Text messages	<input type="checkbox"/>	*Phone no _____
Paper Mail	<input type="checkbox"/>	(Valid & acceptable means of ID of 3rd Party presenting the instruction must be presented)
Other (please specify)	<input type="checkbox"/>	_____

We/I _____ agree that all such instructions are binding on us/me subject to the Banks confirmation of such transaction via either Recorded voice call to my registered phone number or email notification to my registered email address.

We/I _____ of _____ hereinafter called " _____ " hereby irrevocably undertake to indemnify Refuge Bank against any liability, loss, damage, injury, claim, distress, action or proceedings which may be incurred, sustained, paid or made against Refuge Bank occasioned or in consequence of the execution of any instruction in line with the above.

Signature _____ Signature _____

Note: Please, ensure total compliance with mandate.

***E-mail address and phone number MUST be indicated if Electronic mail and/or Text Messages is/are selected.**

The Managing Director,
Refuge Mortgage Bank Limited
66, Opebi Road,
Ikeja,
Lagos.

Dear Sir,

Letter of Set - Off for Refuge Mortgage Bank Limited

IN CONSIDERATION of your giving us financial and/or banking accommodation and other facilities, we agree that in addition to any other general lien or similar right which you as bankers may be entitled to by law, you may at any time and without notice to us combine or consolidate all or any of our accounts with and liabilities to you and set-off or transfer any sums or sums standing to the credit of any one more of such accounts in or towards satisfaction of any of our liabilities to you on any other account or in any other respect whether such liabilities be actual or contingent primary or collateral and several or joint.

Dated this day of

The common seal of

Was hereunto affixed in the presence of:

Director

Secretary/Director

LOCATION VERIFICATION REPORT	
Date of physical visitation _____	
Name of customer _____	
Address and report of _____	
Location visited (detailed) _____	
Observations/operations Of the company _____	
Name & Signature of visiting officer _____	Date _____
Business Manager's Comment (Optional) _____	
Business Manager's Name & Signature _____	Date _____

e-PRODUCTS REQUEST FORM

As our customer, we introduce to you tailor-made electronic products and services to suit

1. Refuge Money

Now you can view your account balance, make transfers, recharge your mobile phone, pay bills and so much more via your mobile phone.

2. Internet Banking

Access your account, make transfers, pay salaries to staff and vendors, view and download your statement, pay your bills, etc. online

Internet Banking (Individual) Single Signatory

Internet Banking (Corporate) Double Signatory

	Users	Username	Email Address	Phone Number
	Transaction Initiator			
	Transaction Verifier			
	Transaction Authorizer			

(Please tick as appropriate)

3. Cards

Please tick as appropriate

With our debit/prepaid cards, you can make withdrawals and payments on the ATMs, POS and web.

Verve Debit Verve Prepaid

Visa Naira Visa Gold Visa Prepaid

Preferred Name on Card

Delivery Branch

Secret Question

Secret Answer

4. Transaction Notification Alerts

Please tick as appropriate

Receive transactions notifications online, real-time via SMS and emails.

SMS

Email

Signature & Date

The following terms and conditions shall govern the Refuge Bank PLC electronic products and services.

DEFINITIONS

“Bank” refers to Refuge Mortgage Bank Limited (Refuge), an institution incorporated in Nigeria with registered office at 66, Opebi Road, Ikeja, Lagos.

“Electronic products” refers to the electronic products issued by Refuge Mortgage Bank Limited, to its customers for use on their mobile devices, computers and electronic gadgets and at ATMs and POS terminals.

“Customer” refers to the customer of Refuge Bank PLC authorize to use the e-products and services chosen.

“Account” refers to the customers current and, or savings account or any other type of account authorized by the bank as eligible accounts to operate through the use of the e-products.

“Personal identification Number (PIN)” refers to the four digit secret password used by the cardholder to access provided services.

“InterSwitch Ltd” is a transaction switching and processing company that provide support for debit card related networks.

“Inter Switch Network” refers to the network of ATM and POS terminals owned by inter switch member bank located across the country. These machine accept debit cards and are identifiable by the inter Switch logo or Acceptance mark displayed on them.

“Hotlist” refers to the deactivation of an e-product from use from the interswitch network when it is reported lost or stolen.

“Username” refers to sequence of characters that identifies a customer when logging unto his account via a computer, mobile device or any electronic gadget.

“Password” refers to a secret series of characters that allow you to log onto his account via a computer mobile device or any electronic gadget.

“Token” refers to a round piece of plastic issued to the customer which authenticates his transaction on internet banking platform.

“Electronic cards” refers to our visa debit, visa prepaid, verve prepaid, and verve debit electronic cards.

ELECTRONIC CARD USAGE AT ATMS

The electronic cards are acceptable at all Refuge Bank ATMs and at all other ATMs within and outside Nigeria displaying the Inter Switch logo, Visa logo or Acceptance Mark and belonging to institutions other than the bank.

The Refuge electronic cards are valid for the service period stated on the card. Upon expiration, the cardholder is advised to destroy the card by cutting it in half diagonally and returning the halves to the bank. A fresh card will be issued upon request for renewal.

The card can be used with the help of confidential PIN at the ATM locations mention in clause I herein above. The cardholder must ensure that the PIN received is change at first use and is responsible for maintaining the confidentiality of the PIN.

The ATM generates a slip once a transaction is completed. The amount of the transaction is debited immediately from the account of the cardholder that is linked with the electronic card. For all transactions, the receipt produced by the ATM shall be binding on the cardholder.

Transaction fees payable for use of the electronic cards at Refuge or non-Refuge ATMs will be as prescribed from time to time.

Any dispute or difference arising between the cardholder and the bank (of the nature not covered by clause 2 herein above) arising out and, or related to these terms and condition shall be settled by-mutual conciliation / discussion failing which the same shall be referred to the InterSwitch arbitration Board for resolution.

The card will be retained by an ATM following repeated keying of the wrong PIN three consecutive times in a day, due to technical failure or if a card has been reported lost or stolen and subsequently hot listed. While Refuge Bank will ensure that the electronic card is re-issued as soon as possible, the bank accept no liability for any losses arising from non-availability of the electronic card or service technical failure.

The cardholder shall immediately notify the bank upon loss or theft of the electronic card or forgotten, compromised or accidentally divulged PIN. Any financial loss arising out of non-authorized use of the electronic card till such a time as the bank receives notice of loss of the electronic card will be the liability of the cardholder.

RULES AND REGULATIONS GUIDING THE USAGE OF THE ELECTRONIC PRODUCTS

The issuance and use of the electronic products shall be in accordance with the Central Bank of Nigeria (CBN) regulations. The customer shall use the electronic products strictly in accordance with the banking and financial control regulations of the CBN.

Non-compliance of these regulations shall make the customer liable and in such event, the customer may be deactivated, either by the bank or regulatory authorities, from holding or using the electronic products.

In case of multiple bank ownership, the bank reserves the right to decide on the number of customer’s accounts which may be linked to or accessed by the electronic products.

The pin can be changed at any time through authorized channels. The PIN shall not be revealed to a third party under any circumstances and shall be the responsibility of the customer. The bank shall not be responsible for the disclosure or misplacement of the PIN or token by the customer.

The allocation of a new PIN, token and / or the replacement of the electronic products shall not be constructed as the commencement of a new contract.

The use of electronic products is subject to the availability of fund in the customer’s account with the bank. The transaction record generated by the bank will be conclusive and binding on the customer unless verified otherwise and corrected by the bank. The verified and corrected amount will thereafter be binding on the customer.

The bank reserves the right to cancel the electronic products and stop its use at any time.

A customer shall be permitted to withdraw or transfer cash up to the maximum amount and transaction number per day, as prescribed by the bank from time to time.

In case of joint where electronic cards are issued to joint account holders, the other joint account holder(s) shall expressly agree with and give consent on the application form for issuance of such electronic cards. In case any signatory to a joint account gives a card deactivation instruction to the bank in respect of operations of the electronic cards on any of the accounts held jointly by them, no transaction shall thereafter be allowed on such electronic cards.

The electronic products are not transferable. Customers shall be sent computer generated PINs, Usernames, Password through selected mediums, or as otherwise selected by the bank, that will enable them activate and use the electronic products. The Pin, token and Usernames are confidential and restricts use of electronic products to the authorized user only.

The customer is required to specify the account(s) through which transaction with respect to the specify electronic products are to be routed. Availability of the ATM service and, or acceptability of the electronic card accepting ATMs and POS terminals, Internet and mobile Banking is subject to the availability of fund in the customer’s account with the bank.

The bank has the express authority to debit the account(s) linked to the customer’s electronic products for the value of the cash transactions and any other applicable fees and service charges by the use of the electronic products.

The customer expressly authorizes the bank to debit the designated account(s) with the transaction fees and service charges from time to time.

The bank may at its absolute discretion amend the terms of use governing the usage of electronic products. The bank from time to time in accordance with industry standards shall prescribe the fees for the use of service. We may change the terms of this agreement, including our charges upon notification to you about the change. Changes will arise from changes in market conditions, changes in cost of proving the service to you, changes in legal or other requirements affecting us or for any other good reason.

We may introduce a change for any service provide under or in connection with this agreement. We will notify you on changes made on any means of communication that can reasonably be used.

CUSTOMERS RESPONSIBILITIES

The customer undertakes to be absolutely responsible for safeguarding his username, access code, password, PIN, and under no circumstances shall the customer disclose any or all these to any person.

The bank is expressly exempted from any liability arising from unauthorized access to the customers account and /or data which arises as a result of inability and/or otherwise of customer to safe guides his username, access code, password, PIN and/or failure to log out of the system completely by allowing on screen display of his account information.

The bank is further relieved of any liability as regards breach of duty of secrecy arising out of customer’s inability to safeguard his username, access code, password, PIN.

Under no circumstances will the bank be liable for any damages, including without limitation to direct or indirect, special, incidental or consequential damages, losses or expenses arising 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, losses or hyperlink or either internet resources are at customer’s risks.

The bank shall not be responsible for any electronic virus or viruses that the customer may encounter in course of making use of these electronic products.

The PIN, username, access code, password, token, shall remain in the customer’s possession and shall not handed over to anyone else. The PIN shall remain a secret known only to the cardholder. The electronic products are issued on the condition that the bank bears no responsibility or liability for its unauthorized use. The responsibility lies fully with the customer to safeguard the electronic products one issued.

The electronic products remain the property of the bank and is required to be returned unconditionally and immediately to the bank upon request by the bank or upon closure of the account linked to the electronic products.

TERMINATION OF AGREEMENT

This agreement will come to an end if either party gives a written notice to the other to that effect and you have returned all electronic products materials such as token, cards, etc. and made all payments due under this agreement.

I, the undersigned applicant, warrant that the above information supplied by me is true and correct. I agree that I have read, understood, and am hereby bound by the Terms and Conditions as stated above.

1

Customer's Signature: _____

Date: _____

2

Customer's Signature: _____

Date: _____



FOREIGN ACCOUNT TAX COMPLIANCE ACT (FATCA) FORM

Title of Account
(Bank Use Only)

Account No.:

The Foreign Account Tax Compliance Act (FATCA) was signed into U.S. Law on March 18, 2010. It is aimed at preventing U. S. taxpayers from using accounts held outside of U.S. to evade taxes. Any financial institution that fails to comply with FATCA will face a 30% withholding tax on wide range of U.S. sourced payments to its clients.
Under U.S. Federal tax law, Refuge Mortgage Bank Limited is required to request certain taxpayer information from certain persons who maintain an account at Refuge Bank (whether such persons are U.S. taxpayers or not). Information collected will be used to fulfill Refuge Bank requirements under U.S. federal tax law and will not be used for any other purpose.

INFORMATION OF AUTHORISED SIGNATORY (FATCA US INDICATION)

Please confirm the signatory's FATCA status by checking the relevant box:

1. Please list all countries for which you hold citizenship
2. What is your birthplace If you were born in the U.S. Provide from W-9 or W-88EN; and Non-U.S. Passport or similar documentation establishing foreign citizenship; and written explanation regarding U.S. Citizenship
3. Are yo a U.S. citizen or lawful permanent resident? Yes No If yes, please provide form W-9.
4. Is there Power of Attorney or signatory authority granted to person with U.S. Address? Yes No If yes, please provide form W-9 or W-8BEN, and non-U.S. Passport or similar documentation establishing foreign citizenship.
5. Will there be instructions to transfer funds to U.S. Accounts or directions regularly received from a U.S. address? Yes No If yes, please provide form W-9 or W-8BEN; and documentary evidence establishing non-U.S. Status.
6. Will there be an address on file which is (U.S. Address in care of) or U.S. Address in hold mail) or U.S. P.O. Box and/or U.S. Telephone number. Yes No If yes, please provide form W-9 or W-8BEN; and documentary evidence establishing non-U.S. Status.
7. U.S. Residence address or a U.S. Correspondence address (including a U.S. P. O. Box) Yes No
8. Additional Information _____

I/We authorize Refuge Mortgage Bank Plc. to disclose relevant account and/or personal information to the US tax authorities for the purpose of Refuge Bank complying with its obligations under the US Foreign Account Tax Compliance Act ("FATCA").

I/We will undertake to fully cooperate with Refuge Bank to ensure it meets its obligations under FATCA in connection with my/our account.

Customer	<small>Name</small>	<small>Signature</small>	<small>Date</small>
<small>Name, Signature(s) and Date</small>	<input type="text"/>	<input type="text"/>	<input type="text"/>

(Please complete the form for each signatory and Power of Attorney related to this account)

Date	<small>Name and Signature(s) admitted by Service Manager (for bank use only)</small>	<small>Date</small>
<input type="text"/>	<input type="text"/>	<input type="text"/>

Section B: To be filled by Relationship Manager

No.	Indicia of U.S. Status	Account Status	Bank action required
1	Has/have the account holder(s) provided any standing instructions to transfer funds to an account maintained in the U.S.?	<input type="checkbox"/> Yes <input type="checkbox"/> No	If any question answer YES, request RM to collect additional documentation from the customer
2	Does the account have a U.S. Address (including P. O.Box or U.S. Phone number)?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
3	(a) Has/have the account holder(s) granted a Power of Attorney? (b) If answer to above question is "Yes", then does the Attorney have a U.S. Address?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No	
4	Does this account have a "hold mail" status or have "in care" address in the U.S. that is the sole address for this account?	<input type="checkbox"/> Yes <input type="checkbox"/> No	If all questions answer NO, classify the account in Section C. No further action required.

Section C: To be filled by Relationship Manager

BANK ASSESSMENT OF CUSTOMER'S FATCA CLASSIFICATION: Customer is US Non-US

Declaration and Acknowledgement

Refuge Bank Relationship Officer/Manager's Name	<input type="text"/>	Business Manager Name	<input type="text"/>
Refuge Bank Relationship Officer/Manager's Name	<input type="text"/>	Business Manager Name	<input type="text"/>

Dated

FOR BANK USE ONLY:

MANDATORY FOR
RELATIONSHIP OFFICER

A. AUTHENTICATION OF POLITICALLY EXPOSED PERSONS

Is any signatory or director a politically exposed person Yes No

B. CUSTOMER RISK CATEGORISATION

High Medium Low

C. ACCOUNT OPENED BY:

Name _____

Signature _____ Date _____

Name _____

Signature _____ Date _____

D. DEFERRAL/WAIVER OF DOCUMENT (IF ANY) AUTHORISED BY:

Name _____

Signature _____ Date _____

Name _____

Signature _____ Date _____

E. ADDRESS VERIFICATION CARRIED OUT BY:

Name _____

Signature _____ Date _____

Name _____

Signature _____ Date _____

Comment(s): (Address description and result finding)

F. ACCOUNT OPENING AUTHORISED / APPROVED BY:

Name _____

Signature _____ Date _____

Name _____

Signature _____ Date _____

1. REQUIREMENT CHECKLIST

S/N	DOCUMENTS REQUIRED	CHECKED	DEFERRED	WAIVED
1.	Duly completed Account opening form			
2.	Specimen signature card duly completed			
3.	Copy of CAC Certificate of Registration			
4.	Board Resolution			
5.	Copy of Memorandum and Article of Association <i>(Certified as true copy by the Registrar of Companies)</i>			
6.	Form CO7 Particulars of Directors <i>(Certified true copies by the Registrars of Companies & a certification by a notary public for Foreign Companies)</i>			
7.	Form CO2 Allotment of Shares <i>(Certified true copies by the Registrars of Companies & a certification by a notary public for Foreign Companies)</i>			
8.	Partnership Deed <i>(where applicable)</i>			
9.	Approval Letter <i>(for Government Agency)</i>			
10.	Act/Gazette for Government Agency <i>(where applicable)</i>			
11.	Two (2) passport sized photographs of each signatory to the account with name written on the reverse side			
12.	Introduction Letter <i>(where applicable)</i>			
13.	Status report from Banker <i>(where applicable)</i>			
14.	CERPAC/Resident Permit <i>(for non-Nigerians)</i>			
15.	Evidence of Registration with Nigerian Investment Promotion Council (NIPC) <i>(where applicable)</i>			
16.	Evidence of Registration with Special Control Unit on Money Laundering (SCUML) <i>(where applicable)</i>			
17.	Search report			
18.	Power of Attorney <i>(where applicable)</i>			
19.	Letter of Indemnity			
20.	Proof of Company address			
21.	Business Premises visitation certificate			
22.	Proof of Identity of all signatories and Directors/Officers whose name appear on the account opening form/documents <i>(preferred Identity are Int'l passport, National Identity Card, National Driver's Licence and Valid Nigerian INEC Voter's Card)</i>			
23.	Proof of Address of all signatories and Directors/Officers whose name appear on the account opening form/document utility bill <i>(certified true copy is acceptable of original is not held)</i>			
24.	Two completed satisfactorily reference forms			
25.	Copy of the audited Financial Statements			
26.	Bank Verification Number (BVN)			
27.	National Identification Number (NIN)			
28.	Tax Identification Number (TIN)			
29.	Others <i>(please specify)</i>			



REFERENCE FORM

To:
The Manager,
Refuge Mortgage Bank Limited
66, Opebi Road,
Ikeja,
Lagos.

Dear Sir,

NAME OF INDIVIDUALS OPENING ACCOUNT:

I/We wish to confirm that I/We have known the above named individual(s) for _____ years and would like to comment on their sustainability for the purpose of maintaining a current account with yourselves as follows:

I/We maintain a current account with: (Please state name of Bank)

Address of Bank _____

My/Our Account Name is _____

and my/Our Account No is/are _____

Yours faithfully,

Signature

Date

Name of REFEREE _____ Tel _____

Address of Referee _____
(Not P. O. Box)

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



REFUGE
MORTGAGE BANK LIMITED

RC.204415

REFERENCE FORM

To:
The Manager,
Refuge Mortgage Bank Limited
66, Opebi Road,
Ikeja,
Lagos.

Dear Sir,

NAME OF INDIVIDUALS OPENING ACCOUNT:

I/We wish to confirm that I/We have known the above named individual(s) for _____ years and would like to comment on their sustainability for the purpose of maintaining a current account with yourselves as follows:

I/We maintain a current account with: (Please state name of Bank)

Address of Bank _____

My/Our Account Name is _____

and my/Our Account No is/are _____

Yours faithfully,

Signature

Date

Name of REFEREE _____ Tel _____

Address of Referee _____
(Not P. O. Box)

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



