

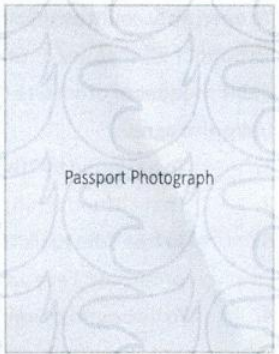


Entity

MICROFINANCE BANK LTD. RC: 1844179

...Gateway out of poverty

No. 5 Ike Crescent, Off Elioizu Raod, Port Harcourt, Rivers State.



Passport Photograph

INDIVIDUAL ACCOUNT OPENING FORM

- Entity Care Kiddies Account
- Entity Care Account for School Children
- Entity Target Savings Account
- Entity Daily Savings Account (Akawo 1)
- Entity Daily Savings Account (Akawo 1)
- Entity Hybrid Account
- Entity Saving Account
- Entity Individual Current Account
- Entity Fixed Deposit Account
- Entity Joint Account

Branch:

BVN: A/C No.:

Title: Surname:

First Name: Middle Name:

L.G.A of Origin: State of Origin:

Residential Address: Town/City: State:

Nationality: Mother's Maiden Name:

Office Address: Town/City: State:

Mobile No. Postal Address:

E-mail Address:

Gender: M F Date of Birth: DD MM YYYY Marital Status:

Customer's Occupation: Line of Business:

Employment Status: Paid Employment Self Employed Unemployed Student Retired Others

Employer's Name:

Employer's Address:

Next of Kin:

Address of Next of Kin:

Relationship with Next of Kin: Phone No. Of Next of Kin:

Gender: M F Date of Birth: DD MM YYYY E-mail of Next of kin:

Any Existing Account with ENTITY MFB? Yes No SMS Alert (fees apply) E-Statement (monthly) E-mail Alert (free)

Means of Identification: National ID card International Passport Driver's License Permanent INEC Voter's Card

Others (specify) ID No.

ID Issued Date: ID Expiry Date:

I/We request ENTITY Microfinance Bank ("the Bank") to open an account as specified above and that information given here is correct to the best of my/our knowledge and belief.

Signature: Signature: Date: DD MM YYYY

ACCOUNT OPENING AGREEMENT

To: Entity Microfinance Bank Limited ("the bank)

I/WE HEREBY REQUEST AND AUTHORIZE ENTITY MICROFINANCE BANK LIMITED:

To open an account as specified overleaf in my/our name at any time subsequently to open further accounts as may be directed by me/us.

To honour all cheques or other orders which may be drawn on the said accounts provided such cheque or orders are signed by me/us and to debit cheques or orders, to the said account provided such account has sufficient credit to cover the cheque amount or order.

I/We also agree:

1. To be bound by "the bank's" rule for the conduct of an account(s), receipt of which I/We hereby acknowledge,
2. That all funds stand to my/our credit are payable on demand only in such local currency as may be in circulation.
3. To free "the bank" from any responsibility for any loss of fund deposited with "the bank" due to any future government order, law, Levy, tax, embargo, moratorium, exchange restriction or other such causes beyond the bank's control.
4. To be bound by any notification of change in conditions governing the account(s) directed to my/our last known address and any mail sent to my/our last known address shall be deemed to have been delivered to me/us at the time would have been delivered in the ordinary cause of post.
5. That interest will be paid on deposit in my/our savings account at bank's ruling rate and subject to prevailing conditions.
6. That my/our attention has been drawn to the necessity of safe-guarding my/our passbook so that unauthorized persons will not have access to it to the fact that neglect of this precaution may be a ground for consequential loss been charged to my/our account.
7. That in addition to any general lien or similar right to which you as bankers may be entitled by law you may at anytime and without notice to me/us combine or consolidate all or any of my/our accounts without liability to you and set off or transfer any sum or sums interest charges for standing to due credit any or more of such accounts or any other credit, be it cash, cheques, valuables, deposits, securities, negotiable instruments or other assets belonging to me/us towards the satisfaction of any of my/our liabilities to you or any other accounts or in any respect whether such liabilities be actual or contingent, primary or collateral and several or joint.
8. That any change in my particulars as given overleaf shall be immediately communicated to "the bank" branch where the account was opened.
9. That any disagreement with entries on my/our bank statement(s) shall be made by me/us in writing and delivered to the bank within 15 days of the print date indicated thereon, failing which, the bank shall consider the statement and the entries therein.
10. I/We hereby agree that "the bank" may at its discretion close my/our account in the event that is dissatisfied in any way with the operation thereof.
11. That "the bank" is authorized to debit from my/our account any bank charges, Commission, and service charges from time to time.
12. I/W agree that where more than 3 withdrawals are made on a savings account in one month, I/We shall not be entitled to any interest payments on the account for that month. Also other terms and conditions holds on all our savings Accounts.

Names _____

Signature/Date: _____

MANDATE CARD

Account Number _____

Mobile Phone No. _____

Signature Mandate _____

Please Specify Mandate Authorization and Combination Rule

Affix Passport Photograph here

Affix Passport Photograph here

FOR BANK USE ONLY

Introduced By: Name: _____ Signature/Date _____

Opened By: Name: _____ Signature/Date _____

Approved By: Name: _____ Signature/Date _____

Managed By: Relationship Officer: _____ Signature/Date _____

Risk Profile:

Low Medium High

Risk Justification _____

Name: _____ Sign & Date _____