



### 3. Details Of Next Of Kin

Title (specify)

Surname

First Name  Other Name

Date of Birth       Sex: F  M

Relationship

Office No  Mobile No

Email Address

House Number  Street Name

Nearest Bus Stop / Landmark

City/ Town

L.G.A  Zip/Postal Code

State  Country

### 4. Account Services Required

Card Preference: Master Card  Visa Card  Others (specify)

Electronic Banking Preference: Internet Banking  Mobile Banking  ATM/POS  Other Electronic Channels (specify)  (fees may apply)

Statement Preferences: Email  Post  Collection at Branch  Transaction Alert Preference: Email Alert (free)  SMS Alert (fees apply)

Statement Frequency : Monthly  Quarterly  Semi-Annually  Annually

Cheque Book Requisition: (fees apply) Opened Cheque  Crossed Cheque

Cheque Leaves Required: 25 Leaves  50 Leaves  100 Leaves

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

Cheque Confirmation Threshold: If the answer to the above is yes, please specify the threshold

#### Online Transfer Limit:

Currency	Desired Limit
LCY (NGN)	<input type="text"/>
FCY (USD)	<input type="text"/>

Where no limit is specified, a default LCY limit of N100,000 and FCY limit of 500 USD or equivalent in other currencies will apply

Token: Soft  Hard

Account Holder's Signature

Second Signatory (For Joint Account Only)

Please affix passport photo

Please affix passport photo Second Signatory (For Joint Account Only)

### 5. Bank Use Only

Account Officer  Is the applicant a politically exposed person? Yes  No

CAV Required: Yes  No  If NO, customer's address confirmed by: Name of staff

Staff ID  Cust. ID No  Cust. IC No.

### 6. Bank Use Only

	Date (DD/MM/YYYY)	Signature
Approval To Open	<input type="text"/>	<input type="text"/>
Opened By	<input type="text"/>	<input type="text"/>
Documentation confirmed Complete by Control Officer	<input type="text"/>	<input type="text"/>

## 7. Account Opening Undertaking /Agreement

I/WE HEREBY REQUEST AND AUTHORIZE YOU:

- 1) To open the account specified overleaf and such other account (s) as I/We may further direct.
- 2) To honour all cheques or others which may be drawn on the said account provided such cheques or orders are signed by me/us and to debit such cheques or orders to the said account provided such account is for the time being in sufficient credit to cover the amount stated thereon.
- 3) To issue Debit card(s) where applicable for use at any Diamond Bank ATM, and any other Bank's ATM on the ValuCard network within Nigeria for: cash withdrawal from my/our account, Balance Enquiry, Fast Cash, Mini Statement Printout, Full Statement Request, Funds, Transfer, cheque Book request, Change of Personal Identification Number and other services that may be added in the future at any Diamondbank ATM.
- 4) To allow me/us Electronic Banking channels including but not limited to: Diamond Bank mobile services; Diamond Connect/Dial Account service; diamond online service.
- 5) I/We agree to at all times keep my/our password/login ID or phone messages confidential, as Where a third party obtains and consequently makes use of the service with the my/our Password, PIN and/or Login ID the third party shall be deemed to be the my/our duly authorised agent or assignee, irrespective of the manner in which the third party obtained the confidential details of the customer. In such circumstances the I/We hereby irrevocably affirm that the Bank shall not be held liable to me/us or any third party in any way whatsoever and I/we further indemnify the Bank against any liability loss, injury, claim, damages or distress arising there from. I/we shall not use or cause or allow others to use the service for any improper, immoral or unlawful purpose including but not limited to the use in any manner, which may affect, jeopardize or impair the operation of the Bank's network and /or service(s). That in the event of this happening that I/we undertake to indemnify the Bank for any loss/losses the Bank may suffer as a result thereof. I/we also agree that we shall accurately at all-times input the correct information/instructions or figures.
- 6) I/we irrevocably accept responsibility for any loss or damage whatsoever that may arise as a result of the input of wrong information/instruction or figures while using the service(s). I we agree that any such information/instruction or figures given remains binding on me/us.
- 7) I/we agree that upon first dial in or sign in I/We will change the default Password to a Password that I/we choose (where applicable).
- 8) I/we covenant and undertake to change my/our Password, PIN/Login Id where there is a possibility of an unauthorized third party having access to the Password, PIN/Login Id, User ID or Transaction code and consequently indemnify the bank against any loss or damage that may be incurred where the third party uses the Password, PIN/Login ID before the Customer effects the change. I/we agree that the bank shall under no circumstance be held liable for any loss or damage the customer may suffer arising out of the customer not exercising care in maintaining the confidentiality of his Password, PIN/Login ID, User ID or Transaction code.
- 9) I/we agree that where I/we desire to effect change in any of these service available to me/us viz: GSM number, account details or customer details such request can be made via e-mail or through the branch. Request via email must be initiated from the mail address indicated in the application form. It is an express term of this agreement that any request received after 4.00pm shall be dealt with on the next working day. I/we undertake to comply with all applicable laws, rules and regulations, licensing arrangement regarding use of Mobile Phone/Internet and to further comply with any instructions or directives which may be issued by the Government, central Bank of Nigeria, telecommunication industry regulatory authorities and/or the Bank with regard to the customer's access to the service.
- 10) I/we agree irrevocably agree that the service can be unsubscribed to at any time in any of the bank's branches as the Bank reserves the right to communicate with the Customer using any electronic means.
- 11) I/we agree that subject to any statutory limitation, no claim against a third party shall constitute a right of action or claim against the bank. The bank reserves the right to change or discontinue, temporarily or permanently, the services at anytime without notice. In order to maintain the security and integrity of the service(s) the bank may also suspend customer's access to the service(s) at any time without notice. The customer agrees that the bank will not be liable to the customer or any third party for any modification or discontinuance of the service(s). This agreement cannot be changed by the customer nor any of the bank's rights waived unless the bank agrees in writing or the customer discontinues using the service following receipt of notice of any changes proposed by the bank. The Bank shall reserve the right to discontinue the service(s) where same remains dormant for a period of days as a result of non usage of same by the Customer.
- 12) I/we agree that where the funds transfer limit is not indicated in the form the Bank reserves the right to limit the amount transferable to the maximum sum of N100,000.00 (One Hundred Thousand Naira) without any liability accruing on the Bank.
- 13) I/We consent to the transmission of communications through the Mobile Phone/Internet and acknowledge that the service is not necessarily a secure communications and delivery system, and understand the confidentiality and risks associated with same. In furtherance to this, I/We hereby indemnify and hold the bank harmless from liability for any loss or damage that may be incurred arising from my/our use of the service.
- 14) I/We hereby grant consent to Diamond Bank to share all my/our credit related information with credit reference agencies (credit bureau). I/We understand that the Bank (and credit reference agencies/credit bureau) will ensure the privacy and security of any information so provided and (the bank) shall not be held liable for misrepresentation of such information arising from any misinformation on my/our part.
- 15) I/We agree that the Bank reserves the right to at any time amend its rates and fees and shall not hold them liable for same where such amendment is communicated to me 30 days from date of amendment.
- 16) Termination /Variation Diamond Bank Plc reserves the right to terminate and or amend this agreement and shall duly notify the customer of its intention to do so. The agreement may also be terminated if either party gives a written notice to the other to that effect and you have returned all Cards and made all outstanding payments due under this scheme.

Consequently, I/We agree:

- a) To assume full responsibility for the genuineness or correctness and validity of all endorsements appearing on all cheques, orders, bills notes, negotiable instruments, receipts and /or other documents deposited in my/our account.
- b) To absolve "the Bank" of any responsibility for any loss of funds deposited with "the Bank" due to any future Government order, law, levy, tax, embargo, moratorium, exchange restriction and / or all other causes beyond "the Bank's" control.
- c) That all funds standing to my/our credit are payable on demand only in such local currency as may be in circulation.
- d) To be bound by any notification of charge in 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.
- e) That where a cheque credited to my/our account is returned dishonored, the same may be transmitted to me/us or by post
- f) That "the Bank" will bear no liability whatsoever for funds handed to members of its staff outside banking hours or outside the Bank's premises.
- g) That my/our attention has been fully drawn to the necessity of safeguarding my/our cheques book 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.
- h) That "the Bank" is under no obligation to honour any cheque drawn on this account unless there are sufficient funds in the account to cover the value of the said cheque and I/WE understand and agree that I/ We are obliged to repay "the Bank" on demand and the account shall be liable to interest charges for the period this debit balance is

I/We have read and understood the Diamond Bank account opening terms and conditions stated above. I/We accept and agree to be bound by the said terms and conditions including those excluding/limiting the bank's liability/I/We agree that the bank may debit my/our account for the service charges as applicable from time to time.

Signature

Date

## 8. Declaration

I/ We.....hereby apply for the opening of account(s) with Diamond Bank PLC. I/We understand that the information given herein and the documents supplied are the basis for opening such account(s) and I/We therefore warrant such information is correct.

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

1.Name.....Signature.....Date.....

2.Name.....Signature.....Date.....

**9. Jurat (This should be adopted where the applicant 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 the agreement and acknowledge that it has been truly and audibly read over and explained to me by an interpreter

Mark of Customer/ Thumbprint  Magistrate/ Commissioner for Oaths

Date

Name of Interpreter

Address of Interpreter

Telephone No

Language of Interpretation

**10. Requirement Checklist (For bank use only)**

Tier 1  Tier 2  Tier 3

S/N	Document Required	Checked	Deferred	Waived
1	Duly completed account opening form	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2	Specimen signature duly completed	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3	Recent Passport Photograph	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4	Proof of Identity: International Passport, Driver's License National ID card, Valid Nigerian Voters Card (original must be sighted)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5	Resident Permit (for non-Nigerian)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6	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"/>
7	Letter from employer/ school/ NYSC/ (for salary accounts or students only)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8	Two (2) independent and satisfactory references	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9	Other Documents Provided	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10	Letter from employer (for salary accounts only)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**11. Authentication for Financial Inclusion (Bank use only)**

i Is the customer socially or financially disadvantaged? Yes  No

ii If answer to the (i) above is yes, state other documents obtained in line with the bank's policy on socially/ financially disadvantaged customer in compliance with Regulation 77 (4) of AML/CFT regulation, 2013

iii Does the Customer enjoy tiered KYC requirements? Yes  No

iv If answer to question (iii) above is yes, identify the customer risk category:

Low Risk  Medium Risk  High Risk

**12. Deferral/ Waiver of Document (if any) Authorized by (Bank use only)**

Name

Status

Signature  Date

Name

Status

Signature  Date



