

INDIVIDUAL ACCOUNT OPENING FORM

ACCOUNT NUMBER

DATE ACCOUNT OPENED

PLEASE FILL IN BLOCK LETTERS, TICK WHERE APPLICABLE AND DELETE BOXES NOT TICKED BY CROSSING IT

CURRENT Platinum Gold Silver SAVINGS Platinum Gold Silver Easy MY FIRST DOMICILIARY OTHERS

Account Opening Requirements

1. One passport photo of each signatory
2. Valid means of Identification (for each signatory)
3. Letter of Introduction by Employer (for Salary Account) 4. Resident Permit (Foreigners only)
5. Two duly completed Reference Forms (not applicable to Savings/OMSA/Easy Save)

Do you have any account with Oceanic Bank?
If "YES" kindly enter the account number below

ACCOUNT NAME
(Only for Joint Account)

CUSTOMER'S DETAIL (IF MINOR)

Name: (Title) (Surname) (First Name) (Middle Name)

Sex (M / F): Date of Birth (MM/DD/YYYY) Contact Phone Number(s) Guardian Relationship

Educational Level

Current: Primary Secondary University Post Graduate Target (If M.F): Primary Secondary University Post Graduate

CUSTOMER'S INFORMATION (OR IF FOR MINOR, PARENT/ GUARDIAN INFORMATION)

Name (Title) (Surname) (First Name) (Middle Name)

Residential Address (NIG) Street
House No.

City State Country

Mailing Address

Date of Birth (DD/MM/YYYY) Place of Birth Local Govt. Area State of Origin Nationality Religion

Sex (M / F): Maiden Name (If Female & Married) Mother's Maiden Name

Preferred Phone Number Other Phone Number

Preferred Email Address Business/ Occupation

**it is very important that you provide your email address!*

Marital Status Spouse's Name (If Married) Spouse Occupation

Employer's Address/ Business Address

Current Position Total Annual Income (Before taxes) Other Sources of Income Apart from employer (if any)

Means of Identification: International Passport National ID Driver's License Others (Specify)

Issuing Authority (FRSC, FGN, etc) ID Number Issuance Date: (DD/MM/YYYY) Expiry Date (DD/MM/YYYY)

For Foreigners Only

Arrival Date (DD/MM/YYYY) Visa Details: Visa Number Date Issued (DD/MM/YYYY) Expiry Date (DD/MM/YYYY) Resident/Work Permit: Number Expiry (DD/MM/YYYY)

Next of Kin

Surname Other Names Relationship:

Residential Address:

Phone Number: Email

Note: For a joint account, ONLY page 1 & 2 of the account opening form should be filled by each of the joint account holders and attached to a single copy of page 3 & 4

Affix passport photograph of signatory here

Customer Specimen Signature
(Please sign within the box) 

Residential Premises Status: Fully Owned Mortgaged Rented Others

Educational Level: Primary/Secondary Polytechnic University Masters PhD None

Car Ownership: Fully Owned Loan Car Brand Car Model Year Additional Car(s)?

Preferred Mode of Communication: Email Phone other(s)

If "Domiciliary" Is Ticked Above

Account Type: Fixed Deposit Current Savings

Currency Type: US Dollars Pounds Sterling Euro Others (Please specify)

Expected sources of Foreign Exchange (please be explicit)

Electronic Banking Services (please tick the additional services required by you)

Card service(s) required by you

InterSwitch debit card V Pay Card Master Card (Maestro) Visa Int'l Debit Card Etranzact Debit Card Others (specify)

Do you already have any of the cards above issued by the bank? Yes No

If YES is ticked, Specify card type Card Name

To which account(s) number is it linked Acct #1: Acct #2:

Do you wish to have the existing card linked to the new account to be opened? Yes No

Internet Banking T-Alert Mobile Banking Others (specify)

(NB: Each SMS alert cost ₦10)

If T-Alert is ticked above, kindly tick the option and services required by you: SMS e-mail e-statement

Cheque Lodgment Outgoing
 Cleared Cheques
 Deposit on Current/Savings Account
 Salary Payment
 ATM Transactions

Cheque Lodgment Incoming
 Returned Cheques
 Withdrawals from Current/Savings Account
 Trade Transactions
 i-bank Transfers

Account(s) with other Bank(s) (including Oceanic Bank)

BANK NAME	BANK ADDRESS	ACCOUNT NAME	ACCOUNT NUMBER

CHEQUE CONFIRMATION POLICY (Kindly choose option A, B, or C and sign below)

A. Confirm all cheques from ₦500, 000 (five hundred thousand naira) and above before payment in line with Oceanic Bank International Plc Confirmation Policy. This policy has been adopted to safe guard your account from fraudulent practices. If you are in agreement, kindly tick this option and sign

B. Confirm all cheques from ₦ and above (if not in agreement with amount stated in option A, tick B and sign below)

Please be informed that third party cheques below ₦500,000 will not be confirmed except on special request at a fee. Such cheques would be returned unpaid if presented over the counter or via clearing without pre-confirmation to the respective Account Officers or Branch.

Tick the means of confirmation required by you: Confirmation Letter Reverse side of Cheque Email

C. Cheque Confirmation is not required (kindly tick this option and sign below)

Indemnity: I hereby instruct Oceanic Bank International Plc to pay all cheques duly authorized by me without further confirmation

Authorized Signatory & Date

Authorized co-signatory & Date (in case of joint-account opening)

Please note that it is extremely important that confirmation should be done in advance and in accordance to mandate chosen

SIGNING MANDATE (for Joint Account)

ACCOUNT NUMBER

CUSTOMER DECLARATIONYour Agreement with us by signing below

I am,

- Applying to Oceanic Bank International Plc for the opening of an account and for banking services
- Confirming that any details supplied are true and complete
- Agreeing to be bound by the terms and conditions governing the operations of the account as set out thereafter

TERMS AND CONDITIONSEASY SAVINGS

- Withdrawal allowed once per month, otherwise interest will be forfeited for that period.
- The bank will determine the applicable interest from time to time
- The account holder MUST maintain an agreed minimum balance at all times throughout the account lifespan. Default on this shall automatically disqualify the account holder from certain benefits.

SAVINGS ACCOUNT

- Withdrawal before the minimum tenor attract a surcharge of 10% of the accrued interest
- The bank will determine the applicable interest rates from time to time
- The account must have the agreed minimum balance at all times throughout the account lifespan. Default on this shall automatically disqualify the account from certain benefits.
- Any change in the initial or subsequently agreed minimum balance shall be with the prior written approval of the Bank

MY FIRST ACCOUNT

- Withdrawal before the minimum tenor attract a surcharge of 10% of the accrued interest
- The bank will determine the applicable interest rates from time to time
- The account must have the agreed minimum balance at all times throughout the account lifespan. Default on this shall automatically disqualify the account from certain benefits.
- Any change in the initial or subsequently agreed minimum balance shall be with prior written approval of the bank.
- To qualify for the education loan, the account must have been maintained for not less than 6 months.
- Each loan applicant is expected to provide 1 guarantor.
- The opportunity to benefit from the scholarship scheme is open to only account beneficiary whose balance have remained above the minimum for 12 months consecutively.
- The awardees for the scholarship will be determined using essay writing competition for the various levels

DOMICILIARY ACCOUNT

- Cash withdrawals from my/our account shall be subject to availability.
- Withdrawals from the account shall be made only by request from me/us in the appropriate manner as provided by the bank. Any stamp, transmission, or other charges related to withdrawals from the account will be paid by the undersigned upon demand.
- You shall have no responsibility for or liability to me/us for any diminution due to taxes or imposts or depreciation in the value of funds credited to the Account (which funds may be deposited by you in your name and subject to your control with such depository(ies) as you may select).
- To accept as due notification any notices of change in conditions governing the account directed to my/our address and I/we shall be bound by any such change.
- You may at any time in your discretion discharge your entire liability with respect to the account by mailing to me/us at the address set forth in the application, your draft in the currency of the account without recourse to you as drawer, then credit balance in the account, together with such other document, if any, as may be necessary in your sole discretion, to transfer to the undersigned such claim as you may have on such funds
- That the operation of this account is subject to the Laws and Regulation at any time existing in the Federal Republic of Nigeria

CURRENT ACCOUNT

I hereby request and authorize you :

- To open a current account in my name and at any time subsequently to open further accounts as I may direct.
- To honour all cheques or other orders which may be drawn on the said account provided such cheques or orders are signed by me and to debit such cheques or orders to the said account whether such account be for the time being in credit or overdrawn or may become overdrawn. In consequence of such debit without prejudice to your right to refuse to allow any overdraft or increase of overdraft and in consideration thereof I agree:
 - To assume full responsibility for the genuineness or correctness and validity of all endorsements appearing on all cheques, orders, bills, notes, negotiable instruments and other documents deposited in my account.
 - To be responsible for the payment of any overdraft with interest under such terms as the Bank may determine and to comply with and be bound by the Bank's rules for the conduct of a current account receipt of which I hereby acknowledge.
 - To free the bank from any responsibility for any loss of funds deposited with the Bank due to future government order, law, levy, tax embargo, moratorium exchange restriction and/or all other causes beyond the Bank's control.
 - That all funds standing to my credit are payable on demand only in such local currency as may be in circulation.
 - To be bound by any notification of change in conditions governing the account directed to my 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 at the time it would be delivered in the ordinary course of post.
 - That if a cheque credited to my current account is returned dishonoured, the same shall be collected by me at the branch it was deposited or it may be transmitted to me by post, or hand delivery
 - That the bank will bear no liability whatsoever for funds handed to members of the staff outside banking hours or outside the Bank's premises.
 - That my attention has been drawn to the necessity of safe guarding my cheque book so that unauthorized persons are unable to gain access to it and to the fact that neglect of this precaution may be grounds for any consequential loss being charged to my account.
 - That the bank is under no obligation to honour any cheque(s) drawn on this account unless there are sufficient funds in the account to cover the value of the said cheques and I understand and agree that any such cheque may be returned to me unpaid but if paid, I am obliged to repay the bank on demand. The bank may at its discretion grant financial accommodation to me where there are insufficient funds in my account to meet my instructions in connection with any transaction.
 - That any disagreements with entries on my Bank statements will be made to the Bank within 15 days of the dispatch of the Bank Statements. Failing receipt by the Bank of a notice of disagreements of the entries within 15 days from date of dispatch, my Bank Statement will be deemed correct.
 - 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 Bank charges, interest, commissions, and services charge set by the management from time to time
 - I agree that the Bank may at its discretion close my account(s) in the event that it is dissatisfied in anyway with the operation thereof.
 - That I am fully liable for any loss of funds through the presentation of defective clearing Instrument.

¹ Delete as applicable**AUTHORIZATION**I hereby request for a new Cheque book of leaves and authorize Oceanic Bank International Plc to debit my account with the cost.**RIGHT OF SET OFF**

I also agree that in addition to any general lien or similar right to which you as bankers may be entitled by law you may at any time and without notice to me combine or consolidate all or any of my accounts without any liabilities to you and set off or transfer any sums standing to the credit of any one or more of such accounts or any other credit, be it cash, cheque, valuables, deposits, securities, negotiable instruments or other assets belonging to me with you in or towards satisfaction of my liabilities to you or any other account or in any other respect whether such liabilities be actual, contingent, primary, collateral, several or joint

INDEMNITY

I hereby agree to indemnify Oceanic Bank International Plc in full against any action, claim, proceedings or damages arising from this account or, representations made by me in respect of this account or for whatsoever in connection with this account. I further confirm that all my dealings in respect of this account shall not be contrary to any subsisting law or regulation in force whether in Nigeria or any other country from time to time

Authorized Signatory

Name:

Address:

Signature (over stamp) & Date

Authorized Co-Signatory (in case of joint account)

Name:

Address:

Signature (over stamp) & Date

FOR BANK USE ONLY

A/O SBU: CBG RBG TFIG PSG
 Client SBU: CBG RBG TFIG PSG
 Client Type: Personal SME Microfinance Commercial

Customer ID

Account introducer

Name & Signature

Account Officer

Name & Signature

Account Opened By

Name & Signature

Account Verified By

Name & Signature

HOPS

Name & Signature

BM

Name & Signature

INDIVIDUAL ACCOUNT OPENING CHECKLIST

<input type="checkbox"/> EASY SAVE	Yes	No	Deferred	Waived
▪ Account opening form	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
▪ Passport photo captured	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
▪ Documentation Checked	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

<input type="checkbox"/> SAVINGS/MYFIRST ACCOUNT/OMSA	Yes	No	Deferred	Waived
▪ Account opening form	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
▪ One recent passport photograph	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
▪ Valid means of identification	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
▪ Residence Permit (for foreigners only)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
▪ Documentation Checked	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

<input type="checkbox"/> CURRENT	Yes	No	Deferred	Waived
▪ Account opening form	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
▪ One recent passport photograph	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
▪ Valid means of identification	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
▪ Two Reference Forms	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
▪ Personal Location Report	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
▪ Residence Permit (for foreigners only)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
▪ Documentation Checked	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

<input type="checkbox"/> DOMICILIARY	Yes	No	Deferred	Waived
▪ Account opening form	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
▪ One recent passport photograph	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
▪ Valid means of identification	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
▪ Two Reference Forms	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
▪ Personal Location Report	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
▪ Residence Permit (for foreigners only)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
▪ Documentation Checked	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

** Not applicable if customer already has a Current Account*

OTHERS (specify) <input style="width: 80%;" type="text"/>	Yes	No	Deferred	Waived
▪ Account opening form	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
▪ One recent passport photograph	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
▪ Valid means of identification	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
▪ Residence Permit (for foreigners only)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
▪ Documentation Checked	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
▪ <input style="width: 80%;" type="text"/> *	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
▪ <input style="width: 80%;" type="text"/> *	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
▪ <input style="width: 80%;" type="text"/> *	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**Enter the requirement for the account type specified in the space provided, if not found in the checklist*