



This form should be completed in **CAPITAL LETTERS**. Characters and marks should be similar in style to the following: **A B C ✓**

ACCOUNT TYPE (Please indicate the type of account you want to open by ticking the box below)

INSTANT SAVINGS TIER 1 INSTANT SAVINGS TIER 2 Account No. (for official use only)
Branch Biometric ID No:

PERSONAL INFORMATION

TITLE SURNAME
FIRST NAME OTHER NAMES
DATE OF BIRTH MARITAL STATUS GENDER PLACE OF BIRTH
Single Married Male Female
MOTHER'S MAIDEN NAME
TAX IDENTIFICATION NUMBER (if available)
STATE OF ORIGIN L.G.A.

CONTACT DETAILS

RESIDENTIAL ADDRESS
STREET NUMBER STREET NAME
NEAREST BUS STOP/LANDMARK
CITY/TOWN L.G.A.
STATE
MAILING ADDRESS
PHONE NUMBER (1) PHONE NUMBER (2)
EMAIL ADDRESS (Optional)

MEANS OF IDENTIFICATION

National ID Card National Driver's Licence International Passport
ID No. ID Issue Date ID Expiry Date

ACCOUNT SERVICE(S) REQUIRED (Please tick applicable option below)

CARD PREFERENCES: Verve Card Master Card Visa Card Others (Specify)
ELECTRONIC BANKING PREFERENCES: Internet Banking Mobile Banking ATM/POS Other Electronic Channels (Fees May Apply) Specify
TRANSACTION ALERT PREFERENCES: Email Alert (Free) SMS Alert (Fee Applies)

EMPLOYMENT DETAILS (OPTIONAL)

EMPLOYMENT STATUS: Employed Self Employed Unemployed Retired Student Others (Please Specify)
DATE OF EMPLOYMENT (If employed)
BUSINESS/EMPLOYER'S NAME
EMPLOYER'S/EMPLOYMENT ADDRESS
BUSINESS/OCCUPATION

DETAILS OF NEXT OF KIN

TITLE (Please Specify) SURNAME OTHER NAMES
DATE OF BIRTH GENDER RELATIONSHIP
Male Female
PHONE NUMBER (1) PHONE NUMBER (2)
EMAIL ADDRESS (Optional)
CONTACT DETAILS
HOUSE NUMBER STREET NAME
NEAREST BUS STOP/LANDMARK
CITY/TOWN L.G.A.
STATE
MAILING ADDRESS

ACCOUNT OPENING REQUIREMENTS FOR SAVINGS ACCOUNT (TIER 1)

DOCUMENTATION AND REQUIREMENTS

Basically the tier one account is made for individual customers that do not have any of the primary identity cards like national ID, driver's license, Int'l passport, and permanent voters' card. So customers can present any identity card for tier one account. The following requirements will be needed for opening tier one account:

1. Any form of ID card for Tier 1 and valid means of ID for Tier 2.
2. Means of address verification (utility bill, etc).
3. One passport photograph.
4. No Initial deposit needed.

ACCOUNT TURNOVER, LIMIT - TIER 1

As a result of the tier one nature of the KYC of this account, the turnover of this account is limited to a cumulative balance of ₦200,000.00, this means that the balance in this account cannot exceed ₦200,000.00 and it is also limited to a maximum single deposit of ₦20,000.00.

Whenever the customer exceeds the thresh hold, the account is restricted from debit transactions until the customer upgrades to tier two or three. This class of account works better for customers who does not do high volume transactions.

ACCOUNT THRESHOLD AND TURNOVER LIMIT - TIER 2

The tier two account, also known as medium level accounts is limited to a maximum single deposit of ₦50,000.00 and a maximum cumulative balance of ₦400,000.00 at any time. Whenever the customer exceeds this limit, there may be restrictions on the account and the customer will be advised to upgrade to tier three.

This level of account is also limited to a maximum single withdrawal of ₦10,000.00 from mobile banking/internet banking and a ₦100,000.00 daily cumulative limit.

TERMS AND CONDITIONS

1. The operations of the account is limited to a maximum single deposit amount of N20,000.00 and maximum cumulative balance of N200,000.00 at any point in time.
2. Mobile Banking is limited to a maximum transaction limit of ₦3,000.00 and daily limit of ₦30,000.00.
3. International Funds Transfer is prohibited.
4. You will be required to provide further documents at any point in time when transacting above the regulated threshold.
5. This account is strictly savings.
6. Assume full responsibility for the genuineness and validity of all endorsements appearing on all cheques, orders, bills, notes, negotiable instruments, receipts and other documents relating to the account.
7. To free the Bank from any responsibility or liability for any loss or damage to funds deposited with the Bank due to any future Government order, law, levy, tax, embargo, or such other causes beyond the Bank's control.
8. That all funds standing to my credit are payable only in such local currency or otherwise as maybe in circulation.
9. To be bound by any notification of change in condition governing the account(s) or information relating thereof directed to my last known address and any mail sent to my last known address shall be considered duly delivered and received by me at the time it would be delivered.
10. That the Bank will accept no responsibility or liability whatsoever for funds handed to members of staff outside banking hours or outside the Bank's premises.
11. That the Bank statement(s) on my account(s) shall be sent to the e-mail address indicated overleaf. Any disagreement with the entries the Bank state(s) shall be made by me in writing and delivered to the Bank within 15 days of print date indicated thereon, failing which the Bank shall consider the statement rendered to be correct.
12. That interest will be paid on deposits in my savings account(s) at the Bank's ruling rates and subject to prevailing market conditions.
13. That cheque cannot be paid into my savings account and that fund can only be withdrawn from my savings account by me in person.
14. That any change in my particular indicated overleaf shall immediately be communicated to Coop Mortgage Bank at the branch where the account was opened/any nearest branch of the bank.
15. Not to use the account(s) as a medium/media to convert funds belonging to other person(s).
16. To honour all cheques or orders which may be drawn on my/our current account provided such cheques or orders provided are duly signed by me/us.
17. That if a cheque drawn on my/our account (s) is returned dishonoured, the rules and regulations put in place by the Central Bank of Nigeria (CBN) regarding dud cheque from time to time will be applicable without further recourse to me/us.
18. E-Banking Services: Before the bank can avail you e-banking services, you must have any or a combination of the following:
 - (a) An account with the bank.
 - (b) A passcode, access code, username, password or token authenticators.
 - (c) A Personal Identification Number (PIN).
 - (d) An E-mail Address
 - (e) GSM Number
 - (f) Bank Verification Number (BVN)
19. I/We 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 without notice to me/us combine or consolidate all or any of my/our accounts without any liabilities to you and set off or transfer any sum of outstanding to the credit of anyone or more of such accounts or any other credits, be it cash, cheques, valuables, deposits, securities, negotiable instruments or other assets belonging to me/us with you in or towards satisfaction of any of my/our liabilities to you or any other account or in any other respect whether such liabilities be actual or contingents, primary or collateral and joint or several.
20. ACCOUNT CLOSURE:
 - (a) This agreement will continue until you or the bank cancels or end it.
 - (b) The bank reserves the right to close the account and to end this agreement if the bank deems it fit.
 - (c) We may choose not to close the account based on request and to end this agreement until you have returned any unused cheque and all amounts owed on the account are repaid.
 - (d) The bank shall consider an account to be dormant if no activity other than interests and charges have taken place on it for consecutive period of 6 months. To reopen same, you must submit fresh means of identification and fulfill "Know Your Customer (KYC)" requirements.
21. SET OFF:
 - (a) If any account(s) you hold with us is/are in credit, the bank may exercise the right to defray any amount owed on other accounts or facilities guaranteed by you.
 - (b) Where any of you also has an account with us in your sole name, and that account has a credit balance, we can set-off these monies against any money owing to us on the joint account even if the accounts are in different currencies.

I/We have read and understood the Cooperative Mortgage 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

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DECLARATION

I/We _____ hereby apply for the opening of account(s) with Cooperative Mortgage Bank. 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: _____

TERMS AND CONDITIONS

1. The operations of the account is limited to a maximum single deposit amount of N50,000.00 and maximum cumulative balance of N400,000.00 at any point in time.
2. Mobile Banking is limited to a maximum transaction limit of ₦10,000.00 and daily limit of ₦100,000.00.
3. International Funds Transfer is prohibited.
4. You will be required to provide further documents at any point in time when transacting above the regulated threshold.
5. This account is strictly savings.
6. Assume full responsibility for the genuineness and validity of all endorsements appearing on all cheques, orders, bills, notes, negotiable instruments, receipts and other documents relating to the account.
7. To free the Bank from any responsibility or liability for any loss or damage to funds deposited with the Bank due to any future Government order, law, levy, tax, embargo, or such other causes beyond the Bank's control.
8. That all funds standing to my credit are payable only in such local currency or otherwise as maybe in circulation.
9. To be bound by any notification of change in condition governing the account(s) or information relating thereof directed to my last known address and any mail sent to my last known address shall be considered to be duly delivered and received by me at the time it would be delivered.
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|----|-------------|------------------|-------------|
| 1. | Name: _____ | Signature: _____ | Date: _____ |
| 2. | Name: _____ | Signature: _____ | Date: _____ |