



INDIVIDUAL ACCOUNT OPENING FORM

Category of Account

(Please tick as appropriate)

- Joint Ownership
- Sole Ownership
- Other Types _____

Type of Account

(Please tick as appropriate)

- Current Savings Fixed/Call Deposit
- WTA Prestige Others _____
- Domiciliary \$ € ¥ £ Others _____
- (Please specify)

Affix
Recent Passport
Photograph here

THIS FORM SHOULD BE COMPLETED IN CAPITAL LETTERS. CHARACTERS AND MARKS SHOULD BE SIMILAR IN STYLE TO THE FOLLOWING. **A B C ✓**

BRANCH

ACCOUNT NO.
(FOR OFFICIAL USE ONLY)

BANK VERIFICATION NO.

Personal Information

Title Surname

First Name Other Name

Marital Status: Single Married Others (specify) Gender: F M

Place of Birth Date of Birth / /

Mother's Maiden Name

Nationality: Nigerian Others (Specify)

State of Origin (Nigerian Only) LGA (Nigerian Only)

Resident Permit (Non-Nigerian Only) Permit Issue Date / /

Permit Expiry Date / /

Tax ID No. (TIN) Religion (Optional)

Purpose of the Account

Contact Details - Residential Address

House/Plot No. Street Name

Nearest Bus Stop/Landmark

City/Town LGA

State No. of Years in present Residence

Mailing Address

Phone No. 1 Phone No. 2

E-mail Address (Optional)

Valid Means of Identification

National ID Card National Driver's Licence International Passport INEC Voter's Card

*Others (Please specify) ID No.

ID Issue Date / / ID Expiry Date / /

* Students and others who may not have the prescribed IDs.

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Account Service(s) Required (Please tick as applicable below)

Debit Card: Verve Card MasterCard Visa Card

Transaction Alert Preferences: E-mail (Free) SMS (Charges apply)

Statement Frequency: Monthly Quarterly Semi-annually Annually

Statement Preference: E-mail Post Collection at Branch

*Checked banking services are provided automatically once account is opened.

Cheque Book Requisition: Open Cheque 50 Leaves 100 Leaves
(Charges apply)

Cheque Confirmation: Would you like to pre-confirm your cheques? Yes No

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

Minimum confirmation threshold is currently N150,000.00

Employment Details (Optional)

Employment Status: Employed Self-employed Unemployed Retired Student Others (specify)

Date of Employment (if employed) / /

Annual Salary/Expected Annual Income: Less than N50,000 N51,000 - N250,000 N251,000 - N500,000 N501,000 - Less than N1million

N1million - Less than N5 million N5 million - Less than N10 million N10 million - Less than N20 million Above N20 million

Nature of Business/ Occupation

Employer's Name

Employer's Address

House/Plot No. **Street Name**

Nearest Bus Stop/Landmark

City/Town **Local Govt. Area**

State

Office Phone No.

Fax No.

Next of Kin Details

Title **Surname**

First Name **Other Name**

Date of Birth / / **Gender:** F M **Relationship**

Phone No. 1 **Phone No. 2**

E-mail

Contact Details

House/Plot No. **Street Name**

Nearest Bus Stop/Landmark

City/Town **L.G.A**

State

Additional Information

Name of Beneficial Owner(s) (if any)

INDIVIDUAL ACCOUNT OPENING FORM

Spouse's Name (If applicable)

Spouse's Date of Birth / / Spouse's Occupation

Sources of Funds to the Account 1.
2.

Expected Annual Income from Other Sources

Name of Associated Business(es) (If any) 1.
2.
3.

Type of Business

Business Address

Account(s) Held with Other Banks

S/N	Name & Address of Bank/Branch	Account Name	Account Number	Status (Active/Dormant)
1				
2				
3				
4				

FIXED/CALL DEPOSIT/SMARTSAVE APPLICATION

Please tick as applicable.

Investment Type: Fixed Call SmartSave Initial Deposit (N)

Amount in words _____

Tenor: 30 days 60 days 90 days 180 days 360 days Others months
(Please specify)

Effective Date / / Rate (For Official Use Only)

Note: Effective Date is subject to the receipt of good value for other bank's cheques and drafts used in the funding of this investment.

Mode of Funding:

Debit Account No.

Cheque Cheque No. Bank

Monthly Deposit (for SmartSave Account Only)

Amount (N) Mode: Cash/Cheque Standing Order

Instruction at Maturity

Rollover principal only Rollover principal and interest Issue Manager's Cheque

Credit Account No. Others _____
(Please specify)

Note: Interest on Fixed Deposit is payable at maturity less 10% withholding tax (WHT).

**INDIVIDUAL ACCOUNT OPENING FORM****Terms and Conditions****To Wema Bank Plc**

I/We hereby request and authorise you to

1. Open an account in my/our name and at any time subsequently to open further accounts as I/We may direct.
2. Honour all cheques or other instructions which may be drawn on the said account provided such cheques or instructions 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 you, right to refuse to allow any overdraft and consideration of this, I/we agree:
 - (a) to assume full responsibility for the genuineness, correctness and validity of endorsements appearing on all and other documents deposited in my/our account(s).
 - (b) to be bound by the Bank's rules for the conduct of the account(s) receipt of which I/we hereby acknowledge.
 - (c) 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.
 - (d) That all funds standing to my/our credit are payable only in the account currency as may be in circulation.
 - (e) To be bound by any notification of change in conditions governing the account(s) or information relating thereto, directed to my/our last known address and any mail sent to my last known address shall be considered as duly delivered and received by me/us at the time it is delivered at the last known address.
 - (f) 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.
 - (g) That the Bank's statement(s) on my/our account(s) shall be sent to the e-mail address indicated overleaf and from time to time such other information relevant to the account may be sent to the mobile telephone

- number indicated overleaf.
- (h) That interest will be paid on deposits in my/our savings account(s) at the Bank's ruling rates and subject to prevailing conditions.
- (i) That cheques cannot be paid into my/our standard savings account and that funds can only be withdrawn from my/our standard savings account by me/us in person.
- (j) That any change in my/our particulars indicated overleaf shall immediately be communicated to Wema Bank Plc through any of the branches.
- (k) Not to use account(s) as a medium to convert funds belonging to other persons.
- (l) To honour all cheques or other orders which may be drawn on my/our current account provided such cheques or orders are signed by me/us and to debit such cheques or orders to the said account whether such accounts be for the time being in credit or overdrawn or may become overdrawn in consequence of such debit without prejudice to your rights to refuse or allow any overdraft or increase in overdraft.
- (m) That if cheque credited to my/our account(s) is returned dishonoured; you may notify me/us through my/our telephone numbers or e-mail.
- (n) That my/our attention has been drawn to the necessity of safeguarding my/our cheque book, debit/credit card, other bank's instruments, personal identification numbers (PIN) and code so that unauthorised persons are unable to gain access to them and to the fact that neglect of this precaution may be grounds for any consequential loss being charged to my account.
- (o) That the Bank is under no obligation to honour any cheque(s) drawn on my/our current account(s) unless there are sufficient funds to cover the value of the cheque(s) and I/we understand and agree that any such cheque(s) may be returned to me/us unpaid but if paid, I am/we are obliged to repay the Bank any outstanding sum on my/our account in addition to charges and interest accrued thereon.

- (p) That any sum standing to the debit of my/our current account shall be liable to interest charges at the rate fixed by the bank from time to time. The Bank is authorised to debit from the account the usual banking charges, interest, commissions, and any service charges set by the management from time to time
 - (q) 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/us combine or consolidate all or any of my/our accounts without any liabilities to you and to set off / transfer any sum or sums standing to the credit of any one 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 any other account or in any other respect whether such liabilities be actual or contingent, primary or collateral and several or joint.
 - (r) To comply with all rules and regulations issued by the bank governing the use of electronic banking services which the bank may from time to time offer and provide to me/us, in order to ensure banking convenience.
3. Honour all on-line instructions to transfer funds from the said account to another account held by me/us or any other person in Wema Bank Plc. or to make payment for services without prejudice to your right to refuse to allow any overdraft or increase in overdraft and without liability to you for such transfer.
 4. Report any dud/returned cheques for three (3) consecutive times to Central Bank of Nigeria (CBN) and forward same to Economic and Financial Crimes Commission (EFCC).

Signature & Date

Fixed/Call Deposit Terms and Conditions

1. Wema Bank Plc is hereby authorized to impose penalties at its own discretion for any withdrawal made prior to maturity or without due notice under this deposit. All such payments shall be by cheque.
2. The deposit will furnish WEMA Bank Plc with all required documents necessary for the bank to determine the validity of the deposit
3. In addition to any general lien or similar rights to which WEMA Bank plc as bankers may be entitled by law, WEMA may at anytime and without notice combine or consolidate all or any of my/our deposits and accounts with and liabilities to WEMA and set-off or transfer any sum or sums standing to the credit, including but not limited to cash, cheques, valuables, deposits, securities, negotiable instruments or other assets belonging to me/us with WEMA in or towards satisfaction of any of my/our liabilities to WEMA on any other account or in any other respect whether such liabilities be actual or contingent, primary or collateral and several or joint
4. In the absence of clear disposal instructions, or availability of my/our desired investment, principal plus interest at maturity will be liquidated and credited to the depositor's current account at WEMA or in the absence of such an account. WEMA may at its discretion hold the funds in a non-interest bearing suspense account pending further instructions or send a payment order or a cheque to the depositor at the last known address
5. The depositor hereby irrevocably agrees and undertakes to indemnify WEMA against or in respect of any consequences whatsoever arising and owing to any misrepresentation, compliance with instructions that i/we may give, false representation or non-disclosure on my/our part in connection with this agreement

6. WEMA obligation hereunder is payable solely at and by WEMA and is subject to the laws at any time existing in the Federal Republic of Nigeria including any governmental acts orders, decrees and regulations
7. This Agreement shall be governed by the laws of the Federal Republic of Nigeria. This Agreement shall not be amended, modified, released, discharged, abandoned or otherwise terminated prior to expiration, in whole or in part, except by written agreement signed by the parties hereto
8. In the event that any provisions or any portion thereof, of this agreement is determined by a competent judicial legislative or administrative authority to be prohibited by law, then such provision or part thereof shall be ineffective only to the extent of such prohibition, without invalidating the remaining provisions of the agreement
9. The failure of the Bank at any time to enforce any term or condition of this agreement shall not constitute a waiver of such terms and conditions or its right to enforce all the terms and conditions of this agreement
10. WEMA may at any time at its absolute discretion and upon written notice to the customer, add to, alter, change or modify any once or more of these terms and conditions. Such change(s) shall take effect from the date stated in the notice, which in most instances shall be no less than 30 days from the date of notice
11. WEMA may at any time at its absolute discretion and upon written notice to the customer change the prevailing rate and/or amount of any charges or fees payable by the customer as stated in WEMA pricing guide. Such change(s) shall take effect from the date stated in the notice which in most instances shall be no less than 30 days from the date of the notice
12. If the customer does not accept such change(s), the

- customer shall forthwith discontinue operating the Fixed/Call Deposit use of the service(s) governed by these terms and conditions and instruct WEMA to close the Fixed/Call Deposit terminate the service(s) where the customer continues to operate the Fixed/Call Deposit use of the service(s) after such notification, the customer shall be deemed to have agreed with and accepted such change(s)
13. WEMA may notify the customer of any changes to these terms and conditions by:
 - (i) Publishing such changes in the monthly statement of account relating to the Time Income/Term deposit Account to be sent to the customer
 - (ii) Displaying such changes at WEMA Bank premises
 - (iii) Host such changes on WEMA Bank website
 - (iv) Electronic mail or letter
 - (v) Publishing such changes in any newspapers, or
 - (vi) Such other means of communication as WEMA Bank may determine in its absolute discretion
 14. The principal amount and interest amount of any Fixed/Call Deposit and any interest thereon accruing of the period of the Fixed/Call Deposit shall be successively renewed/rolled over, regardless of the death, bankruptcy or liquidation of a customer or otherwise, for the like period upon the maturity of the Fixed/Call Deposit (or any renewal thereof) for such period WEMA deems fit unless there are instructions to the contrary the format of which may be prescribed by WEMA in its sole and absolute discretion

Signature & Date



INDIVIDUAL ACCOUNT OPENING FORM

SmartSave Account Terms and Conditions

- I understand and agree to meet the periodic savings target stated above during the tenor period.
- I agree that my account balance will earn normal savings interest when monthly target is met.
- I agree to receive bonus interest every three months when there is no withdrawal in my account.
- I agree that any withdrawal from the account shall be treated at the Bank's discretion as either part or full liquidation.

Signature

Date

General E-mail Indemnity

(This should be completed where applicant wishes to send instruction by e-mail)

In consideration of Wema Bank Plc agreeing to honor my instruction communicated via e-mail issued according to my/our mandate as I/We may from time to time advise you, I/We,.....with Account Noand e-mail address..... hereby confirm and declare that:

1. I/We shall indemnify the Bank and hold it harmless from and against all cost, liabilities, damages, proceedings whatsoever that the Bank may suffer or incur or that may arise as a result of the Bank's accepting or acting upon such instructions.
2. In the event that I/We suffer any loss as a result of your honoring such instructions, I/ we shall have no claim or redress against you, whatsoever.
3. This indemnity applies even if any such email was produced by or contains or has attached any forgery, lack of authority, wrongful alteration or other misuse of a document, text or file, or if any transmission details or information appearing on it are not genuine. This indemnity applies even if any such email was not in fact issued by me/us or with my/our authority.

Signature

Date

How did you hear about us?

Please tick as applicable

- Advert Service Experience Referral by Wema Bank Staff (please specify) _____
- Referral by Wema Bank Customer (please specify) _____
- Others (please specify) _____

Declaration

I/We hereby apply for the opening of account(s) with Wema 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 that 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 _____

2. Name _____

Signature _____

Signature _____

Date

D	D
---	---

 /

M	M
---	---

 /

Y	Y	Y	Y
---	---	---	---

Date

D	D
---	---

 /

M	M
---	---

 /

Y	Y	Y	Y
---	---	---	---



INDIVIDUAL ACCOUNT OPENING FORM

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 this 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 of Oaths

Date / /

Date / /

Name of Interpreter

Address of Interpreter

Tel/Mobile No.

Language of Interpretation

Signature of Interpreter _____

Date / /

FOR OFFICIAL USE ONLY

1. REQUIREMENT CHECKLIST

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 card duly completed	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3	Two (2) recent Passport Photographs	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4	Proof of Identity: Int'l passport, Driver's Licence, National ID Card, Valid Nigerian Voter's Card (Original must be sighted)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5	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"/>
6	Resident Permit (for Non-Nigerian)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7	Letter from Employer/School/NYSC (for salary account or student account)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8.	One (1) Independent and Satisfactory Reference (for Wema Treasure Account Only)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9.	Two (2) Independent and Satisfactory References (for Current/Domiciliary account and other variants of current account)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10.	Other documents provided <input type="text"/>			

2. AUTHENTICATION FOR FINANCIAL INCLUSION

- i. Is the customer socially or financially disadvantaged? Yes No
- ii. If answer to the 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 (iii) above is yes, identify the customer's risk category. Low risk Medium risk High risk

3. AUTHENTICATION FOR POLITICALLY EXPOSED PERSONS

Is the applicant a politically exposed person? Yes No



INDIVIDUAL ACCOUNT OPENING FORM

FOR OFFICIAL USE ONLY

A. DEFERRAL/WAIVER OF DOCUMENT(S) (IF ANY)

Requesting Officer

Signature _____ Date / /

B. ADDRESS VERIFICATION

Address visited _____ Date of Visitation / /

Description of Building _____

Nearest Bus Stop/Landmark _____ Other comments _____

Visiting Officer

Signature _____ Date / /

C. ACCOUNT OPENED BY

CCO/TOCS

Signature _____ Date / /

D. ACCOUNT OPENING AUTHORISED/APPROVED BY

BSM

Signature _____ Date / /

RCO

Signature _____ Date / /

WEMA ONLINE JUST GOT BETTER!

It's banking made easier, faster
and safer*.

NEW FEATURES



Beneficiary Management

Create and manage
frequent funds transfer
beneficiaries



Standing Order Instruction Request

Initiate instruction
at your convenience



Remita Collection Platform

Pay registered
Remita billers (vendors,
supplier, etc.)

ALSO AVAILABLE ON WEMA ONLINE



FUNDS
TRANSFER



ONLINE
PURCHASES



AIRTIME
RECHARGE



DEALER & BILLS
PAYMENT



MINI & FULL
STATEMENT



CHEQUE
REQUISITION



ATM CARD
REQUISITION



TWO FACTOR
AUTHENTICATION



...AND LOTS
MORE!!!

**Enhanced security with 2 factor authentication (multilevel passwords with SafeToken)*

For further enquiries, please contact Purple Connect:

0 7000 PURPLE, 080 3900 3700 (CALLS ONLY), 070 5111 2111 (SMS ONLY)

www.wemabank.com (LIVE CHAT), purpleconnect@wemabank.com (E-MAIL)



WEMA BANK