

# Online NRN Account Opening Enrichment Form



Account Name \_\_\_\_\_ Account No.

ID Type: International Passport  Driver's Licence  Int'l Passport  Resident/Work Permit

Others (Please specify) \_\_\_\_\_

ID No: \_\_\_\_\_ Date Issued:       Place of Issue: \_\_\_\_\_  
Day Month Year

Foreigners Resident Permit No: \_\_\_\_\_ Permit Validity: \_\_\_\_\_

Educational Level: \_\_\_\_\_ Certification Date: \_\_\_\_\_

Name of Child/Date of Birth: \_\_\_\_\_ Name of Child/Date of Birth: \_\_\_\_\_

Name of Child/Date of Birth: \_\_\_\_\_ Name of Child/Date of Birth: \_\_\_\_\_

Mother's Maiden Name: \_\_\_\_\_ Spouse's Name: \_\_\_\_\_

Employment Status: Employed  Self Employed  Unemployed  Others  Please specify

Business/ Occupation: \_\_\_\_\_

Business/Employer's Name: \_\_\_\_\_

Business/Employer's Address: \_\_\_\_\_ Date of Employment        
Day Month Year

If a Domiciliary Account, select currency type: USD  EUR  GBP

## Next of Kin

Name: \_\_\_\_\_

Relationship: \_\_\_\_\_ Mobile No: \_\_\_\_\_

Contact Address: \_\_\_\_\_

<p><b>NAME OF CLOSEST RELATIVE RESIDENT IN NIGERIA</b></p>	<p><b>MR / MRS / MS / CHIEF / .....</b></p>
<p><b>RESIDENTIAL Address</b></p>	<p><b>City :</b> <b>Country : NIGERIA</b></p>
<p><b>Telephone</b></p>	<p><b>+234</b></p>
<p><b>Email (if any)</b></p>	

Signature (for mandate purposes) Please sign in black ink within the box:

Passport  
Photograph

Your Mobile Phone No: \_\_\_\_\_

**UBA Prepaid Cards** Indicate the type of card you are applying for

<b>Visa Prepaid Card (Naira)</b> <input type="checkbox"/>	<b>Visa Prepaid Card (US Dollar)</b> <input type="checkbox"/>	<b>Segmentation</b>
New card or replacement: N1,500 Can be used anywhere in the world Does not require an account	New card or replacement: \$20 Can be used anywhere in the world Does not require an account	Low KYC <input type="checkbox"/> Medium KYC <input type="checkbox"/> Full KYC <input type="checkbox"/>

Preferred Name on Card

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

\*Maximum of 20 alphanumeric characters including spaces

Documents required to open NRN account

- Two passport photographs**
- Proof of identification** (Any of) Drivers license, International passport, Resident permit or Work permit
- Proof of source of funds** (Any of) Recent payslip, Work ID, Letter of reference from current bankers, Business registration documents if self employed, Admission and registration documents from the school (For students)
- Proof of address** (Any of) utility bill not exceeding last 2 months, last 6 months bank statement
- Completed indemnity form**

**Declaration:**

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

I have read that terms and conditions governing the operations of the account(s) which are presented overleaf and agree to be bound by them

\_\_\_\_\_  
Signature

Date: 

--	--	--	--	--

  
Day Month Year

FOR OFFICIAL USE ONLY

Business Office: \_\_\_\_\_ SOL ID \_\_\_\_\_

A/C Manager's Code: 

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

 Account No: \_\_\_\_\_

A/C Opened By: \_\_\_\_\_ CRO OFFICER \_\_\_\_\_ SIGN & DATE

Approved By: \_\_\_\_\_ BOM/HOP \_\_\_\_\_ SIGN & DATE

**DOMICILIARY ACCOUNT AGREEMENT (For Domiciliary Accounts ONLY)**

I/We, the undersigned hereby request you to establish in your books an account Current in \_\_\_\_\_ (Currency ) hereinafter called ("the Account") and to credit thereto such amounts of such currency as may from time to time be received by you for the Account. In order to induce you to establish the Account and to maintain it in your books, it is hereby agreed that:

Withdrawals from the Account shall be made only by the same mode of lodgement and in the currency of the Account or in Naira at the request of the undersigned in writing. And stamp, transmission or other charges related to withdrawals from the Account will be paid in local currency by the undersigned upon demand or charged to the said Account.

You will be indemnified and have no responsibility for or liability to the undersigned 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 which depository(ies) as you may select) or for the unavailability of such funds due to restrictions on convertibility, requisitions, involuntary transfers, or other similar causes beyond your control.

You may at any time in your discretion discharge your entire liability with respect to the Account by mailing to the undersigned at the communication address, your draft in the currency of the Account without recourse to you as drawer, payable to the order of the undersigned in the amount of the credit balance in the Account less charges, together with such other documents, if any, as may be necessary in your sole discretion, to transfer to the undersigned such claim as you may have on such funds.

The operation of this account is subject to the Laws and Regulations at any time existing in the Federal Republic of Nigeria.

Signature: \_\_\_\_\_ Date: 

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

# GENERAL TERMS & CONDITIONS

## Terms & Conditions of NRN Accounts

For the purpose of these Terms and Conditions, the word "Bank" shall refer to United Bank for Africa Plc and Non-Resident Banking accounts shall be referred to NRN accounts, its successors-in-interest and assigns:

1. Any person(s) opening or operating an account with the Bank will be deemed to have read, understood and accepted the Terms of Account and the applicable Schedule of Bank Charges issued and amended from time to time, by the Bank.
2. No account shall be opened by the Bank unless account opening form is fully completed and attached documents are attested by the required authorities
3. Upon submission of duly completed forms, bank will communicate Account Number to customer's email address of choice to enable customer fund account with Minimum Balance
4. "Welcome Pack" (cheque booklets, ATM card, Internet Banking PIN Mailers) will only be mailed to Account Owners after account has been funded with minimum balance
5. A Processing Fee will be charged to enable the bank securely mail the "Welcome Pack" to the customer's Communication Address of choice
6. A "Commission on Turnover" of N3 per mille shall be charged on NRN Current Account transactions
7. A Transaction Charge will also be applied on Domiciliary Account charges in line with the banks Fee Schedule
8. The Bank has a statutory responsibility to apply Value Added Tax (VAT) on all charges on customer's accounts
9. Only valid means of identification (International Passport, Work Permit, Residence Permit, or Drivers License) issued by recognised authorities will be required before the Bank opens any account in its sole discretion. Each account shall possess a distinctive number, which shall be quoted in all correspondence with the Bank relating to the account.
10. Any change in the address or constitution of the account holder/depositor should be immediately communicated in writing to the Bank. The post office/courier firms and other agents for delivery shall be considered agents of the account holder(s) for delivery of letters etc., no responsibility shall be accepted by the Bank for delay, non delivery, etc, including any shortage of cheque leaves of cheque book sent by post/courier at the request of the account holder.
11. The Bank is authorised to make such disclosures in respect of the accounts as may be required by any court order or competent authority or agency under the provisions or applicable laws and/or otherwise to safeguard the interests of the Bank.
12. Domiciliary accounts (Foreign currency account) and time deposits may be established in U.S. Dollars, Pound Sterling, Euro and such other currency, as the Bank shall determine, as allowed by local regulations in force from time to time.
13. Interest on savings and time deposits is paid at periodic intervals as determined by the Bank and/or upon respective maturity dates of such deposits at such rate as may be determined by the Bank from time to time.
14. Domiciliary (Foreign currency) accounts/deposits are opened and maintained subject to Foreign Exchange Regulations and directives of the Government of Nigeria, or any of its organization/agencies and Central Bank of Nigeria from time to time.
15. Uncleared instruments though credited in the account, shall not be drawn against even if such instruments are credited and/or allowed to be drawn against, the Bank shall have at all times the right to debit the account holder's account, if these are not realized, without prior notice to account holder/depositor.
16. The Bank will take due care to see that the credit and debit entries are correctly recorded in the accounts of the account holder/depositor but in case of any error, the Bank shall be within its right at all times to make the correct adjusting entries without prior notice and recover any amount due from the account holder/depositor without prior notice. The Bank shall not be liable for any damages, losses etc., and consequent upon such errors/adjustments.
17. In case a deposit matures on a public or bank holiday, then the Bank shall pay the deposit and/or the interest/return/profit there on the next working day when the Bank is open for ordinary banking business.
18. Cheques may only be drawn on printed cheques supplied by the Bank. The Bank reserves at all times the right to refuse payment of cheques drawn otherwise.
19. Cheques should be signed by the account signatory (ies) as per specimen signature and mandate supplied to the Bank and any alteration(s) thereon must be authenticated by drawer's full signature.
20. Post-dated, stale and defective cheques shall not be paid by the Bank.
21. In case of the Bank receiving notice of the demise of an individual customer, the Bank will not be obliged to allow any operation or withdrawal except on production of a Death/Succession Certificate or other court order, from a court of competent jurisdiction.
22. Periodic statements of account shall be issued by the Bank to the concerned account holder while a Certificate (conveying key terms for the deposit e.g. Tenor, Interest Rate) will be issued the depositor. Any discrepancy in the statement of account should be promptly brought to the notice of the Bank in writing within fourteen days of dispatch, failing which the statement of account shall be deemed to be final and conclusive, for all purposes whatsoever. In the case of any error, the Bank reserves its right, at all times to make adjusting entries to rectify the error without notice, and recover any amount wrongly paid or credited to any person together with any accrued interest/profit. However, the Bank shall not be liable for any loss or damage due to such error(s) or any consequential loss arising there from to any party.
23. No account holder/depositor may annotate or delete any entries or in the statement of account. Any discrepancy found should at once be brought into notice to the Bank, as per clause 26 above.
24. If statement of account is lost or spoilt, a duplicate statement of account may be provided by the Bank, subject to such charge as is applicable under Its Schedule of Charges. Duplicate copies of statement(s) of account shall be provided by the Bank upon the payment of relevant charges.
25. Minimum balance requirements will be notified by the Bank from time to time. Any failure or omission to maintain such deposit or balance criteria may result in the levy of penalty as deemed fit by the Bank.
26. The Bank in its sole discretion shall be constrained to close those accounts whose average balance during the half year is less than prescribed minimum balance and they show nil balance after deduction of service charges at the time of half yearly closings. Besides the Bank reserves to itself the right to close without prior notice, any account which in its opinion is not satisfactorily operated upon, or for any other reason whatsoever on the sole discretion of the Bank which shall not be incumbent on the Bank to disclose to the account holder/depositor.
27. The Bank solely reserves the right to terminate any type of relationship with the account holder/depositor without assigning any reason.
28. The account holder/depositor wishing to close the account must surrender unused cheques, ATM Cards if any. He will also be liable for account closing charges as in force, at the Bank before he can be paid or save the last remaining credit balance, if any.
29. The Bank shall have discharged its liability with respect to an account so closed by processing a transfer instruction from the customer, in the currency of such account, payable to the order of the account holder/depositor in the amount of the then credit balance of such account less deduction(s) in respect of the amount of any claim that the Bank may have on such funds constituting the credit balance.
30. The Bank shall determine from time to time the rate of interest payable on the account/deposit in accordance with the prevailing rules and regulations of the Central Bank of Nigeria and the policies of the Bank which are subject to change from time to time and the account holder/depositor agrees to accept such rate of interests.
31. The Bank may from time to time and at any time revise, amend, delete or supplement any of these terms and conditions, whether in whole or part including without limitations the charges leviable in respect to its services. Such charges shall be effective from the date specified by the Bank for such modification. These amendments/alterations shall be notified to the account holder/depositor and/or displayed at the Bank's premises/website from time to time and shall be binding on the account holder/depositor. The Bank reserves the right at any time and without notice to impose charges for the use of its services at any point in time.
32. The Bank reserves the right without prior notice to the account holder/depositor to debit the account for any expenses, fees, commission, interest, withholding tax, stamp duty, tax, duty, or any other cost, charges or expenses arising out of any transactions or operation of the account or term deposit with the Bank as may be payable to the Local, State or Federal Government as may be levied from time to time.
33. The Bank is subject to all applicable circulars, orders, directives, rules, regulations, laws, decrees, and restrictions issued by competent governmental and other regulatory authorities in Nigeria and the liability of the Bank for payment is governed by applicable laws and regulations in force in Nigeria at the relevant time. Repayment of any deposits, account balances, or interest/profit thereon is subject to any acts of the Government of Nigeria or the Central Bank of Nigeria or any competent governmental and other regulatory authority in Nigeria.
34. On the request of Hold Mail service, the Bank will hold all mail, addressed to the account holder/depositor for a maximum period of 3 months from receipt and such mail will be deemed to have been received by the account holder. The account holder will collect any mail so held personally or, through an authorized person, unless he advises the Bank to the contrary in writing. The Bank is authorized to charge a fee as per the Banks schedule of charges as revised from time to time, for this service and to hold, open and/or handle all such mail in such manner as the Bank deems fit. Any such fee charged by the Bank maybe debited by the Bank from the account of the account holder. If he fails to collect any such mail within a period of three months the Bank is hereby authorized to destroy the same at any time thereafter at my sole risk and responsibility, and in doing so the Bank shall be discharged from all responsibility or liability.
35. On the request of Hold Mail service, notwithstanding the fact that the account holder may not have knowledge of the contents of the mail until he has collected

such mail, in case such contents may have legal consequences or affect his rights with the Bank. The account holder shall bear the sole risk of any such consequences and hereby indemnify the Bank for any losses, costs damages and expenses incurred by the Bank arising from such mail.

36. Account holders ignorance of the contents of any mail being held by the Bank is not, and will not, be a defence to the Banks claims against him for all purposes and in all courts of law whether before or after termination of his banking relationship with the Bank.

37. It is acknowledged that the request for the Hold Mail service is being made entirely for the account holders convenience and at his risk and responsibility and without any obligation on the part of the Bank. The account holder would assume full responsibility for any loss, adverse consequences or liabilities in any way arising to him or to any third party and would keep the Bank indemnified against any claims, losses or consequences suffered in any way due to the Bank complying with his such request. Account holder further waives any and all claims against the Bank and its officers and employees, for any consequences arising as a result of any mail inadvertently being dispatched to him in the ordinary course of business or the Bank communicating with him in an emergency situation as perceived by the Bank or for the purposes of serving or issuing any demand or notice to him by the Bank or otherwise to protect the interest of the Bank.

#### **ADDITIONAL TERMS AND CONDITIONS FOR OPENING NRN ACCOUNTS**

1. Whenever any NRN account holder/depositor of the Bank (not a resident in Nigeria) opens or is in the process of opening a bank account [at any branch of] the UBA or on-line through the Banks web page for opening NRN Accounts, the following additional terms and conditions shall apply (NRN Terms).

2. Reference to these Terms and Conditions aforesaid shall include NRN Terms, and in case of a conflict or inconsistency between them, the NRN Terms shall prevail.

3. NRN Accounts are opened at UBA Main Branch on 57 Marina – Lagos and other selected Business Offices; however, accounts can be operated from any of the banks over 400 branches

nationwide. The validity, interpretation, enforceability, and performance of NRN account shall be governed by and construed in accordance with the laws of Nigeria. NRN Accounts are not subject to any foreign laws and are not insured by the Federal Deposit Insurance Corporation of the United States of America but by Nigerian Deposit Insurance Corporation.

4. In relation to NRN accounts, the Bank is subject to all applicable circulars, orders, directives, rules, regulations, laws, decrees, the liability of the Bank for payment is governed by applicable laws and regulations in force in Nigeria at the relevant time. Repayment of any deposits, account balances, or interest thereon is subject to any acts of the Government of Nigeria or the Central Bank of Nigeria or any competent governmental and other regulatory authority in Nigeria.

5. For regulatory and/or risk management purposes, the Bank will require the NRN account holder/depositor to secure attestation of all documents, passports and signature by his/her banker, a Notary Public or the Nigerian Embassy/Consulate.

6. Although the Bank uses adequate security measures, the NRN account holder/depositor understands, acknowledges and agrees that the mere use of electronic delivery channels, couriers, or postal services entails various risks, including, but not limited to, the risk of cyber piracy on the internet, interception of documents/data, hacking, etc. The NRN account holder/depositor agrees to bear all such risks.

7. The NRN account holder/depositor further understands and agrees that given the use of internet for the purpose of opening NRN Account or use of courier/postal services for the purpose of mailing documents to the bank, confidentiality of the information transmitted through any of the medium mentioned above cannot be guaranteed, and such account holder/depositor waives any right to such confidentiality.

8. In addition and without prejudice to the indemnity provided above, the NRN account holder/depositor hereby releases the Bank from all liabilities and indemnifies the Bank from all actions, cost, suits, claims, demands, expenses, losses and liabilities howsoever arising in consequence of or in any way related to use of internet or any other electronic means or courier/postal services for the purposes of opening NRN Accounts, including communication of any incorrect information or message supplied through the same.

9. The NRN Terms are not intended to be terms and a condition for the purpose of generally availing the Bank's Electronic Banking Services and is limited to matters relating to opening NRN Accounts. Separate terms and conditions are prescribed for Electronic Banking Services should you desire to avail of the same.

Signature: \_\_\_\_\_

Date: 

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

# INDEMNITY FORM

Account Number (provided by bank): 

--	--	--	--	--	--	--	--	--	--

Account Name: \_\_\_\_\_

In consideration of your acceptance of oral instructions or otherwise from me/us over the telephone, fax or implementation of other instructions where transmitted by electronic means (including email) in connection with such facilities as may from time to time form part of the services (Services) offered by you in accordance with your policy, I/we irrevocably and unconditionally agree and undertake to accept the veracity of any such instructions and your implementation of the Services for all purposes whatsoever. I/We further irrevocably and unconditionally ratify the same and hereby waive any claim against you as a consequence of or in respect of the provision by you of the Services, and not to use, or allow any third party to use the Services on my/our behalf and/or for any fraudulent or unlawful purpose. I/We confirm that any instructions given by me/us to you using any means may be used as evidence in any court of law or other proceedings of whatsoever nature or in resolving any dispute between us. I/We further irrevocably and unconditionally agree to indemnify and hold you harmless from and against all liabilities, losses, actions, proceedings, claims, costs, damages and expenses which may be incurred or suffered by you, or made against you, as a consequence of, or in respect of, the provision by you of the Services. I/We further agree that you may debit any of my/our accounts with you for all costs, charges, expenses or other amounts which you may incur as a consequence of, or in respect of, the provision of the Services. I/We agree that you may ignore, or suspend action on, any instructions received from me/us if you, in your absolute discretion, deem it appropriate to do so. I/We further confirm my/our understanding that compliance with such instructions and provision of the Services shall be subject to the internal policies of United Bank for Africa Plc, which may change from time to time and the relevant Circulars of the Central Bank of Nigeria.

I/We confirm that my/our Cheque Booklets, ATM Cards/PIN and Internet Banking ID and passwords shall be kept confidential. I/We shall be liable for any misuse of the same, and agree to indemnify you against all consequences of such misuse. I/We confirm that all information and data contained in this form is accurate and true and there is no undisclosed material information which would affect UBA's decision to extend any of the Services to me/us.

For any cards issued to me/us by UBA, I/we undertake to immediately inform the Bank in the event of loss or theft of the same. It is understood that I/we shall continue to be liable for all the transactions until receipt of aforesaid intimation by you. I/We further undertake to accept full responsibility for all transactions made by the use of the card, whether or not made with my knowledge or authority, and I/we will accept the bank's record of transaction as binding for all purposes.

For the purpose of this Indemnity Undertaking, the word Services shall be deemed to include any form of banking services or products that UBA may offer its customers from time to time including any cards. This Indemnity and Undertaking shall be deemed to be an integral part of the account opening form executed by me/us as amended from time to time.

I/We hereby agree with the Indemnity and Undertaking given, which I/we have read, understood and received a copy of, and confirm that the information supplied is correct to the best of my/our knowledge.

Name: \_\_\_\_\_

Name: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Signature & Date: \_\_\_\_\_

Signature & Date: \_\_\_\_\_

# Electronic Products & Services Enrollment Form

Request Date

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Surname

Other Names

Address

City  Telephone  Mobile

Email  Date of Birth

Account Number 1  Account Number 2

Male  Female  Type of Identification  
 National ID  Tax ID  Drivers Licence  Others

Affix Passport Here  
\*Required for UBA Prepaid Card

### Next of Kin Details

Name

Relationship  Phone Number

**UBA Debit Cards** Indicate the type of card you are applying for

<p><b>Visa Classic</b> <input type="checkbox"/></p> <p>New card or replacement: N1,000 Can only be used within Nigeria Requires Naira current/savings account</p>	<p><b>Visa Dual Currency</b> <input type="checkbox"/></p> <p>New card or replacement: N1,000 Can be used anywhere in the world Requires US Dollar domiciliary account</p>	<p><b>Verve</b> <input type="checkbox"/></p> <p>New card or replacement: N750 Can only be used within Nigeria Requires Naira current/savings account</p>	<p><b>Debit MasterCard</b> <input type="checkbox"/></p> <p>New card or replacement: N1,000 Can be used anywhere in the world Requires Naira current/savings account</p>
<p><b>Gold MasterCard (NGN)</b> <input type="checkbox"/></p> <p>New card: N5,000 Replacement: N2,500 Can be used anywhere in the world</p>	<p><b>Gold MasterCard (USD)</b> <input type="checkbox"/></p> <p>New card or replacement: \$10 Can be used anywhere in the world Requires US Dollar domiciliary account</p>	<p><b>Gold MasterCard (GBP)</b> <input type="checkbox"/></p> <p>New card or replacement: £7 Can be used anywhere in the world Requires Pound Sterling domiciliary account</p>	<p><b>Gold MasterCard (EUR)</b> <input type="checkbox"/></p> <p>New card or replacement: €7 Can be used anywhere in the world Requires Euro domiciliary account</p>

Preferred Name on Card

\*Maximum of 20 alphanumeric characters including spaces

**UBA Prepaid Cards** Indicate the type of card you are applying for

<p><b>Visa Prepaid Card (Naira)</b> <input type="checkbox"/></p> <p>New card or replacement: N1,500 Can be used anywhere in the world Does not require an account</p>	<p><b>Visa Prepaid Card (USDollar)</b> <input type="checkbox"/></p> <p>New card or replacement: \$20 Can be used anywhere in the world Does not require an account</p>	<p><b>Segmentation</b></p> <p>Low KYC <input type="checkbox"/> Medium KYC <input type="checkbox"/> Full KYC <input type="checkbox"/></p>
---	--	--

Preferred Name on Card

\*Maximum of 20 alphanumeric characters including spaces

**Internet Banking**

**U-Direct**  Preferred User ID

Individual Access charge: Free  
Corporate Access charge: Free

*This would be your log-in name. it should not be more than 10 characters. Please specify the alphanumeric users ID you would like to use to log-in to [www.ubadirect.com](http://www.ubadirect.com) in other of preference. You may be assigned a different User ID where your preferences are not available.*

**Mobile Banking**

**U-Mobile**

Setup is free  
Transfer to other banks: N100  
Transfer to accounts in UBA: F  
Airtime purchase or bill payment: Free

**E-Alerts**

**SMS Alert**   
N4 per alert  
Alert for transactions N1000 and above or all electronic transactions  
Balance at the end of each month

**E-mail Alert**   
Free  
Alert for transactions N1000 and above or all electronic transactions

**E-statement (Monthly)**   
Free

# Terms and Conditions

## INTERNET BANKING

1. User acknowledges that the alert and other information sent to him or accessed by him contain confidential information and should such information be sent to a third party through no fault of UBA Plc, UBA shall not be held liable.
2. UBA will not be liable for non delivery or delayed delivery of alerts, emails, errors or losses or distortion in transmission of alerts and emails to the USER. UBA shall not be liable for lack of receipt of alerts due to technical defects on customer's phone or computer or any damage or loss incurred by the USER as a result of causes not directly attributable to UBA.
3. UBA shall not be liable to the user, or to any third party for any drawing, transfer, remittance, disclosure, or any activity, or incidence on the user's account, whether authorized by the user or not, PROVIDED that such drawing, transfer, remittance, disclosure, or any activity, or incidence was user authorized or made possible by the fact of the knowledge and/ or use, or manipulation of the user's password, or otherwise by the user's negligence. User acknowledges that his password shall be known only to him and kept secret at all times.
4. In the event of loss or theft of the phone or compromise of the security of the provided email account, the user shall call CFC hotline or email [CFC@ubagroup.com](mailto:CFC@ubagroup.com) and immediately notify the Bank in writing within 24 hours of the loss/theft of phone or computer and email/password compromise.
5. UBA in its absolute discretion and without prior notice can temporary suspend this, any or all of the service or terminate them completely.

I hereby confirm that I have read and understood the above terms and conditions of the Virtual Banking Service and I agree to be bound by same.

## UBA DEBIT OR PREPAID CARD

The use of your Card shall be subject to the terms and conditions of the agreement between UNITED BANK FOR AFRICA PLC (herein after referred to as "we", "us" and "our") and the

CARDHOLDER (herein after referred to as you and your) in connection with the Debit Card. CARDHOLDER shall include (where appropriate) any person the customer has authorized the bank to issue the Card to.

### USING THE CARD

1. We will give you a Card to use either to get cash from cash machines (ATMs) or to withdraw cash and/or to make payments for goods and/or services. You must sign your Card and change your

Personal Identification Number (PIN) to a new PIN of your choice as soon as you receive it.

2. You agree that the card shall be kept secured at all times and your Personal Identification Number (PIN) will not be disclosed to any other person.

3. You agree that all transactions at any ATM or Point of Sale (POS) made by your card and with your PIN will be treated as authorized by you and in line with your account mandate. The bank will not

accept any liability for any alleged unauthorized use of the Card.

4. You must take all reasonable precautions to prevent the card and PIN from being used fraudulently or you might be liable for any losses incurred by you. These reasonable precautions include but

are not limited to:

- a. Not interfering with any magnetic stripe or integrated circuit (chip) in the card;
- b. Not disclosing the card number except when properly using the card;
- c. Destroying any notification of your PIN;
- d. Not writing down or recording in any format any PIN or disclosing it to anyone else (other than any additional cardholder) including the police and/or bank officials;
- e. Not using weak PIN or PINs that can be easily guessed (e.g. 1111, 0000, 1234, birthday, wedding day etc)
- f. Complying with any other instruction we may advise from time to time regarding keeping the card, card number and your PIN safe.

### FEES AND CHARGES

1. A card issuance fee is applicable to your account. Replacement cost for lost, stolen or renewed cards would be charged to your account; as applicable. Once you report a lost or stolen card,

we will ensure that your account is temporarily blocked in order to prevent unauthorized usage.

2. You will be required to obtain a new card from us for the replacement of lost, missing, damaged or stolen card OR when PIN is forgotten.

3. The bank reserves the right to charge fees and commission on your transactions as it may deem appropriate for use of this service by you.

### LIMITING YOUR RIGHT TO USE THE CARD

1. You agree that card shall expire on the expiry date stated on the card and the re-issuance of another may be at the discretion of the bank.

2. You agree that the card is the property of United Bank For Africa Plc and may be withdrawn from you on demand. You also agree that the bank will not be liable if a circumstance warrants the

card to be trapped by an ATM.

3. The bank will not be liable for any machine malfunction, strike, dispute or any other circumstances affecting the use of the card.

4. The bank shall not be liable for any events that may occur after ATM has successfully dispensed cash to you for your withdrawal transactions.

5. Withdrawals from ATMs with your card and PIN shall not exceed a maximum limit as may be specified by the Bank from time to time without prior notice to you.

### WHAT YOU SHOULD NOTIFY US

1. Immediately your card is lost or stolen or you think that the Card may be compromised misused or if the PIN is disclosed to any unauthorized persons or suspected to have been compromised.

2. If your statement includes an item which you think is wrong.

3. Immediately you change your name, phone number or address.

### LIMITS OF LIABILITY

1. Until you notify us that your Card is lost, stolen or at risk of being misused you will be liable for transactions before we acknowledge the receipt of the notification.

2. If someone uses your Card whether or not with your permission, you will be liable for all the transactions which take place prior to you notifying us that there is a danger of the card being

misused.

3. We will not be liable to you if we cannot carry out any or all our responsibilities under this agreement as a result of anything that we cannot reasonably control. This includes: Any machine

failing to work; and Industrial disputes, natural disasters, or acts of God

### REFUNDS AND CLAIMS

1. We will credit your account with a refund for any transaction or incorrect debit to your account in which you have reported only after an independent investigation is conducted by us and we are

satisfied that your claims are genuine.

2. You will be requested to provide us with full details of any transaction you want to dispute.

### TERMINATING THIS AGREEMENT

This agreement will come to an end if either party gives a written notice to the other to that effect and you have returned all Cards and made all payments due under this agreement.

Customer's Name

Customer's Signature

For Bank Use Only:

Customer Request Checklist

Debit Card	Yes	No	If no, why?
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
Internet Banking	Yes	No	If no, why?
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
Mobile Banking	Yes	No	If no, why?
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
E-Alerts	Yes	No	If no, why?
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>

Signature Verified by:

CSO Name \_\_\_\_\_

Signature \_\_\_\_\_

# Fund Transfer Details for NRN Account Funding

## 1 (USD TRANSFERS)

CITIBANK NEW YORK

HOW TO RECEIVE MONEY (USD) FROM ABROAD THROUGH  
UNITED BANK FOR AFRICA PLC, NIGERIA

Remitters of funds from abroad should inform their bankers as follows:

Please pay: UNITED BANK FOR AFRICA PLC, NIGERIA  
SWIFT CODE: UNAFNGLA

Through: CITIBANK NEW YORK  
UNITED STATES  
SWIFT CODE: CITIUS33  
ROUTING NO: 021000089  
ACCOUNT NUMBER: 36320321

FOR FURTHER CREDIT:

Beneficiary account number \_\_\_\_\_  
Beneficiary name \_\_\_\_\_  
Beneficiary address \_\_\_\_\_  
UBA branch \_\_\_\_\_

## 2(EUR TRANSFERS)

CITIBANK LONDON

HOW TO RECEIVE MONEY (EUR) FROM ABROAD THROUGH  
UNITED BANK FOR AFRICA PLC, NIGERIA

Remitters of funds from abroad should inform their bankers as follows:

Please pay: UNITED BANK FOR AFRICA PLC, NIGERIA  
SWIFT CODE: UNAFNGLA

Through: CITIBANK LONDON  
SWIFT CODE: CITIGB2L  
ACCOUNT NUMBER: 0013664082  
SORT CODE: 185008  
IBAN: GB29CITI18500813664082

FOR FURTHER CREDIT:

Beneficiary account number \_\_\_\_\_  
Beneficiary name \_\_\_\_\_  
Beneficiary address \_\_\_\_\_  
UBA branch \_\_\_\_\_  
Payment details \_\_\_\_\_

## 3 (GBP TRANSFERS)

CITIBANK LONDON,  
UNITED KINGDOM

HOW TO RECEIVE MONEY (GBP) FROM ABROAD THROUGH  
UNITED BANK FOR AFRICA PLC, NIGERIA

Remitters of funds from abroad should inform their bankers as follows:

Please pay: UNITED BANK FOR AFRICA PLC, NIGERIA  
SWIFT CODE: UNAFNGLA

Through: CITIBANK LONDON  
SWIFT CODE: CITIGB2L  
ACCOUNT NUMBER: 0013664090  
SORT CODE: 185008  
IBAN: GB07CITI18500813664090

FOR FURTHER CREDIT:

Beneficiary account number \_\_\_\_\_  
Beneficiary name \_\_\_\_\_  
Beneficiary address \_\_\_\_\_  
UBA branch \_\_\_\_\_  
Payment details \_\_\_\_\_