Account Opening Form Financial Inclusion 2



Please note that this form should be filled in CAPI	TAL LETTERS. This accoun	t requires no mea	ns of identification	or address verification.	
Date D D M M Y Y Y	Y Branch				
Account Number		BVN			
Personal Details*					
Title Mr. Mrs. Miss Dr.	Others (Specify)	Sex Male	Female		
Surname				Affix Signed Passport	
irst Name Middle Name Here					
Date of Birth DDMMYYYY	Date of Birth DDMMMYYYYPlace of Birth				
Phone Number	Lar	nguage			
Residential Address (Not P.O. Box)					
Identity Type Driver's license Internat	ional Passport 📗 🗈	National ID card	NEC Vote	rs card	
Identity No			ID Issue Date	D D M M Y Y Y	
ID Expiry Date DDMMYYYYY	Place/Cou	intry of Issue			
Declaration *					
I hereby apply for the opening of an account wi opening the account and therefore warrant that operations of the account which are highlighted If a fraudulent activity is associated with the op- account and report to appropriate law enforcen	the information are con labove and agree to be eration of your account,	rect. I have read bound by them.	the terms and co	nditions governing the	
Signature/Thumbprint		Date D	D M M	YYYY	
Other Details *					
E-mail			State of Origin		
LGA C	Occupation (Please specify)				
Employment Type (Specify) Self Employed	Paid Employment	Unemploy	ved Othe	ers	
Next of Kin Details					
Name					
Phone Number		Relationship			
Address (Not P.O. Box)					
For Official Use Only					
Approval to open account given by: Name, Signature & Date					
Terms & Conditions (1) The operation of your account is limited to	a maximum sinale deno	osit of N50.000 a	nd a maximum c	umulative balance of	
	5	,			

- N300,000 at any point in time.
- (2) Your mobile bank is limited to maximum transaction limit of N3,000 and daily limit of N30,000.
- (3) International funds transfer is prohibited.
- (4) Cheque deposits are not allowed into this account.
- (5) Only Verve cards can be issued.
- (6) Interest rate of 4.2% per annum applies on deposits as applicable.
- (7) This account is a sole signatory account.



Account Opening Terms & Conditions Fraud Sensitization Checklist (Customer Section)

In line with the regulatory requirement from the Central Bank of Nigeria, Sterling Bank Limited ("Bank") has adopted and developed alternative banking channels which enable customers operate their account(s) using the following channels and modes of authorization listed below:

TRANSACTION CHANNEL	MODE OF AUTHORIZATION
AUTOMATED TELLER MACHINES (ATM), POINT OF SALE TERMINAL (POS) WEB	DEBIT/CREDIT CARD- CARD PIN, CVV, FULL CARD PAN, EXPIRY DATE, ONE-TIME PASSWORD
ONE BANK	USERNAME, ALPHA-NUMERIC PASSWORD, TRANSACTION PASSWORD
STERLINGPRO	MTOKEN, PASSWORD
USSD	TRANSACTION PIN
E-MAIL, SMS	ONE-TIME PASSWORD

Now therefore, I/We understand, acknowledge, and agree that:

- 1. I/We have been informed that the Bank does not seek or request for any information relating to the transaction channels or modes of authorization in any form from its customers.
- 2. I/We shall not disclose any sensitive information regarding our account(s) or the mode of authorization to unauthorized parties through any medium including but not limited to the internet, text messages, e-mail or telephone.
- 3. We shall take all precautions to ensure that the mode of authorization is used or inputted discreetly while using through any transaction channel to avoid any unauthorized usage.
- 4. In the event that any fraudulent activity is suspected or actually carried out on my account, I/We shall immediately contact the Sterling Bank Contact Centre either through telephony, or social media platforms, or visit the nearest branch to visit such incidents.

Attestatio	<u>-</u> ^

Signature:

The content of this document has been read and explained to hereby irrevocab	me in a language that I/We understand and I/We, ly and unconditionally indemnify and keep the Bank fully
indemnified against all claims, demands, liabilities, damages, loss, costs which may be brought against the Bank or which the Bank may pay or in against the Bank in consequence of being registered on the transaction c	, charges, fees, expenses, distress, actions and proceedings cur in connection with or arising from any litigation or claim
Signed:	Date:

Account Opening Terms & Conditions Fraud Sensitization Checklist (Staff Section)

FOR OFFICIAL USE

Advise the customer of the following:

- ·Not to give their card PIN to anyone
- ·Not to give their card details (CVV, Card Number, Expiry Date) to anyone
- ·Not to give their One-Time Passwords (OTP) to anyone
- ·Not to give their online/mobile banking passwords to anyone
- ·To call the Contact Centre or visit the branch immediately, if I suspect any fraudulent activity on my account

I hereby confirm that I sensitized Mr/Miss/Ms/Mrs	_ on the above
during their account opening process. Therefore, the Bank will not be liable for loss of funds due to the d	vulgence of their
personal account information.	

*This	ic	mandatory
11112	15	manuatory