

ACCOUNT OPENING FORM



Passport
Photograph

Personal Details

Date (DD/MM/YY)

Title Mr. Mrs. Ms. Others Gender M F

Name of Investor (Surname First) _____

Marital Status Single Married Divorced Widowed Date of Birth

Address _____

Email _____ Mobile

Mother Maiden Name _____ BVN

Nationality _____ State Of Origin _____ LGA _____

Business /Occupation _____ Tick if unemployed

Business Address _____

Employer's Name _____

Means of Identification Int'l Passport Driver's License National ID Voters' Card

Others' (Specify) _____ ID Number

Account Specification

Plan: Fixed Deposit Target Savings Savings

Frequency of Deposit: 1 – 3 Months 4 – 6 Months 7 – 9 Months 10-12 Months

Value (word) _____

Value (Figure) _____ Payment Option: Cash Cheque Direct Debit Transfer

Next Of Kin Details

Name: _____

Address: _____

Email: _____

Mobile: Relationship: _____

Declaration:

I hereby apply for the opening of account(s) with Adeeva Capital Limited. 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 the terms and conditions governing the operation of account (s) and agreed to be bound by them.

Signature of Customer: _____ Effective Date:

FOR OFFICIAL USE

| CUSTOMER INTRODUCED BY / SIGN | DOCUMENT REVIEWED BY/ SIGN | TRANSACTION DATE | MATURITY DATE | INTEREST PAYABLE | NAME & SIGN. OF OPERATION STAFF |
|-------------------------------|----------------------------|------------------|---------------|------------------|---------------------------------|
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Adeeva Capital Limited Terms and Conditions

We confirm and agree that our Fixed Deposit Account and all banking transaction between us (the customer) and Adeeva Capital Limited (The Bank) shall be governed by the conditions contained herein.

1. Definition: the Bank; our; us 'we means Adeeva Capital Limited Business day means a day which Nigeria Bank are open for business. FDA means fixed deposit Account , You" Your" means the customer who is the person or persons' in whose name the account is held
2. The bank will not open or open the requested account unless and until it has received the required supporting documentation for the account.
3. The bank is here by authorized to undertake all 'Know your customer' (KYC) procedures specified by applicable laws and / or regulations and /or bank policies.
4. The bank may, without prior notice, impose or change the minimum balance requirement for the FDA or alter the applicable interest rate(s) or the charges relating to such account.
5. The bank is authorized where the balance standing to the credit of the FDA is below the required minimum balance, to either amend the rate of the interest payable or close the account.
6. The bank is authorized to transfer money from the customer FDA to any other account maintained with the bank whose balance is below the required minimum.
7. The minimum term for which the customers deposit is Thirty (30) days
8. The maximum term for which the customer deposit can be held is three hundred and sixty days (360).
9. The bank will issue the renewal notice approximately 1 week prior to the tenure deposit maturing, unless the tenure was for less than 60 days. This notice will seek instructions for renewal or redemption of the tenured deposit.
10. Where instructions are not received prior to the date of maturity, the bank renews the tenure deposit for the same investment as before as the interest rate applying to the new standard savings plan. The interest rate applicable to the new savings plan makes this significantly different higher or lower to the interest rate applied in the previous term of the market rate movement. Also the investment terms giving the best Interest rate may change from time to time. It is recommended that the customer contact the bank on or before the maturity date to determine if the rate that applies to the renewed plan meets their needs.
11. Where the customer has previously given the bank instructions that all or part of their savings plan should be paid to a nominated account at the bank on maturity, the customer is not able to change or cancel those instructions on or after the maturity date.
12. Where an early withdrawer fee is deemed applicable due to withdrawer in advance of maturity , such fee shall be calculated of fifty per cent (50%) of the approved interest that would have been payable on the savings plan as of the date the early withdrawer is processed by the bank.
13. The amount of the repayment adjustment is calculated by the bank taking into account the amount withdrawn, the length of the time since the funds where lodge as the percentage of the original time and the application of an adjusted rate of interest.
14. If it appears to the bank that the customer may:
 - a. Be in breach of the laws of Nigeria and of any other jurisdiction relating to money laundering or counter-terrorism, or
 - b. Appear in a list of persons with whom dealings are prescribed by the government or a regulatory authority of any jurisdiction. The bank may immediately do one or more of the following
 - c. Refuse to process any transaction of the customer
 - d. Suspend the provision of a product or service to the customer's
 - e. Freeze the customer's account close the customer's account.
 - f. The customer accept that the bank will be under no liability to them if they do any or all the above things
15. The customer agrees to hold the bank free of any responsible for any loss or damage of funds deposited with bank due to any future Government order, law, tax, embargo, moratorium, exchange restriction and/ or all other causes beyond the Bank's control.
16. The customer agree to be bound by any notification of change in the conditions governing the account directed to the customer's last known address and any notice or letter (electronic and physical) sent to the customer's last known physical and electronic address shall be considered as duly delivered and received by the customer as at the time it would be delivered in the ordinary course of post or electronically.
17. The customer accepts that any disagreements with entries on their bank statement will be made by them within fifteen (15) working days of the dispatch of the bank statement. Failure to receive any such notice of disagreement with the entries imputed therein within the stipulated timeframe shall amount to acquiescence that entries in the statements have been rendered incorrectly.
18. Any communication by the bank shall be deemed to have been made as soon as it is sent to most recent address provided by the customer and the date indicated in the duplicate copy of such letter or on the bank's mailing list will constitute the date on which the communication was sent.
19. The bank is here authorized to honor for and to the debit of the customer's account(s) any and all payment instruction issued in accordance with the mandate for the customer's account(s) which bears or appears to bear the copy or electronic mail signature of the person(s) who specimen signatures have been provided to the bank by the customer.
20. If any part of this Terms and Conditions is found to be void or unenforceable for the unfairness or any other reason, the remaining part of these Terms and Conditions will continue to apply to the extent possible as if the void or unenforceable part had never existed.

The Term and Conditions stated herein shall be governed and constructed in accordance with the laws of the Federal Republic Of Nigeria. The customer agrees that any disputes arising out of or in connection therewith may be brought in the Courts of the Federal Republic Of Nigeria

Name: _____

Signature _____

Date _____