



# UNION TRUST BANK LIMITED

## APPLICATION FOR OPENING AN ACCOUNT

INDIVIDUAL

JOINT

SAVINGS

CURRENT

SECURITY DEPOSIT

NAME (s) \_\_\_\_\_

DATE OF BIRTH \_\_\_\_\_

NATIONALITY \_\_\_\_\_ SEX: M OR F \_\_\_\_\_

RESIDENTIAL ADDRESS: \_\_\_\_\_

\_\_\_\_\_ TELEPHONE \_\_\_\_\_

MAILING ADDRESS: \_\_\_\_\_

\_\_\_\_\_ TELEPHONE \_\_\_\_\_

OCCUPATION: \_\_\_\_\_ TITLE \_\_\_\_\_

EMPLOYER: \_\_\_\_\_

EMPLOYER'S ADDRESS: \_\_\_\_\_

\_\_\_\_\_ TELEPHONE \_\_\_\_\_

SPOUSE'S NAME: \_\_\_\_\_

SPOUSE'S EMPLOYER: \_\_\_\_\_

\_\_\_\_\_ POSITION \_\_\_\_\_

EMPLOYER'S ADDRESS: \_\_\_\_\_

\_\_\_\_\_ TELEPHONE \_\_\_\_\_

### OTHER BANK ACCOUNT MAINTAINED

1. BANK \_\_\_\_\_

LOCATION \_\_\_\_\_

TYPE OF ACCOUNT \_\_\_\_\_ ACCOUNT NO \_\_\_\_\_

2. BANK \_\_\_\_\_

LOCATION \_\_\_\_\_

TYPE OF ACCOUNT \_\_\_\_\_ ACCOUNT NO \_\_\_\_\_

3. BANK \_\_\_\_\_

LOCATION \_\_\_\_\_

TYPE OF ACCOUNT \_\_\_\_\_ ACCOUNT NO \_\_\_\_\_

INITIAL DEPOSIT  CASH Le \_\_\_\_\_  CHEQUE Le: \_\_\_\_\_  TOTAL DEPOSIT Le: \_\_\_\_\_

## REFERENCES

1. NAME: \_\_\_\_\_

ADDRESS: \_\_\_\_\_

\_\_\_\_\_ TELEPHONE \_\_\_\_\_

OCCUPATION: \_\_\_\_\_

BANKERS: \_\_\_\_\_

\_\_\_\_\_

2. NAME: \_\_\_\_\_  
 ADDRESS \_\_\_\_\_  
 \_\_\_\_\_ TELEPHONE \_\_\_\_\_  
 OCCUPATION \_\_\_\_\_  
 BANKERS \_\_\_\_\_  
 \_\_\_\_\_

I/We request the opening of an individual/Joint Current Account with you and confirm that the above information are true and I/We hereby give the Bank the rights to verify the same at your discretion.

|                        |                        |                                   |            |
|------------------------|------------------------|-----------------------------------|------------|
| PASSPORT<br>PHOTOGRAPH | PASSPORT<br>PHOTOGRAPH | (A) _____<br>Customer's Signature | _____ Date |
| (A)                    | (B)                    | (B) _____<br>Customer's Signature | _____ Date |
|                        |                        | (C) _____<br>Customer's Signature | _____ Date |
| PASSPORT<br>PHOTOGRAPH |                        |                                   |            |
| (C)                    |                        |                                   |            |

Account Mandate Individual/Joint  
**UNION TRUST BANK LIMITED**

Branch \_\_\_\_\_ Date \_\_\_\_\_

Dear Sirs

Kindly open an Account in my/our name(s) unless and until I/We state in writing to the contrary. I/We hereby request and authorise that you honour all cheques and/or other orders which may be drawn on such accounts given that such cheques and/or order are signed by me/ us, and also request and authorise that you debit all such cheques and/or orders to the said account and whether the said account with you be for the time being in credit or overdrawn (overdraft) or may become overdrawn as a result of such debit.

I/We agree -

- (i) To guard against access to my/our cheque book by unauthorised person(s) as failure or negligence on my/our part may lead to any losses being charged to my/our account.
- (ii) That the Bank debit my/our account according to Management policy (directives) regarding service charges usually displayed within the Bank upheld and not necessarily sent to me/us officially by mail.
- (iii) I/We understand that where the funds are insufficient to cover the value of the said cheque, the cheque drawn on this account may be returned to me/us unpaid as the Bank is under no obligation to honour such a cheque.
- (iv) To assume responsibility for payment of any overdraft with interest within 30 days of its occurrence. In this regard I/We hereby give the Bank the right of set-off in appropriations to adjust the overdraft from my/our other accounts with the bank.
- (v) The bank is empowered to debit from my/our account normal banking charges, interests, commissions etc. and any sum standing to the debit of the current account shall attract interest charges at the Bank's fixed rate every now and then. However, any credit balance shall yield no interest in the current account unless the account is savings or otherwise where the Bank may pay a stipulated interest per Banks policies.

- (vi) That for any cheque(s) credited to my/our individual/joint current account returned dishonoured, such may be transmitted to me/us by bearer or by post through my/our last indicated address without any liability on part of the Bank.
- (vii) That any discrepancies with entries on my/our Bank Statement(s) will be notified to the Bank within 15 days of despatch. The Bank shall assume that the entries made are correct having within 15 days failed to receive any notice (information) to the contrary.
- (viii) That any funds given to members of staff outside the premises of the Bank or outside its business hours shall be done at my/our own risk and that the Bank will not be responsible for any losses.
- (ix) To be fully responsible for the authenticity, accuracy and validity of all endorsements which shall appear on all cheques, orders, bills, notes, negotiable instruments and receipts and/or other documents deposited in my/our account.
- (x) That any notice or letter shall be deemed duly delivered to and received by me/us so long as any such notice or letter is forwarded by the post through the address supplied by me/us or put on as general notice within the Banking hall.
- (xi) That any notice of changes affecting the account as transmitted under class (X) above is binding upon me/us. In this regard, I/We hereby give the Bank the right to close the account at the sole discretion of the bank if the account is deemed by the Bank as dormant, incline or undesirable due to any reason(s) whatsoever, subject to a prior notice of 15 days by way of mail or guard notice in the banking hall.
- (xii) To excuse you from any obligations arising from my/our losses or damage to funds deposited with you caused by any future laws, orders, tax embargo moratorium, levies exchange restrictions or any extraneous circumstances imposed by Government policy/ action, and that all such funds credited to the accounts are payable at your specified branch on demand and in such local currency or with the option of any such local currency that may be in local circulation.
- (xiii) Besides any general legal claim which the law entitles you to as Bankers, I/We agree to tender to your custody any sums from my/our accounts and/or any kind of credit in form of deposits, cheques, securities, valuables, cash any instruments of negotiation on and/or other assets that belong to me/us in settling any liabilities to you regardless as to whether such a liability be accidental or deliberate. It is understood that this may be done without prior notice or consideration to me/us.
- (xiv) To be in compliance with and be bound by the rules of the bank for operating such accounts, as mentioned above and as changed/ modified by the Bank from time to time duly communicated to me/us side clause x, above.

Name: .....

(A) .....  
Signature

Name: .....

(B) .....  
Signature

Name: .....

(C) .....  
Signature

**JOINT ACCOUNT MANDATE :**

We hereby request that you honour cheque(s) and/or orders (including cheques and/or order in favour of any one or both of us) duly signed as per our application : and in consideration of any overdraft or debit due which you may permit on this account or any other account in our name, we agree to be jointly and severally liable. On the death of any one of us, the signature of the survivor may be accepted as sufficient discharge for any credit balance on this account or any part of such balance. We also hereby give the Bank the rights of Set-off and appropriation as well as the right's of closure of account due to any reason(s) whatsoever at the sole discretion of the Bank without any liability on part of the bank or any of its officials.

NAME: .....

SIGNATURE : (A) .....

DATE: .....

NAME: \_\_\_\_\_

SIGNATURE: (B) \_\_\_\_\_

DATE: \_\_\_\_\_

NAME: \_\_\_\_\_

SIGNATURE: (C) \_\_\_\_\_

DATE: \_\_\_\_\_

**INSTRUCTIONS/SIGNING POWERS**

\_\_\_\_\_  
\_\_\_\_\_

**FOR BANK USE ONLY**

ACCOUNT NO. ....

| Documents obtained  | Initial & Date | Account Opening         | Initial & Date |
|---------------------|----------------|-------------------------|----------------|
| Signature Cards     |                | Reference Received      |                |
| Power of Attorney   |                | Cheque Book delivered   |                |
| Mandate             |                | Documentation filed     |                |
| Reference forms     |                | Entered on Computer by  |                |
| Passport Photograph |                | Verified on computer by |                |
| Others (specify)    |                | Others (specify)        |                |

Identification \_\_\_\_\_

Reference Instructions \_\_\_\_\_

Other Instructions \_\_\_\_\_

Account Opening  
Approved by: Name: \_\_\_\_\_ Title \_\_\_\_\_ Signature/Date \_\_\_\_\_