



INDIVIDUAL CURRENT ACCOUNT MANDATE

TO: Guaranty Trust Bank (Ghana) Ltd.

I/WE HEREBY REQUEST AND AUTHORISE YOU TO:

1. Open a current 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 orders which may be drawn on the said account provided such cheques or orders are signed by me/us and to debit such cheques or order 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 your right to refuse to allow any overdraft or increase of overdraft and in consideration, I/We agree:
 - (a) to assume full responsibility for the genuineness or correctness and validity of all endorsements appearing on all cheques, orders, bills, notes, negotiable instruments, receipts and/or other documents deposited in my/our account.
 - (b) to be responsible for the repayment of any overdraft with interest and to comply and be bound by the Bank's rules for the conduct of a current account receipt of which I/We hereby acknowledge.
 - (c) to free the Bank from any responsibility for any loss or damage to funds deposited with the bank due to any future Government order, law, levy, tax, embargo, causes beyond the Bank's control.
 - (d) that all funds standing to my/our credit are payable on demand only in such local currency as may be in circulation.
 - (e) to be bound by any notification of change in conditions governing the account directed to my/our last known address and any notice or letter sent to my/our last known address shall be considered as duly delivered and received by me/us at the time it would be delivered in the ordinary course of post.
 - (f) that if a cheque credited to my/our individual current account is returned dishonoured, the same may be transmitted to me/us through my/our last known address either by bearer or by post.
 - (g) that I/We note that the Bank will accept no liability whatsoever for funds handed to members of the staff outside banking hours or outside the Bank's premises.
 - (h) that my/our attention has been drawn to the necessity of safe guarding my/our cheque book so that unauthorized persons are unable to gain access to it and to the fact that neglect of this precaution may be a ground for any consequential loss being charged to my/our account.
 - (i) that the Bank is under no obligation to honour any cheques(s) drawn on this account unless there are sufficient funds in the account to cover the value of the said 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 on demand.

To
The Manager,
Guaranty Trust Bank (Ghana) Ltd.

Next of Kin

Name: _____
Surname First Name Middle Name

Relationship: _____

Contact Address: (Not P. O. Box) _____

Telephone No.(s)

Office: _____

Mobile: _____ Home: _____

Remarks (if necessary): _____

ACCOUNT OPENING APPLICATION FORM

- (j) that any disagreements with entries on my/our Bank Statements will be made by me/us within 15 days of the dispatch of the Bank Statement failing receipt by the Bank of a notice of disagreement of the entries within 15 days from the date of dispatch of my/our bank statement, it will be assumed by the Bank that the statement as rendered is correct.
 - (k) that any sum standing to the debit of the current account shall be liable to interest charges at the rate fixed by the Bank from time to time. The Bank is authorized to debit from the account the usual banking charges, interest, commissions, and any service charge set by The Management from time to time.
3. I/We also agree 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 set off or 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 with you in or towards satisfaction of any of my/our liabilities to You or any other account or in any other respect whether such liabilities be actual or contingent primary collateral and several or joint.

Dated this _____ day of _____ 20_____

Signature

Name: _____

Address: _____

Name: _____
Surname First Name Middle Name

Business/Occupation: _____

Nationality: _____ Date of Birth: _____

Name of Employer: _____

Business/Office Address: _____

Office Tel(s): _____

Residential Address: _____

Mobile Phone: _____ Home Phone: _____

Mode of Sending Statements and Mail: E-Mail Post Hold

E-mail Address (es): _____

Correspondence Address (for bank mails) _____

Frequency of Statement: Weekly Monthly Quarterly Yearly

FOR JOINT ACCOUNT	
(1)	(2)
Name: _____ Surname First Name Middle Name	Name: _____ Surname First Name Middle Name
Address: _____ _____ _____	Address: _____ _____ _____
Occupation _____	Occupation _____
Employer: _____	Employer: _____
Tel(s): _____	Tel(s): _____
E-mail: _____	E-mail: _____

Purpose of Account: Personal Savings Investment Loan Servicing Salaries
 Transactional Others (Please specify _____)

Source of Funds for the Account: Personal Savings Salary Inheritance/Gift
 Dividends Others (Please specify _____)

DECLARATION:
I/We apply for the opening of account(s) with Guaranty Trust Bank (Ghana) Ltd. I/We understand that the information given herein is the basis for opening such account(s) and therefore warrant that such information is correct.
I/We agree to be bound by terms and conditions governing the operations of the account(s).

Signature Date

Signature Date