



# SPECIMEN

(To be on Auditor's/Solicitors Letterhead)

## HOW TO OPEN YOUR CORPORATE CURRENT ACCOUNT

1. Complete all relevant portions of the Account opening application form.
2. Complete the enclosed signature card.
3. a. By registered company Auditors/Solicitors or Reference from banks.
4. Supply the underlisted documents along with completed application package. Please bring along the following original documents for sighting.
  - a. Photocopy of Certificate of Incorporation and Certificate to Commence Business of your company.
  - b. Copy of certified Company Regulations of your company/Articles of Association.
  - c. Copy of Form 3 (Particulars of Directors and Secretary).  
Form 4: To be used by Companies limited by shares.
  - d. One passport photograph of each Signatory to the Account (with full face forward).
  - e. Identification document for signatories to the Account, e.g. Driving Licence, International Passport, Voter's ID.
  - f. Resident Permit for foreign citizens.
  - g. A copy each of 3 months Current Utility Bills of each signatory to Accounts, Originals to be sighted.
  - h. Form 13: Notice of situation of registered office or any change therein (Change of office location).
5. Mandate and resolution in the package is to be signed by Director and Secretary with Company Seal.

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

Dear Sir/Madam,

We write to confirm that we.....

Are the **External Auditors/Solicitors** of the herein named Company;

We also confirm that the Directors of the Company namely;

Are personally known to us. We have their **External Auditors/ Solicitors** since

Thank you

Yours faithfully,

CHARTERED ACCOUNTANTS

**FOR BANK USE ONLY**  
**DOCUMENTS OBTAINED**

	Yes	Deferred	Waived
COMPLETED SIGNATURE CARD (1)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
REFERENCE FORMS (2)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
COMPANY REGULATIONS	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
COPY OF CERTIFICATE OF REGISTRATION	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
COPY OF FORM 3 (PARTICULARS OF DIRECTORS)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
COPY OF FORM 4	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
PASSPORT PHOTO(S)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
IDENTIFICATION	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
OTHERS:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
UTILITY BILL	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**DOCUMENTATION CHECKED**

C.I.S: \_\_\_\_\_  
NAME INITIAL DATE

**DEFERRAL / WAIVER OF DOCUMENTS AUTHORISED:**

\_\_\_\_\_  
NAME INITIAL DATE

**ACCOUNT OPENING AUTHORISED:**

\_\_\_\_\_  
NAME INITIAL DATE

**APPLICATION TO OPEN A CURRENT ACCOUNT**

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

Certificate of Incorporation No.: \_\_\_\_\_

Date of Incorporation: \_\_\_\_\_

Business Address: \_\_\_\_\_

Registered Office (if different from above): \_\_\_\_\_

Nature of Business: \_\_\_\_\_

Telephone No (s): \_\_\_\_\_

Fax No(s): \_\_\_\_\_

**KEY CONTACT PERSON (S)**

Name: \_\_\_\_\_  
Surname First Name Middle Name  
 Job Title: \_\_\_\_\_ Mob. \_\_\_\_\_ D/L: \_\_\_\_\_ E-mail: \_\_\_\_\_

Name: \_\_\_\_\_  
Surname First Name Middle Name  
 Job Title: \_\_\_\_\_ Mob. \_\_\_\_\_ D/L: \_\_\_\_\_ E-mail: \_\_\_\_\_

Name: \_\_\_\_\_  
Surname First Name Middle Name  
 Job Title: \_\_\_\_\_ Mob. \_\_\_\_\_ D/L: \_\_\_\_\_ E-mail: \_\_\_\_\_

Correspondence Address for bank mail (where different from Business Address):

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

**ACCOUNT WITH OTHER BANKS IN GHANA**

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

Bank Address: \_\_\_\_\_

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

## MANDATE AND RESOLUTIONS

Pursuant to this application, a meeting of the Board of Directors of the Company was held and it was resolved and declared that a current account be opened with Guaranty Trust Bank (Ghana) Ltd., ("the Bank") and the Bank is hereby authorized to honor the instructions of the persons whose signatures are contained in the specimen signature card delivered to the Bank.

The Company shall give notice of any anomalies in statements furnished by the Bank within 90 days of the date thereof the failure of which absolves the Bank from all liabilities thereof. It was further resolved that the Bank may combine or consolidate all or any of the Company's accounts and set off or transfer any sums or asset standing to the credit of one or more of such accounts towards the satisfaction of the Company's liabilities to the Bank.

The persons whose signatures appear below, one of whom is a Director of the Company, have been duly authorised to mandate the opening of the account. The information provided for the opening of this account is true and correct in all material respect.

The company also hereby request and authorise you to;

1. Send our bank statements by electronic mail to the e-mail address (es) supplied in this form. We undertake to keep our e-mail address(es) confidential in order to prevent unauthorised access to statements sent to the address(es).

Daily  Weekly  Monthly

2. Register us for the underlisted electronic products

SMS banking  Internet banking  Telephone banking

We confirm that we have read the terms and conditions guiding the deployment of electronic products as contained in this application and hereby agree to the provisions therein.

Dated/this \_\_\_\_\_ day of \_\_\_\_\_ 20\_\_\_\_\_

CERTIFIED TRUE COPY

Name \_\_\_\_\_ Name \_\_\_\_\_

Designation: \_\_\_\_\_ Designation: \_\_\_\_\_

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

## TELEPHONE BANKING - TERMS AND CONDITIONS

### 1. ON THESE TERMS AND CONDITIONS

- (a) "You" means the individual named overleaf, where two individuals are named, either or both of those individuals,
  - (b) "We" "Us" and "Our" refers to Guaranty Trust Bank (Ghana) Limited's service,
  - (c) "Service" means the Guaranty Trust Bank Telephoning Banking Service,
  - (d) "PASSCODE" means the code you use to access the system,
  - (e) "Accounts" means a current, savings or call account maintained with us at any of our branches in Ghana,
  - (f) "Mailing Address" means your mailing address in our records.
2. This service will allow you to issue instructions by the use of a telephone in conjunction with your PASSCODE. The instructions, which can be given in this way, are set out in the attached brochure. We will endeavour to carry out your instructions promptly. You can not use this service to transfer funds or transact a business which attracts a fee unless you have sufficient available funds in that account.
  3. If you want to use the service, you must have
    - (a) An account with us,
    - (b) User ID and Passcode.
    - (c) A Touch-Tone Telephone.
  4. You must not allow any one else to have access to your account through this service.
  5. You understand your PASSCODE is used to give instructions. You must not disclose your PASSCODE to anyone. You must not write your PASSCODE down. You instruct us to comply with any instruction given to us through the use of the service, if we are given instructions by means of your PASSCODE. You must change your PASSCODE immediately if it becomes known to anyone else.
  6. We shall not be liable for complying with instructions given with your PASSCODE if it is disclosed to a third party. You should also inform us if your PASSCODE is forgotten so that we can re-create another PASSCODE for you.
  7. You must read the brochure and familiarize yourself with its content before using the service. You must also understand that any instruction you give with your PASSCODE shall be sufficient confirmation of the authenticity of any instruction given.
  8. You are responsible for any information given by means of your PASSCODE. This means that we would not be responsible for any fraudulent, duplicate or erroneous instruction given to us by means of your PASSCODE.
  9. We will not be liable for any failure to provide the service or to comply with these terms and conditions for any cause that is beyond our reasonable control.
  10. We may, for any valid reason, alter, suspend or terminate the service without giving you notice. We shall not be liable for doing this.
  11. We may, for any reason, vary these terms and conditions.
  12. We can send you notifications using the address we have in our records.
  13. These terms and conditions will be governed by Ghanaian Law.

## SMS BANKING - TERMS AND CONDITIONS

### 1. ON THESE TERMS AND CONDITIONS

- (a) "You" means the individual named overleaf, where two individuals are named, either or both of those individuals,
  - (b) "We" "Us" and "Our" refers to Guaranty Trust Bank Ghana Limited's Service,
  - (c) "Service" means the Guaranty Trust Short Message Service (SMS) Banking Service,
  - (d) "PASSCODE" means the code you use to access the system,
  - (e) "Accounts" means a current, savings or call account maintained with us at any of our branches in Ghana,
  - (f) "Mailing Address" means your mailing address in our records.
2. This service will allow you to issue instructions by the use of a mobile phone in conjunction with your PASSCODE. The instructions, which can be given in this way, are set out in the attached brochure. We will endeavour to carry out your instructions promptly. You can not use this service to transfer funds or transact a business which attracts a fee unless you have sufficient available fund in that account.
  3. If you want to use the service, you must have
    - (a) An account with us,
    - (b) A Passcode,
    - (c) A mobile phone on a GSM network.
  4. You must not allow anyone else to have access to your account through this service.
  5. You understand your PASSCODE is used to give instructions. You must not disclose your PASSCODE to anyone. You must not write your PASSCODE down. You instruct us to comply with any instruction given to us through the use of the service, if we are given instructions by means of your PASSCODE. You must change your PASSCODE immediately if it becomes known to anyone else.
  6. We shall not be liable for complying with instructions given with your PASSCODE if it is disclosed to a third party. You should also inform us if your PASSCODE is forgotten so that we can re-create another PASSCODE for you.
  7. You must read the brochure and familiarize yourself with its content before using the service. You must also understand that giving your PASSCODE shall be sufficient confirmation of the authenticity of any instruction given.
  8. You are responsible for any information given by means of your PASSCODE. This means that we would not be responsible for any fraudulent, duplicate or erroneous instruction given to us by means of your PASSCODE.
  9. We will not be liable for any failure to provide the service or to comply with these terms and conditions for any cause that is beyond our reasonable control.
  10. We may, for any valid reason, alter, suspend or terminate the service without giving you notice. We shall not be liable for doing this.
  11. We may, for any reason, vary these terms and conditions.
  12. We can send you notifications using the address we have in our records.
  13. These terms and conditions will be governed by laws of Ghana.

## INTERNET BANKING - TERMS AND CONDITIONS

The web site under the domain name "www.gtbghana.com" ("Guaranty Trust Website") is operated by Guaranty Trust Bank, Ghana ("Guaranty Trust"). The Guaranty Trust Web Site is operated on behalf of Guaranty Trust and its related bodies corporate (together called the "Guaranty Trust Group"). Your use of the Information, graphics and materials on the Guaranty Trust Web Site ("Material on this web site") are governed by these Terms of Use and the Privacy and Security Statement. In addition to the terms contained in this document, there are also specific terms, which form part of the Terms of Use and govern your use of, and access to, certain sections of the Guaranty Trust Web Site. Since you are also bound by these additional terms, you should review them wherever they are accessible by you on the Guaranty Trust Web Site.

### Links to Other Web Sites

The Guaranty Trust Web Site may contain links to other web sites operated by third parties ("Third Party Web Sites"). Guaranty Trust does not endorse, or approve of the operators of Third Party Web Sites, or the information, graphics and material on those Third Party Web Sites ("Third Party Material"). Guaranty Trust makes no warranties or representations:

- Regarding the quality, accuracy, merchantability or fitness for purpose of Third Party Material or products or services available through Third Party Web Sites; or
- That Third Party Material does not infringe the intellectual property rights of any person. Guaranty Trust is not authorizing the reproduction of Third Party Material by linking Material on this web site to Third Party Material. When you follow a link on the Guaranty Trust Web Site, material at a Third Party Web Site may be displayed in your browser framed by Material on this web site. The material so displayed is also Third Party Material for the purpose of these Terms of Use.

All offers to sell and statements relating to goods and services available on Third Party Web Sites are the responsibility of and given by the Third Party Web Site operator, in so far as such offers and statements are made on the Guaranty Trust Web Site, Guaranty Trust expressly disclaims acting in any capacity on behalf of Third Party Web Site operators. Guaranty Trust shall be at liberty to use for any purpose, any idea concept, know how or technique contained in any material delivered to Guaranty Trust web site by a visitor and Guaranty Trust shall not be subject to any obligations of confidentiality regarding such material except as required by law in relation to information supplied by customers.

Guaranty Trust Product Information and Supply Material on this web site may contain general information about Guaranty Trust products and services. Unless expressly stated otherwise, this information:

- Does not constitute an offer or inducement to enter into a legally binding contract; and
- Does not form part of the terms and conditions for Guaranty Trust products and services.

For further information about a particular product or service please complete the e-form on the product or service page. All applications for credit are subject to the Guaranty Trust's normal credit approval criteria.

Unless expressly agreed otherwise:

Products and services discussed in the section of the Guaranty Trust Web Site which refers to the Ghana operations of any Guaranty Trust member (the "Ghanaian Section") will be provided only to Ghanaian residents. These products and services are generally not available to non-Ghana residents because they may not comply with non-Ghana laws. Again, products and services discussed in the sections of the Guaranty Trust Web Site which refer to the various non-Ghana operations of any Guaranty Trust member or discussed in web sites operated by any Guaranty Trust member outside Ghana and linked to the Guaranty Trust Web Site (the "International Sections") will be provided only to residents of the jurisdiction to which a particular International Section applies, and only to the extent that those products and services comply with the laws of that jurisdiction.

### Internet Banking

To have access to this service you must be a Guaranty Trust customer. The service grants you access to all the functions listed in this brochure, through the use of your Account Number and Passcode. Your passcode is used to give instructions and initiate transactions on your account. Do not disclose your passcode to anybody. If your passcode becomes known to a third party, you must immediately change it. You must inform us if your passcode is forgotten so that we can re-create another one for you.

You must understand that giving your Account Number/Passcode shall be sufficient confirmation of the authenticity of any instruction given or transaction initiated. Therefore, Guaranty Trust will assume that any instruction given with your Account Number/Passcode is originating from you. This means that we will not be responsible for any fraudulent, duplicate or erroneous instruction given to us or any such transaction initiated by means of your Account Number/passcode. Also note that we shall not be liable for complying with instructions given with your passcode if it is disclosed to a third party.

Please read the Internet Banking Brochure before using the service. We will not be liable for any failure to provide the service or to comply with these terms and conditions for any cause that is beyond our reasonable control.

#### **Warranties**

While we have made every effort to ensure that information is free from error, the Guaranty Trust does not warrant the accuracy, adequacy or completeness of Material on this web site. No warranty of any kind, implied, express or statutory, including but not limited to the warranties of non infringement of third party rights, title, merchantability and fitness for particular purpose is given with materials on the Guaranty Trust web site. All information is subject to change without notice. Guaranty Trust recommends that you seek independent advice before acting upon Material on this web site or Third Party Material. Guaranty Trust does not guarantee that the Guaranty Trust Web Site or Third Party Web Sites will be free from viruses, or that access to the Guaranty Trust Web Site or Third Party Web Sites will be uninterrupted.

#### **Limitations**

Subject to any responsibilities implied by law and which cannot be excluded, no member of Guaranty Trust is liable to you for any losses, damages, liabilities, claims and expenses (including but not limited to legal costs and defense or settlement costs) whatsoever arising out of or referable to Material on the Guaranty Trust Web Site or to Third Party Material, whether in contract, tort including negligence, statute or otherwise. Under no circumstance will Guaranty Trust be liable for any direct or indirect, special, incidental or consequential losses, damages, liabilities, claims and expenses (including but not limited to legal cost and defense or settlement costs) whatsoever arising out of or referable to material or information or in connection with any failure of performance, error, omission, interruption, defect, delay in operation or transmission, computer virus or system failure on the Guaranty Trust web or to third party material or information.

#### **Termination**

These Terms of Use (and the agreement constituted by your use of the information, graphics and materials on the Guaranty Trust Web Site) and your access to the Guaranty Trust Web Site may be terminated at any time by Guaranty Trust without notice. All disclaimers and limitations of liability by Guaranty Trust will survive termination.

#### **Jurisdiction**

Unless expressly agreed otherwise:

The Ghanaian section is provided for use only by Ghanaian residents. The law applicable to use of the Ghanaian section and to disputes arising out of the Ghanaian section is the law of the Republic of Ghana; and each International Section is provided for use only by residents of the jurisdiction to which that International Section applies. The law applicable to use of each International Section and to disputes arising out of the International Section is to the extent possible, the law of the Republic of Ghana, and otherwise, the law of the jurisdiction in question.

#### **Linking to Guaranty Trust Web Site**

Please contact Guaranty Trust if you would like to place a link to any part of the Guaranty Trust Web Site.

#### **Acceptance and Changes to Terms of Use**

You acknowledge and accept that your use of the Guaranty Trust Web Site indicates your acceptance of these Terms of Use and the Privacy and Security Statement. These are the current Terms of Use. They replace any other terms of use for the Guaranty Trust Web Site published on the Guaranty Trust Web Site to date. Guaranty Trust may at any time vary the Terms of Use by publishing the varied Terms of Use on the Guaranty Trust Web Site. You accept that by doing this, Guaranty Trust has provided you with sufficient notice of the variation.

Guaranty Trust reserves any rights not expressly granted in these Terms of Use.

## **CARD SERVICES - TERMS AND CONDITIONS**

1. I/We undertake that this application, signed by me/us, is for the issuance of a Guaranty Trust Bank (Ghana) Limited (GTBank) Card for myself/ourselves and for my/our use and that in doing so, I/we do not represent the interest of someone else.
2. I/We understand that GTBank may decline my/our application without any reasons given us.
3. I/We understand that the GTBank Card remains the property of GTBank and I/we will surrender it unconditionally and without reservation upon demand by GTBank.
4. I/ We undertake not to use or attempt to use the Card without sufficient funds in my/our account to cover the ATM withdrawal or purchase transactions.
5. I/We undertake not to use or attempt to use the Card after the Bank has notified me/us of the cancellation or withdrawal
6. I/We undertake to immediately advise GTBank, when the Card is lost, stolen or misplaced, giving details of surrounding circumstances. I/We understand that if I/we fail to do so, I/we may increase the chances of fraud occurring on my/our account, and the Bank would not be responsible in anyway whatsoever for any unauthorised transactions on my/our account during this period.
7. I/We understand that I am/we are liable for any transaction that occurs on my/our account prior to reporting loss of my GTBank Card to the Bank.
8. I/We undertake to promptly return all found cards, previously reported by me as lost, to GTBank in the event that I/ we do find them.
9. Under no circumstances will I/we disclose my/our Personal Identification Number (PIN) to anybody, including family members, business colleagues and GTBank staff, and GTBank will not accept any liability should I/we disclose my/our PIN to another person.
10. I/We recognize that I am or we are not allowed to give my/our card to anyone except those involved when doing a Point of Sale transaction. The card is owned by GTBank and has been given to me/us in trust and is therefore not transferable.
11. I/We hereby authorize GTBank to debit my/our account directly with all transactions undertaken at the Point Of Sale Terminals or ATMs with my/our card and I/ we take full responsibility for these transactions. I/we also agree to accept the Bank's receipt of withdrawals and transactions as conclusive and binding.
12. GTBank is authorized to debit my/our account with fees in respect of the GTBank Card, for issue, use, and renewal or for providing the service herein.
13. GTBank reserves the right to terminate the services at any time without notice to me/us and without any liability whatsoever.
14. GTBank reserves the right to vary these terms and conditions at its discretion without notice to the applicant.
15. GTBank and its agents reserve the right to ask for proof of a GTBank Cardholder's identity if the GTBank Card is presented at its teller counters or Merchant points. This measure may be followed from time to time in order for GTBank to protect its esteemed customers against any possible fraud.
16. These terms and conditions are governed by the laws of the Republic of Ghana.