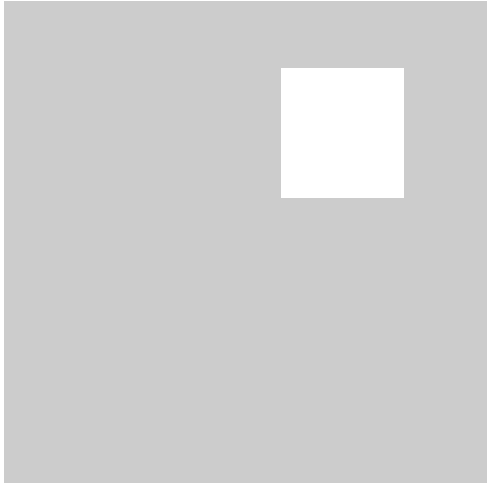


 EasySavers



Guaranty Trust Bank (Ghana) Ltd.
RC C-68,758



ACCOUNT OPENING
DOCUMENTATION
**SOLE PROPRIETORSHIP/
PARTNERSHIP**



GUIDE TO OPENING YOUR ACCOUNT

Please complete all relevant portions of the application form and Account Opening Mandate and return this Package along with the following documents:

1. One completed Signature Card (A Blank Card is enclosed inside the back cover folder of this package);
2. Two Reference Forms each duly completed by an individual or Corporate body maintaining a Current Account with a bank in Ghana (Detachable Reference Forms are included in this package);
3. Copy of Certificate of Registration of a Business Name;
4. Copy of Forms 2 (showing the Name(s) of the Proprietor/Partners);
5. Partnership Deed (where applicable);
6. One passport photograph of each Signatory (with full face forward);
7. Current Identification of each Signatory e.g. International Passport Drivers Licenses, e.t.c.
8. Copy of a Utility Bill issued within the last three (3) months. Please bring along original for sighting.
9. For no-nationals, a copy of the current resident's permit.

GUARANTY TRUST BANK GHANA LIMITED
ACCOUNT OPENING APPLICATION FORM

CUSTOMER INFORMATION

Name of Account: _____

Certificate of Registration No: _____ Date: _____

Business Address: _____

_____ Tel No: _____

Nature of Business: _____

Estimated Annual Turnover (¢): _____

Name(s) of Sole Proprietor/Partners:

1. Name: _____

Address: _____

2. Name: _____

Address: _____

(For large partnership, please complete on separate paper)

COMMUNICATION INFORMATION

Correspondence Address: _____

Telephone: _____ Fax: _____ E-mail: _____

Should mail be sent or held for collection? Send () Hold ()

REFERENCE INFORMATION

Accounts held with other Banks

Bank 1

Name: _____

Address: _____

_____ Account No: _____

Bank 2

Name: _____

Address: _____

_____ Account No: _____

DECLARATION:

I/We apply for the opening of an account or accounts with Guaranty Trust Bank Ghana. 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 the terms and conditions governing the operation of the account(s)

Signature Date Signature Date

PERSONS AUTHORISED TO OPERATE THE ACCOUNT

NAME	CATEGORY	SIGNATURE
1. Name _____ _____ Title		
2. Name _____ _____ Title		
3. Name _____ _____ Title		
4. Name _____ _____ Title		

Authorized combination
(Where applicable)

Signature of Sole Proprietor/Senior Partner

Specimen Rubber Stamp

Name: _____

Address: _____

Occupation: _____

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"/>
COPY OF CERTIFICATE OF REGISTRATION	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
COPY OF FORMS (2)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
PARTNERSHIP DEED (where applicable)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
IDENTITY CARD(S)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
PASSPORT PHOTO(S)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
UTILITY BILL(S)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
OTHERS : _____ _____	<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

SOLE PROPRIETORSHIP/PARTNERSHIP ACCOUNT MANDATE

To: Guaranty Trust Bank Ghana Limited

I/WE HEREBY REQUEST AND AUTHORISE YOU TO:

1. Open a Guaranty Trust Bank Easy Savers Account (Short name) in my/our name.
2. I/we understand that third party withdrawals can be authorized by me in respect of this account.
3. Please honour all cheques or other orders which may be drawn on the said account until the Bank receives any written notice to the contrary provided such cheques or orders are signed by me/us and to debit such cheques or orders to the said account and in consideration therefore, I/We agree;
 - a. To assume full responsibility for the genuineness or correctness and validity of all endorsements appearing on all cheques, order, bills, notes negotiable instruments, receipts, and/or other documents deposited in respect of my/our account with the Bank.
 - b. To free the Bank from any responsibility for the repayment of any loss or damage to funds, instruments or documents deposited with the Bank due to any Government order, law, levy, tax, embargo, moratorium, exchange restriction and/or other causes beyond the Bank's control.
 - c. That any disagreement with entries on my/our Bank statement will be made known by me/us within 15 days of 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.
 - d. That the Bank may close at any time, any of my accounts(s) with the Bank, 7 days after dispatch of notice in writing to me/us at my/our last known address.
 - e. That the Bank may act on any instruction to counter and/or revoke any cheque, draft or other instrument before payment is effected.
 - f. That I/we will make a maximum of four withdrawals per month. That in any month I/ we make more than 4 withdrawals, Commission On Turnover charge shall be applied on all the transactions for the month.
 - g. That Withdrawal will include Cash withdrawal(s) and transfer(s) to third Parties.
 - h. To be bound by any notification of change in conditions governing this account directed to my/our last known address and any other notice or letter sent to my/our last address shall be considered as duly delivered 14 days from the date of dispatch.
 - i. That if a cheque credited to my/our easy savers account is returned dishonoured; the Same may be transmitted to me/us either by bearer or by post.
 - J. That the Bank will accept no liability whatsoever for funds handed to members of staff outside banking hours or outside the Bank's premises, unless by specific agreement in writing with the Bank.

- k. That my/our attention has been drawn to the necessity of safeguarding my cheque book so that unauthorized persons are unable to gain access to it as failure or negligence on my/our part may lead to any loss arising there from being charged to my/our account.
 - l. That the Bank is under no obligation to honour any cheques drawn on this account unless there is sufficient fund in the account to cover the value of the said cheques, and I/We understand and agree that any such cheque may be returned to me/us unpaid, but if paid, I/We agree to repay the Bank on demand.
4. I/we also agree that in addition to any general lien or similar right which you may as bankers may be entitled to by the law, you may at any time and without notice to me/us combine or consolidate all or any of my/our account balances without liability to you and set-off or transfer any sum or sums standing to my/our credit in any one or more of such account(s) or any other credit, be it cash, cheques, valuables, deposits, securities, negotiable instruments or other assets with you or in any other respect whether such liabilities be actual or contingent, primary or collateral and several or joint.
5. That the sum of ₵2,000,000 (Two million cedis) shall be maintained as the minimum balance on my/our account.

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 the _____ day of _____ year _____

Signature

Name _____

Address _____

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



Dear Sir,

NAME OF COMPANY

I/We wish to confirm that we have known the proprietor / partners of the above named firm/company for

_____ Years

I/We would like to comment about their suitability for maintaining a current account with yourselves as follows:-

I/We maintain a current account with:

Name of Bank: _____

Branch: _____

My/Our Account No. is: _____

And my/our Phone No. (s) is/are: _____

Yours faithfully,

Signature

Date

Name: _____

Address: _____

**“CAUTION”
IT IS VERY DANGEROUS TO INTRODUCE A PERSON WHO IS NOT WELL-KNOWN TO YOU**

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.

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.

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



Dear Sir,

NAME OF COMPANY

I/We wish to confirm that we have known the proprietor / partners of the above named firm/company for

_____Years

I/We would like to comment about their suitability for maintaining a current account with yourselves as follows:-

I/We maintain a current account with:

Name of Bank: _____

Branch: _____

My/Our Account No. is: _____

And my/our Phone No. (s) is/are: _____

Yours faithfully,

Signature

Date

Name: _____

Address: _____

"CAUTION"
IT IS VERY DANGEROUS TO INTRODUCE A PERSON WHO IS NOT WELL-KNOWN TO YOU

INTERNET BANKING - TERMS AND CONDITIONS

The web site under the domain name "www.gtbgghana.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.