

- (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 cheque(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.
 - (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: _____

Artwork by Capricorn Imprints 18/10/2007

| |
|--|
| <p>Approved by</p> <p>Name: _____</p> <p>Signature: _____</p> |
|--|

ACCOUNT OPENING DOCUMENTATION INDIVIDUAL



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

GUIDE TO OPENING YOUR INDIVIDUAL / JOINT ACCOUNT

Please complete all relevant portions of the Application Form and Account Opening mandate and return package along with the following documents:

- One completed Signature Card (A blank card is enclosed inside this folder)
- Two Reference Forms each duly completed by an individual or a corporate body maintaining Current Account with a Bank in Ghana (Reference Forms included in the package) or a Letter of Introduction from a reputable corporate organisation (for employees only)
- One passport photograph of each signatory showing full face forward.
- Official unexpired Identification document for each signatory e.g. International Passport, Drivers Licence, Voter's Identification Card, National Health Insurance Card, National Identification Card etc. Please bring along the original for sighting.
- Copy of a Utility bill issued within the last three months bearing customer's name or, in addition, Tenancy Agreement (if a tenant) Originals should be presented for sighting.
- For non-nationals, a copy of the current resident's permit.

DOCUMENTS OBTAINED (FOR BANK USE ONLY)

| | 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"/> |
| IDENTITY CARD(S) | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| PASSPORT PHOTOGRAPHS | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| OTHERS: | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

DOCUMENTATION CHECKED

| | NAME | SIGNATURE | DATE |
|--|-------|-----------|-------|
| CIS: | _____ | _____ | _____ |
| DEFERRAL/WAIVER OF DOCUMENTS AUTHORISED: | _____ | _____ | _____ |
| ACCOUNT OPENING AUTHORISED: | _____ | _____ | _____ |

ACCOUNT OPENING APPLICATION FORM

Name: _____
Surname First Name Middle Name

Business/Occupation: _____

Nationality: _____ Date of Birth: _____

Identification Document Type & Number: _____
(Passport, National ID, Driving Licence, Health Insurance ID)

Place of Birth: _____ Name of Employer: _____

Business/Office Address: _____

Occupation: _____ (a) Position Held: _____

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: _____ <small style="margin-left: 20px;">Surname First Name Middle Name</small> | Name: _____ <small style="margin-left: 20px;">Surname First Name Middle Name</small> |
| Address: _____ | Address: _____ |
| Occupation _____ | Occupation _____ |
| Employer: _____ | Employer: _____ |
| Tel(s): _____ | Tel(s): _____ |
| Fax: _____ | Fax: _____ |
| 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 _____)

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): _____

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

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.

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

Dear Sir,

NAME OF SOCIETY/CLUB/ASSOCIATION

I/We wish to confirm that I/WE have known the executives of the above named organisation for

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

I/We maintain a Current Account with:

Name of Bank: _____

Address: _____

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**

SPECIMEN SIGNATURE (INDIVIDUAL)



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

Account No:

| | | | | | | | | | | | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
| | | | | | | | | | | | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|

Account Name:

Address:

Tel No.(Mobile):

Tel No.(Office/Home):

E-mail Address:

| | | | | Class | Photograph |
|--|---------|------------|-------------|-------|------------|
| Title (Mr, Mrs etc): | | | | | |
| Name: | | | | | |
| | Surname | First Name | Middle Name | | |
| Signature: | | | | | |
| Authorised Combination: (For Joint Account Holders) | | | | | |

| | | | |
|----------------------|---------|------------|-------------|
| Title (Mr, Mrs etc): | | Class | Photograph |
| Name: | | | |
| Signature: | Surname | First Name | Middle Name |
| Title (Mr, Mrs etc): | | | |
| Name: | | | |
| Signature: | Surname | First Name | Middle Name |
| Title (Mr, Mrs etc): | | | |
| Name: | | | |
| Signature: | Surname | First Name | Middle Name |