

Individual / Joint Investment Account Opening Form

ACCOUNT OPENING REQUIREMENTS

Check List
(for Official Use Only)

1 Completed Account Opening Forms

2 2 Passport Photographs with name and signature on the rear side

3 2 Reference forms (where applicable)

4 Valid proof of Photo identification of each signatory (any of the following below)
Please bring originals for sighting

National Driver's Licence

Nigeria International Passport

National I. D. Card

5 Copy of utility bill of each signatory issued within the last three months.
(Please bring originals for sighting)

6 Executed completed Mandate

7 Duly completed Signature Mandate Cards

Individual / Joint Investment Account Opening Form

Name of Account: _____

Name of Individual: _____
Surname First Name Middle Name

Title: (Mr/Mrs/Dr/Chief/Others) _____ Date of Birth: _____

State of Origin: _____ Nationality: _____

Type of Identification: _____ Identification No: _____

Date of Issue: _____ Expiry Date: _____

Place of Issue: _____ Issuing Authority _____

Residential Address: _____

Local Government Area of Residence: _____

Mailing Address (if different from above): _____

Preferred Mailing Option: Post Hold

Contact Address: _____

Mobile Telephone Number(s): _____

Residential Telephone No: _____ Fax No: _____

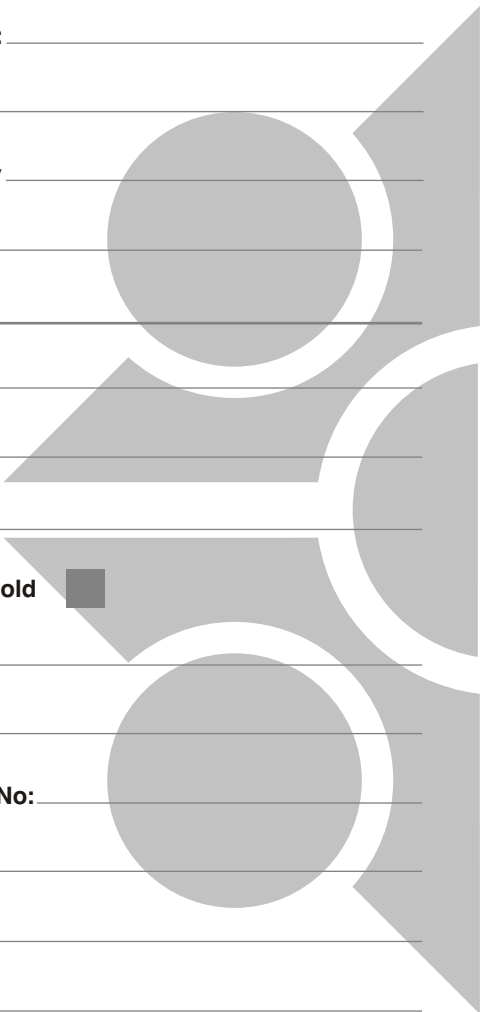
Email Address: _____

Alternate Email Address: _____

Business/Occupation: (e.g. Contractor, Retiree, etc) _____

Name & Address of Company/Employer: _____

Name & Address of Previous Employer (If Retiree): _____



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Sources of Fund (please tick as appropriate): Salaries Business Income
 Sale of Properties Investments Dividends Others (pls specify) _____

NEXT OF KIN:

Name: _____

Relationship to Applicant: _____

Contact Address (if different from Applicant's): _____

Email Address: _____

Alternate Email Address: _____

Telephone Number(s): _____

Kindly tick your preferred mode of receipt of the following information in the boxes below:

- Notification of Investment maturities: SMS email or Both
- Receipt of Newsletters/Update on Money Market trends: Subscribe to Kakawa's website
- Receipt of information on any other Value Added Service: SMS email
- E-Mail (indicate your specific email address for this purpose) _____
- SMS (indicate your specific phone no. for this purpose) _____

I/We hereby subscribe to your ONLINE Customer Service facilities to enable me/us access our investment with you

YES **NO**

I/We wish to open an investment account and confirm that the above information is true. I/We agree to the terms and conditions of this application.

Signature: _____ **Dated this** _____ **day of** _____, 20____

To: **Kakawa Discount House Limited**

Date _____

Branch _____

Dear Sirs,

Please open an investment account in my/our name(s) _____

I/We request and authorise **Kakawa Discount House Limited (Kakawa)** until I/we shall give notice in writing to the contrary to honour all orders which may be drawn on the said investment provided such orders are signed by me/us, in accordance with my/our mandate and I/We request and authorise **Kakawa** to debit such investment or orders to the said investment with you.

I/We agree as follows

- 1 To assume full responsibility for the genuineness, correctness and validity of all endorsements appearing on all cheques, orders, bills, notes negotiable instruments and receipts or other documents deposited for investment.
- 2 To hold **Kakawa** free from any loss or depreciation of funds deposited with **Kakawa** due to any future Government order, law, levy, tax embargo moratorium, exchange restriction or any other cause beyond your control, and that any or all funds standing to the credit of the investment are payable only at **Kakawa** and only in such local currency, or as may then be in local circulation.
- 3 To accept as due notification any notice of change in conditions governing the investment directed to my/our last known address and to be bound by such change.
- 4 That any notice or letter addressed to me/us and sent through the post to the address supplied by me/us shall be considered duly delivered to and received by me/us at the time it would be delivered in the ordinary course of post.
- 5 That if cheques credited to my/our individual/joint investment account are returned dishonoured, the same may be transmitted to me/us through my/our last known address either by hand delivery or post. You may notify me/us of the returned cheque via my/our telephone or email.
- 6 That I/We note that **Kakawa** will accept no liability whatsoever for funds handed to members of its staff outside banking hours or outside **Kakawa's** premises.
- 7 I/We understand and agree that **Kakawa** is under no obligation to honour any withdrawal order on this investment unless there are sufficient funds in the investment to cover the value of the said withdrawal and I/We understand and agree that any such instruction or order may be returned to me/us unpaid.
- 8 I/We agree that in addition to any general lien or similar right to which **Kakawa** as a licensed financial institution may be entitled by law **Kakawa** may at any time and without prior notice to me/us combine or consolidate all or any of my/our investments with and liabilities to **Kakawa** and set off or transfer any such sums standing to the credit of any one or more of such account or any other credit be it cash, cheque, valuable, deposits, securities, negotiable instruments or other assets belonging to me/us with **Kakawa** in or towards satisfaction of any of my/our liabilities to **Kakawa** or any other account or in any other respect whether such liabilities be actual or contingent, primary or collateral and several or joint.
- 9 In consideration of my/our investment in your Promissory Note(s), Treasury Bill Certificate(s) to be issued from time to time, in the event of my/our damage or otherwise loss of the Note(s) /Certificate(s) evidencing such investment, I/we hereby undertake to, hold you harmless and keep you indemnified from all losses, costs or damages you may sustain, or be put to by reason of your paying on the said Note(s)/Certificate(s) being at any time found or presented for payment and against all claims and demands which may be in respect thereof.
- 10 I/We undertake further to return to **Kakawa** the original Note or Certificate should it be found by me/us or again come into my/our possession anytime thereafter.
- 11 I/We fully understand and agree that **Kakawa** shall not be liable for any loss or damages sustained by me/us by reason of the operation of the account provided such loss or damage was not caused or facilitated by **Kakawa** or any of its staff acting on its behalf.

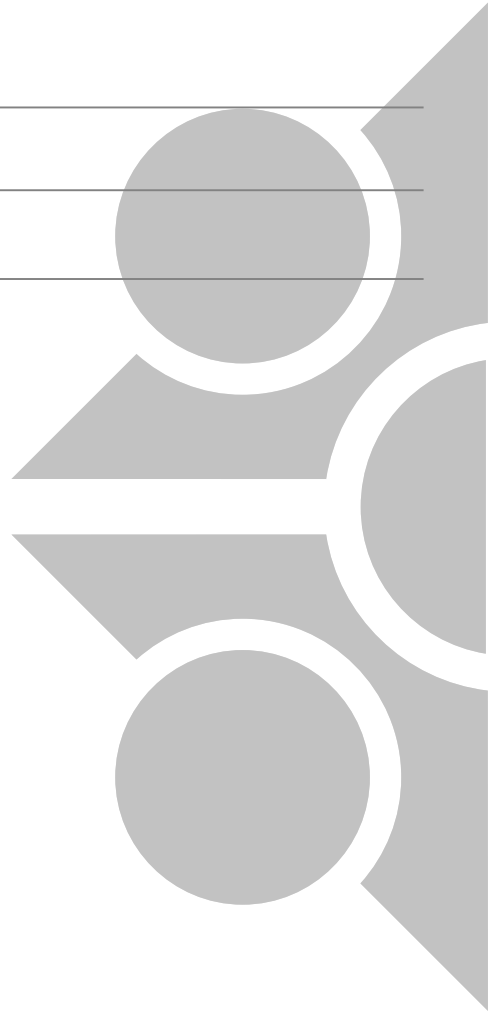
- 12 That **Kakawa** is authorised to impose penalties for any withdrawal made prior to maturity or without due notice.
- 13 That I/We shall from time to time provide **Kakawa** with any documentation necessary for **Kakawa** to determine the validity of the investments through this account.
- 14 In the absence of clear disposal instruction the principal amount and interest at maturity will be liquidated and **Kakawa** may at its discretion hold the funds in a non interest bearing account pending further instructions or send a payment order or cheque to me/us at my/our last, known address.
- 15 I/We are fully aware that funds transfer instruction on this account shall be by my/our letter duly signed according to mandate and I/We hereby acknowledge that the use of facsimile, untested telexes, photocopied letters, electronic mails (on letter head or otherwise) or other unsecured means of communication to convey instructions for funds transfers or any other such instructions not backed by duly signed original letter from me/us that will lead to the debit or credit, as the case may be, of my/our account is fraught with additional risks and fraud exposure.
- 16 In consideration of **Kakawa** agreeing to accept and act upon any such instructions communication and documents, by facsimile, untested telexes, electronic mails or photocopied letters issued according to my/our mandate unaccompanied by original copy of our duly signed letter, I/We hereby irrevocably undertake to indemnify **Kakawa** and hold it harmless from and against all cost, (including but without limitation to) legal fees and expenses, claims, losses, liabilities, damages and instructions, communication or documents.
- 17 Furthermore, I/We hereby irrevocably release **Kakawa** from all liability, loss and damages in the event that any untested telex or facsimile transmission, electronic mail or photocopied letter is not received or is mutilated, illegible or interrupted, duplicated, incomplete, unauthorized or delayed for any reason, or in the event that termination of the investment with **Kakawa** is duly made by me/us in accordance with the mandate but contrary to any law or regulation presently in force.
- 18 **Kakawa** shall have absolute discretion, for any reason, whatsoever, to act or not to act upon documentation received by facsimile, untested telex, electronic mail or photocopied letter unaccompanied by a duly signed original copy of a letter issued by me/us and/or to request verification of documents received by such means.
- 19 Also, in consideration of **Kakawa** issuing or accepting third party cheques and/or draft from time, to time, at my/our request, I/we hereby irrevocably undertake that I/we shall fully indemnify **Kakawa** against all losses, expenses, costs, damages or otherwise, that may occur as a result of the, issuance or acceptance of the said third party cheques and or/draft.
- 20 With respect to joint investments, **Kakawa** may rely upon the authority of those present without more for purposes of dealing with us until the receipt by **Kakawa** of an instruction revoking or modifying same provided however that in the case of an actual or suspected crisis or deadlock in the running /maintenance of the investment, **Kakawa** shall at its sole discretion, honour, accept, disregard, reject or act otherwise in the manner it deems most appropriate in the circumstances to protect our interest (including but not limited to the acceptance or rejection of a purported instruction) and we hereby indemnify **Kakawa** for any loss howsoever arising incurred by **Kakawa** as a consequence of **Kakawa's** action(s) in such circumstances.
- 21 **IT IS HEREBY AGREED AS FOLLOWS:**
- a. I/We hereby authorise **Kakawa** to initiate, roll over or reinvest our investment in Commercial Paper Note(s) hereafter referred to as "Instrument[s]") issued by various registered companies in Nigeria and the authority herein given shall extend to **Kakawa** at its sole discretion moving my/our said investment from one particular instrument to another in good faith and as demanded by commercial expediency.
 - b. I/We hereby authorise **Kakawa** to maintain safe custody of the instrument(s) on its behalf for the tenor of the investment.
 - c. **Kakawa's** role is limited to the custody of the instrument(s). It does not imply or include recourse for the value or worth of the investment.
 - d. I/We agree that the responsibility for the repayment of the value of the investment shall be that of the issuers of the instrument(s).
 - e. In the event of loss or destruction of the instrument(s) whether or not due to lack of diligence or care on the part of **Kakawa**, the issuer(s) of the instrument(s) will repay me /us the value of the instrument upon proper identification of evidence of title to the instrument(s).
 - f. I/We agree and understand that the commitment of **Kakawa** to maintain custody of the instrument(s) is limited to the foregoing conditions only and no further commitment is intended, whether express or implied.

22 That the above resolutions/mandate shall remain valid and in force until rescinded by notice in writing under my/our hand.

DATED THIS _____ DAY OF _____, 20____

Signature(s) of Customer(s)

Name(s) in Full



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CUSTOMER / CONTACT INFORMATION

In demonstration of our commitment to constantly delight our customers, we would appreciate if each signatory to your account completes this Customer Relationship Management (**CRM**) form.

The information provided will enable us update our records on our **CRM** System for enhanced response time to your requests, improved service delivery, and consistency/continuity in your relationship with your Relationship Managers.

We thank you for your co-operation.

Customer / Contact Name: _____
Surname First Name Middle Name Title

Preferred to be address as: _____

Religion/Denomination: _____

Marital Status: Single Married Widowed Divorced Separated

Date of Marriage: DD MM YYYY

Name of Spouse: _____

Birthday of Spouse: DD MM YYYY

Spouse's Occupation: _____

Spouse's Hobbies/Interest: _____

Names of Children	SEX	Date of Birth:
_____	_____	_____
_____	_____	_____
_____	_____	_____

Your Interest/Hobbies: _____

Favourite Holiday Destination: _____

Favourite Colour(s): _____

Club Membership (Recreational/Professional): _____

Favourite Type of Music: Jazz R & B Classical Disco Gospel

Individual / Joint Investment Account Opening Form

REFERENCE

Date: _____

The Manager _____

Re: Name of Applicant _____

Name of Bank: _____

Branch/Address: _____

Account Number(s): _____

Authorized Signatory/ies: (1) _____

(2) _____

The above-named person/company has indicated his/her/their willingness to transact business with us and has given your name as his/her/their bankers.

We should be grateful if you would confirm, in confidence that the applicant is known to you and is a person/company to whom our services may be extended.

In your reply, kindly complete the form below.

Yours faithfully,

KAKAWA DISCOUNT HOUSE LTD

Authorised Signatory

Authorised Signatory

1 Operates an Account? **YES**

NO

2 Length of Relationship: _____

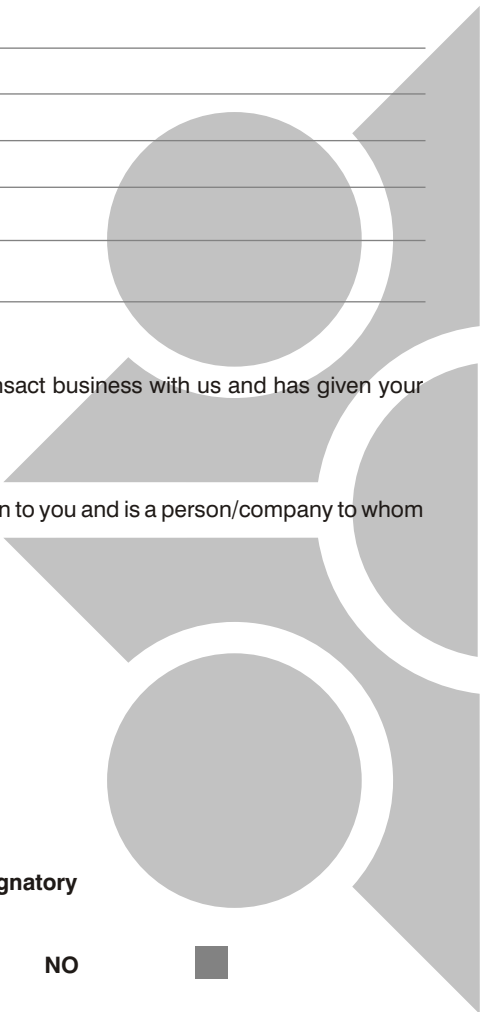
3 Type(s) of Account(s) maintained _____

4 Performance **ACTIVE**

DORMANT

Other Comments: _____

Authorised Signatory: _____ **Date & Stamp:** _____



Signature Card



Name (in block letters) _____

Business _____

Address _____

Name	Specimen Signature	Title	Class
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Mandate (Authorised Combination) _____

Date of Request _____

For Internal Use Only

Account Number _____
Date Account Opened _____

Affix sample of company seal if part of mandate



Signature Card



Name (in block letters) _____

Business _____

Address _____

Name	Specimen Signature	Title	Class
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Mandate (Authorised Combination) _____

Date of Request _____

For Internal Use Only

Account Number _____
Date Account Opened _____

Affix sample of company seal if part of mandate

