



**ZENITH BANK (GAMBIA) LTD.**

CORPORATE  
**ACCOUNT**

## ACCOUNT OPENING REQUIREMENTS FOR CORPORATE CURRENT ACCOUNT

1. Account Opening form duly completed.
2. Two (2) duly completed specimen signature card.
3. Two independent and satisfactory references. Referees must be Corporate Account holders of any bank in The Gambia and not officers of the company or related companies.

The following documents should be supplied along with the complete account opening package:-

- a. Two (2) recent clear passport-size photographs of each signatory to the account with their names and signature written on the reverse side.
  - b. Certificate of Incorporation (Originals to be sighted).
  - c. Memorandum and Articles of Association (certified as a true copy by the Registrar of Companies and a Director of the company).
  - d. Residence Permit (where applicable).
  - e. Identification of signatories. International passport, driver's license or National ID card (Originals to be sighted).
4. Board Resolution appointing Zenith Bank (Gambia) Ltd as the company's bankers and including names of all signatories to the account and directors of the company in attendance. This must be executed under company seal.
  5. Public Utility Receipt i.e Electricity/Water Bills or Telephone Bills (Originals to be sighted) which must bear the current address of company.

## (FOR BANK USE ONLY)

S/N	DOCUMENTS OBTAINED	IN PLACE	DEFERRAL
1.	Identification:		
	(a) International Passport		
	(b) Drivers license		
	(c) National ID Card		
2.	Passport Photographs		
3.	Verification of Signature		
4.	Signature Cards		
5.	Company's Mandate		
6.	Reference forms	Internal	
		External	
7.	Certificate of incorporation		
8.	Board Resolution		
9.	CTC of Memo and Articles of Association		
10.	Search report		
11.	Visitation Report	Company	
		Certificate of Incorporation	
12.	Public Utility Receipt/ Invoice		
13.	Resident Permit		
14.	Completed Signatories Personal Information Form		
15.	KYC/Money Laundering Form		

CUSTOMER INTRODUCED BY \_\_\_\_\_  
NAME & SIGNATURE

RELATIONSHIP OFFICER \_\_\_\_\_  
NAME & SIGNATURE

WAIVER APPROVED BY \_\_\_\_\_  
NAME & SIGNATURE

Approved By	Initial	Date
Legal Officer		
Branch Manager		
Approval		

Food Crops grains	Production	Distribution	Other Foods Crops	Cash Crops	Poultry	Other Livestock
Forestry	Fishing	Others				
Coal	Mining	Petroleum & Gas	Other Non-Metallic Mining			
Flour milling & bakeries	Beverages, Tobacco	Other Foods Processing Canning	Textile & Apparel	Footwear	Wood Products	
Paper & paper products	Printing, Publishing, etc	Rubber products	Soap & Oils & Detergents	Petroleum & Coal Products		
Building Materials, Pottery, Ceramic etc	Basic metal products (Smelting etc)	Pharmaceuticals				
Other Manufacturing & Processing	Other Non Metallic Products					
Owner Occupied Property	Commercial Property	Residential	Non-Residential	Public Construction	Others	
Electricity, Water harbour etc.						
Export	Cocoa	Groundnut & Groundnut Oil	Palm produce	Cotton	Hides & Skin	
Rubber & Product	Timber & Products	Other Agricultural Exports	Agricultural	Import & Domestic trade		
Imports	Wholesale merchant	Retail merchant	Domestic Trade			
Rail Transport	Road Transport	Water Transport	Air Transport	Other Communication		
Universal Banks	Finance Companies	Mortgage Institutions	Other Banking Institutions	Insurance Companies		
Personal & Professional	Hotel & Tourism	Miscellaneous				
Federal	State	Local	Others (not provided)			

APPLICATION FOR THE OPENING OF A CORPORATE CURRENT ACCOUNT

NAME OF COMPANY \_\_\_\_\_

REGISTRATION NUMBER \_\_\_\_\_ DATE OF INCORPORATION \_\_\_\_\_

REGISTERED ADDRESS: \_\_\_\_\_ BUSINESS ADDRESS: \_\_\_\_\_ MAILING / CORRESPONDENCE ADDRESS: \_\_\_\_\_

TELEPHONE NO: \_\_\_\_\_ FAX NO: \_\_\_\_\_

EMAIL \_\_\_\_\_

NATURE OF BUSINESS (PLS SPECIFY): \_\_\_\_\_

SECTOR CLASSIFICATION (PRIVATE OR PUBLIC): \_\_\_\_\_

INDUSTRY CLASSIFICATION (Please refer to guide on the last page): \_\_\_\_\_

KEY CONTACT PERSONS (SENIOR MANAGEMENT STAFF/SIGNATORIES)

NAME	POSITION/TITLE	TELEPHONE NO:
1.		
2.		
3.		
4.		

ACCOUNTS WITH OTHER BANKS (INCLUDING ZENITH BANK (GAMBIA) LTD.)

NAME AND ADDRESS OF BANK/BRANCH	ACCOUNT NAME AND NUMBER
1.	
2.	
3.	
4.	

REFERENCES

ACCOUNT NAME	BANK/BRANCH	ACCOUNT NO
1.		
2.		

We request for the opening of a current account with ZENITH BANK (GAMBIA) LTD. We certify that the above particulars are correct and agree to be bound by the terms and conditions governing the operation of the account.

\_\_\_\_\_  
Authorised Signatory & Date

\_\_\_\_\_  
Authorised Signatory & Date

# BOARD RESOLUTIONS

2



## e-BANKING SERVICE TERMS AND CONDITIONS

11

### (A) LIST OF DIRECTORS PRESENT

S/N	NAME	POSITION
1.		
2.		
3.		
4.		
5.		
6.		

### IN ATTENDANCE

\_\_\_\_\_ (COMPANY SECRETARY)

### RESOLUTION

At the meeting of the board of Directors of \_\_\_\_\_ held on day of \_\_\_\_\_ 20 \_\_\_\_\_ at the company's Head Office, the following resolution were proposed and duly passed.

- In addition to any general lien or similar right to which you as a bank may be entitled by law, you may at a anytime and without notice to us to combine or consolidate all or any of the Company's accounts with the liabilities to you and set off or transfer any sum standing to the credit of any one more or such accounts or any other credit, be it cash, cheques, valuables, deposits, securities, negotiable instruments or other assets belonging to the Company with you in towards satisfaction of any of the Company's liabilities to you or any other account or in any other respect, whether such liabilities be actual or contingent, primary or collateral or several or joint.
- The Secretary and a Director of the Company be, and hereby is authorized to certify to the Bank the names of the present officers of the Company and other persons authorized to sign for it and the offices respectively held by them, together with the specimens of their signatures and in case of any change of any holder of any such office or holders of any such offices, the fact of such change and the names of any new officers and the offices respectively held by them, together with the specimens of their signatures, and the Bank be and hereby is authorized to honour any instrument signed by any new officer or officers in respect of whom it has received any such certificate or certificates with the same force and effect as if the said officer or officers were named in the foregoing resolutions to the place of any person or persons with the same title or titles.
- The Bank be promptly notified in writing by the Secretary or any other officer of the Company of any change in their resolutions, such notice to be given to each office of the Bank in which any account of the Company may be maintained, and that until it has actually received such notice of writing, it is authorized to act in pursuance of these resolutions, and that until it has actually received such notice and sufficient times shall elapsed thereafter to permit the Bank in due course and by such means as it may deem appropriate, to notify such of its offices, branches and correspondents as the Bank may deem to be concerned thereby, it shall be indemnified and saved harmless from any loss suffered or liability incurred by it in continuing to act in pursuance of these resolutions, even though resolutions may have been changed. Provided that any such change shall not adversely affect the general intendment of this resolution.
- Any and all withdrawals and borrowings of money and /or other transactions had on behalf of the Company with the Bank are hereby approved, and that the Bank may rely upon the authority conferred by this entire resolution until the receipt by it of a certified copy of a resolution of this Board revoking or modifying the same.

### (B) SIGNATORIES TO THE ACCOUNT

S/N	NAME	CATEGORY	SPECIMEN SIGNATURE
1.			
2.			
3.			
4.			
5.			

We FURTHER CERTIFY that there is no provision in the Memorandum and Articles of Association of the Company limiting the power of the Board of Directors to pass the foregoing resolutions and that the same are the conformity with the provisions of the said Memorandum and Articles of Association.

We further certify that the Memorandum and Articles of Association of the Company given by us to the Bank are amended up to date. We further undertake amendments to the Memorandum and Article of Association will be advised to the Bank within fourteen (14) days of such.

We indemnify the Bank against any loss, expenses and damages it may sustain through our failure to notify or delay in notifying the Bank of any alterations, amendment or addition to the Memorandum and Articles of Association.

We FURTHER CERTIFY that the present officers of the Company and the offices respectively held by them areas follows:

The mandate of the Company shall be: \_\_\_\_\_

we certify that the above is a true and correct extract of the minute of the Board meeting.

Date at \_\_\_\_\_ this \_\_\_\_\_ day of \_\_\_\_\_ 20 \_\_\_\_\_

Chairman

(COMPANY SEAL)

Secretary

The following terms and conditions shall govern the Zenith Bank (Gambia) Ltd. E-Banking Service.

#### 1. Definitions

"Customer" means a customer of Zenith Bank (Gambia) Ltd. who has or operates an account with the bank and is named in the application form but where two individuals are named, either or both of them are customers.

"The Bank" means Zenith Bank (Gambia) Ltd. "Card" means Zenith Easy Card issued to customers.. "Card Holders" means a customer who has been issued a Zenith Easy Card. The card is the proper of the Bank upon request by the Bank.

"Service" means the Zenith Bank (Gambia) Ltd. Internet Banking, Telephone Banking, Secure Message Facility Bills Payment Services, Automatic Telling, eAlert, etc.

"Accesscode, Passcode, Username and Password" means the enabling code with which you access the system for the service and which is known to you only.

"Account" means a current or savings account or other accounts maintained with the Bank at any of the Bank's branches in The Gambia.

"PIN" means your personal identification number.

"Mailing Address" means the customer's mailing address in the Bank's records.

"Instruction" means the customer's request to the Bank for the services.

"ATM" means Automated Teller Machine that dispenses to account holders or accept cash deposits with the use of a Smart Card that is Debit Card or Credit Card.

"Zenith Easy Card" means card use by customer for processing transactions through a payment switch on various payment channels e.g. ATM, PDS.

"Payment Switch" means on-line electronic transaction processing payment infrastructure that connect different payment channels to the payment processors and enablers' e.g. InterSwitch.

"Secure Message Facility" means the facility within the e-banking service that enables the client to send electronic messages (e-mails, SMS) to the Bank, including without limitation free-format messages, fixed format messages, or instructions to make payment, Request for the Cheque Book, Bank Draft or the Purchase or Sale of Securities and Interests in mutual funds.

- The service allows the Customer to give the bank instructions by use of:
  - Telephone, ATM, PIN, Password, Accesscode and Username and secure messages(e-mails, SMS) for the following:
    - Obtain information regarding customer's balances as at the last date of business with the bank
    - Obtain information with regards to any instrument in clearing or any credit standing in the Customer account as at the last date of transaction on the customer's account.
    - Authorize the bank to debit customer's account to pay a specified utility bill such as NITEL, NEPA, WATER RATE and/or any other bills as specified by the customer subject however to availability of such bill payment under this service.
    - Authorizing the bank to effect a transfer of funds from the customer's account to any other account with the bank.
    - Authorizing the bank to effect any stop payment order.
    - Authorizing the bank to debit Customer account and load same into value card.
    - On receipt of instructions, the bank will endeavor to carry out the customer's instructions promptly, excepting all or any unforeseen circumstances such as Act of God, Force Majeure, and other causes beyond the bank's control.

- Before the service can avail any customer, he/she must have:- any one or a combination of the following:
  - An account with the bank
  - A Passcode, Accesscode, Username, Password or token authenticator.
  - A Personal Identification Number "PIN"
  - An e-mail address
  - GSM number

#### 4. The Passcode/Accesscode/Password/E-mail Security.

The Customer understands that his/her Passcode, Access Code/ Password/E-mail is used to give instructions to the bank and accordingly undertakes:

- That under no circumstances shall the Passcode, Accesscode/Password be disclosed to anybody.
- Not to write the Passcode, Accesscode/Password in an open place in order to avoid third party coming across same.

- The customer instructs and authorizes the Bank to comply with any instructions given to the bank through the use of the service.
- Once the bank is instructed by means of the customer's Passcode, Accesscode and PIN the Bank is entitled to assume that those are the instructions given by the customer and to rely on the same.
- The customer's Passcode, Accesscode must be changed immediately it becomes known to someone else.
- The bank is exempted from any form of liability whatsoever for complying with any or all instruction(s) given by means of the customer's Passcode, Accesscode if by any means the passcode, Accesscode becomes known to a third party.
- Where a customer notifies the bank of his intention to change his Passcode, Accesscode arising from loss of memory of same, or that it has come to the notice of a third party, the bank shall, with the consent of the customer, delete same and thereafter allow the customer to enter a new Passcode, Accesscode PROVIDED THAT the bank shall not be responsible for any loss that occurs between the period of such loss of memory of the Passcode, Accesscode or knowledge of a third party and the time the report is lodged with the bank.
- Once a customer's Passcode/Accesscode is given, it shall be sufficient confirmation of the authenticity of the instruction given.
- The customer shall be responsible for any instruction given by means of the customer's Passcode/Accesscode. Accordingly, the bank shall not be responsible for any fraudulent, duplicate or erroneous instructions given by means of the customer's Passcode/Accesscode.

#### 5. Customer's responsibility:

- The customer undertakes to be absolutely responsible for safeguarding his username, access code, passcode, PIN and password, and under no circumstance shall the customer disclose any or all of these to any person.
- The Bank is expressly exempted from any liability arising from unauthorized access to the customer's account and/or data as contained in the Bank's record via the service, which arises as a result of inability and/or otherwise of the customer to safeguard his PIN, Passcode/Accesscode and/or password and/or failure to log out of the system completely by allowing onscreen display of his account information.
- The Bank is further relieved of any liability as regards breach of duty of secrecy arising out of customer's inability to scrupulously observe and implement the provisions of clause 4 above, and/or instances of breach of such duty by hackers and other unauthorized access to customer's account via the service.

6. Under no circumstances will the bank be liable for any damages, including without limitation direct or indirect, special, incidental or consequential damages, losses or expenses arising in connection with this service or use thereof or inability to use by any party, or in connection with any failure of performance, error, omission, interruption, defect, delay in operation, transmission, computer virus or line or system failure, even if the bank or its representatives thereof are advised of the possibility of such damages, losses or hyperlink to other internet resources are at the Customer risk.

7. Copyright in the pages and in the screens displaying the pages, and in the information and material therein and arrangement is owned by the bank.

8. The bank shall not be responsible for any electronic virus or viruses that the customer may encounter in course of making use of this service. Rules of the road:

- For the benefit and security of our Customer and to comply with applicable laws, we have a few mandatory guidelines that we call rules of the road. And conduct that violates the rules of the road is grounds for termination of this services and the bank may for whatsoever reason vary these terms and conditions. For this reason, the customer undertakes to:
  - Provide accurate information. Agree to provide true, accurate, current and complete information about yourself as requested in our registration form and account opening forms and the customer agree not to misrepresent his/her identity or information, which may include user names, password or other access devices for such accounts.
  - Obey the law. Customer agrees not to use the service for illegal purposes or for the transmission of material that is unlawful, harassing, libelous (untrue and damaging to others), invasive of another's privacy, abusive, threatening, or obscene, or that infringe the right of others.
  - Restrictions on commercial use or resale. Customer's right to use the service is personal therefore customer agrees not to assign or make any commercial use of the service.
  - Proprietary rights. The customer acknowledges and agrees that the bank own all rights to this web site and the content displayed on the site. The customer is only permitted to use this content as expressly authorized by the service. Customer(s) may not copy, reproduce, distribute, or create derivative work from this content. A violation of any of the rules (i-iv) is a ground for discontinuation of the service by the bank.

#### Disclaimer of warranties

10. The customer expressly understands and agrees that use of the service is at his sole risk. The service is provided on an available basis. The bank expressly disclaims all warranties of any kind, whether express or implied, including, but not limited to the implied warranties of merchantability, fitness for a particular purpose and non-infringement.

#### 11. The bank makes no warranty that:

- The service will meet Customer requirements bullet
- The service will be uninterrupted, timely, secure, or error-free
- The results that may be obtained from the use of the service will be accurate or reliable
- The quality of any products, services, information or other material purchased or obtained by the customer through the service will meet your expectations, and
- Any errors in the technology will be corrected.

12. Any material downloaded or otherwise obtained through the use of the service is done at customer' own discretion and risk and the bank is not responsible for any damage to customer's computer system or loss of data that results from the download of any such material. No advice or information, whether oral or written, obtained by customer from us or through or from the service will create any warranty not expressly stated in these terms.

#### Limitations of liability

13. Customer agree that the bank will not be liable for any liability, whether direct, indirect, incidental, special, consequential or exemplary damages, including but not limited to damages for loss of profits, goodwill, use or other intangible losses, even if we have been advised of the possibility of such damages, resulting from:

- The use or the inability to use the service
- The cost of getting substitute goods and service resulting from any products, data, information or services purchased or obtained or messages received or transactions entered into through or from the service;
- Unauthorized access to or alteration or your transmission of data;
- Statements or conduct of anyone on the service; or
- Any other matter relating to the service.

#### 14. Indemnification.

Except when caused by the bank's intentional misconduct or gross negligence, customer agree to protect and fully compensate the bank and its Subsidiaries and service providers from any/and all third party claims liability, damages, expenses and costs (including, but not limited to ,legal fees) caused by or arising from customer's use of the service, violation of the terms or infringement, or infringement by any other user of customer's account, of any intellectual property or other right of anyone.

#### 15. Service changes and discontinuation.

The bank reserve the right to change or discontinue, temporarily or permanently, the service at any time without notice. In order to maintain the security and integrity of the service the bank may also suspend customer's access to the service at any time without notice. Customer agree that the bank will not be liable to the customer or any third party for any modification or discontinuation of the service.

#### 16. Others.

- The bank shall not be considered an agent or other legal representative of the customer for any purpose by reason of this agreement and/or any other party whom the customer is using this service to pay.
- This agreement cannot be changed by the customer nor any of the banks rights waived unless the bank agree in writing or customer continue using the service following receipt of notice of any changes proposed by the bank.
- This agreement is personal to the customer and the customer may not assign it to anyone.
- All notice to the customer shall be in writing via the address the customer has provided to the bank, all notices to the bank must be made in writing sent to the bank's address. All notice to the customer shall be in writing via the address the customer has provided to the bank, all notices to the bank must be made in writing sent to the bank's address.
- The bank and the customer shall be an independent contractor, and nothing contained in this agreement shall be deemed to create any association, partnership, joint venture, or relationship of principal, agent or master and servant, employer or employee between parties.
- If any of these terms and held to be unenforceable, then such provision shall be construed, as nearly as possible, to reflect the intentions of the parties with other provision remaining in full force and affect.



**e-BANKING APPLICATION FORM**

We are glad you choose Zenith Bank as your financial solution provider. We would like to introduce to you some of our e-banking products. Please tick as appropriate the solution you may wish to use.

**I-Bank (Internet Banking)**

View your account balance, download your account activities, request for cheque book, download forms and documents, pay for products and services, pay your bills online for staff salaries, vendors and make transfers.

- I-Bank (Enquiries only)
- I-Bank (Enquiries, Account Transfers etc)

**Telelink/Mobile/Z Mobile**

Access your balance, transaction history, download your statement via an online firm your cheque status via a touch-tone telephone or mobile phone.

- Telelink (Enquiries via touch tone telephone)
- Mobile Banking (Enquiries via mobile phone)
- Z Mobile (Enquiries and payment via mobile phone)

**Debt Cards**

Zenith Bank offers cards for cashless payment payments and cash withdrawals from Automated Teller Machine (ATMs)

- EazyCard
- Vpay Card

Preferred Name On Card \_\_\_\_\_

Receive notifications of transactions made on your accounts (deposits and withdrawals, deposits alone, etc.) Via

SMS  EMAIL  BOTH  (Please indicate mode)

- Full notification
- Notification on deposit only
- Notification on withdrawals only
- Notification on deposit and withdrawal

**Trade Finance Alertz**

Receive automated notifications on the status of your Trade finance documents Via E-MAIL

- Shipping documents Notification
- Form M Notification (Approval & Scanning Stage)
- BC Notification (Bills Assessment Report)
- LC Notification (Letter of Credit)

For your Websurfer Card (Internet use only), apply online@www.zenithbank.com

I/We have read and understood the terms and conditions governing the provision of the E-Banking service contained herein and accordingly agree to be bound by same.

\_\_\_\_\_  
Authorised Signatory and Date

\_\_\_\_\_  
Authorised Signatory and Date

.....  
.....  
.....  
Date:.....

To: ZENITHBANK (GAMBIA) LTD.

.....  
.....  
.....  
.....

**LETTER OF SET-OFF**

In consideration of your providing us financial and /or banking accommodation and other facilities, we agree that in addition to any other general lien similar right which you as a bank may be entitled by law, you may at anytime and without notice to us combine or consolidate all or any of our accounts with the liabilities to you and setoff or transfer any sums standing to the credit of any one or more of such accounts in or towards satisfaction of any of our liabilities to you on any account or in any other respect whether such liabilities be actual or contingent, primary or collateral and several or joint.

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

The common seal of the company is hereunto affixed in the presence of:

\_\_\_\_\_  
Director

\_\_\_\_\_  
Secretary

(Company Seal)





### SIGNATORY PERSONAL INFORMATION FORM

NAME: \_\_\_\_\_  
SURNAME FIRST NAME MIDDLE NAME

USUAL NAME \_\_\_\_\_ TITLE: MR  MISS  CHIEF  DR  OTHERS

DATE OF BIRTH \_\_\_\_\_ E-MAIL ADDRESS: \_\_\_\_\_

SEX: MALE  FEMALE  MARITAL STATUS: SINGLE  MARRIED  OTHERS

MODE OF IDENTIFICATION: \_\_\_\_\_ ID NUMBER: \_\_\_\_\_  
Driver's license/International Passport/National ID Card

ISSUE DATE \_\_\_\_\_ EXPIRY DATE \_\_\_\_\_

COUNTRY OF ORIGIN: \_\_\_\_\_ PLACE OF BIRTH: \_\_\_\_\_ REGION: \_\_\_\_\_

RESIDENTIAL/CONTACT ADDRESS(ES): \_\_\_\_\_  
 \_\_\_\_\_

MAILING ADDRESS: \_\_\_\_\_

TELEPHONE NO: HOME \_\_\_\_\_ OFFICE \_\_\_\_\_ MOBILE \_\_\_\_\_ FAX \_\_\_\_\_

MOTHER'S MAIDEN NAME \_\_\_\_\_ NEXT OF KIN: \_\_\_\_\_

I hereby attest that the above information is true and complete.

BANK ONLY

VERIFIED BY: \_\_\_\_\_

\_\_\_\_\_  
SIGNATURE / DATE



### SIGNATORY PERSONAL INFORMATION FORM

NAME: \_\_\_\_\_  
SURNAME FIRST NAME MIDDLE NAME

USUAL NAME \_\_\_\_\_ TITLE: MR  MISS  CHIEF  DR  OTHERS

DATE OF BIRTH \_\_\_\_\_ E-MAIL ADDRESS: \_\_\_\_\_

SEX: MALE  FEMALE  MARITAL STATUS: SINGLE  MARRIED  OTHERS

MODE OF IDENTIFICATION: \_\_\_\_\_ ID NUMBER: \_\_\_\_\_  
Driver's license/International Passport/National ID Card

ISSUE DATE \_\_\_\_\_ EXPIRY DATE \_\_\_\_\_

COUNTRY OF ORIGIN: \_\_\_\_\_ PLACE OF BIRTH: \_\_\_\_\_ REGION: \_\_\_\_\_

RESIDENTIAL/CONTACT ADDRESS(ES): \_\_\_\_\_  
 \_\_\_\_\_

MAILING ADDRESS: \_\_\_\_\_

TELEPHONE NO: HOME \_\_\_\_\_ OFFICE \_\_\_\_\_ MOBILE \_\_\_\_\_ FAX \_\_\_\_\_

MOTHER'S MAIDEN NAME \_\_\_\_\_ NEXT OF KIN: \_\_\_\_\_

I hereby attest that the above information is true and complete.

BANK ONLY

VERIFIED BY: \_\_\_\_\_

\_\_\_\_\_  
SIGNATURE / DATE



### SIGNATORY PERSONAL INFORMATION FORM

NAME: \_\_\_\_\_  
SURNAME FIRST NAME MIDDLE NAME

USUAL NAME \_\_\_\_\_ TITLE: MR  MISS  CHIEF  DR  OTHERS

DATE OF BIRTH \_\_\_\_\_ E-MAIL ADDRESS: \_\_\_\_\_

SEX: MALE  FEMALE  MARITAL STATUS: SINGLE  MARRIED  OTHERS

MODE OF IDENTIFICATION: \_\_\_\_\_ ID NUMBER: \_\_\_\_\_  
Driver's license/International Passport/National ID Card

ISSUE DATE \_\_\_\_\_ EXPIRY DATE \_\_\_\_\_

COUNTRY OF ORIGIN: \_\_\_\_\_ PLACE OF BIRTH: \_\_\_\_\_ REGION: \_\_\_\_\_

RESIDENTIAL/CONTACT ADDRESS(ES): \_\_\_\_\_  
 \_\_\_\_\_

MAILING ADDRESS: \_\_\_\_\_

TELEPHONE NO: HOME \_\_\_\_\_ OFFICE \_\_\_\_\_ MOBILE \_\_\_\_\_ FAX \_\_\_\_\_

MOTHER'S MAIDEN NAME \_\_\_\_\_ NEXT OF KIN: \_\_\_\_\_

I hereby attest that the above information is true and complete.

BANK ONLY

VERIFIED BY: \_\_\_\_\_

\_\_\_\_\_  
SIGNATURE / DATE



### SIGNATORY PERSONAL INFORMATION FORM

NAME: \_\_\_\_\_  
SURNAME FIRST NAME MIDDLE NAME

USUAL NAME \_\_\_\_\_ TITLE: MR  MISS  CHIEF  DR  OTHERS

DATE OF BIRTH \_\_\_\_\_ E-MAIL ADDRESS: \_\_\_\_\_

SEX: MALE  FEMALE  MARITAL STATUS: SINGLE  MARRIED  OTHERS

MODE OF IDENTIFICATION: \_\_\_\_\_ ID NUMBER: \_\_\_\_\_  
Driver's license/International Passport/National ID Card

ISSUE DATE \_\_\_\_\_ EXPIRY DATE \_\_\_\_\_

COUNTRY OF ORIGIN: \_\_\_\_\_ PLACE OF BIRTH: \_\_\_\_\_ REGION: \_\_\_\_\_

RESIDENTIAL/CONTACT ADDRESS(ES): \_\_\_\_\_  
 \_\_\_\_\_

MAILING ADDRESS: \_\_\_\_\_

TELEPHONE NO: HOME \_\_\_\_\_ OFFICE \_\_\_\_\_ MOBILE \_\_\_\_\_ FAX \_\_\_\_\_

MOTHER'S MAIDEN NAME \_\_\_\_\_ NEXT OF KIN: \_\_\_\_\_

I hereby attest that the above information is true and complete.

BANK ONLY

VERIFIED BY: \_\_\_\_\_

\_\_\_\_\_  
SIGNATURE / DATE

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

The Manager,  
**ZENITH BANK (GAMBIA) LTD.**

.....20.....

\_\_\_\_\_

\_\_\_\_\_

Dear Sir,

\_\_\_\_\_

*PROSPECTIVE ACCOUNT NAME*

We understand that the above- named Company has applied to open a Current Account with you.

We have known the above- named Company for -----(Period) and we comment on their means and reputation as follows: -

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

We also confirm that the applicant is an entity to whom the usual banking facilities may be extended.

We maintain current account(s) with:

NAME OF BANK	BANKER'S ADDRESS	ACCOUNT NUMBER
1.		
2.		

The above information is provided in confidence

Yours faithfully,

REFEREE'S ACCOUNT NAME \_\_\_\_\_

REFEREE'S ADDRESS \_\_\_\_\_

REFEREE'S GSM NUMBER \_\_\_\_\_

\_\_\_\_\_

Authorised Signatory

\_\_\_\_\_

Authorised Signatory

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

The Manager,  
**ZENITH BANK (GAMBIA) LTD.**

.....20.....

\_\_\_\_\_

\_\_\_\_\_

Dear Sir,

\_\_\_\_\_

*PROSPECTIVE ACCOUNT NAME*

We understand that the above- named Company has applied to open a Current Account with you.

We have known the above- named Company for -----(Period) and we comment on their means and reputation as follows: -

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

We also confirm that the applicant is an entity to whom the usual banking facilities may be extended.

We maintain current account(s) with:

NAME OF BANK	BANKER'S ADDRESS	ACCOUNT NUMBER
1.		
2.		

The above information is provided in confidence

Yours faithfully,

REFEREE'S ACCOUNT NAME \_\_\_\_\_

REFEREE'S ADDRESS \_\_\_\_\_

REFEREE'S GSM NUMBER \_\_\_\_\_

\_\_\_\_\_

Authorised Signatory

\_\_\_\_\_

Authorised Signatory





**ZENITH BANK (GAMBIA) LTD.**  
**MANDATE FOR CORPORATE CURRENT ACCOUNT**

NAME OF ACCOUNT \_\_\_\_\_ ACCOUNT NO \_\_\_\_\_

POSTAL ADDRESS \_\_\_\_\_

CONTACT ADDRESS \_\_\_\_\_

TELEPHONE \_\_\_\_\_

<p>1. NAME OF SIGNATORY.....          .....          .....  <div style="text-align: right;"><b>CATEGORY</b></div> <table border="1" style="width:100%; height: 40px; border-collapse: collapse;"> <tr> <td style="width:80%;"></td> <td style="width:20%;"></td> </tr> </table> <p>Mobile Phone No: _____</p> </p>			<p>4. NAME OF SIGNATORY.....          .....          .....  <div style="text-align: right;"><b>CATEGORY</b></div> <table border="1" style="width:100%; height: 40px; border-collapse: collapse;"> <tr> <td style="width:80%;"></td> <td style="width:20%;"></td> </tr> </table> <p>Mobile Phone No: _____</p> </p>		
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<p>MANDATE</p>	<p>COMPANY STAMP/SEAL SPECIMEN          (If required for mandate)</p>				

● PLEASE TICK AS APPROPRIATE

<p><b>EMBOSSMENT REQUIRED?</b> YES <input type="checkbox"/> NO <input type="checkbox"/></p> <p><b>CHEQUE CONFIRMATION REQUIRED?</b> YES <input type="checkbox"/> NO <input type="checkbox"/></p> <p><b>If yes, Amount to be confirmed:</b>  <b>D.....and above</b></p> <p><small>Please note that the Bank's Policy allows confirmation of D500,000 and above in writing and before presentation of cheque</small></p> <p><b>COMPANY STAMP/SEAL REQUIRED?</b> YES <input type="checkbox"/> NO <input type="checkbox"/></p>
--

**FOR BANK USE**

REMARK \_\_\_\_\_

CSU OFFICER \_\_\_\_\_

RSM OFFICER \_\_\_\_\_

APPROVAL \_\_\_\_\_ DATE \_\_\_\_\_



**ZENITH BANK (GAMBIA) LTD.**  
**MANDATE FOR CORPORATE CURRENT ACCOUNT**

NAME OF ACCOUNT \_\_\_\_\_ ACCOUNT NO \_\_\_\_\_

POSTAL ADDRESS \_\_\_\_\_

CONTACT ADDRESS \_\_\_\_\_

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