

ACCOUNT OPENING
DOCUMENTATION
EXECUTOR(S)/
ADMINISTRATOR(S)



GUIDE TO OPENING YOUR EXECUTOR(S)/ADMINISTRATOR(S) ACCOUNT

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

1. Two Reference Forms each duly completed by an individual maintaining a Current Account with a Bank in Nigeria (Detachable Reference Forms are included in this package);
2. Copy of Letters of Administration or Probate obtained (original to be available for sighting by the Bank).
3. Means of identification of signatories
4. One passport photograph of each signatory with full face forward

Customer Information

Name(s): _____

Mailing address: _____

Residence address: _____

Telephone: _____

Communication Information

Correspondence Address: _____

Telephone: _____ Fax: _____

E-mail Address: _____

Signatory Personal Information Form

Title Surname: _____

Other names: _____

Date of Birth: Sex: Male Female Marital Status: Single Married

E-mail Address: _____

Mode of Identification: _____ ID Number: _____

Issue Date: Expiry Date:

Nationality: _____ State of Origin: _____ (Nigerian only) LGA: _____ (Nigerian only)

Residential/Contact Address: _____

Office Address: _____

Profession: _____

Telephone No.: Home: _____ Office: _____ Mobile: _____

Mother's Maiden Name: _____ Next of Kin: _____

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

Official use only

Verified By: _____ Signature/Date: _____

Signatory Personal Information Form

Title Surname: _____

Other names: _____

Date of Birth: Sex: Male Female Marital Status: Single Married

E-mail Address: _____

Mode of Identification: _____ ID Number: _____

Issue Date: Expiry Date:

Nationality: _____ State of Origin: _____ (Nigerian only) LGA: _____ (Nigerian only)

Residential/Contact Address: _____

Office Address: _____

Profession: _____

Telephone No.: Home: _____ Office: _____ Mobile: _____

Mother's Maiden Name: _____ Next of Kin: _____

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

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Mode of Identification: _____ ID Number: _____

Issue Date: Expiry Date:

Nationality: _____ State of Origin: _____ (Nigerian only) LGA: _____ (Nigerian only)

Residential/Contact Address: _____

Office Address: _____

Profession: _____

Telephone No.: Home: _____ Office: _____ Mobile: _____

Mother's Maiden Name: _____ Next of Kin: _____

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

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Verified By: _____ Signature/Date: _____

Signatory Personal Information Form

Title Surname: _____

Other names: _____

Date of Birth: Sex: Male Female Marital Status: Single Married

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Residential/Contact Address: _____

Office Address: _____

Profession: _____

Telephone No.: Home: _____ Office: _____ Mobile: _____

Mother's Maiden Name: _____ Next of Kin: _____

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

Official use only

Verified By: _____ Signature/Date: _____

Signatory Personal Information Form

Title Surname: _____

Other names: _____

Date of Birth: Sex: Male Female Marital Status: Single Married

E-mail Address: _____

Mode of Identification: _____ ID Number: _____

Issue Date: Expiry Date:

Nationality: _____ State of Origin: _____ (Nigerian only) LGA: _____ (Nigerian only)

Residential/Contact Address: _____

Office Address: _____

Profession: _____

Telephone No.: Home: _____ Office: _____ Mobile: _____

Mother's Maiden Name: _____ Next of Kin: _____

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

Official use only

Verified By: _____ Signature/Date: _____

GTMax

Please tick and sign your preferred option



GTMAX SILVER

Account features:

- * Minimum Opening balance is N150,000.00
- * Minimum account balance is N100,000.00
- * Zero COT
- * Interest is paid on daily balances at a rate referenced to Guaranty Trust Bank Ltd's prevailing Savings account rate. (Kindly visit www.gtbank.com for interest rate details on this product)

* PLEASE NOTE THE CONDITIONS APPLICABLE

A maximum of five(5) withdrawals are allowed per month. In any month where more than 5 withdrawals are made, a C.O.T charge of N5/mille will be applied on all the transactions for the month.

A minimum account balance of N100,000.00 must be maintained in this account at all times. In any month the account goes below the minimum account balance, a C.O.T charge of N5/mille will be applied on all the transactions for the month and no interest will be paid on the account for that month.

Signature

Date

GTMAX GOLD

Account features

- * Minimum opening amount is N500,000.00
- * Minimum account balance is N250,000.00
- * Zero COT
- * Interest is paid on daily balances at a rate higher than the prevailing Guaranty Trust Bank Ltd's Savings account interest rate. (Kindly visit www.gtbank.com for interest rate details on this product)

* PLEASE NOTE THE CONDITIONS APPLICABLE

A maximum of five(5) withdrawals are allowed per month. In any month where more than 5 withdrawals are made, a C.O.T charge of N5/mille will be applied on all the transactions for the month.

A minimum account balance of N250,000.00 must be maintained in this account at all times. In any month the account goes below the minimum account balance, a C.O.T charge of N5/mille will be applied on all the transactions for the month and no interest will be paid on the account for that month.

Signature

Date

GTMAX PLATINUM

Account features

- * Minimum Opening amount is N1,000,000.00
- * Minimum account balance is N500,000.00
- * Zero COT
- * Interest is paid on daily balances at a rate higher than the prevailing Guaranty Trust Bank Ltd's Savings account interest rate. (Kindly visit www.gtbank.com for interest rate details on this product)

* PLEASE NOTE THE CONDITIONS APPLICABLE

A maximum of five(5) withdrawals are allowed per month. In any month where more than 5 withdrawals are made, a C.O.T charge of N5/mille will be applied on all the transactions for the month.

A minimum account balance of N500,000.00 must be maintained in this account at all times. In any month the account goes below the minimum account balance, a C.O.T charge of N5/mille will be applied on all the transactions for the month and no interest will be paid on the account for that month.

Signature

Date

PERSONAL REPRESENTATIVE GTMax ACCOUNT MANDATE

To: Guaranty Trust Bank Ltd

I/We the Executor(s) of the will (intended)/Administrator(s) of the estate of the

Date

(Testator/Intestate)

(Testator's/Intestate's Address)

who died on _____ request you to:

1. Open a GTMax account in my/our name(s) as such executor/administrator(s) and at any time subsequently to open further account(s) as I/We may direct.
2. Please honour all cheques or other orders which may be drawn on the said account until the Bank receives a 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 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 respect of my/our account with the Bank.
 - b. that we will make a maximum of five withdrawals per month. That in any month we make more than 5 withdrawals, C.O.T. Charge of N5/mille will be applied on all the transactions for the month.
 - c. that interest shall be paid on any amount standing to the credit of this account at the prevailing interest rate offered for each account class, (provided the minimum balance is maintained) determined by the Bank from time to time.
 - d. that we will not make any withdrawals against the minimum account balance. That in any month, our account goes below the minimum account balance, interest benefits on the account for that month will be forfeited and a COT charge of N5/mille will be applied on all the transactions for the month.
 - e. that if a cheque credited to our GTMax account is returned/dishonored; the same may be transmitted to us through our last known address either by bearer or by post.
 - f. 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.
 - g. that our attention has been drawn to the necessity of safeguarding our cheque book so that unauthorized persons are unable to gain access to it as failure or negligence on our part may lead to any loss arising thereof being charged to our account.
 - h. that any disagreement with entries on our Bank statement will be made known by us within 15 days of forwarding the Bank statement via electronic mail. Failing receipt by the bank of a notice of disagreement of the entries within 15 days from the date of forwarding of our Bank statement, it will be assumed by the Bank that the statement as rendered is correct
 - i. that the Bank may close at anytime and from time to time any of our accounts with the Bank, 7 days after dispatch of notice in writing to us at our last known address.
 - j. that the Bank may act on any instruction to counter and/or revoke any cheque, draft or other instrument before payment is effected.
 - k. 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.
 - l. that all funds standing to our credit are payable on demand only in such local currency as may be in circulation.
 - m. to be bound by any notification of change in conditions governing this account directed to our last known address and any other notice or letter sent to our last address shall be considered as duly delivered 14 days from the date of dispatch.
 - n. 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 we understand and agree that such cheque may be returned to us unpaid, but if paid, we agree to pay the Bank on demand.
3. I/We agree to give you notice of any anomalies in the statements of account furnished to me/us by you within 90 (ninety) days of the date thereof; and I/We understand and agree that failure to give you such notice shall absolve you of all liability arising therefrom.
4. I/We agree to give you prompt notice in such manner as you may from time to time specify of instruction not to honour any cheques, bills of exchange, promissory notes, deposit receipts and other orders for the payment of money drawn, endorsed or accepted on My/our behalf; and to indemnify you for any loss arising from such non-payment.
5. 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.

6. customers should not write out cheques in staff's name. All cheques for deposits should be made out in customer's name.
7. customers should desist from transferring money from their accounts into staff's accounts. Impromptu cash pick ups from the customers' premises by staff should not exceed N500, 000
8. customers who wish to enjoy cash pick up services should make a formal request which would be handled in accordance with the laid down procedure for cash pick. Cash in excess of N500,000 should be paid over the counter by the customer.
9. **Electronic Banking**
We confirm and agree that the following terms and conditions shall govern our Electronic Banking transactions with the Bank. The following terms and conditions shall govern the Bank's e-Banking services.

1) Definitions

"Customers" means a customer of the Bank who has or operates an account with the Bank and is named in the application form. Where two individuals are named, either or both of them are customers.

"The Bank" means Guaranty Trust Bank Ltd

"Card" means Guaranty Trust Bank Ltd Naira MasterCard (ATM Card) issued to customers-

"Card Holders" means a customer who has been issued a Guaranty Trust Bank Ltd Naira MasterCard (ATM Card). The card is the property of the Bank and will be returned unconditionally and immediately to the bank upon request by the Bank."

"Service" means the Guaranty Trust Bank Ltd Internet Banking, GTConnect, GENs notification (SMS alert) Automatic Telling.

"Access code, Pass code, User name 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 account maintained with the bank at any of the bank's branches in Nigeria.

"PIN" means the Personal Identification Number.

"ATM" means Automated Teller Machine that dispenses cash to account holders via the use of debit/credit cards or accept cash deposits.

"Naira MasterCard " means the card used by a customer for initiating transactions on the various electronic payment channels e.g. ATM, POS, and Internet.

"Secure Messages Facility" means the facility within the e-Banking Service that enables the client to send electronic messages (e-mail, SMS) to the Bank, including and without limitation free-format messages, fixed format messages, or instructions to make payments, request for cheque books, Bank drafts or the purchase or sale of securities and interests in mutual funds.

2) The service allows the customers to give the Bank Instructions by use of:

(a) Telephone, ATM, PIN, Password, Access code, Username and secure message (e-mail, sms), Internet banking for the following:

- (I) obtain Information regarding customer's balances as at the last date of business with the Bank.
- (II) obtain Information with regards to any instrument in clearing or any balance standing in the customers account as at the last date of transaction on the customer's account.
- (III) authorize the Bank to debit customer's account to pay specified utility bills such as NITEL, PHCN, WATER RATE and/or any other bills as specified by the customer subject however to availability of such bill payment under this service
- (IV) authorize the Bank to effect a transfer of funds from the customer's accounts to any other account with the Bank.
- (V) authorize the Bank to effect/stop any payment order.
- (VI) authorize the Bank to debit customers account and load same into a designated card.

(b) On receipt of instruction, the Bank will endeavor to carry out the customer's instruction promptly, except in the event of any unforeseen circumstances such as Act of God, Force Majeure and other causes beyond the Bank's control.

3) Before the service can avail any customer, he/she/ must have anyone or a combination of the following.

- (i) an account with the bank & (ii) a valid email address
- (iii) a Pass code, Access code, User name, Password or token authenticator.
- (iv) a Personal Identification Number "PIN"
- (v) valid GSM/landline number

4) The Pass code/ Access code/Password/E-mail Security.

The Customer understands that his/her Pass code, Access code/Password E-mail is used to give instructions to the bank and accordingly undertakes.

- (i) that under no circumstances shall the Pass code, Access code/Password be disclosed to any body.
- (ii) not to write the Pass code/Access code /Password in an open place in order to avoid third party access.
- (iii) the customer instructs and authorizes the bank to comply with, any instructions given to the bank or through the use of the service.
- (iv) once the Bank is instructed by means of the customer's Pass code /Access code and PIN the bank is entitled to assume that those are the instructions given by the customer and to reply on same.
- (v) the customer's Pass code must be changed immediately it becomes known to someone else.
- (vi) 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 Pass code/Access code if by any means the Pass /Access code becomes known to a third party.
- (vii) where a customer notifies the bank of his intention to change his Pass code/Access code arising from loss of memory of same, or that

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 Pass code/Access code PROVIDED that the bank shall not be responsible for any loss that occurs between the period of such loss of memory of the Pass /Access code or knowledge of a third and the time the report is lodged with the Bank.

(viii) once a customer's Pass code/Access code is given, it shall be sufficient confirmation of the authenticity of the instruction given.

(ix) the customer shall be responsible for any instruction given by means of the customer's Pass code/ Access code. Accordingly, the bank shall not be responsible for any means of the customer's Pass code/Access code.

10. Customer's Responsibilities.

(i) the customer undertakes to be absolutely responsible for safeguarding his user name, Access code/Pass code, PIN, Password, and under no circumstance shall the customer disclose any or all of these to any person.

(ii) 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 records via the service, which arises as a result of inability and/ or otherwise of the customer to safeguard his PIN, Pass code/Access code and/or password and/or failure to log out of the system completely by allowing on screen display of his account information.

(iii) 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 the customer's account via the service.

Credit Bureau

The Customer acknowledges that the Bank consults with various credit bureaus and reference agencies, and may be required to disclose the Customer's information to these credit bureaus for the purpose of conducting checks on the Customer. The Customer hereby irrevocably and unconditionally grants his/her/its consent to the Bank and expressly authorizes such disclosure of any or all information on his/her/its account(s)/transaction(s) with the Bank, to such credit bureau and reference agencies whether based locally or abroad, including information on the administrators and other personnel, transactions and conduct on the Customer's account together with details of any non-payment or delayed payments as the Bank may deem necessary. The consent herein given discharges the Bank from all liabilities, claims, and damages for such disclosure made by the Bank to any credit bureau pursuant to the consent herein granted.

Dated this _____ day of _____ 20 _____

Declaration

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

Signature

Date

Signature

Date

Signature

Date

Signature

Date

Signature

Date

Mandate And Resolutions

Pursuant to this application, a meeting of the Executors/Administrators of the Estate was held and it was resolved and declared that a GTMax account be opened with Guaranty Trust Bank Ltd ("the Bank") and the Bank is hereby authorized to honor the instructions of the persons whose signatures are contained in the mandate section below.

The persons, whose signatures appear below, one of whom is an Executor/Administrator of the Estate, have been duly authorized to mandate the opening of the account. The information provided for the opening of this account is true and correct in all material respect.

Dated this _____ day of _____ 20_____

Name: _____ Name: _____

Designation: _____ Designation: _____

Signature: _____ Signature: _____

"Please affix company seal"

PERSONS AUTHORISED TO OPERATE THE ACCOUNT		
1.	Name <input type="text"/> Please specify title _____ Surname _____	Passport photograph
	First Name _____ Other Name _____	
	Signature _____	
2.	Name <input type="text"/> Please specify title _____ Surname _____	Passport photograph
	First Name _____ Other Name _____	
	Signature _____	
3.	Name <input type="text"/> Please specify title _____ Surname _____	Passport photograph
	First Name _____ Other Name _____	
	Signature _____	
4.	Name <input type="text"/> Please specify title _____ Surname _____	Passport photograph
	First Name _____ Other Name _____	
	Signature _____	

Authorised combination
(where there is more than one signatory)

To:
The Manager,
Guaranty Trust Bank Ltd,

Dear Sir,

Name of Administrator/Executor

I/We wish to confirm that we have known the Administrators mentioned above for:

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: _____

Address: _____

My/Our Account No. is: _____

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

Yours faithfully,

Signature

Date

Day	

Month	

Year			

Name: _____

Address: _____

Please note:

1. Referees must be a current account holder either in GTBank or any other bank.
2. Referee's account must not be less than six months old.
3. Salary account holder(s) are not suitable referees.

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

To:
The Manager,
Guaranty Trust Bank Ltd,

Dear Sir,

Name of Administrator/Executor

I/We wish to confirm that we have known the Administrators mentioned above for:

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: _____

Address: _____

My/Our Account No. is: _____

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

Yours faithfully,

Signature

Date

Day	

Month	

Year			

Name: _____

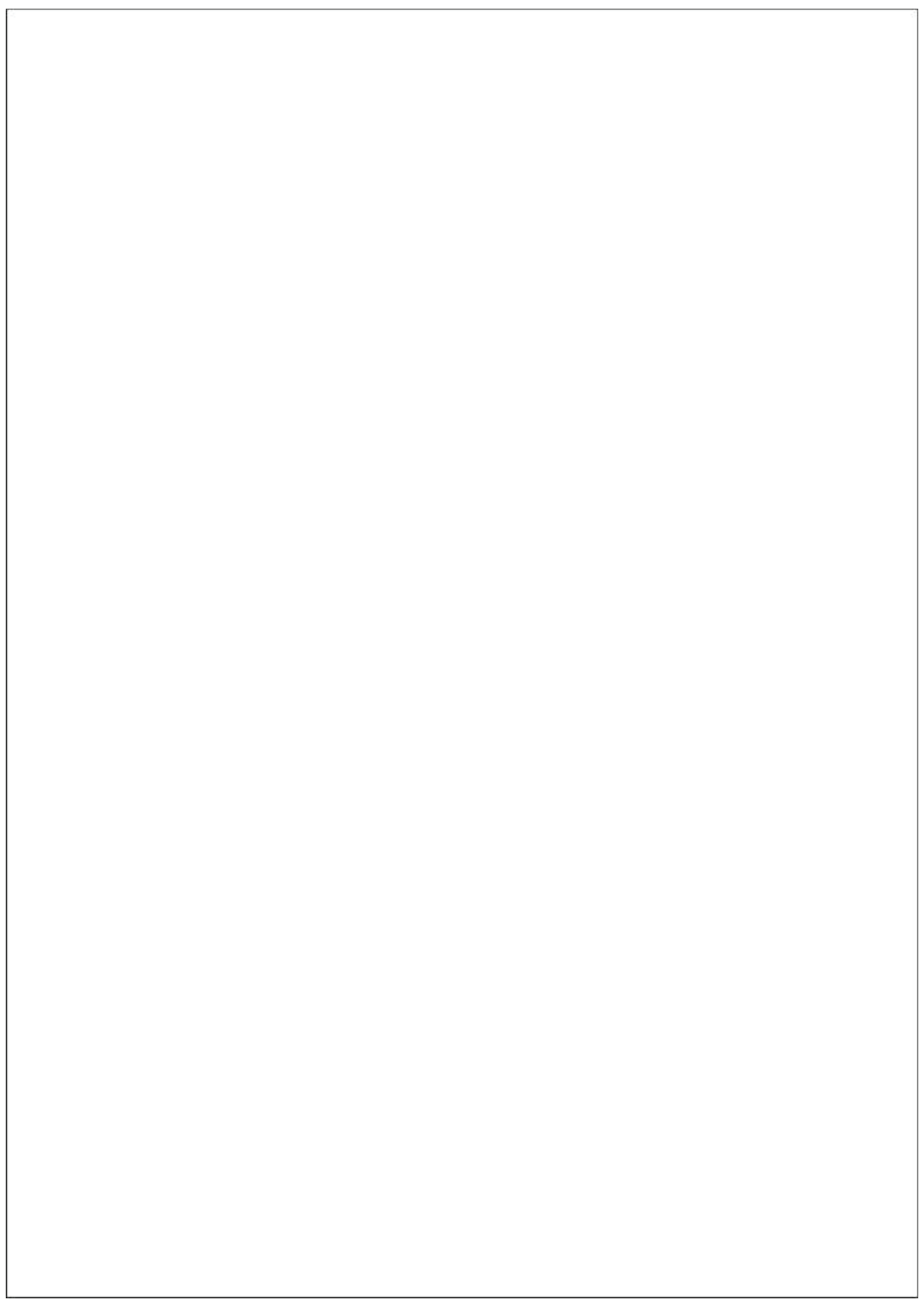
Address: _____

Please note:

1. Referees must be a current account holder either in GTBank or any other bank.
2. Referee's account must not be less than six months old.
3. Salary account holder(s) are not suitable referees.

"CAUTION"

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



FOR BANK USE ONLY
DOCUMENTS OBTAINED

	Yes	Deferred
COMPLETED SIGNATURE CARD (1)	<input type="checkbox"/>	<input type="checkbox"/>
REFERENCE FORMS (2)	<input type="checkbox"/>	<input type="checkbox"/>
POWER OF ATTORNEY	<input type="checkbox"/>	<input type="checkbox"/>
LETTERS OF PROBATE	<input type="checkbox"/>	<input type="checkbox"/>
LETTERS OF ADMINISTRATION	<input type="checkbox"/>	<input type="checkbox"/>
PASSPORT PHOTO(S)	<input type="checkbox"/>	<input type="checkbox"/>
KYC:	<input type="checkbox"/>	
ADDRESS VERIFICATION:	<input type="checkbox"/>	
ACCOUNT MANAGER'S CODE:	<input type="text"/>	

DOCUMENTATION CHECKED

C. I. S. _____
Name Initial Date

Deferral/waiver Of Documents Authorised: Period of Deferral

Name Initial Date

Account Opening Authorised:

Name Initial Date

