PROVIDUSUNITY
BANK

ACCOUNT OPENING FORM

(Individual)

BARCODE

PROVIDUSUNITY BANK

1. ACCOUNT INFORMATION

This form should be completed in CAPITAL LETTERS

Account No. (for official use only)

Branch

National Identification Number (NIN)

Bank Verification No (BVN)

Category of Account (Tick as appropriate)

Currency of Account $ € ¥ £ ₦

Affix Passport Photograph Here

Current Account

Regular | HNI | Diaspora

Premium | Affluent

Others

Savings Account

Regular | HNI | Youth

Premium | Affluent | **Retiree**

Others

Fixed Investment Account

2. PERSONAL INFORMATION

Title | Surname

First Name

Middle Name

Marital Status (Please tick) Single | Married | Others (specify) | Gender: Male | Female

Mother's Maiden Name | Date of Birth D D M M Y Y Y Y

Nationality

State of Origin (Nigerian) | LGA

Religion | **Christian** | **Islam** | **Others** (Please Specify)

Resident Permit No (Non-Nigerian) | Permit Issue Date D D M M Y Y Y Y | Permit Expiry Date D D M M Y Y Y Y

Tax Payer's ID

Do you have dual citizenship? Yes | No | If yes, specify

If US Citizen, please provide:

Tax Identification Number

Employee Identification Number (Where applicable)

Purpose of Account

Source of Fund/ Wealth

3. VALID MEANS OF IDENTIFICATION

National ID Card | National Driver's Licence | International Passport | *Others (Please specify)

ID Number | ID Issue Date D D M M Y Y Y Y | ID Expiry Date D D M M Y Y Y Y

* People in specific circumstances - Artisans, Petty Traders, Students who may not have the prescribed ID type.

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4. CONTACT DETAILS

Residential Address

House Number: ____ Landmarks: ____

Street Name: ____ City/Town: ____

LGA: ____ State: ____

Mailing Address: ____

Phone Number (1): ____ Phone Number (2): ____

E-mail Address: ____

5. ACCOUNT SERVICE(S) REQUIRED (Please tick applicable option below)

Card Preferences:

Debit Card:	☐ Mastercard	☐ Verve Card	☐ Visa Card	☐ Union Pay	☐ Prepaid Card
Credit Card:	☐ Mastercard	☐ Verve Card	☐ Visa Card		
Online Banking (Fee Applies)	☑ Mobile Banking	☑ Internet Banking	☐ USSD Banking	☐ Biometric ATM	☐ Soft Token
Transaction Notification:	☑ SMS Alert (Fees Apply)	☑ Email Alert (Free)	Transaction Notification Threshold:	____	
Statement Preferences:	☐ E-mail (Free)	☐ Post	☐ Branch		
Statement Frequency:	☐ Monthly	☐ Quarterly	☐ Semi-annually	☐ Annually	
Cheque Book Requisition:	☐ Open Cheque	☐ Crossed Cheque	☐ 50 Leaves	☐ 100 Leaves	
Cheque Confirmation:	Would you like to Pre-confirm your cheque?		☐ Yes	☐ No	
Cheque Confirmation Threshold:	If the answer to the above is yes, please specify amount:			____	

6. EMPLOYMENT DETAILS

Employment Status

☐ Paid Employment ☐ Self Employed ☐ Unemployed ☐ Retired

☐ Student ☐ Others (e.g. voluntary, etc) ____

Employer's Name: ____ Date of Employment (if employed): D D M M Y Y Y Y

House Number: ____ Street Name: ____

City / Town: ____

Nearest Bus Stop: ____

Nature of Business / Occupation: ____

Office Phone Number: ____ Fax Number: ____

Annual Salary / Expected Annual Income: ____

7. FOREIGN ACCOUNT TAX COMPLIANCE ACT (FATCA) / COMMON REPORTING STANDARD (CRS) INFORMATION

Please fill the following fields if you hold any other citizenship aside Nigeria Nationality or reside outside Nigeria.

Country of Tax Residence: ____ Foreign Tax ID: ____

Foreign Citizenship (Country): ____ International Phone No: ____

Foreign Address: ____

PROVIDUSUNITY
BANK

8. NEXT OF KIN DETAILS

Surname

First Name

Middle Name

Bank Verification No (BVN)

Date of Birth D D M M Y Y Y Y

Gender: M F

E-mail Address

Relationship

Mobile Number

Contact Details:

House Number

Street Name

City / Town

Nearest Bus Stop

LGA

State

Country

9. MANDATE CARD

Account Number

Account Name

Mobile Phone No.

Other Phone No.

Contact Address

Title

Name

Signature Mandate

Class of Signatory
(Please indicate class in the box provided)

Affix passport photograph here

Title

Name

Signature Mandate

Class of Signatory
(Please indicate class in the box provided)

Affix passport photograph here

Please Specify Mandate Authorization and Combination Rule

10. DECLARATION

I hereby apply for the opening of account(s) with ProvidusBank. I understand that the information given herein and the documents supplied are the basis for opening such account(s) and I therefore affirm that such information is correct.

I further undertake to indemnify the Bank for any loss suffered as a result of any false information or error in the information provided by me to the Bank.

1. Name_______________________________ Signature____________________ Date__________________

TERMS AND CONDITIONS

These Terms and Conditions ("Terms") govern the relationship between ProvidusUnity Bank Limited ("the Bank") and you, the individual customer ("You", "Your" or "the Customer"), regarding the opening and operation of any Savings or Current Account with the Bank, whether opened at a branch or through the Bank's digital platforms.

By completing and submitting the Account Opening Form, you confirm that you have read, understood, and agreed to be bound by these Terms. These Terms supplement applicable laws and regulatory directives in Nigeria, as well as specific agreements between you and the Bank.

1. DEFINITIONS

Unless the context otherwise requires:

"Account" means a current or savings account or other account maintained in your name with the Bank.

"Account Opening Form" means the physical or digital application completed by you to open an account with the Bank.

"Applicable Laws" means all laws, regulations, rules, circulars, guidelines, or directives issued by regulators including the Central Bank of Nigeria (CBN), the Nigeria Deposit Insurance Corporation (NDIC), the Nigerian Financial Intelligence Unit (NFIU), or any other authority having jurisdiction.

"Bank" means ProvidusUnity Bank Limited including its successors-in-title and assigns.

"Banking Channels" means all physical or digital platforms through which you may interact with the Bank, (e.g., branches, Automated Teller Machines, internet banking, mobile banking, USSD, or any other digital platform provided by the Bank).

"Card" means any physical or virtual payment card (including debit, credit, prepaid and other cards) issued by the Bank, which is linked to your account.
"Card Holders" means a Customer who has been issued a ProvidusUnity Bank Limited Card.

"Credentials" means Second Factor Authentication (2FA), Access Code, Pass code, Username and Password known only to you with which you access the Banking Channels for the Service.

"Customer" means an individual who has or operates an Account with the Bank and is named in the Account Opening Form. Where two individuals are named, both of them are customers.

"Current Account" means a non-interest-bearing account designed for frequent transactions.

"Digital Banking" means the use of mobile, online, or USSD platforms to access banking services.

"Force Majeure" means any event or circumstance beyond the reasonable control of the Bank which prevents or delays the performance of any of its obligations under these Terms.

"KYC" means "Know Your Customer" verification obligations required by regulation.

"PIN/Password" means the confidential codes used to authenticate the Customer on electronic platforms.

"Related Party" means your spouse(s), sibling(s), child/children, and/or parent(s).
"Savings Account" means an interest-bearing account primarily intended for savings with restricted withdrawal frequency.

"Service" means the banking services provided by the Bank including but not limited to the Online Banking, Business Concierge, and notification service).

2. ACCOUNT OPENING AND OPERATION

2.1. By applying for an Account, you authorise the Bank to:

i. Open an account in your name and at any time subsequently open further accounts as you may direct.

ii. Undertake all KYC procedures specified by applicable laws, regulations, and/or Bank policies, including the confirmation of your details. You hereby authorize the Bank to debit your account without further notice for costs attendant to such account opening and KYC procedures.

iii. Require certain information and supporting documents to establish or operate the requested account(s). The Bank reserves the right to decline your account application if you are unable to provide any of the information required.

iv. Verify and share your identity with regulators or third-party sources.

2.2. You agree to provide accurate and complete information and submit valid identification and supporting documents. The Bank may decline your account application or restrict access if KYC documentation is insufficient.

2.3. You authorise the Bank to honour your instructions, subject to available funds, and to debit your Account for withdrawals, cheque payments, card transactions, maintenance fees, and any other applicable charges.

2.4. Any debit balance on your Current Account shall be subject to interest at a rate determined by the Bank from time to time. The Bank is authorised to deduct applicable interest, commissions, service charges, and other fees from your Account.

2.5. If the Bank permits your Account to become overdrawn, you agree to repay the overdrawn amount together with interest and applicable charges at prevailing rates upon demand.

2.6. You affirm your awareness that it is a criminal offence under Nigerian law to issue cheques without sufficient funds to cover their value. You undertake to bear all legal or financial consequences arising from any instruction you give the Bank to honour cheques in such circumstances.

2.7. You agree to assume full responsibility for the authenticity, correctness, and validity of all endorsements on cheques, bills, notes, and other negotiable instruments deposited into your Account.

2.8. All deposits must be made in your name. You agree not to write cheques in the name of Bank staff or transfer funds into Bank staff accounts. The Bank shall not be liable for any funds handed to its employees outside official banking hours or outside the Bank's premises.

3. CARDS AND DIGITAL BANKING

3.1. The Bank may issue you a Card and grant access to its Digital Banking channels subject to compliance with applicable KYC and account requirements. The Card is and shall remain the exclusive property of the Bank, and you agree to return it unconditionally upon the Bank's request.

3.2. The Bank reserves the right to revoke, suspend, or cancel the Card at any time, with or without prior notice, in the event of suspected fraud, breach of these Terms, regulatory directive, or for risk management purposes.

3.3. You shall safeguard your Card, PIN/Password, and all Credentials used to access Banking Channels. You are solely responsible for any loss or damage arising from your failure to maintain their confidentiality.

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3.4. The Bank shall not be liable for any unauthorised access or transactions carried out using your Card or Credentials prior to the time you notify the Bank of the loss, theft, or compromise.

3.5. Once the Bank receives an instruction through any Banking Channel authenticated with your Credentials, the Bank shall be entitled to rely on that instruction as having been validly issued by you.

3.6. You are solely responsible for the physical and digital security of any device used to access the Banking Channels. You must ensure such devices are protected and not left accessible to third parties.

3.7. You agree to change your PIN/Password and/or Credentials immediately upon suspicion that they have been compromised and to notify the Bank immediately of any suspected breach of security.

3.8. All intellectual property rights, including copyright in the Card design, associated content, Digital Banking interface, and other proprietary materials (such as screen layouts and software) are owned exclusively by the Bank. You shall not reproduce, alter, or distribute any part of these materials without the Bank's prior written consent.

4. ACCOUNT RESTRICTION

The Bank may, at its discretion and in compliance with regulatory directives, place a Post No Debit (PND) or other restriction on your account, preventing debit transactions while allowing credits. Grounds for such a restriction include but are not limited to receipt of a valid regulatory or court order, detection of suspicious or potentially fraudulent transactions, suspected violation of Anti-Money Laundering (AML) regulations or engagement in prohibited activities, investigation of erroneous transactions or non-compliance with the account mandate, or any breach of these Terms.

The Bank may place, modify, or remove a restriction without prior notice. You agree to cooperate fully with the Bank to resolve any related issues by providing necessary information and shall indemnify the Bank against any consequences arising from such restrictions.

5. RIGHT OF SET-OFF

In addition to any legal or equitable right of set-off available to the Bank under applicable law, you expressly authorise the Bank, without prior notice to you, to combine or consolidate all or any of your accounts held with the Bank and set off or transfer any sums owed by you or any Related Party to the Bank against any funds or assets standing to your credit. This right applies across all account types and currencies.

6. DISCLAIMERS, LIABILITY, AND INDEMNITY

6.1. The Service is provided by the Bank on an "as is" and "as available" basis. The Bank expressly disclaims all warranties of any kind, whether express or implied, including the implied warranties of merchantability and fitness for a particular purpose.

6.2. The Bank makes no warranty that the Service will meet your requirements, be uninterrupted, timely, secure, or error-free. No advice, information, or representation (whether oral or written) obtained by you from the Bank or through the Service shall create any warranty not expressly stated in these Terms.

6.3. To the fullest extent permitted by applicable law, the Bank shall not be liable to you for any indirect, incidental, special, or consequential damages, including but not limited to loss of profits, goodwill, or data.

6.4. Foreign currency held with offshore institutions shall be subject to local and foreign jurisdictional laws. The Bank is not liable if access to such funds is restricted by foreign laws or actions. All funds standing to your credit are payable on demand only on such local currency as may be in circulation. Foreign currency cash withdrawals from your accounts shall be subject to availability.

6.5. You agree to indemnify, defend, and hold harmless the Bank from any and all claims, liabilities, damages, and losses arising out of your use or misuse of the Service or any breach of these Terms by you.

6.6. You acknowledge that electronic mail and other similar channels are inherently insecure. You authorise the Bank to act on instructions received through these media and indemnify the Bank against any loss that may arise from acting on such instructions, even if they are fraudulent or unauthorised.

7. GENERAL PROVISIONS

7.1. Account Statements: You agree that all statements of account shall be deemed accurate and binding unless you notify the Bank in writing of any discrepancies within ten (10) business days from the date of such statement.

7.2. Suspension of Service: The Bank reserves the right to suspend, modify, or discontinue the Service temporarily or permanently at any time, with or without notice, for purposes including but not limited to safeguarding system integrity or complying with regulatory obligations. The Bank shall not be liable for any loss or inconvenience resulting from such suspension, modification, or discontinuation.

7.3. Force Majeure: The Bank shall endeavour to act on your instructions promptly; however, it shall not be liable for any delay or failure to act due to Force Majeure or any cause beyond its reasonable control.

7.4. Relationship: The Bank is not your agent or other legal representatives or any other party whom you are issuing this service to pay for any purpose by reason whatsoever.

7.5. Amendments: The Bank may amend these Terms at any time. Continued use of the Account constitutes your acceptance of such amendments.

7.6. Termination: The guidelines above are mandatory, conducts that violate these rules are grounds for termination of these Services.

7.7. No Waiver: No failure or delay in exercising any right, power or privilege vested in the Bank by these conditions, shall operate as a waiver thereof nor shall any partial exercise of such right, power or privilege preclude any other or further exercise thereof.

7.8. Severability: If any part of these Terms is deemed invalid or unenforceable, the remaining clauses shall remain in full force.

7.9. Governing Law: These Terms are governed by the laws of the Federal Republic of Nigeria, and disputes shall be resolved before a court of competent jurisdiction in Nigeria.

7.10. Privacy: The Bank collects and uses your personal information to enhance its services and will not share it with third parties except as required by law or as stated in its privacy policy.

For more information on our privacy policy, please visit https:
/www.providusunitybank .com/privacypolicy.

Authorised Signatory & Date

CUSTOMER ADDRESS VERIFICATION FORM

This form should be completed in CAPITAL LETTERS. Characters and marks should be similar in style to "ABC".

This is to the certify that

who is a prospective customer of the bank was visited on D D M M Y Y Y Y and I hereby confirm that the address and nature of business **of the customer has been verified as correct and corresponding with the details supplied in the account opening form of ProvidusBank Plc.**

Confirmed Address

Description

Physical Description (Colour of House, Type of Structure, Gate Type and Colour etc.)

Name of Person(s) met at the Residence:

Street Name:

Surrounding Landmark

Nearest Bus Stop

Any other comment

Officer's Name

Date D D M M Y Y Y Y **Signature**

Business Manager

Date D D M M Y Y Y Y **Signature**

PROVIDUSUNITY BANK

FOR BANK USE ONLY

1. REQUIREMENT CHECKLIST

Current Individual / Savings / Domiciliary / Other Accounts

S/N	DOCUMENTS REQUIRED	CHECKED	DEFERRED
1.	Duly completed account opening form		
2.	Specimen signature card duly completed		
3.	Two (2) recent passport photographs		
4.	Proof of identity (Original must be sighted)		
5.	Resident permit (for non-Nigerians)		
6.	Two (2) Independent and satisfactory references (for Current a/c)		
7.	Proof of address (utility bills, etc)		
8.	Letter from Employer (for Salary a/c)		
9.	Letter from Employer/School/NYSC (for Savings a/c)		
10.	Other documents provided		

2. AUTHENTICATION FOR FINANCIAL INCLUSION

i. Is the customer socially or financially disadvantaged? ☐ Yes ☐ No

ii. If the answer to (i) above is yes, state other documents obtained in the line with the Bank's policy on socially / financially disadvantaged customer in compliance with Regulation 77 (4) of AML/CFT regulation 2013

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iii. Does the Customer enjoy tiered KYC requirements? ☐ Yes ☐ No

iv. If the answer to question (iii) above is yes, identify the customer's risk category

☐ Low Risk ☐ Medium Risk ☐ High Risk

3. AUTHENTICATION FOR POLITICALLY EXPOSED PERSONS

Is the Applicant a Politically Exposed Person (PEP) ☐ Yes ☐ No

If Yes, Please Provide Details ---

4. ACCOUNT OPENED BY

Name

Signature

Date D D M M Y Y Y Y

5. ACCOUNT OPENING AUTHORISED / APPROVED BY

Name

Designation

Signature

Date D D M M Y Y Y Y