



## INDIVIDUAL ACCOUNT OPENING FORM



# INDIVIDUAL ACCOUNT OPENING FORM



BUSINESS OFFICE: \_\_\_\_\_

NIN: \_\_\_\_\_

ACCOUNT NUMBER:

BVN:

Category of Account (Please tick appropriately. Complete all relevant portions of the Account opening application form in BLOCK LETTERS)

Individual Account  Joint Account  Other Types \_\_\_\_\_  
Please specify \_\_\_\_\_

Passport  
Photograph

**Account (s) Type Required** (Please tick appropriately)

Current Account  Savings Account  NOVA Growbox  NOVA Domiciliary  NGR  USD  EUR  GBP  CFA  YEN  
 NOVA Classic Savings Account  NOVA Kiddikash Account  NOVA Salary Account

## Personal information (Please complete in BLOCK LETTERS and tick where necessary)

Title \_\_\_\_\_ Surname \_\_\_\_\_ First Name \_\_\_\_\_ Middle Name \_\_\_\_\_

Date of Birth  Gender:  Male  Female Marital Status:  Single  Married Others \_\_\_\_\_  
Please specify \_\_\_\_\_

Spouse's Name \_\_\_\_\_  
(if married)

Mother's Maiden Name: \_\_\_\_\_ State of Origin: \_\_\_\_\_ Local Government Area: \_\_\_\_\_  
(for the hometown)

Country of birth: \_\_\_\_\_ Religion: \_\_\_\_\_ Nationality (for non-Nigerian)

Tax Identification Number:  Resident's Permit  
(If available) Issuance No:

Issue Date:  Expiry Date:  Purpose of Account: \_\_\_\_\_

## Contact Details

E-mail: \_\_\_\_\_

Phone no: (  )  Phone no (  )   
Country code \_\_\_\_\_ Country code \_\_\_\_\_

Residential/Contact Address: \_\_\_\_\_ Plot/House Number \_\_\_\_\_ Street Name \_\_\_\_\_ City/Town \_\_\_\_\_

Nearest Bus Stop/Landmark: \_\_\_\_\_ Local Govt. Area: \_\_\_\_\_ State: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

## Signatory

Title \_\_\_\_\_ Surname \_\_\_\_\_ First Name \_\_\_\_\_ Middle Name \_\_\_\_\_

Date of Birth  Gender:  Male  Female Marital Status:  Single  Married Others \_\_\_\_\_  
Please specify \_\_\_\_\_

Mother's Maiden Name: \_\_\_\_\_ Nature of Relationship:  Father  Mother  Guardian  Sponsor

State of Origin: \_\_\_\_\_ Local Government Area: \_\_\_\_\_ Email: \_\_\_\_\_  
(for the hometown)

Social Media Channel: \_\_\_\_\_ Facebook \_\_\_\_\_ Twitter \_\_\_\_\_ Instagram \_\_\_\_\_ Others \_\_\_\_\_

Do you have residency or are a citizen of a country other than Nigeria?  Yes  No If yes, which country? \_\_\_\_\_



**Account Mandate(s)**

Account Name: \_\_\_\_\_

Account No: 

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**Mandate Authorization/Combination Rule**

Mandate Authorization/Combination Rule (Please tick appropriately)

Sole Signatory

Either to sign

Both to Sign

Account Name: \_\_\_\_\_

Surname: \_\_\_\_\_

Other Names: \_\_\_\_\_

Class of Signatory: \_\_\_\_\_

Identification Type: \_\_\_\_\_

Identification No: \_\_\_\_\_

SPECIMEN  
SIGNATURE

PASSPORT  
PHOTOGRAPH

Print your First, Middle & Last Name at the back of your passport

Account Name: \_\_\_\_\_

Surname: \_\_\_\_\_

Other Names: \_\_\_\_\_

Class of Signatory: \_\_\_\_\_

Identification Type: \_\_\_\_\_

Identification No: \_\_\_\_\_

SPECIMEN  
SIGNATURE

PASSPORT  
PHOTOGRAPH

Print your First, Middle & Last Name at the back of your passport

Account Name: \_\_\_\_\_

Surname: \_\_\_\_\_

Other Names: \_\_\_\_\_

Class of Signatory: \_\_\_\_\_

Identification Type: \_\_\_\_\_

Identification No: \_\_\_\_\_

SPECIMEN  
SIGNATURE

PASSPORT  
PHOTOGRAPH

Print your First, Middle & Last Name at the back of your passport

Account Name: \_\_\_\_\_

Surname: \_\_\_\_\_

Other Names: \_\_\_\_\_

Class of Signatory: \_\_\_\_\_

Identification Type: \_\_\_\_\_

Identification No: \_\_\_\_\_

SPECIMEN  
SIGNATURE

PASSPORT  
PHOTOGRAPH

Print your First, Middle & Last Name at the back of your passport

Account Name: \_\_\_\_\_

Surname: \_\_\_\_\_

Other Names: \_\_\_\_\_

Class of Signatory: \_\_\_\_\_

Identification Type: \_\_\_\_\_

Identification No: \_\_\_\_\_

SPECIMEN  
SIGNATURE

PASSPORT  
PHOTOGRAPH

Print your First, Middle & Last Name at the back of your passport

### Account Service(s)

SMS Alert  Email Alert  Cheque Book  e-statement  Debit Card  Prepaid card  Preferred Name on Card

e-statement Frequency (Please tick appropriately)  Monthly  Quarterly  Semi-Annually  Annually

**Electronic Banking Preferences (Please tick appropriately)**

### Preferred User ID (option 1)

### Preferred User ID (option 2)

**Internet Banking**  **NOVA Mobile Banking** 

\_\_\_\_\_

Preferred User ID (option 1) refers to your login name to <https://www.novabank.ng/>

Charges: Enrolment for these services is FREE. Access charges and other applicable charges may be levied for funds transfer and specific transactions. Please refer to the website <https://www.novabank.ng/> for further information.

**JURAT To be adopted for illiterates, and the blind**

I agree to abide by the content of this agreement and acknowledge that it has been truly and audibly read over and explained to me by an interpreter.

**MARK OF CUSTOMER/  
THUMBRPRINT**

**MARK OF CUSTOMER/  
THUMPPRINT**

Address of Interpreter:

Name of Interpreter:

Language of interpretation: \_\_\_\_\_

Date:

## Account Operation

## Cheque Confirmation

You are required to confirm in writing to NOVA Bank, all cheques of N250,000.00 and above before such cheques are presented for payment over the counter and N500,000.00 and above via clearing.

This policy was adopted to further safeguard your account from fraudulent practices. However, if confirmation is not required for your payments, kindly sign the indemnity below.

### **Indemnity where confirmation is not required.**

I hereby instruct NOVA Bank to pay all cheques duly signed by me/us without further confirmation.

## General Terms & Conditions

1. I/We hereby authorize Nova Bank Limited to open an account in my/our name and authorize all cheques or other money orders presented with respect to the account, provided that they are issued in accordance with our mandate card, subject to the availability of sufficient funds in the account.
2. I/We hereby agree that we shall bear full liability and/or consequences with respect to the issuance of any cheque without sufficient funds in our account.
3. I/We hereby state that any request made to the Bank by way of an application for a credit facility(ies) shall be signed by our authorized signatories.
4. I/We hereby agree that Nova Bank Limited is entitled, at any time and without notice to us, to combine or consolidate all or any of our accounts or related accounts and set off any sum therein for the purpose of satisfying any of our liabilities to the Bank.
5. I/We hereby agree that Nova Bank Limited shall bear no liability for any funds handed to a staff member of the Bank outside the Bank's premises or outside banking hours, except as agreed by the Bank in writing, and the Bank shall be fully indemnified against any loss, claim, damage, or action that may arise therefrom.
6. I/We hereby agree that the Nova Bank Limited may close our account(s) if there is a suspicious inflow into our account for security reasons or if there is any fraud related to the account.
7. I/We hereby authorize and grant consent to Nova Bank Limited to carry out the necessary checks on our company at the various bureaus and reference agencies and to also share our information with such agencies. The Bank is discharged from any liability or damages made against it by virtue of us granting this consent.
8. I/We authorize Nova Bank Limited to debit our account with the applicable charges for legal searches conducted on our account at the Corporate Affairs Commission or any other relevant agency/authority.
9. I/We agree that we shall not release cash, issue cheques in favour of any Nova Bank Limited staff, or transfer money into his/her account, and in the event of such, Nova Bank Limited is fully indemnified against all loss, claims, actions, damages, or requests which may result.
10. I/We agree that Nova Bank Limited shall not be liable if any person other than myself/ourselves provides our usernames, passwords, and/or login details which are known only to me/us, for any of the Bank's products, and if it reasonably appears that the information provided originated from me/us, for any transactions carried out.
11. I/We agree that Nova Bank Limited may debit the account with the usual banking charges, interests, and fees as may be determined from time to time.

12. I/We hereby indemnify Nova Bank Limited against any loss, damages, or claims that may arise on the account due to any falsehood, inaccuracy of any statement or information, or misrepresentation made to the Bank.

13. I/We hereby authorize the Nova Bank Limited to debit our account for any malicious or frivolous claims, suits, or garnishee/Mareva orders brought against the Bank in relation to our account, that require the Bank to seek legal representation.

14. I/We hereby grant NOVA Bank Limited the consent/authority to create an account on my/our behalf and process my/our data in line with Nova Bank Privacy Policy (<https://www.novabank.ng/privacy-policy/>) and the Nigeria Data Protection Act (NDPA). I/we am/are also aware that I/we can withdraw my/our consent at any time.

15. I/We would like to receive updates, offers, promotional materials, and marketing communications from Nova Bank Limited by email, text messages, or phone calls.

## Declaration

### INFORMATION CONFIRMATION

I/We hereby apply for the opening of an account or accounts with \_\_\_\_\_ NOVA Bank. I/We understand that the information given herein, and the document presented are the basis for opening such account(s) and hereby warrant that such information is correct.

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

**By signing this document, you have agreed to the general electronic banking and general data protection regulation (NDPR & GDPR) terms and conditions for account opening contained on our website: <https://www.novabank.ng/>**

Surname \_\_\_\_\_

Surname \_\_\_\_\_

Other names: \_\_\_\_\_

Other names: \_\_\_\_\_

Authorized Signatory \_\_\_\_\_ Date: 

D	D	M	M	Y	Y
---	---	---	---	---	---

Authorized Signatory \_\_\_\_\_ Date: 

D	D	M	M	Y	Y
---	---	---	---	---	---

### ACCOUNT OPENED BY

NAME \_\_\_\_\_

DATE 

D	D	M	M	Y	Y
---	---	---	---	---	---

 SIGNATURE \_\_\_\_\_

### ACCOUNT OPENED BY

NAME \_\_\_\_\_

DATE 

D	D	M	M	Y	Y
---	---	---	---	---	---

 SIGNATURE \_\_\_\_\_

## FOR BANK USE ONLY

### KYC- DESCRIPTION TO THE ADDRESS

(Please indicate road/street leading to the address, type & colour of the property, the existence of the person/business)

**Account opening Authorization by:**

 Staff ID: 

Surname \_\_\_\_\_

Other Name \_\_\_\_\_

 D  D  M  M  Y  Y

Signature \_\_\_\_\_

**Deferred/Waiver of Documents (if any) Authorized By**

 Staff ID: 

Surname \_\_\_\_\_

Other Name \_\_\_\_\_

 D  D  M  M  Y  Y

Signature \_\_\_\_\_

**Account opening approved by:**

 Staff ID: 

Surname \_\_\_\_\_

Other Name \_\_\_\_\_

 D  D  M  M  Y  Y

Signature \_\_\_\_\_

**Deferred/Waiver of Documents (if any) Authorized By**

 Staff ID: 

Surname \_\_\_\_\_

Other Name \_\_\_\_\_

 D  D  M  M  Y  Y

Signature \_\_\_\_\_

**Document Requirements' Checklist**

1. Duly completed Account Opening Form

	Checked	Deferred	Waived	N/A
1. Duly completed Account Opening Form	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

2. Duly completed Specimen Signature Card

2. Duly completed Specimen Signature Card	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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 3. One (1) passport-sized photograph of each signatory  
 Full names written on the reverse.

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4. Introduction Letter (where applicable)

4. Introduction Letter (where applicable)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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5. Resident Permit (for Non-Nigerians)

5. Resident Permit (for Non-Nigerians)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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6. Power of Attorney (where applicable)

6. Power of Attorney (where applicable)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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 7. Proof of (original or true certified copy acceptable)  
 Lease Agreement, PHCN, LAWMA, Water Corporation, Fixed Telephony  
 Services Bill, Etc

7. Proof of (original or true certified copy acceptable) Lease Agreement, PHCN, LAWMA, Water Corporation, Fixed Telephony Services Bill, Etc	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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8. Two (2) Satisfactorily Completed Reference Forms (For Current Account)

8. Two (2) Satisfactorily Completed Reference Forms (For Current Account)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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9. Letter of Indemnity

9. Letter of Indemnity	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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10. Other Documents

10. Other Documents	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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List Please \_\_\_\_\_

**REFERENCE FORM**

Account Number (For Bank Use Only) \_\_\_\_\_

 Date 

D	D	M	M	Y	Y
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Caution: It is dangerous to introduce any individual not well known to you.

 Referee's Bank Verification Number (BVN)/ National Identification Number (NIN) \_\_\_\_\_  
 (Optional)

Name of Referee \_\_\_\_\_

Address \_\_\_\_\_

**To: NOVA Bank**
**Dear Sir,**

Name of Applicant \_\_\_\_\_

The above named individual/company wishes to open a current account with you. He/She/They is/are well known to me/us and I/We consider him/her/them suitable to maintain this account with you.

Referee's Bank \_\_\_\_\_ Branch \_\_\_\_\_

Referee's Account Number \_\_\_\_\_

Referee's Account Name \_\_\_\_\_

 Referee's Signature  Date 

D	D	M	M	Y	Y
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**REFERENCE FORM**

Account Number (For Bank Use Only) \_\_\_\_\_

 Date 

D	D	M	M	Y	Y
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Referee's Account Number \_\_\_\_\_

Referee's Account Name \_\_\_\_\_

 Referee's Signature  Date 

D	D	M	M	Y	Y
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