



National Investment Bank Limited

HOME BOUND ACCOUNT OPENING FORM

(For Office use only)

BO/HBA/01

Account Number

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Branch _____

Date _____

I/We request you to open a Home Bound Account in my/our name(s) in the books of the Bank and to honour all cheques and orders for payment of monies drawn thereon if signed by me/any two/all of us in accordance with specimen signature(s) given below.

PLEASE
AFFIX
PASSPORT
PICTURE
HERE

Section A

Personal Details	Account Holder 1	Account Holder 2
<i>Title (Mr./Mrs./Dr./Other)</i>		
<i>Full Name in Block Letters</i>	Surname	Surname
	First Name	First Name
	Other	Other
<i>Previous Names</i>		
<i>Place & Date of Birth</i>		
<i>Sex</i>		
<i>Nationality</i>		
<i>Marital Status</i>		
<i>Name of Spouse</i>		
<i>Number of Children</i>		
<i>Religion</i>		
<i>Occupation</i>		
<i>Photo Identification Type & No. (e.g. Passport, National ID Card)</i>		
<i>Contact Numbers</i>		
<i>Mailing Address if different from the above</i>		
<i>Residential Address</i>		
<i>Email Address</i>		

NB : Forms can be down loaded from NIB Website

Section B

Purpose of Account Operation	<i>Confirm purpose of account opening</i>		
	<i>Personal Savings</i>	<i>Investment</i>	<i>Transactional</i>
	<i>Loan Servicing</i>	<i>Salaries</i>	
Indicate Source of Funds	<i>Kindly indicate the source of funds</i>		
	<i>Personal Savings</i>	<i>Investment</i>	<i>Dividends</i>
	<i>Loan Servicing</i>	<i>Salaries</i>	<i>Inheritance</i>
Expected Volume & Type of Activity	Transaction Type	Expected Transactions Per month	Expected Amount Per month
	<i>Deposits or Inwards Transfers</i>		
	<i>Withdrawals or outwards Transfers</i>		
Type of Account to be opened	<i>Please tick Account Type to be opened:</i>		
	<i>Current Account</i>	<i>Savings Account</i>	
	<i>Foreign Account</i>	<i>Other (please specify)</i>	
	<i>Specify</i> _____		
Please Specify Branch <i>Refer to Terms & Conditions (Page 2)</i> Please Note!! <i>Foreign Accounts can only be opened at the international Banking Department - NIB Head Office.</i>			
Type of Currency for Account	<i>Please tick preferred Currency Option</i>		
	<i>Cedi</i>	<i>GB Pound Sterling</i>	
	<i>US Dollar</i>	<i>Euro</i>	
Terms & Conditions for Account	<input type="checkbox"/> <i>Yes, I /We have read and accepted Terms & Conditions for this Account.</i>		
Certification of Information	<input type="checkbox"/> <i>I /We certify that the information given above is correct and binding on me/us.</i>		
Signature	Account Holder 1	Account Holder 2	
Date			

Section I

Items	Details and items to be verified						
Identification	Name and identity verified? Yes <input type="checkbox"/> No <input type="checkbox"/>						
Name, Date of Birth and Nationality of Applicant	Applicant(s) name, date of Birth and Nationality confirmed by one of the following, please tick submitted option: <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 33%; text-align: center;"><i>Passport</i></td> <td style="width: 33%; text-align: center;"><i>Voter ID Card</i></td> <td style="width: 33%; text-align: center;"><i>Employee ID Card</i></td> </tr> <tr> <td style="text-align: center;"><i>National ID Card</i></td> <td style="text-align: center;"><i>Driving Licence</i></td> <td style="text-align: center;"><i>Other (please specify)</i></td> </tr> </table> Specify _____	<i>Passport</i>	<i>Voter ID Card</i>	<i>Employee ID Card</i>	<i>National ID Card</i>	<i>Driving Licence</i>	<i>Other (please specify)</i>
<i>Passport</i>	<i>Voter ID Card</i>	<i>Employee ID Card</i>					
<i>National ID Card</i>	<i>Driving Licence</i>	<i>Other (please specify)</i>					
Address & Telephone numbers	Applicant(s) address confirmed by one of the following, please tick submitted option: <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 33%; text-align: center;"><i>Tenancy Contract</i></td> <td style="width: 33%; text-align: center;"><i>Utility Bill</i></td> <td style="width: 33%; text-align: center;"><i>Income Tax</i></td> </tr> <tr> <td style="text-align: center;"><i>Other Bank Statement</i></td> <td style="text-align: center;"><i>Employer's Reference Letter</i></td> <td style="text-align: center;"><i>Other (please specify)</i></td> </tr> </table> Specify _____	<i>Tenancy Contract</i>	<i>Utility Bill</i>	<i>Income Tax</i>	<i>Other Bank Statement</i>	<i>Employer's Reference Letter</i>	<i>Other (please specify)</i>
<i>Tenancy Contract</i>	<i>Utility Bill</i>	<i>Income Tax</i>					
<i>Other Bank Statement</i>	<i>Employer's Reference Letter</i>	<i>Other (please specify)</i>					

Section II

Section A

Level 1 (Low Risk Customer) - Indicate if Applicant belongs to any of the following.

Applicant does not reside or operate in a high risk country.	<input type="checkbox"/> Yes <input type="checkbox"/> No
Applicant is an ordinary individual and not associated with a Politically Exposed Person.	<input type="checkbox"/> Yes <input type="checkbox"/> No
Applicant(s) funding is sourced from normal activities.	<input type="checkbox"/> Yes <input type="checkbox"/> No

Level 2 (Medium Risk Customer) - Indicate if Applicant belongs to any of the following.

Applicant(s) or authorized signatories fall into any type of account that is not listed as either Level 1 and 3.	<input type="checkbox"/> Yes <input type="checkbox"/> No
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Section B

Level 3 (High Risk Customer) - Indicate if Applicant belongs to any of the following categories.

If the account holder(s) or authorized signatories fall into any of the following categories, tick the appropriate box(es) and specify details. If not applicable, skip section C in respect of this individual.

The customer is a Politically Exposed Person (PEP) or closely associated with a PEP. Please specify details of PEP position and relationship.	<input type="checkbox"/> Yes <input type="checkbox"/> No
An overseas customer residing or operating in high-risk jurisdiction. Please specify country or territory.	<input type="checkbox"/> Yes <input type="checkbox"/> No
The customer's source of funds is from high-risk jurisdictions. Please specify country or territory.	<input type="checkbox"/> Yes <input type="checkbox"/> No

Section C**Complete additional KYC information for customers who fulfilled one or more criteria in Section B.****Source of Wealth**

Obtain details of customer(s) source of wealth and estimated net worth. Tick or specify more than one category as appropriate e.g. a business owner who inherited his/her wealth. Customer(s) wealth generated from:

<input type="checkbox"/>	Business Ownership
<input type="checkbox"/>	Income from Employment
<input type="checkbox"/>	Inheritance
<input type="checkbox"/>	Investments
<input type="checkbox"/>	Other, Please specify

Any mandatory checks not completed or ticked 'No' must be supported by suitable comments by the staff responsible. Branch Manager or designated officer must review the checklist for completeness and decide on whether to allow the account opening while documenting reasons for the decision on the checklist.

To be completed by Account Opening Officer		Reviewed by Branch Manager or designated officer	
<i>Name:</i>	<i>Designation:</i>	<i>Name:</i>	<i>Designation:</i>
<i>Comments:</i>		<i>Comments:</i>	
<i>Signature & Date:</i>		<i>Signature & Date:</i>	

Does potential customer fall within Section C (above category)? Yes No
Tick as appropriate.

Account Opening for Special Customer (as identified in Section C) must be approved jointly by the Managing Director/ Chief Executive Officer or his appointee.

<i>Name:</i>	<i>Designation:</i>	<i>Name:</i>	<i>Designation:</i>
<i>Date:</i>	<i>Signature</i>	<i>Date:</i>	<i>Signature</i>

For Your Information

■ Non-Resident Ghanaians who have any difficulties whatsoever should kindly contact:

The Home Bound Officer

National Investment Bank Limited
P. O. Box GP3726, Accra, Ghana

Tel.: 00233-21-661 733 or 00233-244-828 582

Fax: 00233-21-673124

E-mail: info@nib-ghana.com
homebound@nib-ghana.com

Web: www.nib-ghana.com

Thank you

HOME BOUND

Account

This section spells out the terms and conditions for the Home Bound Account.

CONTACT

National Investment Bank Limited will contact Account Holder(s) by post, telephone or e-mail via the current address. The Bank is not liable for any correspondence delivered to any past addresses. Account Holder(s) has the responsibility to notify the Bank of change of address and contact details immediately they occur to facilitate amendment of same.

Contact will only be made to Account Holder(s) unless the Account Holder(s) instructs otherwise.

INSTRUCTIONS

Instructions to the Bank can be sent either by secure fax in a letter by registered mail giving personal details and the name and address of the recipient, their ID type and number.

Instructions from Account Holder(s) shall receive immediate attention on receipt. If an Account Holder(s) wishes to change or stop an instruction, they should quickly inform the Bank within four (4) hours of the receipt of the original instruction. The Bank will apply the usual charges if we are unable to cancel the instruction.

The Account Holder(s) will be responsible for ensuring that cheques are kept safe. Until the Bank receives notice that a cheque book or leaflet has been stolen, the Bank will continue to honour all cheques received and act on them.

The Bank acts on instructions given on a document such as a cheque or a letter which bears the Account holder's signature. On instruction, the Bank will debit the specified amount to the account. Any information given by Account Holder(s) to the bank will be deemed as correct.

The Bank will refuse to honour an instruction for the following reasons:

- (a) If the Bank suspects that the instructions did not originate from the Account Holder(s)
- (b) The instructions are not clear
- (c) The instructions, when carried out would break a law, regulation, code or other duty which applies to the bank.

Financial and other limits may be applied to Account Holder(s) instructions. These limits may vary and be applied with immediate effect. However, Account Holder(s) will be informed if a transaction exceeds any of the limits.

CREDITS AND DEBITS TO ACCOUNT

Instructions and credits for an account before the close of the Bank's working hours will be processed on that day or on the date specified in the instructions. Instructions and credits received after close of the Bank's working hours will be processed on the next working day. The Bank's cut-off time is 16.30 p.m. GMT and is also the latest time each day that the Bank can make payments or transfers from an account.

Statement balance will show credits received including cheques which are not cleared. To calculate interest, we generally treat cheques as cleared when we receive value for them from the relevant bank through the clearing system.

Cheques should be written by Account Holder(s) in such a way that they are not easy to alter.

Account Holders(s) can stop a cheque before it is presented for payment. The Bank charges for stopping a cheque.

Unless the Bank agrees otherwise, when Account Holder(s) gives an instruction to make a payment, the Bank will decide how the payment will be effected.

INTEREST AND CHARGES

Interest is calculated on daily basis on the amount of the cleared balance on each account, provided the balance meets the bank's interest earning threshold.

We reserve the right to charge for additional services and to vary interest rates and charges from time to time in accordance with Bank of Ghana regulations. This could be done without recourse to Account Holder(s).

STATEMENTS

Statements will be provided on quarterly basis or as may be required by Account Holder(s) showing all transactions covering the period. Account holder(s) should check their statements carefully and inform the Bank of any discrepancy as soon as possible. We will supply additional statements on request at a fee.

Messages may be put on statements of account to inform Account Holder(s) about changes in the terms and conditions governing the account.

ACCRA - MAIN BRANCH

Tel: +233-21-861 725
Fax: +233-21-661713
e-mail: accra@nib-ghana

ABEKA BRANCH

Tel: +233-21-400113/400157 / 406080
Fax: +233-21-416190
e-mail: abeka@nib-ghana.com

SPINTEX ROAD

Tel: +233-21-814093 / 4 / 6
Fax: +233-21-814095
e-mail: spintex@nib-ghana.com

INTERNATIONAL BANKING

Tel: +233-21-661733
Fax: +233-21-673124
email: foreign@nib-ghana.com

ODA

Tel: +233-882-2861 - 3
Fax: +233-882-2864
e-mail: oda@nib-ghana.com

KINTAMPO

Tel: +233-61-25012 / 25937
Fax: +233-61-25937
e-mail: kintampo@nib-ghana.com

BOLGATANGA

Tel: +233-72 - 23481 / 23826 / 23457
Fax: +233-72-23483
e-mail: bolgatanga@nib-ghana.com

TAKORADI

Tel: +233-31 - 24601 / 22962
+233-3123813 / 24113
Fax: +233-31-24701
e-mail: takoradi@nib-ghana.com

ADENTA BRANCH

Tel: +233-21-519349-51
Fax: +233-21-519350
e-mail: adenta@nib-ghana.com

TEMA HARBOUR AREA

Tel: +233-22 - 200474 / 200478-9
Fax: +233-22-200480
e-mail: harbour.arena@nib-ghana.com

KUMASI CENTRAL

Tel: +233-51-81800-2
Fax: 233-51-81803
e-mail: kumasi.central@nib-ghana.com

TEMA AFKO AGENCY

Tel: +233-22 - 200120/204455
Fax: +233-22-200116

WINNEBA ROAD BRANCH

Tel: +233-21-850905 / 6
Fax: 233-21-850907
e-mail: winneba@nib-ghana.com

CAPE COAST

Tel: +233-42 - 32649 / 34576
Fax: +233-42-32009
e-mail: cape-coast@nib-ghana.com

KOFORIDUA

Tel: +233-81 - 22600 / 23093
Fax: +233-81-22676
e-mail: koforidua@nib-ghana.com

OBUASI BRANCH

Tel: +233-582-41273 / 41274 / 41276
Fax: +233-582-41277
e-mail: obuasi@nib-ghana.com

DUNKWA ON OFFIN

Tel: +233-372 - 28229 / 28449
+233-372 - 28439 / 28470
Fax: +233-372-28510
e-mail: dunkwa@nib-ghana.com

TEMA

Tel: +233-22 - 204531 / 203305
Fax: +233-22-202205
e-mail: tema.main@nib-ghana.com

OSU BRANCH

Tel: +233-21-778019 / 778675 / 767639
Fax: +233-21-778020
e-mail: osu@nib-ghana.com

KUMASI

Tel: +233-51- 25188 / 25835 / 23874
Fax: +233-51-27198
kumasi.main@nib-ghana.com

HO

Tel: +233-91-26401/ 26694
Fax: +233-91-26694
e-mail: ho@nib-ghana.com

TECHIMAN

Tel: +233- 61-91064-6
Fax: +233-653-22384
e-mail: techiman@nib-ghana.com

TAMALE

Tel: +233-71- 22420 / 22738 / 22106
Fax: +233-71-22403
e-mail: tamale@nib-ghana.com

WENCHI

Tel: +233-061-91833-4
Fax: +233-652-22380
e-mail: wench@nib-ghana.com

WA

Tel: +233-756-20850-2
Fax: +233-756-20853
e-mail: wa@nib-ghana.com

SUNYANI

Tel: +233-61-27217 / 27363
+233-61- 27089 / 28993
Fax: +233-61-27128
e-mail: sunyani@nib-ghana.com



"A secure life back home"