

# NON RESIDENT GHANAIAN ACCOUNT OPENING FORM

## REQUIREMENTS FOR ACCOUNT OPENING

- Fully Completed and Endorsed Application Form
- Two Passport Sized Photographs
- Form of Identification of signatory to Account (ONLY Valid National I.D)
- Confirmation of Residential Address
- Initial Deposit





Gross Annual Income in USD: ☐ 0 to 25k ☐ 25K to 50k ☐ 50k to 75k ☐ 75k to 100k ☐ 100k & Above

**JOINT APPLICANT (IF JOINT ACCOUNT)**

Country:   Please specify

Postal Address:

City:										Region:											
Country:		<input type="checkbox"/> Ghana		<input type="checkbox"/> Others		Please specify															
Contact Details:		Mobile 1:										Mobile 2:									
Email:																					
Name of Next of Kin:																					
Contact Details:		Mobile 1:										Mobile 2:									
Date of Birth:										*Relationship:											
Residential Address:																					
MMDA:										Region:											
Spouse Name:										Date of Birth:											
Wedding Anniversary:										Mother's Maiden Name:											

Amount:  Cash (To Open an account with cash, the customer must deposit the cash, at the nearest branch)

☐ Cheque No:  Dated:

Drawn on Bank:  Branch:

## CHEQUE BOOK REQUEST (Applicable for CURRENT ACCOUNTS ONLY)

### CHEQUE BOOK REQUEST

Please issue a cheque book containing ☐ 25 LEAVES ☐ 50 LEAVES

## PREFERRED MODE OF ACCOUNT STATEMENT RENDITION

☐ BY POST ☐ EMAIL FREQUENCY: ☐ MONTHLY ☐ QUARTERLY ☐ ANNUALLY

\*Monthly & Quarterly Statements available via EMAIL ONLY

## e-BANKING SERVICE

☐ INTERNET BANKING ☐ EMAIL ALERTS

DEBIT CARD: ☐ VISA GOLD ☐ VISA CLASSIC ☐ VISA ELECTRON

NAME AS ON DEBIT CARD (Card type is dependent on income levels):

## FLIP ACCOUNT

An Investment account that gives returns at prevailing T-Bill rate: Please sign me on: ☐ Yes ☐ No

Contribution Amount in GHS:

Standing Instruction via Account:

## SECURITY QUESTION FOR TRANSACTION CONFIRMATION

\*TRANSACTIONS YOU EXPECT TO PERFORM

\*Operation Purpose:

☐ Personal Savings

☐ Investments

☐ Loan Servicing

☐ Salary

☐ Remittances

☐ Personal Transactions

Transaction Type	Total Amount of Withdrawals expected in a month (In GHS)			
	0-5k	5-20k	20-50k	Above
Cash	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Cheques/Drafts	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Funds Transfer	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Forex	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Transaction Type	Total Amount of Deposits expected in a month (In GHS)			
	0-5k	5-20k	20-50k	Above
Cash	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Cheques/Drafts	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Funds Transfer	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Forex	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Transaction Type	Total number of expected Withdrawals in a month			
	0-10	11-25	25-50	50 & Above
Cash	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Cheques/Drafts	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Funds Transfer	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Forex	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Transaction Type	Total number of expected Deposits in a month			
	0-10	11-25	25-50	50 & Above
Cash	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Cheques/Drafts	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Funds Transfer	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Forex	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

SOURCE OF FUNDS

☐ Savings

☐ Business Income

☐ Inheritance

☐ Investments

☐ Sale of Property

☐ Others

Please specify details (Business Income, Inheritance, Sale of Property & Others)

COUNTRIES WHERE FUNDS ARE LIKELY TO BE TRANSFERRED

INWARD

OUTWARD

ACCOUNTS WITH OTHER BANKS

1. Bank Name:

2. Bank Name:

3. Bank Name:

4. Bank Name:

Account No.:

Account No.:

Account No.:

Account No.:



## DECLARATION ON U.S PERSON STATUS

This section of the account opening form must be completed by any individual who wishes to open a banking account.

Please complete in *BLOCK LETTERS*.

Name:

Country of Residence:

Country of Birth:

Please tick "V" Yes or No for each of the following questions:

1. Are you a U.S. Resident? ☐ Yes ☐ No

2. Are you a U.S. Citizen? ☐ Yes ☐ No

3. Do you hold a U.S. Permanent Resident Card (Green Card)? ☐ Yes ☐ No

*If you answered yes to any of the questions above please provide the following.*

4. U.S Social Security/Tax Identification number:

5. U.S Identification Document: ☐ Passport ☐ Driver's License

ID Number:

Expiry Date:

FATCA Form Completed ☐ W9 ☐ W8

Date Form Completed:

I hereby confirm that the information provided above is true, accurate and complete.

Subject to the applicable local laws, I hereby consent to Fidelity Bank Ghana Limited or any of its affiliates sharing my information with local or foreign tax authorities where necessary to establish my tax liability in any jurisdiction.

Where required by local/domestic or foreign/overseas regulators or tax authorities, I consent and agree to the Bank to withhold from my account(s) such amounts as may be required according to applicable laws, regulations and directives.

I further consent to notify the Bank within a period of 30 days of any changes to my personal circumstances which include but not limited to citizenship, marital status, residential and mailing addresses and contact telephone numbers.

Signature:

Signature:

Name in Full:

Name in Full:

Date:

Date:

FOREIGN ACCOUNT AGREEMENT

I/We the undersigned hereby request you to establish in your books a Current account in

(currency) herein after called (the Account) and to credit there to such currency as many from time to time be received by you for the Account. In order to induce you to establish the account and to maintain it in your books, it is hereby agreed that:

Withdrawals from Accounts can be made only by the same mode of lodgement and in currency of the account in cedis at the request of the undersigned in writing. And stamp. Transmission or other charges related to withdrawals from the Account will be paid by the undersigned upon demand or charged to the said Account.

You will be indemnified and have no responsibility for or liability to the undersigned for any diminution due to taxes or imports or depreciation in the value of funds credited to the Account (which funds may be deposited by you in your name and subject to your control with which depository(ies)as you may select ) or for the unavailability of such funds due to restrictions on convertibility, requisition, involuntary transfers, or other similar causes beyond your control.

You may at any time in your discretion discharge your entire liability with respect to the Account by mailing to the undersigned at the address set forth below your draft in the currency of the Account without recourse to you as drawer, payable to the order of the undersigned in the amount of the credit balance in the Account less charges, together with such documents, if any as may be necessary in your sole discretion to transfer to the undersigned such claims as you may have on such funds.

The operation of this Account is subject to the Laws and Regulations at any time existing in the Republic of Ghana.

Signature:

Signature:

Name in Full:

Name in Full:

Date:

Date:

FOR OFFICE USE:

Account No:

Signature of PB:

Date:

\*MANDATE CARD

ACCOUNT NAME:

ACCOUNT NUMBER:

MANDATE AUTHORIZATION / COMBINATION RULE

☐ SOLE SIGNATORY ☐ JOINTLY EITHER TO SIGN:

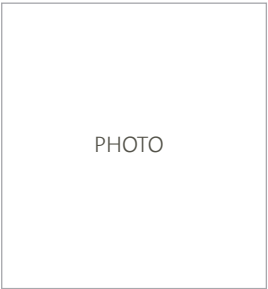
1 NAME:

CLASS OF SIGNATORY:

IDENTIFICATION TYPE:

IDENTIFICATION NO.:

TELEPHONE NUMBER:



SIGNATURE:

DATE:

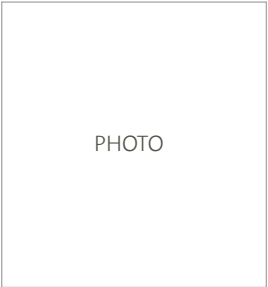
2 NAME:

CLASS OF SIGNATORY:

IDENTIFICATION TYPE:

IDENTIFICATION NO.:

TELEPHONE NUMBER:



SIGNATURE:

DATE:

## TERMS AND CONDITIONS

Please read this page carefully. It provides you with important information about your Fidelity Bank Ghana Limited Current/ Savings Accounts.

### A. TERMS/SCOPE

The information on this page (and any further instructions and conditions that may be prescribed by the Bank from time to time) are the terms of the agreement between you and Fidelity Bank Ghana Ltd. When you sign the account application form you accept these terms as binding on you.

### B. YOUR ACCOUNT

You will assume full responsibility for the correctness and validity of all endorsements appearing on all cheques, orders, bills, notes, negotiable instruments and receipts, etc. deposited in your account. The Bank will not be responsible for any loss or damage to funds deposited with the Bank due to any future Government Order, law, levy, tax, embargo, moratorium, exchange restriction or any other cause beyond our control. Your account may be debited for any service charge that is set by the Bank from time to time. All notices or letters will be sent to the address supplied by you and will be considered duly delivered and received at the time it is delivered or seven days after posting. The Bank will not be liable for funds handed over to members of its staff outside the Bank's premises. Any anomaly in the entries on your bank statements must be brought to the attention of the Bank as soon as reasonably practicable from discovery. The Bank may exercise its general lien or any similar right it is entitled to or consolidate all or any of your accounts with any liabilities you may have to the Bank and set off or transfer any sum or sums standing to the credit of any one of more of such accounts or any other credit. The Bank reserves the right to suspend or discontinue e-banking/SMS or any part of our services without notice. The Bank shall in no circumstances be liable to you if access to e-banking /SMS is not available for any reason, including but not limited to force majeure, fault in network or hardware error. The Bank will not be liable to you if it is unable to carry out its responsibilities as a result of anything it cannot control.

### C. CHEQUES

All cheques or other orders signed by you (or either or both of you if a joint account) will be honoured by the Bank and your account will be debited for such cheques whether such account be for the time being in credit or overdrawn or may become over-drawn in consequence of such debit. The Bank is under no obligation to honour any cheque drawn on your account unless there are sufficient funds in the account to cover the value of the said cheque and such cheques may be returned to you unpaid. The Bank may exercise its discretion in allowing withdrawals against an uncleared cheque. Where a cheque is returned unpaid thereafter the Bank shall have the right to hold on to the returned cheque and take any action it deems appropriate to recover the value of the cheque from you. The Bank shall have the right whenever it deems appropriate to confirm the issuance of a cheque drawn on the current account failing which the cheque may be returned with Drawer's Confirmation Required endorsed thereon.

### D. ATM CARD

You can use your card to access funds at any ATM worldwide that displays the VISA sign or any other payment company and to pay for charges incurred by the Merchant. The Merchant reserves the right at any time to refuse to permit the use of the card at the outlet for any reason whatsoever. You must sign your card as soon as you receive it and follow any relevant instructions that we give. You can use your card if you have adequate funds in your Account. Limits and restrictions may vary for each ATM and Merchants, the Bank will not be liable for any losses this may cause you. We will convert all overseas transactions into Ghana Cedis currency using the prevailing exchange rate and will factor in a percentage commission on the amount of the transaction. The exchange rate we use may not be the same as the rate when the transaction was completed. If we have good reason, we may: (a) refuse to approve a transaction, (b) cancel or suspend your right to use the card for any or all purposes; or refuse to replace any card without prior notice to you (c) limit number or frequency of transactions within any period. We will credit your account with a refund for a transaction if the retailer asks us to or if you notify us that a transaction with retailer has been incorrectly debited to your account. You cannot use a claim you may have against someone else to make a claim against us, or refuse to pay us, unless you have a legal right to do so. You cannot transfer any rights of action against us to anyone else.

### E. OVERDRAWN ACCOUNT

Overdrafts may be available to customers upon arrangement with the Bank. If you do not have such arrangement and your account becomes overdrawn, the Bank may charge you an extra fee and interest at its current rate for unauthorized borrowing. If your account does not have enough cleared funds to cover an amount you want to withdraw the Bank may return your cheque unpaid. The Bank reserves the right to use the credit balance on your account(s) to set off any outstanding exposures on any of your accounts.

### F. PAYING INTEREST AND CHARGES

You will be liable for the payment of interest charges at the rate fixed by the Bank from time to time for any sum(s) outstanding to the debit of the current account. The current account may also be debited for the Bank's usual banking charges, interest, commissions, etc. The Bank's current charges and fees including those applicable to cheques and ATM cards can be found on [www.fidelitybank.com.gh](http://www.fidelitybank.com.gh) and at our branches.

### G. JOINT HOLDERS

As joint Account holders you are individually and jointly liable for complying with the Bank's terms and conditions, running the Account and for repaying any money owed to us. We may demand from any of you, some of you or all of you repayment of all or part of any money owed. Page No. 12/14 You agree that if one of you dies, the survivor(s) will become the owner(s) of the Account and may (subject to our right of set-off) withdraw any Account balances (subject to the applicable legislation).

H. CLOSING YOUR ACCOUNT

You may ask for a service to be terminated or for your account to be closed at any time but we will not close your account till you have repaid all monies owed to us. We may terminate any service without notice. We may choose to end our banking relationship with you at any time, but will give you reasonable notice unless there are specific circumstances that prevent us from doing so such as suspicions that you have committed or attempted a fraud, impersonation, forgery, etc. On account closure the Bank may send a draft in the currency of the account or cedi equivalent to the address specified on this form, less any applicable charges or fees and made payable to the Account holder(s).

I. SECURITY

You must ensure that you use your best endeavours to safeguard your account, cheque books, e-banking passwords and ATM cards to prevent their unauthorised or fraudulent use. This includes but is not limited to keeping your cheque book, withdrawal books and ATM Card in a safe place, never disclosing to anyone your IDs, passwords, PINs, and internet banking details. You must never write down or otherwise record your password and other security details in a way that can be recognised by someone else. Any negligence on your part may be grounds for the Bank debiting your Account(s) with any losses direct, indirect and consequential suffered. If your cheque book, withdrawal book and or ATM card gets lost, missing or stolen or someone else may have figured out your PIN or Internet Banking details you must notify the Bank immediately. The Bank shall not be held liable for any unauthorized withdrawals during the period that the Bank has not been notified, once the Bank has been notified and has had reasonable time to .

J. DISCLAIMER CLAUSE

The Bank disclaims any liability for any funds/assets deposited by you which are subsequently found to have been derived from illegal sources or activities. You confirm that the funds/assets deposited are not derived from any illegal sources or activities. You agree to indemnify, defend and hold the Bank harmless from or against all claims, costs, liability, losses or expense incurred by the Bank in connection with your use or alleged use of your PIN, passwords or e-banking details without your consent or authorization. You should not use any service, or your account, or permit your account to be used for any illegal and improper purposes.

K. DISCLOSURE POLICY

I/We hereby consent(s) to the disclosure by the Bank and/or any of its officers or employees for any purpose of any information concerning my/our account(s), including without limitation, personal information, information relating to my/our business, my/our account(s) held with the bank or another group member of its relationship with the bank or another group member to any of the following:

- 1. Any office or branch of the bank, affiliate or another group member
- 2. Any agent, contractor or third party service provider, or any professional adviser of the bank or another group member:
- 3. Any guarantor, or third party security provided by the customer:
- 4. Any Credit Reference Bureau, Rating Agency and or Collection Agency.
- 5. Any regulatory, supervisory, governmental or quasi-governmental authority with jurisdiction over the Bank or another Group Member:

- 6. Any actual or potential participant in, or assignee, novatee or transferee of, any of the bank’s rights and/or obligations in relation to the customer:
- 7. Any person to whom the bank is required or authorized by law or court order to make such disclosure.
- 8. Any person who is under a duty of confidentiality to the bank:
- 9. Any bank or financial institution with which I/We have as or proposed to have dealings.
- 10. Any Overseas Regulator or Tax Authority for the purpose of establishing any tax liability in compliance with an order, agreement with the Overseas Regulators or Tax Authorities.

L. DECLARATION ON CUSTOMER INFORMATION

I/We have read and understood the Terms & Conditions governing the opening of an account with Fidelity Bank Ghana Ltd. I/We accept and agree to be bound by the said Terms & Conditions including those limiting the Bank’s Liability. I/We understand that the Bank may, at its absolute discretion, discontinue any of the services completely or partially without any notice to me/us. I agree that the Bank may debit my account for service charges as applicable from time to time. I / We hereby apply for the opening of account(s) with Fidelity Bank Ghana Limited. I / We understand that the information given herein and the documents supplied are the basis for opening such account(s) and I / We therefore 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.

Authorized Signatory:

Name:

Date:

Authorized Signatory:

Name:

Date:

Authorized Signatory:

Name:

Date:

FOR OFFICE USE ONLY

CSO:

CSO ID:

RM/PB ASSIGNED:

RM/PB ID:

ACCOUNT SEGMENT:

SEGMENT ID:

KYC DOCUMENTS - MANDATORY

VALID IDENTIFICATION (SELECT ANY ONE)  
Passport, Driver’s Licence, National Identity Card, Voter’s ID, NHIS ID, Student ID is accepted with an admission letter not more than one (1) year or an introductory letter from the head of institution.

VALID RESIDENTIAL ADDRESS VERIFICATION (SELECT ANY ONE) :  
Utility Bill, Introduction Letter by a Doctor/Lawyer/Accountant, Government or Local Authority Bill, Fully Completed Address Confirmation by an Existing Customer (at most one year relationship), Tenancy Agreement, Bank Statement or Passbook (at most 3 months old), Solicitor’s Letter confirming recent house purchase or Search Report from the Lands

I CONFIRM ALL APPLICABLE DOCUMENTS REQUIRED TO OPEN AN ACCOUNT HAVE BEEN RECEIVED FROM THE CUSTOMER

BRANCH ID:

ACCOUNT NO:

NAME OF RM/PB ASSIGNED:

SIGN:

DATE:

D

M

M

Y

Y

Y

Y

ACCOUNT OPENING CHECKED & AUTHORISED BY:

SIGN:

DATE:

D

D

M

M

Y

Y

Y

Y

CPU PROCESSING

Documents received and verified by:  Sign:  Date:

Documents scanned by:  Sign:  Date:

CPU Processing Authorized by:  Sign:  Date:

Cheque Book Ordered by:  Sign:  Date:

☐ ATM Card ☐ Internet Banking ☐ Mobile Banking

Request sent by:  Sign:  Date:



Contact Centre: 3355