

Individual Current / Reserve Account

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REQUIREMENTS FOR ACCOUNT OPENING AN INDIVIDUAL CURRENT / RESERVE ACCOUNT

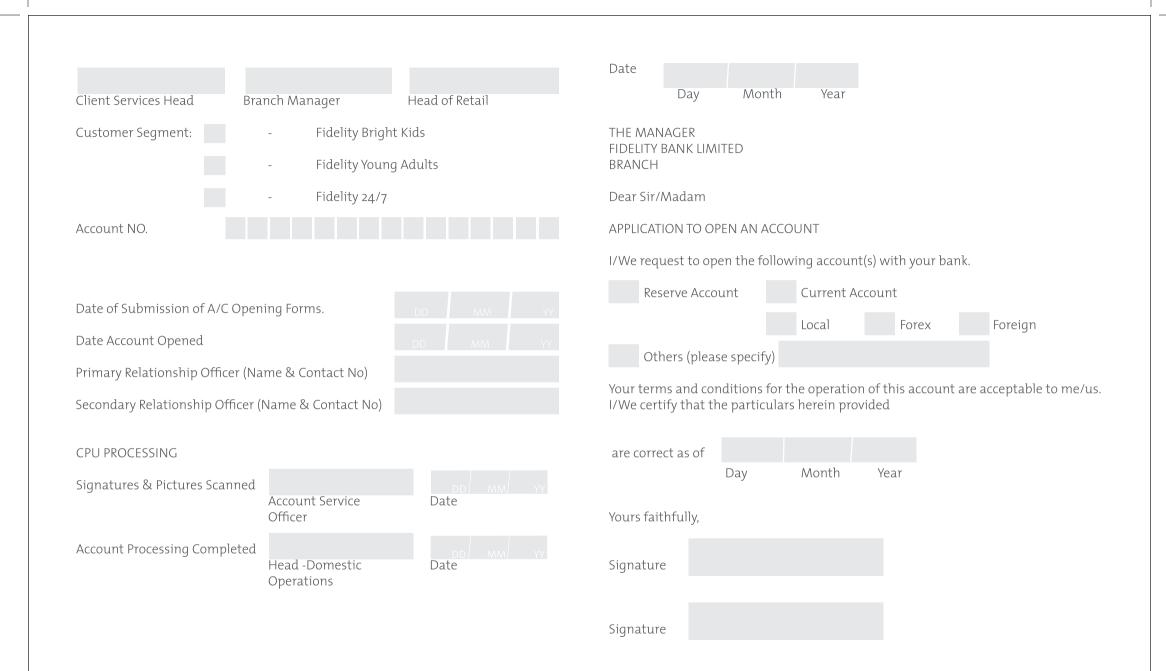
Fully Completed Account Opening Form
Two Passport Photographs
Identification
(Passport, Voters Registration ID or Driver's Licence)
Confirmation of Residential Address
Initial Deposit

The bank will operate a cheque book monitoring system to generate automatic placement order(s) for new cheque book(s) on your behalf

REFERENCE FORM CAUTION I The Manager IT IS NOT ADVISABLE TO Fidelity Bank Limited INTRODUCE ANY PERSON NOT WELL KNOWN TO YOU Name of Applicant(s) ^I I/we wish to confirm that the above named individual(s) is/are suitable to maintain a current account with you. The applicants sign(s) thus and I/we witness the signature(s) as being correct. I/we maintain a current account with Name of Bank Address and My/Our Account Number is Yours faithfully, Signature Date Name I Address

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REQUEST TO OPEN A PERSONAL/INDIVIDUAL ACCOUNT

ACCOUNT HOLDER Mr.	Mrs. Miss. Dr.	Prof. Rev. Other						
Surname								
First Names								
Maiden Name								
Date of Birth	Place & Coun	ntry Of Birth						
Occupation								
Employer								
Position Held								
STATUS								
Nationality	Resident	Non - Resident						
Resident Permit No.								
RESIDENTIAL ADDRESS								
House No	Street	Suburb/Area						
POSTAL ADDRESS								
P. O. Box	City	Country						
E-mail Address								
Telephone Office	Residence	Mobile						

FOR BANK USE ONLY DOCUMENTS OBTAINED		YES	DEFERRED	WAIVED			
COMPLETED SIGNATURE CARD							
TWO RECENT PASSPORT PHOTO							
FORM OF ID ESTABLISHING RESIDENTIAL LOCATION							
IDENTIFICATION							
OTHER DOCUMENTATION CHEC	KED						
DEFERRED DOCUMENTATION							
DEFERRAL APPROVED BY							
ACCOUNT OPENING AUTHORISED							
	(Branch Manager))					
ACCOUNT OPENING DATE							
SIGNATURE VERIFICATION							





The Bank is hereby authorised but not obliged, to accept and act upon telephone, facsimile of telex instructions in connection with my account(s) from myself providing that such instructions are supported by identification password (to be supplied by the Bank).

It is understood that any loss issued by or in connection with the use of the password whether by myself or an authorised or unauthorised third party will be entirely my responsibility.

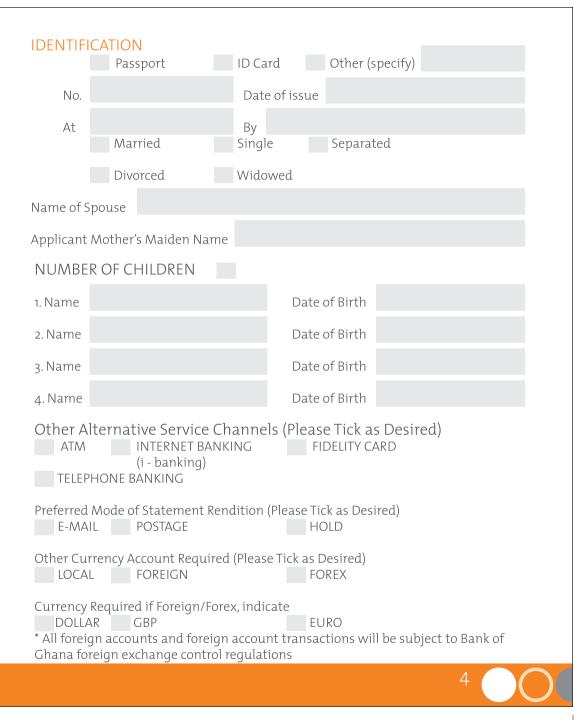
Provided that any such instructions are supported by my identification password. I/We acknowledge and accept that the Bank needs no further steps to confirm the identity and authority of the source of any such instructions and agree that the Bank shall be entitled to debit my account(s) with the amount of any payment made pursuant to such instructions. Further, I/We hereby undertake to indemnity the Bank. Its officers and staff from and against all actions, proceedings, costs, claims, demands, expenses or lossses sustained as a result of or in connection with the Bank having acted on such instructions.

This indemntity shall continue until the Bank has received, and has had a reasonable time to act upon instructions

in writing from me cancelling it. Further I/We hereby agree that this indemnity shall be governed by and in accordance with the Republic of Ghana.

If a joint account confirm

a) INSTRUCTION MANDATE		INDIVIDUALLY	JOINTLY
b) SIGNATORIES		INDIVIDUALLY	JOINTLY
Dated this	day of		
Signature			
Signature			
(Joint A/c)			



REQUEST TO OPEN A PERSONAL/INDIVIDUAL ACCOUNT

JOINT HOLDER	Mr.	Mrs.	Miss.	Dr.	Prof.	Rev.	Other		
Surname									
First Names									
Maiden Name									
Date of Birth	Place & Country Of Birth								
Occupation									
Employer									
Position Held									
STATUS									
Nationality			Reside	nt	Nor	n - Resident	t		
Resident Permit No.									
RESIDENTIAL ADDRESS									
House/No.			Street		Sub	urb/Area			
POSTAL ADDRESS									
P. O. Box			City		С	ountry			
E-mail address									
Telephone Offic	се				Res	idence			

E. PAYING INTEREST

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) standing to the debit of the current account. The current account may also be debited for the Bank's usual banking charges, interests, commissions, etc.

F. TERMINATION OF AGREEMENT

Either party may terminate this agreement at any time by notifying the other in writing. Where you are terminating the agreement, the termination becomes effective where any cheques and amounts carried on the account have been paid and all cheque books issued to you are sent to the Bank. Where the Bank is terminating the agreement and your account is overdrawn, you must pay all sums oustanding on the account otherwise the Bank may take appropriate legal action for recovery.

G. JOINT HOLDER

In addition to the foregoing, in the case of joint accounts, the following shall apply if one of the holders dies:

Any money for the time being standing to the credit of your joint account(s) shall be held to the order of the survivor.

• Any liability incurred by joint account holders to the Bank (where in the form of borrowings or otherwise) shall be joint and several.

H. 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.

I/We agree that in the event that the Bank receives from myself/us ambiguous or conflicting instructions in connection with an Account the Bank may in its absolute discretion and without any liability act or decline to act as the Bank thinks fit.

I/We agree that deposits and their payments are governed by the laws in effect from time to time in Ghana and are payable at the branch of Fidelity Bank Limited in Ghana where the deposits were made. Fidelity Bank Limited has a discretion to allow withdrawal at other branches in Ghana



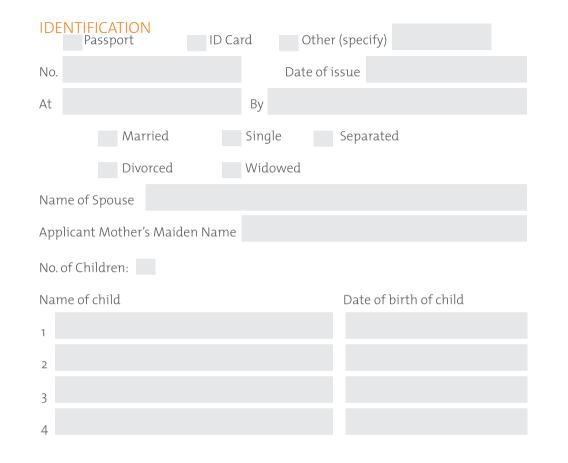


C. CHEQUES

- 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 overdrawn in consequence of such debit.
- The Bank is under no obligation to honour any cheques drawn on your account unless there are sufficient funds in the account to cover the value of the said cheques and such cheques may be returned to you unpaid.
- You must ensure that your cheque book is kept in a safe place to prevent unauthorized persons from gaining access to same, and neglect of this precaution may be a ground for any consequential loss being charged to your account.
- If your cheque book gets lost, missing or stolen you must notify the Bank immediately. The Bank shall not be held liable for any unauthorized use of your cheque book where the loss or otherwise of same has not been notified to the Bank
- Your account will only be credited with the value of a cheque lodged with any of our branches after the requiste clearing period in accordance with the rule of clearing in force at the time of lodging the cheque.
- The Bank may exercise its discretion in allowing withdrawals against uncleared cheque(s). Where the cheques are returned unpaid thereafter the Bank shall have the right to hold on to the returned cheque and take any further 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. OVERDRAWN ACCOUNT

Overdrafts may be available to customers upon arrangement with the Bank. If you do not have such an arrangement and your account becomes overdrawn, We may charge you an extra fee and interest at our current rate for unauthorized borrowing. If your account does not have enough cleared funds to cover an amount you want to draw, we may return your cheque unpaid.





TO: FIDELITY BANK LIMITED ACCRA Gentlemen.

FOREIGN ACCOUNT AGREEMENT I/We, the undersigned hereby request you to establish in your books a Current account in (Currency) hereinafter called "the Account") and to credit there to such amounts of such currency as may 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 the Account shall be made only by the same mode of lodgement and in the currency of the Account or 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, requisitions, 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 other documents, if any, as may be necessary in your sole discretion, to transfer to the undersigned such claim 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.

Name in Full		Name in Full		
Signature		Signature		
Date		Date		

TERMS AND CONDITIONS FOR FIDELITY BANK LIMITED

Please read this page carefully. It provides you with important information about your Fidelity Bank Current Account.

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 ageement between you and Fidelity Bank. When you sign the account application form you accept these terms as binding on you.

B. YOUR ACCOUNT

- Vou will assume full responsibility for the genuineness, correctness and validity of all endorsements appearing on all cheques, orders, bills, notes, negotiable instrument and receipts or others 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 banking hours or outside the Bank's premises. Any anomaly in the entries on your Bank Statements must be brought to the

attention of the Bank within 21 days of the date thereof and you agree that failure to give such notice absolves the Bank from all liabilities arising there from.

The Bank may exercise its general lien or any similar right it is entitled to by law and without any notice to you whenever necessary, combine or consolidate all or any of your accounts with any liabilities to the Bank 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.

