

Unincorporated Societies, Clubs/Associations



REQUIREMENTS FOR ACCOUNT OPENING – UNICORPORATED SOCIETIES, CLUBS/ASSOCIATIONS

- 1. Fully Completed Account Opening Form
- 2. Certificate of Registration (where applicable) or
- 3. Society Rules/Constitution
- 4. An acceptable form of identification (passport, Voters Registration ID /Diving Licence)
- 5. Two Passport-Size Photographs of all directors or account signatories
- 6. Proof Of Business Address
- 7. Introduction from Bankers (i.e. Bankers/Auditors Reference)
- 8. 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

FROM (Referee)

Date

CAUTION
'IT IS NOT ADVISABLE TO INTRODUCE ANY
PERSON NOT WELL KNOWN TO YOU'

Name

Address

To: Fidelity Bank Limited

Dear Sirs,

NAME OF APPLICANT

The above named Society/Club/Association wishes to open a Current Account with you. They are well known to us/me and we/I consider them suitable to maintain a current account with you.

The Applicant(s) signs/sign thus
and we/I hereby witness their signature(s) as being correct.

Our/My Bankers are

Name of Bank

Branch

Account No.

Signature of Referee(s)

From: Fidelity Bank Limited

(To be completed by Bank Official)

To: (Referee's Bank)

Please verify the signature(s) of your client(s) as above.

Signed

From:

(Referee's Bank)

To: Fidelity Bank Limited

We hereby verify and confirm our client's signature(s) hereon correct/irregular.

Signed and Stamped by
Authorised Signatory

Signed and Stamped by
Authorised Signatory

DEFERRAL/WAIVER OF REFERENCE REQUIREMENT
AUTHORISED BY:

Name: Initial

REMARKS (SPECIAL INSTRUCTIONS ONLY)

APPROVED BY (FOR SPECIAL INSTRUCTIONS ONLY)

Name: Initial

DOCUMENTS OBTAINED	YES	NO	N/A
1. Registration Certificate (copy of sighted original)	<input type="text"/>	<input type="text"/>	<input type="text"/>
2. Copy of Rules	<input type="text"/>	<input type="text"/>	<input type="text"/>
3. Identification	<input type="text"/>	<input type="text"/>	<input type="text"/>
4. Photographs	<input type="text"/>	<input type="text"/>	<input type="text"/>
5. Proof of Address	<input type="text"/>	<input type="text"/>	<input type="text"/>
6. Society Resolution	<input type="text"/>	<input type="text"/>	<input type="text"/>
7. Power of Attorney	<input type="text"/>	<input type="text"/>	<input type="text"/>
8. Others	<input type="text"/>	<input type="text"/>	<input type="text"/>

APPROVED BY	INITIAL	DATE
HEAD OF RETAIL BANKING	<input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> DD <input type="text"/> <input type="text"/> <input type="text"/> MM <input type="text"/> <input type="text"/> <input type="text"/> YY
BRANCH MANAGER	<input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> DD <input type="text"/> <input type="text"/> <input type="text"/> MM <input type="text"/> <input type="text"/> <input type="text"/> YY
CSU	<input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> DD <input type="text"/> <input type="text"/> <input type="text"/> MM <input type="text"/> <input type="text"/> <input type="text"/> YY

Account Number	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Date of Submission of A/C Opening Forms	<input type="text"/> <input type="text"/> <input type="text"/> DD <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> MM <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> YY
Date Account Opened	<input type="text"/> <input type="text"/> <input type="text"/> DD <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> MM <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> YY
Primary Relationship Officer (Name & Contact No)	<input type="text"/>
Secondary Relationship Officer (Name & Contact No)	<input type="text"/>

CPU PROCESSING

Signatures & Pictures Scanned
Account Service Officer Date DD MM YY

Account Processing Completed
Head -Domestic Operations Date DD MM YY

Date
Day Month Year

THE MANAGER
FIDELITY BANK LIMITED
BRANCH

Dear Sir/Madam

APPLICATION TO OPEN A CURRENT ACCOUNT

We request to open a current account(s) with your bank.

Your terms and conditions for the operation of these accounts are acceptable to us. We certify that the particulars of our Business provided below

are correct as of
Day Month Year

Yours faithfully,

Authorised Signatory

APPLICATION FOR THE OPENING OF A SOCIETY,
CLUB/ASSOCIATION ACCOUNT

Name Of Society/club/association			
Registration Number		Date	<div>DD</div> <div>MM</div> <div>YY</div>
Business Address			
P. O. Box Address			
Telephone Number			
E-mail Address			

Accounts With Other Banks

Name And Address Of Bank	Account Name And Number
1. <div></div>	<div></div>
2. <div></div>	<div></div>
3. <div></div>	<div></div>

Other Alternative Service Channels (Please Tick as Desired)

<input type="checkbox"/> ATM	<input type="checkbox"/> INTERNET BANKING (i - banking)	<input type="checkbox"/> FIDELITY CARD
<input type="checkbox"/> TELEPHONE BANKING		

Preferred Mode of Statement Rendition (Please Tick as Desired)

<input type="checkbox"/> E-MAIL	<input type="checkbox"/> POSTAGE	<input type="checkbox"/> HOLD
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Other Currency Account Required (Please Tick as Desired)

<input type="checkbox"/> LOCAL	<input type="checkbox"/> FOREIGN	<input type="checkbox"/> FOREX
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Currency Required if Foreign/Forex, indicate

<input type="checkbox"/> DOLLAR	<input type="checkbox"/> GBP	<input type="checkbox"/> EURO	<input type="checkbox"/> OTHER
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Please complete the foreign agreement below if you responded positively to the above two questions if not please sign below.

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 requisite 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.

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

- You 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.

TO: FIDELITY BANK LIMITED
ACCRA

Gentlemen,

FOREIGN ACCOUNT AGREEMENT

I/We, the undersigned hereby request you, pursuant to our Board Resolution dated [redacted] to establish in your books a Current Account in [redacted] (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 under- signed 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.

Authorised Signatory	Authorised Signatory
<div></div>	<div></div>
Name in Full	Name in Full
<div></div>	<div></div>
Date	Date
<div></div>	<div></div>
For: [Name & Address of Organisation]:	
<div></div>	
<div></div>	

MANDATE FOR SOCIETIES, CLUBS AND ASSOCIATIONS

TO: FIDELITY BANK LIMITED

IT IS HEREBY RESOLVED AS FOLLOWS:

“That an account be opened in the name of [redacted] with Fidelity Bank Limited, and that all Cheques, Acceptances, and other Orders for the payment or disposal of money or Securities, or Boxes, or other property whether the accounts be in credit or overdrawn, be signed on behalf of the said

[redacted]

by [redacted] of (Address) [redacted]

[redacted] and countersigned by [redacted]

[redacted] of (Address) [redacted]

We agree that the Bank may at its discretion close our account(s) in the event that it is dissatisfied in any way with the operation thereof.

We agree that in addition to any other general lien or similar right which you as bankers may be entitled by law you may at any time and without notice to us combine or consolidate all or any of our accounts with, and liabilities to you and set-off or transfer any sum or sums standing to our credit be it cash, cheques, valuables, deposits, securities, negotiable instruments or other assets belonging to us with you, in or towards satisfaction of any of our liabilities to you, on any other account or in any other respect, whether such liabilities be actual or contingent, primary or collateral and several or joint.

We note that the Bank will accept no liabilities whatsoever for funds handed to the staff of the bank outside banking hours or outside the Bank’s premises.

Our attention has been drawn to the necessity of safe guarding our cheque book(s) so that unauthorized persons are unable to gain access to it and to the fact that the neglect of this precaution may be a ground for any consequential loss being charged to our account.

We agree to abide by the bank rules governing the conduct of the requested account.
That a copy of this Resolution be forwarded to the Bank by the Chairman of the Board together with specimens of signatures of Officers empowered to sign”

(Full name)	(Usual Signature)	(Will Sign As)
[redacted]	[redacted]	[redacted]
[redacted]	[redacted]	[redacted]
[redacted]	[redacted]	[redacted]
[redacted]	[redacted]	[redacted]

MANDATE: ANY [redacted] TO SIGN ALONE

And Or [redacted] TO SIGN JOINTLY

IN WITNESS WHEREOF, I have hereunto set my hand as Secretary to the Company and affixed the corporate

seal this [redacted] day of [redacted] 20 [redacted]

SECRETARY [redacted]

(COMPANY SEAL)

[redacted]

CHAIRPERSON

Note: Signing Mandate should indicate clearly in what manner they are to sign, i.e. any one, any two, jointly, etc and any special combination of signers, as for example, ” one of whom shall be an officer”.

In case the Secretary or other officer is authorized to sign cheques, notes, etc., By the above resolution, this Board Resolution must also be agreed by a Director of the Company.

I certify that the above Resolution was duly passed at

[redacted]

and the above Signatures are correct

[redacted]

I enclose herewith a copy of the Rules of the

[redacted]

[redacted] Secretary

[redacted] Chairperson