



RC: 1358704

MICROFINANCE BANK LTD
KNOW YOUR CUSTOMER (KYC) CERTIFICATE

The following confirmation details is drawn up in compliance with CBN KYC policy section 3 of Money Laundering Prohibition Act, 2004, CBN KYC Directive 2001 and KYC Manual, 2003, confirmation that the procedures necessary for the proper identification of a customer has been carried out.

Customer's Name: _____
Account Type: _____ Tel Number: _____
Email Address: _____
Gender: _____ Marital Status _____ Religion _____
Date of Birth: _____ Maiden name _____
Nationality: _____ State of Origin _____
L.G.A: _____ Home Town _____
Place of Birth: _____ Mother's maiden name: _____
Address (Residential): _____
Nearest Bus Stop: _____ BVN: _____
Occupation/Profession: _____
Employer's Name: _____
Address (Office) _____
Customer's Nickname (Alias): _____
Next of Kin: _____ Relationship: _____ Tel: _____
Address of Next of Kin: _____
ID Type _____ ID No: _____
ID Issued date: _____ Expiry date: _____
Expected Annual Income (corporate Acct:) _____
Primary Source of Funds: Salary() Business Income() Sale of Property()
Other's (specify): _____
Others sources of income apart from occupation: Investment () Dividends() Others ()
Who introduced you to the bank? _____

For Office Use

I, _____ the Relationship officer of _____
who is a prospective customer of the Bank do hereby certify that I have carried out relevant
verifications to establish the identity, address and nature of business of the customer and
his/her eligibility as an account holder with bank.

I also certify that the application (prospect) is engaged in (nature of business) _____
_____ it shall be my responsibility to
continuously monitor the account holder, the account activities and inform the
Management/HOP, if at any point in time there is (are) profound change(s) in the standing
of the account holder and/or suspicious transaction as required by statutory regulation.

Name and signature of Account Officer _____ Date _____
_____ Date _____



IRL Microfinance Bank Ltd.

SIGNATURE CARD - CURRENT ACCOUNT

Account No:

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

PASSPORT
PHOTOGRAPH(S)

ACCOUNT NAME:	
HOME ADDRESS:	
OFFICE ADDRESS:	
TELEPHONE NO. (S):	
E-MAIL ADDRESS:	

NAME/POSITION IN FULL	SIGNATORY TYPE	SIGNATURE
1. NAME POSITION		
2. NAME POSITION		
3. NAME POSITION		

FOR BANK USE	
CSU INITIAL DATE	DATE ACCOUNT OPENED
SIGNATURE MANDATE	
COMPANY STAMP/SEAL REQUIRED? YES ☐ NO ☐	

Photograph	
------------	--

1st Signatory
First Name
Middle Name
Last Name
Category A ☐ B ☐ C ☐
Signature

Photograph	
------------	--

3rd Signatory
First Name
Middle Name
Last Name
Category A ☐ B ☐ C ☐
Signature

Photograph	
------------	--

2nd Signatory
First Name
Middle Name
Last Name
Category A ☐ B ☐ C ☐
Signature

Photograph	
------------	--

4th Signatory
First Name
Middle Name
Last Name
Category A ☐ B ☐ C ☐
Signature



IRL Microfinance Bank Ltd.

**CURRENT ACCOUNT
OPENING
DOCUMENTATION**

1, Majekodunmi Street,
Off Allen Avenue
Behind Oshopy Plaza,
Ikeja, Lagos.

+234 700 0000 000, +234 700 0000 000

www.irlmicrofinancebank

CORPORATE



HECK LIST

Account Opening form duly completed.

2 specimen signature cards duly completed by each signatory to the account. EACH SIGNATORY SHOULD CONFINE HIS SIGNATURE TO ONE BLOCK.

2 independent and satisfactory references. If a referee maintains a current account with IRL Microfinance Bank Ltd, the account must be at least a year old. (Detachable reference form are included in this package).

2 clear passport photographs of each signatory to the account with the name of the signatory written on the reverse.

Certificate of Incorporation.

Memos and Articles of Association (certified true copy by the Registrar of companies).

From Co2 (particular of Directors) certified true copy by the registrar of companies.

From co7 (particulars of Directors) certified true copy by the registrar of companies.

Satisfactory evidence of identity of the chairman and/or managing Director and all signatories. (Current Driver's License, international passport or permanent voters Card (PVC).

APPLICATION FOR THE OPENING OF A CORPORATE CURRENT ACCOUNT

NAME OF COMPANY:	
REGISTRATION CERTIFICATE NO/DATE:	
REGISTERED ADDRESS:	MAILING ADDRESS:
E-MAIL ADDRESS:	
TELEPHONE:	
MAIN LINE OF BUSINESS:	
PROPOSED INITIAL DEPOSIT:	

ACCOUNT WITH OTHER BANKS (including IRLMFB)

NAME AND ADDRESS OF BANK	ACCOUNT NAME AND NUMBER
1.	
2.	
3.	

REFERENCES

NAME & ADDRESS	BUSINESS/OCCUPATION	BANKERS

We request the opening of a current account with IRL Microfinance Bank Ltd. We certify that the above particulars and correct and agree that they and the information given are basis of this relationship with the Bank.

Authorised Signature & Date

Authorised Signature & Date



COMPANY MANDATE

Name of Company: _____
Registered Office: _____
Address for Correspondences: _____
Date: _____

To: IRL Microfinance Bank Ltd.

We the undersigned acting on behalf of the Company hereby request you to open a correct account to the name of: _____

We understand that any sum standing to the credit of this current shall not bear interest. We further understand that any sum standing to the debit of the current account shall be liable to interest and other charges at rate fixed by the Bank from time to time. You are authorized to debit the account with your usual banking charges, interest, commissions, etc. We hereby certify that the following is a true copy of the resolutions adopted the Board of Director of: _____

and not subsequently rescinded or modified, and the said Company in general meeting has not imposed any restrictions and conditions on the exercise by the Board of any of the powers to borrow moneys to invest the funds of the company or to issue debentures or otherwise.

The Company agrees that in addition to any general lien or similar right to which you as bankers may be entitled by law, you may at any time and without notice to the Company combine or consolidate all or any of the Company's account with and liabilities to you and set off or transfer any sum or sums standing to due credit of anyone or more of such accounts or any other assets belonging to the company with you in or towards satisfaction of the company's liabilities to you or any other account or in any other respect, whether such liabilities be actual or contingent, primary or collateral or several or joint.

CHAIRMAN

SECRETARY

COMPANY SEAL

2

CORPORATE / BOARD RESOLUTIONS



BOARD RESOLUTION

A LIST OF DIRECTORS PRESENT

S/N	NAME	POSITION
1		
2		
3		
4		
5		
6		

IN ATTENDANCE

_____(COMPANY SECRETARY)

RESOLUTION

At the meeting of the board of Director of _____ held on _____ day of _____ 20____ at the company's head office. The following resolutions were proposed and duly passed:

1 In addition to any general lien or similar right to which you as bank may be entitled by the law you may at anytime and without notice to us combine or consolidate all or any of company account with the liabilities to you and set off or transfer any sums standing to due credit of any one or more of such account or any other credit, be it cash, cheque, valuables, deposits securities, negotiable instruments or other assets belonging to the company with you in toward satisfaction of any company's liabilities to you or any other account or in other respect whether such liabilities be actual or contingent, primary or collateral or several or joint.

2. The secretary and Director of the Company be, and hereby is authorized to the Bank the names of the present officers of the Company and other persons authorized to sign for it and the offices respectively held by them, together with specimen of their signature and in case of any change of any holder of any such office or holder of any such office, the fact of such change and the names of any new officers and the office and the office respectively held by them, together with specimen of their signature, and the Bank be and hereby authorized to honor any instrument signed by any new office or officers in respect of whom it has received any such certificate or certificates with the same force and effect as if the said officer or officers were named in the foregoing resolutions in the place of any person or persons with the same title or titles.

3. The Bank be promptly notified in writing by the secretary or any other officer of the company of any change in these resolutions, such notice to be given to each office in the Bank in which any account of the Company may be maintained, that until it has actually receives such notice in writing, it is authorized to act in pursuance of these resolutions, and that until it has actually so received such notice and sufficient time shall have elapsed thereafter to permit the bank to due course and by such means as it may deem appropriate, to notify such of its department offices, branches and correspondences as the bank may deem to be concerned thereby, it shall be indemnified and saved harmless from any loss suffered or liability incurred by it in continuing to act in pursuance of these resolutions, even though these resolutions, even though these resolutions may have been changed. Provided that any such change shall not adversely affect the general intentment of the resolution.

3



MICROFINANCE
BANK LTD

4. Any and all withdrawal and borrowings of money and or other transaction had on behalf of the Company with the Bank are hereby approved, and that the bank may rely upon the authority conferred by this entire resolution until the receipt by it of a certified copy of a resolution of this Board revoking or modifying the same.

5. That the company should open and operate a Current Account with IRL Microfinance Bank Limited.

6. That the signatories shall be:

(B) SIGNATORIES TO THE ACCOUNT

S/N	NAME	CATEGORY	SPECIMEN SIGNATURE
1.			
2.			
3.			
4.			
5.			

We FUTURE CERTIFY that there is no provision in the memorandum and Articles of Association of the company limiting the power of the Board of Directors to pass the foregoing resolutions and that the same are in conformity with the provision of the said Memorandum and Articles of Association.

We future certify that the Memorandum and Articles to Association of the company given by us to the Bank are amended up to date. We further undertake that any future amendments to the Memorandum and Article of Association will be advised to the bank within fourteen days of such amendments. We indemnify the Bank against any loss, expenses and damage it may sustain through our failure to notify or delay in notifying the bank of any alteration, amendment or addition to the Memorandum and Articles of Association.

The mandate of the company shall be:

We certify that the above is a true and correct of the minutes of the Board meeting

Dated at _____ this _____ day of _____ 20____

Chairman

Secretary



MICROFINANCE
BANK LTD

REFERENCE FORM

The Manager

IRL MICROFINANCE BANK

Name of Applicant

I/We Wish to confirm that the above named individual is well known to me and is suitable to maintain a current account with you.

The Applicant sign thus

And I witness the signature as being correct.

I maintain a current account with

Name of Bank:

Address:

Account Number:

Type of Account:

Business/Occupation

Yours faithfully,

Signature

Date: .

Name:

Address:



MICROFINANCE
BANK LTD

REFERENCE FORM

C A U T I O N
IT IS NOT ADVISABLE TO INTRODUCE
ANY PERSON NOT WELL KNOWN TO YOU

The Manager

IRL MICROFINANCE BANK

Name of Applicant

I/We Wish to confirm that the above named individual is well known to me and is suitable to maintain a current account with you.

The Applicant sign thus

And I witness the signature as being correct.

I maintain a current account with

Name of Bank:

Address:

Account Number:

Type of Account:

Business/Occupation

Yours faithfully,

Date:

Signature

Name:

Address:

ACCOUNT No. (for official use only)

EMPLOYMENT DETAILS

Employed ☐ Self Employed ☐ Unemployed ☐ Retired ☐ Student ☐ Other (please specify)

Employer's Name

Employers/Employment Address (Even if self employed)

Address

City/Town

Nearest bus Stop

Nature of business/
Occupation

Office Phone Number

Fax number

DETAILS OF NEXT OF KIN

Surname

Middle Name

First Name

Contact Details

House Number

Street Name

City/Town

Nearest Bus Stop

Mobile Number

Relationship

DECLARATION

I/We hereby apply for the opening of an account with IRL Microfinance Bank Ltd. I/We have read and understood the terms and conditions overleaf governing the opening of an account with IRL Microfinance Bank Ltd. And those relating to various products and services that I have requested including but not limited to Debit Card/Credit Cards/I/We accept and agree to be bound by the terms and conditions those excluding /limiting the bank's liability. I understand that the Bank may debit my account for service charge as applicable from time to time. I hereby declare that information given above is true correct and to the best of my knowledge.

Signature of Account Holder

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

IRL MICROFINANCE BANK LTD.

AUTHORITY TO DEBIT ACCOUNT

IN CONSIDERATION OF IRL MICROFINANCE BANK LTD. OPENING
AN ACCOUNT ON "MY/OUR BEHALF, "I/WE, THE AUTHORISED
"SIGNATORY/SIGNATORY OF _____

HEREBY AUTHORISE THE BANK TO DEBIT OUR ACCOUNT WITH
THE SUM OF N _____ BEING THE COST INCURRED IN
CONDUCTING SEARCH IN RESPECT OF THE ABOVE ACCOUNT,
OR ANY OTHER EXPENSES INCURRED.

**AUTHORISED
SIGNATORY**

DATE:

**AUTHORISED
SIGNATORY**

DATE:

**AUTHORISED
SIGNATORY**

DATE:

Mandate

Sequel to express mandate/authorization to IRL Microfinance Bank Ltd. (hereafter called "the Bank") to:

- Open the account(s) indicated herein in our name and at anytime subsequently as we may direct.
- Honor all cheques or other instruction which may be drawn on the said account(s), provided such cheques or orders are signed by the person(s) whose signature(s) is/are contained in the signature/ mandate card delivered to the Bank and to debit such account(s) cheques or orders to said account whether such account(s) be, for the time being, in credit or overdrawn or may become overdrawn in consequence of such debit without prejudice to the Bank's right to refuse to allow overdraft or increase of overdraft in accordance to the signing instruction.

In consideration thereof, we agree to the following terms and conditions:

TERMS AND CONDITIONS

- To assume full responsibility for the genuineness or and validity of all cheques, orders, bills notes negotiable instruments, receipts and / or other documents including endorsements appearing on the same, deposited in or drawn on in respect of our account(s) with the Bank.
- To be responsible for the repayment of any overdraft with interest and to comply and be bound by the Bank's rules for conduct of Savings, current Domiciliary and other Account(s) as may be determined by the Bank from time to time.
- That the Bank may debit the account(s) with usual banking charges, interest, commission, and fees as may be determined by the Bank from time to time.
- To free the Bank from the responsibility of payment for any loss of or diminution of funds or damage to instruments or documents deposited with the Bank due to any Government order, law, levy tax, embargo, moratorium, exchange, restriction and /or all other causes beyond the Bank's control.
- That 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/them. Neglect of this precaution will be a ground for any consequential loss being charged to our account.
- That the Bank is under NO obligation to honor any cheque drawn on the account(s) unless there are sufficient fund in the account to cover the value of the said cheques. We understand and agree that such cheques may be returned to us unpaid, but if paid, we are obligated to repay the bank the principal amount together with the interests and /or changes that the Bank may prescribe.
- To be bound by any notification of any changes in conditions governing the account directed to our last known address and any notice or letter sent to our last known address shall be considered as duly delivered and received three business days after dispatch of the same by ordinary pre-paid post or on the date endorsed on the proof of delivery by courier services/hand.
- That no notice which may be given to the bank by us shall be binding upon the bank until it shall have been received by the Bank and sufficient time shall have elapsed thereafter to permit the bank in due course and by such means the Bank may deem it appropriate to notify the concerned/affected department offices, branches and correspondents.
- That any disagreement with entries on our Bank statement will be made in writing by us within 30 days of dispatch of the statement, failing which it will be concluded that the statement rendered is correct and same shall no longer be disputable, expect in case of manifest errors.
- That if any entry is made in our account(s) in errors, the bank is entitled to dishonor cheque drawn upon such incorrect entry whether or not drawn in good faith and without any notice of error and whether the errors has been corrected or not and the bank is entitled to reverse such incorrect entry without any liability on its part.
- That the bank may at anytime in its discretion close the account(s) and discharge all liabilities with respect to the account(s) by hand delivery or by mailing to us through courier services a Bank draft in the currency of the account without recourse to the Bank as a drawer, payable to our order in the amount of the then credit balance in the account(s) less fees, changes or commissions to which the company may be entitled by law or by any agreement between us and the bank together with such other documents, if any, as may be necessary in your sole discretion, to transfer to us.
- That the Bank will not be liable whatsoever for funds handed to members of staff outside banking hours or outside the Bank's premises.
- That in addition to any general lien or right to which the Bank as bankers, may be entitled by law the Bank may at any time and without notice to us combine or consolidate all or any of our accounts without liability to you and set off or transfer any sum or sums standing to our credit in any one or more of such account or any other credit be it cash, cheque, valuables, deposit securities, negotiable instruments or other assets with the Bank or in any other respect whether such liabilities be actual or contingent primary or collateral and several or joint.

- xiv. To indemnify the bank against any loss, damage, expense or claim that may be occasioned on the account(s) or by reasons opening the said account(s) or by reason of the falsehood or inaccuracy of any statement information or misrepresentation made to the Bank except those losses, damages, expenses or claims directly resulting from the acts, defaults or gross negligence of the Bank.
- xv. To indemnify the bank against any loss, damage, fraud, or claims that occur from the use of any telephone number, fax number or email address supplied in this form or subsequently by me/us whether for the purpose of issuing retractions, receiving/sending account information or indeed any transactions related to this account.
- xvi. To affirm and undertake that all the documents used in opening the account(s) are genuine and I/we will indemnify the bank if at any time it is shown otherwise and I/we will be future liable for any wrong that may be occasioned thereby. This indemnity to you shall be continuing and shall not be withdrawn by me/us so long as we maintain the account with the bank.
- xvii. That the operation of the account(s) is subject to laws and regulations at any time existing in the federal republic of Nigeria, and to bound by the terms and conditions governing the operation of the account(s) as may be determined by the bank from time to time.
- xviii. That the bank is at liberty to report any dud/returned cheque for three (3) consecutive times to Central Bank of Nigeria (CBN) and forward same to Economics and Financial Crimes Commission (EFCC).
- xix. Customers understands that his username, log in/transaction password, secret answer and all other transaction details are highly confidential and irrevocably undertakes that he shall under no circumstance disclose same to any third party, or reproduce same in a manner in which it can be obtained by a third party. Where a third obtains and make use of the services with the customer's logon credentials, third party shall be deemed to be the customer's duly authorize agent, irrespective of the manner in which the party obtained the confidential details of the customer.
- xx. Customer hereby indemnifies the Bank against losses that may be incurred as a result of negligently or inadvertently disclosing his logon credentials to a third party who uses same in an improper or unlawful way, there by jeopardizing or impairing the operation of the Bank's network and/or services. Customer further affirms that the Bank will not be liable for loss or damages suffered as a result of a third party gaining access to the customer's logon credentials damage whatsoever that may arise as a result of the input of a wrong information/ instruction or figures as binding on him.
- xxi. The customer undertakes to change his logon credentials at first log-in or whenever there is a possibility of an unauthorized party having had access to the logon credentials and an such indemnifies the Bank as against any loss or damage that may have been incurred as a result of the third party's usage of the logon credentials, before the customer effect the change.
- xxii. All activities performed on the account (s) through the service shall be deemed to have been performed by the customer or his authorized representative/administration any party assigned and duly approved by the authorized signatories of the account.
- xxiii. The customer undertake to comply with all the applicable laws, rules, regulations, licensing arrangement regarding the use of internet and to further comply with any directives or instructions which may be issued by the Government, Regulatory Authorities and/ or the Bank with the regards to the customer's access to the services.
- We declare that all the information given for the purpose of opening the account(s) is true and accurate, and certify that the above particulars are correct and agree that they and the information given herein form the basis of a banking relationship with IRL Microfinance Bank Ltd.

Limitation of Liability

1. IRL Microfinance Bank Ltd. Shall not be liable for the transmission or delivery of inaccurate data, information or message; neither shall the bank be liable for any loss or damage arising from such transmission or omission. Where errors/loss or damages arise as a result of the customer's use of wrong information/instruction or figures while using the services, the Bank will not be liable for such errors/loss or damage.
2. The Bank does not warrant that internet banking will be uninterrupted or error free. Delays, interrupt and inaccuracies may be caused by factors outside the control of the Bank. Information provided on the website is "without warranty as to accuracy, security, freedom from virus attacks and express or implied non-infringement"
3. The Bank shall not be liable for any loss, liability, claim or damages arising from the acts or omission of the customer. The above stated includes but is not limited to situation wherein the customer's logon credential were disclosed/obtained/and used by a third party.
4. The customer is solely responsible for the equipment (including personal computer and software) used to access Service. The Bank is not liable for any damages, including without limitation direct or indirect, special, incidental or consequential damages. Losses or expenses arising in connection with this services, interruption, defect delay in operation, transmission, computer virus or line or system failure, even-if the Bank or its representatives thereof are advised of the possibility of such damages, losses or hyperlink to other internet resources at the customers risk.
5. The Bank reserves the right to close, suspend or change permanently or temporarily, the customer's account without notice, for security purposes or to refrain from honoring customer's instructions where there is a suspicious transaction on the account and the Bank shall not be liable for any loss incurred as a result of the foregoing.

FOR BANK USE ONLY

1. SEARCH REPORT

Date Requested

Date Received

Remark

2. WAIVER OF REFERENCE REQUIREMENT

AUTHORISED BY:

Title:

Signature

3. REMARKS (Special Instructions Only)

4. APPROVED BY: (For Special Instructions Only)

Title: _____ Signature _____

5.

DOCUMENTS OBTAINED	INITIAL	ROUTING	INITIAL	ACCOUNT OPENING	INITIAL/DATE
a. Signature Card		Address		Approved By:	
b. Power of Attorney		Control		Ref. Received:	
c. Company Mandate		New Account		Signature Card	
d. Memo & Article of Association		Section		Distributed	
		Credit File		Cheque Books	
e. Certificate of Incorporation (Original Sighted)		Headquarters International Division		Delivered	
		Other		Pay in book/ Credit Slip	
f. Board Resolution				Delivered	
				Documentation Filled	
6. Certificate of Exemption from using Limited after Name Reference					

ENTERED IN ACCOUNT OPENING RECORD

Account No.:

Mandate No.:

File No.:

Approved By: