

Directors

Millennium MicroFinance Bank Limited. RC: 1327350

orporate Account Form			
Nature of Account: Incorporated Company	Business Name/Enterprise/Sole Proprietorship	Partners	hip Clubs and Associations Others
Account Currency: Naira			
SAN MESSEN TO CONTROL OF	The ground reads they can appear the later with the		
Corporate Information			
Corporate Name/Registered Name (In Full)	rm sedio (bis au un y or verto) di vinci y primario. Vinci y un se	hotoskiltas sas	with the proof of the second of selection and the second of the second o
Business Type			Industry
RC/BN No.	ate of Incorporation/Registration		Tax Identification Number
VAT Number A	Annual Turnover	200000	Auto and
Registered Address		Mailing Cont	act Address
Building Name		Building Nam	0
House Number		House Numb	all the second of the second o
Street Name		Street Name	A CONTRACTOR OF THE CONTRACTOR
Town		Town	
City/State		City/State	
Telephone		Telephone	
Email		Email	
Web Address		Web Address	5
Fax		P. O. Box	
Directors/Management/Parterns/Proprietor			Designation
Name		7	elland garung fludgens
HOT 1 MAY 1			AFFECT HE
		1- Par	100000000000000000000000000000000000000
Previous and existing Relationship with the E	Sank and Other Banke		
Name & Address of Bank Branch	and other banks.		Account Name & Number
stand; bads Land Land Land			
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	V		
Signat	ure & Date		Signature & Date
Non - Nigerians	MOTE IN THE PROPERTY OF THE PR		
Nationality	Date of Arrival in Nigeria	MYY	Y Date of Departure D D M M Y Y Y Y
Resident Permit Number	Start Date D D M	MYY	Y Y End Date D D M M Y Y Y Y
Passport Number	Issue Date D D M	MYY	Y Y Expiry Date D D M M Y Y Y Y
Work Permit Numbers	Issue Date D D M	MYY	Y Y Expiry Date D D M M Y Y Y Y
VISA Number	(Kindly attach copy of the Data Page of	your Passport.)	
Board Resolution			
At the meeting of the Board of Directors of _		held on the	day of ,20 at
At the meeting of the board of birectors of a	the following resolutions		was the first first first first and the course of the first state of the first state of the first state of the
1. That the company should open a			inance Bank Limited as per the terms and conditions contained and as may from time to time
be contained in the Bank's Account Opening Fo			Sector of Bearing Electron, orcustor letter E-made, mix the Perch
	g persons are hereby authorized to execute all relevant	documents on be	ehalf of the company, operate the account and serve as the signatories to the account as
specified in the account opening mandate.			and the sedice in all collid tool exercit assets large."
1.			Common seal
2.			uniment To Month was the
3.			
4.		Providence of the same of the	

Signature & Date



Millennium MicroFinance Bank Limited. RC: 1327350

Letter of Set-Off			
We, the undersigned, hereby request you to ope	hanking	g account in the name of	Souther Statement Transport
We understand that any sum standing to the cre			We further understand that any sum standing to the debit of the
account shall be liable to interest charges at the	rate fixed by the Bank from time to time. You a	re authorized to debit our account with your usu	al banking charges, interests, commission etc.
The company agrees that in addition to any gen-	ral lien or similar right to which you as banker	s may be entitled by law, you may at any time an	d without notice to the Company combine or consolidate all or any
of the Company's account with liabilities to you, negotiable instruments or other assets belonging	and set off or transfer any sum of sums standi	ng to the credit of anyone or more of such accou	unts or any credit, be it cash, cheques, valuables, deposits, securit or any other account or in any other respect whether such liabilitie
actual or contingent, primary or secondary, and		action of any of the company's habilities to you	or any other account or in any other respect whether such liabilitie
THE COMMON SEAL of the within named	V45014.03		Design Tright and Treatment Indicated 1
Was hereunto affixed in the presence of:			
DIRECTOR	DIRECTO	OR / SECRETARY	Port of Table 1
Mandate Instruction		AT OCONETACT	SEAL
Director/Signatory Details			
Full Name	The state of the s		
I.D Type	I.D Number	Issue Date D D M M Y	Title: Mr. Mrs. Ms. Chief Others
Date of Birth	Phone Number	E-mail	Y Y Expiry Date D D M M Y Y Y Y
Address			
Director/Signatory Details	2000	7	Signature
Full Name	age of the state o		
I.D Type	I.D Number	Issue Date D D M M Y	Title: Mr. Mrs. Ms. Chief Others Y Y Expiry Date D D M M Y Y Y
Date of Birth	Phone Number	E-mail	· · · · · · · · · · · · · · · · · · ·
Address			Clanatura
Director/Signatory Details		the second secon	Signature
Full Name			Title: Mr. Mrs. Ms Chief Others
I.D Type	I.D Number *	Issue Date D D M M Y	Title: Mr Mrs
Date of Birth	Phone Number	E-mail	
Address			Signature
Director/Signatory Details			Jognature
Full Name		20 10 10 10 10 10 10 10 10 10 10 10 10 10	Title: Mr. Mrs. Ms. Chief Others
I.D Type	I.D Number	Issue Date D D M M Y	Title: Mr Mrs Ms Chief Others . Y Y Expiry Date D D M M Y V V
Date of Birth	Phone Number	E-mail	
Address	Participal Control of the Control of		Signature
Director/Signatory Details	A C		
Full Name			Title: Mr. Mrs. Ms. Chief Others
I.D Type	I.D Number	Issue Date D D M M Y	Y Y Expiry Date D D M M Y Y Y
Date of Birth	Phone Number	E-mail	
Address			Signature
Account Mandate Instruction	with the state of		
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Products & Services			
Millennium Microfinance Bank Limited offers the f	llowing Products & Services to enable you enj	oy enhanced Banking service.	
E-Banking Bouquet: POS Terminals Yes	lo Email Alert Yes	No Mobile bank	king: Yes No Internet banking: Yes No
Statement Delivery: Electronic Statements (i.e. E	mail): Yes No Post (Post Office b	THE PARTY NAMED IN COLUMN TWO IS NOT THE OWNER.	
If yes, please provide email address:			, NO
If yes, please provide Post Office Box Number and	address:		
If yes, please indicate your choice branch address:		15	
Frequency: Monthly Signature			
Preferred User ID:	Main Account No.		• 2/. }
I hereby apply for internet and Mobile banking servi	Main Account No:	Linked Account No:	ree to have this service terminated and Millennium Microfinance Ban
Limited is hereby indemnified of all losses or liability	es occasioned by the discrepancies.		ree to have this service terminated and Millennium Microfinance Ban



Millennium MicroFinance Bank Limited. RC: 1327350

Account Mandate			
Signatory information			
Signatory	Full Name (Surname First)		
* * * * * * * * * * * * * * * * * * * *			Title: Mr. Mrs. Ms. Chief Others
	Designation	Category _	
	Signature		
yesta da	Gilliata	Date	
V ,	Full Name (Surname First)		
			Title: Mr. Mrs. Ms. Chief Others
	Designation	Category _	5 33
100	. k		
	Signature	Date	
Piloto	544		
	Full Name (Surname First)		Title: Mr. Mrs. Ms. Chief Others_
	Designation	Category _	
A **			
	Signature	Date	
	Full Name (Surname First)		
			Title: Mr. Mrs. Ms. Chief Others
	Designation	Category _	3
	Signature	Date	
	A		
	Full Name (Surname First)		Title: Mr. Mrs. Ms. Chief Others
	Designation	Category _	
	Signature	Date	
Signatory instruction:			



Millennium MicroFinance Bank Limited.

RC: 1327350

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From (Referee):		CAUTION:
Registered Name:		-
ddress:	and the second s	It is dangerous to introduction any person(s) who is or an not well known to you.
o: Millennium Microfinance Bank Limited		not well known to you.
lear Sir,		
ame of applicant:		_
ne above named individual /company wishes to open an account with you. I/We hereby	y confirm that the applicant is suitable to maintain this account a	nd well known to us for years (not less than
//Our Bankers are:	My/Our Branch Address:	
y/Our Account Number is:		
eferee's Signature:	Date:	
	D D M M Y Y Y	
O BE COMPLETED BY REFEREE'S BANK		
: Millennium Microfinance Bank Limited		
e hereby confirm our client's account and signature(s) hereon are: ease tick as appropriate	1	
itable Not Suitable	Signed and Stamped by Authorised Signatory	Signed and Stamped by Authorised Signatory
Not Suitable	to an analysis of the second	
orrect Irregular		
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Reference Form		
Reference Form		
25	•	CAUTION
om (Referee):		_ CAUTION:
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om (Referee): gistered Name: dress:		-
om (Referee): gistered Name: dress: : Millennium Microfinance Bank Limited		It is dangerous to introduct any person(s) who is or are
om (Referee): gistered Name: dress: : Millennium Microfinance Bank Limited ar Sir,		It is dangerous to introduct any person(s) who is or are
egistered Name: ddress: Millennium Microfinance Bank Limited ear Sir, eme of applicant:		It is dangerous to introduce any person(s) who is or are not well known to you.
om (Referee): gistered Name: Idress: Millennium Microfinance Bank Limited Par Sir, Ime of applicant: e above named individual / company wishes to open an account with you. I/We hereby	y confirm that the applicant is suitable to maintain this account a	It is dangerous to introduce any person(s) who is or are not well known to you.
egistered Name: ddress: b: Millennium Microfinance Bank Limited ear Sir, ame of applicant: ne above named individual / company wishes to open an account with you. I/We hereby	y confirm that the applicant is suitable to maintain this account a My/Our Branch Address:	It is dangerous to introduce any person(s) who is or are not well known to you.
om (Referee): gistered Name: dress: : Millennium Microfinance Bank Limited ar Sir, me of applicant: e above named individual / company wishes to open an account with you. I/We hereby //Our Bankers are:	y confirm that the applicant is suitable to maintain this account a My/Our Branch Address:	It is dangerous to introduce any person(s) who is or are not well known to you.
om (Referee): gistered Name: dress: : Millennium Microfinance Bank Limited ar Sir, me of applicant: e above named individual / company wishes to open an account with you. I/We hereby Our Bankers are:	y confirm that the applicant is suitable to maintain this account a My/Our Branch Address:	It is dangerous to introduce any person(s) who is or are not well known to you.
om (Referee): gistered Name: dress: : Millennium Microfinance Bank Limited ar Sir, me of applicant: e above named individual / company wishes to open an account with you. I/We hereby Our Bankers are: Our Account Number is:	y confirm that the applicant is suitable to maintain this account a My/Our Branch Address:	It is dangerous to introduce any person(s) who is or are not well known to you.
oom (Referee): gistered Name: Idress: : Millennium Microfinance Bank Limited par Sir, ame of applicant: e above named individual / company wishes to open an account with you. I/We hereby //Our Bankers are: //Our Account Number is: feree's Signature: BE COMPLETED BY REFEREE'S BANK : Millennium Microfinance Bank Limited	y confirm that the applicant is suitable to maintain this account a My/Our Branch Address:	It is dangerous to introduce any person(s) who is or are not well known to you.
gistered Name: didress: Millennium Microfinance Bank Limited par Sir, ame of applicant: e above named individual / company wishes to open an account with you. I/We hereby //Our Bankers are: //Our Account Number is: feree's Signature: BE COMPLETED BY REFEREE'S BANK Millennium Microfinance Bank Limited phereby confirm our client's account and signature(s) hereon are:	y confirm that the applicant is suitable to maintain this account a My/Our Branch Address:	It is dangerous to introduce any person(s) who is or are not well known to you.
om (Referee): gistered Name: dress: : Millennium Microfinance Bank Limited ar Sir, me of applicant: e above named individual / company wishes to open an account with you. I/We hereby //Our Bankers are: //Our Account Number is: feree's Signature: BE COMPLETED BY REFEREE'S BANK Millennium Microfinance Bank Limited hereby confirm our client's account and signature(s) hereon are: ase tick as appropriate	y confirm that the applicant is suitable to maintain this account a My/Our Branch Address:	It is dangerous to introduce any person(s) who is or are not well known to you.
gistered Name: ddress: b: Millennium Microfinance Bank Limited ear Sir, ame of applicant: de above named individual / company wishes to open an account with you. I/We hereby de above named individual / company wishes to open an account with you. I/We hereby	y confirm that the applicant is suitable to maintain this account a My/Our Branch Address: Date: D D M M Y Y Y Y	It is dangerous to introduce any person(s) who is or are not well known to you. It is dangerous to introduce any person(s) who is or are not well known to you.



Millennium MicroFinance Bank Limited.

RC: 132/3	Š
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Name of Street	Indemnity For Deposit Made Over The Counter
	Y Y Y M M Q Q
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	E banking Terms & Conditions
	TERMS & CONDITIONS FOR MILLENNIUM MICROFINANCE BANK LTD INTERSWITCH VERVE DEBIT CARD "Service" means Instant Cash. "PIN" means your Personal Identification Number. "Account" means any account maintained with the Bank at any of the Bank's branches in Nigeria. "Mailing address" means the customer mailing address in the Bank's records. "Instruction" means the customer requests to the Bank for the Service.
	1. BENEFIT OF THE SERVICES PROVIDED SHALL BE SUBJECT TO THE TERMS & CONDITIONS That I have been given a default PIN that I will change at the first usage of the ATM. I agree that my card shall be kept secure at all times and my PIN will not be disclosed to any other person. I will take reasonab care in maintaining confidentiality of the PIN by ensuring that it is known to me only. All transactions at the ATM made with my card and PIN will be treated as having been authorized by me. Withdrawa transacted by the card and PIN shall not exceed a maximum limit as may be specified by the Bank. The card is the property of the Bank and may be withdrawn at any time without prior notice. I agree that the cas shall expire on the expiry date indicated on the Card and may be at the discretion of the bank to renew upon expiry. The Bank reserves the right to levy fees/charges or commission, as it may deem appropriate for the use of this service.
	If the Card becomes lost, missing or stolen, I shall make a written report at the nearest Business office. I will be charged N1,000.00 for cost of card and N50.00 monthly rental fee on Instant Cash effective when n card becomes active and the Bank reserves the right to review the fee either in amount or frequency of charging without prior notice. I acknowledge and agree that this agreement is subject to change at any time without any prior notice to me. Cards uncollected by customers after 160 days of production will be destroyed at no cost to the ban Customers account will be charged N2,000 for card delivery outside branch of request.
	2. USE OF THE SERVICE I shall ensure that the Service is used for any of the following purpose" a. To make withdrawals from my account via the ATM. b. To check my account balance. c. To pay my bills Funds Transfer (where such service is available). Any other service that the Bank might offer through the card.
	3. THE BANK SHALL BE EXCLUDED FROM LIABILITY IN THE FOLLOWING CIRCUMSTANCES: a. In the event that the Bank compiles with any or all instructions given with my card where my PIN becomes known to a third party. b. The Bank shall not be liable to any instruction given by means of any fraudulent, duplicated or erroneous instruction emanating from the use of my PIN. c. The Bank shall not be liable to any failure to provide the service to comply with these terms and conditions arising from any cause that is beyond the Bank's reasonable control. d. Withdrawal of cash at the ATM shall be deemed to have concluded at the point the ATM dispenses cash. The Bank accepts no liability whatsoever for any subsequent event occurring after cash has been dispensed. e. The Bank will not be liable for any machine malfunction, strike any dispute or any circumstances affecting the use of the card where such matter are not within the direct control of the Bank.
	4. TERMINATION The Bank may for a valid reason alter, suspend or terminate the service without giving notice, and in the event that the Bank decides to give notice, should be sent to the mailing address contained in mecords with the Bank.
	SIGNATURE: DATE: D D M M Y Y Y
	Indemnity For Deposit Made Over The Counter
	n consideration of your agreeing to open a banking account for us and to honour any eligible instruction communicated by us in line with the mandate given to you by us and in furtherance of bankin services / products e.g. electronic banking, internet banking, special cheque confirmation etc accepted and requested by us, We declare that all information provided by us are true and accurate. We als lectare that we shall abide by all the relevant laws, bank policies and rules of account opening and operation as shall from time to time be applicable to us or the account in question,.
	we hereby also confirm, agree and undertake to keep you indemnified, saved and harmless from all claims, losses, demands paid, incurred or sustained by you as a result of your carrying out our instruction or request under eference or as a result of failure or refusal on our part toprovide true and accurate information or to abide by relevant laws, policies and rules applicable to us or the account in question.
	t is hereby irrevocably agreed that we shall effect payment under this indemnity immediately upon receipt of your first demand in writing from you accompanied by your declaration that your Bank has been made or is likely to b made to suffer any claims, losses or demands as a result of carrying out or having carried out our instruction under reference, or for failure on our part to provide true and accurate information or to abide by relevant or applicable pank policies, law, rules and regulations applicable to us or the account in question.
	The Bank shall, without recourse to the Company, debit any of our Accounts with any sums equivalent to any liability, loss, claim or distress which, the Bank may suffer. The Bank shall also retain as security for its exposure under hese presents all shares, stock, title documents to landed properties and other security document deposited with the Bank by the Company in relation to this indemnity or any other transaction whatsoever until the full an complete discharge of any liability, loss, claim or distress which the Bank may suffer hereunder.

Dated this The Common Seal of the within-named Was hereunto affixed in the presence of: DIRECTOR SECRETARY

All rights accruable to and enforceable by the Bank under these presents shall be exercised by the Bank without a Court Order or Judicial Pronouncement to that effect. And in the event that we have any dispute to the exercise of such right by the Bank, the dispute shall firstly be resolved amicably between us and the Bank, failing which the dispute may be referred to arbitration in accordance with the Arbitration & Conciliation Act. The costs of the Arbitration shall be fully borne by us. Our liability under this indemnity shall be a continuing security in your favour until it is duly discharged. This indemnity shall be governed by the laws of the Federal Republic of Nigeria.



Account Number

Millennium MicroFinance Bank Limited. RC: 1327350

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lress \	fisited:			Near	est Landmark	irk:
tomer	Classification :	*	me con bed			
ii [HNI Salaried	FEP PE	P			
nment	Observations:					Affix Picture of site visitation
					1000	<u></u>
	that all information provided by the customer is satisfactor Relationship Officer:	DAO Code: —		I Unit		
me: _	Control of the Contro	Signature:				Date: D D M M Y Y Y Y
	Marie Ingeles of the Control of the					
M/RBI	A :					Date:
ne: -		Signature: –		4		D D M M Y Y Y Y
per	ations Checklist (For Bank	Use ONLY)				
1.	Valid and approved I.D. for all Directors and all signatori	es		15.	Copy of Pa	Partnership Deed
2.	Form CO 7			16.	Certificate o	of Incorporation/Registration
3.	Form CO 2			17.	Copy of Co	constitution (Certified True Copy of Incorporated Trustee)
4.	Duly Filled Account Opening Form			18.	Copy of Cer	certificate of Registration (for Incorporated Trustees)
5.	Duly Filled Reference Form			19.	Work/Resid	ident Permit (Non-Nigerian Only)
6.	Tax Identification Number:		or Charles	20.	Relationshi	hip Manager's Site Visitation Report:
7.	KYC Form			21.	Certified Tr	True Copy MEMAT
8.	Utility Bill			22.	BVN Number	bers
9.	Passport Photographs (Attached to Mandate)	0.20-11-10-10-1			Lawrence 1	W. Charles and Cha
10.	Copy of Gazette establishing Ministry or Parastatal	Vincencia di Assessi Singli scontino di Roscie				A CONTRACTOR OF SECURITIONS OF SECUR
11.	Copy of Particular of trustees (where applicable)	Market and Sale	See Building		o ir tralos, istit	Live L Chelescon repair of herman en review (TTA mile harden in menals) Edit formalis (TTA mile harden in CTA mile harden) in CTA mile (TTA mile harden) i
12.	Banking Licence (For Financial Institutions)	STORT SHIPPORT STORY				
13.	Letter of Introduction from Employer (Salary Accounts)	alacing a constant for lateral			ALPEN N. S.	
14.	Mandate Card signed by the authorized signatories and by the Account General	endorsed			1	
USTO	MER 1	CUSTOMER 2				CUSTOMER 3
	Name:	1. Short Name:				1. Short Name:
Shor		2. Mnemonic				2. Mnemonic
Short Mner	nonic					3. Customer ID