ACCOUNT OPENING FORM

GTCO
Guaranty Trust Bank (Ghana) Ltd

INDIVIDUAL ACCOUNT

Please complete form and tick where necessary. (CAUTION - Kindly note that the use of correction fluid renders this form invalid)

Current ☐ **Easy Savers** ☐ **Savings** ☐ **Target Save** ☐ **Smart Kids Save** ☐ **Smart Teens Save** ☐ **GT Crea8** ☐

Seniors ☐ **GT Max** ☐ **Others** ____ **Currency:** **₵** ☐ **$** ☐ **£** ☐ **€** ☐

Account Number (for official use only) ____

For foreign currencies, kindly provide explicit source of funds ____

1. PERSONAL INFORMATION

Title ____ Surname ____

First Name ____

Middle Name ____

Marital Status (Please tick) Single ☐ Married ☐ Others ____ Gender M ☐ F ☐ Date of Birth D D M M Y Y

Place of Birth ____ Nationality ____

Mother's Maiden Name ____ Residential Status: Resident ☐ Non Resident ☐

Residence Permit No ____ Issue Date D D M M Y Y Expiry Date D D M M Y Y

Tax Identification Number (TIN) ____

If US Citizen, please provide Social Security Number: ____

For Smart Kids/Smart Teens Save, provide name of minor ____ Date of Birth D D M M Y Y

2. CONTACT DETAILS

Residential Address ____

City/Town ____ Nearest Landmark ____ Ghanapost GPS ____

Metropolitan, Municipal District Assembly Area (MMDA) ____ Region ____

Mailing address ____

Mobile Number ____ Telephone Number ____

E-mail address ____

3. MEANS OF IDENTIFICATION

National ID ☐ Driver's License ☐ Passport ☐ Voter's ID ☐ SSNIT ID ☐ NHIS ☐

ID Number ____ ID Issue Date D D M M Y Y ID Expiry Date D D M M Y Y

4. ADDITIONAL DETAILS

Purpose of Account: Savings ☐ Investment ☐ Others (Specify) ____

Source of Funds: Investment ☐ Salaries ☐ Others (Specify) ____

5. EXPECTED MONTHLY ACCOUNT ACTIVITY

Transaction Types	Anticipated No. of Transactions	Anticipated Amount of Transactions GH₵
Deposits	0 - 10 ☐ 11 - 50 ☐ above 50 ☐	0 - 5,000 ☐ 5,001 - 50,000 ☐ above 50,000 ☐
Withdrawals	0 - 10 ☐ 11 - 50 ☐ above 50 ☐	0 - 5,000 ☐ 5,001 - 50,000 ☐ above 50,000 ☐

6. ACCOUNT SERVICE(S) REQUIRED (Please tick where applicable)

Card Preferences: Visa Gold ☐ Visa International ☐ Visa Domestic ☐ MasterCard Debit ☐ MasterCard GTCrea8 ☐

Cheque Book ☐ Internet Banking ☐ Bank *737# ☐ e-Statement ☐ E-mail Alert (free) ☐ SMS Alert ☐ Myghpay ☐

Link Mobile Money Wallet Yes ☐ No ☐ **Mobile Money Number** ____

7. EMPLOYMENT DETAILS

Employment Status **Employed** ☐ **Self Employed** ☐ **Unemployed** ☐ **Retired** ☐ **Student** ☐ **Others** ________

Employer's Name ________ Date of Employment (if employed) D D M M Y Y

Employer's Address ________

City/Town ________ Region ________

Nature of Business / Occupation ________ E-mail ________

Office Phone Number ________ Mobile Number ________ For GT Crea8 Account Date of Completion: D D M M Y Y

Monthly Salary/Income: Less than GH¢ 5,000 ☐ GH¢ 5,001 - 10,000 ☐ GH¢ 10,001 - 20,000 ☐ More than GH¢ 20,000 ☐

8. DETAILS OF NEXT OF KIN

Surname ________ First Name ________ Middle Name ________

Date of Birth D D M M Y Y Gender M ☐ F ☐ Title (specify) ________ Relationship ________

E-mail Address ________ Mobile Number ________

House Number ________ Street Name ________

City / Town ________ MMDA ________

9. ALTERNATE CONTACT PERSON (16 and above)

Surname ________ Other Name ________ Date of Birth D D M M Y Y

Gender M ☐ F ☐ Relationship ________ Mobile Number ________

E-mail ________ Address ________

10. DECLARATION

I/We hereby apply for the opening of account(s) with Guaranty Trust Bank (Ghana) Limited. I/We understand that the information given herein and the document supplied are the basis for opening such account(s) and I/we therefore warrant that such information is correct.

I/We agree to be bound by the terms and conditions governing the operations of the account(s).

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.

Name: ________ **Signature:** ________ Date: D D M M Y Y

11. DATA PROTECTION CONSENT

To enable Guaranty Trust Bank Ghana Limited. ("the Bank"), its affiliates and its contracted agents in managing and administering my/our account with the Bank, I/We hereby fully authorize the Bank and its affiliates and contracted agents, to share all information relating to me/us and my/our accounts, including, without limitation, any personal information, reference provided and other credit information maintained with or obtained by the Bank and its affiliates (including those obtained from credit reference agencies).

I/We further authorise the Bank, its affiliates and its contracted agents to use, store, process, share, disclose and transfer (whether within or outside the jurisdiction concerned) all information (including, without limitation, information relating to the debts), relating to me/us, as they shall consider necessary in connection with administering my account.

I/We acknowledge and agree that any such sharing or transfer of information will be on a confidential basis and that the Bank, its affiliates or other third party service providers, may disclose information if required or permitted by any law, rule or regulation or at the request of any public or regulatory authority or if such disclosure is required for the purposes of preventing fraud.

This consent does not limit any consent I/We have given (or may give) to the Bank to process or disclose my/our personal details.

I/We agree that the consent above is to be read in conjunction with the terms and conditions contained in the Bank's account opening form.

Name: ________ **Signature:** ________ Date: D D M M Y Y

12. JURAT (For non-literate and blind customers only)

I agree to abide by the content of this agreement and acknowledge that it has been truly and audibly read over and explained to me by an interpreter.

Mark of Customer /Thumbprint ________ **Mark of Interpreter /Thumbprint** ________ Date: D D M M Y Y

Name & Address of Interpreter ________ Language of Interpretation ________

TERMS AND CONDITIONS

1. **Definitions**
   a) "You" means the account holder named above, where two individuals are named, either or both of those individuals,
   b) "Accounts" means a current, savings or call account maintained with us at any of our branches in Ghana,
   c) "Mailing Address" means your mailing address in our records.
   d) "The Bank" refers to Guaranty Trust Bank (Ghana) Ltd., (GTBank), a banking institution incorporated in Ghana and having its registered office at 25A Castle Road, Ambassadorial Area, Ridge. P.M.B CT 416, Cantonments, Accra, Ghana

2. **Account Mandate**
   I/we (Customer) hereby request and authorize you to open account in my/our name and at any time subsequently to open further accounts as I/We may direct.
   I/we (Customer) hereby undertake:
   I. To guard against access to my account(s) by unauthorized person(s)
   II. To act as sole/co-signatory to the account(s)
   III. To notify the Bank immediately there is any change in my/our address and other relevant information for the smooth running of my/our account(s)

3. **The Account**
   All mandatory Know Your Customer (KYC) documentation must be completed by the customer before the opening of the account. If you do not provide the required document during account opening, the account will be automatically restricted.
   The customer shall assume full responsibility for the genuineness, correctness, and validity of all endorsements appearing on all cheques, orders, bills, notes, negotiable instruments, receipts or other instructions deposited into account.
   GTBank will not be responsible for any loss of funds deposited with it arising from any future government order, law, levy, tax, embargo, moratorium, exchange restriction or any other cause beyond its control.
   Foreign Currency/Foreign Exchange Account(s) cash withdrawal from my/our account shall be subject to availability

4. **Cheque Confirmation Policy**
   GTBank is under no obligation to confirm cheques issued by its customers to third parties. GTBank will, however, when deemed necessary and at its own discretion, contact customers to validate the authenticity and confirm the amount endorsed on an instrument presented for payment. Customers are kindly requested to please bear with us in the event of us calling them to confirm cheques.

5. **Customer Responsibilities**
   a) To be responsible for the repayment of any overdraft with interest and to comply and be bound by the Bank's rules for the conduct of a current account receipt of which/we hereby acknowledge.
   b) That all funds standing to my/our credit are payable on demand only in such local currency as may be in circulation.
   c) To be bound by any notification of change in conditions governing the account directed to my/our last known address or e-mail address and any notice or letter sent to my/our last known address or e-mail address(s) shall be considered as duly delivered and received by me/us at the time it would be delivered in the ordinary course of post.
   d) That if a cheque credited to my/our individual current/easy savers/seniors, corporate account is returned or dishonoured, the same may be transmitted to me/us through my/our last known address either by bearer or by post.
   e) That I/We note that the Bank will accept no liability whatsoever for funds handed to members of its staff other than the cashiers/Tellers in the bank premises with the appropriate deposit slip.
   f) That my/our attention has been drawn to the necessity of safe guarding my passwords, access codes, PINS and cheque book so that unauthorized persons are unable to gain access to it and to the fact that neglect of this precaution may be a ground for any consequential loss being charged to my/our account.
   g) That the Bank is under no obligation to honour any cheques(s) drawn on this account unless there are sufficient funds in the account to cover the value of the said cheques(s). Cheques may be returned to me/us unpaid but if paid, I am/we are obliged to repay the Bank on demand.
   h) That any disagreements with entries on my/our bank statements will be made by me/us within 15 days of receiving the bank statement failing receipts by the bank of a notice of disagreement of the entries within 6 years from the date of receipt of my/our bank statement, it will be assumed by the bank that the statement as rendered is correct.
   i) That I/we in respect of our easy savers accounts will make a maximum of four withdrawals per month. That if in any month I/we make more than four (4) withdrawals, commission on turnover charge shall be applied on transactions for the month.

6. **Right to set off**
   I/We also agree 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 me/us combine or consolidate all or any of my/our accounts without liabilities to you 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, be it cash, cheques, valuables, deposits, securities, negotiable instruments or other assets belonging to me/us with you in or towards satisfaction of any of my/our liabilities to you or any other account or in any other respect whether such liabilities be actual or contingent collateral and several or joint.

7. **Bank *737#**
   You may link your mobile money wallet to your bank account by using the Bank's *737# short code subject to charges as may be determined by the Bank from time to time. You will be requested to change your PIN upon linking your mobile money wallet to your account. Your PIN is confidential and acts as your authorized signature. The Bank shall not be held liable for any losses flowing from your failure to preserve the secrecy of your PIN.

8. **SMS, E-Statements, E- Alert**
   Mode of Sending Monthly Statements of accounts is via e-mails.
   i. You are responsible for any information given by means of your passcode. This means that the Bank would not be responsible for any fraudulent, duplicate or erroneous instruction given to us by means of your passcode.
   ii. The Bank will not be liable for any failure to provide the service or to comply with these terms and conditions for any reason that is beyond our control.
   iii. The Bank may, for any valid reason, alter, suspend or terminate the service with prior notice and shall not be liable for doing this.

9. **Internet Banking**
   You must understand that giving your Account Number and/or passcode shall be sufficient confirmation of the authenticity of any instruction given or transaction initiated. Therefore, the Bank will assume that any instruction given with your Account Number and/or passcode is originating from you. This means that we will not be responsible for any fraudulent, duplicate or erroneous instruction given to us or any such transaction initiated by means of your Account Number and/or passcode. Also note that the Bank shall not be liable for complying with instructions given with your passcode if it is disclosed to a third party.

10. **Debit Cards**
    a) I/We understand that the GTBank Card remains the property of the Bank and I/we will surrender it unconditionally and without reservation upon demand by the Bank.
    b) I/We may increase the chances of fraud occurring on my/our account, and the Bank would not be responsible in anyway whatsoever for any unauthorised transactions on my/our account during this period.
    c) I/We recognize that I am or we are not allowed to give my/our card to anyone except those involved when doing a Point of Sale transaction. The card is owned by the Bank and has been given to me/us in trust and is therefore not transferable.
    d) I/We hereby authorize the Bank to debit my/our account directly with all transactions undertaken at the Point Of Sale Terminals or ATMs with my/our card and I/we take full responsibility for these transactions. I/we also agree to accept the Bank's receipt of withdrawals and transactions as conclusive and binding.
    e) The Bank is authorized to debit my/our account with fees in respect of the Card, for issue, use, and renewal or for providing the service herein.
    f) The Bank reserves the right to terminate the services at any time without notice to me/us and without any liability whatsoever.
    g) The Bank and its agents reserve the right to ask for proof of a Cardholder's identity if the Card is presented at its teller counters or Merchant points. This measure maybe followed from time to time in order for the Bank to protect its esteemed customers against any possible fraud.
    h) I/We understand that if I/we fail to collect my/our card(s) after six months of issuance the Bank will destroy the card.

11. **Termination**
    Either party may terminate this agreement by giving seven days written notice to the other party. However, the Bank may terminate this agreement with or without notice if the circumstance so warrant.

12. **Jurisdiction**
    The operation of this account/relationship is subject to the laws and regulations at any time existing in the Republic of Ghana.

13. **Disclaimer Clause**
    The Bank disclaims liability for any funds /assets deposited by you which are subsequently found to have been derived from illegal source or activities. You confirm that the funds/assets deposited or to be deposited are not derived from any illegal source or activities.

14. **Amendments and Variations**
    GTBank may vary these terms and conditions at its discretion and any such changes or amendments will be communicated to the applicant.

FOR OFFICIAL USE ONLY

Risk Level Assessment Score: Low ☐ Medium ☐ High ☐ **AML Manual Screening** ☐

Completed Mandate Card ☐ Passport Photograph ☐ Identification ☐ Proof of Address ☐ Reference (if applicable) ☐

ID or Birth Certificate of Minor (if applicable) ☐ Residence Permit ☐ Others ____________

Account Opened by ____________ ____________

CIS Officer — Signature & Date

Approved by ____________ ____________

Name — Signature & Date

GTBank ACCOUNTS TERMS AND CONDITIONS

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   b) "Accounts" means a current, savings or call account maintained with us at any of our branches in Ghana,
   c) "Mailing Address" means your mailing address in our records.
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   The customer shall assume full responsibility for the genuineness, correctness, and validity of all endorsements appearing on all cheques, orders, bills, notes, negotiable instruments, receipts or other instructions deposited into account.
   GTBank will not be responsible for any loss of funds deposited with it arising from any future government order, law, levy, tax, embargo, moratorium, exchange restriction or any other cause beyond its control.
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   b) That all funds standing to my/our credit are payable on demand only in such local currency as may be in circulation.
   c) To be bound by any notification of change in conditions governing the account directed to my/our last known address or e-mail address and any notice or letter sent to my/our last known address or e-mail address(s) shall be considered as duly delivered and received by me/us at the time it would be delivered in the ordinary course of post.
   d) That if a cheque credited to my/our individual current/easy savers/seniors, corporate account is returned or dishonoured, the same may be transmitted to me/us through my/our last known address either by bearer or by post.
   e) That I/We note that the Bank will accept no liability whatsoever for funds handed to members of its staff other than the cashiers/Tellers in the bank premises with the appropriate deposit slip.
   f) That my/our attention has been drawn to the necessity of safe guarding my passwords, access codes, PINS and cheque book so that unauthorized persons are unable to gain access to it and to the fact that neglect of this precaution may be a ground for any consequential loss being charged to my/our account.
   g) That the Bank is under no obligation to honour any cheques(s) drawn on this account unless there are sufficient funds in the account to cover the value of the said cheques(s). Cheques may be returned to me/us unpaid but if paid, I am/we are obliged to repay the Bank on demand.
   h) That any disagreements with entries on my/our bank statements will be made by me/us within 15 days of receiving the bank statement failing receipts by the bank of a notice of disagreement of the entries within 6 years from the date of receipt of my/our bank statement, it will be assumed by the bank that the statement as rendered is correct.
   i) That I/we in respect of our easy savers accounts will make a maximum of four withdrawals per month. That if in any month I/we make more than four (4) withdrawals, commission on turnover charge shall be applied on transactions for the month.

6. **Right to set off**
   I/We also agree 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 me/us combine or consolidate all or any of my/our accounts without liabilities to you 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, be it cash, cheques, valuables, deposits, securities, negotiable instruments or other assets belonging to me/us with you in or towards satisfaction of any of my/our liabilities to you or any other account or in any other respect whether such liabilities be actual or contingent collateral and several or joint.

7. **Bank *737#**
   You may link your mobile money wallet to your bank account by using the Bank's *737# short code subject to charges as may be determined by the Bank from time to time. You will be requested to change your PIN upon linking your mobile money wallet to your account. Your PIN is confidential and acts as your authorized signature. The Bank shall not be held liable for any losses flowing from your failure to preserve the secrecy of your PIN.

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   Mode of Sending Monthly Statements of accounts is via e-mails.
   i. You are responsible for any information given by means of your passcode. This means that the Bank would not be responsible for any fraudulent, duplicate or erroneous instruction given to us by means of your passcode.
   ii. The Bank will not be liable for any failure to provide the service or to comply with these terms and conditions for any reason that is beyond our control.
   iii. The Bank may, for any valid reason, alter, suspend or terminate the service with prior notice and shall not be liable for doing this.

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   You must understand that giving your Account Number and/or passcode shall be sufficient confirmation of the authenticity of any instruction given or transaction initiated. Therefore, the Bank will assume that any instruction given with your Account Number and/or passcode is originating from you. This means that we will not be responsible for any fraudulent, duplicate or erroneous instruction given to us or any such transaction initiated by means of your Account Number and/or passcode. Also note that the Bank shall not be liable for complying with instructions given with your passcode if it is disclosed to a third party.

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    a) I/We understand that the GTBank Card remains the property of the Bank and I/we will surrender it unconditionally and without reservation upon demand by the Bank.
    b) I/We may increase the chances of fraud occurring on my/our account, and the Bank would not be responsible in anyway whatsoever for any unauthorised transactions on my/our account during this period.
    c) I/We recognize that I am or we are not allowed to give my/our card to anyone except those involved when doing a Point of Sale transaction. The card is owned by the Bank and has been given to me/us in trust and is therefore not transferable.
    d) I/We hereby authorize the Bank to debit my/our account directly with all transactions undertaken at the Point Of Sale Terminals or ATMs with my/our card and I/we take full responsibility for these transactions. I/we also agree to accept the Bank's receipt of withdrawals and transactions as conclusive and binding.
    e) The Bank is authorized to debit my/our account with fees in respect of the Card, for issue, use, and renewal or for providing the service herein.
    f) The Bank reserves the right to terminate the services at any time without notice to me/us and without any liability whatsoever.
    g) The Bank and its agents reserve the right to ask for proof of a Cardholder's identity if the Card is presented at its teller counters or Merchant points.
    This measure maybe followed from time to time in order for the Bank to protect its esteemed customers against any possible fraud.
    h) I/We understand that if I/we fail to collect my/our card(s) after six months of issuance the Bank will destroy the card.

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13. **Disclaimer Clause**
    The Bank disclaims liability for any funds /assets deposited by you which are subsequently found to have been derived from illegal source or activities.
    You confirm that the funds/assets deposited or to be deposited are not derived from any illegal source or activities.

14. **Amendments and Variations**
    GTBank may vary these terms and conditions at its discretion and any such changes or amendments will be communicated to the applicant.

Officer..........Name of Officer.......... / ....Signature & Date..........   I ....Customer Name.......... **have read accepted the above T&Cs** ....Signature & Date..........