

EKWULOBIA MICROFINANCE BANK NIGERIA LIMITED RG. 214413 Abogwume Village, Along New Eke Mkt/Hospital Rd. Ekwulobia, Aguata L.G.A., Anambra State.

SPECIMEN SIGNATURES (Individual/Joint/ Sole Proprietorship Accounts)

Account No	
Name (Mr./Mrs):	
Signature:	
Name (Mr./Mrs):	
Signature:	
Name (Mr./Mrs):	
Signature:	
Name (Mr./Mrs):	
Signature:	
Authorized Combination (for Joint A/C Holders)	



EKWULOBIA MICROFINANCE BANK NIGERIA LIMITED

HEAD OFFICE: Abogwume Village, Along New Eke Mkt/Hospital Rd. P.M.B. 24,

Ekwulobia, Aguata L.G.A., Anambra State. E-mail: ekwulobiamfbank@g.mail.com BRANCH OFFICE: No.1 Mission Road, Aguata-Ekwulobia, Anambra State.

Declaration and Signature

- 1. I hereby apply for the opening of an account in EKWULOBIA MICROFINANCE BANK NIGERIALIMITED for banking services.
 - I declare that the information given in the account opening forms is true and correct. I agree that any information found to be false may cause the bank to decline the application or close the account if it has "been opened. Should any of the details change in the future, e.g. Address, employment e.t.c. I shall inform you promptly.
- I hereby instruct you to pay and honour all cheques, drafts or orders issued by me on my account / accounts, and all bills and promissory notes payable at the said Bank and expressed to be accepted or made on my behalf at any time, provided the account is in sufficient funds to accommodate the instrument.
- If for any reason the bank authorizes the payment of my cheques, drafts or orders when at the material time the account does not have sufficient funds to accommodate the value of such instrument, (and my said account is thereby thrown into debit) I agree that an overdraft position is hereby created. Any sum or sums standing to the debit of my account as a result of this overdraft position shall automatically be liable to interest charges at the rate fixed by the Bank from time to time. You are authorised to debit the account with your usual bank charges, interest, commission etc.
- My attention has been drawn to the necessity of safe guarding my cheque book so that unauthorised persons are unable to have access to it and to the fact that neglect of this precaution may be a ground, for any consequential loss being charged to my account and the Bank shall be exempted from any liability thereof.
- You may initiate or roll-over / reinvest on my behalf any monies standing to the credit of my account in anyone of your investment securities, namely, Time Deposits, Treasury Bills, Bankers Acceptance or Guaranteed Commercial Papers until contrary instructions are given by me provided that you shall honour on demand all cheques issued by me if there are sufficient funds in my account to cover the value of the cheques.
- In addition to any general lien or similar right to which you as bankers may be entitled to by law you may at any time and without notice to me combine or consolidate all or any of my account (s) with the liabilities to you and set off or transfer any sums standing to the credit of anyone or more of such accounts or any other credit, be it cash, cheques, valuables, deposits, securities negotiable instruments or other assets belonging to me with you in or towards satisfaction of any of my liabilities to you or any other account or in any other respect whether such liabilities are present or future, be actual or contingent, primary or collateral, -several or joint.
- I agree to hold you free from any responsibility for any loss of funds deposited with you due to any future government order, law, levy, tax embargo, exchange restriction or other cause beyond your control.
- agree to accept as due notification notice of change in conditions governing the account directed to my last known address and to be bound by such change.
- 10. I agree that if a cheque credited to my current account is returned dishonored; the same may be transmitted to me through the last known address either by hand or by post.

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Please check that (i) You have answered every question (ii) You have signed the form



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CAUTION

It is dangerous to introduce a person who is not well known to you

For Current Account only	
From:	
Referee Name	
Business/Occupation	
Address	
Date	
To The Manager Ekwulobia Microfinance Bank Nigeria Limited	
Branch	
Dear Sir/Madam Re: Mr/Mrs/Miss	
This is to confirm that the above named person(s) is your bank. I am fully aware that it is risky to introduce	well known to me and wishes to operate a current account with a person who is not well known (~ ~:e but I have known him for and proper person to whom a current account may be extended.
Other comments:	
maintain a current account with:	
Name of Bank	Branch Address
Thank You. Referee's Signature	Account Number
Date:	