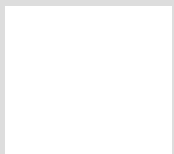
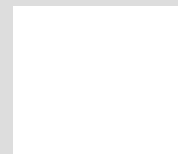




Guaranty Trust Bank (Gambia) Ltd



ACCOUNT OPENING  
DOCUMENTATION  
INDIVIDUAL



## **GUIDE TO OPENING YOUR ACCOUNT**

Please complete all relevant portions of the Application Form and Account Opening mandate and return package along with the following documents:

1. One complete Signature Card (A Blank Card is enclosed inside back cover folder of this packages).
2. Two Reference Forms each duly completed by an individual maintaining Current Account with a Bank in Nigeria (Detachable Reference Forms are included in this package).
3. One passport photograph of each signatory with full face forward.
4. Identification document for each signatory e.g. International Passport, National Drivers Licence, etc. Please bring along the original for sighting.

ACCOUNT OPENING APPLICATION FORM

**CUSTOMER INFORMATION**

Name: \_\_\_\_\_

Business/Occupation: \_\_\_\_\_

Nationality: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Name of Employer: \_\_\_\_\_

Business/Office Address: \_\_\_\_\_

Office Tel: \_\_\_\_\_

Residential Address \_\_\_\_\_

Mobile Phone: \_\_\_\_\_ Home Phone: \_\_\_\_\_

E-mail Address: \_\_\_\_\_

FOR JOINT ACCOUNT	
(1)	(2)
Name: _____	_____
Address _____	_____
_____	_____
_____	_____
Occupation: _____	_____
Employer: _____	_____
Tel(s): _____	_____
E-mail: _____	_____

Correspondence Address (for bank mails) \_\_\_\_\_

**DECLARATION**

I/WE apply for the opening of an account or accounts with Guaranty Trust Bank (Gambia) Ltd. I/We understand that the information given herein is the basis for opening such account(s) and therefore warrant such information is correct.

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

\_\_\_\_\_  
Signature                      Date

\_\_\_\_\_  
Signature                      Date

To:  
The Manager  
Guaranty Trust Bank (Gambia) Ltd

**Next-Of-Kin**

Name: \_\_\_\_\_

Relationship: \_\_\_\_\_

Contact Address: \_\_\_\_\_

Telephone No(s): \_\_\_\_\_

Mobile: \_\_\_\_\_

Office: \_\_\_\_\_

House: \_\_\_\_\_

Remarks (if necessary) \_\_\_\_\_

\_\_\_\_\_

## INDIVIDUAL CURRENT ACCOUNT MANDATE

To: Guaranty Trust Bank (Gambia) Ltd

I/We HEREBY REQUEST AND AUTHORISED YOU TO:

Open a current account in my/our name and at any time subsequently to open further accounts as I/We may direct.

2. Honour all cheques or other orders which may be drawn on the said account provided such cheques or orders are signed by me/us and to debit such cheques or order to the said account whether such account be for the time being in credit or overdrawn or may become overdrawn in consequence of such debit without prejudice to your right to refuse to allow any overdraft or increase of overdraft and in consideration, I/We agree.
  - (b) to assume full responsibility for the genuineness or correctness and validity of all endorsements appearing on all cheques, orders, bills, notes, negotiable instruments, receipts and/or other documents deposited in my/our account.
  - (c) 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 I/We hereby acknowledge.
  - (d) To free the Bank from any responsibility for any loss or damage to funds deposited with the bank due to any future Government order, law, levy, tax, embargo, causes beyond the Bank's control.
  - (e) That all funds standing to my/our credit are payable on demand only in such local currency as may be in circulation.
  - (f) To be bound by any notification of change in conditions governing the account directed to my/our last known address and any notice or letter sent to my/our last known address shall be considered as duly delivered and received by me/us at the time it would be delivered in the ordinary course of post.
  - (g) That if a cheque credited to my/our individual current account is turned dishonoured, the same may be transmitted to me/us through my/our last known address either by bearer or by post.
  - (h) And I/We note that the Bank will accept no liability whatsoever for funds handed to members of the Bank's premises.
  - (i) That my/our attention has been drawn to the necessity of safe guarding my/our cheque book so that unauthorised 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.
  - (j) That the Bank is under no obligation to honour any cheque(s) drawn on this account unless there are sufficient funds in the account to cover the value of the said cheques and I/We understand and agree that any such cheque may be returned to me/us unpaid but if paid, I am/we are obliged to repay the bank on demand.
  - (k) That any disagreements with entries on my/our Bank Statements will be made by me/us within 15 days of the dispatch of the Bank Statement. Failing receipt by the Bank of a notice of disagreement of the entries within 15 days from the date of dispatch of my/our Bank Statement as rendered is correct.
  - (l) That any sum standing to the debit of the current account shall be interest charges at the rate fixed by the bank from time to time. The Bank is authorized to debit from the account the usual banking charges, interest, commissions, and any service charge set by the Management from time to time.

3. 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 any liabilities to you and set off or transfer any sum or sums standing to due 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 primary collateral and several or joint.

Dated the \_\_\_\_\_ day of \_\_\_\_\_ year \_\_\_\_\_

\_\_\_\_\_  
Signature

Name: \_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_

To:  
The Manager  
Guaranty Trust Bank (Gambia) Ltd

Dear Sir,

**NAME OF COMPANY**

I/We wish to confirm that we have known the above named individual(s) for:

---

I/We would like to comment about their suitability for maintaining a current account with yourselves as follows

---

---

I/we maintain a current account with;

Name of Bank: \_\_\_\_\_

Address: \_\_\_\_\_

---

My/our Account No. is \_\_\_\_\_

And my/our Phone No.(s) is/are \_\_\_\_\_

Yours faithfully,

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

Name: \_\_\_\_\_

Address \_\_\_\_\_

---

**“CAUTION”**

**IT IS VERY DANGEROUS TO INTRODUCE A PERSON WHO IS NOT WELL-KNOWN TO YOU**

To:  
The Manager  
Guaranty Trust Bank (Gambia) Ltd

Dear Sir,

**NAME OF COMPANY**

I/We wish to confirm that we have known the above named individual(s) for:

---

I/We would like to comment about their suitability for maintaining a current account with yourselves as follows

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I/we maintain a current account with;

Name of Bank: \_\_\_\_\_

Address: \_\_\_\_\_

---

My/our Account No. is \_\_\_\_\_

And my/our Phone No.(s) is/are \_\_\_\_\_

Yours faithfully,

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

Name: \_\_\_\_\_

Address \_\_\_\_\_

---

**“CAUTION”**

**IT IS VERY DANGEROUS TO INTRODUCE A PERSON WHO IS NOT WELL-KNOWN TO YOU**



## FOR BANK USE ONLY DOCUMENTS OBTAINED

	Yes	Deferred	Waived
COMPLETED SIGNATURE CARDS (1)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
REFERENCE FORMS (2)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
IDENTITY CARD(S)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
OTHERS:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

DOCUMENTATION CHECKED

C.I.S. \_\_\_\_\_  
  NAME  INITIAL  DATE

DEFERRAL/WAIVER OF DOCUMENTS AUTHORISED:

\_\_\_\_\_  
  NAME  INITIAL  DATE

ACCOUNT OPENING AUTHORISED

\_\_\_\_\_  
  NAME  INITIAL  DATE

# SPECIMEN SIGNATURES (INDIVIDUAL)



Guaranty Trust Bank (Gambia) Ltd

Account No:

--	--	--

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

--	--	--	--

Account Name:

Address:

Tel No: (Mobile)

Tel No: (office/home)

		Photograph
Title: (Mr, Mrs etc)		<div style="border: 1px solid black; width: 100%; height: 100%;"></div>
Name:		
Signature:		
Authorised Combination: (For Joint Account Holders)		

Title (Mr, Mrs etc)	Name	Photograph
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Signature
-----------

Title (Mr, Mrs etc)	Name	Photograph
---------------------	------	------------

Signature
-----------