

## REACTIVATION OF ACCOUNT FORM (INDIVIDUAL)

(PLEASE COMPLETE ALL SECTIONS IN CAPITAL LETTERS) NOTE: INFORMATION PROVIDED HEREIN WILL BE USED TO UPDATE YOUR DETAILS WITH THE BANK

### CUSTOMER INFORMATION

Account Name ..... (Mr./Mrs./Miss) Account Number: .....

Mother's Maiden Name.....Nationality .....Date of Birth (DD/MM/YYYY).....

### ADDITIONAL SERVICES (IF REQUIRED)

#### MONTHLY E-MAIL

Yes ☐ No ☐

#### CARD SERVICES

	Yes	No
Verve Card	<input type="checkbox"/>	<input type="checkbox"/>
Visa Card	<input type="checkbox"/>	<input type="checkbox"/>
MasterCard (Form Required)	<input type="checkbox"/>	<input type="checkbox"/>

#### TRANSACTION ALERT

	Yes	No
SMS Alert	<input type="checkbox"/>	<input type="checkbox"/>
Email Alert	<input type="checkbox"/>	<input type="checkbox"/>

#### ALTERNATE CHANNELS

	Yes	No
Mobile Banking	<input type="checkbox"/>	<input type="checkbox"/>
Online Banking	<input type="checkbox"/>	<input type="checkbox"/>

### CUSTOMER INFORMATION UPDATE (IF APPLICABLE)

Address ..... Mobile Phone Number 1: .....

Mobile Phone Number 2: ..... Email address: .....

Occupation: ..... Employer's Name: .....

Employer's Address (Not P.O.Box).....

*I/We hereby certify that the information given on this form is correct and should be used to update my details with your BANK. By the signature below, I/We have read, understood and agreed with the Account reactivation agreement outlined on the reverse page of this form.*

Account Holder's Signature and Date

### FOR BANK USE ONLY

**Reason for Dormancy:** Relocation ☐ Insufficient funds ☐ Service Issues ☐ Using other account ☐

Other reason (Please Specify)..... Domiciled Branch: .....

**Means of Identification** (Tick One): International Passport ☐ Drivers License ☐ National I.D. ☐ Voter's Card ☐

Others (Pls Specify)..... I.D. Card No: ..... Issuance Date: ..... Expiry Date.....

Residential / Work permit (For Foreign Nationals) Yes ☐ No ☐ Issuance Date: ..... Expiry Date.....

Walk in ( Y/N)

☐

Broker Code

Account Officer Code

Documentation Complete: Yes ☐ No ☐

CSO Name & Sign:.....

CSM Name & Sign:.....

## REACTIVATION AGREEMENT

1. We confirm that my/our account(s) and all banking transaction between me/us ("the customer", or "I", or "me", or "us" or "we") and First City Monument Bank Plc ("the Bank") shall be governed by the conditions specified below and/or the terms of any specific agreement between me/us and the Bank or where not regulated by either the conditions or such agreement, by customary banking practices in Nigeria. I/We confirm that all information provided here will supersede all previous information given during account opening. The information here should therefore be used to update my/our details with you.
2. I/we/am/are aware that First city Monument Bank PLC is a member of a credit Reference Agency (CRA) and other credit Bureau Organization (CBOs) licensed by the central Bank of Nigeria (CBN) to create, organize and manage database for the exchange and sharing of information on credit status and history of individual and business. I/we/am/are also aware that this information shall be used for business purpose approved by the CBN and any relevant statute. As a member of CRA and/or CBOs, the Bank is under obligation to disclose to CRA or CBOs credit information and any other "confidential or personal information" disclosed to it in the course of banker\customer relationship with it.
3. I/we agree that the Bank may collect, use and disclose such information to CRA or CBOs and that the credit bureau may use the information for any approved business purpose as may from time to time be prescribed by the CBN and/or any relevant statute.
4. I/we understand that information held about me/us by the CRA or CBOs may already be linked to records relating to one or more of my/our partners or associates. I/we may be treated as financially linked and our/my application will be assessed with reference to any associated records. In addition, for any joint application made by us/me with any other person(s), new financial association may be created at the CRAs or CBOs which link our financial records.
5. I/we hereby warrant that you are entitled to disclose information, both written and oral, about me/us, any co-applicant or guarantor and/or anyone else referred to by me/us, and to authorize you to search and/or record such information at CRA or any CBOs, which will link my/our financial records. I/we hereby agree to indemnify and hold the bank harmless against all claims costs, fees, expenses, damages and liabilities against the Bank relating to, or arising as a result of, the disclosure of information about us/me or such co-applicant or guarantor or other person or any use information by CRAs or any CBOs in compliance with the provisions of any Guideline and/or relevant statute.
6. I/we hereby release and discharge First City Monument Bank Plc from its, obligation under the Banker's duty of secrecy and forswear my/our right to any claim, damages, loss etc on account of such disclosure to CRAs or use by the CRAs or CBOs in accordance with the provision of any CBN Guideline and /or relevant statute.

## ELECTRONIC BANKING

We confirm and agree that the following terms and conditions shall govern my/our Electronic Banking transaction with the Bank:

## Definitions

"Service" means the Electronic Banking Service of First city Monument Bank Plc, including internet Banking, Telephone Banking, Mobile Banking, Secure message facility and bills payment service "Access code, Pass code, user name and password" means the enabling code with which you access the system and which is known to you only.

"Account" means a current or savings account or other account maintained with the BANK at any of the BANK's branches in Nigeria

"PIN "means your personal identification number

"Mailing Address "means the customer's mailing address in the BANK'S records.

"Instruction "means the customer's request to the BANK for the services.

"ATM" means Automated Teller Machine that dispenses cash to account holders or accepts cash deposits with the use of a smartcard i.e. debit card or credit card

"ATM Card" means the card used by a customer for processing transaction through interswitch on various payment channels e.g. ATM

"Interswitch" means an online electronic transaction processing payment infrastructure that connects different payment channels to the payment processor and enablers

"Secure Message Facility " means the facility within the e-Banking service that enables the client send electronic message (e-mail, SMS) to the Bank, including without limitation free-format message, fixed format message, or instruction to make payment, request for cheques, Banker's draft or the purchases or sale of securities and interests in mutual funds.

1. The service allows the customers to give the BANK instruction by use of telephone, ATM, PIN, password, Access code, User name and secure message (email, SMS) for the following:
  - i. obtain information with regard to customer's balance as at the last date of business with the BANK
  - ii. obtain information with regards to any instrument in clearing or any credit standing in the customer account as at the last date of transaction on the customer's account.
  - iii. authorize the BANK to debit customer's account to pay a specified utility bill such as TELEPHONE, PHCN, WATER RATE and/or any other bills as specified by the customer subject however to availability of such bill payment under this service.
  - iv. authorizing the BANK to effect a transfer of funds from the customer's account to any other account with the BANK.
  - v. authorizing the BANK to effect any stop payment order
  - vi. unforeseen circumstances such as Act of God, Force Majeure, and other causes beyond the BANK'S control.

2. For the service to be available to any customer, he/she must have: any one or a combination of the following:

- i. An account with BANK
  - ii. A pass code, access code, username and password
  - iii. A touch- tone telephone/GSM handset and computer
  - iv. authorizing the BANK to debit customer account and load same into any form of prepaid card.
3. On receipt of instruction, the BANK will endeavor to carry out the customer's instruction promptly, excepting all or any
    - i. A personal identification Number "PIN"
    - ii. An E-mail address.
  4. Under no circumstances shall the customer allow any body access to his/her account through the service.
  5. The passcode/Access code/Password/E-mail
    - i. The customer understands that his/her Passcode, Access code/password/ E-mail is used to give instruction to the BANK and accordingly undertakes: That under no circumstances shall the passcode, Access code/password be disclosed to anybody. Not to write the passcode, Access code/password in an open place in order to avoid third party coming across same.
    - ii. The customer instructs and authorizes the BANK to comply with any instruction given to the BANK through the use of the service.
    - iii. Once the BANK is instructed by means of the customer's passcode, Accesscode and PIN the BANK is entitled to assume that those are the instructions given by the customer and to rely on same.
    - iv. The customer's passcode, Accesscode must be changed immediately it becomes known to someone else.
    - v. The BANK is exempted from any form of liability whatsoever for complying with any or all instruction(s) given by means of the customer's passcode, Accesscode if by any means of the customer's passcode, Accesscode becomes known to a third party or otherwise becomes compromised.
    - vi. Where a customer notifies the BANK through e-mail of his/her intention to change his passcode, Accesscode arising from loss of memory of same, or that it has come to the notice of a third party, the BANK shall, with the consent of the customer, delete same and thereafter allow the customer to enter a new password, Access code PROVIDED THAT the BANK shall not be responsible for any loss that occur between the period of such loss of memory of the pass code, Access code or knowledge of a third party and the time the report is lodged with the BANK.
    - vii. Once a customer's Pass code/Access code is given, it shall be sufficient confirmation of the authenticity of the instruction given.
    - viii. The customer shall be responsible for any instruction given by means of the customer's pass code/Access code. Accordingly, the BANK shall not be responsible for any fraudulent, duplicate or erroneous instruction instruction given by means of the customer's pass code/Access code.
  6. Customer's responsibility:
    - i. The customer undertakes to be absolutely responsible for safeguarding his username, access code, passcode, PIN and password, and under no circumstance shall the customer disclose any or all of these to any person.
    - ii. The customer undertakes to ensure the secrecy of his accesscode, passcode, PIN and password by not reproducing same in any manner whatsoever either in writing or otherwise capable of making it known to person other than the customer.
    - iii. The BANK is expressly exempted from any liability arising from unauthorized access to the customer account and/or data as contained in the BANK's records via the service, which arises as a result of inability and/or otherwise of the customer to safeguard his PIN pass word/Access code and/or password and/or failure to log out of the system completely by allowing on screen display of his account information.
    - iv. The BANK is further relieved of any liability as regards breach of duty of secrecy arising out of customer's inability to scrupulously observe and implement the provision of clauses 6(1), (111) above, and/or instances of breach of such duty by hackers and other unauthorized access to the customer's account via the service.
    - v. The customer shall be responsible for any fraud, loss and/or liability to the BANK or third party arising from usage of the customer's access code, password, PIN and/or password being used by a third party and other unauthorized access. Accordingly the BANK shall not be responsible for any fraud that arises from usage of the customer's access code, password, PIN and/or password.
    - vi. where a customer notifies the BANK of his intention to change his access code and/or passcode arising from either his loss of memory of same or that it has come to notice of third party, the BANK shall with the consent of the customer, delete same and thereafter allow the customer to enter a new passcode, access code and password. Provided that the BANK shall not be responsible for any loss(es) that occurs between the period of such memory of the access code, passcode, and/or password or knowledge of a third party and the time the report is lodged with the BANK
    - vii. where the customer shall be responsible for any fraud, loss and/or liability to the BANK arising from usage of the customer's access code, passcode, PIN and/or password being used by a third party and other unauthorized access. Accordingly, the BANK shall not be responsible for any fraud that arises from usage of the customer's access code, passcode, PIN and/or password.
  7. Upon enrolling of a customer for the service, the customer may be charged the applicable monthly fee and/or usage fee whether or not the customers make use of the service during the period in question.
  8. Under no circumstances will the BANK be liable for any damages, including without limitation direct or indirect, special, incidental or consequential damages, losses or expenses arising in connection with this service or use thereof or inability to use by any party, or in connection with any failure of performance, error, omission, interruption, defect, delay in operation, transmission, computer virus or line or system failure, even if the bank or its representative thereof are advised of the possibility of such damages, losses or hyperlink to other internet resources are at the customer risk.
  9. Copyright in the pages and in the screens displaying the pages, and in the information and arrangement is owned by the BANK.
  10. The BANK shall not be responsible for any electronic virus or viruses that the customer may encounter in course of making use of this service.