

ICA001



Guaranty Trust Bank (SL) Ltd

**ACCOUNT OPENING
DOCUMENTATION
(INDIVIDUAL CURRENT)**

INDIVIDUAL CURRENT ACCOUNT MANDATE

Guaranty Trust Bank (SL) Ltd

TO: Guaranty Trust Bank (SL) Ltd

I/WE HEREBY REQUEST AND AUTHORISE 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 orders 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 and in consideration, I/WE agree:
 - (a) to ensure full responsibility for the genuineness or correctness and validity of all endorsements appearing on all cheques, order, bills, notes negotiable instruments, receipt and/or other documents deposited in my/our account.
 - (b) to be responsible for the payment 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.
 - (c) 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, moratorium, exchange restriction and/or all other causes beyond the Bank's control.
 - (d) that all funds standing to my/our credit are payable on demand only in such local currency as may be in circulation.
 - (e) to be bound by any notification of change in conditions governing the account directed to my/our last know address and any notice or letter sent to my/our last know address shall be considered as duly delivered and received by me/us at time it would be delivered in the ordinary course of post.
 - (f) that if a cheque is credited to my/our individual current account is returned dishonoured, the same may be transmitted to me/us through my/our last known addressed either by bearer or by post
 - (g) and I/WE note that the bank will accept no liability whatsoever for funds handed to members of the staff outside banking hours or outside the Bank's premises.
 - (h) that my/our attention has been drawn to the necessity of safe guarding my/our 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.
 - (i) 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 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.
 - (j) 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. Falling receipt by the Bank of a notice of disagreement of the entries with 15 days from the date of dispatch of my/our Bank Statement, it will be assumed by the Bank that the Statement as rendered is correct.
 - (k) that any sum standing to the debit of the current account shall be liable to interest charges at the rate fixed by the bank from time to time. The Bank is authorized t 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 or my/our accounts without any liabilities to you and set of our transfer any sum or sums standing to due credit or 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.

I/We also agree that the following will be provided for your records:

IDENTIFICATION- in the form of a valid international passport, Armed forces/known employer ID card (bearing a photograph, signature) valid natural driving licence.

Document of proof of Address: recent utility bill (telephone, water, light or confirmation letter from employer, or letter from Landlord to confirm your residential status together with a utility bill for the address.

Names of two references whom Guaranty Trust Bank (SL) Ltd will contact to confirm my suitability.

Dated the _____ day of _____ Year _____

SIGNATURE

Name and Address

GUARANTY TRUST
GUARANTY TRUST BANK (SL) LIMITED



Guaranty Trust Bank (SL) Ltd

ACCOUNT NO. **ICA004**

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

INDIVIDUAL CURRENT ACCOUNT
(PERSONAL / JOINT)

Date Account Opened _____

Account Name: _____
(In Block Letters)

Permanent Address _____

Date of Birth _____ Nationality _____

Occupation/Business _____ Tel No. /Mobile _____

Business Office Address _____

SIGNATURE MANDATE

Identification Ref: _____

Title (Mr, Mrs, etc)	Name	Photograph
Signature		
Title (Mr, Mrs, etc)	Name	Photograph
Signature		
Title (Mr, Mrs, etc)	Name	Photograph
Signature		
Authorised Combination Mandate		

Reference: (A) Name _____ (B) Name _____

Address _____ Address _____

FOR BANK USE ONLY

	YES	DEFERRED	WAIVED
COMPLETED SIGNATURE CARD	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
REFERENCE FORM	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
COPY OF DOCUMENT TO VERIFY CUSTOMER'S ADDRESS/CONFIRMATION LETTER FROM EMPLOYER	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
IDENTIFICATION	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
OTHERS	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
DOCUMENTATION CHECKED BY:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

_____	_____	_____
NAME	INITIAL	DATE

DEFERRAL/WAIVER OF DOCUMENTS AUTHORISED BY:

_____	_____	_____
NAME	INITIAL	DATE

ACCOUNT OPENING AUTHORISED BY:

_____	_____	_____
NAME	INITIAL	DATE