

HIGH INTEREST DEPOSIT ACCOUNT (HIDA)

Application Form I/We, the undersigned hereby request Access Bank Plc to Invest in the HIDA Special campaign Deposit Value (in figures) _____ Deposit Value (in words) ___ Tenor is 182 days for 7% interest Rate and 365 days for 8% Interest rate (Interest payment option is only monthly) Tenor ___ Interest Rate ____ Value Date Maturity Date (DD MM YYYY) (DD MM YYYY) TO ESTABLISH INVESTMENT (TICK AS APPLICABLE) I/We authorize you to debit my/our account no. Others (please specify) ____ ON MATURITY DATE (TICK AS APPLICABLE) I/We authorize you to credit my/our account no. I/We authorize you to issue draft in my/our name I/We authorize you to transfer funds via NIBSS/RTGS Bank Name _ Account Number I/We agree to the terms and conditions on the reverse side of this application. Name of Investor _ Address _ E-mail Phone Phone Mandate(s) of Investor(s) Authorized Signatory (ies) _

Terms & Conditions

- 1. I/We hereby authorize Access Bank Plc to Invest in the Hida Special campaign
- 2. I/We agree as follows:
 - **a).** To assume full responsibility for the genuineness, correctness and validity on all endorsements appearing on all instructions, orders, cheques, bills, negotiable instruments, receipts and/or other documents deposited or made available to us in respect of the account.
 - **b).** To hereby hold the Bank free and harmless from liability for loss or diminution of funds deposited with the Bank because of any future government order, tax, levy, embargo and/or other causes beyond Bank's control.
 - **c).** That all funds (principal amount) standing to the credit of the Account are payable at maturity of the investment only in such local currency as may be in circulation and via payment mode by which the initial investment was made.
 - **d).** That interest will be paid on a monthly into the account as per preference indicated in the Application form
 - **e).** To be bound by any notification of change in conditions governing the investment account, notices, correspondence directed to my/our last known address shall be considered to be duly delivered and received by me/us if sent by normal post.
 - **f).** That any discrepancies, errors, or omissions observed On the investment certificate, deal slip, notices, letters, or any other correspondence shall be reported to the Bank within fourteen (14) working days from the date of observance, failing which same shall be deemed to be correct and accurate

- 3. I/We hereby undertake to indemnify and keep the Bank, its successors-in-title, assigns, officers and employees fully indemnified against all liability and loss arising from the transaction contemplated herein provided that such loss or liability arises from my/our acts of commission or omission.
- **4.** The Bank shall not be responsible for failure of any machine, data processing system, transmission link, or any industrial dispute or circumstances beyond our control which obstructs or disrupts the provision of services to you.
- 5. The Bank shall not be liable for any loss caused by the act or order of a governmental entity or court of competent jurisdiction or any act of Force Majeure.
- **6.** In the event certificate of deposit, deal slip or any other evidence of investment, such loss shall be reported to the bank within 48 hours, failing which the Bank will not be liable for any loss arising there from.
- 7. I/We hereby agree that in addition to any general lien the 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 anyone or more of such account in or towards satisfaction of any of our liabilities to you or in any other respect whether such liabilities be actual or contingent, primary, or collateral and several or joint
- **8.** I/We acknowledge that the minimum amount for investment is \(\frac{\text{\ti}\text{\texi{\text{\texi\tin\text{\text{\text{\texi{\text{\texi}\text{\text{\text{\texi}\text{\text{\texi}\text{\text{\\tininte\ttitt{\text{\text{\text{
- **9.** I/We acknowledge the tenor and rates are fixed, and that Investment cannot be withdrawn till the end of the tenor.

Signature		Date (DD MM YYYY)				
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FOR BANK'S USE ONLY						
Staff MIS Code						