



14-18 Copthall Avenue, London EC2R 7BN
Telephone: +44 (0) 20 7920 6100 Facsimile: +44 (0) 20 7638 7642
www.unionbankuk.com

Application to open a Business Account

PLEASE READ THIS FORM CAREFULLY AND COMPLETE ALL SECTIONS IN BLOCK CAPITALS USING BLACK INK

About your Business

Company/Business Name:

Type of Business: Ltd Company Ltd Liability Company Partnership Sole Trader other, please specify

Registered Number: Financial year-end: Latest Audited Report:

Registered Address _____ Business Address _____

Post Code _____ Tel (business) _____ Post Code _____ Tel (mob) _____

Email Address _____ Website (if any) _____

Anticipated annual turnover What was the turnover in the previous year?

Details of your Accountants/Auditors:

Nature of business:

Are you a start up Company? Yes No Proposed Initial Deposit with Union Bank UK Plc: £ _____

Business Start Date: Date & Place of Incorporation:

Do you have any existing business account in UK? Yes No if yes please, provide your Bank Details below:

Bank Name: Sort Code (if any) A/C No

Bank Address:

Provide details of any business account overseas

Do you provide banking or investment or mortgage or money transfer or financial consultancy services? Yes No

If yes, please provide the name of the regulatory authority

KYC (Know your Customer Information)

Details of funds to be received to the account _____

Destination of funds to be remitted from the account _____

Details of countries with which you trade with _____

Major Suppliers _____ Major Clients _____

Why you choose to open an account with Union Bank UK Plc

Details of your source of funds/investments into your business _____

Services Required:Corporate Current Account Deposit Internet Banking Cheque Book Currency: USD GBP EUR Trade Finance Foreign Exchange Telephone & Fax Instruction **Proposed Activity Across the Account:**

Estimated annual turnover through UBUK: £ _____

Estimated number of transactions per month: _____

Estimated maximum amount per transaction: £ _____

Estimated value of cash deposits per year: £ _____

Estimated value of cash withdrawals per year: £ _____

Please give details of your Bank whom we could approach for reference:

(PLEASE COMPLETE CONSENT FORM TO OBTAIN REFERENCE)Does the company have an account with Union Bank of Nigeria Plc? Yes No if yes, please give details below:

Branch Address:

A/C No:

Details of Directors

Name	Residential Address	%age Share-holding	Nationality/Pass No	Date of Birth

Details of Shareholders

Name	Residential Address	%age Share-holding	Nationality/Pass No	Date of Birth

CUSTOMER DECLARATION

This declaration should be signed in accordance with the signature mandate

We confirm that the information given is true and complete and undertake to keep you advised at all times of any changes to these details when they occur and to provide you with whatever information and documentation you require to operate the account and to comply with current regulations. We authorise you to make any credit reference and other enquiries in accordance with your normal procedures in connection with this application. We confirm that if the application is successful we will be subject to the Bank's standard terms and conditions for operating a business account, a copy of which we have received.

We also note that our telephone conversations with the Bank will be recorded.

In the interests of security, we may use CCTV recording equipment in and around our premises. All recordings are our sole property.

We understand and agree that we are liable for any costs incurred by you in connection with this application and for future costs to enable search and status reports to be obtained in respect of our company(ies) wherever it (they) may be registered. The opening of any account with Union Bank UK plc is subject to the obtaining of satisfactory status reports/references on companies (as well as their directors) wishing to open an account with the Bank.

DATA PROTECTION & CONFIDENTIALITY

The Bank takes issues concerning data protection and confidentiality very seriously and in applying to open an account in this Bank you agree to the following:

Information supplied on this form and which you otherwise obtain, may be held by you on paper, computer and/or in other electronic forms. Information may be kept after the account(s) are closed in order to comply with legal or business record requirements.

Information held may be used for managing the account(s), for preventing or tackling fraud or any other illegal activity. It may also be used for the Bank's confidential research and analysis and for marketing purposes.

I understand that you may provide the data to the UK Regulatory Authorities but only for their use in monitoring your compliance with the regulations. You will not disclose information to anyone else (other than your agents or third parties performing any of the above activities on your behalf) unless required to do so by law. I note that I have a right to a copy of the data held on the Company and its officials and to which I am entitled. Information held by Union Bank UK plc or its successor may be obtained for a fee by writing to the Data Protection Officer, Union Bank UK plc, 14-18 Cophthall Avenue, London EC2R 7BN.

We may use the address or any of the contact details supplied by you during this application or any supplied in the future to contact you for marketing purposes by post, telephone, secure e-message, mobile message or email. This will include keeping you informed about any special offer you may be entitled to or about products and services, which we think may be of interest to you.

We confirm that we have read and accept the general terms and conditions regarding this account

Do you wish to receive marketing material from us? Yes No

NAME	POSITION	SIGNATURE

NAME	POSITION	SIGNATURE

Signed on behalf of
(Write full company name including Ltd or 'plc')

Date: _____



MANDATE FOR REGISTERED COMPANIES

The mandate should be completed in black ink and you must not use correction fluid. Any corrections must be initialled by two signatories. Please complete in BLOCK CAPITALS.

To: Union Bank UK plc, 14-18 Copthall Avenue, London, EC2R 7BN

At a meeting of the Board of Directors of

Name of Company/Business

_____ Limited/plc*, whose registered office is

at _____

held on _____ day of _____ 20_____

It was resolved that:

1. "A bank account or accounts be opened/continued* with Union Bank UK plc ("the Bank") and the Bank is authorised to:
 - a) pay all cheques, drafts, bills of exchange, promissory notes, acceptances, negotiable instruments and expressed to be drawn, accepted, made or given on behalf of this Company at any time
 - b) honour and comply with all instructions to deliver or dispose of any securities or documents or property held by the Bank on behalf of the Company
 - c) hold the Company liable on all agreements and indemnities in connection with the issue of letters of credit, drafts and payments and with all banking instructions, including those received by telephone or fax
 - d) make transfers between accounts in the name of the Company at its sole discretion notwithstanding that the accounts may be designated in different currencies

Provided that any such cheques, drafts, bills of exchange, promissory notes, acceptances, negotiable instruments, orders, instructions, agreements and indemnities are signed by:

Please write names of signatories in block capitals

and countersigned by*:

Please write names of signatories in block capitals

2. Any debt incurred to the Bank under this mandate shall, in the absence of written agreement by the Bank to the contrary, be repayable on demand
3. All existing mandates in force at the date hereof with regard to the Company's account or accounts are hereby cancelled
4. A list of the names and specimen signatures of the persons authorised to sign under this mandate be furnished to the Bank
5. This mandate and the list of names and specimen signatories shall remain in force until changed by the Board of Directors and a copy is received by the Bank"

We certify the above to be a true copy from the minutes

Chairman/Director

Secretary

*Delete as appropriate

SPECIMEN SIGNATURES

Full name	Signature	Position in Company
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

GUIDELINES FOR COMPLETING THIS MANDATE

Please read these notes before completing this mandate.

You should use this mandate if you wish to operate an account or accounts for a limited company. You should also use it if you wish to advise us of changes to the signatories on the company account.

You need only list those people who are to sign on the account.

We will assume that the mandate covers all of the Company’s accounts unless you tell us otherwise.

When opening company accounts we will require sight of, or appropriately certified copies of:

- the Certificate of Incorporation
- the Certificate of Entitlement to commence business (for plcs only)
- the Memorandum and Articles of Association
- documents evidencing the identity of significant shareholders and principal signatories

The mandate details the signing instructions for your account. It tells us who is authorised to sign your cheques, deal with items held in safe keeping and give us any other instructions. Your signing instructions should be appropriate to your needs and easy to understand.

Please ensure that all unused lines on the specimen signatories’ page are ruled through.

Please refer to the ‘Requirements for Opening of a Corporate Account with UNION BANK UK plc’ guidance sheet which details identification documents required in respect of significant shareholders and principal signatories of the Company.



INTERNET BANKING APPLICATION FORM (BUSINESS CUSTOMERS)

Print out and complete this application form in block letters.

COMPANY NAME.....

BUSINESS ADDRESS:

.....

.....**POST CODE:**

TELEPHONE NUMBER:

NEAREST UNION BANK OF NIGERIA BRANCH:

(MANDATORY WHERE ADDRESS ABOVE IS IN NIGERIA)

NAME OF AUTHORISED USER:

MOBILE NO:

USER CAPACITY:

VIEW ONLY **STOP CHEQUE** **FUNDS TRANSFER**

For Funds Transfers only please indicate whether single or dual authorisation required:

SINGLE AUTHORISATION **DUAL AUTHORISATION**

For Dual Authorisation only please indicate the authority level required:

INPUT ONLY **AUTHORISE ONLY** **INPUT & AUTHORISE**

Signature of User.....

All users who wish to register for the same business account(s) must complete separate application forms. All the accounts for that business will be available on screen.

Where any Authorised User is not an existing sole signatory to the business account, with a signature held on the current Union Bank UK plc signature mandate, please complete the Board Resolution and Identity Verification Form overleaf.

We wish to register the above company's account held with Union Bank UK plc with Internet Banking Services and hereby confirm that we have read and agree to the Internet Banking Terms and Conditions.

Authorised Signatory:

Date:

Authorised Signatory:

Date:

PLEASE SIGN IN ACCORDANCE WITH CURRENT SIGNATURE MANDATE



BOARD RESOLUTION

COMPANY NAME:

At a meeting of the Directors of the Company, held on

DATE:

The application by:

AUTHORISED USER:

To register for Union Bank UK plc Internet Banking Service (“the Service”) was considered and it was resolved that:

- The application and terms and conditions for the Service be approved
- The Authorised User is authorised to give instructions for all purposes in connection with the Service, input and/or authorise transactions (delete as appropriate) on behalf of the Company in respect of the Company’s accounts.
- Where two or more people are named as signatories in respect of any account, Union Bank UK plc is authorised to accept and act upon electronic instructions given by the Authorised User alone in respect of all matters relating to the operation of the account(s) by means of the Service.

We certify that the above resolutions were duly passed by the Company.

DATE:

CHAIRMAN OF MEETING: **SIGNATURE:**

COMPANY SECRETARY: **SIGNATURE:**

Note:

Two different signatures required. The Director who chaired the meeting and either the Company Secretary or another Director must sign the Board Resolution.

Return completed form directly to:

**CUSTOMER SERVICE DEPARTMENT
UNION BANK UK plc
14-18 COPTHALL AVENUE
LONDON
EC2R 7BN**

OR

**UNION BANK UK REPRESENTATIVE OFFICE
C/O UNION BANK OF NIGERIA PLC (UBN)
INTERNATIONAL BANKING DEPARTMENT
36 MARINA (15TH FLOOR)
LAGOS, NIGERIA**

(Through Nearest Union Bank of Nigeria Branch)



CONFIDENTIAL

IDENTITY VERIFICATION FORM

This form contains confidential identification information and it is very important that its contents are not disclosed to anyone else. The form should be completed and signed by an existing authorised signatory and returned to the Bank inside a separate sealed envelope.

Print out and complete this form in block letters.

COMPANY NAME

BUSINESS ADDRESS:
.....
..... POST CODE:

NAME OF AUTHORISED USER

IDENTITY VERIFICATION INFORMATION

Mother's Maiden Name	
Date of Birth	
Place of Birth	
International Passport Number & Country of Issue	
Driving Licence Number & Country of Issue	
Occupation	

I confirm that the information given above is correct to the best of my knowledge:

Authorised Signatory: _____ Date: _____

(Customer Name & Address)

Union Bank UK plc
14-18 Copthall Avenue
London
EC2R 7BN

Dear Sirs,

RE: TELEPHONE, EMAIL ATTACHMENT AND FACSIMILE INSTRUCTIONS

In consideration of the Bank's accepting or acting upon my/our telephone and/or any letter received by email attachment or facsimile transmission (fax) from me/us, addressed to or otherwise communicated to any of the Bank's employees for the time being, I/we hereby confirm to you that:

1. You have made clear to me/us and I/we am/are fully aware of the risks of omissions, errors, mis-statements, non receipts of facsimile transmissions, fraud and/or authorised interventions by third parties which are inherent in the above procedure.
2. I/We have no objection to your recording my/our telephone instructions and agree that the same may be used in evidence where relevant.
3. Further, I/We hereby undertake and warrant to you as follows:
 - i) I/We shall immediately send written confirmation (clearly marked as such) of all and any such telephoned, email attachment and/or faxed instructions providing that any failure so to confirm in writing shall not affect my/our liability in the mean time;
 - ii) I/We agree that the Bank may seek confirmation of any such telephoned, email attachment and/or faxed instructions prior to acting upon them. Such confirmation may be obtained by telephoning any of the authorised signatories to the account at the following number(s):

	Names of Authorised Signatory(ies)	Telephone Number(s)
	*	*

- iii) I/We agree that if the Bank has tried but has failed to make contact with a signatory named in 3(ii) above for any reason or has not been supplied with the confirmation of identity of any signatory and/or faxed/telephoned instructions which it has requested, it may in its absolute discretion refuse to act upon the instruction concerned.
 - iv) I/We agree that the signatories named in 3(ii) above shall comply with any requests for information made by the Bank for verification of the above named authorised signatories.



REQUEST FOR STATUS REPORT

I/We -----

-----of

Address: -----

authorize

The Manager

-----Sort Code -----

Account No. -----to provide a reference on me / us in accordance with
the attached request to:

The Manager
Union Bank UK plc
14-18 Copthall Avenue
London EC2R 7BN

Signature(s)

-----/-----/
Date



REQUEST FOR STATUS REPORT

I/We -----

-----of

Address: -----

authorize

The Manager

-----Sort Code -----

Account No. -----to provide a reference on me / us in accordance with
the attached request to:

The Manager
Union Bank UK plc
14-18 Copthall Avenue
London EC2R 7BN

Signature(s)

-----/-----/
Date

V.A.T. DECLARATION OF RESIDENCE

TO: UNION BANK UK Plc, London

NAME OF ACCOUNT:.....

We hereby declare that our permanent business office address is as follows:

.....
.....
.....
.....
.....

This country is/is not part of the E.U.

DATE.....SIGNATURE.....

REQUIREMENTS FOR OPENING OF A CORPORATE ACCOUNT WITH UNION BANK UK PLC, LONDON (“the Bank”)

Current regulations dictate that corporate applicants must provide us with the following documentation:

1. A letter on headed paper requesting us to open an account.
2. A copy of the Board Resolution on letter headed paper appointing us as their bankers and listing the authorised signatories to the account, stating signing capacity and power, listing the Board members present or absent. This resolution must be signed by a Director and Company Secretary.
3. Original Certificate of Incorporation.
4. Original of the Memorandum and Articles of Association.
5. List of Directors and Controllers (C07 for Nigerian registered companies or Company House Search for UK registered companies. Equivalent document are required for companies registered in other jurisdiction).
6. List of Shareholders ((C02 for Nigerian registered companies or Company House Search for UK registered companies. Equivalent document are required for companies registered in other jurisdiction).
7. Identity verification is required for significant shareholders (20% or more, or 10% or more where no shareholder owns 20% or more) and core signatories (e.g. “A”). Proof of Identity - Presentation Current International Passport or UK Driving Licence. Proof of Permanent Residential Address – recent (not more than 3 months old) Utility Bills or Bank Statements, Drivers’ Licence or National Identity Card. Document must show name and permanent residential address. Note that no single document must be used to verify both identity & address and we cannot accept mobile phone bills as evidence of address nor documents showing a ‘PO Box’ address only. Where a company forms part of a shareholding structure involving other companies or trusts, the identity of the ultimate significant beneficial owner (or settlor if a trust) must be verified.
8. Copy of latest report and accounts (audited where applicable), or latest financial statement
9. Names and address of banks from which we can obtain a reference on the company and significant beneficial owners of the company (Please complete Status Report Form).
10. Evidence of the registered or trading or business address of the company (Original bank statement or utility bill – not more than 3 months old).
11. Completed Bank’s Mandate forms and Signature Cards which must be witnessed by a Bank official who will sign off the forms accordingly.
12. A fully completed account opening application form

It is a requirement that all original documents produced in support of the application are photocopied and certified as true copies by an authorised signatory or representative of Union Bank UK plc or Union Bank of Nigeria. All original documents will be returned to applicants. We may also require addresses to be verified through a personal visit by UBN Group staff. We may also accept documents already held by UBN if they are of an acceptable quality.

(Kindly note, for the mutual benefit of our customers and the Bank, telephone enquiries may be recorded)