First Atlantic Bank Liberia
...refreshingly different!

ACCOUNT OPENING APPLICATION

PERSONAL (Individual / Joint)

ACCOUNT OPENING REQUIREMENTS

The following documentation is required by law to open and operate a personal bank account in Liberia

1. Duly completed account opening form
2. Duly completed specimen signature card
3. Recent passport photo (an electronic passport photo is acceptable if the picture is taken by an officer of the Bank)
4. Proof of identity (National Identification Card, Passport, Drivers License, Voter's ID Card.)
5. Residence permit (Foreigners)
6. Reference letter
7. Proof of address (utility bills, tenancy agreement etc. certified true copies are acceptable if an original is not held
8. Letter from employer / school (for salary and student account only)

ACCOUNT SERVICES REQUIRED

Please indicate your preferences by ticking the appropriate boxes for your desired services. **Please cross out the check boxes for services you DO NOT wish to subscribe presently.**
You may add extra services to your current preferences by making a written request to First Atlantic Bank.

Card Preferences:	MasterCard Debit ☐	MasterCard Prepaid ☐	Visa Debit ☐	Visa Prepaid ☐	Other Please specify	
Electronic Banking Preferences:	Atlantic Web ☐	Atlantic Mobile ☐	Other Internet Services			
Transaction Alerts Preferences:	Email Alert ☐	SMS Alert ☐				
Statement Preferences:	Email ☐	Collection at Branch ☐				
Statement Frequency:	Daily ☐	Weekly ☐	Monthly ☐	Quarterly ☐	Semi - annually ☐	Annually ☐
Cheque book Requisition:	25 Leaves ☐	50 Leaves ☐				

CHEQUE CONFIRMATION

Will you like to pre-confirm your cheques? Yes ☐ No ☐

Please note that all cheques value LRD 3,000.00 or more will be confirmed before payment. The Bank reserves the right to change the threshold without recourse to you.

ACCOUNT OPENING APPLICATION

PERSONAL (Individual / Joint)

Branch

AFFIX RECENT PASSPORT PHOTO HERE

Please indicate the category and type of account to be opened by ticking the appropriate box below

Account Type: ☐ Atlantic Save ☐ Atlantic Target Save ☐ Atlantic Young Save ☐ Atlantic Flex Individual ☐ Atlantic Current Account

Official use only

Account 1

Currency ☐ LRD ☐ USD

Purpose of Account 1

Official use only

Account 2

Currency ☐ LRD ☐ USD

Purpose of Account 2

1. PERSONAL DETAILS (Please complete in BLOCK LETTERS and tick as appropriate)

Surname

Title

First Name

Gender: Male ☐ Female ☐

Other Names

Maiden Name (if applicable)

Marital Status (Please tick) Single ☐ Married ☐ Divorced ☐ Other (Please Specify)

Place of Birth

Date of Birth D D M M Y Y Y Y

Nationality

Hometown

Residential Status Resident ☐ Non-resident ☐

Occupation

National ID Passport ☐ Voter's ID ☐ Driver's License. ☐

ID Number

Date of Issue

Expiry Date D D M M Y Y Y Y

Country of Issue

Residential Address in Home Country (Hse #/Street/Suburb/City/Country)

Residential address Proof of Address

(Indicate Type & Serial #)

Mobile #

Electoral Districts

County

Email Address

Mailing Address (P.O. Box)

2. EMERGENCY CONTACT PERSON

Title Surname

Middle Name

First Name Contact Number

3. EMPLOYMENT DETAILS

Employer's/Business Name Employer's/Business Address*

Employed Self Employed Unemployed Retired Student Salary/Expected Business Income [Period] (Weekly/Biweekly/Monthly)*

Other Income

Length of Service with Current Employer Years Months

Salary/Expected Business Income < LRD 1,000 LRD 1,000 - 5,000 LRD 5,001 - 10,000 LRD 10,000>GHS50,000 > LRD 50,000

Weekly Bi-weekly Monthly

Nature of Business

City / Town / Suburb Nearest Landmark

County

Expected Monthly Turnover No. of Deposits/Month No. of Withdrawals/Month

Office Phone #

Employer's Email Address

4. EXPECTED ACCOUNT ACTIVITY

Sources of Funds to the Account 1.

2.

5. ACCOUNTS HELD WITH OTHER BANKS

S/N	NAME AND ADDRESS OF BANK/BRANCH	ACCOUNT NAME	ACCOUNT NUMBER	STATUS: ACTIVE /DORMANT

REFERENCES

Include a detachable reference letter (for current accounts): Must hold a Current Account with a bank in Liberia

1.

2.

6. TERMS AND CONDITIONS (FRAUD TIPS, DATA PRIVACY, DORMANT ACCOUNT PRINCIPLES AND OTHER COMMERCIAL AGREEMENTS)

1. I/We confirm and agree that my/our account(s) and all banking transactions between me/us ("the Customer" or "I" or "me", or "us" or "we") and First Atlantic Bank, Liberia ("the Bank") shall be governed by:

i. The conditions specified in these Terms & Conditions;
ii. Any specific agreement between me/us and the Bank; or
iii. Where not regulated by either the conditions or such agreement, by customary banking practices in Liberia.

Services shall mean any facility, product, or banking service provided by the Bank to the Customer, including but not limited to Cards, Internet Banking, Mobile Banking, SMS Banking, and all associated electronic or manual services.

2. I/We have (a) read and understood or (b) have been explained to in a language that I/We understand, the Bank's General Terms and Conditions, which form part of this application form, and I/We agree to be bound by the general terms and conditions, including any variations and amendments that may be published by the Bank from time to time.

3. I/We represent and warrant that I/We have the power and necessary authorizations to enter into each of the banking services and arrangements with the Bank, and to comply with my/our obligations and exercise my/our rights under them.

4. I/We request and authorize the Bank to open an account in my/our name(s) and to open further accounts as I/We may direct. I/We undertake to: (i) guard against access to my/our account(s) by unauthorized person(s); (Ii) act as sole signatory(ies) to the account; and (iii) notify the Bank immediately of any change in my/our address or other relevant information for the smooth running of my/our account(s)

5. I/We agree that the Bank will not establish or operate the requested account(s) unless and until it has received all required supporting documents for the account, a list of which has been provided to me/us and is included with this application form. I/We understand that failure to provide the required documentation may result in restriction or non-activation of the account(s) until such documentation is received and verified.

6. a. All mandatory KYC documentation must be completed by the Customer before the opening of the account. If you do not provide the required documentation during account opening, the account will be automatically restricted.

b. I/We confirm and warrant that all information (including documents) given to the Bank in connection with this application is correct, complete, and not misleading. Should any of the information provided be incorrect or misleading, I/We will be personally liable, either jointly or severally, for the same. I/We undertake to promptly notify the Bank if we become aware any information we have given changes, is incorrect, or misleading.

c. The Bank will not be responsible for any loss of funds deposited, arising from any future government order, law, levy, tax, embargo, moratorium, exchange restriction, or any other cause beyond its control.

d. Foreign Currency / Foreign Exchange Account(s): Cash withdrawals, transfers, or other transactions in foreign currency may be limited or refused by the Bank at its discretion, in compliance with applicable laws, central bank regulations, liquidity constraints, or operational requirements.

7. I/We acknowledge and agree that the Bank may, without prior notice, impose or vary the minimum balance requirements for my/our account(s), or amend the applicable interest rate(s) or any fees or charges relating to my/our account(s).

8. I/We authorize the Bank, where the balance in my/our account(s) falls below the prescribed minimum balance, to either adjust the rate(s) of interest payable or close my/our account(s) as the Bank deems appropriate.

9. I/We further authorize the Bank to transfer funds from any of my/our deposit accounts to any other account(s) maintained with the Bank, for the purpose of meeting the required minimum balance.

6. TERMS AND CONDITIONS (cont'd)

10. I/We also agree to accept the Bank's transaction notifications as conclusive and binding, except in the case of error, fraud, or unauthorized transactions, which will be handled in accordance with the Bank's policies and applicable law.

11. The Bank is authorized to debit my/our account with a monthly fee for the service.

12. I/We understand that the authorization matrix at the branch level does not automatically apply on the online platform hence the need to emphatically state on the form.

13. I/We hereby authorize the Bank to debit my/our account directly with all fees, charges, or levies associated with the use of the Bank's Online Platform, mobile banking, internet banking, debit/ATM cards, and any other electronic banking services offered by the Bank. I/We acknowledge that such fees may include, but are not limited to, transaction fees, service subscription fees, and any other charges related to the operation and maintenance of these services.

14. The Bank and its agents reserve the right to request proof of identity from any user of its Online Platform, including internet banking, mobile banking, and other electronic banking services. This procedure may be followed from time to time in order for the Bank to protect its esteemed customers against the possibility of fraud.

15. I/We undertake not to use or attempt to use the Card/Internet/Mobile Banking services without sufficient funds in my/our account to cover the transaction amount.

16. I/We undertake not to use this service after the Bank has notified me/us of its cancellation or revocation.

17. The Customer shall regularly monitor account activity and promptly report any suspicious or unauthorized transactions to the Bank.

18. I/We understand that I/We are liable for any loss resulting from transaction(s) that occur(s) on my/our account prior to reporting the compromise/loss of my/our Card or login credentials to the Bank. The Bank shall not be liable for losses arising from the Customer's failure to take reasonable steps to prevent fraud.

19. I/We undertake to immediately inform the Bank, when my/our access is stolen/compromised giving details of the loss/compromise. I/We understand that if I/we fail to so inform the Bank, I/We may increase the chances of the occurrences of fraud on my/our account, and the Bank would not be responsible in any way or whatsoever for any unauthorized transactions on my/our account during the period

20. That if the cheques credited to my/our current account are returned, dishonoured, the same may be transmitted to me/us through my/our last known address either by bearer or by post. In compliance with the regulations of the Central Bank of Liberia (CBL), the Bank is obligated to report to CBL cases involving the issuance of dishonored cheque(s). The account holder hereby consents to such disclosure and further undertakes to always fund his account(s) to accommodate all cheques issued.

21. 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, unless by specific agreement in writing with the bank.

22. That my/our attention has also been drawn to the necessity of safeguarding my/our cheque books, passwords and access codes to the Bank's non-branch channels including, but not limited to ATM, Internet Banking, Telephone Banking, Mobile banking and SMS banking, so that unauthorized persons are unable to gain access to it as failure or negligence on my/our part may lead to any loss being charged to my/our account.

23. That the bank is under no obligation to honour any cheque(s) drawn on this account unless there is sufficient funds in the account to cover the value of the said cheques. I/We understand and agree that any such cheque may be returned to me/us unpaid but if paid, I/We are obliged to repay the Bank on demand the principal amount as well as any interest and/or charges that the Bank may prescribe.

6. TERMS AND CONDITIONS (cont'd)

24. That any sum standing to the debit of the current account shall be liable to interest charge at the rate determined by the bank from time to time. To authorize the Bank to debit the account with the usual banking charges, interest, commissions and fees as may be determined by management from time to time. The Bank reserves the right to amend its rates of interest in accordance with its standard scale of charges and/or conditions from time to time.

25. The Bank may close at any time and from time to time any of my/our accounts with the Bank by giving reasonable notice in writing to me/us at my/our correspondence address.

26. That the Bank may act on any instruction to counter and/or revoke, or stop payment of any cheque, draft, or other instruments before payment is effected, provided that such instruction is given in accordance with the Mandate and in a format acceptable to the Bank, which may include oral, written, electronic mail, or facsimile instructions. The Bank reserves the discretion to honor or refuse such instructions if, in its judgment, the account is not sufficiently funded or the instruction is not properly authenticated.

27. Any communication by the Bank shall be deemed to have been made as soon as it is sent to the most recent address provided by me/us and the date indicated on the duplicate copy of such letter or on the Bank's mailing list will constitute the date on which the communication was sent. Any statement or confirmation of any transaction between me/us or either of us and the Bank shall be deemed to have been examined by me/us and to be conclusive and binding unless within 10 working days from the date specified on such statement/confirmation, I/We or either of us advise the Bank in writing that an item contained therein is being disputed, whether or not such item was made in accordance with the mandate from time to time given by me/us to the Bank.

28. I/We understand and acknowledge that electronic mail, facsimile, and verbal communications are inherently insecure transmission media. Where I/we instruct the Bank to accept instructions through any of these channels, I/we undertake to indemnify the Bank in full for any loss it may suffer or incur as a result of acting on such instructions, whether such instructions are erroneous, fraudulent, or not in strict accordance with the mandate for my/our account(s). The Bank is hereby authorized to honor and debit my/our account for any and all payment instructions issued in accordance with the mandate for my/our account(s), whether such instructions are given orally or in writing. Oral instructions may, if previously agreed, require the use of specific passwords or identifiers. Written instructions may be submitted via letter, facsimile, or electronic mail, in accordance with pre-agreed formats with the Bank.

29. I/We understand that my/our PIN or email credentials (“Security Credentials”) are used to give instructions to the Bank and accordingly undertake the following:

a. Under no circumstances shall I/we disclose the Security Credentials to any person.

b. I/We shall not write the Security Credentials in any open or insecure location to prevent unauthorized access.

c. The Bank is authorized to comply with any instructions given using the Security Credentials and shall treat such instructions as authentic.

d. If the Security Credentials become known to any third party, I/we must immediately notify the Bank and change the Security Credentials.

e. The Customer agrees to verify all communications, avoid clicking on suspicious links, and use secure devices and networks when accessing banking services.

f. The Bank is exempt from any liability for acting on instructions given using the Security Credentials, whether such instructions are erroneous, fraudulent, or issued otherwise than in accordance with the mandate.

g. I/We acknowledge that the Bank shall not be responsible for any loss occurring between the time the Security Credentials are compromised and the Bank being notified.

6. TERMS AND CONDITIONS (cont'd)

30. The Bank shall, in addition to any right of set-off or similar right prescribed by law, be entitled, without notice, to combine and consolidate all or any of my/our Accounts with the Bank (without any liabilities to the Bank) and/or to set off or transfer any or all amounts owed by me/us or either of a related party to the Bank against any and all money which the Bank may hold for me/us or any other credit be it cash, cheques, valuables, deposits, securities, negotiable instruments or other assets belonging to me/us whether held on current or deposit account or otherwise and whether in Liberian dollar /American dollar or any other currency (hereinafter referred to as 'foreign currency').

31. When effecting any set-off the Bank shall be entitled at its absolute discretion, with or without notice to us, to convert any Liberian dollar or foreign currency into the currency in which the amount owed was incurred at the applicable official exchange rate for the currencies in question prevailing in Liberia at the time of such conversion.

32. The Bank is hereby authorized, in the absence of any written instruction to the contrary, to place my/our funds in any appropriate investment (which for the purpose of this clause shall include but not be limited to investments in Commercial Paper whether guaranteed by the Bank or Otherwise) or on deposit and to renew/re-invest at maturity any Investments or deposit made in my/our name(s) on the same terms and conditions that applied to such investment/deposit immediately prior to its maturity or on such other terms and conditions as the Bank may, in its absolute discretion, consider appropriate under the circumstances.

33. The Bank may, unless otherwise instructed by me/us, retain on my/our behalf, on a safe custody basis, any investment instruments issued in respect of an investment made on my/our behalf and unless otherwise specifically agreed, I/We will not have recourse to the Bank for the value or worth of such investments.

34. We understand and acknowledge that electronic mail, facsimile and verbal communications are insecure transmission media where I/we advise the Bank to accept the instruction in such manner, I/we however undertake to indemnify the Bank in full for any loss it may suffer or incur by reason of its honoring my/our letters, electronic mail, facsimile or verbal instructions, irrespective of whether same are erroneous, fraudulent or issued otherwise than in accordance with the Mandate for my/our accounts.

35. For Joint Accounts, we agree that, in the event of the death of either or both of us, the bank is to pay or deliver to or to the order of the survivor or survivors of us, all money, deeds, securities and other property whatsoever standing to the credit or held by the bank for any account or accounts in our joint name.

36. Foreign currency / foreign exchange accounts: Cash withdrawals from my/our account(s) shall be subject to availability.

37. The Bank has an obligation to comply with any payment order issued by any court of competent jurisdiction in Liberia to the debit of the customer without recourse to the customer.

6. TERMS AND CONDITIONS (cont'd)

38. Dormant Accounts:

a. In accordance with the Central Bank of Liberia's regulations and relevant banking laws, an account shall be classified as dormant if there has been no customer-initiated transaction for 12 consecutive months.

b. Before classification, the Bank shall notify the Customer and maintain records of all notifications. Dormant accounts shall be segregated from active accounts, and access shall require approval by two designated senior officials. All related documents, including signature cards, shall be clearly marked and kept under dual control.

c. A dormant account may be reactivated upon: (i) formal application by the Customer; (ii) verification and authentication of the Customer's identity and account details; (iii) approval of at least two senior officials; (iv) computation and crediting of any accrued interest; (v) reclassification of the account from dormant to active.
The Bank may charge a reasonable fee for reactivation or for servicing accounts below the minimum balance. Accounts with a zero balance shall not incur charges. The Bank shall report dormant accounts to the Central Bank of Liberia as required by law.

d. The Bank shall monitor dormant accounts, including all transactions, on a quarterly basis. Any debit or credit activity shall require senior officer authorization.
The Bank shall report all dormant accounts to the Central Bank of Liberia every six months, using the prescribed reporting format.

e. Accounts or properties that remain dormant or unclaimed for 15 years shall be classified as abandoned property and handled in accordance with CBL regulations: (i) reasonable efforts must be made to contact the owner; (ii) funds or contents shall be reported and delivered to the Central Bank of Liberia within 30 days; (iii) safe deposit boxes must be drilled in the presence of a CBL representative, recorded, and transferred promptly; (iv) upon transfer, the Bank is relieved of liability for the value of the property.

39. Fixed Deposit:

a. The Customer must notify the Bank before any Fixed Deposit is assigned, transferred, or negotiated to any person other than the investor. The Bank reserves the right to dishonour any instruction from a third party if not so notified.

b. The Certificate of Deposit must be surrendered to the Bank at maturity, withdrawal, or for any portion of the investment.

c. The investment will be placed on call after the maturity date unless prior arrangements for repayment have been made with the Bank.

d. Interest shall be computed from the date of deposit to the date of maturity and credited in accordance with the Bank's standard practice.

e. Early withdrawal before maturity may attract a penalty as determined by the Bank.

f. Partial withdrawals, if allowed, shall be subject to the Bank's internal policies and prior arrangement.

g. Rates may be adjusted in line with market realities.

40. E-Banking:

a. I/We hereby authorize the Bank to debit my/our account directly for all transactions undertaken using my/our Card(s), Internet Banking, or Mobile Banking credentials, and I/We take full responsibility for these transactions.

b. I/We also agree to accept the Bank's transaction reference numbers, receipts of withdrawals and transactions as conclusive and binding unless proven otherwise.

c. The Bank is authorized to debit my/our account with fees in respect of monthly usage of Card(s), Internet Banking, or Mobile Banking services, as transparently disclosed by the Bank.

d. The Bank and its agents reserve the right to request proof of the Bank's Cardholder's identity if the Bank Card is presented at its teller counters or Merchant points. This measure may be followed from time to time in order for the Bank to protect its esteemed customers against the possibility of fraud.

6. TERMS AND CONDITIONS (cont'd)

e. The Bank is authorized to debit my/our account with fees in respect of the issuance, usage and renewal of the Bank's Cards, and also for providing the services stated herein.

f. I/We understand that the Bank Card remains the property of the Bank and I/We will surrender it unconditionally and without reservation upon demand by the Bank.

g. I/We undertake not to use or attempt to use the Card, Internet Banking, or Mobile Banking services without sufficient funds in my/our account to cover the transactions.

h. The Bank reserves the right to suspend or terminate the services stated herein at any time without incurring any liability (ies) whatsoever. Customers will however be duly informed of the termination of the services herein stated, except in cases of suspected fraud or regulatory requirements.

i. I/We undertake not to use or attempt to use my/our Card or e access after the Bank has notified me/us of its cancellation/revocation.

j. I/We understand that the Bank may decline my/our application without any reasons given to me/us.

k. I/We undertake to promptly return any Card previously reported by me/us as lost, stolen or misplaced, to the Bank in the event that I/ we do find them.

l. I/We undertake to immediately inform the Bank, when the Card is lost, stolen or misplaced, giving details of the loss, theft or misplacement. I/We understand that if I/we fail to so inform the Bank, I/we may increase the chances of the occurrence of fraud on my/our account, and the Bank would not be responsible in any way or whatsoever for any unauthorized transaction(s) on my/our account during this period.

m. Under no circumstances will I/we disclose my/our Personal Identification Number (PIN)/Password to anybody, including family members, business colleagues and the Bank staff or write the PIN in an open place. The Bank will not accept any liability should I/we disclose my/our PIN to another person.

n. The Customer instructs and authorizes the Bank to comply with, any instructions given to the Bank or through the use of the service.

o. Once the Bank is instructed by means of the Customer's PIN the Bank is entitled to assume that those are the instructions given by the Customer and to rely on same.

p. The Customer's PIN must be changed immediately it becomes known to someone else

q. 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 PIN if by any means the PIN code becomes known to a third party.

r. Where a Customer notifies the Bank of his intention to change his PIN arising from loss of memory of same, or that 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 PIN PROVIDED that the Bank shall not be responsible for any loss that occurs between the period of such loss of memory of the PIN or knowledge of a third and the time the report is lodged with the Bank.

s. Once a Customer's PIN is given, it shall be sufficient confirmation of the authenticity of the instruction given.

t. The Customer shall be responsible for any instruction given by means of the Customer's PIN.

u. I/We recognize that I am/we are not allowed to give my/our card to anyone except those involved in any Point of Sale transactions. The Card issued to you is owned by the Bank and has been given to me/us in trust and is therefore not transferable.

v. The Bank shall not be responsible for any electronic virus that the customer may encounter in the course of making use of these services.

w. I/We undertake to immediately inform the Bank, when my/our access is stolen/compromised, giving details of the loss/compromise. I/We understand that if I/we fail to so inform the Bank, I/we may increase the chances of the occurrence of fraud on my/our account, and the Bank would not be responsible in any way or whatsoever for any unauthorized transaction(s) on my/our account during this period.

6. TERMS AND CONDITIONS (cont'd)

x. 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 representatives thereof are advised of the possibility of such damages, losses.
y. The Customer agrees not to use the service for illegal purposes or for the transmission of material that is unlawful, harassing, libelous (untrue and damaging to others), invasive of another's privacy abusive, threatening, or obscene, or that infringe the right of others.
z. The Customer's right to use the service is personal therefore customer agrees not to assign or make any commercial use of the service.

a. The Customer acknowledges, and agrees that the Bank own all rights to information relating to the service including the web site and the content displayed on the site. The Customer is only permitted to use this content as expressly authorized by the service. Customer may not copy, reproduce, distribute, or create derivative work from this content. A violation of any of the rules (i-iv) is a ground for discontinuation of the service with the Bank.
b. The Customer expressly understands and agrees that the use of the service is at his sole risk. The service is provided on an "as is" and "as available" basis.
c. The Bank expressly disclaims all warranties of any kind, whether express or implied, including, but not limited to the implied warranties of merchantability, fitness for a particular purpose and non-infringement.
d. The Bank makes no warranty that: the service will meet Customer's requirements; the service will be uninterrupted, timely, secure, or error-free; the results that may be obtained from the use of the service will be accurate or reliable; and the quality of any products, services, information or other material purchased or obtained by the customer through the service will meet your expectations. Any errors in the technology will be corrected.
e. The Bank reserves the right to vary these terms and conditions at its sole discretion and change or discontinue, temporarily or permanently, the service at any time without notice in order to maintain the security and integrity of the service. The Bank may also suspend customer's access to the service at any time without notice.

41. If any of these terms is held to be unenforceable, then such provision shall be construed as nearly as possible to reflect the intentions of the parties with the other provisions remaining in full force and effect. The laws of the Federal Republic of Liberia shall apply to this agreement.
42. I/We further undertake to indemnify and hold harmless the Bank, its officers, employees, and agents from and against all actions, proceedings, claims, damages, losses, costs, or expenses of any kind, which may be suffered, incurred, or sustained by the Bank as a result of placing a restriction or a 'no debit' instruction on my/our account(s) due to my/our failure to provide the required documentation within the prescribed period.
43. Except when caused by the Bank's intentional misconduct or gross negligence, the Customer agrees to protect and fully compensate the Bank and its affiliates and Service Providers from any and all third party claims, liability, damages, expenses and costs (including but not limited to, legal fees) caused by or arising from Customer's use of the service, violation of the terms or infringement, by any other user of Customer's account of any intellectual property or other right of anyone.
44. On receipt of instruction, the Bank will endeavor to carry out the Customer's instruction promptly, except in the event of any unforeseen circumstances such as Act of God, Force Majeure and other causes beyond the Bank's control.

Signature ____________________ Date D D M M Y Y Y Y ____________________

7. ACCOUNT MANDATE (SIGNATURE MANDATE)

Mandate Authorization (Please Tick As Appropriate) Sole Signatory ☐ Either to Sign ☐ Both to Sign ☐

First Person (Full Name) ______________________

Date D D M M Y Y Y Y

Signature ______________________

Second Person (Full Name) ______________________

Date D D M M Y Y Y Y

Signature ______________________

* In the case of joint accounts, the second applicant is required to complete the additional information sheet and attach herewith

8. DECLARATION

I/We ______________________ hereby apply for the opening of account(s) with First Atlantic Bank. I understand that the information given herein and the documents supplied are the basis for opening such account(s) and I/We therefore warrant that such information is correct. I/We further undertake to indemnify the Bank for any loss suffered as a result of any false information or error in the information provided to the Bank.

Signature ______________________

Signature ______________________

FOR BANK USE ONLY

A. REQUIREMENTS CHECKLIST

S/N	DOCUMENTS REQUIRED	CHECKED	DEFERRED	WAIVED	N/A
1	Duly completed Account Opening Form				
2	One (1) recent passport photograph				
3	Proof of identity: National Identification Card, Passport, Drivers License, Voter's ID Card.				
4	Resident Permit (for non-Liberians)				
5	Proof of Address: Utility Bills				
6	Letter from Employer / School				
7	Reference Letters (Others)				

B. CUSTOMER RISK RATING/AUTHENTICATION FOR POLITICALLY EXPOSED PERSONS

1.Customer Risk Rating	Low Risk Medium Risk Medium High Risk High Risk		
2. Authentication for PEPs and High-Risk Customers			
i. Is the Customer a PEP?	(Yes)	(No)	Type of PEP:
ii. Is the Customer High-Risk?	(Yes)	(No)	Type of High-Risk (Refer to Guideline):

C. DEFERRAL OF DOCUMENTS - AUTHORISED BY

Name

Signature　　　　Date

Relationship Manager / Officer's Name:

MIS Code:

D. CUSTOMER SCREENING

Comments

Account screened by:

Name　　　　Signature　　　　Date D D M M Y Y Y

E. ACCOUNT SOURCED BY

Name　　　　Signature　　　　Date D D M M Y Y Y

F. ACCOUNT OPENED BY

Name　　　　Designation

Signature　　　　Date D D M M Y Y Y Y

G. DOCUMENT VERIFICATION CARRIED OUT BY

Name

Signature　　　　Date D D M M Y Y Y Y

Comments

H. ACCOUNT OPENING AUTHORISED / APPROVED BY:

Name

Signature　　　　Date D D M M Y Y Y Y

I. APPROVAL FOR HIGH RISK ACCOUNTS

I.1 COMPLIANCE OFFICER'S COMMENT

Name

Signature

D D M M Y Y Y Y

Date

I.2. HEAD OF COMPLIANCE CONCURRENCE

Name

D D M M Y Y Y Y

Signature

Date

I.3. HEAD OF RISK MANAGEMENT

Name

D D M M Y Y Y Y

Signature

Date

ADDITIONAL INFORMATION

Branch Locations

Head Office, DB Heights,
Monrovia Liberia
Contact: 0770888840
0889888840
Email: info@firstatlanticbank.com.lr

FAB Clara Town
Monrovia, Liberia
Contact: 0770888841
0889888841
Email: info@firstatlanticbank.com.lr

First Atlantic
Bank Liberia
...refreshingly different!