



GCB Link2Home Account

Account Opening Form (Individual)

Account Name	<input type="text"/>
Account No.	<input type="text"/>
Personal Banker	<input type="text"/>
Customer ID	<input type="text"/>
Date	<input type="text"/>

Account Opening Requirements

- One (1) passport-sized photograph
- Valid Photo ID (Passport / Driver's License / Student I.D. / National I.D.)
- Proof of Address (Utility Bill / Employer's Reference / Income Tax Certificate / Tenancy Agreement): Not Older than six (6) months
- Reference/Introductory Letter / Bank Statement (Reference could be obtained from GCB Current Account holders, your bankers, employers or from a Public Authority) (as applicable)
- Trust Deed
- Valid I.D. of Trustee to be verified against Trust Deed

Terms And Conditions for GCB Bank Ltd. Link2Home Account

Please read this page carefully. It provides you (The Customer(s)) with important information about GCB Bank Ltd (GCB) Current and Savings Accounts.

1. The Bank

- 1.1 The information on this page (and any further instructions and conditions that may be prescribed by the Bank from time to time) are the terms of the agreement between you and GCB. When you sign the Account Opening Form you accept these terms as binding on you.

2. The Account

- 2.1 The hours of business will be advertised from time to time.
- 2.2 You assume full responsibility for the genuineness, correctness and validity of all endorsements appearing on all cheques, orders, bills, notes, negotiable instruments and receipts or others deposited in the account.
- 2.3 The account may be debited for any service charge that is set by the Bank from time to time.
- 2.4 All notices or letters will be sent to the address supplied by you and will be considered duly delivered and received at the time it is posted. Notices in the press will be deemed sufficient for this purpose.
- 2.5 The Bank will not be liable for funds handed over to any person other than the Bank's Cashier/Teller for the credit of your account. Any anomaly in the entries on your Bank statement must be brought to the attention of the Bank within 21 days of the date thereof and you agree that failure to give such notice absolves the Bank from all liabilities arising there from. The Bank may exercise its general lien or any similar right it is entitled to by or consolidate all or any of my accounts with any liabilities to the Bank and set off or transfer any sum or sums standing to the credit of anyone or more of such accounts or any other credit.

3. E-Alert / SMS Alerts

- 3.1 Where requested, the Bank may provide e-Alert / SMS Alerts or other similar service to provide information on transactions. The service is provided 'As Available' and without any warranty of fitness for a specific purpose. The Bank does not warrant that this service will always be uninterrupted, or that any information provided is accurate and current as at the time it is received. The Bank disclaims responsibility for any defect, corruption, virus or related problems attributed to your telecom equipment or the service provided by any network provider.

4. Savings Account

- 4.1 Request to open a Savings Account will be granted on proper completion of the Bank's Account Opening Form
- 4.2 Deposits will be received up to any amount.
- 4.3 One account only may be opened for any one person either in his own name or jointly with another or others. Depositors should note that the Form of Application includes a certification that the applicant has no Savings Account at any of the other branches of GCB Bank Ltd.
- 4.4 Money may be deposited in the joint names of two or more persons to be payable to both, or all of them, or to any one or more of them, or to the survivor(s).
- 4.5 Collection and clearance of cheques, drafts, dividend warrants and other instruments on Savings Accounts can only be allowed at the discretion of the Branch Manager.
- 4.6 Interest will be calculated on the balance on account set by the Bank from time to time and applied on monthly basis.
- 4.7 Except by special arrangement with the Bank, deposits can be withdrawn only during business hours. **Cheques may not be drawn by depositors on Savings account.**
- 4.8 In the event of the Savings Withdrawal booklet being lost or spoilt the Bank may on receiving a satisfactory explanation, and indemnity, issue a new Savings Withdrawal booklet
- 4.9 The Bank reserves to itself the right to alter or add to these rules at any time and to alter the rate of interest allowed from time to time.

5. Cheques

- 5.1 All cheques or orders signed by you (or either or both or all of you if a joint account according to mandate) will be honoured by the Bank and your account will be debited for such cheques or orders whether such account be for the time being in credit or overdrawn or may become over--drawn in consequence of such debit.
- 5.2 The Bank is under no obligation to honour any cheque drawn on your account unless there are sufficient funds in the account to cover the value of the said cheques and such cheques may be returned to you unpaid.
- 5.3 The Bank may exercise its discretion in allowing withdrawals against uncleared cheque(s). Where the cheques are returned unpaid thereafter the Bank shall have the right to hold on to the returned cheque and take further action it deems appropriate to recover the value of the cheque from you. The Bank shall have the right whenever it deems appropriate to confirm the issuance of a cheque drawn on the current account failing which the cheque may be returned with "Drawer's Confirmation Required" endorsed thereon.
- 5.4 Customer must ensure that their cheque book is kept under lock and key place to prevent unauthorised persons from gaining access to same and neglect of this precaution may be a ground for any consequential loss being charged to your account.
- 5.5 If your cheque book gets lost, missing or stolen you must notify the Bank immediately. The Bank shall not be held liable for any unauthorised use of your cheque book where the loss or otherwise of same has not been notified immediately.

6. Overdrawn Account

- 6.1 Overdrafts may be available to customers upon arrangement with the Bank. If you do not have such arrangement and your account becomes overdrawn, we may charge you an extra fee and interest at our current rate for unauthorised borrowing. If your account does not have enough cleared funds to cover an amount you want to withdraw we may return your cheque unpaid. The Bank reserves the right to use credit balance on your current account to set off any outstanding exposures on any of your accounts.

7. Paying Interest

- 7.1 Customer will be liable for the payment of interest charges at the rate fixed by the Bank from time to time for any sum(s) standing to the debit of the current account. The current account may also be debited for the Bank's usual banking charges, interest, commissions, etc.

8. Termination Of Agreement

- 8.1 Either party may terminate this agreement at any time by notifying the other in writing.
- 8.2 Where customer is terminating the agreement, the termination becomes effective where any cheques and amounts carried on the account have been paid and all cheque books and cards issued to customer are sent back to the Bank. Where the Bank is terminating agreement and the account is overdrawn, customer must pay all sums outstanding on the account otherwise the Bank may take appropriate legal action for recovery.
- 8.3 All mandatory documentation should be completed within (2) months of opening the account. If you do not provide the required documents within two (2) months, written notice would be given to you after which your account will be automatically closed.

9. Disclaimer Clause

- 10.1 The Bank shall not be liable for any funds / assets deposited by customer which are subsequently found to have been derived from illegal sources or activities. The customer confirms that the funds / assets deposited are not derived from any illegal sources or activities.

10. Sharing Of Personal Information

- 11.1 You consent to the Bank making available information concerning your account including personal information to the Central Data Bank of Ghana Association of Bankers and Credit Reference Bureaux and Agencies where necessary.

Link2Home Account Opening Form

General Account Information *(Complete in block letters and tick where applicable)*

	Currency	₺	\$	£	€
Account type	<input type="checkbox"/> Savings Account	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/> Current Account	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Purpose of Account (1):	<input type="checkbox"/> Investment	<input type="checkbox"/> Transactions	<input type="checkbox"/> Personal Savings		
Purpose of Account (2):	<input type="checkbox"/> Investment	<input type="checkbox"/> Transactions	<input type="checkbox"/> Personal Savings		
Investment Option:	<input type="checkbox"/> Fixed Deposit	<input type="checkbox"/> Negotiable Certificate of Deposit	<input type="checkbox"/> Premium Certificate of Deposit	<input type="checkbox"/> Other <input type="text"/>	
Investment Currency:	<input type="checkbox"/> ₺	<input type="checkbox"/> \$	<input type="checkbox"/> £	<input type="checkbox"/> €	
Source of Funds (1):	<input type="checkbox"/> Salary	<input type="checkbox"/> Personal Savings	<input type="checkbox"/> Investment	<input type="checkbox"/> Other <input type="text"/>	
Source of Funds (2):	<input type="checkbox"/> Salary	<input type="checkbox"/> Personal Savings	<input type="checkbox"/> Investment	<input type="checkbox"/> Other <input type="text"/>	

Personal Details

Title	Dr. <input type="checkbox"/>	Mr. <input type="checkbox"/>	Mrs. <input type="checkbox"/>	Miss. <input type="checkbox"/>	Other <input type="text"/>
Surname	<input type="text"/>				
First Name	<input type="text"/>				
Other Name(s)	<input type="text"/>				
Maiden Name <i>(if applicable)</i>	<input type="text"/>				
Mother's Maiden Name	<input type="text"/>				
Gender	<input type="checkbox"/> Male	<input type="checkbox"/> Female			
Marital Status	<input type="checkbox"/> Single	<input type="checkbox"/> Married	<input type="checkbox"/> Divorced	<input type="checkbox"/> Separated	<input type="checkbox"/> Widowed
No. of Dependants	<input type="text"/> Children	<input type="text"/> Others			
Place of Birth	<input type="text"/>	Date of Birth	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		
Nationality	<input type="text"/>	Country of Origin	<input type="text"/>		
Profession/Occupation	<input type="text"/>	Hometown	<input type="text"/>		
Educational Level	<input type="checkbox"/> Undergraduate	<input type="checkbox"/> Graduate	<input type="checkbox"/> Post Graduate	<input type="checkbox"/> Not literate	
SSNIT Number	<input type="text"/>	TIN	<input type="text"/>		
Mobile No.	<input type="text"/>	Telephone No.	<input type="text"/>		
Email	<input type="text"/>	Country of Residence	<input type="text"/>		
Name of Spouse	<input type="text"/>				
Spouse Employment	<input type="text"/>	Mobile No.:	<input type="text"/>		

Valid Means of Identification *(Please tick and provide relevant details)*

<input type="checkbox"/> National ID	<input type="text"/>	Issue Date	<input type="text"/>	Expiry Date	<input type="text"/>
<input type="checkbox"/> Driver's Licence	<input type="text"/>	Issue Date	<input type="text"/>	Expiry Date	<input type="text"/>
<input type="checkbox"/> Passport	<input type="text"/>	Issue Date	<input type="text"/>	Expiry Date	<input type="text"/>
<input type="checkbox"/> Voter's ID	<input type="text"/>	Issue Date	<input type="text"/>	Expiry Date	<input type="text"/>
<input type="checkbox"/> Others <i>(Specify)</i>	<input type="text"/>	Issue Date	<input type="text"/>	Expiry Date	<input type="text"/>

Contact Details

Residential Address (Abroad)

Street Address

City State

Title to Residence Outright Ownership Mortgaged Rented Lease
 Others (*specify*)

Address for Correspondence

Postal Address

Email

Mobile No. Fixed Tel. No.

Post Code

Residential Address in Ghana

House No. Street Name

City/Town Suburb

Nearest Landmark

Permanent Residential Address
(if different from above)

FATCA/Common Reporting Standard (CRS) Requirement For US/EU Nationals

Tax Identification No. Social Security No.

Details of Contact Person (*In case of emergency*)

Name:

Relationship to contact person: Occupation:

Residential Address:

Mobile No.

Account Service(s) required (*Please tick applicable option below*)

Card Preference: ReadyCash Card mastercard Standard VISA Card Classic
 Prepaid card mastercard Gold Other (*specify*)

Online Purchase: mastercard Secure Code Verified by VISA

Electronic Banking Preference: Internet Banking Mobile Banking

Transaction Alert Preference: E-Alert Email Address
 SMS Alert Mobile No.

Statement Preference: Email Postal Collection at Branch

Cheque/Savings Withdrawal Book Requisition Yes No

Employment Details

Employment Status Employed (Public) Employed (Private) Unemployed Student
 Self Employed Retired Other (*specify*)

Number of Years with Current Employer: Mode of Salary payment: Cash Cheque Direct Credit

Wage/Monthly Salary (GH¢): Less than 1,000 1,000 - 5,000 5,001 - 10,000 More than 10,000

Employer's Name
 Nature of Business
 Employer's Address
 Nearest Landmark
 Region City/Town
 Office Phone No. Mobile No.
 Employer's Email

Beneficial Owner(s) Details (If Applicable)

(Beneficial owner is a person who enjoys the benefit of ownership even though title is in another name)

Title Dr. Mr. Mrs. Miss. Others

Full Name

Relationship to customer

ID Type **ID Number**

Mobile No. **Date of Birth**

House No. **Street Name**

Landmark **City/Town**

Occupation **Region**

Spouse Name

Spouse Address

Expected Account Activity

Transaction Type	Expected No. of Transactions Per Month	Expected Amount Per Month
Deposits (Funds inflow)		
Account (1)	<input type="checkbox"/> 1-5 <input type="checkbox"/> 6-10 <input type="checkbox"/> 11 & Above	<input type="checkbox"/> 1-10,000 <input type="checkbox"/> 10,001-20,000 <input type="checkbox"/> 20,001 plus
Account (2)	<input type="checkbox"/> 1-5 <input type="checkbox"/> 6-10 <input type="checkbox"/> 11 & Above	<input type="checkbox"/> 1-10,000 <input type="checkbox"/> 10,001-20,000 <input type="checkbox"/> 20,001 plus
Withdrawals (Funds outflow)		
Account (1)	<input type="checkbox"/> 1-5 <input type="checkbox"/> 6-10 <input type="checkbox"/> 11 - Above	<input type="checkbox"/> 1-10,000 <input type="checkbox"/> 10,001-20,000 <input type="checkbox"/> 20,001 plus
Account (2)	<input type="checkbox"/> 1-5 <input type="checkbox"/> 6-10 <input type="checkbox"/> 11 - Above	<input type="checkbox"/> 1-10,000 <input type="checkbox"/> 10,001-20,000 <input type="checkbox"/> 20,001 plus

Name of Associated Bus. (If Applicable)

Type of Associated Business Business Line

Associated Business Address % Holding

Account(s) Held with GCB and other banks

Name of Bank & Branch	Account Name	Account Number

Account Opening Mandate

Mandate authorization (Please tick as appropriate)

Sole Signatory Either to Sign Both to Sign Others (specify)

Name Signature..... Date

Name Signature..... Date

Note: In case of Joint Account, 2nd applicant is required to complete Additional Applicant Form and attach herewith.

Terms and Conditions (Applicable to Joint Account holders)

Survivorship Clause: Any money for the time being, standing to the credit of our joint account shall be held to the order of the survivor(s).

Joint and Several Liability Clause: Any liability incurred by joint account holders to the Bank, whether in the form of borrowing or otherwise shall be joint and several.

Name Signature..... Date

Name Signature..... Date

Customer's Specimen Signature (Sign three times in the box below)

SIGNATURE	RECENT PASSPORT-SIZED PHOTOGRAPH

Internet Banking Application (Applicant 1)

Full Name of Customer

Any Former Names

Postal Address

Residential Address

Email

Nationality

Profession/
Occupation

Telephone No.

Please state all your GCB account numbers you want to be linked to this service

ACCOUNT NAME	ACCOUNT NUMBER
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

I have carefully read & accepted the GCB Internet Banking Terms & Conditions (Overleaf).

(Where the form is submitted at another branch instead of one's branch, an ID - Passport / Voter's / Driver's License will have to be provided)

Applicant's Signature Date

Internet Banking Application (Applicant 2)

Full Name of Customer

Any Former Names

Postal Address

Residential Address

Email

Nationality

Profession/
Occupation

Telephone No.

Please state all your GCB account numbers you want to be linked to this service

ACCOUNT NAME	ACCOUNT NUMBER
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

I have carefully read & accepted the GCB Internet Banking Terms & Conditions (Overleaf).

(Where the form is submitted at another branch instead of one's branch, an ID - Passport / Voter's / Driver's License will have to be provided)

Applicant's Signature Date

Declaration

I/We hereby apply for opening of account(s) with GCB Bank Ltd branch. I/We 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 have read, understood and agree to be bound by the terms and conditions governing the operation of the account(s). 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.

Disclosure to Credit Reference Bureaux

The Bank will obtain information about you from the Credit Reference Bureau to check your credit status and identity. The bureau will record our enquiries which may be seen by other institutions that make their own credit enquiries about you.

The Bank shall also disclose your credit transaction to Credit Reference Bureaux in accordance with credit reporting ACT, 2007 (ACT 726)

Name Signature..... Date

Name Signature..... Date

For GCB Agent (Abroad) only

Customer information gathered for and on behalf of GCB by:

Name of Agent

Registered Address of Agent

Email Mobile No.

Name of Local Supervisor (Regulator) of Agent

Email Mobile No.

Signature/Stamp of Agent Date

FOR BANK USE ONLY

1. Initial Deposit by Cash GCB Cheque GCB Draft Transfer Amount

2. Politically Exposed Persons (PEP) Status for Parties

Is Applicant (1) a PEP or associated with PEP ? YES NO

If Customer is closely associated with PEP, state relationship

Source of wealth (If a PEP or associated with a PEP)

Is Applicant (2) a PEP or associated with PEP ? YES NO

If Customer is closely associated with PEP, state relationship

Source of wealth (If a PEP or associated with a PEP)

3. KYC/Risk Profile Low Risk Medium Risk High Risk

4. Requirement Checklist

Documents Required (Original IDs/Documents must be seen)	CHECKED	DEFERRED	WAIVED	N/A
1. Duly Completed account opening form				
2. Specimen Signature Card duly Completed				
3. Recent Passport - sized photograph				
4. Proof of Identity				
5. Proof of Address				
6. Agent's endorsementents				
7. Confirmation of Mobile phone number				
8. Copy of Letters of Administration/Trust Deed				
9. Evidence of Visit to customer's residence/office/factory sites (In case of high risk)				

5. Is Customer socially/financially disadvantaged? YES NO

6. If Yes, state other Document(s) obtained in line with Bank's policy on socially/financially disadvantaged customers

7. Account Opened By :

Name Signature..... Date

8. Deferral/Waiver Of Document (If Any) Authorized By :

Name Signature..... Date

9. Documents Verification Carried Out By :

Name Signature..... Date

Comments

10. Account Opening Authorized/Approved By :

Name Signature..... Date

11. For PEP and Other High Risk Customers, Refer to the Managing Director /Head of Business Unit for Approval

a) Name Designation

Signature Date

b) Name Designation

Signature Date