



OPPORTUNITY
International
Savings and Loans Limited

ACCOUNT OPENING FORM (INDIVIDUAL & JOINT)

Branch _____

Date ____/____/____
Day Month Year

Account Number

TYPE OF CUSTOMER (Please tick)

Individual ☐ Joint Account ☐ Trust ☐

TYPE OF ACCOUNT

Regular Savings ☐ Current Account ☐ Compulsory Savings ☐ Susu Account ☐

Other (please specify) _____

1. Customer Information Form

Title Mr. Mrs. Miss Other (Please specify) _____

Surname _____ First Name _____

Maiden Name (If applicable) _____ Popular Name _____

CIF No _____ Nationality _____

Town or City of Birth _____ Country of Birth _____

Home town _____ Date of birth (DD/MM/YY) _____

Age _____ Gender: Male ☐ Female ☐

Mother's Maiden Name _____

Marital status (Please tick as appropriate) Single ☐ Married ☐ Widow ☐ Divorced ☐

Resident Permit number (If a foreigner) _____ Place of issue _____

Permit issue date (DD/MM/YY) _____ Permit expiry date (DD/MM/YY) _____

Educational level (Please tick as appropriate)

1st cycle ☐ 2nd cycle ☐ Tertiary ☐ Others (Please specify) _____

Profession / Occupation _____ Public Position Held _____

SSNIT No. _____

Tax identification number (TIN) _____



2 .Contact Details

Permanent Residential/GPS Address in Ghana _____

City/town _____ Nearest Landmark _____

Ownership (Please tick as appropriate) Owned ☐ Rented ☐ Living with relative ☐

Length of stay in the above address _____

Proof of Address (Indicate Type) _____ Contact Number: Tel. _____

Serial number) _____ Mobile _____

Metropolitan, Municipal District Assembly Area (MMDA) _____

Email Address _____

Mailing Address _____

3. VALID MEANS OF IDENTIFICATION

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

Other ID _____ Place of issue _____ Country of Issue _____

ID No. _____ ID issue Date (DD/MM/YY) _____ ID Exp. Date (DD/MM/YY) _____

4. EMPLOYMENT DETAILS

Employed ☐ Self Employed ☐ Unemployed ☐ Retired ☐ Student

Others (Please specify) _____

Length of period with current Employer/ Business / School / Institution _____

Monthly Salary / expected income

GHS 1- GHS 1000 ☐ GHS 1001 – 5000 ☐ GHS 5001 - 10000 ☐ More than GHS 10000 ☐

Name of Employer, business or school/institution (if student) _____

Address of employer, business or school/institution (if student) _____

Nearest Landmark _____

City/town _____ Region _____

MMDA _____

Nature of Business _____

Office Phone Number _____ Mobile number _____

Employer's, business or school email address _____

**5. ACCOUNT SERVICE (S) REQUIRED (Please tick applicable option below)**Opportunity Mobile ☐ Opportunity Cash ☐ E- zwich ☐ SMS Alert ☐Cheque book Requisition: 25 Leaves ☐**6. ADDITIONAL DETAILS**

Full Name of Beneficial Owner(s) of the Account (if applicable) _____

Name of Associated Business (es) 1 _____

Type of Associated Business _____

Associated Business Address _____

**7. ACCOUNTS HELD WITH OTHER BANKS**

S/N	NAME AND ADDRESS OF BANK/BRANCH	ACCOUNT NAME	ACCOUNT NUMBER

8. THIS SHOULD BE COMPLETED WHERE THE APPLICANT IS NOT LITERATE OR IS BLIND AND THE FORM IS READ TO HIM OR HER BY A THIRD PARTY

I agree to abide by the content of this agreement and acknowledge that it has been truly and audibly read over and explained to me by an interpreter.

SIGNATURE OF CUSTOMER/THUMPRINT

SIGNATURE OF INTERPRETER /THUMPRINT

DATE (DD/MM/YYYY) _____

Name and address of interpreter _____

Contact number _____ ID Type _____ ID Number _____

Language of Interpretation _____

How did you know Opportunity?

Friends & Relatives ☐ Print & Advertising ☐ TV & Radio ☐ Other (Please specify) _____

**OBRA PA INSURANCE
ENROLMENT FORM**

NAME

AGE (18+)

NEXT OF KIN

CONTACT NO.

SPOUSE

NAME

AGE (18-70)

CHILD 1

NAME

AGE (2-17)

GENDER M / F

CHILD 2

NAME

AGE (2-17)

GENDER M / F

CHILD 3

NAME

AGE (2-17)

GENDER M / F

INSURANCE COVERAGE:

Death of borrower

- Outstanding loan principal repaid AND
- Payment to your family equal to original loan amount (maximum 1,500 cedis)


Property destruction

- Outstanding loan principal repaid AND
- 200 cedis paid to you


Permanent disability of borrower

- Outstanding loan principal repaid


Death of registered spouse

- 500 cedis paid to you


Death of registered child

- 100 cedis paid to you
- Up to 3 children, age 2-17, may be registered

I certify that the information I have supplied is correct,
and that I and my insured family members are in good health.

Signature or Thumbprint:

Date:

**CREDIT BUREAU FORM**

I/We _____, a customer of opportunity International Savings And Loans Limited (OISL) hereby authorize **OISL** to

- (a) Submit information on my credit transactions with OISL to a credit bureau licensed under the Credit Report Act, or
(b) Obtain credit reports on me from a credit bureau licensed under the above for the purpose of credit management.

Client Signature / Thumbprint

Date: _____

Client Signature / Thumbprint

Date: _____

Client Signature / Thumbprint

Date: _____

Client Signature / Thumbprint

Date: _____

OISL RERESENTATIVE
Signature/ Thumbprint

Date: _____



SIGNATURE/MANDATE

Account
Number*Please complete in block letters***Type of account:**

Savings () Current () Fixed Term () Compulsory () Others

Type of account:

Personal () Joint Account () Society () Others

Account Name (Full Name):

Telephone Numbers: Home

Photograph, Specimen Signature(s), Left and Right Thumb Print

<div style="border: 1px solid black; padding: 2px; display: inline-block;">A</div> Photograph	Signature	LTP	RTP

Print Name:

<div style="border: 1px solid black; padding: 2px; display: inline-block;">B</div> Photograph	Signature	LTP	RTP

Print Name:Bank use only
signature(s) Authenticated by:

Date:

<div style="border: 1px solid black; padding: 2px; display: inline-block;">C</div> Photograph	Signature	LTP	RTP

Print Name:

<div style="border: 1px solid black; padding: 2px; display: inline-block;">D</div> Photograph	Signature	LTP	RTP

Print Name:

<div style="border: 1px solid black; padding: 2px; display: inline-block;">E</div> Photograph	Signature	LTP	RTP

Print Name:



Sketch Directional Map

TERMS AND CONDITIONS OF ACCOUNT HOLDER(S)

Please read this page carefully. It provides you important information about your Opportunity International Savings and Loans (Opportunity) account.

1. Opportunity

The information on this page (and any further instructions and conditions that may be prescribed by Opportunity from time to time) are the terms of the agreement between you and Opportunity; when you sign the account application for you accept these terms as binding on you.

2. ACCOUNT

I/We will 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.

- 2.2 Opportunity will not be responsible for any loss or damage for funds deposited with Opportunity due to any future Government order, law, levy, moratorium, exchange restriction or any other cause beyond Opportunity's control
- 2.3 All notice or letters will be sent to the address supplied by me and will be considered duly delivered and received at the time it is delivered. Notice in the press will be deemed sufficient for this purpose.
- 2.4 Opportunity will not be liable for funds handed over to members of its staff outside banking hours or outside Opportunity's premises unless in line with the business procedures of Opportunity as I/we shall be informed in writing by Opportunity from time to time.
- 2.5 Any anomaly in the entries on Statements must be brought to the attention of Opportunity within one month of the date thereof. It is agreed that failure to give such notice absolves Opportunity from all liabilities arising thereon. Opportunity may exercise its general lien or any similar rights it is entitled to by law and without any notice whatsoever necessary, combine, consolidate all or any of my/our accounts with and liabilities to Opportunity and set off or transfer any sums or sums standing to the credit of any one or more of such accounts or any other credit.
- 2.6 It is understood that any funds received from or on behalf of myself/any of us, are to be placed to the credit of any account unless Opportunity receives written instructions to the contrary.
- 2.7 I/We understand that any funds received from or on behalf of myself/any of us are to be placed to the credit of any account unless Opportunity receives written instruction to the contrary.
- 2.8 I/We understand and agree that you may at your discretion and without giving any reason thereto decline to accept my/our Account application. I/We authorise Opportunity to accept for safe keeping or for collection or for any other purpose any securities or other property deposited with Opportunity or received from or on behalf of myself/any of us/all of us to release, deliver or give up any such securities or property so accepted against written instructions signed in the manner described above.
- 2.9 I/We agree that in the event that Opportunity receives from me/us ambiguous or conflicting instructions in connection with an account Opportunity may in its absolute discretion and without any liability act or decline to act as Opportunity thinks fit.
- 2.10 I/We agree that these authorities shall be governed by and construed in accordance with the laws of Ghana and I/We hereby irrevocably submit to the non-exclusive jurisdiction of the courts of such jurisdiction.

3. CHEQUES (CURRENT ACCOUNT CUSTOMERS)

All cheques or other orders signed by me/us (or either or both of us if a joint account) will be honoured by Opportunity and the account will be debited for such cheques whether such account be for the time being in credit or overdrawn or may become overdrawn in consequence of such debit.

- 3.1 Opportunity is under no obligation to honour any cheques drawn on my/our account unless there sufficient are funds in the account to cover the value of the said cheques and such cheques may be returned to me/us unpaid.
- 3.2 I/We ensure that my/our cheque book will be kept in a safe place to prevent unauthorized persons from gaining access to same and neglect of this precaution may be a ground for any consequential loss being charged to my/our account.
- 3.3 I/We will notify Opportunity immediately if my/our cheque book is lost, gets missing or stolen. Opportunity shall not be held liable for any unauthorized use of my/our cheque book where the loss or otherwise of same has not been duly notified to Opportunity.
- 3.4 My/Our account will only be credited with the value of a cheque lodged with any of Opportunity branches after the requisite clearing period in accordance with the rule of clearing in force at the time of lodging the cheque.



- 3.5 Opportunity may exercise its jurisdiction in allowing withdrawal against uncleared cheques. Where the cheques are returned unpaid thereafter OPPORTUNITY shall have the right to hold on to the return cheque and take further action it deems appropriate to recover the value of the cheque.
- 3.6 Opportunity 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.
- 3.7 I/We will notify Opportunity of my/our intention to stop any cheque(s) issued on my/our account. Opportunity shall not be liable for paying a cheque in the event that Opportunity has not received my/our written notification.
- 4. OVERDRAWN ACCOUNT**
Overdrafts may be available to customers upon arrangement with Opportunity, if no arrangements have been made with Opportunity and the account becomes overdrawn, Opportunity may charge an extra fee and interest at the current rate for unauthorized borrowing. If the account does not have enough cleared funds to cover an amount Opportunity may return the cheque unpaid.
- 5. PAYING INTEREST**
I/We will be liable for the payment of interest charged at the rate fixed by Opportunity from time to time for any sum(s) standing to the debit of the current account. The current account may also be debited for OPPORTUNITY usual banking charges, interest, commission, etc.
- 6. RIGHT OF SET OFF**
I/We agree that Opportunity may exercise a right of set off and use the balance of this account to offset any indebtedness owned by me/us to Opportunity.
- 7. TERMINATION OF AGREEMENT**
Either party may terminate this agreement, at any time by notifying the other in writing.
When terminating the agreement, the termination becomes effective only when any cheques and amount carried on the account have been paid and all cheque books issued are sent back to Opportunity. Where Opportunity is terminating the agreement and the account is overdrawn, I/We must pay all sums outstanding on the account, otherwise Opportunity may take appropriate legal action for recovery. Opportunity may levy a charge for closing the account.
- 8. JOINT HOLDERS**
In addition to the foregoing, in the case of joint account the following shall apply if the holders die:
- Any money for the time being standing to the credit of the joint account(s) may be held to the order of the survivor.
 - Anything held by Opportunity whether by way of security or for safe custody or any purpose whatsoever otherwise than the collection for the joint account(s) shall be held to the order of the survivor and the personal representative of the deceased, acting jointly.
 - Any liability incurred by joint account holders to Opportunity in respect of your instructions (whether in the form of borrowing or otherwise) shall be joint and several.
- 9. DISCLAIMERS CLAUSE**
Opportunity disclaims any liability for any funds / assets deposited by me/us which are subsequently found to have been delivered from illegal source or activities.
- 10. DISCLOSURE OR ACCOUNT INFORMATION**
Opportunity will disclose details of your account operation notwithstanding the banker - customer legal relationship where Opportunity's interest require disclosure or where it is customary for OPPORTUNITY to provide such information or where Opportunity is under legal obligation to do so.
- 11. MANDATE TO BE COMPLETED BY ALL APPLICANTS**
I/We the undersigned hereby request and authorize Opportunity as you shall determine to open an account(s) (each an "account") in my name/our joint names and until written notice to Opportunity to the contrary to debit such account whether in credit or overdrawn with cheque drawn thereon, to act on any written instructions in any relating to the payment of standing order, direct debit, the issue of drafts, mail and telegraph transfer, purchases and sales of security and foreign currencies and to act upon instructions to close any accounts provided those cheques or instructions are assigned by MYSELF/ANY ONE OF US /ALL OF US TOGETHER. (Delete as necessary and print full names below)

**FOR BANK USE ONLY****REQUIREMENTS CHECKLIST**

S/N	DOCUMENTS REQUIRED	Checked	Deferred	Waived	N/A
1	Account opening form duly completed				
	Specimen signature card duly completed				
	Copy of Registrar General's Department Certificate				
	Board Resolution				
	Copy of Memorandum and Article of Association (certified true copy by the Registrar of Companies)				
	Tax Clearance Certificate				
	TIN Registration No.				
	Partnership Deed (where applicable)				
	Approval Letter (MMDAs)				
	Trust Deed				
	Act / Gazette (for Government Agency) (where applicable)				
	Two (2) passport sized photographs of each signatory to the account with name written on the reverse side				
	Introduction letter (where applicable)				
	Resident Permit (for non-Ghanaians)				
	Evidence of Registration with Ghana Investment Promotion Centre (where applicable)				
	Evidence of Registration with other Government Agency				
	Search Report				
	Power of Attorney (where applicable)				
	Proof of Company Address				
	Business Premises visitation certificate				
	Proof of Identity of all Signatories and Directors/officers whose names appear on the account opening forms/ documents – Passport, National Identity Card, National driver's License and Voter's ID card				
	Proof of Address of all signatories and Directors / Officers whose names appear on the account opening forms / documents – Utility bill				
	Copy of the audited Financial Statements				
	Form 'A', 'B' and 'C' if applicable				
	Others (please specify)				

**FOR BANK USE ONLY****1. REQUIREMENT CHECKLIST**

S/N	DOCUMENTS REQUIRED	CHECKED	DEFERRED	WAIVED	N/A
1	Duly completed Account opening form				
2	Risk profiling form duly completed and rating captured in T24				
3	Specimen signature card duly completed and scanned to T24				
4	Recent passport photograph (2)				
5	Proof of identity (Valid ID)				
6	Resident Permit (for non-Ghanaian)				
7	Proof of Address (utility bills-water bill, electricity bill, telephone bill) (GPS)				

DOCUMENT/ID VERIFICATION: YES ☐ NO ☐

Comments: _____

APPLICANTS SCREENING AGAINST SANCTION LIST: YES ☐ NO ☐

Comments: _____

ACCOUNT OPENED BY:

Name _____ Signature _____ Date _____

DEFERRAL OF DOCUMENTS (IF ANY) AUTHORISED BY:

Name _____ Signature _____ Date _____

Due date for document presentation _____

ACCOUNT OPENING AUTHORISER

Name _____ Signature _____ Date _____

ADDRESS VERIFICATION (visit) CARRIED OUT BY;

Name _____ Signature _____ Date _____

Comments: _____