

INDIVIDUAL SETTLOR

JOINT SETTLOR

PERSONAL INFORMATION

**AFFIX
SETTLOR'S
PASSPORT
PHOTOGRAPH
HERE**

TITLE (MR, MRS, MS) GENDER M F

SURNAME

FIRST NAME

MIDDLE NAME

NATIONALITY DATE OF BIRTH D D M M Y Y Y Y

STATE OF ORIGIN LGA OF ORIGIN

RESIDENTIAL ADDRESS

STATE COUNTRY

PLACE OF BIRTH (CITY/COUNTRY)

CURRENT RESIDENCE ADDRESS

MOTHER'S MAIDEN NAME

E-MAIL ADDRESS

CONTACT NUMBER MARITAL STATUS

ID TYPE INT'L PASSPORT DRIVER'S LICENCE NATL. ID PERM. VOTER'S CARD RESIDENT PERMIT

ISSUE DATE D D M M Y Y Y Y EXPIRY DATE D D M M Y Y Y Y

ID/PASSPORT NUMBER PLACE OF ISSUE

EMPLOYMENT DETAILS

EMPLOYMENT TYPE PAID EMPLOYMENT SELF-EMPLOYED RETIRED OTHERS

OCCUPATION

EMPLOYER/BUSINESS NAME

EMPLOYER/BUSINESS ADDRESS

SOURCE OF FUNDS

TAX ID. NO (TIN)

HAVE YOU OR YOUR RELATIVES HELD ANY POLITICAL OFFICE? YES NO

NEXT OF KIN

TITLE (MR, MRS, MS) GENDER M F

FULL NAME

RELATIONSHIP DATE OF BIRTH D D M M Y Y Y Y

RESIDENTIAL ADDRESS

EMAIL

CONTACT/PHONE NUMBER

PERSONAL INFORMATION (JOINT SETTLOR)

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NEXT OF KIN

TITLE (MR, MRS, MS) GENDER M F

FULL NAME

RELATIONSHIP DATE OF BIRTH D D M M Y Y Y Y

RESIDENTIAL ADDRESS

EMAIL

CONTACT/PHONE NUMBER

BANK DETAILS

BANK 1

ACCOUNT NAME	
ACCOUNT NUMBER 1	

BVN SORT CODE

BANK 2

ACCOUNT NAME	
ACCOUNT NUMBER 2	

Joint Settlor's BVN SORT CODE

TRUST PRODUCTS/SERVICES

ZENITH EDUCATION TRUST PLAN	<input type="checkbox"/>	ZENITH INDIVIDUAL INVESTMENTS TRUST (ZIIT)	<input type="checkbox"/>
WILLS DRAFTING	<input type="checkbox"/>	ADMINISTRATION OF ESTATE SERVICES	<input type="checkbox"/>
LIVING TRUST	<input type="checkbox"/>	QUANTUM HNI SERVICES	<input type="checkbox"/>

OTHERS

TRUST CONTRIBUTION PLAN

DURATION

COMMENCEMENT DATE

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

 DURATION OF TRUST _____

FUNDING PLAN

ANNUAL CONTRIBUTION: Naira (N) / Dollar (\$) _____

MONTHLY QUARTERLY SEMI-ANNUALLY ANNUALLY OTHERS

MODE OF PAYMENT

DIRECT DEBIT CHEQUES FUNDS TRANSFER

SOURCE OF FUNDS

EMPLOYMENT INHERITANCE

BUSINESS ACTIVITIES (PLEASE GIVE DETAILS) _____

OTHERS (PLEASE SPECIFY) _____

ACCOUNT SERVICES

DIGITAL ACCESS

WEB APP MOBILE APP NOTIFICATION OTHER E-CHANNELS ONLINE PREFERENCE E-NEWSLETTER

NOTIFICATION PREFERENCE

E-MAIL SMS (FEE APPLIES)

BENEFICIARIES

BENEFICIARY 1

TITLE (MR, MRS, MS) GENDER

FULL NAME

RELATIONSHIP DATE OF BIRTH

RESIDENTIAL ADDRESS

EMAIL

CONTACT/PHONE NUMBER % AUM TO BENEFICIARY

NATIONALITY ID PASSPORT NO.

AFFIX
BENEFICIARY'S
PASSPORT
PHOTOGRAPH
HERE

BENEFICIARY 2

TITLE (MR, MRS, MS) GENDER

FULL NAME

RELATIONSHIP DATE OF BIRTH

RESIDENTIAL ADDRESS

EMAIL

CONTACT/PHONE NUMBER % AUM TO BENEFICIARY

NATIONALITY ID PASSPORT NO.

AFFIX
BENEFICIARY'S
PASSPORT
PHOTOGRAPH
HERE

BENEFICIARY 3

TITLE (MR, MRS, MS) GENDER

FULL NAME

RELATIONSHIP DATE OF BIRTH

RESIDENTIAL ADDRESS

EMAIL

CONTACT/PHONE NUMBER % AUM TO BENEFICIARY

NATIONALITY ID PASSPORT NO.

AFFIX
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HERE

DIRECT DEBIT AUTHORIZATION

I/We hereby authorize a (Monthly/Quarterly/Semi-Annually/Yearly/Others) _____ debit of my/our account number(s) _____ with _____ Bank to the tune of NGN _____ (in words _____) or such sum as may be revised on the _____ day of _____

being the contribution to the Trust Account established with Quantum Zenith Trustees & Investments Limited. My/Our authority shall continue until the termination of this agreement. All such withdrawal from my/our Bank Account(s) shall be treated as though they have been signed by me/us personally.

I/We understand and undertake that Quantum Zenith Trustees & Investments Limited will receive all amounts without prejudice to its rights.

I/We confirm that the direct debit authorization has been signed in terms of the mandates held by my/our bank(s).

I/We agree to pay any bank charges relating to this direct debit authorization/instruction.

This authority may be revoked by me/us by giving you a thirty days' notice in writing. I/We however understand that I/We shall not be entitled to any refund of amount which you have withdrawn while this authority subsists if such amounts were legally owing to you.

AUTHORIZED SIGNATORY

AUTHORIZED SIGNATORY

Note: A cancelled cheque should be attached for the bank identification purposes.

Note: Kindly fund your account before the due date.

PAYMENT DETAILS

BANK	ZENITH EDUCATION TRUST (ZET) PLAN	ZENITH INDIVIDUAL INVESTMENTS TRUST (ZIIT)	OTHER PRIVATE TRUST (OTP)
ZENITH BANK PLC	1011046627	1011046610	1011684162

TERMS AND CONDITIONS

The General Terms and Conditions set out below, together with the Customer's account application forms (the "Forms") and General Terms and Conditions may be amended from time to time, shall constitute the entire agreement under which the Customer's Account will be managed by Quantum Zenith Trustees & Investments Limited ("QZT").

- Trust Account Opening and Management.**
The Customer has authorised and "QZT" has agreed to open and maintain a Trust account on behalf of the client.
- Accuracy of Information.**
The Customer confirms that the information supplied and any declarations made by the Customer (in the Forms, these General Terms and Conditions or otherwise from time to time) to "QZT" in connection with the Trust Account are true, accurate and complete.
- Supply of Information.**
The Customer undertakes to provide "QZT" with all information that "QZT" may reasonably require for the purpose of carrying out its duties as Trustee, including (where applicable) details of any change of residency or citizenship of the Customer.
- Data protection/Privacy.**
I hereby affirm that in line with the relevant laws on Data Protection in Nigeria, I consent to the collection and

processing of my personal data/information in the absence of any fraud, duress, undue influence or coercion for the purpose of forming the basis of these terms and condition and other necessary data processing activities which may arise therefrom, including for the performance of this agreement between myself and QZT. I affirm that I have the requisite capacity under the law to consent to the collection and processing of my personal data.

I affirm that I am aware and take cognizance of my rights under the relevant Data Protection Laws in Nigeria which include the right to request for access, amendment, rectification or cancellation or destruction of my personal data/information, the right to lodge complaint with the relevant authority as well as the right to object to the processing of my personal data.

I further consent to the processing of my personal data (within or outside Nigeria), including transfer of my personal data to any third party for reasons associated with the purpose for which the data is being processed as stated above, including but not limited to data collection, processing and storage.

- Approval of Statements.**
Any objection to a statement of account or report on investment issued to the Customer by "QZT" must be

made in writing upon receipt of the same and must reach "QZT" no later than two weeks from the date on which the statement or report was sent by "QZT". On the expiration of this period, all statements of account and reports shall be deemed to have been approved.

- Correspondence.**
Any communication from "QZT" to the Customer shall be deemed to be validly delivered to the Customer if sent to the latest address indicated to "QZT" for this purpose by the Customer.
- Value-backed Instructions.**
The customer authorizes "QZT" to honour all written instructions issued on the Account provided such orders are in line with the Account mandate. If "QZT" receives invalid or unclear instructions from the Customer at any time, it may decline to act on them. In such an event, "QZT" will notify the Customer in writing and await the Customer's further instructions.
- Lien.**
In addition to any general lien or similar right to which "QZT" maybe entitled under the general law. "QZT" shall have the right to, without prior notice to the Customer, combine or consolidate all or any of the Customer's accounts with "QZT" and set off or transfer any sum(s) or assets comprised in or attributable to any of the trust accounts towards the satisfaction of any of

the Customer's liabilities to "QZT" whether such liabilities be actual or contingent, primary or collateral, several or joint.

9. Risk

The customer agrees that "QZT" shall have no responsibility or any liability to the customer for any diminution of the customer's investment due to any future Government order, levy, law, tax or depreciation in the value of the funds due to inflation or the unavailability of funds due to exchange restrictions or similar causes beyond the control of "QZT".

The client by entering into this agreement hereby understands the risks inherent in investments of this nature and that the value of investments may fall as well as rise and past performance of investments is not a guide to future performance.

10. Custody.

"QZT" may hold securities deposited with it or purchased by it on the Customer's behalf in its own vaults or in the custody of any of its appointed agents.

11. Account Liquidation and Transfers.

The Customer may request the liquidation or transfer, in full or in part, of any funds, securities or other assets comprised in or attributable to the Trust Account, by giving 5 Business Days' notice in writing to that effect to "QZT".

12. Termination of Agreement.

It is agreed that "QZT" shall terminate the operation of the Trust Account upon receipt of the Customer's notice of intention to terminate. Either the customer or "QZT" may terminate the operation of the Trust Account upon receipt of 72 hours prior written notice.

13. Force Majeure

"QZT" shall not be liable for any losses in relation to the assets held by it on behalf of the Customer, where such losses are the result of, whether directly or indirectly, Governmental action, exchange control restrictions or market rulings, suspension of trading, war, strikes or other factors beyond the control of "QZT".

14. Applicable Laws and Regulations

All transactions on the Account shall be subject to all applicable laws, rules, regulations, and the customs and practices of the exchange or market and clearing house, if any, on which such transactions are executed by "QZT".

15. Governing Law of Agreement

These General Terms and Conditions, the Form, and all other documents relating to the Account shall be governed by and construed in accordance with the laws of the Federal Republic of Nigeria.

16. Email/Other Electronic Channel Indemnity

I/We have requested Quantum Zenith Trustees & Investments Limited ("QZT") to act on instructions transmitted by me/us to QZT by electronic mail ("email") which appear to have been furnished to QZT by me/us at any time regarding the operation of our trust account with Client ID [stated below] and in relation to requests made to QZT in respect of my/our said account.

In consideration of QZT having agreed to accept and to act on my/our instructions given via e-mail and other electronic channels in respect of any transactions regarding my/our account with QZT, I/ we hereby agree as follows that:

- a. Acknowledge that it is not practicable for QZT to establish the authenticity of all instructions, messages emailed to QZT which purport to emanate from me/us.
- b. QZT is authorized to act on instructions, which have been transmitted via any of the referenced electronic channels provided such instructions emanated from my/our registered address in QZT's records.
- c. QZT shall not be under any duty to verify the identity of the person(s) giving instructions in my/our name provided such instructions have emanated from my/our registered details in QZT's records and any transaction made pursuant to the instructions shall be binding upon me/us.
- d. Except my/our instruction sent via any of the referenced electronic channels is duly revoked or modified by a subsequent instruction issued by me/us and such subsequent instruction has been communicated to and received by QZT before the execution of the prior instruction and within the stipulated deadline for revocation and or amendment of instructions, I/We undertake to be bound irrevocably by such prior instruction.
- e. Where an instruction is sent via e-mail to: (stated below) I/we should receive an acknowledgment e-mail immediately. Where this is not received within 30 minutes, I/we understand that I/we should immediately contact QZT to confirm receipt of the instruction.

THE CUSTOMER HEREBY DECLARES AND ACKNOWLEDGES:

I / We hereby agree as follows:

- 1. That I/We hereby certify that the information given on this form is correct and that I/ We have read, understood and agree with the Trust Account opening terms & conditions governing the selected account(s);
- 2. That any disputes arising from or in connection with these General Terms and Conditions, the Account, the Form, and other related documents shall be determined by Arbitration and in such manner as prescribed by the Arbitration and Conciliation Act (Cap Laws of the Federation of Nigeria 2004) as that Act may be amended or replaced from time to time.
- 3. I/We are in receipt of a signed copy of these General Terms and Conditions
- 4. That the funds and sources of such funds and or assets are legitimate and not directly or indirectly the proceeds of any unlawful activity.
- 5. I/We hereby agree to the following Indemnity and Release Clause:
 - a. I/We waive any rights I/we may have or obtain against QZT arising directly or indirectly from any losses or damages which I/we may suffer because QZT acted in accordance with my/our email instructions and I/we agree to indemnify and keep QZT fully indemnified from and against all actions, proceedings, claims and demands which may be brought or made against QZT and all losses, costs, charges, damages and expenses which may be incurred or sustained or for which QZT may become liable by reason of honoring such instructions received via e-mail and/or other electronic channels, provided that QZT has taken all measures

prescribed by this agreement irrespective of whether the instructions are in fact erroneous, fraudulent or issued otherwise than as fore-said.

- b. QZT may rely upon this authorization and I/we will not hold QZT liable for any actions it may take pursuant to this authorization unless and except this authorization is revoked or modified by any subsequent authorization issued by me/us as aforesaid in Section 1 above and a certified copy of such subsequent authorization has been received by QZT.
- c. This Indemnity shall be applicable even when the email instructions contain any forgery, lack of authority to issue, wrong alteration or other misuse of document or if any transmission detail or information appearing on it are not genuine.
- d. To implement and adhere to any procedure and/or restrictions imposed on me/us by QZT from time to time regarding the sending of email instructions to QZT.
- e. QZT will not be obliged to act on any email instruction and that it may at any time on written notice sent to me/us at our registered email address(es) withdraw from the arrangements envisaged in this document.

DATED THIS _____ DAY of _____ 20____

IN WITNESS whereof the Client has signed this Indemnity, the day and year first above written.

SIGNED, SEALED AND DELIVERED

BY THE WITHIN NAMED CLIENT:

NAME
CLIENT ID.....
EMAIL ADDRESS.....
SIGNATURE/DATE.....

IN THE PRESENCE OF:

NAME.....
ADDRESS.....
OCCUPATION.....
SIGNATURE/DATE.....

SIGNED, SEALED AND DELIVERED

BY THE WITHIN NAMED CLIENT:

NAME.....
CLIENT ID.....
EMAIL ADDRESS.....
SIGNATURE OF CLIENT & DATE.....

IN THE PRESENCE OF:

NAME.....
ADDRESS.....
OCCUPATION.....
SIGNATURE/DATE.....

FOR OFFICIAL USE ONLY

APPLICATION CHECKLIST

S/N	MINIMUM DOCUMENTATION REQUIREMENT	IN PLACE (TICK)	WAIVER (TICK)
1.	Account opening form duly completed		
2.	Two (2) clear passport size photographs of each signatory to the account with their names written on the reverse side		
3.	Birth Certificate (for minors)		
4.	Proof of identification of signatories (i.e National ID, Driver's Licence, International Passport, Voter's Card)		
5.	Residence permits of resident alien signatories (where applicable)		
6.	Proof of address of each of the signatories (e.g copy of public utility bills)		

Relationship Officer:	_____	_____	_____
	Name	Signature	Date
Waiver approved by:	_____	_____	_____
	Name	Signature	Date
Initiated by (Client Services):	_____	_____	_____
	Name	Signature	Date
Reviewed by (Compliance Officer):	_____	_____	_____
	Name	Signature	Date
Approved by: (Head of Operations/MD/CEO):	_____	_____	_____
	Name	Signature	Date



Quantum Zenith Trustees and Investments Limited
12th Floor, Plot 2, Ajoye Adeogun Street
Victoria Island
Lagos