



CORPORATE BOARD MANDATE & RESOLUTIONS

At the meeting of the Board of Directors of (hereinafter called "the Company") held at on the day of20.....the following resolutions were proposed and duly passed.

1. APPOINTMENT OF BANKER

That Homebase Mortgage Limited (hereinafter called "the bank") be and is hereby appointed bankers to the company, and that a current account be opened in the name of

2. DEPOSITS AND WITHDRAWALS

That the Bank be and that the officers and agents of the Company be and hereby are, and each of them hereby is, authorised to deposit any of the funds of the Company with the Bank. That until further order of the Board of Directors, any funds of the Company deposited in the Bank be subject to withdrawal or charge at any time upon cheques, notes, drafts, bills of exchange, acceptances, undertaking or other instruments or orders for the payment of money when made, signed, drawn, accepted or enclosed on behalf of the Company. That the Bank be instructed to discount and/or negotiate for the Company, all bills or other commercial papers provided they have been endorsed on behalf of the Company. That the Bank be and is hereby indemnified against any loss or damage it may reasonably incur in the course of honouring all or any of the above instructions.

3. CONSOLIDATION OF ACCOUNTS AND SET-OFF

That the Company agrees that in addition to any general lien or similar right to which the Bank as bankers may be entitled by law, the bank may at any time and without notice to the Company combine or consolidate all or any of the Company's accounts with liabilities to the bank and set-off or transfer any sum or sums standing to the credit of anyone or more of such account including but not limited to cash, cheques, valuables, deposits, securities, negotiable instruments or other assets belonging to the Company with the Bank in or towards satisfaction of any of the Company's liabilities to the Bank or any other account or in any other respect, whether such liabilities be actual or contingent, primary or collateral and several or joint.

4. FOREIGN EXCHANGE TRANSACTIONS

That the Bank be and is hereby instructed to act on any instructions given on behalf of the Company for or in relation to on any business requiring foreign exchange including but not limited to:

- a. The purchase or sale of any foreign exchange.
 - b. The opening from time to time documentary letters of credit to the intent that this shall not be a general authority but shall require specific instructions.
 - c. The signing and settlement of exchange contracts.
 - d. The signing and obtaining delivery of merchandise against trust Receipts.
- The Company also undertakes to provide all Exchange Control documents that would be required for any business requiring foreign exchange and further undertakes to indemnify the Bank for any loss, liability, damage or expense resulting from the Company's default.

CORPORATE BOARD MANDATE & RESOLUTIONS

5. LOAN, CREDIT AND SECURITY

- a. That the Company be and is hereby authorised to borrow money or be granted other credit facilities with or without security from time to time.
- b. Where required, to grant security interests in and pledge or assign and deliver, as security for money borrowed or credit obtained, stocks, bonds, instruments, bills receivable, accounts, mortgages, merchandise, bills of lading, warehouse receipts and other documents, insurance policies, certificates and any other property now or hereafter held by or belonging to the Company, with full authority to endorse, assign or guarantee any of the same in the name of the Company.

6. COVENANT

That the Company covenants with the Bank as follows:
To comply with and be bound by the guidelines for the time being and from time to time in force governing Current Accounts.
That all funds, standing to the credit of the Company's account shall be payable only on demand in writing, that it is not in default of any obligation whatsoever and/or is not in default of its memorandum and articles of association.
That it will safeguard its cheque book(s) (if any) so that unauthorised persons are unable to gain access to it, in event of which the Company's account may be debited with any loss arising therefrom.
We agree that any disagreements with entries on our bank statements will be made to the Bank within 15 (fifteen) working days of the date of dispatch of the statement falling which it will be assumed that the statement rendered is correct.

7. AUTHORISED SIGNATORIES

That until the Bank receives any written notice by way of the Company's resolution to the contrary, the Bank is instructed to honour signature(s) appearing hereunder for all purposes on the Company's Account.

S/NO	Name	Title	Signatory Type
1.			
2.			
3.			
4.			
5.			

Signing Mandate:

8. THIRD PARTY CHEQUES

That the Bank is not obliged to accept third party cheque lodgements into the Company's Account. If the Bank in its discretion allows third party cheque lodgements, the Company shall, as a condition precedent, execute in favour of the Bank, the Bank's Standard Agency Agreement and Indemnity.





CORPORATE BOARD MANDATE & RESOLUTIONS

9. LIMITATION OF DAMAGES

That neither the Bank nor the Company shall be liable for indirect, incidental or consequential losses or damages (loss of profit inclusive) arising from or in connection with the operation of the Company's Account.

10. FORCE MAJEURE

That in the event of a Force Majeure, the obligations of the Bank and the Company will be suspended for the duration of the Force Majeure. In that case, neither the Bank nor any of its Branches shall incur liability. Force Majeure means any event beyond the reasonable control of the parties and may include but not limited to restrictions on convertibility or transferability, unavailability of any system, sabotage, fire, flood, tornado, explosion, act of God, civil commotion, strikes or industrial action of any kind, riots, insurrection, war or acts of government.

11. ADMISSIBILITY OF DATAMESSAGES

That the Company consents to the use of data messages in transactions on the Company's Account and agrees that such data messages may be tendered in evidence in any proceedings arising from or in connection with the Company's account. "Data Message" means information generated, sent, received or stored by electronic, optical or similar means including, but not limited to, electronic data interchange (EDI), electronic mail, telephone, telegram, telex or telecopy. "Electronic Data Interchange (EDI)" means electronic transfer from computer to computer of information using an agreed standard to structure the information.

12. GENERAL

The Company understands and agrees:

- i. That the Bank is under no obligation to honour any cheque(s) drawn on the Company's Account unless there are sufficient funds in the account to cover the value of the said cheque(s). The Company understands and agrees that any such cheque(s) may be returned to the Company unpaid.
- ii. That until the Bank receives payment in cleared funds, there is no obligation on the Bank to make a credit or debit to the Company's Account. If the Bank makes a credit or debit before such receipt, the Bank may reverse all or part of the credit or debit (including any interest thereon) and make an appropriate entry to the account.
- iii. That the Company shall immediately notify the Bank if it becomes aware of any irregularity such as loss, theft or misuse of its cheque(s). Until such notice is properly received by the Bank, the consequences of the irregularity shall be at the risk of the Company.
- iv. That the Bank may close the Company's Account upon giving reasonable notice to the Company of its intention to close the account. The length of notice to be given will be at the discretion of the Bank. The Bank is however not obliged to give such notice to the Company if the account is closed on grounds of illegality.





INDEMNITY

To: Homebase Mortgage Limited

Plot 639, Adeyemo Alakija Street,
Victoria Island, Lagos.

(hereinafter referred to as "the Bank")

- In consideration of the Bank receiving clearing cheques from time to time deposited in to the current account of _____ hereinafter referred to as ("the Customer"), in addition to all other charges due to the Bank, from the Customer, the Customer hereby **UNDERTAKES AND AGREES** to:
 - Indemnify the Bank upon demand in writing by the Bank through its representative for any loss it may incur in the event that the Customer's cheque is returned unpaid by the paying Bank.
 - Pay interest at prevailing rate in the event that the Customer has drawn on the account before the cheque is returned unpaid.
 - Provide the Bank with a replacement cheque not later than three working days after the date of service of notice of cheque's return.
 - We undertake to indemnify the Bank against any loss, expense and damage the Bank may sustain through our failure to notify or delay in notifying the Bank of any alteration, amendment or addition to the information/particulars supplied therein.
 - This indemnity is to be a continuing security for each clearing cheque deposited by the Customer, and for any other liability or loss the Bank may incur in connection with our operating of this account.
 - The powers and remedies given to the Bank by this indemnity shall be in addition and without prejudice to all other rights, powers and remedies available to the Bank under the laws of the Federal Republic of Nigeria.
- Dated this _____ day of _____ 20____
- The common seal of the within-named _____ Limited
- Was hereunto affixed the day and year first above written in the presence of

DIRECTOR _____

SECRETARY _____



Homebase Mortgage Limited

Plot 639, Adeyemo Alakija Street,
Victoria Island, Lagos.

AUTHORITY TO DEBIT ACCOUNT BY FAX: RELEASE AND INDEMNITY

In consideration of your acting on instructions transmitted by us to you by fax transceiver, we _____ (hereinafter called "the customer") of _____ (Customer's address)

hereby give our release and indemnity as follows:

- That the Bank is hereby authorised to honour, for the account and to debit of _____ (Name of customer) each instrument drawn in the name of the customer on the customer's account(s) and telefaxed to the Bank bearing or purporting to bear the signature(s) hereunder.

NAME	SIGNATURE	SPECIMEN SIGNATURE

- Which bear(s) semblance to the specimen signature(s) filed with the Bank by the customer and the customer hereby ratifies, confirm and approves the honouing of such telefaxed signature(s).
- That this authorisation is without prejudice to all previous authorisations given to the Bank by the customer covering the operations of the customer's account, which shall continue in full force and effect, except as the same may be supplemented or modified by this release and indemnity.
 - The Bank will use its best endeavour to authenticate all messages telefaxed to the Bank, which purports to emanate from us. Nevertheless, the Bank may rely upon this authorisation unless the same is revoked or modified by subsequent authorisation of the customer in writing and such subsequent authorisation has been received by the Bank.
 - That the Bank is hereby released from all claims, demands, actions, losses and damages of whatsoever nature which may be brought against the customer or which the customer may suffer or incur as a result of the Bank acting or, for reasonable cause, not acting on any purported telefaxed instructions.
 - That the customer indemnifies the Bank and holds it harmless from all claims, demands, losses and damages of whatsoever nature which may be brought against the Bank of which it may suffer or incur as a result of and/or arising from its acting for reasonable cause, not acting on any purported faxed instructions or arising from or out of the malfunction, failure or unavailability of any fax transceiver, the loss or destruction of any data, the failure, interruption or distortion of communication links, or the reliance by any person on any incorrect, incomplete, or inaccurate information or data contained in any purported faxed instructions received by the Bank.
 - That where a purported faxed message is to transfer money, the Bank shall not give "Same day" value unless the message is received by the Bank within a reasonable time before the close of the Bank's business to the public.

DATED THIS DAY OF _____ UNDER SEAL BY _____ (name of Customer)

CHAIRMAN _____

SECRETARY _____



PERSONAL INFORMATION

Dear Customer, The following personal information is to enable us build a strong and lasting culture of relationship and service excellence with our individual and corporate account holders. The data will also enable us complete a robust database for future electronic products and account relationship management modules. Each signatory to an account is required to complete this form.

Account Name:
1. Title: Mr. Mrs. Miss Chief Others (Please Specify) Gender: Male Female
2. Nationality: 3. Religion: Christian Muslim Others (Please Specify)
4. International Passport No. National Driver's Licence No.
Date of Issuance: Date of Issuance:
Valid Until: Valid Until:
National ID Card No. 6. Residence/Work Permit No.
Date of Issuance: Date of Issuance:
Valid Until: Expiry Date:
5. State of Origin
7. Residential Address:
8. Mailing Address:
9. Residential Tel: Office Tel:
Mobile Tel: (Please include Area Code)
10. E-mail address: 24 Hours Hotline
11. Occupation: Designation:
12. Self Employed: Employer:
13. Business Address:

PERSONAL INFORMATION

14. Preferred means of communication: e-mail Post
15. Marital Status: Single Married Widowed Divorced
16. Wedding Anniversary: DD MM YY Birthday: DD MM YY
17. Favourite Colour:
18. Favourite Sport or Game: Football Golf Lawn Tennis Basketball Others
19. Your Favourite Sports Person:
20. Name of Spouse:
21. Birthday of Spouse: DD MM YY
22. Spouse e-mail address:
23. Club Membership:
24. Number of Children: Names of Children and their Birthdays DD MM YY
1. 2. 3. 4. 5. 6.
25. Favourite International Airline:
26. Favourite Author:
27. Hobbies:
28. Favourite type of music: High life Gospel Jazz Others: (Please Specify)
29. Please give the following information as applicable
a. Your mother's maiden name:
b. Your wife's maiden name:
c. Your nickname:
(Kindly provide all the information required above as we could request you to identify your good self with any of them)
Thank you for completing this data form.





ACCOUNT OPENING DOCUMENTATION

REFERENCE FORM

CAUTION
IT IS NOT ADVISABLE TO INTRODUCE
ANY PERSON NOT WELL KNOWN TO YOU

From (Referee)

Name: _____

Address: _____

Date: _____

TO: Homebase Mortgage Limited

Branch _____

Dear Sir, _____

NAME OF APPLICANT

*I/We wish to recommend the above named Company for the purpose of opening a Current/Deposit Account with your Bank.
The Company and its Directors are well known to us and we consider them suitable to maintain a Current/Deposit Account with your Bank.

*I/We do not recommend him/them for the purpose of opening a Current/Deposit Account with your Bank.

I/We maintain a Current Account with:

Name of Bank: _____ Branch: _____

Account No: _____ Signature(s) of Referee: _____
**Delete whichever is not applicable*

From: Homebase Mortgage Limited

(To be completed by Bank official)

To: (Referee's Bank) _____

Please verify the signature(s) of your client as above.

Signed _____

From _____ *(To be completed by Referee's Bank)*
(Referee's Bank)

To: Homebase Mortgage Limited

Branch _____

We hereby verify and confirm our client's signature(s) hereon correct/irregular
The above information is provided in confidence as usual business courtesy, without
responsibility or liability on our part.

Yours faithfully

Signed and Stamped by Authorised Signatory



REFERENCE FORM

CAUTION
IT IS NOT ADVISABLE TO INTRODUCE
ANY PERSON NOT WELL KNOWN TO YOU

From (Referee) Name: _____
Address: _____
Date: _____
TO: Homebase Mortgage Limited _____ Branch

Dear Sir, _____
NAME OF APPLICANT _____

*I/We wish to recommend the above named Company for the purpose of opening a Current/Deposit Account with your Bank.
The Company and its Directors are well known to us and we consider them suitable to maintain a Current/Deposit Account with your Bank.

*I/We do not recommend him/them for the purpose of opening a Current/Deposit Account with your Bank.

I/We maintain a Current Account with:
Name of Bank: _____ Branch: _____

Account No: _____ Signature(s) of Referee: _____
**Delete whichever is not applicable*

From: Homebase Mortgage Limited _____ (To be completed by Bank official)

To: (Referee's Bank) _____

Please verify the signature(s) of your client as above.
Signed _____

From _____ (To be completed by Referee's Bank)
(Referee's Bank)

To: Homebase Mortgage Limited _____ Branch
We hereby verify and confirm our client's signature(s) hereon correct/irregular
The above information is provided in confidence as usual business courtesy, without
responsibility or liability on our part.
Yours faithfully

Signed and Stamped by Authorised Signatory

(Faint, illegible text from the reverse side of the page)



Homebase Mortgage Limited

ACCOUNT OPENING DOCUMENTATION

Cheque Book Request

KINDLY ISSUE ME/US WITH A NEW CHEQUE BOOK TO OPERATE MY/OUR ACCOUNT. THE DETAILS ARE:

ACCOUNT NUMBER:

ACCOUNT NAME:

THANK YOU

AUTHORIZED SIGNATORY

AUTHORIZED SIGNATORY



CHECKLIST (TICK AS APPLICABLE)

1. Complete all relevant portions of the Account Opening, Application Form, including a standard mandate and board resolution which are incorporated for convenience.
2. Insert your company name on the reference forms, endorse and get individuals or companies who currently maintain current accounts with any Bank in Nigeria to act as referees. Your account will be opened faster if the referees maintain accounts with Homebase Mortgage Limited
3. Supply the underlisted documents along with completed application package.
 - a. CTC of Memo & Article of Association
 - b. Certificate of Incorporation (Original to be Sighted)
 - c. CTC of Form C07/Form C.A.C. 2.3
 - d. Two (2) clear passport size photographs of each signatory to the Account with their names and signatures, written on the reverse side.
 - e. Evidence of identity of signatories to the Account e.g. National Driver's Licence, International Passport, or Notary Public's Certificate (originals to be sighted).
 - f. Copy of Current Tax Clearance Certificate/Public Utility Receipt(s) of signatories.
 - g. Initial deposit.
 - h. Any other special requirement as may be applicable (e.g. Resident Permit).

UNAUTHORIZED SIGNATURE

UNAUTHORIZED SIGNATURE

DO NOT WRITE

ACCOUNT NAME

ACCOUNT NUMBER

KINDLY ISSUE MEALS WITH A NEW CHECKS BOOK TO OPEN THE ACCOUNT THE DETAILS ARE

Checkbook Request

ACCOUNT OPENING DOCUMENTATION

Homebase Mortgage Limited