



Personal Checking Account Application Form

INDIVIDUAL

REQUIREMENTS

INDIVIDUAL	DIRECT DEPOSIT
<ul style="list-style-type: none"> ○ 2 PASSPORT SIZE PHOTOS (NOT MORE THAN SIX MONTHS) ○ CURRENT ID CARD ○ INITIAL DEPOSIT - MINIMUM: USD----- OR LRD----- 	<ul style="list-style-type: none"> ○ 2 PASSPORT SIZE PHOTOS (NOT MORE THAN SIX MONTHS) ○ CURRENT WORKING ID CARD

(PLEASE PRINT CLEARLY WHERE REQUIRED)

APPLICATION FOR

NEW ACCOUNT UPDATE

CURRENCY

USD LRD

ACCOUNT CATEGORY

Individual () ; Direct Deposit () ; Other () .

Account Title : _____		
FIRST	MIDDLE	LAST
Address : _____		
STREET/COMMUNITY	CITY/TOWN	COUNTY COUNTRY
Phone : <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"/>	Email : _____	
Date of Birth: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Nationality: _____	
MM	DD	YY
Place of Birth: _____		Resident () Non-resident ()
STREET/COMMUNITY	CITY/TOWN	COUNTY COUNTRY
Identification Presented: ID Type: _____		ID #: _____
Occupation: _____	Mother's Maiden Name: _____	
Employment Status: Employed () ; Self-employed () . <i>If self-employed, state type, name and address of business</i>		
Type of Business	Name of Business	Business Address & Phone Number
Employer: _____	Position: _____	
_____	Tenure: _____	
Source(s) of Funding : _____		
Personal, Bank or Business Reference:		Address:
1. _____		1. _____
2. _____		2. _____
Beneficiary(ies):		Relationship and Phone number (s):
1. _____		_____/_____ <i>Relationship to Beneficiary Beneficiary's Phone #</i>
2. _____		_____/_____ <i>Relationship to Beneficiary Beneficiary's Phone #</i>
3. _____		_____/_____ <i>Relationship to Beneficiary Beneficiary's Phone #</i>
Religious Affiliation: _____		
		Worship Center
Religious Leader	Contact #:	<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"/>
Email: _____		

GENERAL RULES AND REGULATIONS

AGREEMENT RELATIVE TO

ACCOUNT ENTITLED: _____
(Hereinafter called the Bank)

TO: LIBERIAN BANK FOR DEVELOPMENT AND INVESTMENT

In consideration of the Bank operating the Account and continuing the same at the Bank's discretion, the undersigned hereby agrees:

- A That in receiving checks or other items for deposit or collection the bank acts only as the Undersigned collection agent, and assumes no responsibility beyond the exercise of due care. All statements or notices with respect to the account (accompanied by any instruments or documents), may be sent by ordinary mail from time to time at the risk of the undersigned to the address indicate overleaf, or to such other address within Liberia as the under signed shall have previously noticed bank of.
- B. To eliminate possible delays crediting funds remitted to the Bank either by depositor or third parties, for the account, or for authenticating and executing the depositor's written instructions, the complete name, address, and number of the Bank account must be given at all times. All written instructions must be manually signed in original copy by individuals fully authorized to operate the account. The bank may, at its options, use any means of verifying instructions and upon notice to the depositor may decline to execute a transaction.
- C. That deposit of cash shall not be available for withdrawal until the next business day after the day of deposit. Deposit of checks or other items (whether or not drawn on or payable by the Bank) shall not be available for withdrawal until such checks or other items are finally paid, where return or not. In the event that such deposited checks or other items or any of them are paid other than by the Bank receipt of cash, the Bank reserves the right to refuse to pay out cash from the Undersigned account up to the amount of such deposited checks or other items for which payment was received by the Bank other than in cash. The undersigned hereby waives notice of non-cash payment of such checks or other items.
- D. That the Account may be charged:
 - a. At any time as the Bank may determine with such amount after an item (s) drawn against the Account shall have been returned by the Bank by reason of its having been drawn against unavailable or insufficient funds or by reason of the item being pot dated; and
 - b. At any time with such amount as the Bank may determine to be necessary to compensate the Bank for services previously rendered to or on behalf of the Undersigned whether with respect to the Account (irrespective of its balance at any time) or otherwise; also, for the item devoted in the expense incurred by Bank at any prior time relative to any legal process served on the Bank with respect to the Undersigned.
- E. That with respect to each item drawn against the Account as to which the Bank shall be asked by the Undersigned to stop its Payment;
 - a. To forthwith make such request in writing and to indemnify the Bank against loss resulting from the nonpayment thereof,
 - b. Should the item be paid or certified by the Bank through in advertence or oversight the Bank will in no way be liable, and the check shall be charged to the above – mentioned account of the Undersigned. Further, the Bank shall not be liable if, by reason of the Bank's failure to stop payment, other checks drawn on the account of the Undersigned are returned due to insufficient funds for payment, and
 - c. To notify the bank promptly in writing if item (so stopped as to payment) is recovered or destroyed or if for any other reason the Stop-payment order may be cancelled.
- F. That the bank will not be held responsible or liable for honoring and paying inadvertently any post-dated check or any check drawn on this account by the authorized signatories for this account.
- G. The Undersigned may desire to make deposit with the Bank from time to time over the counter without awaiting the Bank's count Thereof. In such event and in order to induce the Bank to receive such deposits, and the Bank's discretion with respect to each deposit, it is hereby agreed by the Bank's findings as to the amount and character of each such deposit shall be conclusive and binding upon the Undersigned.
- H. The Undersigned, further agrees to be bound by all rules and regulations of the Liberian Banking System, Clearing House, as well as any and all other applicable collection rules, law and agreements, local and foreign; and specifically that any collection item that is returned to the Bank on a claim of forgery or forged endorsement; shall at any time, even after settlement, be notified to the Undersigned and the value thereof immediately debited to the account of the Undersigned or to any other account (s) that the Undersigned maintains with the bank, notwithstanding that the Bank may have other legal remedy to recover from the Undersigned, none of which rights the Bank hereby waives.

<i>MM</i>		<i>DD</i>		<i>YY</i>	

Signature

DATE

INTERNET BANKING CONTRACT

TERMS AND CONDITIONS FOR SMS BANKING

Your use of SMS banking is to be in accordance with the following terms and conditions, and use of SMS banking signifies both your acknowledgement and acceptance of these terms and conditions. These terms and conditions are in addition of the general operating rules and regulation.

We will provide you with a unique password for your SMS banking service. This service can only be used to obtain account balance information and the necessary value transactions as stipulated by the bank.

Safeguard password:

1. The use of SMS banking service made available by LBDI to its Customers shall at all time be governed by the following terms and conditions.
2. In these Terms and Conditions the reference 'We' shall mean LBDI and the reference to 'you' shall mean you the customer.
3. We will from time to time determine or specify at our discretion the scope and features of SMS BANKING service and are entitled to modify, expand or reduce the same or any time upon notice to you.
4. The SMS BANKING service may, without prior notice to you be suspended or terminated by us for any reason whatsoever, including, without limitation, invalid data, closure of related account, breakdown, maintenance, modification, expansion and or enhancement work caused or initiated by telecommunications company concerned in relation to their network or by any service provider in respect of the SMS BANKING service. We will not assume any liability or responsibility for any such suspension or termination,. The SMS BANKING service may be terminated at any time by notice from you to us in form of a letter. Any such termination shall be effective within 2 days of receipt of the termination notice by us.
5. You acknowledge that any information received by you under the SMS BANKING service is for information only and shall not be taken as conclusive evidence of the matter to which it relates.
6. You shall promptly notify us of any changes to information provided to us related to or for the purpose of the SMS BANKING service including the details of your designated mobile phone number (and the telecommunications company providing or servicing it). In addition, you shall promptly inform us of any loss or theft of your mobile phone by calling or SMS Help desk at +231886556549. We shall not be liable for any loss or claim resulting from the relaying of any information pursuant to the SMS BANKING service to the designated mobile phone number or prior to receipt of any notification of loss or theft. Following receipt of notification of loss or theft, you shall have no further liability provided that you have acted in good faith and all reasonable care and diligence in safeguarding the designated mobile phone number and in promptly reporting its loss or theft to us.
7. We shall not assume any liability or responsibility for any failure or delay in transmitting information to you or any error in such information, unless this results from negligence or willful default on our part. In particular we shall not assume any liability or responsibility for the consequences arising from any cause beyond our reasonable control including, without limitation, failure of your telecommunication equipment to receive for whatever reason, any telecommunication breakdown, mechanical failure, path failure, malfunction, breakdown, interruption or accuracy of equipment or installation.
8. You undertake to indemnify and hold us harmless against all actions, claims, demands, liabilities, losses, damages, cost and expenses of whatever nature that may result or which we may sustain, suffer or incur as a result of our agreeing to provide the SMS BANKING service to you.
9. We shall not be liable for any losses or damages caused
 - g) by disclosure of confidential information
 - h) by the disclosure of information to the designated mobile phone where such designated mobile phone is another person's possession with your consent or
 - i) to your data, designated mobile phone, telecommunication equipment or other equipment, in each case caused by your use of the SMS BANKING service, unless such loss or damage is directly and solely caused by our willful default or negligence.
10. Any notice from us to you may be made in such manner and by such means of communication as we shall deem fit, including, without limitation, use of direct mailing material, advertisement, branch display, electronic communications such as email or via the SMS BANKING service. Any notice from you to us shall be in writing and delivered to our customer service desk or via your internet banking account.
11. We reserve the right at all times to vary or amend the forgoing Terms and Conditions or to introduce new terms and conditions. Any such variations or amendments shall become effective and binding on you upon notification by us to you. If you are unwilling to accept such variations and amendments you may terminate the SMS BANKING service providing written notice thereof.
12. These terms and conditions shall be governed by and construed in accordance with the laws of the Republic of Liberia.

TERMS AND CONDITIONS FOR INTERNET BANKING

These terms and conditions refer to the different products being offered at LBDI and the general rules of good banking business. As partners we will guide you through all the possibilities that we make available to you. Our staff will help you in all your financial endeavors and we will make it our top priority in defining for you business solutions that you can only get at LBDI. We thank you for having chosen LBDI Bank and assure you of complete confidentiality.

- 1.1 These are the Terms and Conditions of your agreement with LBDI. They apply to any account you have or which you may open with LBDI at any time.
- 1.2 Your agreement with us is contained in:

- The Account Application Form (completed and signed by you, the customer)
- These Terms and Conditions, as changed by us from time to time depending on new products and new regulations; and
- Any additional Terms and Conditions which comprise those relating to our charges, interest rates, and notice periods, maximum and minimum balances and other features for each type of account or service.

We will tell you about any additional Terms and Conditions when you open an account or apply for a new service. They are also set out in leaflets which you can ask for at any time or pick up in our branches.

- 1.3. 1.3.1. Individuals are personally responsible for any money owed to us.
- 1.3.2. Joint account holders/partners of partnerships are individually and jointly liable for money owed to us, even if one of you has subsequently ceased to be a partner unless we have agreed otherwise in writing.
- 1.3.3. Unless otherwise agreed between us, individuals or trustees authorize to give instructions on accounts of clubs, charities, and associations are individually and jointly liable for money owed to us.
- 1.3.4. The authorized signatories to a limited company's account are not normally personally liable for money owed to us, unless they have entered into a separate agreement with us.
- 1.4. The transaction between the Bank and its Clients are subject to the provisions of these GENERAL TERMS AND CONDITIONS, the Banking Act, the Financial Intelligence and Anti-Money Laundering Act and all other applicable laws and regulations.
- 1.5. We will use the address and any other contact details held in our records to contact you, unless otherwise agreed. All statements and notices will be sent to the address most recently notified by you to us and will be deemed to have been received by you not later than seven days after dispatch or you can view details on the bank's web-site.
- 1.6. You may contact us using the address and other contact details we give you when you open your account. A written notice will be provided to you if any changes occur.
- 1.7. The Bank will display these GENERAL TERMS AND CONDITIONS at its Registered Office, and on the Bank's web site. Any changes to the **GENERAL TERMS AND CONDITIONS** are immediately display at the registered Office and are available on the web site.

DATE :

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MM DD YY

Signature