



STARSEED SOLUTIONS LIMITED

INDIVIDUAL/JOINT ACCOUNT OPENING FORM

RC: 6876233

Date: _____ Branch: _____ Account No: _____

TYPE OF CONTRIBUTION:

Daily ☐ Weekly ☐ Monthly ☐ Contribution ☐

Account Service Required:

SMS Alert ☐ E-alert ☐

Existing Client with SSL _____

STATEMENT OF CONTRIBUTION

Send ☐ Pick-up ☐ E-statement ☐

Existing Account with other banks _____

Existing Account with STARSEED SOLUTIONS LIMITED _____

PASSPORT
PHOTOGRAPH

PERSONAL ACCOUNT HOLDER

Title:

Mr ☐ Mrs ☐ Miss ☐

SEX:

Male ☐ Female ☐

Surname: _____

First Name: _____

Middle Name: _____

Mother's Maiden Name: _____

Date of Birth (dd/mm/year): _____

Telephone (Residence/Office/Mobile) _____

E-mail: _____

Mode Of identification: _____

Occupation (Please Specify) _____

ADDRESS INFORMATION

Residential Address (Not P.O. Box): _____

Office Address (Not P.O. Box): _____

Telephone (Residence/Office/Mobile) _____

IDENTIFICATION DETAILS OF SIGNATURE TO THE ACCOUNT

NATIONAL ID ☐ INT'L PASSPORT ☐ DRIVERS LICENSE ☐

Issuance Date _____ ID:PP/NID/DL No: _____

Expiring Date _____

Country of Issuance: _____

Issued by _____

PERSONAL ACCOUNT HOLDER

NEXT OF KIN DETAILS

Name _____

Relationship _____

Address: _____

City _____ State _____

Country _____

Telephone (Residence/Office/Mobile) _____

Initial Deposit Amount in words: _____

FOREIGN NATIONALS

Nationality _____

Date arrived _____

Visa No _____

Work Permit No _____

City/country of issuance: _____

Permit Valid From _____ Permit Valid till _____

Visa Valid From _____ Visa Valid till _____

Passport No _____

EMPLOYMENT DETAILS

Employers Address (Not P.O. Box) _____

EmployersName _____

City _____ State _____

Country _____

Employers Phone _____

E-mail _____

Declaration

I/We hereby apply for the opening of account(s) with Starseed Solutions Limited I/We understand that the information given herein and the documents supplied are the basis for opening such accounts and therefore warrant that such information is correct. I/We have read the terms and conditions governing the operations of the account(s) which are presented overleaf and agree to be bound by them.

I/We hereby request and authorized you to:

Open the account(s) marked in my/our name(s) and at any time subsequently to open such further accounts as

- a. to assume full responsibility for the genuineness, correctness and validity of all endorsement appearing on all cheque, orders, bills, negotiable instruments receipts, and other document relating to the account.
- b. to be bound by the SSL rules for the conduct of an account(s) receipt which I hereby acknowledge.
- c. to free the SSL from any responsibility for any loss or damage to fund deposited with the bank due to any government order, law, levy, tax, embargo, and such other causes beyond the banks control.
- d. that all funds standing to my/our other credit payable only in such local currency as may be in circulation
- e. that the SSL will accept no responsibility or liability whatsoever for funds handed to members of the SSL staff outside working hours or outside the banks premises except as may otherwise be agreed to in writing
- f. that interest will be payable on deposits in my/our accounts at the banks ruling rate and prevailing content
- g. That any change in my/our particulars indicated overleaf shall immediately be communicated to Starseed Solutions Limited at the branch where the accounts was opened.
- h. not to use the account as a medium to convert funds belonging to other persons,
- i. to honour all cheque or orders which may be drawn on my/our current account provided such cheques or order are signed by me/us and debit such cheques or orders to the said account, whether such accounts be for the time being in credit or overdrawn in consequence of such debit without prejudice to your right to refuse to allow any overdraft or increase of overdraft.
- j. that if a cheque credited to my/our account(s) is dishonoured, the bank may notify me/us via telephone/e-mail as indicated overleaf.
- k. understand and agree that any such cheques will return to me/us unpaid but if paid, I/We am/are obliged to repay the SSL on demand any outstanding sum on my/our account in addition to charges and interest accrued there on.
- l. That in addition to any general lien or similar right to which your bankers may be entitled by law, you may at any time without notice to me/us combine or consolidate all or any of my/our accounts without any liability to you and set off or transfer any sum be bound by these and other terms and conditions existing now and in future governing the operation of the account(s) and other services which included internet banking, Automated teller Machine(ATM) and other Domestic Money Transfer.
- m. (for joint account): We agree that, in the events of the death of either or both of us the SSL is to pay or deliver and the survivors or us, all contributions, deeds, securities, and other property whatsoever standing to the credit or held by the bank for any accounts in our joint name.

Signature_____ Date_____

GUARANTOR'S FORM



STARSEED SOLUTIONS LIMITED

NEW ☐

EXISTING ☐

PASSPORT

1. CUSTOMER DETAILS

MR/MRS/MISS _____ ADDRESS _____

2. GUARANTOR DETAILS

FULL NAME _____

RELATIONSHIP TO CLIENT _____

MEANS OF ID: INT'L PASSPORT ☐ NATIONAL ID ☐ DRIVER'S LICENSE ☐ OTHERS _____

ID NUMBER _____ DATE ISSUED _____ EXPIRY DATE _____

TELEPHONE NO _____ OTHER NO _____ BVN. _____

DATE OF BIRTH _____ STATE OF ORIGIN _____ LGA _____

EDUCATION PRIMARY ☐ SECONDARY ☐ GRADUATE ☐ POST GRADUATE ☐

EMAIL ADDRESS _____ HOME ADDRESS _____

ANY LOAN WITH OTHER BANK? AND HOW MUCH? _____ EXISTING GAUANTEES: NO ☐ YES ☐ _____

3. MARITAL STATUS

SINGLE ☐ MARRIED ☐ SEPARATED ☐ DIVORCED ☐

NUMBER OF CHILDREN _____ DEPENDANTS _____

NAME OF SPOUSE _____ TELL NO _____

BUSINESS ADDRESS _____

4. EMPLOYMENT STATUS (PROVIDE PAYSIP, ACCOUNT STATEMENT AND EMPLOYER'S CONFIRMATION)

FULL TIME ☐ PART-TIME ☐ CONTRACT STAFF ☐ PUBLIC SERVANT ☐ SELF EMPLOYED ☐

INDUSTRY/SECTOR _____ NO YEARS IN EMPLOYMENT _____

POSITION/FUNCTION _____ DEPARTEMNT _____

MONTHLY SALARY _____

EMPLOYER'S NAME _____

EMPLOYER'S ADDRESS _____

TELEPHONE NO _____

WORK EMAIL _____

5. BUSINESS DETAILS (PROVIDE ACCOUNT STATEMENT AND COPIES OF REGISTRATION DOCUMENTS FOR REGISTERED BUSINESS)

TYPE OF BUSINESS _____ YEARS IN BUSINESS _____

BUSINESS ADDRESS _____

ASSOCIATION _____ ID NO _____

AV.MONTHLY SALES _____ AV. MONTHLY CREDIT T/O _____

6. DECLARATION

I _____ HEREBY AGREES as follows:

- (1) I hold affirmatively that the applicant is well known to me and I have no reservation in guaranteeing the applicant in respect of this facility.
- (2) I hold myself RESPONSIBLE and LIABLE under the laws of the Federation of Nigeria that I shall produce The Applicant as and when necessary in the event that he/she absconds and refuses to meet his/her obligations to The Bank with a view to avoiding criminal prosecution and or Civil Proceedings in the law court.
- (3) I/We the undersigned hereby give GUARANTEE to the SSL for the payment and undertake on demand in writing made on the undersigned by The SSL or any of its officers, to pay all sums of money which may be due or owing to The SSL however from or by the Applicant either as principal or surety or either solely or jointly with any other person upon The Applicant's current facility and any other account whatsoever which may be established upon the grant of this facility including all bank charges or expenses.
- (4) THIS Guarantee shall be a continuing guarantee for the whole debt on any account or in any monies whatsoever due from The Applicant's Account either alone or jointly together with all interest thereon and other SSL charges including Legal costs and other expenses.
- (5) THIS Guarantee shall however cover the credit facilities under arrangement subject to the maximum limit of N..... (..... Only) effective from the disbursement date to the final liquidation of the facility
- (6) THIS Guarantee shall be deemed to continue due and owing notwithstanding the death or bankruptcy or liquidation of the business of The Applicant and or:
 - a) And all sums which would have been owing to you by the Customer if death had occurred or such bankruptcy or liquidation had commenced at the time when
 - b) Received actual notice thereof and notwithstanding such death, bankruptcy or liquidation.
 - c) All moneys obtained from or liabilities incurred to you notwithstanding that the borrowing or the incurring of such liabilities may be invalid or in excess of the powers of the Customer or of any Director, Attorney, Agent or other person purporting to borrow or act on behalf of the Customer and notwithstanding any other irregularity in the incurring of such liabilities.
 - d) All cheques, drafts, bill, notes and negotiable instruments drawn by or for the account of the Customer on you or your Agents and dated on or before any notice of discontinuance of this Guarantee is received by you although presented to or paid by you or your Agents after that date and all liabilities of the Customer to you at such date whether payable forthwith or at some future time and also credits then established by you for the Customer.
- (7) In the event of default, this Guarantee entitles SSL to recover any outstanding on the facility from my bank account as detailed below without recourse to me:

NAME OF BANK:..... BRANCH: ACCOUNT NO:..... CHEQUE NO:

- (8) In the event of default, I hereby authorize SSL to fill and pay in my cheque which I have provided as guarantor for the facility granted to _____ by the SSL
- (9) I further acknowledge that I have this day pledged/deposited with the Bank the original documents/ items specified in the Schedule hereto and agree that in the event of default to repay the credit/ facility extended to the obligor, the SSL is at liberty to create a legal mortgage or registered charge on the property on the National Collateral Registry (More particularly described in the schedule hereto) at my own expense.

SN	ITEMS	SERIAL NO	DESCRIPTION	ESTIMATED VALUE
1				
2				
3				
4				

- (10) I agree that in addition to any general lien or similar right to which the bank is entitled to by law, the bank may at any time without notice to me combine, consolidate or set off any of my accounts or sums standing as credit of any or more of such accounts towards satisfaction of any of my liabilities to the SSL or in any other respect whether such liabilities present or future, be actual or contingent, primary or collateral, several or joint.
- (11) I consent that the SSL may collect, use and disclose my transaction/information to any appointed Credit Bureau and that the Credit Bureau may use the information for any approved business purposes as may from time to time prescribed by the Central Bank of Nigeria (CBN) and/ or any relevant statute.
- (12) I hereby declare that the above information is correct and that I have read, understand and agree to be bound by all

Signed by:

In the Presence of:

Signature of Guarantor with Date

Signature of Witness with Date

OFFICIAL USE ONLY - VISITATION REPORT

DATE OF VISITATION _____

MET WITH _____

BRIEF DESCRIPTION OF PREMISES (TYPE OF BUILDING/STORIES, COLOUR, LANDMARK ETC)

BRIEF DESCRIPTION TO CLIENT FROM THE BRANCH

NAME OF VISITING OFFICER _____

SIGNATURE _____

BRANCH MANAGERS' SIGNOFF/CONCURRENCE _____



STARSEED SOLUTIONS LIMITED

LOAN APPLICATION FORM

NEW

EXISTING

PASSPORT

ENTERPRISE LOAN ☐

MSEF ☐

PAYEE ☐

OTHERS _____

1. APPLICANT'S DETAILS

FULL NAME _____

MEANS OF ID: INT'L PASSPORT ☐

NATIONAL ID ☐

DRIVER'S LICENSE _____

OTHERS _____

ID NUMBER _____

DATE ISSUED _____

EXPIRY DATE _____

TELEPHONE NO. _____

MOBILE NO. _____

BVN _____

MARITAL STATUS SINGLE ☐

MARRIED ☐

SEPARATED ☐

DIVORCED ☐

DATE OF BIRTH _____

STATE OF ORIGIN _____

LGA _____

EMAIL ADDRESS _____

HOME ADDRESS _____

LANDMARK/NEAREST BUSTOP _____

2. SPOUSAL CONSENT

NAME OF SPOUSE _____

DEPENDANTS _____

NUMBER OF CHILDREN _____

TEL NO _____

SPOUSE BUSINESS ADDRESS _____

SPOUSE SIGNATURE _____

3. GUARANTORS DETAILS

1. _____

2. _____

4. EMPLOYMENT STATUS (PROVIDE PAYSIP, ACCOUNT STATEMENT AND EMPLOYERS'S CONFIRMATION)

FULL TIME ☐

PART-TIME ☐

CONTRACT STAFF ☐

ENTERPRISE LOAN ☐

ENTERPRISE LOAN ☐

INDUSTRY/SECTOR _____

NO YEARS IN EMPLOYMENT _____

POSITION/FUNCTION _____

DEPARTMENT _____

MONTHLY SALARY _____

MONTHLY DEDUCTIONS _____

CURRENT EMPLOYER NAME _____

CURRENT EMPLOYER ADDRESS _____

OFFICE TELEPHONE _____

WORK EMAIL _____

5. BUSINESS DETAILS (PROVIDE ACCOUNT STATEMENT)

TYPE OF BUSINESS _____

YEARS IN BUSINESS _____

BUSINESS ADDRESS _____

ASSOCIATION _____

ID NO _____

AV. MONTHLY SALES _____

AV. MONTHLY CREDIT T/O _____

FACILITY WITH OTHER BANKS _____

AMOUNT _____

TENOR _____

FACILITY WITH OTHER BANKS _____

AMOUNT _____

TENOR _____

6. EDUCATIONAL STATUS

PRIMARY ☐

SECONDARY ☐

UNDER GRADUATE ☐

POST GRADUATE ☐

7. LOAN DETAILS

LOAN PURPOSE _____

LOAN AMOUNT _____

LOAN TENOR _____

TYPE OF SECURITY/COLLATERAL _____

MODE OF REPAYMENT: CHEQUE ☐ STANDING ORDER ☐ DIRECT DEBIT ☐ PRIMARY ☐

8 DISBURSEMENT DETAILS

ACCOUNT NAME _____

ACCOUNT NUMBER _____

BANK NAME _____ SORT CODE _____ PRIMARY _____

9. CONSENT TO DISCLOSE INFORMATION

I consent that the SSL may collect, use and disclose my transaction/information to any appointed Credit Bureau and that the Credit Bureau may use the information for any approved business purposes as may from time to time prescribed by the relevant statutory bodies.

I authorize the SSL to conduct previous/current credit information checks on me/us from other financial institutions through any relevant means/agency. In the event of default, I hereby authorize SSL to fill and pay in my cheque in repayment for the facility granted me by the SSL.

Declaration:

I hereby confirm that the above information is correct and I understand the conditions and agree to be bound by the Terms and Conditions of the loan.

APPLICANT'S SIGNATURE _____

DATE _____

OFFICIAL USE ONLY

VISITATION REPORT

DATE OF VISITATION _____

MET WITH _____

BRIEF DESCRIPTION OF PREMISES (TYPE OF BUILDING/STORIES, COLOUR, LANDMARK ETC)

BRIEF DESCRIPTION TO CLIENT FROM THE BRANCH

NAME OF VISITING OFFICER _____ NAME OF ACCOUNT OFFICER _____

SIGNATURE _____ SIGNATURE _____

BRANCH MANAGERS' SIGNOFF/CONCURRENCE _____



STARSEED SOLUTIONS LIMITED

PLEDGE AND TRUST RECEIPT

Date this _____ day of _____ 20____

Given by:

Given to:

The Managing Director
Starseed Solutions Limited
1st Floor Suite 37, Asucon Plaza,
513/515 Ikorodu Road, Ketu Kosofe, Lagos

Pledge and Trust Receipt

1. IN CONSIDERATION of the Credit facility of ₦ _____ (_____) granted to me/us, Mr/Mrs/Chief (Association) _____ by STARSEED SOLUTIONS LIMITED (hereinafter referred to as the SSL) I/WE PLEDGE to hold all the household appliances, goods, stocks and items now stocked and thereafter to be stocked in my/our house/shops located _____ in trust for the SSL and shall surrender same to the SSL on demand.
2. IN FURTHER CONSIDERATION of any time or credit or other credit facilities which the SSL from time to time grant to me/us, Mr/Mrs (Association) _____ (Hereinafter referred to as the obligor (s) I/WE agree that all moneys and sales proceed from all my/our shops present and future including the shop located at: _____ shall stand charged with the due payment of all indebtedness or liabilities, contingent or otherwise and whether matured or payable at some future date, at any time owing by me/us, together with interest and fees charged in the SSL's customary manner and at the rates for the time being charged by the SSL.
3. I/WE FURTHER AGREE that failing repayment by me/us on demand of any such indebtedness or liabilities or any interest thereon, the SSL shall be at liberty to take full possession and utilise such stocks and all goods in the said shops for the purpose of payment of the indebtedness or liabilities and interest as aforementioned. After payment out of the proceeds of all costs, charges and expenses of an incident to such realisation and the payment to the Bank of all such indebtedness or liabilities and interest as aforesaid, any balance is to be handed over to me/us; the SSL shall be under no obligation in respect of the goods and or moneys except as herein provided nor shall the Bank be liable for any loss arising out of such sales and or realisation.
4. I/WE FURTHER AGREE that in addition to any other rights or liens hereinbefore referred to, the SSL may, at its option at any time(s), without notice to me/us, appropriate and apply to the payment or reduction, whether in whole or in part, of any indebtedness or liabilities so owing by me/us to the SSL or any interests thereon, whether or not then due, sales proceeds of any and all goods in the shop or hereafter shall be, to the credit or belonging to me.
5. I/WE AGREE that If the total of all indebtedness or liabilities or any interest thereon at any time owing by me to the SSL shall exceed the current value of the goods and moneys then held by the SSL hereunder after deduction of such margin as the SSL may from time to time require, I /we shall at any time with notice from the SSL provide such additional security as may be satisfactory to restore and maintain the margin, and in the event of my/our failing to do so the SSL is hereby authorized to realize all the goods in the shop.
6. AND I/WE FURTHER AUTHORISE the SSL, giving us notice of dishonour in any case, to debit our account with the amount of any such discounted bills dishonoured or which the SSL may be called upon to pay together with interest thereon at the rate for the time being charged by the Bank and all legal and other expenses consequent on the dishonour thereof without prejudice to any remedy against us and to abstain from or abandon legal proceedings against any other party to such bills and if abandoned to charge the expenses thereof to the debit of my/our account.
7. I/WE FURTHER AGREE that this is to be a continuing security and shall cover any ultimate balance at any time owing by me/us to the SSL.

8. IT IS ALSO UNDERSTOOD AND AGREED that the SSL shall not be bound to assert or endorse any rights or liens hereunder or take any action in reference thereto and that the SSL shall in its discretion at any time or times relinquish its rights as to any particular goods and or moneys hereunder without thereby affecting or invalidating its rights hereunder as to all or any other goods and or moneys referred to.
9. I/WE also agree that in the event of default to repay the credit/ facility extended to me, the SSL is at liberty to create a legal mortgage or registered charge on the property (More particularly described in the schedule hereto) at my own expense.

S/N	ITEMS	QUANTITY	DESCRIPTION	ESTIMATED VALUE

10. NO TIME OR INDULGENCE granted by the SSL to me/us in respect of our indebtedness or liabilities or any interest at any time owing shall in any way affect or prejudice any of the SSL's rights hereunder.

DATED the _____ day of _____ 20_____

SIGNED, SEALED AND DELIVERED

BY THE WITHIN-NAMED: _____

SIGNATURE: _____ (across a N50 stamp) _____

IN THE PRESENCE OF
WITNESS SIGNATURE: _____

NAME IN BLOCK LETTERS: _____

ADDRESS: _____

OCCUPATION _____



STARSEED SOLUTIONS LIMITED

Securing your business now

SPECIMEN SIGNATURE CARD

RC: 6876233

Account Number: _____ Date _____

Account Name: _____

Residential Address: _____

Business/Office Address: _____

Mail Address: _____ Mobile: _____

SPECIMEN A	SIGNATURE / THUMBPRINT	PHOTO
NAME		
POSITION		

SPECIMEN B	SIGNATURE / THUMBPRINT	PHOTO
NAME		
POSITION		
SPECIMEN C	SIGNATURE / THUMBPRINT	PHOTO
NAME		
POSITION		
SPECIMEN D	SIGNATURE / THUMBPRINT	PHOTO
NAME		
POSITION		

A/O SIGN	CSO SIGN	AUTHORISED SIGN
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MANDATE TO ACCOUNT _____
