

9. I/We fully understand and agree that Mango Asset Management shall not be liable for any loss or damages sustained by me/us by reason of the operation of the account provided such loss or damage was not caused or facilitated by Mango Asset Management or any of its staff acting on its behalf.
10. That Mango Asset Management is authorised to impose penalties for any withdrawal made prior to maturity or without due notice.
11. That I/We shall from time to time provide Mango Asset Management with any documentation necessary for Mango Asset Management to determine the validity of the investments through this account.
12. In the absence of clear disposal instruction the principal amount and interest at maturity will be liquidated and Mango Asset Management may at its discretion hold the funds in a non interest bearing account pending further instructions or send a payment order or cheque to me/us at my/our last, known address.
13. I/We are fully aware that funds transfer instruction on this account shall be by my/our letter duly signed according to mandate and I/We hereby acknowledge that the use of facsimile, untested telexes, photocopied letters, electronic mails (on letter head or otherwise) or other unsecured means of communication to convey instructions for funds transfers or any other such instructions not backed by duly signed original letter from me/us that will lead to the debit or credit, as the case may be, of my/our account is fraught with additional risks and fraud exposure.
14. In consideration of Mango Asset Management agreeing to accept and act upon any such instructions communication and documents, by facsimile, untested telexes, electronic mails or photocopied letters issued according to my/our mandate unaccompanied by original copy of our duly signed letter; I/We hereby irrevocably undertake to indemnify Mango Asset Management and hold it harmless from and against all cost, (including but without limitation to) legal fees and expenses claims, losses, liabilities, damages and instructions, communication or documents.
15. Furthermore, I/We hereby irrevocably release Mango Asset Management from all liability, loss and damages in the event that any untested telex or facsimile transmission, electronic mail or photocopied letter is not received or mutilated, illegible or interrupted, duplicated, incomplete, unauthorized or delayed for any reason, or in the event that termination of the investments with Mango Asset Management is duly made by me/us in accordance with the mandate but contrary to any law or regulation presently in force.
16. Mango Asset Management shall have absolute discretion, for any reason, whatsoever; to act or not to act upon documentation received by facsimile, untested telex, electronic mail or photocopied letter unaccompanied by a duly signed original copy of a letter issued by me/us and/or to request verification or documents received by such means.
17. Also, in consideration of Mango Asset Management issuing or accepting third party cheques and/or draft from time, to time, at my/our request, I/we hereby irrevocably undertake that I/we shall fully indemnify Mango Asset Management against all losses, expenses, costs damages or otherwise, that may occur as a result of the, issuance or acceptance of the said their party cheques and or/draft.
18. With respect to joint investment, Mango Asset Management may rely upon the authority of those present without more for purpose of dealing with us until the receipt by Mango Asset Management of an instruction revoking or modifying same provided however that in the case of an actual or suspected crisis or deadlock in the running/maintenance of the investment, Mango Asset Management shall at its circumstances to protect our interest (including but not limited to the acceptance or rejection of a purported instruction) and we hereby indemnify Mango Asset Management for any loss howsoever arising incurred by Mango Asset Management as a consequence of Mango Asset Management's action(s) in such circumstances. "Mango Asset Management views seriously incidence of dud cheque issuance. To this end, we expect Mango Asset Management customers to take steps to avoid issuance of same. Mango Asset Management shall report incidence of dud cheques to appropriate authorities for their further action Mango Asset Management views seriously incidence of dud cheques issuance. To this end, we expect Mango Asset Management customers to take steps to avoid issuance of same. Mango Asset Management shall report incidence of dud cheques to appropriate authorities for their further action.
19. IT IS HEREBY AGREED AS FOLLOWS;
 - a. I/We hereby authorise Mango Asset Management to initiate, roll over or reinvest our investment in Commercial Paper Note(s) hereafter referred to as "Instrument(s)" issued by various registered companies in Nigeria and the authority herein given shall extend to Mango Asset Management as its sole discretion moving my/our said investment from one particular instrument to another in good faith and as demanded by commercial expediency.
 - b. I/We hereby authorise Mango Asset Management to maintain safe custody of the instrument (s) on its behalf for the tenor of the investment.
 - c. Mango Asset Management's role is limited to the custody of the instrument(s). It is does not imply or include recourse for the value or worth of the investment.
 - d. I/We agree that the responsibility for the repayment of the value of the investment shall be that of the issuers of the instrument(s).
 - e. In the event of loss or destruction of the instrument(s) whether or not due to lack of diligence or care on the part of Mango Asset Management, the issuer(s) of the instrument(s) will repay me/us the value of the instrument upon proper identification or evidence of title to the instrument(s).
 - f. I/We agree and understand that the commitment of Mango Asset Management to maintain custody of the instrument(s) is limited to the forgoing conditions only and no further commitments is intended, whether express or implied.
20. That the above resolutions/mandate shall remain valid and in force until rescinded by notice in writing under my/our hand.

INDIVIDUAL/JOINT ACCOUNT HOLDERS

NAME	TELEPHONE	EMAIL ADDRESS	SIGNATURE

DATE

D	D	M	M	Y	Y	Y	Y

9. SIGNATURE MANDATE FOR JOINT ACCOUNT

1 TITLE	<input type="text"/>	NAME	<input type="text"/>	PHOTO																
SURNAME	<input type="text"/>																			
FIRST NAME	<input type="text"/>																			
OTHER NAME	<input type="text"/>																			
DATE OF BIRTH	<table border="1" style="display: inline-table; vertical-align: middle;"> <tr> <td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td> </tr> <tr> <td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td> </tr> </table>	D	D		M	M	Y	Y	Y	Y									IDENTIFICATION TYPE	<input type="text"/>
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IDENTIFICATION NO	<input type="text"/>	TELEPHONE NUMBER	<input type="text"/>																	
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D	D	M	M	Y	Y	Y	Y													

2 TITLE NAME

SURNAME

FIRST NAME

OTHER NAME

DATE OF BIRTH

D	D	M	M	Y	Y	Y	Y

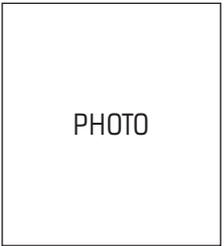
 IDENTIFICATION TYPE

IDENTIFICATION NO TELEPHONE NUMBER

SIGNATURE DATE

D	D	M	M	Y	Y	Y	Y

SIGNATURE INSTRUCTION: TWO TO SIGN ANY TO SIGN



10. DECLARATION

I/We hereby apply for the opening of the account named..... I/We understand that the information given herein and the documents supplied are the basis for opening such account(s) and I/We therefore warrant that such information is correct.

I/We further undertake to indemnify Mango Asset Management for any loss suffered as a result of any false information or error in the information provided to Mango Asset Management.

NAME SIGNATURE DATE

D	D	M	M	Y	Y	Y	Y

NAME SIGNATURE DATE

D	D	M	M	Y	Y	Y	Y

FOR INTERNAL USE

1. REQUIREMENTS CHECKLIST

S/N	DOCUMENTS REQUIRED CHECKED	CHECKED	DEFERRED	WAIVED	N/A
A.	Duly completed and signed account opening form (all relevant fields must be completed)				
B.	Duly completed and signed specimen signature card for Joint account				
C.	One (1) clear passport-size photographs each with the client's name and signature on the reverse side				
D.	The Sighted, Notarised or Certified copy of the means of identity (evidence of identity) of the client				
E.	The Sighted, Notarised or Certified copy of the proof of residential address (evidence of residential address) of the client				
F.	The Sighted, Notarised or Certified copy of the valid residence permit of a resident non-Nigerian				
G.	The Sighted, Notarised or Certified copy of the power of attorney (where applicable)				
H.	The tax identification number of the client, if available. The Sighted, Notarised or Certified copy of the tax certificate or tax card may also be provided, if available				

AUTHENTICATION FOR POLITICALLY EXPOSED PERSONS AND FINANCIALLY EXPOSED PERSONS

ARE ANY OF THE SIGNATORIES, DIRECTORS OR SHAREHOLDERS POLITICALLY EXPOSED? YES NO

ARE ANY OF THE SIGNATORIES, DIRECTORS OR SHAREHOLDERS FINANCIALLY EXPOSED? YES NO

RISK ASSESSMENT PROFILE

HIGH RISK - CATEGORY A MEDIUM RISK - CATEGORY B LOW RISK - CATEGORY C

A. ACCOUNT OPENED BY

NAME

SIGNATURE DATE

D	D	M	M	Y	Y	Y	Y