

1. ACCOUNT OPENING FORM - INDIVIDUAL

CONFIDENTIAL

MANDATORY - PLEASE COMPLETE THIS SECTION

HOW DID YOU HEAR ABOUT US? ☐ RADIO ☐ NEWSPAPER ☐ BILLBOARD ☐ TV ☐ INTERNET ☐ SOCIAL MEDIA ☐ FIRSTBANK ☐ FRIEND/FAMILY ☐ OTHER

PERSONAL INFORMATION

TITLE	<input type="text"/>	GENDER	<input type="checkbox"/> MALE <input type="checkbox"/> FEMALE	AFFIX APPLICANT PASSPORT PHOTOGRAPH HERE
FIRST NAME	<input type="text"/>	OTHER NAME	<input type="text"/>	
SURNAME	<input type="text"/>			
RESIDENTIAL ADDRESS	<div style="display: flex; justify-content: space-between;"> <div> <input type="text"/> HOUSE NUMBER </div> <div> <input type="text"/> STREET NAME </div> </div> <div style="display: flex; justify-content: space-between;"> <div> <input type="text"/> CITY/TOWN </div> <div> <input type="text"/> LOCAL GOVT. AREA </div> </div> <div style="display: flex; justify-content: space-between;"> <div> <input type="text"/> STATE, COUNTRY </div> </div>			
MAILING ADDRESS (OUTSIDE NIGERIA OR IF DIFFERENT FROM ABOVE)	<div style="display: flex; justify-content: space-between;"> <div> <input type="text"/> HOUSE NUMBER </div> <div> <input type="text"/> STREET NAME </div> </div> <div style="display: flex; justify-content: space-between;"> <div> <input type="text"/> CITY/TOWN </div> <div> <input type="text"/> LOCAL GOVT. AREA </div> </div> <div style="display: flex; justify-content: space-between;"> <div> <input type="text"/> STATE, COUNTRY </div> </div>			
DATE OF BIRTH	<div style="display: flex; justify-content: space-between;"> <div> <input type="text"/> D </div> <div> <input type="text"/> D </div> <div> <input type="text"/> M </div> <div> <input type="text"/> M </div> <div> <input type="text"/> Y </div> <div> <input type="text"/> Y </div> <div> <input type="text"/> Y </div> <div> <input type="text"/> Y </div> </div>	PLACE AND COUNTRY OF BIRTH	<input type="text"/>	
MARITAL STATUS	<input type="checkbox"/> SINGLE <input type="checkbox"/> MARRIED <input type="checkbox"/> DIVORCED <input type="checkbox"/> WIDOWED			
EMAIL ADDRESS	<input type="text"/>			
MOBILE PHONE NUMBER 1	<div style="display: flex; justify-content: space-between;"> <div> <input type="text"/> COUNTRY CODE </div> <div> <input type="text"/> NUMBER </div> </div>	MOBILE PHONE NUMBER 2	<div style="display: flex; justify-content: space-between;"> <div> <input type="text"/> COUNTRY CODE </div> <div> <input type="text"/> NUMBER </div> </div>	
MOTHER'S MAIDEN NAME	<input type="text"/>		RELIGION (OPTIONAL)	<input type="text"/>
STATE OF ORIGIN	<input type="text"/>		LGA OF STATE OF ORIGIN	<input type="text"/>
NATIONALITY	<input type="text"/>			
DO YOU HAVE DUAL CITIZENSHIP?	<input type="checkbox"/> YES <input type="checkbox"/> NO IF YES, PLEASE STATE SECOND NATIONALITY <input type="text"/>			
DO YOU HAVE IMMIGRANT STATUS IN OR ARE YOU A RESIDENT OF ANOTHER COUNTRY I.E. ARE YOU A PERMANENT RESIDENT, GREEN CARD HOLDER OR RESIDENT ALIEN?	<input type="checkbox"/> YES <input type="checkbox"/> NO IF YES, PLEASE STATE THE COUNTRY <input type="text"/>			
RESIDENCY STATUS	<input type="checkbox"/> PERMANENT <input type="checkbox"/> TEMPORARY		RESIDENT PERMIT NO. (IF APPLICABLE)	<input type="text"/>
PERMIT ISSUE DATE	<div style="display: flex; justify-content: space-between;"> <div> <input type="text"/> D </div> <div> <input type="text"/> D </div> <div> <input type="text"/> M </div> <div> <input type="text"/> M </div> <div> <input type="text"/> Y </div> <div> <input type="text"/> Y </div> <div> <input type="text"/> Y </div> <div> <input type="text"/> Y </div> </div>	PERMIT EXPIRY DATE	<div style="display: flex; justify-content: space-between;"> <div> <input type="text"/> D </div> <div> <input type="text"/> D </div> <div> <input type="text"/> M </div> <div> <input type="text"/> M </div> <div> <input type="text"/> Y </div> <div> <input type="text"/> Y </div> <div> <input type="text"/> Y </div> <div> <input type="text"/> Y </div> </div>	
ID TYPE	<input type="checkbox"/> INTERNATIONAL PASSPORT <input type="checkbox"/> DRIVERS LICENCE <input type="checkbox"/> NATIONAL ID CARD <input type="checkbox"/> PERMANENT VOTERS CARD <input type="checkbox"/> OTHERS			
	IF OTHERS PLEASE SPECIFY <input type="text"/>			
ID NUMBER	<input type="text"/>		PLACE OF ISSUE	<input type="text"/>
ID ISSUE DATE	<div style="display: flex; justify-content: space-between;"> <div> <input type="text"/> D </div> <div> <input type="text"/> D </div> <div> <input type="text"/> M </div> <div> <input type="text"/> M </div> <div> <input type="text"/> Y </div> <div> <input type="text"/> Y </div> <div> <input type="text"/> Y </div> <div> <input type="text"/> Y </div> </div>	ID EXPIRY DATE	<div style="display: flex; justify-content: space-between;"> <div> <input type="text"/> D </div> <div> <input type="text"/> D </div> <div> <input type="text"/> M </div> <div> <input type="text"/> M </div> <div> <input type="text"/> Y </div> <div> <input type="text"/> Y </div> <div> <input type="text"/> Y </div> <div> <input type="text"/> Y </div> </div>	
ONLINE ACCESS TO ACCOUNT	<input type="checkbox"/> YES <input type="checkbox"/> NO			
PREFERRED MEANS OF COMMUNICATION	<input type="checkbox"/> POST <input type="checkbox"/> E-MAIL <input type="checkbox"/> IN PERSON <input type="checkbox"/> HOLD MAILES			

EMPLOYMENT DETAILS

EMPLOYMENT STATUS	<input type="checkbox"/> SALARIED EMPLOYMENT <input type="checkbox"/> SELF-EMPLOYED <input type="checkbox"/> RETIRED <input type="checkbox"/> UNEMPLOYED			
OCCUPATION	<input type="text"/>	DATE OF EMPLOYMENT	<div style="display: flex; justify-content: space-between;"> <div> <input type="text"/> D </div> <div> <input type="text"/> D </div> <div> <input type="text"/> M </div> <div> <input type="text"/> M </div> <div> <input type="text"/> Y </div> <div> <input type="text"/> Y </div> <div> <input type="text"/> Y </div> <div> <input type="text"/> Y </div> </div>	
BUSINESS/EMPLOYER'S NAME	<input type="text"/>			

INDUSTRY																																																													
EMPLOYER'S ADDRESS																																																													
	STREET NAME																																																												
	CITY/TOWN															LOCAL GOVT. AREA																																													
	STATE, COUNTRY																																																												
ANNUAL SALARY/ EXPECTED ANNUAL INCOME	<input type="checkbox"/> LESS THAN N50,000					<input type="checkbox"/> N51,000-N250,000					<input type="checkbox"/> N251,000 - N500,000					<input type="checkbox"/> N501,000 - LESS THAN N1 MILLION																																													
	<input type="checkbox"/> N1 MILLION - LESS THAN N5 MILLION					<input type="checkbox"/> N5 MILLION - LESS THAN N10 MILLION					<input type="checkbox"/> N10 MILLION - LESS THAN N20 MILLION																																																		
	<input type="checkbox"/> ABOVE N20 MILLION																																																												
OFFICE PHONE NUMBER	<input type="text"/>			<input type="text"/>																											FAX NUMBER	<input type="text"/>			<input type="text"/>																										
	COUNTRY CODE			NUMBER																											COUNTRY CODE			NUMBER																											

NEXT OF KIN

TITLE	<input type="text"/>			FIRST NAME	<input type="text"/>																																																	
SURNAME	<input type="text"/>															OTHER NAME	<input type="text"/>																																					
DATE OF BIRTH	<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"/>	<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"/>	<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"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	GENDER	<input type="checkbox"/> M	<input type="checkbox"/> F																				
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MOBILE PHONE NUMBER	<input type="text"/>			<input type="text"/>																											EMAIL ADDRESS	<input type="text"/>																						
	COUNTRY CODE			NUMBER																																																		
CONTACT ADDRESS																																																						
	HOUSE NUMBER															STREET NAME																																						
	CITY/TOWN															LOCAL GOVT. AREA																																						
	STATE, COUNTRY																																																					

ADDITIONAL DETAILS

NAME OF BENEFICIAL OWNER(S) (IF ANY)	<input type="text"/>																													
SPOUSE'S NAME (IF APPLICABLE)	<input type="text"/>																													
SPOUSE OCCUPATION	<input type="text"/>																													
SPOUSE DATE OF BIRTH	<input type="text"/>																													
SOURCES OF FUND TO THE ACCOUNT	1	<input type="text"/>																												
	2	<input type="text"/>																												
EXPECTED ANNUAL INCOME FROM OTHER SOURCES	1	<input type="text"/>																												
	2	<input type="text"/>																												
	3	<input type="text"/>																												
NAME OF ASSOCIATED BUSINESS(ES) (IF ANY)	<input type="text"/>																													
TYPE OF BUSINESS	<input type="text"/>																													
BUSINESS ADDRESS	<input type="text"/>																													

TRADE SETTLEMENTS

Please note that proceeds from sale of securities will be transferred directly to your bank account using the direct cash settlement platform of Central Securities and Clearing System (CSCS). Client's bank details will be provided to CSCS.

Kindly complete the attached Direct Cash Settlement Notification Form to indicate your interest.

BANK DETAILS 1

ACCOUNT NAME	<input type="text"/>
BANK NAME	<input type="text"/>
BRANCH NAME	<input type="text"/>
ACCOUNT NUMBER	<input type="text"/>
SORT CODE	<input type="text"/>
TAX IDENTIFICATION NUMBER (TIN)	<input type="text"/>

BANK DETAILS 2

ACCOUNT NAME	<input type="text"/>
BANK NAME	<input type="text"/>
BRANCH NAME	<input type="text"/>
ACCOUNT NUMBER	<input type="text"/>
SORT CODE	<input type="text"/>
TAX IDENTIFICATION NUMBER (TIN)	<input type="text"/>

BANK VERIFICATION NUMBER (BVN)									
CSCS BIOMETRIC NUMBER									

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			
i.	Letter of introduction from the relevant Diplomatic Mission/International Organisation certifying the accredited status of the potential client (where applicable)			
j.	Bankers Confirmation			

VERIFIED BY RELATIONSHIP MANAGER	
SIGNATURE	
DATE	
CHECKED BY COMPLIANCE	
SIGNATURE	
DATE	

APPROVED BY OPERATIONS	
SIGNATURE	
DATE	

2. MANDATE CARD - SIGNATURE CARD (INDIVIDUAL/JOINT)

CONFIDENTIAL

NAME

RESIDENTIAL ADDRESS

DATE ACCOUNT OPENED

D	D
<input type="text"/>	<input type="text"/>

M	M
<input type="text"/>	<input type="text"/>

Y	Y	Y	Y
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

TELEPHONE(S)

<input type="text"/>	<input type="text"/>	<input type="text"/>
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<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"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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COUNTRY CODE NUMBER

EMAIL ADDRESS

NAME(S) IN FULL		SPECIMEN SIGNATURE
NAME	<input type="text"/>	<input type="text"/>
NEXT OF KIN	<input type="text"/>	<input type="text"/>

SIGNING INSTRUCTIONS _____

AFFIX
APPLICANTS
PASSPORT
PHOTOGRAPH
HERE

3. INDEMNITY FORM

CONFIDENTIAL

TO: The Managing Director
FBNQuest Securities Limited
2 Broad Street, Lagos Island,
Lagos, Nigeria

Dear Sir/Madam,

INDEMNITY (Individual/Joint Account)

WHEREAS _____ (Name of customer) whose address is at _____
_____ ("The Customer") who is a client of FBNQuest Securities Limited ("The Company"),
has requested the Company to consider and/or act on all business, trading and payment instructions and/or other requests to the Company communicated from time to time
via electronic mail (e-mail) purportedly emanating from the email address(es) shown in the table below or such other email address that the Company may subsequently
agree to act upon at the Customer's request ("Email Instruction").

IN CONSIDERATION of the Company considering and/or acting upon an email instruction, the Customer hereby formally, unreservedly, irrevocably and unconditionally
declares and covenants as follows:

1. That the Company is hereby authorised, in its sole discretion, to consider and/or act upon email instruction and/or scanned instruction sent via email in accordance with the Client's existing mandate without the necessity of any original signature(s) or the requirement of any other confirmation on the part of the Company.
2. The Customer is fully aware that email instructions are unsecure means of communication and are therefore prone to the risk of omissions, errors, mis-statements, non-receipts, fraud and/or other unauthorised interventions by third parties, all such risk which the Customer hereby fully assumes.
3. The Company may, but is not obliged to seek telephone confirmation or other form(s) of confirmation of an email instruction; and shall exercise its discretion to proceed or refrain from acting upon an email instruction in the event that the Company is unable to obtain satisfactory confirmation thereof, or has any reason to doubt the authenticity of an email instruction or the confirmation received in respect thereof.
4. The Company has no obligation whatsoever to confirm or verify the identity of the person(s) sending any email instruction or the genuineness of any email instruction. Any transaction processed pursuant to an email instruction shall be binding on the Customer for all intents and purposes and whether made with or without the Customer's authority, knowledge or consent.
5. The Customer shall ensure the security of his/her/their email address(es) and electronic devices; and shall inform the Company in writing forthwith upon the happening of any circumstances likely to render the continued use of email instructions unsafe.
6. The Company shall endeavour to refrain from processing an email instruction upon receiving a notification pursuant to Clause 5 above. This shall however be without prejudice to the Customer's covenants and obligations herein in respect of any transaction processed whether prior or subsequent to the notification.
7. The Company retains the sole discretion to process an email instruction, or any part thereof; and shall not be under any obligation to provide reasons for failing so to do.
8. The Customer waives all right of action or defences it may have against the Company in connection with all matters contemplated herein, and shall further hold the Company free and harmless from any responsibility, liability or adverse consequence (whether direct or indirect) in connection with receiving, considering and/or processing the Customer's Email Instruction(s). The Customer shall further indemnify and keep the Company fully indemnified against all litigations, actions, claims, loss, damage, costs and/or expenses which may be brought against the Company or suffered or incurred by the Company and which may have arisen either directly or indirectly out of or in connection with the Company's receiving, consideration and/or processing the Customer's email instruction(s).
9. This Indemnity shall be a continuing obligation in respect of any and all matters connected to or arising from the Company's receipt, consideration or processing of the Customer's email instructions.

This Indemnity shall be construed in accordance with the laws of the Federal Republic of Nigeria.

Email Addresses (the email addresses must be one that previously exists in the Company's records)

PRIMARY EMAIL ADDRESS	<input type="text"/>
ALTERNATIVE EMAIL ADDRESS	<input type="text"/>
ALTERNATIVE EMAIL ADDRESS	<input type="text"/>
ALTERNATIVE EMAIL ADDRESS	<input type="text"/>
ALTERNATIVE EMAIL ADDRESS	<input type="text"/>

SIGNED, SEALED AND DELIVERED

By the customer:

NAME

SIGNATURE

DATE

D	D	M	M	Y	Y	Y	Y
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

4. TERMS AND CONDITIONS

CONFIDENTIAL

TERMS AND CONDITIONS

FBNQuest Securities Limited is an FBN Holdings Company.

These terms and conditions shall apply to the operation of all FBNQuest Securities Brokerage Account (the Account) and form an integral part of the Agreement with me.

1.0 Account Update

I have irrevocably requested and FBNQuest Securities has agreed to open an Brokerage Account (the Account) on behalf of me.

2.0 Genuineness of Instruments

I agree to assume full responsibility for the genuineness, correctness and validity of all endorsement appearing on all cheques, orders, bills, notes, negotiable instruments, share warrants, receipts and other documents deposited for investment purposes.

3.0 Safe Operation of Account

- 3.1 I agree to safely operate the account.
- 3.2 I agree to assume full responsibility and ensure safe custody of all print and electronic correspondence issued to/or by FBNQuest Securities regarding the account.
- 3.3 I agree to notify FBNQuest Securities immediately whenever he/she knows or has any reason to suspect that an unauthorised person has access to any print or electronic correspondence issued to or by FBNQuest Securities regarding the account
- 3.4 I agree to indemnify FBNQuest Securities against any loss, damage or liability resulting from his/her non-compliance to the above.

4.0 Instructions

I authorise FBNQuest Securities to honour all written instructions issued on the Account provided such orders are executed in accordance with the Account mandate. I agree that FBNQuest Securities may refuse to act on any instruction if:

- a) It doubts the authenticity of the instruction or does not consider it to be sufficiently clear.
- b) It believes that doing so might cause a breach of any law, regulation, code, order or contractual obligation binding on FBNQuest Securities or me.

5.0 Third-Party enquiries

I agree and authorise FBNQuest Securities without reservation to make third-party enquiries about his/her person and business now or at any time in the future prior to considering any request of mine for investment services or credit facilities. I agree and authorise FBNQuest Securities without reservation to make third-party enquiries about his/her person and business now or at any time in future in order to satisfy all required Know your Customer ("KYC") obligations statutorily imposed from time to time on Financial Institutions in the Federal Republic of Nigeria.

6.0 Variation

- 6.1 I agree that FBNQuest Securities in its sole discretion may at any time suspend or vary the terms and conditions of the operation of the Account. FBNQuest Securities will however promptly notify me of any suspension of service, changes regarding the operation of the Account of applicable charges and tariffs payable by me.

7.0 Law

These terms and conditions agreed between me and FBNQuest Securities shall be read and interpreted in accordance with the laws of the Federal Republic of Nigeria.

8.0 Termination

It is agreed that FBNQuest Securities shall terminate the operation of the Account upon receipt of I's written instruction. Either I or FBNQuest Securities may terminate the operation of the Account upon receipt of 72 hours prior written notice.

9.0 Data

- 9.1 I agree that FBNQS may use the information disclosed in connection with or as a result of operating the Account ("Data") for assessment and analysis and to identify products and services (including those supplied by third parties) which may be relevant to me. We may disclose data:
 - a) To credit reference agencies, any person who may assume our rights under this Agreement, a member of FBN Holdings Group, or
 - b) If we have a right or duty to disclose or are compelled to do so by law.
- 9.2 I consent to the processing of personal data in line with FBNQuest Data Privacy Policy (<https://fbnquest.com/quicklinks/policies/privacy-policy/>).

10.0 Contact details

I agree that FBNQuest Securities will use the address and any other details given on the Account update documentation to contact me. I agree to immediately inform FBNQuest Securities of any changes or additions to those details. All notices and correspondence required to be provided by FBNQuest Securities to I will be forwarded to that address until FBNQuest Securities receives a written notification of I's change of address.

11.0 Fees and Charges

I agree that FBNQuest Securities shall set-off against the account any pre-advised charge(s), tariff(s), deductions or costs associated with the operation of the account by I.

12.0 Operation of Account

- 12.1 I agree that the operation of the account is subject to compliance by FBNQuest Securities with all laws, regulations, administrative rules and orders which may from time to time be authorised by the Federal Government of Nigeria and/or any other regulatory authorities in Nigeria.
- 12.2 In consideration of FBNQuest Securities allowing me to operate the account from time to time, I hereby undertake to hold FBNQuest Securities harmless and keep FBNQuest Securities indemnified from all losses, costs, or damages FBNQuest Securities may sustain or be put to.
- 12.3 I agree that FBNQuest Securities is under no obligation to honour any withdrawal order on the account unless there are sufficient funds in the account to cover the value of the said withdrawal thereby rendering such instruction or order invalid and of no effect.
- 12.4 I agree that FBNQuest Securities will accept no liability whatsoever for funds handed to members of its staff outside office hours or outside the FBNQuest Securities office premises, except those officers have been pre-authorised by FBNQuest Securities. FBNQuest Securities shall from time to time communicate in writing to I the names of officers authorised to receive funds on its behalf.
- 12.5 I agree that in the absence of clear disposal instruction of unutilised funds in I's account, FBNQuest Securities may at its discretion hold the funds in a non-interest bearing account pending further instructions from me.
- 12.6 I agree that FBNQuest Securities shall not be liable for any loss or damages sustained by him/her by reason of the operation of the account provided such loss or damages was not caused or facilitated by FBNQuest Securities or any of its staff action on its instruction.

13.0 Indemnity for Third-Party Instruments

I agree that in consideration of FBNQuest Securities issuing or accepting third-party Bank cheques, Bank drafts and/or other negotiable instruments from time to time, I hereby irrevocably undertake to fully indemnify FBNQuest Securities against all losses, expenses, costs, damages or otherwise, that may occur as a result of the issuance or acceptance of the said third-party cheques, draft and/or negotiable instrument.

14.0 Right of Set-off

I agree that in addition to any general lien or similar right to which FBNQuest Securities may be entitled by law, FBNQuest Securities may at any time and without prior notice to me combine or consolidate all or any of I's accounts with and liabilities to FBNQuest Securities or any other account or in any other respect whether such liabilities be actual or contingent, primary or collateral and several or joint.

15.0 Investment Risk Warning

15.1 I agree that FBNQuest Securities shall have no responsibility or any liability to me for any diminution of I's portfolio due to any future governmental order, levy, law, tax, embargo, moratorium or imposts or depreciation in value of stocks due to inflation or the unavailability of funds due to exchange restrictions on convertibility, requisitions, involuntary transfers, seizure of any character, exercise of military or usurped powers, or other similar causes beyond the control of FBNQuest Securities and that any or all funds standing to the credit of the account will be payable only in such local currencies as may then be in circulation in the Federal Republic of Nigeria.

15.2 I by entering into this agreement hereby understands the risks inherent in securities trading and that the value of shares may fall as well as rise and that past performance of shares is not a guide to future performance. Further to regulatory requirements, FBNQuest Securities maintains a Risk Disclosure Documents. I hereby acknowledges that the maintenance of the Account is subject to the Risk Disclosure Document annexed to this form.

16.0 Acceptable Instructions

I agree that all instructions on the account shall be duly signed according to the account mandate. I hereby acknowledges that the use of facsimile, untested telexes, photocopied letters, electronic mails (on the letter head or otherwise) or other unsecured means of communication to convey instructions not backed by a duly signed original letter from I, whatever the case may be, is associated with additional risks of fraud exposure.

I shall execute an indemnity form in consideration of FBNQuest Securities agreeing to accept and act upon any such instructions, communication and documents by facsimile, untested telexes, electronic mails or photocopied letters issued according to the account mandate unaccompanied by an original copy of Is duly signed letter, irrevocably undertaking to indemnify FBNQuest Securities and hold it harmless from and against all cost (including but without limitation to legal fees and expenses, claims, losses, liabilities and damages.

FBNQuest Securities 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 and/or to request verification of documents received by such means.

17.0 Disruption of Service(s)

I agree that FBNQuest Securities shall have no liability for failure to provide any agreed service(s) due to reasons beyond its reasonable control. These reasons include but are not limited to industrial action, failure of electricity supply, riots, civil commotion, political unrest or armed insurrection.

18.0. Regulatory Disclosure

I agree and authorise FBNQuest Securities Limited to disclose any or all of its information in compliance with any regulatory disclosure obligations statutorily imposed from time to time on Financial Institutions operating in the Federal Republic of Nigeria.

19.0 Dispute Resolution Mechanism

In the event of a complaint, clients can lodge a formal complaint by writing to the Managing Director, FBNQuest Securities Limited or emailing info@fbnquestsecurities.com. However, where I feels the complaint has not been properly dealt with, I may escalate the complaint to the Nigerian Stock Exchange (the "NSE") in furtherance of Article 125 of the NSE Rules and Regulations Governing Dealing Members which states that the NSE has power to adjudicate disputes between clients and dealing member firms.