



RESOLUTION

I as Secretary of _____ company (hereby referred to as "the Company" incorporated and existing under the laws of _____ hereby certify to HFC BANK (GHANA) LIMITED (hereinafter referred to as the 'HFC BANK') that a meeting of the Board of Directors of the said Company was duly called and held at its registered office at _____ on the _____ day of _____ 20 _____ that at the said meeting, a quorum was present and voting throughout, and that the following resolutions were adopted and are now in full force and effect:

- 1. RESOLVED, that an account be opened with THE HFC BANK.
2. RESOLVED, that HFC BANK be and is hereby designated as depository of the Company and that the Officers and Agents of the Company are hereby authorised to deposit any funds of the company into the Company's account(s) with HFC BANK and to deposit other assets of the Company with HFC BANK at the Head Office or at any of its Branches.
3. RESOLVED, that until contrary instructions of the Board of Directors have been communicated to HFC BANK, any funds of the Company deposited will be subject to withdrawal or charge at any time or from time to time on presentation of cheque's, notes drafts, bills of exchange, acceptances undertakings and other instruments or orders for payment of money, signed, accepted or endorsed on behalf of the Company by the authorised signatories.

CHAIRMAN SIGNATURE/DATE

COMPANY SECRETARY SIGNATURE/DATE

REQUEST TO OPEN AN ACCOUNT

APPLICATION FOR OPENING OF CORPORATE ACCOUNT

LIMITED BY SHARES: [] LIMITED BY GUARANTEE []
PRIVATE COMPANY: [] PUBLIC COMPANY []
NAME COMPANY: _____
CERTIFICATE OF INCORPORATION NO./DATE: _____
CERTIFICATE TO COMMENCE BUSINESS ,NO./DATE: _____
REGISTERED OFFICE: _____
MAILING ADDRESS: _____
TELEPHONE NUMBER: _____ FAX: _____
E-MAIL: _____
MAIN LINE OF BUSINESS: _____
NAME & ADDRESS OF AUDITORS: _____

SHAREHOLDING STRUCTURE (SCHEDULE)
MEMBERS OF BOARD OF DIRECTORS (SCHEDULE)

MANAGEMENT

Table with 2 columns: NAME, TITLE. Multiple empty rows for data entry.

ACCOUNTS WITH OTHER BANKS (INCLUDING HFC BANK BRANCHES)

Table with 2 columns: BANK NAME AND ADDRESS, ACCOUNT NAME AND ADDRESS. Multiple empty rows for data entry.

HFC BANK OFFICIAL USE

Customer No.:
Customer Status:
Sector: Industry:
Target: Account Officer:

Account Number

HFC BANK (GHANA) LIMITED
[]

REFERENCES (INTERNAL ACCOUNTS ONLY)

NAME AND ADDRESS	ACCOUNT NUMBER	SIGNATURE

WE REQUEST THE OPENING OF A CURRENT ACCOUNT WITH HFC BANK (GHANA) LIMITED.
 WE CERTIFY THAT THE ABOVE PARTICULARS ARE CORRECT.

DIRECTOR'S SIGNATURE

DIRECTOR'S SIGNATURE

DIRECTOR'S SIGNATURE

SEAL/STAMP

COMPANY MANDATE

TO: HFC BANK (GHANA) LIMITED

We the undersigned acting on behalf of the company hereby request you to open a current account in the name of _____

We understand that any sum standing to the debit of the current account shall be liable to interest chargers at the rate fixed by HFC BANK (GHANA) LIMITED from time to time. You are authorised to debit the account with your usual banking charges, interest, commission, etc. We hereby certify that the following is a true copy of the resolutions adopted by the Board of Directors, of the Company held at _____ on _____

And the resolutions have not subsequently been rescinded or modified, and that the Company has not imposed any restrictions and/or conditions on the exercise by the Board of any of its powers to borrow monies or to invest the funds of the Company or to issue debentures or otherwise.

We agree that in addition to any general lien or similar rights to which HFC BANK (GHANA) LIMITED may be entitled by law equity or contract, you may at any time without notice combine or consolidate all or any of the company's accounts and set off or transfer any sum or sums standing to the credit of any one or more to such accounts or any other credit towards satisfaction of any of the Company's liabilities to you or any other account in any other respect. Notwithstanding any term or agreement to the contrary in relation to the operation of the Company's accounts, or the deposit of cheque's, valuables, securities, negotiable instruments or other assets of the Company you may exercise your lien on any or all of the above and may not release any sum or sum(s) standing on the credit of our account(s) or any of the above until all liabilities of the Company to the Bank have been discharged whether such liabilities be actual or contingent, primary or collateral several or joint.

CHAIRMAN
SIGNATURE/DATE

COMPANY SECRETARY
SIGNATURE/DATE

COMPANY SEAL/STAMP