**fetswallet Customer Registration Form** 

*Note: All fields marked with the asterix (\*) are mandatory*

**Title: Mr. Mrs. Miss Dr. Chief**

**Surname\***

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**First Name\***

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**Date of Birth** (dd/mm/yyyy)\*

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 **Gender M F**

**Mobile Phone Number\* Network (Glo, Airtel, MTN, Etisalat)**

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**Mother’s Maiden name\***

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**Nationality: Nigerian Other (Please specify)**

**Address\***

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**City State**

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**Email Address**

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**Next of Kin Relationship**

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**Address of Next of Kin**

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**Contact Number of Next of Kin**

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**Transaction Level**

 **1: fetswallet Easy** *{₦0 - ₦3,000}* **2: fetswallet Plus** *{₦3,001 - ₦10,000}* ***3:*****fetswallet Premium** *{₦10,001 - ₦100,000*}

**Means of Identification**

 International Passport Voter’s ID Driver’s License National ID

***Details of Referral***

**Name:** *\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_*

**Phone Number:** *\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_*

***Official: fets ONLY***

I confirm that the information given above is true. I confirm that I have read and I agree to FETS terms and conditions overleaf.

*KYC Verification / Compliance*

*Verifying Officer, Signature & Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_*

fetswallet TERMS AND CONDITIONS

**1 THE AGREEMENT**

1.1 When you open a fetswallet account you must know the terms and conditions ("rules") for using your account. You need to understand each clause of the rules set out in this document. You are required to keep these rules as they are a binding agreement between you and us. When you apply for a fetswallet account you agree to these rules.

**2 WHAT WE MEAN**

The following definitions relate to these terms and conditions:

2.1 **"account"** means your fetswallet account which is accessed primarily through your cellphone phone and your card.

2.2 **"account holder"** means the individual in whose name the fetswallet account is registered.

2.3 **“Agent”** shall mean a designated distribution partner.

2.4 **“Default Pin”** means the default numbers we provide to you at first registration.

2.5 **"FICA"** means Financial Intelligence Centre Act.

2.6 **“KYC (Know Your Client)”** means the due diligence the Central Bank of Nigeria requires us to conduct on each Customer to identify and ascertain relevant information pertinent to providing a service to you.

2.7 **"Merchant"** means a seller of goods and/or services who will accept your fetswallet as payment for these goods and/or services.

2.8 **"fets Website"** refers to the website address www.fetswallet.com

**3 REGISTRATION**

3.1 We require your personal details and certain information before you can be registered with us. You must provide complete and accurate information for the level of transaction you require. **Please note that if all KYC requirements are not provided the account will not be activated**.

3.2 We will verify your identity and may refuse to open an account for you if we are not satisfied with the proof of identity you have provided to us.

**4 FEES AND OTHER CHARGES**

4.1 You pay fees when you make transactions/transfers. A list of these fees is available from the fets Head Office and Agents and also by contacting our Call Centre on **080022553387** or by accessing the FETS knowledgebase website.

**5 TRANSACTING**

5.1 When you first register with us, we shall provide you with a Default Pin number. You will be unable to carry out any transactions using this Default Pin, therefore you **must change** the Default Pin number BEFORE you can carry out any transactions on your fetswallet.

5.2 You may access the available funds in your account at any time using your cellphone. We will make every effort to provide the Services in accordance with the User Manual, however, please note that our Services are provided on an "as is" basis and without any warranties.

5.3 You must authorize your transactions with the secret PIN you created when you registered, or by such other methods we may prescribe from time to time.

5.4 The following transactions are based on your tier level:

LEVEL 1 USER - a minimal transaction of N3000 OR multiple transactions of up to N30,000. Minimal identification required.

LEVEL 2 USER - a minimal transaction of N10,000 OR multiple transactions of N100,000. Additional identification required; means of identification.

LEVEL 3 USER - a minimal transaction of 100,000 OR multiple transactions of N1,000,000. Additional identification required; means of identification and utility bill(s).

5.5 We may verify and confirm any record of deposit into your account. Our records will be deemed as correct unless the contrary is proven by substantiated evidence.

5.6 Any disputes regarding payment made via an Agent must be resolved with the Agent. fets is unable to reverse or charge-back any payment to you, should you have a dispute with an Agent.

5.7 Any dispute between you and a merchant does not affect our right to recover payments from you.

5.8 During a transaction, you will be required to enter your Pin to authorize your transaction. By entering your PIN, you agree and confirm that you authorized the said transaction. Please NOTE that you will be unable to reverse or cancel the transaction/payments thereafter.

fets Limited reserves the right to change or withdraw products, fees, commissions and terms without prior notice.

**Signature/ Thumbprint** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ **Date** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**6 YOUR PIN SECURITY AND USE**

6.1 Your pin is your signature to your fetswallet wallet and transaction. By using your pin you accept and agree to be bound by these terms and conditions

6.2 You are responsible for the safekeeping and proper use of your PIN, for keeping your PIN secret and for all transactions that take place on your account with your PIN and you indemnify us against any claims made in respect of such transactions.

6.3 If at any time you believe or know that your cellphone or PIN has been stolen or compromised, you can call us immediately on 0800 CALL FETS.

6.4 You will remain responsible for all transactions that occur until your PIN is deactivated.

6.5 We can accept your telephonic instructions without your written confirmation. We will confirm your identity when you call our Call Centre. These give us your authorization to execute your instructions.

**7 STATEMENTS**

7.1 A record of your recent transactions will be held on your phone via SMS. You may also request a statement from us showing all the transactions on your account. You must check each statement as soon as you receive it and inform us within 60 days of the date of the statement if you think that a statement incorrect and we shall investigate the inaccuracies.

**8 CLOSING YOUR ACCOUNT AND REVOKING YOUR PIN**

8.1 We will close your account on receiving a request from you.

8.2 We can close your account, restrict activity on your account or suspend access to your account if in any way we know or suspect your account is being used fraudulently, negligently or for illegal activities or if we must do so to comply with the law.

8.3 We can close your account if we believe that you are in breach of these terms and conditions, are trying to compromise our systems or interfering with any Services provided by us.

8.4 We may choose at any time to revoke your PIN or to close your account to protect our interests.

8.5 We may close your account if you do not use your cellphone and account for a period of 12 months, except where your contract for your cellphone is still valid.

8.6 We will not be responsible to you for any direct, indirect, consequential or special damages arising from any act or omission by us or any third party for whom we are responsible, whether arising in contract, delict or statute, if we close or suspend your account in the terms of this clause 8.

**9 FAILURE OR MALFUNCTION OF EQUIPMENT**

9.1 We are not responsible for any loss arising from any failure or malfunction, of cell phone networks, cell phones, the Internet or terminals or any of its supporting or shared networks, resulting from circumstances beyond our reasonable control.

**10 NOTICES**

10.1 The street address you supply on your fetswallet FICA Registration Form is regarded as your chosen address where notices may be given and legal documents may be served. You must notify us immediately should your physical, postal, email address or cellphone number change.

10.2 Customers that have completed the fetswallet FICA Registration Form:

We are entitled to send any notice to an email address specified on your application. This communication will be regarded as having been received by you, unless the contrary is proven by substantiated evidence.

10.3 Any correspondence that we send to you by post will be considered to have arrived within seven days of posting and any correspondence that we send to you by email will be considered to have arrived on the day that it was sent.

10.4 We are entitled to send information to you via SMS to the contact cellphone number supplied on your application form and as amended from time to time. These SMS mesages are for information purposes only.

10.5 You should send any legal notice to us at our chosen address.

 **If you have any question regarding the terms and agreement or wish to obtain more information, please send an email to: customercare@fetswallet.com**

**11 CONSENTS AND CONDUCT OF THE ACCOUNT**

You, the accountholder, consent to us:

11.1 Making enquiries about your credit record with any credit reference agency and any other party to confirm the details on this application.

11.2 Providing regular updates regarding the conduct of the account to the credit reference agencies and allowing the credit reference agencies to in turn make the record and details available to other credit grantors.

**12 GENERAL**

12.1 We may at any time amend these terms and conditions by notice in writing sent to you. Any amendment will not constitute a novation of this agreement.

12.2 You may not vary any of these terms and conditions.

12.3 A favour or concession we may give you will not affect any of our rights against you.

12.4 These terms and conditions are governed by the Central Bank of Nigeira (CBN).

12.5 We may allocate any money received from you or held on your behalf to settle any outstanding balance on your account. Should you default on your account while at the same time having a credit balance due and payable on any other account with us, we have the right to apply set-off on the affected accounts.

12.6 You must notify us if you are under an administration order, sequestration or any other form of insolvency.

12.7 We will not be responsible to you for any indirect, consequential or special damages arising from any act or omission by us or any third party for whom we are responsible and whether arising in contract, statute or delict.

12.8 You are responsible for your connection to the Internet and its associated costs.

12.9 You must notify us immediately of any change of your details in your application.

12.10 You agree that your information, including your personal information, your telephone conversations with our call centre and your transactions will be recorded and stored for record keeping purposes for 5 years from date of closure of account.

12.11 We are obliged by law to regularly update your personal particulars, such as your current residential address and contact information. We may contact you from time to time in this regard.

12.12 All copyright, trademarks and other intellectual property rights used as part of our Services or contained on our documents are owned by us, our Bank or its licensors. You agree that you acquire no rights thereto.

12.13 You accept that all transactions effected on your cellphone are subject to the Electronic Banking Agreement available on our website or from our call centre.

12.14 Your fetswallet account will not be transferred to any other mobile telecommunications company.