

DUD CHEQUE PLEDGE

(To be completed and executed by all account holders/customers)

Account Number(S)
(Cheque accounts)

I/We..... of
do hereby take a pledge that as an account holder of Haggai Mortgage Bank Limited, I/We shall;

1. Not issue cheques against unfunded accounts in line with CBN circular to Money Deposit Banks (MDBs) dated 5th July, 2013 with Ref No. FPR/DIR/CIR/GEN/03/005.
2. Not allow or permit my/our cheques (post-dated and otherwise) or other negotiable instrument(s) issued by me/ us in satisfaction of a debt/loan/mortgage/credit obligation return dishonoured on account of insufficient funds, without prior written notice to the Bank
3. Accept that by virtue of this pledge I/ we have been duly informed and we completely understand that erring account holders/ customers would be reported to the CBN, and the CBN will forward the/our/my account details to the EFCC for further investigation and prosecution to the full extent of the Laws enforceable in Nigeria.

I/We do hereby undertake that I/We shall cooperate and assist in any enquiry or investigation initiated by the Bank, regulatory body or law enforcement agency, concerning the issuance of Cheques against unfunded accounts.

Dated this day of 20

SIGNED by the within named account holder/ customer

NAME:..... NAME:.....

OCCUPATION:..... OCCUPATION:.....

SIGNATURE:..... SIGNATURE:.....

DATE:..... DATE:.....

*.....
Authorised Signatory

*.....
Authorised Signatory

Note to the account holder/ customer:

1. Please submit one signed copy of **The Pledge** at the customer relations desk
2. Keep one signed copy of **The Pledge** with you
3. All Bank accounts held by you in this account name in this Bank or any of its branches, would be considered as one and the same account for the enforcement of **The Pledge**.