



**Nigerian
Stockbrokers
Limited**
RC: 2334
(Member of The Nigerian Stock Exchange)

Affix
Passport
Photograph

E-Business Application Form

Date _____

Name _____

Contact Address (Not P.O. Box) _____

NSL Account No _____ CSCS No _____ CHN No _____

Mobile No _____ Email Address _____

E-Product Request (Please Tick Appropriately)

Transaction Information ☐

(View portfolio online only)

Direct Market Access (DMA) ☐

(Trade Online & view portfolio)

TERMS & CONDITIONS

The following Terms and Conditions apply to all Services provided by Nigeria Stockbrokers Limited ("NSL"), which is accessed by a User through the internet, phone or any hand-held or computer device.

In these Terms, "we", "us" or "our" refers to NSL and its successors, agents and assigns, while "you", "your" refers to you and/or any person who subscribes for, uses or authorize the use of the Service.

By signing at the end of these Terms and Conditions, you agree that you have received, read, understood and agree to be bound by the terms contained herein, and subsequent amendments thereto, as well as the laws, rules and regulations now existing or which may hereafter be enacted, issued or enforced. You also agree that you shall use the Services in accordance with these Terms. If you do not agree with the Terms contained herein, DO NOT ACCESS THE SERVICE.

TERMS USED

1. "Account" means the account held or to be held with NSL, the number of which is specified in the application form for a Service and/or communicated to the User, as appropriate.
2. "Transaction" means any transaction made via the Service.
3. "Service" means any service provided by NSL and accessed or used by a User through the internet, and/or phone and/or computer and/or other mobile, hand-held or computer device.
4. "Security Details" means any access number(s), password(s), security question(s) and answer(s), account number(s), login information, and any other security or access information or item, required or used by a User to access the Service.

YOUR RESPONSIBILITIES

By accepting these Terms and Conditions:

1. You confirm that you are the legal owner of the accounts and other financial information that may be accessed via the Service. You represent and agree that all information you provide to us in connection with the Service is and will remain accurate, current and complete; and that you have

the right to provide such information to us. You shall keep your account information up to date and accurate.

2. You accept responsibility for making sure that you understand how to properly use the applications and software for any Service. In the event we change or upgrade any Service, you are responsible for making sure that you understand how to use same, as changed or upgraded. We will not be liable to you for any losses caused by your failure to properly access the Service.
3. You shall continue to comply with all instructions issued by NSL from time to time regarding the use and operation of any Service you have chosen to access.
4. You are responsible for maintaining the confidentiality, security and integrity of your Security Details.
5. If you believe or should have known that your phone or any other device required to access your Account via a Service has been lost, stolen or compromised, it is your responsibility to contact the service provider immediately to stop all wireless services. If you believe that someone may attempt to use your access to the Service without your consent, notify us immediately.
6. You agree not to use the Service or the content or information delivered through the Service in any way that would:
 - a. Infringe any third-party copyright, patent, trademark, trade secret or other proprietary rights or rights of publicity or privacy, including any rights in any software deployed for rendering the Service.
 - b. Be fraudulent or involve any illegal activity, including, but not limited to the impersonation of another person or entity.
 - c. Violate any law, statute, ordinance or regulation (including, but not limited to, those governing export control, consumer protection, unfair competition, anti-discrimination or false advertising
 - d. Create liability for us or our affiliates or service providers, or cause us to lose (in whole or in part) the services of any of our service providers.

- e. Interfere with or disrupt computer networks connected to any Service.
7. You accept liability for any loss incurred or otherwise from any non-compliance with any of the precautions stated herein or otherwise issued by NSL or any other reasonable precautions for the prevention of a fraudulent access to your Account via the Service.
8. In the event that the Account upon which a Service is accessed is jointly owned, all your liabilities as contained in these Terms shall be joint and several
9. You shall notify us immediately:
 - a. If you believe your Security Details and/or phone has been compromised or misused in any manner.
 - b. Of any disputed transaction.
 - c. You change your name, address, email address, phone numbers or any other personal details.
 - d. Of any other information which ordinarily and reasonably should be notified to us.

OUR RIGHTS

1. We have the right, in our sole discretion, to establish or change limits concerning the Service and any related services, temporarily or permanently, including but not limited to:
 - i. The amount of storage space you have available through the Service at any time.
 - ii. The number of times (and the maximum duration for which) you may access the Service in a given period of time. You may reject changes by discontinuing use of the Service and any related services to which such changes relate. Your continued use of the Service or any related services will constitute your acceptance of, and agreement to such changes.
2. Maintenance of the Service or any related services may be performed from time to time resulting in interrupted service, delays or errors in such Service or related service.
3. We may take any precautionary step deemed reasonable for the protection of the integrity of the Service via such measure(s) which may include, and are not limited to ending your log-in session after a determined period of inactivity.
4. We may refuse to effect a Transaction through the Service if:
 - a. The Transaction exceeds the available funds in your account; or
 - b. The Transaction does not comply with any applicable terms we shall stipulate from time to time;
 - c. We reasonably determine that refusal to effect the Transaction is prudent under the circumstance.
5. If any establishment asks us for authorization before effecting payment via the Service, we may decide not to give our authorization if:
 - a. We reasonably believe that your Security Details have been compromised
 - b. You are in breach of any clause of these Terms

These Terms shall be deemed to continue to subsist irrespective of the happening of any of the events stated under clauses 3 to 5 above.

6. We may notify you about any changes by:
 - a. Advertising in the press, our website or any other means of public notification;
 - b. Putting messages in your statements; or
 - c. Sending you a separate written notice via email, SMS; or
 - d. Any other means of communication that we may determine. You are encouraged to call NSL if you have any queries, complaints or issues regarding the Service. Cost of calls made by you will be at your expense.

7. We may disclose information about your Account(s) or transactions involving your Account(s) to third parties if:
 - a. The disclosure is necessary to complete a transaction that you have authorised or requested.
 - b. The disclosure is necessary to verify the existence and condition of your Account to a third party, such as a credit bureau or merchant,
 - c. The disclosure is necessary to comply with a governmental agency or court order,
 - d. You gave us permission to make the disclosure,
 - e. The disclosure is necessary to collect information for internal use, or the use of our service providers, agents or contractors,
 - f. The disclosure involves a claim by or against us concerning a transaction involving your Account.
 - g. The disclosure otherwise is required or permitted under any laws and/or regulations
 - h. The disclosure is deemed by us as being necessary to be made

FEES AND CHARGES

1. Users shall be charged fees by NSL, in accordance with the schedule of fees determined by NSL from time to time
2. Charges shall be determined, and are subject to review at any time and at NSL's discretion. It is stated that you waive your right to prior notification of any such charge.

COMPROMISED SECURITY DETAILS

1. If your mobile device or phone is stolen or you suspect that any of your Security Details has been compromised, you must notify us immediately by contacting us via (+234)-1-2715754, 2799581 or our email nslmandates@nslng.com these details may be changed from time to time. You should report any possible incidence of compromised Security Details, and if we request for it, obtain and provide us the police report in that regard.
2. On receipt of your report, we will take reasonable steps to stop or minimise access to your account via the Service.
3. You shall cooperate with us and any law enforcement agency in our efforts to recover any missing information or item and/or conduct investigation of the compromised Security Detail.
4. In the absence of any proven fraudulence on the part of NSL, any unauthorised Access to your Account via the Service shall be deemed to have arisen as a result of your negligence
5. You will be liable for all losses incurred arising from any unauthorised access to your account through the Service.

DISCLAIMERS/LIMITATION OF LIABILITY

1. NSL does not warrant that services and benefits that are provided based on these terms will always be available. You expressly agree that use of the Service is at your sole risk. The Service is provided on an "as is" and "as available" basis, and NSL expressly disclaims all warranties of any kind whether express or implied, including but not limited to the implied warranties of merchantability or fitness for a particular purpose. NSL reserves the right to withdraw or vary the services or any related benefits at any time without giving you notice.
2. NSL will not be liable to you if we cannot carry out our responsibilities under these Terms as a result of anything that we cannot reasonably control. These include:
 - a. Industrial disputes, natural disasters, force majeure or other acts of God
 - b. Network downtime or failures, maintenance processes, unavailability of any communication system

- c. Delays, hacking, virus, or malfunctions arising from an internal or external interface
3. If NSL provides any information to you via telephone, email, or other channel, NSL shall not be liable if the information becomes intercepted, altered or misused by an unauthorised person.
4. NSL shall not assume responsibility for the operation, security, functionality or availability of any service provider, phone, wireless device or mobile network, which you utilise to access the Service. We also disclaim responsibility for any virus or viruses that you may encounter while using the Service.
5. NSL shall not be responsible or accountable in any way whatsoever for any loss, injury or damage howsoever attributable to a third party act, omission or default.
6. Except in the event of intentional and fraudulent misconduct, NSL shall not be responsible for any loss, injury or damage whether direct, indirect, special or consequential caused by the use of your Services. You shall indemnify and hold us harmless from all claims, demands, lawsuits, losses, costs, expenses and attorney's fees we suffer or incur because of your use of the Services or your violation of these Terms.

AMENDMENT TO TERMS

We may change or otherwise amend/modify these Terms and Conditions including our charges.

GENERAL TERMS

1. You agree that any instruction given to NSL in respect of your Account via the Online Trade Service shall be binding. It shall be deemed for all purposes (i.) to be "written" (ii) to have been "properly signed" (iii) to constitute an "original" when printed from electronic files or records established and maintained in the normal course of NSL's business.
2. NSL has right in its sole discretion, to establish or change the limit of the service or any related service, temporarily or permanently. You may reject changes by discontinuing use of the service or any related service to which such changes relate. Your continued use of the service or related service constitutes your acceptance of, and agreement to such changes.
3. We may record phone calls and other communications between you and us, and use the information for any lawful purpose, at our sole discretion.
4. You authorise us to exercise a right of set-off at any time we deem fit in respect of any account you may maintain with us to settle any obligation to us.
5. You confirm that all information provided to NSL regarding the application for the Service is complete and accurate in all respects.
6. We will charge you for any loss or cost we may incur from a breach of these Terms by you.
7. Your rights under these Terms and Conditions are personal to you and cannot be assigned.

These Terms and Conditions shall be governed by the Laws of the Federal Republic of Nigeria

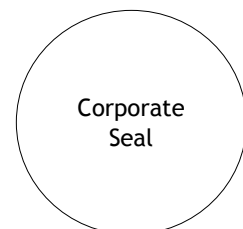
I, (We)_____ hereby agree to the Terms and Conditions stated above.

Individual Account Holder: **Signature**_____ **Date**_____

Joint Account (2nd Signatory): **Signature**_____ **Date**_____

Corporate Account Holders:

Authorized Signatories	Date
_____	_____
_____	_____



Office Use Only

Initiated by _____ Sign _____ Date _____

Approved by _____ Sign _____ Date _____

Created by _____ Sign _____ Date _____