

# AGENT REGISTRATION FORM



**Instruction:** Please fill the form in BLOCK letters only. All fields with "\*" are mandatory.

## CORPORATE AGENT

Agent Bank Verification Number (BVN)

Business Name\*

Company Owner's  
Name\*

Mobile Number\*

Contact Person's  
Name\*

Mobile Number\*

RC Number\*

(For Corporate Customers)

Union Bank Account  
Number\*

Email\*

Address\*

City/Town\*

State

## INDIVIDUAL AGENT

Agent Bank Verification Number (BVN)

First Name\*

Middle Name

Surname\*

Date of Birth\*

Sex:

Male

☐

Female

☐

Mobile Number 1\*

Mobile Number 2

Other Number

Affix Passport  
Photograph

Others (please specify)

ID Type

National ID Card

☐

National Driver's License

☐

International Passport

☐

Permanent Voter's Card

☐

ID Number

Union Bank Account  
Number\*

Email\*

Address\*

City/Town\*

State

Type of Agent\*:

Super Agent

☐

Sub-Agent

☐

Sole Agent

☐

**Agent Declaration:** I declare that details mentioned above are true to the best of my knowledge and that I have read and understood the executed agreement between my agency and the Bank.

Agent Name and Signature

Date

To be filled by a Parent Agent (If applying as Sub Agent):

Company/Agent  
Name\*

Company/Agent  
ID Number\*

Company/Agent Registered  
Mobile Number\*

Signature

Date

For official use only

Introducer code

Enrolment branch code

Enrolment branch name

This should be adopted where the applicant is literate or is blind and the form is read to him or her by a third party.

[illegible][illegible][illegible][illegible][illegible]

Mark of Customer/ Thumbprint

Magistrate/ Commissioner for Oath  
Signature

Union Bank of Nigeria Plc (“the Bank”) will process the above data, along with any other data you subsequently give us, in terms of the Nigeria Data Protection Act (NDPA) 2023. The data will be used to give you statements and provide the Bank’s products and services to you; for internal assessment and analysis; for the detection and prevention of fraud and other criminal activities which the Bank is under legal obligation to report; to develop and improve the Bank’s services; for direct marketing, such as to inform you, by mail, telephone, e-mail or other electronic means, about other product and services provided by the Bank, the Bank’s affiliate or merchant partners in order to improve your overall customer experience and for research purposes.

For more information, please read our Privacy Notice on our website. Please note that your personal data may be disclosed to, exchanged with, or processed by employees of the Bank. You have the right to be informed by the Bank, at your request, about the personal data held by the Bank about you that is processed and to request to correct such information where necessary. Should the data you provided to the Bank change, the Bank must be informed without undue delay. You also have the right to withdraw your consent on the processing of your personal information.

I/We hereby consent to the processing of my/our Personal Data (within or outside Nigeria), including transfer of my/our Personal Data to any third party for reasons associated with the purpose for which the data is being processed as stated above.

Date

## 1. Appointment

1.1 By registering as a UnionDirect Agent for UnionDirect services and accepting these terms and conditions and completing the relevant application form, you are hereby appointed as a 'UnionDirect' agent to market, promote and facilitate the distribution of Union Smart Services, in the Federal Republic of Nigeria.

## 2. Definitions

2.1 “UnionDirect ” is the brand name of Union Bank of Nigeria Plc mobile money services.

2.2 “Agent” person appointed by Union Bank of Nigeria Plc to offer UnionDirect Services and includes participating Super-Agent/ Agent/Sub-Agent networks, further details of which may be obtained from Union Smart.

2.3 “Authorized Employee” means an employee of the agent, trained and approved by Union Bank of Nigeria Plc to perform the services required of the agent in terms of the agreement, on the Agent’s behalf and for whose acts and omissions the agent shall be wholly liable.

2.4 “Outlet or Agent Store” means any premises or location from which an agent operates its business.

2.5 “Settlement Bank” bank nominated as such and approved by CBN for settlement of all UnionDirect transactions.

2.6 “Customer” a party to whom agent has agreed to provide the Union Smart service pursuant to applicable terms and conditions or a subscriber to the UnionDirect Service.

2.7 “Mobile Money” the financial services product offered by Union Bank of Nigeria Plc being a transactional banking account, including and entitlement to an equivalent amount of cash monies held in trust by the bank in respect of the purchase of such electronic value;

2.8 “Mobile Money Services” means the services provided by Union Bank of Nigeria Plc relating to a virtual account to enable use of Mobile Money under the cash in, cash out, purchase airtime, bills payment, pay merchant, Transactions history, verifying and confirming all transactions, updating customer account records etc.

2.9 “CBN” Central Bank of Nigeria.

### 3. Agent Obligations

- 3.1 The agent shall with effect from the effective date as determined by the Bank.
- 3.1.1 Sell and provide UnionDirect Services in accordance with this agreement.
- 3.1.2 Sell and provide UnionDirect services which includes account opening, cash deposits, cash withdrawals, bills payments, and airtime top up.
- 3.1.3 Maintain a daily cumulative transaction of N50,000 for every union smart account.
- 3.1.4 Distribute and engage transactions on this platform at N105(vat inclusive) for cash withdrawals, cash deposits and bill payments. UnionDirect account shall be opened at no charge.

#### 4. Undertakings by the Agent

- 4.1 The agent undertakes throughout the term of this agreement:
- 4.1.1 Not to display or procure the display of any advertising or promotional material pertaining to the subject matter of this agreement, without first obtaining the prior written approval of Union Bank of Nigeria Plc or calling 01-2716800 ext. 2616 as to the format and content of such material;
- 4.1.2 To actively participate in and promote all UnionDirect special offers and packages offered by Union Bank of Nigeria Plc from time to time;
- 4.1.3 To provide all necessary human and other resources required to efficiently sell, supply and/or distribute UnionDirect services and to adequately fulfill its obligation in terms of the agreement;
- 4.2 Not to incur any liability on behalf of Union Bank of Nigeria Plc or pledge credit or accept any order on behalf of Union Bank of Nigeria or bind Union bank of Nigeria in any way or give or make or purport to give or make any warranty or representation on behalf of Union Bank of Nigeria Plc, save to the extent expressly provided for in the terms of the agreement, or otherwise on the prior written authority of Union Bank of Nigeria Plc. In particular the agent hereby undertakes:-

- 4.2.1 Not to negotiate or purport to afford to any customer or potential customers any incentives, discount, leniency, extensions of time, latitude, or indulgence pertaining or relating to the terms and conditions of customer agreements concluded or to be concluded between Union Bank of Nigeria Plc and such customer or potential customer unless Union Bank's prior written consent thereto has first been obtained;
- 4.2.2 To notify every customer and potential customer of any terms, conditions, provisions and any other additional information which agent may be required to provide from time to time.
- 4.2.3 The agent shall act or desist from acting in any manner which Union Bank of Nigeria Plc may require from time to time and shall make or desist from making any authorized representations to customer, and/or third parties.
- 4.2.4 The agent acknowledges that Union Bank of Nigeria Plc may at its discretion take any disciplinary action against it for non-compliance with the obligations set out in this terms and conditions.
- 4.2.5 The agent is to return all POS terminals alongside complete accessories to the Bank in a good working condition where the terminal is inactive, the Bank shall debit the account of the agent with appropriate costs.

#### 5.0 Establishment of account and payments

- 5.1 Union Bank of Nigeria Plc shall keep and maintain written records detailing:
- 5.1.1 The amounts payable by the agent to Union Bank of Nigeria Plc in respect of all UnionDirect services supplied to the agent during the term of appointment.
- 5.1.2 Any incentives or commissions and discounts to which the agent may be or become entitled pursuant to the provisions of this Agreement
- 5.2 Payment of Commissions.
- 5.2.1 Payment of commissions shall be in accordance with the Agency Agreements signed with Union Bank of Nigeria Plc.
- 5.2.2 Union Bank of Nigeria Plc reserves the right to vary the commission payable from time to time.

#### 6. Union Bank of Nigeria Plc may for good reason;

- 6.1 Refuse to approve a transaction.
- 6.1.2 Cancel or suspend your right to use the service for any or all purposes, or refuse to replace any card without prior notice to the agent. This agreement will be deemed to continue to subsist even if we do any of the above;
- 6.2 Union Bank of Nigeria Plc will not be liable to an Agent;
- 6.2.1 for refusal on its part to approve a transaction.
- 6.2.2 for any loss or damage you may suffer as a result of the above.
- 6.2.3 If an Agent fails to report any loss or stolen item to Union Bank of Nigeria Plc immediately.
- 6.2.4 If Agent's account is misused due to negligence.

#### 7. Security

- 7.1 The Agent should do all that he can reasonably do to protect his security and ensure PIN confidentiality at all times.
- 7.2 Ensure PIN is never written down or recorded.
- 7.3 Never reveal transactional accounts Details.
- 7.4 Union Bank of Nigeria Plc shall not be liable for consequences that arise as a result of such disclosure to any third party arising out of a transaction instruction.
- 7.5 All information or data collected in relation to agent banking services, whether from the customers, the FIs or from other sources, is the property of the FI and such information shall be kept confidential.

8. This Agreement will come to an end if either party gives a 30 day written notice to the other to that effect and Agent has returned all Union Bank of Nigeria Plc property in its custody and made all payments due under this Agreement.
9. Union Bank of Nigeria Plc does not warrant that services and benefits which we provide outside the terms of this Agreement will always be available. Union Bank of Nigeria Plc. Union Bank of Nigeria reserves the right to withdraw or vary these services or benefits at any time without giving you notice.
- 9.1 Union Bank will charge for any losses or costs we have to pay if you breach this Agreement.
- 9.2 This Agreement is governed by the laws of the Federal Republic of Nigeria Plc including Laws pertaining to money laundering, CBN regulations and guidelines and other applicable statutory bodies in Nigeria.
- 9.3 Union Bank of Nigeria Plc does not accept liability if we cannot provide any part of our services for a reason beyond our control (for example, industrial action failure or power supplies or equipment). If we cannot produce or send statements for any reason beyond our control, or you do not receive any statement, Agent responsibilities under the agreement will still continue.
- 9.4 If your name or address changes, the Agent has a duty to inform Union Bank of Nigeria Plc in writing.

#### 10. Governing Law and Arbitration

- 10.1 The Contract with the Agent shall be governed by the Laws of Federal Republic of Nigeria and will be subjected to the exclusive jurisdiction of Nigerian Courts.
- 10.2 All disputes or differences whatsoever arising between the Bank and the Agent out of interpretation, operation or effect of this Document or breach thereof, shall be settled amicably. If, however, the parties, as above, are not able to resolve them amicably, the same shall be settled by arbitration in accordance with the Arbitration Act Cap 118 Laws of the Federal Republic of Nigeria. Any appeal will be subject to the exclusive jurisdiction of the courts in Nigeria. In such instances, the Agent shall continue to work under the Contract during the arbitration proceedings unless otherwise directed in writing by the Bank or unless the matter is such that the job cannot possibly be continued until the decision of the Arbitrator, as the case may be, is obtained.

I confirm that I have read, understood and agree to the terms and conditions

Agent Signature

Date