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**Ajo Thrift Savings application form**

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| Note: please read the special instructions on the back carefully and sign for confirmation before filling in. Date of filling： Relationship Manager’s Name………………….. Branch Manager’s name………………… |
| First name |  | Surname |  | Gender |  | photo |
| Date of birth |  | Phone number |  | Marital Status |  |
| Home Address |  |
| State |  |
| Country |  | Next of kin full Name |  |
| Office address |  | 1. O.K

Phone no. |  |
| N.O.K Address |  |
| Bank Name | Account Name | Account number | Email address | Website (if any) |
|  |  |  |  |  |
| Subscribe to the plan below by clicking the Tick box below | Applicant’s Occupation |  |
| □Daily Thrift □Weekly Thrift □Monthly Thrift□Weekly Ajo Kiko □Monthly Ajo Kiko□Fixed Thrift Deposit □Investment Slots | Internal Audit Check |  |

 **Summary of all Plans:**

1. **Daily Thrift:** Save on a daily basis and withdraw every end of the month. Charges is 2% of your total withdrawal or N1,000.00, whichever is higher.
2. **Weekly Thrift:** Save on a weekly basis and withdraw every end of the month. Charges is 2% of your total withdrawal or N1,000.00, whichever is higher.
3. **Monthly Thrift:** Save on a monthly basis and withdraw every 6th, 8th or 12th month of the plan after activation. No Admin charge but interest from 6% to 8% per annum( pro-rata) will be added at maturity .
4. **Weekly Kiko**: Contribute to a group fund weekly while the group fund will be disbursed according to numbers allocated to subscribers. Charges is 2% of your total withdrawal or N2,000.00, whichever is higher.
5. **Monthly Kiko**: Contribute to a group fund Monthly while the group fund will be disbursed according to numbers allocated to subscribers. Charges is 2% of your total withdrawal or N2,000.00, whichever is higher.
6. **Fixed Thrift Deposit:** This is a 12 months plan where you deposit funds from N200,000.00 and above and to earn from 10% to 30% interest per annum at the end the plan.
7. **Investment Slots:**  This is a 12 months investment plan. Buy an investment slot from us and earn between 22% to 25% interest per annum with a 13th month bonus up to 20% of your investment slot.

**TERMS AND CONDITIONS**

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| 1. Indemnity. At our request, you agree to defend, indemnify, and hold harmless Ajo (Thrift)Savings , its affiliates, and its and their respective employees, officers, directors, agents, and third-party service providers from and against any and all claims, suits, liabilities, damages (actual and consequential), losses, fines, penalties, costs, and expenses (including reasonable attorneys’ fees) arising from or in any way related to any third-party claims relating to your use of the Services, violation of these Terms, applicable law or any third-party rights, or your fraud or willful misconduct. Such indemnified parties reserve the right to assume the exclusive defense and control of any matter subject to indemnification by you, in which event you will cooperate in asserting any available defenses.
2. Assignment. You may not transfer, assign, or delegate these Terms or your rights or obligations hereunder or your Ajo (Thrift)Savings Account in any way (by operation of law or otherwise) without our prior written consent. To the extent permitted by applicable law, we may transfer, assign, or delegate these Terms and our rights and obligations hereunder without your consent.
3. Third-Party Beneficiary. You agree that our third-party services providers are third-party beneficiaries of the applicable provisions of these Terms, with all rights to enforce such provisions as if such service providers were a party to these Terms.
4. Governing Law. These Terms are made under and will be governed by and construed in accordance with the laws of the Federal Republic of Nigeria,
 |  without giving effect to any principles that provide for the application of the law of another jurisdiction.1. DISPUTE RESOLUTION BY BINDING ARBITRATION; JURY TRIAL WAIVER; CLASS ACTION WAIVER. For any and all controversies, disputes, demands, claims, or causes of action between you and us (including the interpretation and scope of this Section and the arbitrability of the controversy, dispute, demand, claim, or cause of action) relating to the Services or these Terms (as well as any related or prior agreement that you may have had with us), you and we agree to resolve any such controversy, dispute, demand, claim, or cause of action exclusively through binding and confidential arbitration. The arbitration will take place in the federal judicial district of your residence. As used in this Section, "we" and "us" mean Ajo (Thrift)Savings and its subsidiaries, affiliates, predecessors, successors, and assigns and all of its and their respective employees, officers, directors, agents, and representatives. In addition, "we" and "us" include any third party providing any product, service, or benefit in connection with the Services or these Terms (as well as any related or prior agreement that you may have had with us) if such third party is named as a co-party with us in any controversy, dispute, demand, claim, or cause of action subject to this Section.
2. You have read and agreed to additional terms and condition stated on our web portal: [www.ajothriftsavings.com](http://www.ajothriftsavings.com)
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Signature of applicant： Date of signature：