

**IN THE HIGH COURT OF THE FEDERAL CAPITAL TERRITORY ABUJA
IN THE ABUJA JUDICIAL DIVISION (APPELLATE DIVISION)
HOLDEN AT COURT NO. 20 GUDU-ABUJA
ON THE 1ST DAY OF JUNE, 2022**

BEFORE THEIR LORDSHIPS:

HON. JUSTICE MODUPE R. OSHO-ADEBIYI (PRESIDING JUDGE)

HON. JUSTICE A.A. FASHOLA (HON. JUDGE)

SUIT NO.: CV/137/2018

APPEAL NO: CVA/325/2019

BETWEEN:

GUARANTY TRUST BANK PLC ----- APPELLANT

AND

NJOKU CHUKWUNONYEREM E. ----- RESPONDENT

JUDGMENT

This is an Appeal against the Judgment of the Chief District Court of the Federal Capital Territory, Abuja delivered by Hon. Mohammed Zubairu, on the 11th of October, 2019. Dissatisfied with the Judgment of the lower Court, the Appellant filed an Amended Notice of appeal before this Court on the 16th of December, 2019. The appeal is predicated on three grounds of appeal which without their particulars reads as follows:-

GROUND ONE:

The Learned District Judge erred in law when he held that the Defendant is an Acquirer in the context of the Central Bank of Nigeria's Guidelines for Card Issuance and Usage in Nigeria (Exhibit D1)

GROUND TWO:

The Learned District Judge erred in law when he held that the Appellant lacks the requisite powers under the Central Bank of Nigeria's Guidelines for Card Issuance and Usage in Nigeria to destroy the Plaintiff's Automated Teller Machine Card that was trapped in the Appellant's Automated Teller Machine.

GROUND THREE:

The Learned District Judge erred in law when he assumed jurisdiction to entertain this suit being an action bothering on Banker-Customer relationship/dispute.

The relief sought by the Appellant from this Honourable Court is as follows:

1. An Order of the High Court of the Federal Capital Territory, Abuja in its Appellate jurisdiction allowing this Appeal.
2. An Order of the High Court of the Federal Capital Territory, Abuja in its Appellate jurisdiction setting aside the Judgment of the lower court delivered on the 11th day of October, 2019.

The facts that led to the institution of this case as could be gleaned from the Application for Plaint dated and filed 28/11/2018 is that the ATM Card with Card No: 5399834707061420 which is due to expire on March, 2019 belonging to the Respondent was destroyed (perforated) by the Appellant without the Respondent's consent and the injury thereafter suffered by the Respondent as a result thereof.

After hearing, the District Court delivered its judgment on the 11th October, 2019. In its Judgment the District Court found that the destruction of the Respondent's ATM Card by the Appellant in the context of EXB D1 is unlawful and injurious to the Respondent and therefore awarded damages against the Appellant. Further the Appellant was ordered to restore/reissue the ATM Card of the Respondent at no cost. Dissatisfied with the Judgment of the District court, the Appellant filed an Amended Notice of Appeal dated 16th December, 2019 against the decision of the lower court.

The Appellants filed their brief of argument dated 7th September, 2020 and filed 21st September, 2020. In the said Appellant's brief of argument, three issues for determinations were formulated. The issues are as follows:

1. Whether the decision of the Lower Court that the Appellant was not an Acquirer within the context of the Central Bank of Nigeria's Guidelines for Card Issuance and Usage in Nigeria (Exhibit DI) was right in law.

2. Whether the decision of the Lower Court that the Appellant was not empowered by the Central Bank of Nigeria's Guidelines for Card Issuance and Usage in Nigeria (Exhibit DI) to destroy the Respondent's Automated Teller Machine card and the subsequent award of damages and cost to the Respondent was right in law.
3. Whether the Lower Court was right in law when the Lower Court assumed jurisdiction to hear this suit, being a Banker-Customer relationship/dispute.

On the first issue, learned counsel submitted that the Appellant, in the context of the paragraph of the CBN Guidelines for all intents and purposes and in line with the banking procedure in respect of issuance and usage of cards (payment, credit, etc.) is both the Acquirer and the Issuer. Counsel also submitted that the said card, which at all times is the property of the Appellant, when used in the ATM of another bank say for instance, First Bank of Nigeria Limited, First Bank of Nigeria Limited becomes the Acquirer and the Appellant still remains the Issuer. That the usage of the said ATM card in the Appellant's ATM still leaves the Appellant as both the Acquirer and the Issuer of the Card. Counsel further submitted that the Lower Court misconceived the position of the Appellant when it also held that the term Issuer could not be the same thing as Acquirer and urged the court to allow the appeal.

On the second issue, counsel submitted that the Appellant lawfully complied with the provisions of Exhibit DI in paragraph 4.5.0. when it rendered the Respondent's ATM card unusable by perforation. Counsel submitted that there was no recalcitrant or unwillingness to resolve the Respondent's complaint on the part of the Appellant. That it was the Respondent that foisted the self-inflicted injury on himself when he insisted on leaving the Appellant's branch at Kubwa where the cause of action that gave birth to this suit occurred. Learned counsel submitted that the Lower Court applied the wrong principle of law in coming to the decision that the Respondent is entitled to damages, and as such the law is trite that this Court can interfere with the said award of damages by the Lower Court and invite the Honourable Court to do so.

On the third issue, counsel submitted that from the clear constitutional provision, it is only the Federal High Court and the High Court of a State that are empowered by the law to entertain matters between a banker and its customer as the courts treated in that regards are

Superior Courts of records. Counsel submitted that it is the rule of interpretation of statutes that where particular words are followed by general words, the general words are limited to the same kind as the particular words, that the particular word used therein is the 'Federal High Court' and the general word is 'any other court' and it is their submission that the 'any other court' should be limited to the same kind as the particular word, 'Federal High Court'. Counsel then submitted that the lower Court lacked the statutory jurisdiction to entertain this matter and make orders thereunder because the jurisdiction to do so is not vested in the Court by virtue of **Section 251(1) (d) of the Constitution of the Federal Republic of Nigeria (As Amended) 1999**. Counsel further submitted that it is clear that **Section 13(1) of the District Court Act, Cap. 495, Laws of the Federal Capital Territory, 2006** is totally discountenanced and should not have been considered by the Lower court. In conclusion counsel submitted that it is trite that where the trial court lacks the jurisdiction to entertain the case, its proceedings are a nullity and an appellate court would not have jurisdiction to entertain an appeal arising therefrom. Learned counsel relied on the following authorities amongst other: **OMATSEYE V FRN (2017) LPELR-42719 (CA) (PP. 19-20, Para E-B); Section 122 (2)(a) Evidence Act 2011; Centra Bank of Nigeria's Guidelines on Point of Sale (POS) Card Acceptance Services; ADELEKE V. O.S.H.A. (2006) 16 NWLR (1006) AT 608 (707-708) DD; Guidelines on Operations of Electronic Payment Channels on Nigeria. SULLIVAN Iheanacho Chime & Anor v. Barr. Okey Ezea & Ors and INEC (2009) 2 NWLR 263 At 347; Chevron (Nig.) Limited v. Omoregha (2015) 16 NWLR Pt. 1485 336 @ 356 Paras F-G; CBN V. Okojie (2015) 14 NWLR (1479) 231 @ 263 Paras, B-D; Asiru v. Asiru & Ors (2013) LPELR-22075 (CA); ACME BUILDERS LTD V KADUNA STATE WATER BOARD & ANOR (1999) LPELR-65 (CA); NDIC V. OKEM ENTERPRISES LTD (2004) LPELR-1999 (SC) and NGERE V. OKURUKET (2014) 11 NWLR 1417 @ 183, PARAS B- C.**

The Respondent filed their brief of argument dated and filed 29th October, 2021. In the said Respondent's brief of argument, two issues for determinations were formulated to wit:

1. Whether the lower court was right to have held that the Appellant is not an 'Acquirer' under the Central Bank of Nigeria Guidelines for Card Issuance and Usage in Nigeria within the context of the

events leading to the suit; and therefore, unjustified to destroy the Respondent's Automated Teller Machine Card (ATM Card)?

2. Whether the lower court has jurisdiction to entertain the suit between the Respondent and the Appellant?

On the first issue, learned counsel submitted that the lower court was right to hold that the Appellant is not an 'Acquirer' under the Central Bank of Nigeria Guidelines for Card Issuance and Usage in Nigeria within the context of the events leading to the suit; and therefore, unjustified to destroy the Respondent's ATM Card. Counsel submitted that the law mandates this Honourable Court to employ the literal canon of interpretation of statute, *id est*, to accord the provision its plain, ordinary meaning without any embellishments by resort to external aids. Cited **National Inland Waterways Authority v, The Governing Council of Industrial Training Fund (2007) LPELR-8885**. Counsel submitted that under the CBN Guidelines for Card Issuance, the term 'Issuer' as employed under Paragraph 4.5.0 of the Guidelines refers to licensed bank and other institutions that participate in the event of issuance of debit, credit, stored value/prepaid, virtual cards, while the term 'Acquirer' employed under Paragraph 4.5.0 of the Guidelines refers to licensed bank and other institutions that participate in the event of processing of debit, credit, stored value/prepaid, virtual cards. Therefore, that the term 'Acquirer' as used in Paragraph 4.5.0 of the CBN Guidelines would apply to banks and financial institutions other than the Appellant in the circumstance of the events that led to the suit at the lower court. Counsel submitted that there is nothing in the said Paragraph of the Guidelines or even the entire CBN Guidelines for Card Issuance that supports the conduct of the Appellant in destroying the ATM Card belonging to Respondent. Also, that there is nothing in Paragraph 4.5.0 of the CBN Guidelines for Card Issuance or in any other paragraph of the CBN Guidelines for Card Issuance which suggests that the Respondent is under obligation to claim/collect his ATM Card within 24 hours, failure of which the Appellant would render the said card unusable, as alleged by the Appellant before the lower court. Therefore, the appropriate legislation that governs this issue is the CBN Guidelines on Card Issuance and Usage in Nigeria (which the Appellant conceded it relied upon in destroying the Respondent's ATM Card). The sum total of the Respondent's argument for this Issue is that no matter the instrument resorted to for the harvest of the meaning of the term 'Acquirer' used in the CBN Guidelines on Card Issuance, it cannot point to the Appellant as

the Acquirer for the purposes of the destruction of the Respondent's ATM Card.

On the second issue, counsel submitted that it is trite principle of law that courts are creatures of statute; and it is the statute that creates a particular court that confers it with the requisite jurisdiction. Counsel then submitted that by the combined effect of **Section 6(5)(k) of the Constitution of the Federal Republic of Nigeria, 1999 (as amended)** and **Section 4 of the District Court Act, Cap 495, Laws of the Federal Capital Territory, 2006**, the lower court is established. Also, that by **Section 5(1) of the District Court Act, Cap 495, Laws of the Federal Capital Territory, 2006** it is provided that every District Court shall have such jurisdiction as is conferred upon it by the Act or any other written law. Therefore, the jurisdiction to hear civil causes or matters in all personal suits, whether arising from contract, or from tort, or from both, where the debt or damage claimed, whether as balance claimed or otherwise, is not more than N5,000,000.00 (Five Million Naira) is vested in the lower court by virtue of **Section 13(1)(a) of the District Court Act, Cap 495, Laws of the Federal Capital Territory, 2006**. Counsel further submitted that the proviso to **Section 251 (1)(d) of the Constitution** ought not to be construed as donor of jurisdiction on any specific hierarchy of court in the Federal Republic of Nigeria on disputes over banker-customer relationship as well as the authorities supplied by the Appellant in support of same. Rather, such provision of the Constitution simply denuded the Federal High Court of the exclusivity of jurisdiction on disputes over banker-customer relationship. Counsel also submitted that the phrase 'any other court' as appearing in **Section 251 (1) of the Constitution** and applicable to the proviso to **Section 251 (1)(d) of the Constitution** simply explains that aside the Federal High Court of Nigeria, any other court in Nigeria which has jurisdiction to entertain dispute arising from contract can so assume jurisdiction. Counsel thus submitted that the judicial authorities supplied by the Appellant, though held that the State High Courts enjoy concurrent jurisdiction with the Federal High Court over disputes on matters relating to banker-customer relationship, they do not state with finality that any other court with requisite jurisdiction has been ousted or that it is only the State High Court that enjoys concurrence of jurisdiction with the Federal High Court over such matters. In conclusion counsel urged this Honourable Court to dismiss this Appeal with substantial cost and uphold the judgment of the lower court, per Hon.

Mohammed Zubairu delivered on 11/10/2019. Learned counsel relied on the following authorities amongst other: *Olali v. Nigerian Army* (2016) 4 NWLR (Pt. 1502) @ P. 162; *Ude v. Nwara* (1993) 2 NWLR (Pt. 278) p. 638; *DHL Int'l Nig. Ltd v. Eze Uzoamaka* (2020) 16 NWLR (Pt. 1751) 445 @ 484; *NBCI V. Dauphin (Nig.) Ltd* (2014) 16 NWLR (Pt. 1432) 90 @ 95; *NDIC v. Okem Ent. Ltd.* (2014) LPELR-1999 (SC); *Adegoke Motors v. Adesanya* (1989) 3 N.W.L.R. (Pt. 109) p. 250 @ p. 275. At pp. 265-266 and *Mulima v. Goniran* (2004) All F.W.L.R. (Pt. 228) p. 751 @ p. 785

We have read meticulously the records of appeal and the brief of argument filed by the learned counsel and have raised two issues for determination to wit: -

1. Whether the Lower Court was right in law when the Lower Court assumed jurisdiction to hear this suit, being a Banker-Customer relationship dispute.
2. Whether the decision of the lower court that the Appellant was not an Acquirer within the context of the Central Bank of Nigeria's Guidelines for card Issuance and Usage in Nigeria was right in law and if the Appellant was right in destroying the Respondent's ATM Card under the Central Bank of Nigeria's Guidelines for card Issuance and Usage in Nigeria.

First and fore most, Respondent counsel while adopting their brief of argument submitted orally that the issue of award of damages and cost raised by the Appellant was not made a ground of appeal and when not harnessed from a ground of appeal it is incompetent. It is trite law that an issue for determination derives support from the grounds of appeal. The issues for determination of appeal must flow from and relate to the grounds of Appeal, which must in turn derive from and be founded on the ratio decidendi of the judgment appealed against. In **CBN VS NJEMANZE & ORS** (2014) LPELR-24016 (CA) the Court of Appeal held that:

"It is trite law that where an issue is formulated and which cannot be related to any grounds of Appeal filed, the Court will strike it out and all the arguments presented in its support will be discountenanced".

Having stated the above we have gone through the three grounds of appeal as stated in the Amended Notice of Appeal before this Court and non is based on the award of damages and cost at the lower court. Therefore, the second leg of issue No. 2 raised by the Appellant in their Appellant brief of argument with effect to the award of damages and cost to the Respondent not arising or relating to any ground of appeal is hereby struck out and all arguments in its support is hereby discountenance.

Jurisdiction as we all know is the very lifeline of judicial power without which the entire proceedings constitute a nullity however brilliantly they may otherwise have been conducted. Jurisdiction is a radical and crucial question of competence and any defect in the competence of the court is fatal and snuffs out the life of adjudication from the court. Owing to its fundamental and intrinsic nature and effect in judicial administration, it is neither too early nor too late in the day to raise the issue of jurisdiction. It can be raised *viva voce*; see **NDIC v CBN [2002] 7 NWLR (PT. 766) 272** or for the first time on appeal without any restraints as to leave or otherwise. See **Unity Bank v. Onuminya (2019) LPELR-47507 (CA)**. In civil jurisprudence, where issue arises as to whether or not a court can entertain a suit, it is to the plaintiff's claim that reference must be made in order to find an answer. See **ABIA STATE TRANSPORT CORPORATION & ORS V. QUORUM CONSORTIUM LTD (2002) LPELR-10491(CA)**

Now the Appellant has objected to the jurisdiction of the lower court entertaining the suit on the ground that a dispute between a bank and its individual customer is a matter which clearly falls within the jurisdiction of the Superior Courts of record relying on **Section 251 (1) (d) of the Constitution of the Federal Republic of Nigeria (As Amended) 1999**. **Section 251 (1) (d) of the Constitution** provides as follows;

"Notwithstanding anything to the contrary contained in this Constitution and in addition to such other jurisdiction as may be conferred upon it by an Act of the National Assembly, the Federal High Court shall have and exercise jurisdiction to the exclusion of any other court in civil causes and matters —

(d) connected with or pertaining to banking, banks, other financial institutions, including any action between one bank and another, any action by or against the Central Bank of Nigeria arising from banking, foreign exchange, coinage, legal tender, bills of exchange, letters of credit, promissory notes and other fiscal measures:

Provided that this paragraph shall not apply to any dispute between an individual customer and his bank in respect of transactions between the individual customer and the bank."

The Appellant is arguing that from the above clear constitutional provision, it is only the Federal High Court and the High Court of a State that are empowered by the law to entertain matters between a bank and its customer as the said section is found under Chapter VII of the 1999 Constitution and the Courts treated there are Superior Courts of record that is, the Federal High Court and The High Court of a State. It is trite law that the sources of Civil Procedure Rules in Nigeria are derived from the following legal instruments:

- a) The Constitution of the Federal Republic of Nigeria 1999 (as amended) 2011
- b) Statutes creating the Courts
- c) The Sheriff and Civil Process Act
- d) Rules of Court
- e) Other Statutes such as Companies and Allied Matters Act, 2020
- f) Judicial Precedents and
- g) Practice Direction

The Constitution of the Federal Republic of Nigeria vests judicial powers in the court, see **Section 6, of the Constitution of the Federal Republic of Nigeria, (as amended) 1999**. By this authority, courts established herein exercise both original and appellate jurisdiction and shall be the superior courts of record in Nigeria. See **Section 6(3) (5) of the Constitution of the Federal Republic of Nigeria, (as amended) 1999**. This implies that there are inferior courts or courts of no record or courts of summary

jurisdiction. The courts of record vested with authority to determine any question as to the civil rights and obligation of persons include:

- (a) The Supreme Court; (b) Court of Appeal
- (c) The Federal High Court; (d) the High Court of the Federal Capital Territory Abuja;
- (e) High court of a State; (f) the Sharia Court of Appeal of the federal capital territory, (g) Sharia Court of Appeal of a State
- (h) The Customary Court of Appeal of the FCT/ Customary Court of Appeal of a State; and such other courts as may be authorized by law to exercise jurisdiction with respect to matters over which the National Assembly may make laws; or to exercise jurisdiction at first instance or on appeal on matters within the legislative competence of a House of Assembly of a State. See **Section 6 (5) (a)-(k) of the Constitution of the Federal Republic of Nigeria, (as amended) 1999**

Flowing from the above, the Constitution of Nigeria by virtue of **Section 6 (5) (a)-(k) of the Constitution of the Federal Republic of Nigeria, (as amended) 1999** created an enabling environment for the establishment of Magistrate and District Courts in States. From the wordings of **Section 251 (1) (d) of the 1999 Constitution (As amended)**, the Federal High Court is vested with exclusive jurisdiction pertaining to banker/customer relationship, the proviso in **Section 251 (1) (d)** is interpreted to mean that the jurisdiction is no longer exclusive but concurrently shared with other courts. In **NDIC V. OKEM ENT. LTD (2004) 10 NWLR (Pt. 680) 107 @ 221** the supreme Court held that Section 251 (1) (d) simply removed the exclusivity in dealing with Banker/Customer (individual) relationship disputes from the Federal High Court. A careful perusal of **Section 251 (1) (d)** shows that the State High Court is not specifically mentioned in the section. Rather the section simply divested the Federal High Court of exclusivity in Banker/Customer relationship. In essence, **Section 251 (1) (d)** extends jurisdiction to courts who have jurisdiction to deal with civil cases that have specific and definite monetary jurisdiction. The lower court which is a district court of the FCT has a maximum monetary jurisdiction of N5,000,000.00 (Five Million Naira), so in personal suits, whether arising from contract or from tort or from both where debt

ordinarily claimed is not more than N5,000,000.00 (Five Million Naira) it is our view that the District Court has the requisite jurisdiction to adjudicate on the matter and we so hold.

On the second issue to wit **“Whether the decision of the lower court that the Appellant was not an Acquirer within the context of the Central Bank of Nigeria’s Guidelines for card Issuance and Usage in Nigeria was right in law and if the Appellant was right in destroying the Respondent’s ATM Card under the Central Bank of Nigeria’s Guidelines for card Issuance and Usage in Nigeria”**. The Appellant is contending that from the Central Bank of Nigeria’s Guidelines for Card Issuance and Usage in Nigeria the Appellant is an Acquirer on the basis that in the context of paragraph 4.5.0 of the Guidelines, for all intents and purposes and in line with the banking procedure in respect of issuance and usage of cards (payment, credit etc) the Appellant is both the Acquirer and the Issuer. while the Respondent is of the opinion that the Appellant is not an Acquirer under the Central Bank of Nigeria’s Guidelines for Card Issuance and Usage in Nigeria but rather an issuer within the context of the events leading to this suit. This said CBN Guidelines for Card Issuance and Usage in Nigeria was tendered at the lower court as Exhibit D1. For this court to arrive at a just decision the provision of the Central Bank of Nigeria’s Guidelines for Card Issuance and Usage in Nigeria has to be reproduced to aid towards proper determination of this Appeal. Paragraph 4.5.0 of the Guideline provides thus;

“Any trapped card in the ATM shall be rendered unusable (by perforation) by the Acquirer and returned to the Issuer on the next working day”.

The above provision is clear and unambiguous and it is settled that in the construction of a statute where the language used is plain and unambiguous, effect must be given to its plain and ordinary meaning without resort to any intrinsic or external aid unless this would lead to manifest absurdity or injustice. See **Okotie- Eboh V. Manager & Ors (2004) LPELR-2502 (SC)**. We have gone through the said CBN Guideline there is no paragraph stipulated for interpretation. The said paragraph

4.5.0 relied upon by the Appellant did not define who an Acquirer or an Issuer is. The Appellant has gone ahead to explain/elaborate by giving example to the effect that the ATM card of the Appellant when used in an ATM of another bank the other bank becomes the Acquirer and the Appellant will be the Issuer but usage of its ATM Card in its ATM Machine leaves the Appellant as both the Acquirer and Issuer. It is worthy of note that this explanation is not supported by any authority. It is trite law that he who asserts must prove, see **Section 131 of the Evidence Act, 2011**. The law is settled that the burden is on him who asserts the affirmative to prove his assertion by cogent and credible evidence. It is for the Appellant to present before the court evidence that supports their claim. The Appellant has brought to the attention of this court another CBN Guideline titled “Guidelines on Operations of Electronic Payment Channels in Nigeria”. This said Guidelines on Operations of Electronic Payment Channels in Nigeria was not tendered before the lower court and therefore was not considered by the lower court in arriving at its conclusion. The Court of Appeal in **Union Bank of Nigeria Plc v. Ifeoluwa (Nig) Ent. Ltd (2007) 7 NWLR Part 1032 Page 71 at 84 para. D-E per Agbo JCA** held that;

“Central Bank Guidelines are not subsidiary legislations and do not fall into the class of documents the courts must take judicial notice of. Any Central Bank Guideline relied upon must therefore be proved in evidence by producing the same in court”.

Banking Guidelines issued by the Central Bank of Nigeria is not one the Court should ordinarily take judicial notice of under **Section 122 of the Evidence Act, 2011**, there must be evidence of it before the Court. A party must plead and lead evidence in proof of such Guidelines before the court can take judicial notice of such facts. The Appellant having not brought before the lower court this said Guideline which the lower court did not consider in arriving at its conclusion cannot expect this court to consider same on appeal.

As stated above, paragraph 4.5.0 of the CBN Guidelines for Card Issuance and Usage in Nigeria did not define an Acquirer and an Issuer,

having gone through the entire Guideline for understanding of the two terms and the interpretation of the said paragraph 4.5.0 an Acquirer is mentioned in few paragraphs. However, the role, responsibilities, transaction processing, settlement, fraud & risk management etc. of an Issuer was provided for in the Guideline. It is trite law that in the interpretation of statute instrument the object is to ascertain the real intention of the draftsmen which is deducible from the Language used. See **FCMB V. NYAMA (2014) LPELR-23973 (CA)**. If the draftsmen (CBN) intended that an Acquirer can also be an Issuer for any purpose they would have stated thus in any paragraph of the Guideline or it could be inferred from any of the paragraphs.

In the light of the above, we agree with the reasoning of the trial Chief District Court in his ruling and we do not intend to fault same, as such, we hold that an Acquirer cannot be the same as an Issuer in the context of this present suit. Hence, the provision of paragraph 4.5.0 of the Guideline to destroy the Respondent's ATM Card after 24hours does not avail the Appellant. In that regard, we resolved the issues for determination in this appeal against the Appellant and in favour of the Respondent.

The result is that we uphold the ruling of the trial Chief District Court and dismiss this appeal in its entirety for lack of merit.

Hon. Justice Modupe Osho-Adebiyi
Presiding Judge

01/06/2022

Hon. Justice A.A. Fashola
Hon. Judge

01/06/2022

Parties: Absent

Appearances: Maryam Jubril for the Applicant. Respondent not represented.

