

**IN THE CHIEF MAGISTRATE COURT OF RIVERS STATE, NIGERIA
IN THE RUMUODOMAYA MAGISTERIAL DISTRICT
HOLDEN AT RUMUODOMAYA**

**BEFORE HIS WORSHIP B.H. ABE (MRS), ESQ., SITTING AT THE CHIEF
MAGISTRATE COURT 1, RUMUODOMAYA ON FRIDAY THE 20TH DAY OF
FEBRUARY, 2026**

RMC/SCC/05/2026

BETWEEN

FRANCIS WALI - APPLICANT/GARNISHOR

AND

**1. ENGR. JOHN O. NWACHI - JUDGMENT DEBTORS
2. MR. CHICKS NWACHI**

AND

- 1. UNITED BANK FOR AFRICA PLC.
- 2. ZENITH BANK PLC.
- 3. POLARIS BANK LIMITED
- 4. UNION BANK PLC.
- 5. STERLING BANK PLC.
- 6. WEMA BANK PLC.
- 7. ECO BANK PLC.
- 8. FIRST BANK OF NIGERIA PLC.
- 9. ACCESS BANK PLC.
- 10. GUARANTY TRUST BANK PLC.
- 11. UNITY BANK PLC.
- 12. STANBIC IBTC BANK PLC.
- 13. FIDELITY BANK PLC.
- 14. FIRST CITY MONUMENT BANK PLC.
- 15. PROVIDUS BANK PLC.
- 16. SUN TRUST BANK PLC.
- 17. TITAN TRUST BANK
- 18. JAIZ BANK PLC.
- 19. KEYSTONE BANK PLC.
- 20. MONIEPOINT MICROFINANCE BANK
- 21. OPAY DIGITAL BANK
- 22. PALMPAY LIMITED

GARNISHEES

Matter for Ruling.

Agochi Amadi, Esq. for the applicant

RULING

Facts

The applicant filed a Motion ex-parte brought pursuant to sections 83, 85, 97 and 98 of the Sheriffs and Civil Process Act, 2004, Order VIII of the Judgment (Enforcement) Rules and under the inherent jurisdiction of this Court, praying the Court for the following orders, adopted by Agochi Amadi, Esq.;

1. An Order Nisi as in Form 26 of the Judgment (Enforcement) Rules against all accounts of the Judgment Debtor in all or any of the branches of the above listed Garnishees for the payment of the Judgment sum of ₦900,000.00 (Nine Hundred Thousand Naira) only, pending when the Garnishees shall show cause why the Order Nisi shall not be made absolute.
2. An Order that the 21st Garnishee attaches the account of the 1st Judgment Debtor with No: 8037736244 and any other account of the Judgment Debtor in its custody.
3. An Order that the 22nd Garnishee attaches the account of the 1st Judgment Debtor with No: 8037736244 and any other account of the Judgment Debtor in its custody.
4. An Order that the Judgment Debtors be served the Order Nisi in this suit through the 1st Judgment Debtor's WhatsApp number: 08037736244.
5. Cost of ₦500,000.00 (Five Hundred Thousand Naira).
6. And for such further order(s) this Court may deem to make in the circumstances.

Dated this 30th day of January, 2026.

Attached to the Motion Exparte is a seven (7) paragraph affidavit, a judgment order, Exhibit A in suit No. RMC/SCC/007/2023 by J. K. Enyindah, Esq. Chief Magistrate GD 1 and a written address, in support of the Motion Exparte.

Issue for determination

Whether the Court can grant the Motion?

COURT

Having perused through the motion ex parte, the affidavit, the Exhibit and the written address, I can confidently infer that the application is meritorious and it is on this premise, this Court hereby orders that the application made by the judgment creditor/applicant as prayed on the face of the motion paper is hereby granted in accordance with Sec. 83(1) of the Sheriffs and Civil Process Act, Cap 36 vol. 14 laws of the Federation of Nigeria, 2004.

Accordingly, the Court hereby orders as follows:

1. That an Order Nisi as in Form 26 of the Judgment (Enforcement) Rules is issued against all accounts of the Judgment Debtors in all or any of the branches of the above listed Garnishees for the payment of the Judgment sum of ₦900,000.00 (Nine Hundred Thousand Naira) only, pending when the Garnishees shall show cause why the Order Nisi shall not be made absolute.
2. That the 21st Garnishee attaches the account of the 1st Judgment Debtor with Account No: 8037736244 and any other account of the Judgment Debtor in its custody.
3. That the 22nd Garnishee attaches the account of the 1st Judgment Debtor with Account No: 8037736244 and any other account of the Judgment Debtor in its custody.
4. That the Judgment Debtors be served the Order Nisi in this suit through the 1st Judgment Debtor's WhatsApp number: 08037736244.
5. That the cost of N300,000.00 (Three Hundred Thousand Naira) only, be paid by the judgment debtors to the judgement creditor/applicant and not N500,000.00 (Five Hundred Thousand Naira) as prayed by the Applicant.
6. That the Garnishee Banks file and show the bank account(s) of the judgment debtors in their custodies for satisfaction of the said judgment sum and cost of this proceeding at N300,000.00 (Three Hundred Thousand Naira) only.
7. That a restriction be placed on the account of the judgment debtors pending the final determination of the Order Nisi.
8. That it is finally ordered, failure to appear in obedience to the Order Nisi will lead this Court to make the Order Nisi Absolute against any of the defaulting garnishee banks.

This is the ruling of the Court.


MRS. BARIYAAH .H. ABE
 Chief Magistrate
 20th February, 2026.

