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 THURSDAY THE 20TH DAY OF AUGUST, 2026

RMC/SCC/02/MSC/2026

BETWEEN

MR. FRANCIS WALI *(TRADING UNDER THE NAME & STYLE OF DE-FRANKTEX INTEGRATED SERVICES)*	**-**	**JUDGMENT CREDITOR/ APPLICANT**

AND

1. MR. PAYMASTER JOHN **2. MRS. COMFORT SOKARI**	**-**	**JUDGMENT DEBTORS**

AND

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

Matter for Ruling.

E. U. Ikechukwu, Esq. for the applicant

RULING

Facts

The judgment creditor/applicant filed a Motion Ex-parte brought pursuant to section 6(6)(a) and (b) of the Constitution of the Federal Republic of Nigeria, 1999, section 83 of the Sheriff and Civil Process Act, Cap. Section 6, LFN, 2004, Order VIII, rule 2(9) of the judgment enforcement rules and under the inherent jurisdiction of the Honourable Court, praying the Court for A Garnishee Order Nisi as in Form 26 of the Enforcement Rules directing that:

1. An Order NISI attaching the money belonging to the Judgment Debtor/Respondent with the Garnishees to the extent of ₦320,000.00 (Three Hundred and Twenty Thousand Naira).

    a. Cost of the action assessed at ₦500,000.00 (Five Hundred Thousand Naira).

    b. Damages for holding unto the money of the applicant.

2. An Order directing the Garnishees to disclose forthwith the outstanding sum belonging to the Judgment Debtor/Respondent still with the Garnishees and that such disclosure should be made on oath and verified by an affidavit and filed before this Honourable Court.

3. An Order directing the Garnishees to appear before this Honourable Court on the next adjourned date or as may be directed by the Court to show cause (if any) why an order should not be made upon it for the payment of the sum due and owing or accruing from the Garnishees to the said Judgment Debtor or so much thereof as will satisfy the sum of ₦320,000.00 (Three Hundred and Twenty Thousand Naira) being the judgment sum on the Judgment delivered on the 21st March, 2025 Honourable Court.

4. The sum of ₦500,000.00 (Five Hundred Thousand Naira) being and the costs incurred by the Judgment Creditor/Applicant in the prosecution of this Garnishee proceedings.

5. And for such further order(s) as this Honourable Court may deem fit to make in the circumstance.

Dated this 4th day of August, 2026, filed 4th August, 2026.

Attached to the motion is a 15 paragraph affidavit, a written address and Exhibit A1, the judgment of this Court delivered in the substantive suit on the 21st May, 2025.

Issue for determination

Whether the Court can grant such garnishee order NISI?

COURT

The Court having perused through the processes aforementioned, hereby orders as follows;

1. That a Garnishee Order Nisi is hereby issued by this Court, attaching the money belonging to the Judgment Debtors with the Garnishees in the sum of ₦850,000.00 (Eight Hundred and Fifty Thousand Naira) only.

2. That the Garnishees disclose forthwith the outstanding sum belonging to the Judgment Debtors still with the Garnishees and that such disclosure should be made on oath, verified by an affidavit and filed before this Honourable Court.

3. That the Garnishees appear before this Honourable Court on the next adjourned date or as may be directed by the Court to show cause (if any) why an order should not be made upon it for the payment of the sum due and owing or accruing from the Garnishees to the said Judgment Debtor or so much thereof as will satisfy the said sum of ₦850,000.00 (Eight Hundred and Fifty Thousand Naira) being the judgment sums from the Judgment delivered on the 21st May, 2025 by this Honourable Court.

4. That the sum of ₦500,000.00 (Five Hundred Thousand Naira) only, being and representing the costs incurred by the Judgment Creditor/Applicant in the prosecution of this Garnishee proceedings, be paid by the judgment debtors to the judgment creditor.

5. That the Garnishee Banks disclose all account details of the judgment debtors or any other customer bearing similar names.

6. That this Order Nisi operates to restrain the Garnishee Banks from allowing any sum howsoever to be transferred and/or withdrawn in any manner whatsoever from any of the accounts belonging to the judgment debtors, maintained in that name howsoever described with the said Garnishees, unless the judgment debt and costs have been duly satisfied by the judgment debtors.

7. That failure to appear in obedience to the Order Nisi within 14 days of service of this order on the Garnishee Banks will lead the Court to make the Order Nisi Absolute, against the defaulting Garnishee Bank.

This is the ruling of the Court.

MRS. BARIYAAH. H. ABE ESQ
Chief Magistrate
20th August, 2026.

RIVERS STATE JUDICIARY
SIGN:.....
DATE: 29/9/2026
SMALL CLAIMS COURT REGISTRY, RUMUODOMAYA