Personal Account

Account Opening Form

Name of the Customer						
Account Number						
Unique Customer Identification Code						
Branch Name	<u>/////////////////////////////////////</u>			<u> </u>	<u>/////</u>	



Required Document List:

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- ☐ Two copies of self-attested recent passport size photograph of the account holder(s)/person (s) who will operate the account
- ☐ For My First Account/Minor Account: Copy of Birth Registration Certificate, School ID/Receipt of Tuition Fees and two copies of recent passport size photograph (Attested by Guardian)
- ☐ For Foreign citizen in Bangladesh: Copy of Passport with valid VISA & work permit
- One copy of recent passport size photograph of Nominee (Attested by account holder) and nominee photo ID
- Copy of valid NID/Passport/Birth Registration Certificate. If no NID is available, introduction of a PBL Account Holder (with valid NID) is required
- □ E-TIN Certificate (If Applicable)
- Income Proof Document of account holder/legal guardian:
 - (i) Salary Certificate/LOI/Pay Slip/Job ID for Salaried Customer
 - (ii) Valid Trade License copy for businessmen,
 - (iii) Ownership documents, rent receipt/rental deed for Landlord,
 - (iv) Professional Certificate for Self-Employed or Spouse Income Proof Document (where applicable)
- □ Letter of Introduction in Company Letterhead Pad from Employer (For Payroll Accounts)
- ☐ Recent copy of utility bill regarding present residential address (Not more than two months old)
- ☐ For account related to Financial Inclusion: Bank acceptable identification documents

(b) Documents required to open account for NRTA/FC customer:

- ☐ Two copies of self-attested recent passport size photograph of the account holder(s)/person (s) who will operate the account
- One copy of recent photograph of nominee (duly attested by applicant) and nominee photo ID
- □ Copy of passport along with valid work permits visa or valid resident permit (In case of foreign passport customer needs to provide the copy of "No Visa required traveling to Bangladesh" page if his/her birthplace is in abroad.)
- ☐ Introduction by an account holder of PBL. If customer submits copy of NID; introduction is not required.
- Necessary papers/documents from abroad duly verified by Bangladesh mission abroad or a reputable bank or any other person known to the AD in Bangladesh.
- ☐ Proof of employment & Income proof documents:
 - (i) Copy of Overseas Employment certificate/Pay slip/ Employment Contract mentioning annual income/ latest tax return paper/ Govt. Order for the govt. officials (for persons going abroad with a job)
 - (ii) Trade license copy or Business related documents (for businessmen)
 - (iii) Copy of labor card/akama or work permit visa mentioning employer's name (for NRBs (blue color) working in Middle East)
 - (iv) Copy of the mariner's Discharge book & Letter from local agent confirming next date of joining vessel or current work contract for Bangladeshi crew member working in foreign shipping company.
- For overseas address: Copy of recent utility bill/bank statement. If the address proof document is not in Account holder's name, then applicant's signature is required on the proof doc.
- ☐ For foreign national, Form QA22 is required
- □ e-TIN certificate (If applicable)

(c) Documents required to open account for NITA customer:

- 6 copies of self-attested recent passport size photograph for each account holder
- □ 5 copies of recent photograph of nominee (duly attested by applicant) and nominee photo ID
- Copy of passport along with valid work permits visa or valid resident permit (In case of foreign passport customer needs to provide the copy of "No Visa required traveling to Bangladesh" page – if his/her birthplace is in abroad.)
- Introduction by an account holder of PBL. If customer submits copy of NID; introduction is not required.
- Professional Identification/Income proof documents & overseas address proof documents (as mentioned in NRTA section)
- Duly completed BO account form, BO account nominee form, Trade account opening form, power of attorney & Tripartite Agreement

Notes:

- □ Each page of AOF needs to be signed by concerned account opening officer
- ☐ Please confirm any overwriting by signature
- ☐ Please provide tick (✓) in required fields
- Where necessary, bank should follow the directions of guidelines for foreign exchange transactions for account opening
- Bank at its satisfaction can collect additional information & documents, along with above stated list
- If account holder is more than one, than personal information and FATCA declaration of each account holder need to be inserted after 2nd part: Applicant personal information of AOF. If account holder is minor, personal information of guardian will be inserted after 2nd part separately
- If nominee is more than one, information related to each nominee will be attached herewith separately.
- ☐ If applicant is minor, applicant's legal guardian will sign on required field.
- If nominee is minor, personal information of deposit recipient on behalf of minor (during applicant's death) will be inserted after 3rd part: Nominee personal information.



Please fill up all fields carefully (CAPITAL LETTER IN ENGLISH) & strike-out the ones which are not applicable

ACCOUNT OPENING I	FORM	PERSONAL ACCOUNT
Date d d m m y	у у у	For Bank's use only
Existing Customer	New Customer	A/C No.
Existing A/C No.		Unique Customer Identification Code
Manager Prime Bank Limited		
	Branch	Group Code
Dear Sir/Madam, I/We am/are applying to op	oen an account with your Branch. My/Our	account related & detailed personal information are furnished below:
	1 st Part: Account Rel	ated Information
1. Title of Account		বাংলায়
		English Block Letter
2. Customer Segment	Payroll Monarch Neer	a Others
3. Type of Account	Savings Current SND	FC RFCD 4. Product Name
5. Currency	Taka US Dollar Euro	Pound Others
6. Operating Instruction	Individual Joint Any o	one Either or Survivor Others
7. Initial Deposit Amount:	In Figure	In Words :
8. Banking Facilities:	a. Cheque Book : Yes No	o. E-statement : Yes No c. Debit Card : Yes No
	d. Internet Banking : Yes No	e. Pre-paid Card : Yes No f. Others : Yes No
	2 nd Part: Applican	t's Personal Information
1. Involvement with A/C	1st Applicant 2nd Applicant Beneficial Owner Account Ho	3rd Applicant Guardian Minor Photograph Others
2. Resident Status	a. Resident b. Non-Resident	
3. Name of Account Holder/Beneficial Owner/		বাংলায়
Account Operator		English Block Letter
4. Father's Name		
5. Mother's Name		
6. Spouse's Name		
A/C Opening Offic	er	BM/OM

9. Gender	10. Source of Fund	
11. Occupation (details with designation)	Service Business Land Lord Professional Others	
Name of the Organization	Designation	
12. Monthly Income	13. TIN No. (If available)	
14. a) Present address:		
Road/Village	PO Thana	
District	Contact no. E-mail	
b) Permanent address:		
Road/Village	PO Thana	
District	Contact no. E-mail	
15. Identification Documents:	NID Passport Birth Certificate Others	
(a) Identification No.		
(b) Information of Introducer: Name		
L	(applicable in case of non-availability of NID)	
Account/NID No.	(with birth date) Signature (with date)	
	3 rd Part: Nominee's Personal Information	
my/our death. I/We preserve	lowing individual(s) as my/our nominee(s) to pay the amount of my/our account after e the right to change or cancel the nomination at any time and hereby further agree ey as per my/our instruction and upon payment of said money, bank will be released nominees.	Nominee Photograph Attested by Account Holder (staple)
Nominee's Name		
Date of Birth 2.	d d m m y y y y 3. Relation with A/C Holder	
4. a) Present address:		
Road/Village	PO Thana	
District	Contact no. E-mail	
b) Permanent address:		
Road/Village	PO Thana	
District	Contact no. E-mail	
5. Identification Documents:	NID Passport Birth Certificate Others	
	6. Percentage	
(a) Identification No.	o.r creentage	

(With Name Seal, Signature & Date)

(With Name Seal, Signature & Date)

4th Part: Declaration & Signature

I/we hereby declare that above stated information are true to my knowledge. I/we will submit required information/documents as per bank's requirement.

Account No: Specimen Signature Part Unique Customer ID No: Date: Title of Account: Special Instruction:												
1st Applicant Photograph	2nd Applicant Photograph	3rd Applicant Photograph	4th Applicant Photograph									
Signature	Signature	Signature	Signature									
Signature	Signature	Signature	Signature									
Name	Name	Name	Name									
Contact Number & Address : Authorised Bank Officer's Signature & Seal												
	For Bank's											
Sourcing Channel: Direct Sa Initiating RM Code:	lles Monarch Payroll	Others Monitoring RM Code:										
Initiating RM Name Seal, Sign & Date Seal, Sign & Date Seal, Sign & Date												
Sensitive Customer: Yes Sector Code: Deposit Code: Security Code: Rate Code:	No If yes, please mention serial no	C Opening Officer ame Seal, Signature & Date)	BM/OM (With Name Seal, Signature & Date)									

TERMS & CONDITIONS

A/C No.							Unique Customer Identification Code				

Account opening requirements

Account Opening Form - to be filled in and signed by each account holder, Latest passport size photograph (2 copies) for each account holder attested by the introducer, copy of passport/National Identity card, Introduction of Account Holder - to be signed by Introducer with account number, 1 $(one)\ copy\ of\ nominee's\ photograph\ (attested\ by\ the\ account\ holder)\ and\ signature\ of\ the\ nominee$ (optional). Minor accounts additionally require-copy of birth certificate and photograph. Foreign citizens in Bangladesh additionally require - photocopy of passport with valid visa and work permit.

Eligibility for opening the account

An adult individual having sound mind can open a Savings Bank Account singly or jointly. Guardian can open minor account. But a minor of 12 years of age can open SB A/C in his name provided he can understand, read and write independently subject to the account to be operated only by legal Guardian. Any club, Society and similar organization are also eligible to open SB A/C, providing By-Laws/Resolutions/Articles of Association is acceptable to the Bank. An illiterate person can open SB A/C as per applicable Laws of the Bank by thumb impression and physical attendance. An adult individual having sound mind can open a Current/SND Account singly, jointly or in the name of an organization. Club, Association, Organization or Institution can open Current Account providing Bye-laws and Articles of Association acceptable to the Bank.

Initial deposit and minimum balance

The initial minimum deposit of Tk. 1,000/- is required to open the Savings Bank Deposit Account and Tk. 5,000/- is required to open the Current Deposit Account, and shall have to maintain minimum balance of Tk. 500/- in case of SB A/C. and Tk. 2,000/- in case of CD A/C.Tk. 25,000/- is required as the initial amount for opening the Short Notice Deposit Account and shall have to maintain the minimum balance of Tk. 25,000/- in the SND A/C.

Deposits, Withdrawals

A depositor can withdraw up to 25% of his balance from his savings Bank Deposit account twice in a week. If any depositor withdraws more than 25% of the balance, the customer will not be entitled for interest for that month. If any depositor repeatedly withdraw more than 25% of the balance or more than twice in a week, service charge as applicable for Current Account will be applicable to that SB Account. A depositor can deposit and withdraw from the Current Account as many time as required and Cheques, Drafts, Pay Orders are to be crossed at the time of deposit. The Bank acts only as the collecting agent and assumes no responsibility for the realization of any items deposited with the Bank for collection. Thus, proceeds of cheques or other instruments deposited will not be available for withdrawal until collected by the Bank. Balance in Short Notice Deposit (SND) will bear interest as applicable from time to time. For withdrawal of any amount from the SND Account 7 (seven) days notice, as per option will be required. Otherwise, interest for the month will be forfeited.

Identification of the account

Each account will be given one account number. This number is to be properly quoted for each deposit and for any correspondence to the Bank. The Bank will not be responsible for any loss or damage occurring as a result of wrong quotation of account number.

Issue and safety of cheques

Cheques will only be issued to a customer when all documentation considered necessary by the Bank has been obtained. It is the responsibility of the account holder to ensure cheques in their possession are kept safely. The customer must all time exercise due care to prevent cheques, payment orders and other instruments from being altered or forged in a manner which may facilitate fraud. In such events, the Bank is not responsible for any loss suffered by the customer or any other person. Any loss or misuse of the cheques or other instruments must be immediately reported to the Bank and confirmed in writing/verbally without any delay. Chequebook and other securities will be valid if signed/initiated by authorized officials.

Signing of Cheque

Cheque leaf is to be signed by the account holder/account operator as per specimen signature recorded with the Bank and any alteration and cutting should be confirmed by full signature. No cheque will be honored if the same is post dated, anti-dated or mutilated. Bank reserves the right to impose fine for bounce of cheque for insufficient fund in the account.

Orders to stop payment or amend instruction

A customer may place a stop Payment Order for a cheque in writing. The Bank will not make the payment if it has reasonable opportunity to act on such order.

Positive Pay

As per instruction of Bangladesh Bank on positive pay for clearing cheque, the account holder must inform the Bank (Prime Bank Limited) in writing after issuance of cheque for the amount 5 (Five) lacs and above. Otherwise, the Bank may return the cheque if presented through automated clearing house at the risk and responsibility of the account holder(s).

Bank's Right

Bank reserves the right to enquire the customer for source of fund as per Money Laundering Prevention Act-2012 and ask for nominee as per Bank Company Act-1991. Bank reserves the right to close any account if found unsatisfactory or may decline to issue fresh cheque book without assigning any reason. Bank reserves the right to realize charges from any account as per prevailing norms of the Bank. Bank is authorized to realize Excise Duty, Income Tax etc., as per government instruction. The Bank reserves the right to debit any account that may have been inadvertently credited with an item / transaction subsequently unpaid on collection or detected to be the wrong entry without giving any information to the customer.

E-Statement

- I/We fully understand the risk and accept that the Bank does not use encrypted e-mail and generally internet is not encrypted and is not a secured means of transmission of the information. It involves the risk of unauthorized alteration, usage and disclosure of the information by Unwanted Parties
- b. I/We fully understand the risk and accept that transmission of the information to a corporate ID involves the risks of the information to be viewed, altered, used or disclosed to third parties who was/were once authorized, but may not be in the employment of the organization in the future. I/We agree to indemnify the Bank and hold the Bank indemnified and harmless from any and all costs, expenses, liabilities, losses, responsibilities whether direct or consequential, arising out or in connection with such view, alteration, usages or disclosure of the information or otherwise caused by using the internet as a means of transmission and also for any error, delay or problem in transmission of the information:
- That my/our legal representatives, executors, successors-in- interest and assigned are bound by this E-statement enrolment;
- That this E-statement enrolment shall be governed by and constructed in accordance with the laws of Bangladesh:
- Electronic statement delivery will supersede hard copy statement delivery (if any).

□ Account Rules

Opening an Account

Eligibility, Interest, Fees & Charges, documentation requirements and other conditions are as per feature of the product. Bank's Account Opening Officer will explain details of the product to the customer(s) before opening of the accounts. No interest is given on the Current Accounts. The customer(s) should ask the Bank's Officer on the product features and fees & charges for different services related to operation of the account.

Withdrawals

Cash withdrawals should only be made on the printed cheque forms supplied by the Bank. The account should not be overdrawn nor should be cheques be drawn against funds in course of realization unless the special arrangements have been made with the Bank. No overdrafts are allowed on Savings Accounts.

Minimum Average Balance

The initial minimum deposit to open an account is as per current Tariff. Average minimum balance as per our current Tariff should always be maintained. The Bank reserves the right to close at any time any account in which the minimum balance is not

□ Closure of Account

When an account is closed either by the constituents or by the Bank, the constituent is required to return all the unused cheques and cards if any to the Bank. A charge as per our prevailing Tariff will be recovered from an account holder who closes an account. The Bank reserves unequivocal right to close any unsatisfactory account with proper notification to the account holders as decided by the Bank at its absolute discretion.

An Account may be opened on behalf of a minor by his/her natural guardian or by a guardian appointed by a court of competent jurisdiction. Upon the minor's attaining majority, the right of the guardian to operate the account shall cease and any balance in the account will be deemed to belong exclusively to the hitherto minor who has attained majority unless he/she confirms in writing his/her intention to continue the account, further operations can not be allowed.

☐ Cheque Books

- An application for a cheque book on a Savings/Current Account must be made on the Bank's requisition slip, duly signed by the account holder(s). Cheque Book will not be issued to a customer until all the documentation considered necessary by the Bank has been provided by the account(s) holder and duly obtained by the Bank. It is the responsibility of the account holder(s) to ensure that the cheques in his/her/their possession are kept safely.
- The Bank reserves the right to refuse issuance of cheque book on such accounts which are not maintained satisfactorily or when an excessive number of cheques from the previous cheque book
- When new cheque books are delivered to the customer by post it will be according to the address record kept by the Bank (or by such other means as determined by the Bank). However, the Bank assumes no responsibility for any delay or loss caused by any mode of forwarding.
- Undelivered cheque book will be retained by the Bank for up to 90 (ninety) days. After 90 (ninety) days undelivered cheque book will be destroyed by the Bank and necessary charges will be realized from the respective customer account as per Bank's tariff.
- Account holders should exercise care when drawing cheques and should not draw cheques by any means which may enable a cheque to be altered in a manner which is not readily detectable.
- 6. The cheque will be returned unpaid if drawer's signature differs from that on record at the Bank. The same style and model of signature as per specimen given to the Bank must be adhered to
- The bank reserves the right to dishonor cheque(s) on reasonable ground. In the event of a cheque being returned, the Bank may realize a penalty charge for each presentation & return.
- The customer should comply with the conditions as printed on the inside of the front cover of the issued cheaue book.

☐ Stop payment of the Cheque

I/We, the account holder(s), shall immediately notify the Bank if any of the cheques issued to me/us, is lost or stolen. I understand that the Bank may in its absolute discretion, accept from me any stop cheque instructions (either orally or in writing) cases where I have lost the relevant cheque or, in other circumstances in which it shall be allowed by law and agreed by the Bank. Should the Bank accept any such instruction from me or from some other person purporting to be me, I hereby undertake to indemnify the Bank against any loss, damage, cost (including any legal cost) or demand incurred by it as a result of, or in connection therewith. A charge as per our prevailing tariff will be recovered for recording stop payments

☐ Fraud & Forgery due to payment of Cheque

The customer must all times exercise due care to prevent cheques from being altered or forged in a manner which may facilitate fraud. In such events, the Bank is not responsible for any loss suffered by customer or any other person. Any loss or misuse of the cheques must be immediately reported to the Bank and confirmed in writing without any delay.

General Rules

- A newly opened account will be activated upon accomplishment of Know Your Customer (KYC) as per the Bank's policy.
- The Bank reserves the right to close any account without assigning any reason.
- Nomination/Succession to the amount lying to the credit of the account and/or operation thereof on the death of the person authorized to operate upon the account shall be in accordance with the rules for the purpose prescribed by the Bank from time to time and effective at the time of the claim.
- In the event of the death of one or more customer(s) in joint account, the right of the survivor(s) to operate the account will be ceased unless appropriate order is received from a court of competent jurisdiction (if applicable) for operation of accounts.
- The Bank will not execute any customer transaction over phone, fax and e-mail (unless standard indemnity arrangements are already in place).
- 6. Duplicate statements of past transactions are issued against payment of charges as per our current
- Accounts upon which an attachment order or other legal notice prohibiting operation of the account has been received will be ruled off and no further operation will be allowed till such time as the prohibiting order is removed.
- Customer transactions will be entertained during normal banking hours that may be in force from time to time
- Account holder should notify the Bank of any change of address in writing. Otherwise, Bank will not be liable for delivering account statement/Bank communication to the recorded address of the account holder.

- 10. The Bank may without notice combine or consolidate account(s) with any liabilities to the bank and set-off or transfer any sum(s) standing to the credit of such accounts or any other suit(s) owing to the customer from the bank in or towards satisfaction or the customer's liabilities to the Bank on any other respect whether such liabilities be actual or contingent, primary or collateral and several or
- In addition, to any general lien or other rights or remedies to which the Bank shall be entitled, the Bank may at any and from time to time apply any credit balance to which the customer(s) is/are entitled on any account(s) with the Bank (including the above account(s)) in satisfaction of any of its indebtness to the Bank. Further, any of the account(s) of the customer(s) with any branch of the Bank shall be treated as one combined account.
- Operations of the Non-Resident accounts shall be governed as per the guidelines of Bangladesh Bank. Holders of Non-Resident accounts should advise the Bank immediately upon return to Bangladesh if they intend to take permanent residence in Bangladesh. It is also a responsibility of the customer to inform the Bank in writing before leaving country.
- The Bank may refuse to process any transaction on any customers' account(s) if the Bank suspects fraud or illegality therein. The Banks' decision on whether the transaction is or likely to be involved a fraud or irregularity shall be final and conclusive and binding on the customer.
- The account holder is solely responsible for prompt examination of all entries in the statement and must give the Bank written notice within 15 (Fifteen) days of the date of the relevant statement of any discrepancy that he believes exists between any such statement and his own records. In the absence of any such notice from the account holder, he/she will be deemed to have agreed and certified conclusively (for all purposes) the correctness of the relevant statement of account.
- 15. The Bank reserves the right to close any account having zero balance without transaction for one vear.
- Statements of accounts are issued based on product feature half yearly and/or when a statement sheet is completed in case of current/savings accounts. If statements are required in frequencies higher than the above a charge will be levied as per our current Tariff.
- 17. The Bank reserves the right to amend the terms and conditions, current tariff without any notice.

□ Collection of Cheque/Draft/Pay Order

The Bank will refuse to accept an instrument for deposit through collection or internal transfer if the payee's name is not identical to the name of the customer in the Bank's record. The Bank acts as the collection agent and assumes no responsibility for the realization of any instrument deposited with the Bank for collection. Thus, proceeds of the cheques or other instruments deposited will not be available for withdrawal until collected by the Bank.

☐ Reversal of wrongly credited amount

The Bank reserves the right to debit any account that may have been inadvertently credited with an item/transaction subsequently unpaid on collection or detected to be the wrong entry without giving any information to the customer

☐ Dormancy & Unclaimed Account

Current/Savings/SND Accounts being inoperative for one year will be transferred to Dormant status. (As per clause 35 of Banking Company Act 1991) Accounts will be transferred to Unclaimed account status after 10 (ten) years if there has been no transaction in the said account by the customer. No customers initiated transaction is allowed in the Dormant account unless the account holder(s) apply to Prime Bank Limited in writing to regularize the status of account.

☐ Joint Accounts

- Each of us (if more than one) hereby authorize and empowers each other to endorse for deposit and to deposit with the Bank any and all cheques, notes or other instruments for the payment of money. payable to or purporting to belong to anyone or all of us and if any such instruments be received by the Bank without having been so endorsed then the Bank is hereby authorized to endorse any such instrument on behalf of us and to credit the same to the account.
- An overdraft or other obligations incurred on the account or otherwise shall be the joint and several liability of each and every joint account holder. In the event of the death or legal disability of any of the individuals constituting the account holder, the other individual(s) shall immediately (but in any event not later then 10 (ten) days after such disability) and before affecting any transactions in the account, notify the Bank of such death or legal disability.
- Each of us authorize the Bank to hold, on the death of either of us, any credit balance on any account in our joint name and any securities deeds, boxes and parcels and their contents and property of any description held in our joint names, to the order of the survivor (if any). Each of us hereby agree that the instructions given by us in the mandate are to remain in force until written revocations thereo by us or either of us.
- In the event that there is no survivor and nomination is made, the terms and conditions stated in clause 3 (three) of general rules on "nominee" shall apply.
- In the event that there is no survivor or nominee, that account will then be frozen until the legal successor to the deceased or disabled individual is appointed/determined by the relevant court or

☐ Foreign Currency Account

I appreciate that there can be risks associated with any account (s) denominated in foreign currency, convertible accounts and foreign currency investments. Accordingly, I accept that I am solely responsible for all such risks and any cost expenses however arising (including without limitation, those arising from any international or domestic legal or regulatory restrictions) in respect of any such account (s). Withdrawals or dealings on any such account (s) are also subject to the relevant

- currency being available at the Bank's relevant branch. Conversion from one currency to another shall be at the exchange rate as determined by the Bank (in its absolute discretion) from time to time.
- Where it is necessary to declare a foreign currency purchase or sale to the Bangladesh Bank, I must truthfully declare the transaction and complete the declaration documents required by the competent authorities in accordance with the relevant regulations. I shall be responsible for any inability to complete a foreign exchange settlement due to a statutory regulation, restriction imposed by a governmental policy or the insufficiency of my foreign exchange settlement quota. If the Bank becomes aware that I have exceeded my foreign exchange settlement quota at time of settlement, the Bank may refrain from executing the relevant transaction. I hereby declare & warrant that all of my sale & purchase of foreign exchange will be in conformity with relevant laws, regulations and governmental policies and I will be liable for indemnifying the Bank against any resultant damages (including, but not limit to, any sanctions imposed by the competent authorities).
- Holders of Non-Resident Accounts should advise the Bank immediately upon return to Bangladesh if they intend to take permanent resident in Bangladesh. Besides, all FCY related transaction will be governed by local Foreign Exchange Regulations.

□ Overdrawn Account

If for whatever reasons the Account has any unauthorized debit balance, the Customer shall pay interest and other Charges in accordance with the Bank's prevalent rate and practice and shall regularize the Account on the same day, unless the Bank specifically makes an exception.

☐ Holiday Processing

Any transaction on Bank Holiday or after Business Hours of the Bank shall be shown in the Account, at the sole discretion of the Bank, as having taken place on the succeeding Working Day and not the actual day of the transaction and all the deductions/accretions on such amount shall be deducted/accrued as of such Working Day. Bank shall not be responsible for any loss of interest or exchange rate or liability incurred/suffered by the Customer including but not limited to return of cheques, loss of interest arising due to such transaction being not shown on the day same actually occurred.

☐ Confidentiality and Disclosure of Information

Whilst the Bank maintains strict confidentiality in all matters relating to my account(s) and business, I hereby authorize the Bank (and/or/any of its officers or employees) to disclose any information concerning me, my business, my accounts held with the Bank or another Group Member, or my relationship with the Bank or another Group Member, to any of the following (a) any office or branch of the Bank or another Group Member; (b) any agent, contractor or third party service provider, or any professional adviser of the Bank or another Group Member; (c) any regulatory, supervisory, governmental or quasi-governmental authority with jurisdiction over the Bank or another Group Member (d) any person to whom the Bank is required or authorized by law or court order to make such disclosure, (e) any person who is under a duty of confidentiality to the Bank (f) any Bank or financial institution with which I have or proposes to have dealings regardless of whether the recipient in each case is located in Bangladesh or in another country, and regardless of whether such information will following disclosure be held, processed used or disclosed by such recipient in Bangladesh or another country.

Indemnity

I also agree to fully indemnify the Bank against all costs and expenses (including legal fees) arising in any way in connection with the above accounts, these terms and conditions or, in enforcing these terms and conditions and in recovering of any amount due to the Bank of incurred by the Bank in any legal proceedings of whatever nature. Waiver No forbearance, negligence or waiver by the Bank in the enforcement of any of these terms and conditions shall prejudice the Bank's right thereafter to strictly enforce the same. No waiver by the Bank shall be effective unless it is in writing.

The Bank may amend these terms and conditions at any time by not less than 14 (fourteen) days notice to me specifying the effective date of amendment. If I use any banking facilities after the effective date of the amendment, I shall be deemed to have received notice of the amendment and to have decided continue to use the Banking facilities upon the revised terms and conditions. I further acknowledge that in the event of any changes being communicated to me, the Bank is not obliged to obtain my signature for receipt of

☐ Notice

Save as otherwise provided in these terms and conditions, any demand or communication made by the Bank under these terms and conditions shall be in writing and made at the address given by me (or such other addresses as I shall notify the Bank from time to time) and, if posted, shall be deemed to have been served on me on the date of posting.

☐ Force Majeure/Technical Problem

Notwithstanding anything to the contrary contained herein, nothing herein shall apply if the Bank is prevented from discharging any or all of its obligation herein or otherwise due to any cause arising out of or related to Force Majeure or technical problem for any reasons beyond the reasonable control of the Bank.

☐ Governing Law

These terms and conditions shall be governed by and construed in accordance with, the laws of Bangladesh and I hereby irrevocably submit to the non-exclusive jurisdiction of the courts of law of Bangladesh. Such submission shall however, not prejudice the rights of the Bank to bring proceedings against me in any other jurisdiction or courts of law elsewhere. However, all accounts shall be subject to the provisions of the guidelines/circulars together with any alteration/modification thereto effected by Bangladesh Bank from time to time.

I/We have gone through the terms & conditions mentioned above and understood them in entirely and undertake to abide by those terms & conditions relating to the account. I/We also agree to be bound by such terms & conditions as may be amended or supplemented from time to time

Signature of the 1st Applicant	Signature of the 2nd Applicant
Signature of the 3rd Applicant	Signature of the 4th Applicant

Terms & Conditions are subject to review and changes as per bank's discretion, changes (if any) will be equally applicable to the customer(s).

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