



Prime Bank Limited

a bank with a difference

PERSONAL FIXED DEPOSIT ACCOUNT OPENING FORM

Date

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

To
The Manager

.....Branch
Prime Bank Limited

For Bank's use only																																									
A/C No. <table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr></table>																					Unique Customer ID No. <table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr></table>																				

Dear Sir/Madam,

I/We hereby apply to open a Fixed Deposit (FD) Account with your branch. My/Our detailed information is furnished below:

Account Related Information

1. Title of Account: বাংলায়

English (Block Letters)																					
i) <table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr></table>																					
ii) <table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr></table>																					
iii) <table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr></table>																					
iv) <table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr></table>																					

2. Resident Status Resident Non-Resident

3. Link Account Name Block Letters

--

4. Link Account No.

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

5. FD Related Information

Amount	Amount (In words)	Tenor	Interest Rate	Maturity Date
In Figures				D D M M Y Y Y Y

In case of Renewal Renew Principal Amount & Interest Renew Principal Amount only & Redeem Interest to Link Account (SL-04)
 Others:

6. Standing Instruction: Please debit my/our link account (SL-04) for Tk. (in words) to open a FD Account.

7. Operating Instructiton Singly Jointly Any one Either or Survivor Others.....

8. Source of Fund (In details)

9. Nominee Same as Link Account* Different from Link Account (attach complete Nominee's Personal Information Form)

10. Purpose of the Account

A/C Opening Officer
(With Name Seal, Signature & Date)

BM/OM
(With Name Seal, Signature & Date)

Terms & Conditions

1. Any Bangladeshi having a Transactional/Link Account with Prime Bank is eligible to open a Fixed Deposit Account. Transactional/Link Account refers to any Current Account or Savings Account of the customer held with the Bank.
2. Standalone FD in minor's name can be opened Singly or Jointly with Parents/Legal Guardian. In that case Link Account Holder & Legal Guardian will be the same and personal information of minor to be provided through Personal Information Form (PIF) along with necessary required document/s.
3. If account holder is minor, Legal Guardian will sign in required fields of Account Opening Form instead of account holder. Until the Minor attains majority (Adult) or any further declaration is given by legal guardian the account will be operated by the legal guardian him/herself.
4. For each FD, a separate "Personal Fixed Deposit Account Opening Form" need to be filled up.
5. FD account will be opened within following working day upon availability of required fund in the Link Account.
6. Fixed Deposit will mature after the duration specified by the customer in the "Personal Fixed Deposit Account Opening Form". At maturity, depending on the instruction provided by the customer, one of the following will be applicable:
 - i. Renew Principal & Interest: At maturity, both the principal and accrued interest will be renewed for the same tenure as specified by the customer during initial FD opening. The prevailing interest rate will be applicable at the time of renewal.
 - ii. Renew Principal Only: At maturity, only the principal amount will be renewed for the same tenure as specified by the customer during initial FD opening. The prevailing interest rate will be applicable at the time of renewal.

7. The Amount & Tenor will not be changed in any case. New account will be opened, if required.
8. If FD Account is encashed prior maturity (Premature encashment), then the customer will receive interest according to the following schedule:
 - i. If the account is encashed within 30 days: No interest will be paid to the customer.
 - ii. If the account is encashed after 30 days but before maturity: Customer will be entitled to receive interest at prevailing savings rate.
9. FD can be closed at any time prior maturity by giving closing instruction in writing. In this case, Prime Bank shall apply prevailing premature encashment policy and adjust the tax and other duties (as applicable).
10. FD Advice can be collected after opening the FD from any Prime Bank branch. FD Advice is only evidence of deposit and not a document of title. It is non transferrable and cannot be pledged as security but it can be liened for securing any loan.
11. The interest rate will remain fixed for the entire tenure until renewal. In case of auto renewal, prevailing product parameters and interest rate will be applied unless different instruction is given in writing.
12. Interest will be credited after deducting the applicable taxes, duties etc. as per existing rules & regulations. Govt. Tax, VAT, Excise Duty & all other related govt. levies will be deducted as per prevailing regulatory guidelines.
13. If nominee is more than one, completed Nominee's Personal Information Form related to each nominee will be attached herewith separately.
14. If the nominee is minor, completed Nominee's Personal Information Form on behalf of minor will be attached.
15. The Bank and the Account Holder are under the full compliance of all ordinance, acts, in force, adopted and enacted by the People's Republic of Bangladesh or imposed from time to time under its jurisdiction any rules-regulations, lawful order, discretions, circulars or notifications in relation to open, operation, closure, encashment, nomination, change of nomination of the FD or disbursement of the proceeds thereof in favor of the Nominee(s) after the death of Account holder(s) of this FD.
16. If the FD is liened by me/us for securing any loan, then the Bank shall be at liberty to encash the FD at any time and adjust the loan if the loan liability is not adjusted on due time and/or renew the FD without any further instruction from me/us till the expiry of the loan and thereafter encash this FD and adjust the loan if the loan is not settled by me/us before expiry.
17. If any loan is liened with this account is not settled on or before the maturity /closing date of the account, premature encashment clause will be followed.
18. Confirm any overwriting by signature.

These terms & conditions are applicable to the Bank's customers (existing & new) and governed by the laws, rules & regulations of the Central Bank of Bangladesh and policies & guidelines of the Bank in accordance with the laws of the land. Any person opening an account with the Bank shall be deemed to have read, understood & accepted the terms & conditions herein governing the account.

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.

Signature of 1st Applicant
Name:

Signature of 2nd Applicant
Name:

Signature of 3rd Applicant
Name:

Signature of 4th Applicant
Name:

For Bank Use Only

SBS Code <input style="width: 100px; height: 20px;" type="text"/>	Deposit Code <input style="width: 60px; height: 20px;" type="text"/>
Initiating RM Code: <input style="width: 300px; height: 20px;" type="text"/>	
Monitoring RM Code: <input style="width: 300px; height: 20px;" type="text"/>	
*Comments:	
1. Applicant's personal information & required documents in Link Account are checked and found okay. Updated documents are available in Link Account No: and/or PI Workflow No:	
2. Personal information, ID documents and photos of nominee(s) is/are available in the Link Account.	
_____ A/C Opening Officer (With Name Seal, Signature & Date)	_____ BM/OM (With Name Seal, Signature & Date)

Required Documents

- Applicant's personal/static information must be updated in customer ID and linked accounts by using relevant inventory forms & supporting documents.
- Latest Proof of Submission of Return (PSR) copy of Account Holder. In case of minor, parents/legal guardian's PSR copy is required.
- One copy of recent passport size photograph of Nominee (attested by Account Holder)
- Copy of valid Photo ID (National ID/Passport/Birth Certificate) of Nominee
- Complete Personal Information Form (PIF) of Minor (if applicant and don't have link Account) & Account Holder/ Guardian.