



PERSONAL SAVINGS SCHEME ACCOUNT OPENING FORM

Date

D	D	M	M	Y	Y	Y	Y
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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 Savings Scheme Account with your branch. My/Our detailed information is furnished below:

Account Related Information

1. Title of Account: English (Block Letters) বাংলায়

i)		
ii)		
iii)		
iv)		

2. Link Account Name

Block Letters

3. Link Account No.

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4. Resident Status Resident Non-Resident

5. Information of Savings Scheme :

Name of Scheme:

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Initial Deposit Amount	In Figures	In words
Monthly Installment	In Figures	In words

Tenor:

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 Installment Frequency

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 No. of Installment

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Single Amount on Maturity:	In Figures	Payable Amount per Month:	In Figures
	In words		In words

6. Standing Instruction: Please debit my/our link account (SL-03) for Tk. (in words) being the monthly installment of my/our scheme.

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

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

10. Source of Fund (In details)

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

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

Prime Bank LimitedBranch

Customer's Acknowledgement Receipt

Customer's Unique ID No:

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 Expiry

D	D	M	M	Y	Y	Y	Y
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Customer's Name:

Scheme Name	:			
Scheme Account No	:	Tenure	:	
Opening Date (dd/mm/yyyy)	:	Maturity Date (dd/mm/yyyy)	:	
Installment Amount	:	Initial	Matured Amount	:
		Monthly		

Please quote the above Scheme account number in full in all correspondences.

(Authorized Signatory)

(Authorized Signatory)

Terms & Conditions

1. Any Bangladeshi having a Transactional/Link Account with Prime Bank is eligible to open a Scheme Account. Transactional/Link Account refers to any Current Account or Savings Account of the customer held with the Bank.
2. Standalone Scheme 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 documents.
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 Scheme, a separate "Personal Savings Scheme Account Opening Form" need to be filled up.
5. Scheme account will be opened within following working day upon availability of fund in the Link Account.
6. Generally, no withdrawal will be allowed before maturity of Scheme Account. If Scheme Account is encashed before maturity, then the customer will receive interest according to the following schedule:
 - i) If the account is encashed within 1 year: No interest will be paid to the customer.
 - ii) If the account is encashed after 1 year but before maturity: Customer will be entitled to receive interest at prevailing savings rate.
 - iii) In case of premature encashment for Kotipoti Deposit Scheme, Prime Millionaire Scheme and Neera Motherhood Scheme (with insurance coverage), customer will receive deposited amount after deducting insurance premium amount.
 - iv) If the amount of monthly interest already paid exceeds the amount payable at normal Savings rate, the difference shall be realized from the principal deposit amount, if and when necessary.
7. Scheme 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).
8. If a depositor fails to deposit any installment, he/she will have to pay a fine @ 5% of the overdue amount payable or maximum BDT 500 at the time of depositing the next installment.
9. If any depositor fails to pay 3 (three) consecutive installments at any point of time before maturity, he/she will cease to remain within the purview of the scheme and scheme will be treated as Savings A/C and interest will be paid on deposited amount at prevailing SB A/C rate subject to completion of 1 (one) year of its opening.
10. Due to late payment of installment(s), actual matured amount may vary from initially communicated amount on maturity.
11. All scheme account will be formally closed after maturity and customer will get committed amount.
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 borne by the customer & will be deducted as per prevailing regulatory guidelines.
13. Customer Acknowledgment Receipt can be collected after opening the Scheme from concern branch. It is only evidence of deposit and not a document of title and is not transferrable. It cannot be pledged as security but it can be lien for securing any loan. If the Customer Acknowledgment Receipt is lost/stolen/damage, the procedure for issue of a duplicate will be the same as per Bank's existing rules.
14. If nominee is more than one, completed Nominee's Personal Information Form related to each nominee will be attached herewith separately.
15. If the nominee is minor, completed Nominee's Personal Information Form on behalf of minor will be attached.
16. 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 Scheme or disbursement of the proceeds thereof in favor of the Nominee(s) after the death of Account holder(s) of this Scheme.
17. If Scheme account is lien by me/us for securing any loan, then the Bank shall be at liberty to encash this scheme at any time and adjust the loan if the loan liability is not adjusted on due time.
18. If any loan lien with scheme account is not settled on or before the maturity /closing date of the account, early encashment clause will be followed.
19. For Kotipoti Deposit Scheme, Prime Millionaire Scheme and Neera Motherhood Scheme (with insurance coverage):
 - i) Age should be 60 years or below at the time of scheme opening
 - ii) Insurance Coverage facility will be provided age up to 65 years.
20. In case the scheme is opened with an initial deposit as per scheme type, the initial deposit will be deducted along with the first installment on the same day.
21. For Monthly Installment Deposit Scheme (MID):
 - i) Shall be payable on/before 25th* day of every month for Kotipoti Deposit Scheme.
 - ii) Shall be payable on/before 20th* day of every month for Prime Millionaire Scheme, Lakshma Puron Deposit Scheme and Neera Motherhood Scheme
 - iii) Shall be payable on/before 8th* day of every month for Lakhopati Deposit Scheme, Contributory Savings Scheme, Nobagota Account, Prime Education Savings Scheme and Neera Education Savings Scheme.

*Note: If payment due date falls on a holiday or weekend, then installment will be payable on the previous working day.
22. For Prime Monthly Income Scheme (MIS):
 - i) Payment of monthly income shall start from the subsequent month after a clear minimum gap of 30 days from the deposit date.
 - ii) Monthly income will be deposited to customer's mentioned link account.
 - iii) At maturity, principal amount will be renewed automatically at prevailing interest rate.
23. For Brighter Tomorrow Fixed Deposit Scheme:
 - i) My First account is mandatory for this product & is valid for individuals only.
 - ii) No loan/SOD is allowed under this product.
24. For For Nobagota Account: The account title will be in the name of Child or/and legal guardian for (joint account) but the account will be operated by the legal guardian.
25. For Neera Motherhood Scheme: Does this scheme include Insurance Policy? Yes/ No
26. No check book will be issued against any PBL Deposit Scheme and these schemes are Non-Renewable (except MIS).
27. After maturity, the final amount will be credited to the same current/savings account of customer.
28. 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: 100%;" type="text"/>	Deposit Code <input style="width: 100%;" type="text"/>
Initiating RM Code: <input style="width: 100%;" type="text"/>	Monitoring RM Code: <input style="width: 100%;" 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.

Most Important Information

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 - Shall be payable on/before 20th* day of every month for Prime Millionaire Scheme, Lakshma Puron Deposit Scheme and Neera Motherhood Scheme
 - Shall be payable on/before 8th* day of every month for Lakhopati Deposit Scheme, Contributory Savings Scheme, Nobagota Account, Prime Education Savings Scheme and Neera Education Savings Scheme.

Note: If payment due date falls on a holiday or weekend, then installment will be payable on the previous working day.
- If any depositor fails to pay 3 (three) consecutive installments at any point of time before maturity, he/she will cease to remain within the purview of the scheme and scheme will be treated as Savings A/C and interest will be paid on deposited amount at prevailing SB A/C rate subject to completion of 1 (one) year of its opening.
- All scheme account will be formally closed after maturity.