

# Personal Fixed Deposit & Savings Scheme Account Opening Form

**Title of Account**

**FD/Scheme Account Number**

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**Unique Customer Identification Code**

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**Branch Name**



**Prime Bank Limited**  
*a bank with a difference*

## Required Documents

- One self-attested recent passport size photograph of account holder(s) and Identification Document (a.NID/ b.Passport/ c.Birth Registration Certificate) are required for opening an account.
- Photograph of the Nominee, duly attested by the depositor & Identification Document (a.NID/ b.Passport/ c.Birth Registration Certificate) shall be provided at the time of opening the account.
- A person can open more than one account in any branch of Prime Bank Ltd.
- Account in the name of minors can also be opened complying all formalities related to opening of minor's account.
- Transaction / Link Account needs to be opened before opening a Fixed Deposit/Saving Scheme.
- For each FDR/Scheme, Customer needs to fill up a separate personal FD/Saving Scheme Form.
- To open NFCB account, customer must have FC A/C with PBL.

## Notes

- Account Holder's personal information are as per information kept in link CASA AOF & Customer ID of link account.
- If account holder is more than one; than personal information of each account holder (if his/her savings account is not linked with FDR/Scheme) need to be inserted after 1st part: Account Related Information.
- If account holder is minor & his/her savings account is linked with FDR/Scheme; personal information of account holder & nominated guardian will be as per personal information kept in link CASA AOF & Customer ID of link account. In case of more than one account holders, if minor's account is not linked with FDR/Scheme; personal information of minor & legal guardian will be attached after 1st part: Account Related Information part separately.
- If any static information of applicant & legal guardian is updated; updated information will be incorporated in customer ID of linked account by using relevant inventory forms & supporting documents.
- 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 in required fields of AOF instead of applicant.
- If nominee is minor, personal Information of Deposit recipient on behalf of minor (during applicant's death) will be attached.
- 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.



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## PERSONAL FIXED DEPOSIT & SAVINGS SCHEME ACCOUNT OPENING FORM

Date 

D	D	M	M	Y	Y	Y	Y
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To  
The Manager  
Prime Bank Limited

For Bank's use only																						
A/C No.	<table border="1" style="width: 100%; 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><td> </td></tr></table>																					
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Dear Sir/Madam,  
I/We hereby apply to open a Fixed Deposit and / or Savings Scheme Account with your branch. My/Our detailed information is furnished below:

### 1st Part: Account Related Information

1. Title of Account: 

বাংলায়
Block Letters

2. Type of Deposit :  Fixed Deposit  Saving Scheme  NCFD

3. Currency  Taka  US Dollar  Euro  Pound  Others 

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4. FD Related Information:	Amount	Amount	Tenor	Interest Rate	Maturity Date									
	In Figures	In words			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 (cl-07)  
 Others:.....

5. Information of Savings Scheme :

Name of Scheme: 

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Initial Deposit Amount	In Figures	Monthly Installment	In Figures					
	In words		In words					
Tenor:	<table border="1" style="width: 100%; border-collapse: collapse;"><tr><td> </td></tr></table>		Installment Frequency	<table border="1" style="width: 100%; border-collapse: collapse;"><tr><td> </td></tr></table>		No. of Installment	<table border="1" style="width: 100%; border-collapse: collapse;"><tr><td> </td></tr></table>	
Single Amount on Maturity:	In Figures	Payable Amount per Month:	In Figures					
	In words		In words					

6. Link Account Name 

Block Letters
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7. Link Account No: 

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8. Standing Instruction: Please debit my/our link account (cl-07) for Tk. .... (in words .....  
.....) being the monthly installment of my/our scheme.

9. Operating Instrucion :  Singly  Jointly  Any one  Either or Survivor  Others.....

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

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

## 2<sup>nd</sup> Part: Nominee's Personal Information

I/We are nominating the following individual(s) as my/our nominee(s) to pay the amount of my/our account after my/our death. I/We preserve the right to change or cancel the nomination at any time and hereby further agree that the bank will pay money as per my/our instruction and upon payment of said money, bank will be released from all liabilities towards nominees.

Nominee  
Photograph  
Attested by Account  
Holder (staple)

1. Nominee's Name

2. Date of Birth         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

(a) Identification No.  6. Percentage

## 3<sup>rd</sup> 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.

\_\_\_\_\_  
Signature of First Applicant

\_\_\_\_\_  
Signature of Second Applicant

### Office use only

#### Comment (If any)

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

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

# Terms & Conditions

**General Terms & Conditions**

- Income Tax and all other applicable taxes, surcharges etc. shall be deducted at source on the interest earned as per applicable rates in force.
- Rights & obligations arising hereunder (including deposits & payments) shall be governed by and subject to the laws of Bangladesh.
- The amount and tenure will not be changed in any case. New account will be opened, If required.
- The bank can change, add, amend or nullify any rules related to a/c and the a/c holder is obliged to abide by the bank's instructions in this regard at any time.
- Senior citizen may receive higher interest rate as per Bank policy.
- Generally, no withdrawal will be allowed before maturity. But if any depositor intends to withdraw his deposit (Except FD) before maturity, the following rules will be applied.
  - (i) No benefit including interest shall be allowed for pre-mature encashment within 1 (one) year.
  - (ii) If the accounts/deposit(s) are closed/encashed after 1 (one) year of its opening, benefit shall be allowed on the deposit at normal Savings Deposit rate.
  - (iii) 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.
  - (iv) In case of premature encashment for Kotipotri Deposit Scheme, Prime Millionaire Scheme and Neera Motherhood Scheme (with insurance coverage), the account holder will receive deposited amount after deducting insurance premium amount.
- During the time of scheme execution for Kotipotri Deposit Scheme, Prime Millionaire Scheme and Neera Motherhood Scheme (with insurance coverage), the client's age should be 60 years or below.
- For Kotipotri Deposit Scheme, Prime Millionaire Scheme and Neera Motherhood Scheme (with insurance coverage), the account holder will be eligible for insurance coverage up to his/her age of 65 years.
- In case of death of a depositor, the account shall cease to be operative and the amount deposited so far shall be paid to the nominee, as mentioned in the account opening form, and in absence of nominee, to the legal heirs of deceased as per rules in force.
- Loan against deposit can be allowed as per bank's rule.
- If the depositor expires after availing a Loan/Overdraft, Nominees/Heirs will be paid the balance amount after full adjustment of Loan/Overdraft (including accrued interest and other charges, if any) in connection with the scheme/deposit account.
- Normally no a/c statement will be served to depositor. If required, bank will provide the same on realization of charge.
- If the instrument is lost, the procedure for issue of a duplicate will be the same as per Bank's existing rules.
- The Depositor must maintain SB/CD/SND account with concern Branch to give standing instruction to the bank to deposit the monthly installment.
- The deposited amount shall be repayable only on the date of maturity, with the applicable interest rate of the deposit. Partial/premature withdrawal shall be subject to the terms and conditions imposed by the Bank, including the reduction or cease of interest rate payable on the deposit.
- 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.
- 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.

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**Customer's Acknowledgement Receipt**

Customer's Unique ID No:

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)

General Terms & Conditions:

- Due to late payment of installment(s), actual matured amount may vary from initially communicated amount on maturity.
- All scheme account will be formally closed after maturity.

Fixed Deposit:

- FD can be encashed only to the branch from which the same is purchased, account will not be transferred to other branch.
- No benefits including interest shall be allowed for premature encashment of FD within one month. If the account/deposit is closed/encashed prematurely after one month of its opening/renewal benefits shall be allowed on the deposit at prevailing savings deposit rate (for the maturity of 3 months or more).
- FD account will be opened within next working day after availability of fund.
- FD account may not be opened if Application Form is incomplete even in case of available balance in the account.
- Customer can collect FD advice after 2 working days of the application date from concern branch.

Special Schemes :

- Monthly Installment :
  - Shall be payable on/before 25<sup>th</sup> day of every month for Kotipoti Deposit Scheme.
  - Shall be payable on/before 20<sup>th</sup> day of every month for Prime Millionaire Scheme, Laksma Puron Deposit Scheme and Neera Motherhood Scheme.
  - Shall be payable on/before 8<sup>th</sup> day of every month for House Building Deposit Scheme, Lakhopati Deposit Scheme, Contributory Savings Scheme, Nobagota Account, Prime Education Savings Scheme and Neera Education Savings Scheme.
- Other Terms & Conditions :
  - For Monthly Benefit Deposit Scheme :
    - i) Payment of monthly profit shall start from the subsequent month after a clear minimum gap of 30 days from the deposit date.
    - ii) Monthly benefit will be deposited to applicant's mentioned link account.
  - For Brighter Tomorrow Fixed Deposit Scheme :
    - i) My First account is mandatory for this product & the product is valid for individuals only.
    - ii) No loan/SOD is allowed under this product.
  - For Kotipoti Deposit Scheme, Prime Millionaire Scheme & Neera Motherhood Scheme :
    - i) Does this scheme include Insurance Policy?  Yes/ No
  - 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.

Declaration: I/We hereby acknowledge that I/we have read the account related terms & conditions and agree to abide by the mentioned terms & conditions. I/We solemnly declare that the information mentioned above is correct. I/We shall also provide any type of additional information/ documents as and when required by the Bank.

\_\_\_\_\_  
Signature of 1st Applicant

\_\_\_\_\_  
Signature of 2nd Applicant

Disclaimer: Terms and conditions are subject to review and changes as per bank's discretion, changes (if any) will be equally applicable to the customers.

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### Most Important Information

- Monthly Installment :
  - Shall be payable on/before 25<sup>th</sup> day of every month for Kotipoti Deposit Scheme.
  - Shall be payable on/before 20<sup>th</sup> day of every month for Prime Millionaire Scheme, Laksma Puron Deposit Scheme & Neera Motherhood Deposit Scheme.
  - Shall be payable on/before 8<sup>th</sup> day of every month for House Building Deposit Scheme, Lakhopati Deposit Scheme, Contributory Savings Scheme, Nobagota Account, Prime Education Savings Scheme & Neera Education Savings Scheme.
- If a 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 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 1 (one) year of its opening.
- All scheme account will be formally closed after maturity.

[primebank.com.bd](http://primebank.com.bd)



**Prime Bank Limited**  
*a bank with a difference*

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