

HASANAH

Personal Account

# Account Opening Form

Name of the Customer

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 Document List:

### (a) Documents required to open account for resident customer:

- Two copies of self-attested recent passport size photograph of the account holder(s)/person (s) who will operate the account
- For Mudaraba 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.

.....Branch

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

**ACCOUNT OPENING FORM**
**PERSONAL ACCOUNT**

Date

Existing Customer  New Customer

Existing A/C No.

Manager

Prime Bank Limited

.....Branch

For Bank's use only	
A/C No.	<input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/>
Unique Customer Identification Code	<input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/>
Group Code	<input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/>

Muhtaram, Assalamu Alaikum.

I/We am/are applying to open an account with your Branch. My/Our account related & detailed personal information are furnished below :

**1<sup>st</sup> Part: Account Related Information**

1. Title of Account

2. Customer Segment  Payroll  Monarch  Neera  Others

3. Type of Account  Mudaraba Savings  Al-Wadeeah Current  MSND  FC  RFCD 4. Product Name

5. Currency  Taka  US Dollar  Euro  Pound  Others

6. Operating Instruction  Individual  Joint  Any one  Either or Survivor  Others

7. Initial Deposit Amount:

8. Banking Facilities: a. Cheque Book :  Yes  No b. 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<sup>nd</sup> Part: Applicant's Personal Information**

1. Involvement with A/C  1st Applicant  2nd Applicant  3rd Applicant  Guardian  Minor  
 Beneficial Owner  Account Holder  Others.....

2. Resident Status a.  Resident b.  Non-Resident

3. Name of Account Holder/Beneficial Owner/  
Account Operator

4. Father's Name

5. Mother's Name

6. Spouse's Name

Photograph

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

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

7. Nationality  Bangladeshi  Foreign Citizen  Dual Citizen 8. Date of Birth 

d	d	m	m	y	y	y	y
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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

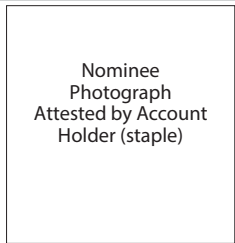
(a) Identification No.

(b) Information of Introducer: Name   
(applicable in case of non-availability of NID)

Account/NID No.  Signature   
(with birth date) (with date)

### 3<sup>rd</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.



1. Nominee's Name

2. Date of Birth 

d	d	m	m	y	y	y	y
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 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

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

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

## 4<sup>th</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.

Account No: <input style="width: 100%;" type="text"/>	<b>Specimen Signature Part</b>		
Unique Customer ID No: <input style="width: 100%;" type="text"/>	Date: <input style="width: 100%;" type="text"/>		
Title of Account: <input style="width: 100%;" type="text"/>			
Special Instruction: <input style="width: 100%;" type="text"/>			
<b>1st Applicant</b>  Photograph	<b>2nd Applicant</b>  Photograph	<b>3rd Applicant</b>  Photograph	<b>4th Applicant</b>  Photograph
<i>Signature</i>	<i>Signature</i>	<i>Signature</i>	<i>Signature</i>
<i>Signature</i>	<i>Signature</i>	<i>Signature</i>	<i>Signature</i>
<i>Name</i>	<i>Name</i>	<i>Name</i>	<i>Name</i>
Contact Number & Address :		_____ Authorised Bank Officer's Signature & Seal	

For Bank's use only	
Sourcing Channel: <input type="checkbox"/> Direct Sales <input type="checkbox"/> Monarch <input type="checkbox"/> Payroll <input type="checkbox"/> Others <input style="width: 100%;" type="text"/>	
Initiating RM Code: <input style="width: 100%;" type="text"/>	Monitoring RM Code: <input style="width: 100%;" type="text"/>
Initiating RM Name Seal, Sign & Date <input style="width: 100%; height: 40px;" type="text"/>	SM/CM Name Seal, Sign & Date <input style="width: 100%; height: 40px;" type="text"/>
<b>Sensitive Customer:</b> <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, please mention serial no. and occupation <input style="width: 100%;" type="text"/>	
Sector Code: <input style="width: 100%;" type="text"/>	
Deposit Code: <input style="width: 100%;" type="text"/>	
Security Code: <input style="width: 100%;" type="text"/>	
Rate Code: <input style="width: 100%;" type="text"/>	
_____ A/C Opening Officer (With Name Seal, Signature & Date)	_____ BM/OM (With Name Seal, Signature & Date)



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 joint.
11. 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 indebtedness 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.
12. 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.
13. 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.
14. 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 year.
16. Statements of accounts are issued based on product feature half yearly and/or when a statement sheet is completed in case of Al-Wadeeah current/Mudaraba 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**

Al-Wadeeah Current/Mudaraba Savings/MSND 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**

- a) 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.
- b) An Quard/FO or other obligations (regular/incidental) 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 than 10 (ten) days after such disability) and before affecting any transactions in the account, notify the Bank of such death or legal disability.
- c) 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 thereof by us or either of us.
- d) 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.
- e) 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 department.

**Foreign Currency Account**

- a) 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.
- b) 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).

- c) 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 profit 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/acrued as of such Working Day. Bank shall not be responsible for any loss of profit or exchange rate or liability incurred/suffered by the Customer including but not limited to return of cheques, loss of profit 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.

**Variations**

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 such communication.

**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 entirety 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.

**Shariah Principles**

**Al Wadeah (applicable for Al Wadeah Accountholders)**

It is an Al Wadeah Agreement between Prime Bank Limited and the Depositor(s). As per the Agreement, the Bank ensures safety of the deposit to be made by the Depositor and shall be liable to refund in part or full as per demand of the Depositor. The Depositor agrees to allow the Bank to invest this fund under Shari'ah approved mode of investment without any Profit (or Loss) to be paid to the Depositor.

**Mudaraba (applicable for Mudaraba Accountholders)**

It is a Mudaraba Agreement between Prime Bank Limited and the Depositor which is approved by Islamic Shariah. As per the Agreement, the Depositor is 'Sahib Al Maaal' (Capital Owner) while the Bank is Mudarib (Fund Manager). Bank, after receiving the deposit, would invest the same following Shariah approved modes of investment and 70% of the profit acquired from the investment would be distributed among the depositors after calculation of actual profit. The profit would be distributed based on weightage fixed for each Mudaraba account. The loss, if any, would be borne by the Sahib Al Maaal. In Mudaraba Accounts, Provisional Profit to be distributed which to be adjusted /realized by final profit rate at the year end.

The Bank does not pay Zakat from depositor's account, paying of Zakat is the discretion of the Depositor.

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

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

\_\_\_\_\_  
Signature of the 3rd Applicant

\_\_\_\_\_  
Signature of the 4th Applicant

**Disclaimer**

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

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



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