

**DHAKA BANK**

L I M I T E D

**ISLAMIC BANKING BRANCH**

**Application for Opening Accounts**

**Name :**

**Account No. :**

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1 p.p size  
photograph  
of the nominee(s)

## APPLICATION FOR OPENING ACCOUNT

2 p.p size  
photographs of the  
Applicant

Date .....

The Manager  
Dhaka Bank Limited  
(Islamic Banking Branch)

**ACCOUNT NUMBER**

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**IC No.**

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**ID No.**

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Dear Sir,

Assalamu Alaikum

I/We the undersigned hereby request you to open an:

☐ AL-Wadiah (Current) Account    ☐ Mudaraba Saving Account    ☐ Short Notice Deposit (SND) Account

in the name and style .....

I/ We am/ are aware of the rules of opening and operating of the account and I/we agree to abide by the rules of the bank for the conduct of such account.

1. Type of the Account :

Individual/ Joint/ Proprietorship/ Partnership/ Limited Company/Club/Society/

Co-operative/ .....

2. Name of the Applicant (s)

Mother's Name

Father's/Husband's Name

i) \_\_\_\_\_  
ii) \_\_\_\_\_  
iii) \_\_\_\_\_

i) \_\_\_\_\_  
ii) \_\_\_\_\_  
iii) \_\_\_\_\_

i) \_\_\_\_\_  
ii) \_\_\_\_\_  
iii) \_\_\_\_\_

3. Present Address :

4. Permanent Address :

5. Passport Details :

6. Date of Birth :

7. Nationality :

8. Occupation :

9. Telephone :

Office: \_\_\_\_\_ Residence: \_\_\_\_\_ Mobile: \_\_\_\_\_

10. Nominee (s) :

In case of my/ our death, I/we nominate the following person(s) to pay the balance of the account. I/we can change or cancel my/our nomination at anytime.

Name & Address	Date of Birth	Relation	Share %	Signature or Thumb impression

12. Initial Deposit :

☐ Cash    ☐ Cheque

Total TK. \_\_\_\_\_

13. Personal Declaration under Money Laundering Prevention Act 2002

Maximum Possible yearly debit and credit transaction Tk. \_\_\_\_\_ (Debit) Tk. \_\_\_\_\_ (Credit)

14. Specimen Signature(s) of the applicant(s)

1. \_\_\_\_\_ 2. \_\_\_\_\_

15. Introducer's Information :

Name :

Account Number :

Signature :

Signature of the Applicant(s)



Special Instruction for operation of the account: \_\_\_\_\_

### ATM Card Details

Card No. 



 (for office use only)

Maximum amount to be withdrawn through ATM/Debit Card per Day Tk.

How do you wish your name to appear on the card? Please leave a box blank to denote space

Applicant

Joint Applicant

### Utility Bill payment option:

Grameen Phone (you can pay bills of maximum three separate mobile phones through ATM Card)

Subscriber's Name: \_\_\_\_\_ Account No:

#### Billing Address

Telephone Number: 



 Relationship with the ATM Cordholder \_\_\_\_\_

Subscriber's Name: \_\_\_\_\_ Account No:

#### Billing Address

Telephone Number: 



 Relationship with the ATM Cordholder \_\_\_\_\_

Subscriber's Name: \_\_\_\_\_ Account No:

#### Billing Address

Telephone Number: 



 Relationship with the ATM Cordholder \_\_\_\_\_

☐ BTTB (you can pay bills of maximum three separate phones through ATM Card)

Subscriber's Name: \_\_\_\_\_

#### Billing Address

Telephone Number: 



 Relationship with the ATM Cordholder \_\_\_\_\_

Subscriber's Name: \_\_\_\_\_

#### Billing Address

Telephone Number: 



 Relationship with the ATM Cordholder \_\_\_\_\_

Subscriber's Name: \_\_\_\_\_

#### Billing Address

Telephone Number: 



 Relationship with the ATM Cordholder \_\_\_\_\_

Specimen Signature	Signature of Verifying Officer
	Authorised Signature

Your's faithfully

\_\_\_\_\_  
Applicant's Signature

\_\_\_\_\_  
Joint Applicant's Signature



## INDIVIDUAL/ JOINT/ SOLE PROPRIETORSHIP ACCOUNT

I, the undersigned enclose the following documents and request you to open an account to be entitled which is in my/our name or of a firm of which I am sole proprietor authorize you until I/we give you notice in writing to the contrary, to honour and pay to the debit of such account all cheques, drafts, orders, bills accepted and all notes made when signed/endorsed by me/us ensuring at all times that the account is not overdrawn. We enclose the following for your record:

☐ Specimen Signature Card

☐ Photograph

☐ Trade License

☐ Partnership Deed

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Signature

## PARTNERSHIP ACCOUNT

-We request and authorize you until any one of us shall give you notice in writing to the contrary, to honour and debit to the firm's account all Cheques, Guarantees, Negotiable Instruments, or other Orders which may be drawn, or Bills Accepted or Notes made or Receipts for Money owing by you to the firm signed by any one of us in the name or on behalf of the firm, whether the firm's Account be for the time being in credit or overdrawn or may become overdrawn in consequence of such debit and we will be jointly and severally responsible for the repayment of any such overdraft and interest there against.

- We also request and authorize you to accept the endorsement of any one of us in the name or on behalf of the firm on Cheques, Orders, Bills, Notes or other Negotiable Instruments.

-You are hereby authorized to carry out any instruction in connections. with the account (including instructions countermand payment of cheques, Bills of Exchange Promissory Notes or order for payment) when such instructions are given by all or any one of us.

-Any security or other property of or deposited in the name of the firm may be withdrawn and any money may be borrowed from you in the name or on behalf of the firm and may be secured in any manner upon any security money or property of or deposited in the name of the firm by any one of us and we will jointly and severally be responsible for repayment of such money with costs, charges and expenses.

- Any liability whatsoever incurred in respect of the account shall be joint and several.

-This authority shall remain in force until revoked notwithstanding any, change in the constitution or name of the firm and shall apply notwithstanding any change in the membership of the firm by death, bankruptcy, and retirement or otherwise or the admission of any new partner(s). (This account opening form must be signed by all the Partners.)

Partnership deed is enclosed herewith.

\_\_\_\_\_  
Partner's Signature  
Name

\_\_\_\_\_  
Partner's Signature  
Name

\_\_\_\_\_  
Partner's Signature  
Name

\_\_\_\_\_  
Partner's Signature  
Name

## LIMITED COMPANY

At a meeting of the Board of Directors/ General, %, Meeting of ..... Limited held at its officer at .....  
..... on ..... the company decided to open on Al-Wadiah (Current)/ ..... Account with (Dhaka Bank Limited)  
..... Branch and we have been authorized to advise the bank accordingly.

We enclose the following documents for the purpose:

- Certificate true copy of the Memorandum Articles of Association of the company.
- Certificate of Incorporation of the company for inspection and return along with a duly certified photocopy for bank's records.
- Certificate from the Registrar of Joint Stock Companies that the company is entitled to commence business (in case of Public Ltd. Co.) for inspection and return along with a duly certified photocopy for bank's records.
- Latest copy of Balance Sheet.
- Extract of Resolution of the Board/General Meeting of the company for opening the account and authorization for its operation duly certified by the Chairman /Managing Director of the company.
- List of directors with address (a latest certified copy of the Form-XII)

We would now request you to open Al-Wadiah (Current)/ .....Account in the name of the company.

We undertake to advise the bank of changes in the authorized signatures and these will be supported by further resolution of the company. We agree to comply with the rules governing the account of Dhaka Bank Limited and agree to comply with the Schedule of Charges of the bank

\_\_\_\_\_  
Authorized's Signature  
Name

\_\_\_\_\_  
Authorized's Signature  
Name

\_\_\_\_\_  
Authorized's Signature  
Name

\_\_\_\_\_  
Authorized's Signature  
Name



## GENERAL CONDITIONS GOVERNING ACCOUNTS:

1. A declaration to be signed under Money Laundering Prevention Act 2002
2. In case of Al-Wadiah Account deposit accepted on the basis of 'Al-Wadiah' principles and bank invest the same as per own decision in accumulated with other deposits in the line of Shariah. The client will not share an amount of the profit.
3. In case of Mudaraba Savings Account bank receives/invests the deposits on the basis of Shariah Principles. The profits from investment are shared among the depositors as per bank's Shariah rules after completion of yearly Profit and Loss Account. At the beginning of the year bank declares a provisional rate of profit to the depositors.
4. The law, rules and regulations of Bangladesh, usual customs and procedures common to banks in Bangladesh will apply to and govern the conduct of account opened with the bank.
5. A person opening an account will be deemed to have read, understood, and accepted the rules governing the account Minimum balance to be maintained in Al-Wadiah (current) account in Tk. 1000.00 and Mudaraba Savings account.
6. A suitable introduction by an introducer acceptable to the Bank is required prior to opening of any account. Recent Photographs of the account openers duly attested by an introducer acceptable to the bank is required prior to opening of any account. Recent photographs of the account openers duly attested by the introducer must be produced.
7. Each account will be given one account number. This number is to be properly quoted on all letters and or documents addressed to the Bank and on all deposit slips. The Bank will not be responsible for any loss or damage occurring as a result of wrong quotation of account number.
8. Fees/commissions/service as determined by the Bank from time to time and as per Bangladesh Bank regulations.
9. The funds available in any of the account holder's (the customer) account with the Bank will be considered by the Bank to be a security for any commitment(s) and or obligation(s) present and or future of the customer to the Bank. In the event of dishonour or unfulfilment of such obligation(s) and or commitment(s), the Bank is entitled without giving prior notice to the customer to utilize such funds against the obligation(s) and or commitment(s) of the customer to the Bank.
10. Any statement of account dispatched to the customer will be considered as approved unless discrepancy(ies) are notified in writing to the Bank within 15 days from the date of dispatch. The Bank is not responsible for delays or non-delivery due to mail, problems. Statements of accounts to be picked-up will be considered as approved even if not picked-up 15 days after the date the are produced. Statements of accounts are not produced when there is no operation during the month. Those can be obtained on special request.
11. Account holders must ensure maximum security to the cheque books in their possession and the bank is not responsible for any loss occurring due to inadequacy of security. Any cheque book, loss or misuse must be immediately reported to the bank and confirmed in writing without any delay.
12. When cheques deposited are payable by other banks or outstation branches they are available after clearing or collection only. Service charge will be charged (c) Tk 100.00 in AL-Wadiah account (Current) and Tk. 50.00 in Mudaraba Savings account yearly or as changed by the Bank from time to time as and when required.
13. The bank reserves the right to close any account without giving, prior notice if the conduct of account is unsatisfactory in the opinion of the bank or for any other reason(s) whatsoever.
14. The balance in the account(s) is payable solely at Dhaka Bank Limited and shall be governed by and subject to Negotiable Instrument Act and laws in effect in Bangladesh. As used herein 'laws' will include Bank Circulars, Modification, Regulations and Orders of the Government and Bangladesh Bank including practice of, banking.
15. The bank reserves the right to amend the present rules of any time 16 Q%ny ,manner with or without giving prior notice to the account holder(s) separately or to the public. The cheque book will not be issued unless and until all the required formalities are completed.
16. The terms and conditions stated in this Agreement relate to the availing of cash withdrawal and other electronic payment services by using Dhaka Bank Limited E-cash ATM/ Debit Card on the Cardholders%, ,account designated for the purpose. In this Agreement, unless otherwise specified.
  - (a) "The Agreement" means these terms and conditions as amended or supplemented.
  - (b) ETN means Electronic Transactions Network Limited; provider of the Electroways network of shared ATM, POS, and the electronic payment service in Bangladesh.
  - (c) Designated Account means the account(s) approved by the Bank to be accessed through the Card.
  - (d) Card means Dhaka Bank Limited E-cash ATM/Debit card issued by the Bank and ETN to the Cardholder
  - (e) Cardholder means the person to whom Card has been issued by the Bank and ENT
  - (f) PIN means personal Identification Number and/ or Password and:/ or: any other from of electronic identification/signature issued by the Bank and ETN to the cardholder at the Cardholder's request.
  - (g) Transaction means any transaction or instruction effected or issued, or purported to be effected or issued the Cardholder through card,
  - (h) Information means information regarding the money or other relevant particulars relating to the cardholder, or the Account or any transaction
  - (i) VAT means any value added tax, including any fox of do similar nature that may replace if or levied in addition to it, by whatever name called
  - (j) ATM means Automated Teller-Machine
  - (k) POS Means Point OF Sale terminals.
17. At the Applicant's request, the Bank may issue the Cardholder a card and PIN if the Applicant is depositor of the Bank and maintains an account at any of its branches in Bangladesh. The Bank reserv he right to Tefuse and Application for the issuance and/or renewal of a Card and/ or PIN. If separate Cards are issued to holders of a joint account then each Cardholder shall be jointly and severally liable to the Bank under this Agreement.
18. The Card is the property of the Bank and. must be returned to the Bank on request or on cancellation or termination of the Card and/or this Agreement. The Card is to be used solely by the Cardholders, and must not be transferred or pledged as security under any circumstances.
19. The Cardholder shall collect and safeguard the PIN and/or Card issued to him, and observe every procedural, security and other requirement if the Bank and/or ETN regarding their use. The Cardholder undertakes to notify the Bank and/or ETN immediately if (a) the PIN is lost or disclosed to any person or (b) the Card is lost damaged or used by any other person or (c) if any other event occurs which would, under the terms of this Agreement, allow the Bank to suspend or cancel the use of the Card. After receipt of any such notice purporting to come from the Cardholder, the Bank ay suspend or cancel the Cardholder's use of the Card at any time, The Bank shall not be responsible for any unauthorized transaction through the Card and the Cardholder agree s to hold the Bank harmless if any other person obtains possession of the Card and/or PIN. Following the occurrence of any such event, the Bank may at its discretion issue a replacement Card and PIN on the prevailing terms and conditions and charge a replacement fee.
20. The Cardholder will be responsible for all transactions made by the use of the Card by any person purporting to be the Cardholder, with or without the cardholder's authority, knowledge or consent, and may not claim against the Bank in respect of any such use or purported use. Any claims against or disputes with the Bank are to be settled between the Cardholder and the Bank. The Cardholder will not claim against ETN in this respect.
21. The Bank may at any time, without notice to the Cardholders and without assigning any reason thereof, and without liability for any inconvenience, loss, damage or injury suffered by the Cardholder or any third party (a) limit, suspend terminate any or all use of the Card; or (b) disallow any transaction or allow a transaction subject to such conditions as the Bank sees fit, or (c) revoke or suspend the Cardholder's right and authority to use the Card; or (d) retain or reject any Card a/PIN.
22. The Cardholder will pay such charges and fees (as set forth in Clause 38 below) for the provision of Card and/or PIN as the Banmay prescribe from time to time whether or not the Cardholder in fact make use of the Card and/ or PIN if Vat is payable, the Cardholder will pay such Vat in addition to all sums payable and indemnify the Bank against any payment the Bank is required by law to collect and make in respect of such VAT. The Bank is authorized to debit the Cardholder's Designated Account(s) for all charges, fees withdrawals and payments for the provision and /or use of the Card and/ or PIN and any other liabilities to, and loss suffered by, the Bank as a result of the provision and/or use of the card and /or PIN even if such debiting result in Designated Account(s) becoming overdrawn.



23. If any payment has been made by the Bank as a result of the Cardholder's use of purported use of the Card and/or PIN and the Designated Account was consequently debited, but the debit was reversed in error or the designated Account was not debited at all then the Banks shall be entitled to correct the Designated account (i) Debiting the Designated Account with the amount paid by the Bank; or (ii) by dishonouring or returning cheques or other instruments and reversing the payment instruction, if there are insufficient funds available in the Designated Account, as the case may be.
24. All Transactions including utility bill payment initiated by the use or purported use of the Card and/or PIN, whether electronically or otherwise, shall be debited from the Cardholders Designated Account. The records of Transactions of the Bank and/or ETN, generated electronically or otherwise, shall be debited from the Cardholders' Designated Account. The records of Transactions and/or ETN, generated Electronically or otherwise, shall be conclusive and binding on the Cardholder except in the case of computation and /or manifest error. The amount displayed on the ATM screen and/or printed on the ATM transaction receipt shall not be taken as conclusive of the state of the Cardholder's Designated Account(s) with the Bank.
25. The Bank shall determine the minimum balance the Cardholder is required to maintain in Designated Account(s) for the use of ATM, POS and other electronic payment services offered through the Card and/or PIN. The Bank may at any time with notice to the Cardholder (as set forth in Clause 14 below) determine and vary the frequency and manner of use of card, transaction limits, operating hours, types of facilities and services available through the Card. The Bank and/or ETN reserves the right to set limitations on individual transactions, including daily limits on cash withdrawals and to decide on the denomination(s) that would be dispensed from the ATM.
26. The Bank and/or ETN shall not be responsible in any way for non-availability of ATM/POS services for any reason whatsoever and howsoever arising as a result of the provision of the Card or ATM, insufficiency of funds in such machine mechanical, or power supply failure or otherwise.
27. The Cardholder will indemnify the Bank against any liability, loss, damage, including solicitor and client costs and expenses (legal or otherwise) which the Bank may sustain or incur, directly or indirectly, by reason of our having made available the Card and /or PIN or having entered into this Agreement with the Cardholder or enforcement of the Bank's rights under this Agreement or in acting upon any instructions which the Cardholder may give in relation to the card and /or PIN or any negligence, fraud and/or misconduct on the Cardholder's part or on the part of any agent or representative of the Cardholder or the Cardholder's breach of this Agreement.
28. The Cardholder will provide the Bank with any information and documentation that the Bank may reasonably request relating to the Cardholder's use of the Card and/or PIN and shall cooperate with the Bank in any related investigation or litigation. The cardholder consents to the bank disclosing any information, whether in Bangladesh or otherwise (a) to ETN who has a legitimate business purpose for obtaining such information, including offering the cardholders products or services in connection with or to facilitate the use of the Card and/or PIN, (b) To any person using the card and/or PIN purporting to be the Cardholder, or (c) Where such disclosure is necessary to complete a Transaction.
29. All communications and/or questions regarding the use of the card and/or PIN should be directed to the Bank's card center. All notices or other communications given by the Bank to the cardholder if (a) sent by post or left at the cardholder's last known address will be deemed to be received by the cardholder on the day following such posting or on the day when it so left, or (b) communicated through any print or electronic media as Bank may select will be deemed to be notified to the cardholder on the date of publication or broadcast. Each cardholder of a joint account acknowledges that separate notice is not required.
30. This Agreement shall cease to be valid and the Card and/or PIN issued to the Cardholder must be returned to the Bank in the event of (a) expiration of the Card and/or PIN; or (b) the Bank requests the Cardholder to return the Card; or (c) closure of the Designated Account(s) or (d) the Cardholder's authority to operate the Designated Account is terminated or (e) death of the Cardholder. The Cardholder may terminate this Agreement by giving the Bank written notice and surrendering any Card and PIN issued to the Cardholder by the Bank. The Bank may without giving any reason terminate this Agreement of any time with or without notice to the Cardholder. Upon termination the Card holder will not use attempt to use the Card and/or PIN. Any such shall be fraudulent.
31. In addition to this Agreement, usage of the card is also subject to the Bank's prevailing Terms and Conditions Governing the designated Accounts. If there is any conflict or inconsistency between this Agreement and the Terms and Conditions Governing Accounts, this Agreement will prevail. The laws of the People's Republic of Bangladesh govern this Agreement. The Cardholder and the Bank irrevocably submits to the exclusive jurisdiction of the courts of the Peoples Republic of Bangladesh.
32. If any term of this Agreement is unlawful or unenforceable under any applicable law and/or instruction issued by the Bangladesh Bank, it will, to the extent permitted by such law and or instructions, be severed from this Agreement and rendered ineffective where possible without modifying the other terms of this Agreement. The Bank may by notice vary this Agreement, such variation to take effect on the date specified by the Bank. If the Cardholder uses the Card and/or PIN after such date, the Cardholder will be deemed to have accepted such variation without reservation. If the Cardholder does not accept the variation, the Cardholder must stop using the Card and/or PIN and terminate this Agreement.
33. Holders of valid E-Cash ATM/Debit cards are eligible to enroll for the Utility Bill Payment service using the card and/ PIN at ATM, POS and other payment terminals. The Bank and/or the Utility Company reserve the right to refuse an application for the enrollment of bill payment using the card,
34. Upon enrollment, the card may be used for payment of utility bills in accordance with the details given by us in the application Form I/We undertake to notify bank immediately of any change. Bank will act as an intermediary only in transferring funds from my/our Designated Account (s) in settlement of the said bills. I/We hereby irrevocably release the bank and ETN from any liability for excess, insufficient, late or incorrect payment of the said bill or any consequence thereof (including, but not limited to, termination of service) or any other loss, damage, claims or proceedings that may arise as a result of the payment of such bills by using my/ our Card and /or PIN.
35. In case of disputes regarding the payment of bills by using the Card /or PIN, ETN may at my/our request certify the authenticity of Utility payment receipts issued by its ATM (s) and/or electronic payment terminals. Bank and / or ETN shall not respond to, and shall not be a party to, any dispute regarding the correctness of the bills, or any utility service.
36. The Bank may at any time, without notice to the Cardholder(s) and without assigning any reason thereof, and without liability for any inconvenience, loss, damage or injury suffered by the Cardholder or any third party (a) limit, suspend or terminate the Utility Bill payment service, or (b) disallow any Transaction or allow a Transaction subject to such conditions as the Bank sees fit, or (c) revoke or suspend the Cardholder's right and authority to use the Card for such payments.
37. The Bank and/or ETN shall not be responsible in any way for non-availability of the Utility Bill payment service for any reason whatsoever and howsoever arising.
38. The Bank will block the predetermined amount from my account mentioned in my ATM Application Form to maintain sufficiency of fund for ATM Transactions,
39. The Bank will automatically replenish the Card account balance to the predetermined per day withdrawal level, mentioned in my ATM application Form by transferring funds from my linked account.
40. The Cardholder undertakes to pay the following charges and fees for the provision of the Card PIN; and utility bills payment (if availed)
  - a) Taka 500 (Taka five hundred only) annual fee for each card.
  - b) Taka 200 (Taka two hundred only) for replacement of each lost, stolen, or damaged card,

## AGREEMENT

We hereby agree to the above General Conditions.

Signature of the Applicant/  
Authorized Signature

Signature of the Applicant/  
Authorized Signature

Signature of the Applicant/  
Authorized Signature



## FOR BANK USE ONLY

### Procedures to be completed & documents to be obtained before opening the Account:

1. Two copies of photograph of the Account holder(s) duly attested by the introducer to be obtained.
2. Account to be introduced properly.
3. Introducer's Signature on AOF to be verified by an officer under full signature.
4. Letter of thanks to Account holders and introducer to be sent under registered post.
5. In case of Joint Account, operational instructions are to be signed by the Joint Account holders.

### In case of Club/ Society:

1. Up to date list of office bearers
2. Certified copy of resolution for opening and operation of the Account.
3. Certified copy of Bye-Laws and Regulation/Constitution.
4. Copy of Govt. Approval (if registered).

### In case of Co-operative Society/ Societies Limited:

1. Copy of Bye-Law duly certified by the Co-operative Officer.
2. Up to date list of office bearers.
3. Resolution of the Executive Committee as regards opening and maintaining of the Account
4. Certified copy of Certificate of Registration issued by Registrar, Co-operative Societies.

### In case of Non-Govt. College/ School/ Madrassah/ Muktab:

1. Up to date list of the Governing Body/ Managing Committee
2. Copy of Resolution of the Governing Body/ Managing Committee authorizing opening and operating of the Account duly certified by a Gazetted Officer.

### In case of Trustee Board:

1. Prior approval of Head Office of the Bank
2. Certified copy of Deed of Trust, up to date list of members of the Trustee Board and certified copy of the resolution of Trustee Board to and operation of the Account.

### In case of Minor's Account:

1. Please put the word 'MINOR' after the title of, the account
2. Please record special instruction of operation of the account.
3. The AOF is to be filled in and signed by either of the parents or the legal guardian appointed by the Court of Law and not by the Minor.

Opened by

Admitted by

Approved by



**DHAKABANK**  
L I M I T E D

[www.dhakabank.com.bd](http://www.dhakabank.com.bd)