

### DHAKA BANK PREPAID CARD APPLICATION FORM

Manager  
Card Operation Unit  
Dhaka Bank.

Prepaid Card No.	
Unique Customer ID	
Tracking No.	

I hereby request Dhaka Bank Limited to issue a Prepaid Card in the name mentioned as under. My detailed information is furnished below:

- Name of Applicant\*:** .....
- Name to appear on Card\*:** .....  
(in English block Letters, maximum 19 letters including space)
- Father's Name\*:** .....
- Mother's Name\*:** .....
- Spouse's Name:** .....
- Sex\*:** ☐ Male ☐ Female
- ID Card Number\* (NID/Passport/Birth Certificate):** .....
- Name of Organization\*:** ..... **Employee/Student Code:** .....
- Dhaka Bank Account No: (if available)** .....
- Mailing Address\*:** .....

Mobile/ Phone Number\* ..... Email .....

- Purpose of Prepaid Card\*:** .....

- Prepaid Cards with other Banks /FI** ☐ Yes (please provide more info below) ☐ No

SL	Name of Issuing Organization	Card No.
1		
2		

*Note: Nominee will be same as per record of Employer against all service benefits of the Applicant as per HR Policy.*

- Source/ Sources of fund\*:** (mention specifically in details): ☐ Salary ☐ Allowance ☐ Other: .....

- Transaction Declaration\*:** Expected Monthly Income (Individual): ..... TK. ....

Description		Expected Number of Monthly Loading	Expected Amount of Total Monthly Loading	Amount of Highest Single Loading
Loading	Transfer through Company's account held with Dhaka Bank Branch			
	Transfer through other bank account			
	Cash Loading at Dhaka Bank Branch			
	<b>Total</b>			
Description		Expected Number of Monthly Withdrawal/Usage	Expected Amount of Total Monthly Withdrawal/Usage	Amount of Highest Single Withdrawal/Usage
Withdrawal/Usage	Cash Withdrawal (ATM)			
	Point of Sales (Purchase)			
	e-Commerce			
	<b>Total</b>			

#### Declaration & Signature

I, the Undersigned hereby confirm that I have read and understood with the terms & conditions of Dhaka Bank Prepaid Card and I am agreed to abide by the same. I solemnly declare that the information mentioned here is correct. I also acknowledge that the expected transaction limit is my usual transaction and the card's withdrawal / usage limit will be determined by the Bank's Policy. I further acknowledge that if necessary, I will update the transaction profile.

Signature of Card Applicant

Date:

For Bank's use only		
<b>Comments:</b>		
<b>Input by</b> Name: Employee ID:	<b>Checker</b> Name: Employee ID:	<b>Authorized Official (Branch/HO)</b> Name: Employee ID:
Signature with name seal	Signature with name seal	Signature with name seal
Date:	Date:	Date:

## Dhaka Bank Limited Prepaid Card Terms & Conditions

1. a) Dhaka Bank Prepaid Card will be issued to applicants to avail services related to drawing cash from ATMs and/or to purchases from merchants with electronic Point of Sale (POS) terminal displaying Visa or through e-commerce channel.
- b) Dhaka Bank will provide Personal Identification Number (PIN) for the Prepaid Card to the Cardholder.
- c) 'Merchant Establishment' means the authorized establishment within which the authorized member of Visa has entered into agreement for honoring 'Dhaka Bank Limited Prepaid Card' subject to proper presentation.
- d) The recipient of the Card will be known as the Cardholder and he/she will be the user of the Card.
- e) 'Card Account' means the account which is maintained with Dhaka Bank Limited in the name of the Cardholder. Unless written complaints are made within thirty days of supposed errors and/or omissions, the entries made by Dhaka Bank Limited in respect of the Card Account will be judged as valid, genuine and final.
2. a) Dhaka Bank Limited Prepaid Card will undoubtedly be the property of Dhaka Bank Limited at all times.
- b) The Card is not transferable by the user.
- c) The recipient will put his/her signature on the designated space on the reverse side of the Card as soon as he/she will receive the card.
- d) If the information provided to Dhaka Bank Limited at the time of initial application for the Card found incorrect, Dhaka Bank Limited unconditionally reserves the right to seize/cancel the Card.
- e) In the event that Dhaka Bank Limited advises the Cardholder to furnish his/her up-to-date financial details, the Cardholder shall be bound to do so unconditionally.
- f) When the validity of the Dhaka Bank Limited prepaid Card becomes null and void due to cancellation by Dhaka Bank Limited, the Cardholder shall be obliged to return the Card to the Cards Division of Dhaka Bank Limited within seven working days of the date of receiving notice of such cancellation.
- g) Dhaka Bank Limited reserves the right to renew the membership entirely at its own discretion and can refuse the same without assigning any reason whatsoever.
- h) Dhaka Bank Limited reserves the right to discontinue in providing the services that is associated with the logo with the Visa.
- Any attempt to use the Card even after the notice of cancellation or withdrawal of facilities will be treated as fraudulent activity. Dhaka Bank Limited reserves the right to bring charges against any such individual user.
- j) Unless renewed, this agreement and the Card that is issued under this very agreement will expire on the expiry date that is mentioned on the front side of the Card.
3. a) If the Card is lost or stolen, the Cardholder on his/her initiative should immediately inform the Card Operations Unit of Dhaka Bank Limited by telephone to Contact Center/electronic mail or in person.
- b) Any such cost that might be incurred before communicating the loss through electronic or print media or through some other means, would be borne by the Cardholder.
- c) Issuance fee for duplicate Card may be charged by Dhaka Bank Limited. Duplicate Card may be issued only after Dhaka Bank Limited is fully satisfied with all the necessary formalities and security issues.
4. a) Upon presentation of the Card to Merchant Establishments and proper functioning of technical parameters, the Card will be honored.
- b) In the event that any Merchant Establishment fails to honor the Card, Dhaka Bank Limited will not be held liable in any manner whatsoever.
- c) Dhaka Bank Limited in no way will be responsible for any defective merchandise purchased or services availed by the Cardholder from any Merchant Establishment. It is solely the Cardholder's responsibility to resolve any dispute with the Merchant Establishments or realize claims, if any, from the Merchant Establishment. Under no circumstances Dhaka Bank Limited will be involved in this process. However, it is the Cardholder's responsibility to pay all dues for using the Card.
- d) In the event of air ticket purchases, separate debit and credit transactions will take place. The Cardholder must pay the charges incurred during the purchasing of the ticket even if the ticket is subsequently cancelled. After deducting the service charges and ticketing cancellation fee, charged by the ticketing agency, Dhaka Bank Limited may refund the rest amount.
- e) Dhaka Bank Limited may charge the Cardholder for any special service that may be offered to the Cardholder from time to time.
- f) Any charge slip that has the signature of the Cardholder will be the final proof of the charges recorded therein as incurred by none other than the Cardholder himself/herself.
- g) Dhaka Bank Limited will not provide any charge slip to the Cardholder. It is the sole responsibility of the cardholder to collect the Cardholder's copy of charge slip from the merchant Establishment after any such transactions.
- h) The Cardholder is hereby requested to patiently co-operate in case the Merchant Establishment needs more time to get authorization from Dhaka Bank Limited. These added security measures are taken to safe guard the interests of the valued Cardholders.
- Service Charges may be charged for cash withdrawal and other services.
- j) Cardholders will not be allowed to reload any amount personally as and when they wish, but the total spending limit will not exceed the pre-loaded amount. Only employer will load this prepaid card with fund of different fringe benefits as per employee's/cardholder's entitlement.
5. a) All fees and charges that may be incurred from the use of the Card will be debited from the Card Account.
- b) Any fee such as Joining fee or Reload fee that has already been cleared, may not be claimed for reimbursement.
- c) Dhaka Bank Limited will provide monthly statement on Card Account.
6. a) The Terms and Conditions, fees and charges and all other information regarding the usage of the Dhaka Bank Limited Prepaid Card are subject to change without any prior notice at the sole discretion of Dhaka Bank Limited.
- b) In case of any act of God, war, riot, civil disturbance, changes in the prevailing law upon which Dhaka Bank Limited has no control, and when any such cases make it impossible for Dhaka Bank Limited to abide by this agreement, Dhaka Bank Limited reserves the right to terminate this agreement prior to its expiry without assigning any reason whatsoever.
- c) All disputes are subject to jurisdiction of courts of law in Bangladesh only.
7. a) The Cardholder should keep secured the information viz. balance, expiry date, mother's name, date of birth etc., that are related to the security of the Card.
- b) It is the sole responsibility of the Cardholder to safe-keep the Card and also not to disclose the Personal Identification Number (PIN) of the Card to others. Dhaka Bank Limited shall not be held liable for any misuse of the Card.
8. No interest or profit will be credited to the Cardholder's Account with respect to the available balance on his/her Card Account.



L I M I T E D

## KYC PROFILE FORM

### DHAKA BANK PREPAID CARD

V.1.0

**Note:**

Designated Official will arrange necessary update/correction in CASA Account (Payroll Account) if there is any change in Customer Profile under respective common areas.

**For Bank's use only**

Prepaid Card No.

Customer ID:

Tracking No:

1. Name of Prepaid Card Holder

In English: .....

In Bengali: .....

2. Account No. (with Dhaka Bank, if available):.....

3. Address of Card Holder:

a. Present: .....

b. Permanent : .....

4. Proof of Address (Describe how addresses were verified):.....

5. Profession of the Customer (in details)

Designation:..... Employee ID:.....

6. Name of Employer Company:.....

Office Address:.....

7. Purpose of Prepaid Card: .....

8. Expected Monthly Income of Customer (Fringe Benefits from Employer): Tk.....

9. Sources of Funds: .....

How it was verified: .....

10. Whether Beneficial Owner has been identified: ☐ Yes ☐ No ☐ Not Applicable

11. Identity Documents

Copy collected

Verified

a. Passport Number:..... ☐ (where applicable)

b. National ID No.:..... ☐ (where applicable)

c. Birth Registration Certificate No.:..... ☐ (where applicable)

d. E-TIN No.:..... ☐ (where applicable)

e. Driving Licence No.:..... ☐ (where applicable)

f. Others (Office ID card):..... ☐ (where applicable)

(Please ensure that documents are updated as per required terms & conditions.)



12. Whether the Customer is Politically Exposed Person (PEP)/Influential Person (IP)/Chief of International Organization or high level officials of International Organization and their family member or close associates (as per definition of BFIU circular) ☐ Yes ☐ No

If the answer is yes:

- a. Is approval obtained from Senior Management? ☐ Yes ☐ No  
 b. Has the Customer been interviewed face to face? ☐ Yes ☐ No

13. In the process of screening in terms of applicable laws, guidelines and circulars, whether the Customer's name has been matched with the listed persons/entities having suspicious involvement with the financing of terrorism, terrorist activities and spreading of weapons of mass destruction under various Resolutions of United Nations Security Council and any such listed persons or banned entities by Bangladesh Government? ☐ Yes ☐ No

If the answer is yes, details of actions taken in this regard: .....

14. Risk Grading: ☐ High ☐ Low

(Risk Grading will be assigned on subjective judgment on basis of nature of service, Customer's position as well as influence, power, duties and responsibilities of the Customer.)

Additional Comments:

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<b>Maker:</b> Account Officer/Relationship Manager	<b>Reviewed &amp; Ensured by:</b> Name of Approving Officials
Signature (with seal)	Signature (with seal)
Name: Date:	Name: Date:

15. Account and Personal Information of Customer was last reviewed and updated on: \_\_\_\_ / \_\_\_\_ / \_\_\_\_

Reviewed & Updated by:
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Signature (with seal)

Name:  
Date: