

..... Branch/Sub branch

Account Opening Form Fixed Deposit / Savings Scheme / Special Scheme Account

Date:

The Manager,

Dhaka Bank Limited

.....Branch/Sub branch

Dear Sir,

Account Number	: <input style="width: 100%;" type="text"/>
Unique Customer ID	: <input style="width: 100%;" type="text"/>
Sector Code	: <input style="width: 100%;" type="text"/>

(For Bank's Use Only)

I/We hereby apply to open an Account at your branch. My/our personal and Account related detailed information are as follows:

First Part : Account Related Information

1. Title of Account (In Bangla)	:
In English (Block Letter)	:
2. (A) Applicable for Fixed Deposit	:
Amount (in Taka)	: (In figure) (In word)
Rate of Interest/Profit	:
Term	: Year Month..... Day..... Date of Maturity
For renewal (Please ✓)	: <input type="checkbox"/> Renew Principal and Interest <input type="checkbox"/> Renew Principal only and Credit the Interest to Account Number..... <input type="checkbox"/> Not Applicable
(B) Applicable for Savings Scheme / Special Scheme :	
Name of Scheme	: Term of Scheme
Frequency of Installment payable by the Customer	: Number of Installment
Amount of Installment	: (In figure) (In word)
Payable by the Bank on Maturity	: (In figure) (In word)
Amount of One Time Deposit	: (In figure) (In word)
Frequency of Payment	: Number of Installment Payable
Amount of Installment payable by the Bank	: (In figure) (In word)
3. Operating Instruction (Please ✓)	: <input type="checkbox"/> Individual <input type="checkbox"/> Joint <input type="checkbox"/> Any One <input type="checkbox"/> Either or Survivor <input type="checkbox"/> Others

Part Two : Institutional Information

1. Name of the Institution (In Bangla)	:
In English (Block Letter)	:
2. Trade License No	: Date..... Issuing Authority.....
3. Registration No	: Date..... Registration Authority & Country.....
Registered Address	:
4. VAT Registration No./BIN	: 5. TAX ID Number (TIN/eTIN) (If any).....
6. Business/Office Address	: Road/Village..... Post..... P.S..... District..... Phone/Mobile No..... E-mail.....
7. Type of Organization (Please ✓)	: <input type="checkbox"/> Proprietorship <input type="checkbox"/> Partnership <input type="checkbox"/> Joint Venture <input type="checkbox"/> Private Ltd Company <input type="checkbox"/> Public Ltd Company <input type="checkbox"/> Trust <input type="checkbox"/> NGO/NPO <input type="checkbox"/> Club/Society <input type="checkbox"/> Educational Institution <input type="checkbox"/> Religious Institution <input type="checkbox"/> Others (To be mentioned specifically)
8. Type of Business	: <input type="checkbox"/> Trading <input type="checkbox"/> Service <input type="checkbox"/> Manufacturing <input type="checkbox"/> Others (To be mentioned specifically)
9. Nature of Business (In details)	:
10. Annual Turnover	: (In figure)..... (In words)

Third Part: Personal Information¹

Account Number:

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(For Bank's Use Only)

1. Name of Account Holder/Signatory (In Bangla) :
- In English (Block Letter) :
2. Date of Birth :
3. Father's Name :
4. Mother's Name :
5. Spouse's Name :
6. Nationality : 7. Gender :



(For foreign national copy of passport with visa must be obtained)

8. Residential Status (Please ✓) : Resident Non-Resident
(The guidelines for foreign exchange transactions to be followed by the bank, if required)

9. Occupation (In details) :
10. Monthly Income : (In figure)..... (In word).....
11. Source of Fund (In details) :
12. Tax ID Number (TIN/eTIN) (if any) :

13. (A) Present Address : Road/Village..... Post.....
P.S..... District.....
Phone/Mobile No..... E-mail.....
- (B) Permanent Address : Road/Village..... Post.....
P.S..... District.....
Phone/Mobile No..... E-mail.....

14. Identity Documents : (A) NID No.....
or, : (B) Passport/Birth Reg. No.....

15. Information of introducer (In case of providing others identification documents except NID) :
- (A) Name..... (B) Account/NID Number.....
- (C) Date of Birth..... Signature (with date).....

16. For minor account holders :

I, the undersigned, as legal guardian of the following account holder, hereby declare that the account holder is minor, Necessary Information about him/her have been furnished in this account opening form. Until the account holder attains adulthood or I declare subsequently, the account shall continue to be operated by my signature as guardian (Guardian means Father or Mother or legal guardian in absence of both father & mother).

A) Name of the Guardian:..... (B) relation With minor.....

1. If the applicants are more than one and/or minor, personal Information of each applicant and the legal guardian (Parents or other lawful guardian) to be obtained separately in the 3rd part of Application Form.

Forth Part : Nominee related information²

Account Number:

(For Bank's Use Only)

1. Nominee related information :

I/We have nominated the following person/persons to pay the amount of this account after my/our death. I/We reserve the right to cancel or change the nomination at any time. I/We further agree that the bank will pay the money as per my/ our instruction and if the money is paid all the liabilities related to the deposit will be considered paid.

(A) Nominee's Name : Date of Birth.....

(B) Present Address : Road/Village..... Post..... P.S.....

District..... Phone/Mobile No..... E-mail.....

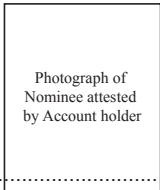
Permanent Address : Road/Village..... Post..... P.S.....

District..... Phone/Mobile No..... E-mail.....

(C) Percentage :

(D) Relationship with the Account Holder :

(E) National Identity Card No/Passport No/Birth Registration/Other (To be mentioned specifically) :



2. Information of Authorized Drawer/ Receiver of Deposited Amount in case of death of Account Holder(s) when nominee remains minor according to Section 103(2) of Bank Company Act 1991 :

A) Name :

B) Permanent Address : Road/Village..... Post..... P.S.....

District..... Phone/Mobile No..... E-mail.....

C) National Identity Card No/Passport No/Birth Registration/Other (To be mentioned specifically).....

D) Relationship with the Nominee :

DECLARATION & SIGNATURE

I solemnly declare that the information mentioned above is correct. I shall also submit all necessary information/documents as desired by bank.

Account Number:

(For Bank's Use Only)

Name of Applicant ³ (s)	Signature
1.	
2.	
3.	

Date :

For Bank's Use Only

Comments :

Account Opening Officer
Signature with name seal & Date

BAMLCO/Manager Operations
Signature with name seal & Date

Authorized Official (Branch Manager)
Signature with name seal & Date

- If number of nominee is more than one, nominee information to be obtained separately in the 4th part of application form.
- If the applicant is minor, legal guardian will sign in place of the applicant.

Customer Copy

DHAKA BANK DEPOSIT SCHEME

(This receipt is not transferable & non-negotiable)



Deposit Scheme Number

Customer ID

Name of Scheme: Date:.....

Customer's Name:

Initial Deposit: Tk.(In Words)

Monthly Deposit/Interest Income Tk.(In Words)

Opening Date: Maturity Date:

Payment on Maturity Tk.(In Words).....

Authorized Signature with Seal

* Prevailing taxation rules will be applicable at the time of payment

Authorized Signature with Seal

General Terms & Conditions for Fixed Deposit/Savings Scheme/Special Scheme Account

Account Number: Unique Customer ID :

01. Fixed Deposit account can be opened in any amount both in the name of individual or organization.
02. The tenure of Special Deposit Scheme (SDS) is 1 (one) / 2 (Two) / 3 (Three) years.
03. Only individuals are eligible to open Deposit Scheme Either in single or joint name.
04. Monthly deposit amount will be realized from the linked current or savings account of DPS/LDP/KDP. As such, monthly installment cannot be deposited in cash directly to the DPS/LDP/KDP account.
05. Deduction of monthly installments will start from the day of opening the SDS/DPS/LDP/KDP Account and all subsequent instalments will fall due on the same day of following months. Sufficient fund must be kept in the linked Current or Savings Account on due date.
06. An applicant can open any number of DPS/LDP/KDP account for Tk.500/-, Tk.1,000/-, Tk.2,000/- Tk.3,000/-, Tk.5,000/-, Tk.10,000/-, Tk.20,000/- & Tk.25,000/-. LDP and KDP the installment amount will depend on the tenure selected by the applicant.
07. The tenure of the DPS will be 2/3/4/5/6/7/8/10 Years. The tenure of the LDP will be 4/5/6/8/10/12 Years and for KDP the tenure will be 4/5/6/8/10/12/15 years at the discretion of the applicant. However initial tenure chosen by the applicant at the time of opening of the account cannot be changed later on.
08. In the event of failure to pay instalment on the due date, arrear instalment should immediately be paid. Any late payment fee will not be applicable while receiving the arrear instalment. However, that will result in a decrease of the indicative maturity amount.
09. If 03 (Three) consecutive monthly instalments remain unpaid, SDS/DPS/LDP/KDP Account will be closed and the Account will be settled as per terms & Conditions of premature encashment.
10. Passport size photograph of the nominee(s) duly attested by the account holder must be attached with the application form if the nominee is different from the link account.
11. The account holder will have to remain compliant by maintaining KYC and Transaction Profile(TP) in the link account of SDS/DPS/LDP/KDP as per regulatory guidelines.
12. If the applicant has dual citizenship, the status should be clearly mentioned in link account opening form.
13. No charges will be applicable for regular/premature/default closure of DPS/LDP/KDP accounts. But applicable income tax, excise duty or any other levy will be realized.

Terms & Conditions for premature encashment :

Type	Tenure	Encashment Benefits
DPS/LDS/KDP	Less than 1 year	Only the principal amount after realizing Excise Duty
DPS	More than 1 year but less than 2 years	Principal + Interest on principal at 3% p.a. or rate as set by the Bank from time to time.
DPS	From 2 to 10 years	Deposit & Interest accrued for full multiple year(s) + deposit for remaining period (if any) + interest on principal at 3% p.a. or rate as set by the Bank from time to time.
LDS/KDP	More than 1 year but less than 5 years	Principal + Interest on principal at 3% p.a. or rate as set by the Bank from time to time.
LDS/KDP	More than 5 year but less than 12 years (LDS) /15 years (KDP).	Principal + Interest on principal at 4% p.a. or rate as set by the Bank from time to time

14. In case of death of the applicant the relevant account will be closed. Nominee/Nominees will receive the proceeds subject to compliance of submission on the followings:
 - a) Copy of National ID card of the nominee or legal guardian's National ID (when nominee is minor).
 - b) In absence of Nominee, succession certificate from court to be produced by the claimant.
 - c) If there is any loan in the name of the account holder with Dhaka Bank, the bank shall have the right to set-off the loan dues before debiting the SDS/DPS/LDP/KDP account.
15. The changes relating to interest rate and calculation for premature encashment will be applicable for new account holders only. In case of existing account holders, the interest rate and calculation for premature encashment will be followed as per terms of respective agreement.
16. Interest earned from SDS/DPS/LDP/KDP will be paid upon deduction of Income Tax, Excise Duty or any other Levy as decided by the Government.
17. On the Maturity of the Scheme Customer needs to advise the Bank in writing to transfer the maturity amount to his/her linked Current or Savings Account. Otherwise the Bank will retain the fund in a GL Account and Customer will not be entitled to get any interest on that amount.
18. The principal deposit cannot be submitted or marked lien to avail any loan from any financial institution except DBL.
19. Clients will have the option of availing overdraft limit up to 90% of his/her total deposit amount.

Signature of 1st Applicant

Signature of 2nd Applicant

Signature of 3rd Applicant

Terms and Conditions:

- ◆ Deduction of monthly installments will start from the day of opening the SDS/DPS/LDP/KDP Account and all subsequent instalments will fall due on the same day of following months. Sufficient fund must be kept in the linked Current or Savings Account on due date
- ◆ In the event of failure to pay instalment on the due date, arrear instalment should immediately be paid. Any late payment fee will not be applicable while receiving the arrear instalment. However, that will result in a decrease of the indicative maturity amount no the other hand, there is no option for payment of any advance instalment
- ◆ If any monthly instalment remains unpaid for 03 (three) months, SDS/DPS/LDP/KDP Account will be closed and the account will be settled as per terms & Conditions of premature encashment
- ◆ Interest earned from SDS/DPS/LDP/KDP will be paid upon deduction of Income Tax, Excise Duty or any other Levy as decided by the Government
- ◆ On the Maturity of the Scheme Customer needs to advise the Bank in writing to transfer the maturity amount to his/her linked Current or Savings Account. Otherwise the Bank will retain the fund in a GL Account and Customer will not be entitled to get any interest on the amount
- ◆ The tenure of Special Deposit Scheme (SDS) is 1 (one) /2 (Two) / 3 (three) years.
- ◆ The Principal deposit can not be submitted or marked lien to avail any loan from any financial institution except DBL.
- ◆ Clients will have the option of availing overdraft limit upto 90% of total investment