TERMS & CONDITIONS for
BRAC Bank
Astha Services

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(PLEASE READ THESE TERMS & CONDITIONS CAREFULLY BEFORE SUBMITTING APPLICATION)

Use of BRAC Bank BRAC Bank Astha Service is subject to the following terms and conditions which set out the general rights and obligations of the User(s) and BRAC Bank PLC. in connection with the use of BRAC Bank PLC. BRAC Bank Astha Service.

For the purpose of this document, "BRAC Bank Astha" refers to the BRAC Bank Astha services provided by BRAC Bank PLC. through internet or e-commerce banking such as balance enquiry, utility bill payment, fund transfer within the accounts of BRAC Bank PLC. services etc. or other services as may be made available by BRAC Bank PLC. from time to time.

"User", "he/she" and/or "his/her" means BRAC Bank PLC.'s account holder(s) registered to use BRAC Bank Astha services. BRAC Bank PLC., a company duly incorporated under the Companies Act 1994 and a scheduled banking company licensed under the Banking Companies Act, 1991, having its Head Office at 220/B, Tejgaon Gulshan Link Road, Tejgaon I/A, Dhaka 1208; and its branches or its assigns in respect of which the service will be available.

1. APPLICATION FOR BRAC BANK ASTHA:

1.1. Singly operated account holders, Joint accountholders (operating in either or survivor mode), or proprietorship accountholders may apply for BRAC Bank Astha Services. In terms of joint account holders (operating in either or survivor mode), only one of the applicants will be entitled for requesting and receiving all BRAC Bank Astha associated services. The User shall apply to BRAC Bank PLC. branches in the prescribed form and must submit at his/her presence for use of BRAC Bank Astha Services subject to the terms and conditions stated herein including any other terms and conditions as modified or inserted by BRAC Bank PLC. from time to time.

1.2 New Application for Remittance Customers:

The customer, who is applying for BRAC Bank Astha Service while opening NEW Remittance A/C, does not require additional document. The reason is that, A/C Opening Document covers the entire necessary documents for BRAC Bank Astha Service.

If existing Remittance Banking customer wants to apply for BRAC Bank Astha service from abroad, they need to send filled up BRAC Bank Astha application form along with valid passport copy (first 6 pages with amendment pages if available) & Driving License / Residency Card/ PR Card (Photo ID) copy attested by Bangladesh High Commission through International Courier to: Relationship Manager (where Remittance Agent is not available):

Relationship Manager, Remittance Services,
Retail Banking Division, BRAC Bank PLC.,
Anik Tower, 220/B Tejgaon I/A, Dhaka 1208, Bangladesh

Relationship Manager, Remittance Banking Services is the core contact point of Remittance BRAC Bank Astha customer.

However, if Remittance Banking Agents are available in their locations and they can confirm/authenticate "Customer's Physical Presence in front of them" on the BRAC Bank Astha application form, Attestation by Bangladesh High Commission is not required. However, required document i.e valid passport copy (first 6 pages with amendment pages if available) & Driving License / Residency Card/ PR Card (Photo ID) copy has to be submitted along with the Internet Baking application form.

1.3. BRAC Bank PLC. at its sole discretion may accept or reject any such applications. Once the application is accepted by BRAC Bank PLC., these Terms & Conditions shall form the contract and govern the relationship between the User and BRAC Bank PLC. in relation to use of BRAC Bank Astha Services.

1.4 The User needs to use a unique e-mail address and mobile number for each User ID

1.5 By applying for BRAC Bank Astha for the first time, the User acknowledges and accepts these Terms & Conditions. Notwithstanding anything contained herein, all Terms & Conditions pertaining to the accounts shall continue to apply. In the event of any conflict between these Terms & Conditions and the Rules and Regulations governing the User(s) account with BRAC Bank PLC., these Terms and Conditions shall prevail with regard to BRAC Bank & BRAC Bank Astha

2. ASTHA REGISTRATION:

Customers can register with their valid debit/credit cards or account number (In case there is no active debit/credit card)

- Customers will have view-only mode after registering the ASTHA App with their account number, there is no option for financial transactions.

- If customer activates his/her debit/credit card through ASTHA App or any other channel, ASTHA App will be automatically converted into transactional mode during his/her next login ONLY to ASTHA, otherwise "View Only" Mode persists.

- Once being converted to transactional mode; ASTHA App cannot be switched back to view-only mode.

3. BRAC BANK ASTHA USERS LOG IN ACCESS, PASSWORD & SECURITY PROCEDURES:

3.1. BRAC Bank PLC. will provide the User with unique User Identification Number ("User ID") and a temporary Password in the first instance through email. The User(s) hereby authorizes and instructs BRAC Bank PLC. to email him/her the User ID and Password relating to his/her access/log-in to the BRAC Bank Astha Services to the email address given in the application at his/her own risk and responsibility. BRAC Bank PLC. shall not be liable and responsible for hacking of your computer where the user will receive the User ID and Password and BRAC Bank PLC. shall not be responsible and Liable for share of User ID and Password.

3.2. The User shall log in to the BRAC Bank Astha by using the User ID and Password. As a safety measure, the User shall immediately change Password upon his/her first login. User is requested to change his/her Password frequently thereafter to avoid any possible hacking, inherent risk or misuse/fraudulent use of his/her account. In case of hacking/sharing of User ID and Password BRAC Bank PLC. shall preserve the right to close BRAC Bank Astha without prior consent from the User, However, BRAC Bank PLC. shall preserve the right to file a case against the User if it is observed by BRAC Bank PLC. that the User has/may any involvement with the incident.

3.3. The User acknowledges that the Login ID (User ID) and the Password shall act as User's authorized signature. This signature authorizes and validates directions given just as an actual written signature does

3.4. The User is therefore responsible for maintaining the confidentially and secrecy of User ID and Password. User should not under any circumstances disclose his/her User ID and/or Password to anyone, including anyone claiming to represent the Bank or to someone giving assistance on a technical helpdesk in connection with the service. It is clearly understood that Bank's employees do not need Password for any reason whatsoever. Bank shall not be held liable in any manner or in any form whatsoever in case of any unauthorized or fraudulent use of the User's account through BRAC Bank Astha Services or for loss, misplacement or fraudulent use of the User ID and Password.

3.5. If the User gives or shares his/her User ID, Account Password or OTP to anyone or fails to safeguard its secrecy, he/she does so at his/her own risk because anyone with User ID and Password will have access to his/her accounts.

3.6. User needs to call 16221 to reset password, Nonresident User needs to call +880 2 55668056.

3.7. If the User's password is lost or stolen, or is known by another individual, he/she must notify BRAC Bank PLC. through calling in Call Center to deactivate the I-Banking account and submit a written application at any nearest BRAC Bank PLC. Service Outlet. BRAC Bank PLC. upon receipt of the written request from the User shall at the earliest, stop the operation of the BRAC Bank Astha Services of the respective User account. If the Bank receives any information verbally or in written form from anyone including the user, Bank may immediately suspend the services in good faith for the safety and security of the user.

3.8. The User agrees and acknowledges that BRAC Bank PLC. shall in no way be held responsible or liable if the User incurs any loss as a result of information disclosure to any third party by the user him/herself regarding his Account(s) or carrying the instruction of the User pursuant to the access of the BRAC Bank Astha and the User shall fully indemnify and hold harmless BRAC Bank PLC. in respect of the same.

3.9 User hereby acknowledges and understands the inherent risk of using Internet and availing the BRAC Bank Astha Services and accordingly shall take all necessary precautions at his/her end to safeguard him/her from such risk. Bank shall not be held liable in any form whatsoever if the User suffers any loss or damages due to such inherent risk of internet and BRAC Bank Astha Services unless such loss or damage is caused due to willful negligence of the Bank.

4. SECURITY QUESTION-ANSWER SETTINGS:

Tips for effective security questions:

A lot of attention is focused on choosing the right answers, but in reality, choosing the right security questions is the first step in creating a system that better secures passwords.

• Choose security questions that do not make it too easy for a hacker to guess an answer. Questions like "What is your father's name," "which school did you attend" and "what is the model of your current car" are easy to guess as this information is most likely retrievable from any social media profile. Less obvious questions elicit information that is not normally shared openly on the Web, such as "What was the last name of your favorite sixth-grade teacher" or "who was your favorite childhood hero?"

• Another great feature of good security questions is the high number of possible answers. Ensuring that each question has a great number of possible responses limits the ability of hackers to simply guess the right combination. Asking what your favorite eye color is, for example, only allows for a limited number of standard replies, while asking your favorite girl's name taps into a much larger set of possible replies.

• Another great way to prevent easy guessing is to create questions that do not elicit responses that are too personal. Again, questions about your dog's name, your city of birth or your father's middle name can potentially be easy to guess. Asking, instead, for the name of a college for which you applied but ended up not attending is a much more difficult info to guess.

• Lastly, be creative in your questions! There are a number of questions that recur whenever a password reset procedure is needed. A hacker who finds the answers to some of them might be able to access multiple accounts for the same user in a very easy manner. Giving operators the chance to pick new, innovative types of questions is a great way to ensure more security and a better fighting chance against intruders.

Tips for effective security answers:

• Make answers to the security questions just as strong as your passwords. "Statistically, the longer a password — or answer to a security question — the more difficult it is for someone to guess. However, there are a few things users can do to make life hard for malicious hackers trying to guess the answers to the security questions.

• Consider using multiple words in your answer. A one-word response could be easier to guess, predictable and even susceptible to a brute-force attack. Answers containing more than one word add unpredictability and complexity while still keeping the answer easy to remember.

• Another strategy is developing a set of false answers in reply to standard security questions. Providing fake answers to the usual questions used to reset passwords keeps hackers gathering information on social media or through phishing away from the correct keywords.

• Responses are no longer personal and will be much harder to guess. If you choose a question that might reveal obvious information like your favorite breed of dog or your favorite music genre, widely available through social media searches (e.g., a Facebook profile page), then make sure to give a bogus response. To make things easier, you could think of a friend and use his or her preferences to set up your reset combination.

• You could also use a combination of lies and truths in your answers, making them relatively difficult for an unauthorized person to obtain and less susceptible to guessing or research.

• Another idea is to make answers to the security questions long or random. However, it is then necessary to develop some sort of pattern to remember them.

• You can utilize longer words (as multi-word passphrases) or use abbreviations (acronyms or short forms) you normally use, as well as answers that contains special characters (e.g., F@cebook4Me!). Choosing answers of at least eight characters and containing at least one numeric or non-alphabetic character, as you would for a password, is a safe option.

• You could also choose a long, completely random sequence of characters to be very secure. That's obviously a difficult feature to include, but if you are able to memorize a string, you could possibly insert it in your answers and make them virtually impossible to guess.

- On the contrary, you can opt to use short and simple answers as long as they are not used in a predictable way. (Q: What is your least favorite social media site? A: Qzone — a Chinese social networking site and blogging platform.)
- Another way to add unpredictability to your answers is to write words in non-standard way. For example, you could develop a pattern in which the second and third letter are inverted and the sixth and seventh are always inverted. You can also use a foreign language in your replies. (Q: What are your favorite animals? A: Les chiens et les chats = dogs and cats.)

5. REGISTER WITH TOUCH ID/FACE ID:

5.1   Can someone else log on to my BRAC Bank ASTHA app if their fingerprint is stored on my device?

When you enable Touch ID in the BRAC Bank ASTHA Mobile Banking app, any fingerprint stored on your device can be used to log on to mobile banking. We recommend enabling Touch ID only if yours are the only fingerprints stored on your device. You can always add or remove fingerprints in 'Settings' on your device.

Your fingerprints will not be stored in the BRAC Bank ASTHA Mobile Banking app or anywhere within BRAC Bank PLC. records.

5.2   Is Touch ID safe?

You can only log on to the BRAC Bank ASTHA Mobile Banking app using Touch ID on your Mobile Security Key-activated device. Only fingerprints stored on your device can be used to log on.

Your fingerprints won't be stored in the BRAC Bank ASTHA Mobile Banking app or kept in BRAC Bank PLC. records. You can go to 'Profile', choose 'Security' and use your Mobile Security Key to enable or disable Touch ID any time.

5.3   My siblings and I look very much alike. Will they be able to log on to my BRAC Bank ASTHA Mobile Banking app using Face ID?

Please note that the probability of a false match using Face ID can depend on circumstances like how much your twin or sibling looks like you, and if you've disabled the 'Require Attention for Face ID' function on your device.

Please read the Terms and Conditions carefully so you know what the risks and consequences are, before you enable Face ID.

5.4   Is Face ID safe?

You can only log on to the BRAC Bank ASTHA Mobile Banking app using Face ID on your Mobile Security Key-activated device. Only the facial map stored on your device can be used to log on.

Your facial map won't be stored in the BRAC Bank ASTHA Mobile Banking app or kept in BRAC Bank PLC. records. You can go to 'Profile', select 'Security' and use your Mobile Security Key to enable or disable Face ID any time.

Please note that the probability of a false match using Face ID can depend on circumstances like how much your twin or sibling looks like you, and if you've disabled the 'Require attention for Face ID' function on your device.

Please read the Terms and Conditions carefully so you know what the risks and consequences are, before you enable Face ID.

If you're concerned, you can enable 'Require Attention for Face ID' on your device, or use your Mobile Security Key password to log on instead.

Important security information

When you enable biometrics, any Touch or face stored on your device, now or in the future, can be used to log on to the BRAC Bank ASTHA Mobile Banking app. You should only enable this feature if you're the only person who has Touches or faces registered on your device.

6. CHARGES:

6.1 BRAC Bank PLC. shall initially provide the BRAC Bank Astha Services at free of cost. However, BRAC Bank PLC. reserves the right to change and recover from the User(s) service charges, as may be fixed by BRAC Bank PLC. from time to time. The User hereby authorizes BRAC Bank PLC. to recover such charges from his/her account(s).

6.2 Charges are subjected to change from time to time at BRAC Bank PLC.'s discretion.

7. UNAUTHORIZED/FRAUDULENT ACTIVITIES:

7.1 Upon obtaining User ID and Password, User is requested to check the list of his/her accounts with BRAC Bank PLC.. If any of User account is missing, BRAC Bank PLC. must be informed immediately. If a third party account is linked to User's ID, BRAC Bank PLC. must be informed also. Do not access it or do not perform any transaction on that account. Such activity, if done, will be treated as fraudulent activity.

7.2 If User believes unauthorized transactions are being made with his/her account, he/she should change the Password immediately and notify BRAC Bank PLC..

7.3 The User should check the Statements for all of his/her accounts for any unauthorized transaction. In case of any discrepancy in details of any transactions carried out in respect of the account, in that event, User should immediately inform BRAC Bank PLC. in writing. Bank's only responsibility would be to use its best efforts to prevent such unauthorized transaction(s) if none had already been made.

7.4 The Bank will not be responsible for any transaction in cases of Joint Account Holders (operating in either or survivor mode), where a transaction made by one accountholder is not in agreement with the other joint account holder

8. ONLINE FUND TRANSFER:

8.1 User shall be responsible for all "fund transfer" transactions. Fund Transfer can be made from User account to another account held with BRAC Bank PLC. and other banks.

8.2 EFT Disclaimer: BRAC Bank PLC. will not be liable for any Electronic Fund Transfer (EFT) Electronic Fund Transfer (EFT) Electronic Fund Transfer (EFT) Electronic Fund Transfer (EFT) request rejected by system for the mistake/noncompliance of BEFTN rules by the originator.

- BRAC Bank shall have the right to reject any EFT entry if not fully complied with requirements of EFT transaction and the originator is in default, including but not limited to the requirement, to maintain an adequate account balance or line of credit.

- Bank will not reinitiate any returned entries automatically, but the originator may reinitiate, if necessary, any returned entry at their discretion following the same BEFTN process.

- Bank will not be liable for any wrong credit to destination Bank account executed based on the data input (i.e. A/C No, amount, routing number etc.) of the originator.

- Bank will only initiate the EFT requests received within 4 pm, requests received after this cut-off time will be treated as next working day's instructions and will be processed accordingly.

- BRAC Bank will not be liable for any delay by the concern bank to credit beneficiary A/c and the same is also applicable for the reversals.

Charges may apply for EFT transaction processing, as instructed by Bangladesh Bank from time to time, and the same will be realized from the originator's A/C accordingly.

- For any losses due to unauthorized EFT transaction, the originator/payer must notify in writing to BRAC Bank within 15 days from the date of issuance of the statement of account.

- Originator will bear/accept in case the execution of any EFT request is delayed due to unavoidable system malfunction or some other technical issues.

- Bank may add or modify the standard terms of conditions, (If needed).

8.3 IB- NPSB Disclaimer:

- Fund transfer through NPSB (National Payment System Bangladesh) is an instant money transfer service.

- BRAC Bank PLC. will not be liable for any NPSB request rejected by the system for the mistake/noncompliance of NPSB rules by the originator.

- Bank will not reinitiate any returned entries or transaction automatically. However, the originator of the transaction may reinitiate any returned entry at their discretion following the same NPSB process.

- There is no way to verify recipient's Account/Card Name in NPSB fund Transfer, henceforth if customer enters wrong Account/Card number, the fund will be transferred or credited to the wrong Account/Card and it will be solely the customer's responsibility. BRAC Bank PLC. has no option to recover the said money. Therefore, we request the customer to be cautious before entering or selecting Account/Card number before any transaction.

- Once confirmed, the transaction cannot be undone.

- For any dispute regarding Fund Transfer, Bank will follow NPSB (National Payment System Bangladesh) standard rules for dispute resolution. Customer will have to wait until Bangladesh Bank provides the dispute resolution timeline.

- BRAC Bank PLC. will not be liable for any delay caused by the recipient's bank to credit beneficiary Account/Credit Card Bill and the same is also applicable for reversals as well.

- As instructed by Bangladesh Bank, from time to time, charges may be applied for NPSB transaction processing and it will be realized from the originator's A/C accordingly.

- For any fraudulent activities, originator/payer must notify in writing to BRAC Bank PLC. immediately.

- Originator will have to bear with any delay in execution of any BRAC Bank Astha related Services owing to unavoidable technical issues.

- BRAC Bank PLC. will not be responsible in case of failure to secure Mobile/Cell Phone and/or any networking device (Computer/Laptop/Tab etc) and/or e-mail address as all password and OTPs will be initiated and entered through your selected Mobile/Cell Phone and/or networking device and/or e-mail address.

- BRAC Bank PLC. reserves the right to add, modify the terms and conditions in the future.

9. UTILITY BILL PAYMENT:

9.1 The Utility Bill Payment services is only available to Users of BRAC Bank BRAC Bank Astha Service and shall cover all the utility bill payments of different utility service provider(s) (Billers) as mutually agreed between BRAC Bank PLC. and the utility service provider(s).

9.2 The User should accept that he/she will be responsible for putting in the correct account number and transaction amount for the fund transfer request. In such case, BRAC Bank PLC. will not be liable for any erroneous transaction(s) incurred arising out of or relating to the User entering wrong account number and amount.

9.3 Upon BRAC Bank PLC.'s decision, there will be a transaction amount limit for BRAC Bank Astha. Maximum amount of transaction limit can be subject to change from time to time at BRAC Bank PLC.'s discretion.

9.4 For any transaction made after working hours or during public/bank holidays, the transaction's value date will be the next working day.

9.5 No transaction is allowed from a non-convertible taka account to a convertible account.

9.6 In addition to the terms and conditions stated above, the existing policy of the Bank (including amendments from time to time) regarding Bill Collection shall also be applicable for Bill Collection as long as it does not contradict with the provisions stated herein. The policy of the Bill Collection shall be available from the branches of the Bank.

9.7 Payment amount and recipient information must be accurate as per the Bill. Any less or higher payment or incorrect beneficiary/recipient information is the sole responsibility of the User and the Bank shall not be held liable for any losses, late fee charges, damages or disconnection of utility services.   6.8 This agreement does not bind BRAC Bank PLC. as an agent of Utility agency. BRAC Bank PLC. shall not be held responsible for disconnection of the utility service for any reason by the utility service provider.

10. MAINTENANCE OF SUFFICIENT FUND:

10.1 The User shall ensure that there are sufficient funds in his/her account for transactions through the BRAC Bank Astha. All instructions of the User shall be carried out subject to sufficient fund in the respective accounts.

10.2 BRAC Bank PLC. shall not be liable for any consequences arising out of its failure to carry out the instructions due to inadequacy of funds.

11. ANTI MONEY LAUNDERING:

11.1 User should agree and confirm that he/she will not use this BRAC Bank Astha facility for money laundering, illegal, unlawful purpose.

11.2 User shall fully comply with the laws related to the money laundering and shall not use the BRAC Bank Astha services for any anti-terrorism or anti-state activities.

11.3 BRAC Bank PLC. reserves the right to request explanation from the User regarding any matter pertaining to money laundering and anti-terrorism law of the country.

12. PROPRIETARY RIGHTS:

12.1 The User acknowledges that the software underlying the BRAC Bank Astha as well as other Internet related software which are required for accessing BRAC Bank Astha is the legal property of the respective vendors or BRAC Bank PLC. as the case may be.

12.2 The permission given by BRAC Bank PLC. to access BRAC Bank Astha will not convey any proprietary or ownership rights in such software.

12.3 The User shall not attempt to modify, translate, disassemble, decompile or reverse engineer the software underlying BRAC Bank Astha or create any derivative product based on the software.

12.4 User shall keep all information whether of the User, BRAC Bank PLC. or any other third party/customer derived from the BRAC Bank Astha Services strictly confidential and shall not disclose to any third party without prior written consent of BRAC Bank PLC..

13. GOVERNING LAW:

13.1 These Terms and/or the operations in the Accounts of the User shall be governed by the Laws of Bangladesh, in force.

13.2 BRAC Bank PLC. may, in its absolute discretion, commence any legal action or proceedings arising out of breach or violation of any of the Terms for BRAC Bank Astha in any other court, tribunal or other appropriate forum irrespective of the place from where the User access the BRAC Bank Astha Services, and the User hereby consents to that jurisdiction.

13.3 Any provision of the Terms for BRAC Bank Astha which is prohibited or unenforceable in any jurisdiction shall, as to such jurisdiction, be ineffective to the extent of prohibition or unenforceability but shall not invalidate the remaining provisions of the Terms or affect such provision in any other jurisdiction.

14. FORCE MAJEURE:

14.1 If for any reason beyond its control including but not limited to system error, network problem, strikes, labor disputes, accidents, governments requisition, restrictions or regulations on travel, hospital operation, political disturbances, acts of war, acts of God, which may hamper to provide regular and normal service and unable to perform its obligations under this agreement, that case BRAC Bank PLC. shall not be responsible anymore.

15. CHANGES OF TERMS:

15.1 BRAC Bank PLC. shall have the absolute discretion to amend or supplement any of the Terms at any time and shall attempt to communicate such change(s) wherever feasible by any possible means. By using any new services as may be introduced by BRAC Bank PLC., the User shall be deemed to have accepted the changed Terms.

16. TERMINATION ON BRAC BANK ASTHA:

16.1 The User may request for termination of the BRAC Bank Astha to BRAC Bank PLC. branches at any time by giving a written notice at his/her presence of at least 15 days prior. The termination shall take effect on the completion of the fifteenth day. However, the User shall always be held liable for all accrued obligation or instruction given before or on the effective date of termination. A nonresident customer can pay visit to any branch for termination of his/her BRAC Bank Astha while s/he is in Bangladesh

17. BREACH OF TERM & CONDITIONS:

17.1 User must compensate for any loss that occurs as a result of his/her breaching any term of these agreements.

PRECAUTIONARY NOTE:

In order to prevent unauthorized transaction through BRAC Bank Astha Service, Users are advised to strictly maintain the following:

1. The User ID and Password should not be written anywhere accessible to third party even if it his/her family members.

2. User should make sure that no one is physically watching the password(s) when he/she is Logging in.

3. It is important to remember to click 'Log out' after completing his/her BRAC Bank Astha session.

4. User should not leave his/her PC unattended while logged in to the BRAC Bank Astha system and the browser running with a valid User ID and Password cached as in such case anyone can gain access to the account

5. User should not choose Save Password options for any Auto Form fillers at any Public PC or the PC which is not owned by him/her.

6. Avoid using BRAC Bank Astha services at any public network (e.g.: Cyber Café, Public WIFI), Otherwise BRAC Bank PLC. is not liable for any incident of System Hack, Intrusions, Account Hack or System infection of Malwares or Virus occur.

I/We hereby acknowledge that I/we have read and understand the terms and conditions for BRAC Bank Astha and the risk involved in BRAC Bank Astha operation and further declare and affirm that by signing below, I/we apply for the BRAC Bank Astha Services subject to the aforesaid terms and conditions.

If you need help with the log in process of BRAC Bank Astha or have technical questions, please call BRAC Bank 24-hour Call Center: 16221 (from Overseas +880 2 55668056)

BRAC Bank Astha support can be reached via e-mail at enquiry@bracbank.com