

bKash Customer Account Application & KYC Form

Optional Fields

14. I do hereby nominate the below mentioned person as my nominee and do authorize bKash to pay the money in my bKash Account to this nominee after my death as per rule of bKash

Nominee Name	Nominee's Permanent Address	Relationship	Reserved %

☐ Attached 1 Copy of Nominee's Photo

If any non-resident is made a nominee of the Account, and the remaining balance of the Account is liable to be transferred to such nominee residing abroad, all provisions of law and regulation related to remittance shall be applicable for such transfers.)

15. Other MFS Mobile Account Number:

16. Bank Account Information: ☐ Yes ☐ No

Bank Name: _____ Branch Name: _____

Account No:

Terms & Conditions for Customer Account

- The recipient of Mobile Financial Services (bKash Service) of bKash Limited (hereinafter referred to as 'bKash') will be considered as 'bKash Customer' and only such Customer shall be the user of the Mobile Financial Services Account (bKash Account).
- The service and transaction/activities of bKash Account will be conducted in accordance with the prevailing laws of Bangladesh, rules, regulations, guidelines, circulars and order/directives issued by Bangladesh Bank and other regulatory authority which are applicable to MFS. bKash Customer shall be obliged to abide such rules, regulations, guidelines, circulars etc.
- bKash Account Number (which is MSISDN of relevant SIM card) is to be correctly quoted in all such service related documents, where applicable. bKash shall not be liable for any loss or damage occurring as a result of wrong quotation of the account number.
- bKash shall not be responsible if the desired transaction is not completed due to insufficient balance in Customer's bKash Account.
- bKash Customer shall be responsible to ensure that the correct amount of Cash In/Cash Out/Payment etc. has been made to/from the correct bKash Account prior to leaving the counter. No subsequent complaints will be entertained.
- Before making any transaction using bKash Service and inputting his/her account's PIN, bKash Customer shall always confirm the recipient's identity and remain cautious regarding proper recipient, account number, amount of money. Customer shall be personally and solely responsible for each transaction, for any wrong input given by the customer or for transaction of any amount of money in pursuance of any inducement or fraudulent activity. bKash shall not make any reversal of funds from the recipient's bKash Account in any case.
- bKash reserves the right to determine all service charges and/or maintenance charges (including other applicable charges) for availing bKash Service as approved from time to time by Bangladesh Bank and such charges as may be incurred will be debited from the bKash Account.
- bKash Customer shall be obliged to provide bKash any information required by bKash in accordance with Anti Money Laundering Act-2012, Anti-Terrorism Act- 2009 and any circular/guideline issued by Bangladesh Bank.
- bKash shall maintain strict confidentiality relating to information about the Customer Account and its transactions. However, if required, bKash may disclose any information related to the Customer Account and/or its transactions:
 - to any regulatory, supervisory or government authority having jurisdiction over bKash
 - to any person to whom bKash is required or authorized by law or a court of law to disclose such information
 - to any organization, service provider or financial institution for the purposes of carrying out permissible functions and activities of bKash
- bKash Customer must not share the PIN of his/her bKash Account with anyone and shall be solely and personally responsible for maintaining and ensuring the maximum security of the PIN. In case of any apprehension of misuse of the PIN the bKash customer must change the PIN immediately. bKash shall not be held liable for any fraud and/or loss borne by the customer as a result of abuse or misuse of PIN due to customer's negligence and/or breach of PIN secrecy or privacy of bKash Account. If mobile phone or SIM card is lost, bKash Customer shall immediately call 16247 and shall suspend his bKash Account. Subsequently the bKash Customer shall contact bKash for further action.
- bKash Customer shall always, strictly refrain from conducting any financial transaction related business activity using his/her bKash Account. bKash reserves the right to take any disciplinary or legal action(s) including but not limited to suspension or cancellation or termination of the bKash Account or any other action that bKash may deem fit, for any violation of terms and conditions of this bKash Account Opening Form, or breach of trust or committing fraud or attempt to commit fraud or on any other grounds, that bKash may deem appropriate. In such case, the decision of bKash is final and binding upon the bKash Customer.
- bKash Customer shall always be bound to abide by all the instructions communicated to him/her from time to time through any medium by bKash. Any failure to comply with such instructions shall empower bKash to take any remedial or legal action(s) against the customer, including suspension or cancellation of the customer Account, after proper investigation. In such case the decision of bKash will be final and binding upon the customer. Pending the investigation, bKash may suspend the customer Account. However, if any SMS or phone call contains instructions about making any transaction or pressing any button or sharing PIN with another or sharing Account information with another, bKash Customer must not follow such instructions without verifying with bKash.
- bKash Customer shall be solely responsible to protect his/her SIM card containing bKash Account and for all issues related to SIM replacement. bKash shall not in any case take any responsibility in this regard.
- If the SIM card containing Customer Account is replaced, bKash shall suspend the activities of such Customer Account after receiving information regarding such SIM replacement from the relevant mobile network operator (MNO). The bKash Account shall remain suspended for minimum of 24 hours as per the direction of Bangladesh Bank.
- bKash reserves the right to amend, upgrade, change or modify the existing terms and conditions at any time as bKash deems necessary, without giving any prior notice to the Customer.
- bKash shall have the right to send at any time promotional IVRs, voice calls or SMS to the Customer in accordance with the regulations of the regulatory authorities.
- If the Customer wants to close its Customer Account, he must withdraw the entire balance in the Customer Account (nil balance) by using any of the services of the Customer Account only and apply to close the Customer Account.
- bKash reserves the right to decide whether any interest is to be given or not on the balance in the Customer Account.
- bKash shall not be liable if the activation or services of the Customer's bKash Account is delayed due to any unexpected or inevitable reason. Without any commitment, bKash will make the best efforts to successfully provide the service.
- Customer may lodge any complaint related to the service provided by bKash by visiting the bKash center or by calling the bKash helpline 16247 or by sending e-mail at support@bkash.com. bKash reserves the right to conduct investigation to resolve any dispute or complaint regarding transactions of bKash Customers, call for the complainant and/or alleged bKash Customer in the head office of bKash, suspend or cancel the bKash Account and to take any other corrective or legal action as appropriate in view of bKash.

bKash Use Only

Sl. No.	Customer Information Verification	Yes / No
a.	Have all the collected documents from customer found accurate after verification?	
b.	Have customer Profile information (Name, Address, Profession etc.) found accurate after verification?	
c.	Is it confirmed that the account has been opened by Agent in the presence of the customer?	
d.	Has the mobile account of the customer linked with any Bank account?	
e.	Has the biometric information of the customer collected and verified and included in e-KYC?	

Review and final approval Officer's Name

Signature & Seal

Date