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First Part : Account Related Information

Account Opening Form

Institutional Account

..... Branch/Sub branch

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✓) :
8. Type of Business (Please✓) :
9. Nature of Business (In detail) :
.....
10. Annual Turnover : (In figure): (In words):
Proprietorship
Trading Service Manufacturing Others.....
Partnership Joint Venture Private Ltd Company
Public Ltd Company Trust NGO/NPO Club/Society
Educational Institution Religious Institution Others (To be mentioned specifically).....
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Date:

The Manager,

Dhaka Bank Limited

.....Branch/Sub branch

Dear Sir,

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

Account Number :

Unique Customer ID :

Sector Code :

(For Bank's Use Only)

Online Service

Singly Jointly

1. Title of Account (In Bangla) :
In English (Block Letter) :
2. Type of Account (Please ✓) :
3. Currency (Please ✓) :
4. Account Operating Instruction (Please ✓) :
5. Initial Deposit : (In figure): (In words)
6. Modern Banking Facility (Please ✓) :

SND

ERQ

FCSavings Current

Others.....

Taka USD Euro GBP Others.....

Others:

ATM Service Net Banking SMS Banking OthersAccount Number:

(For Bank's Use Only)

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

Non-ResidentResident

(The guidelines for foreign exchange transactions to be followed by the bank, if required)

Photograph of

Account Signatory

1. Name of Account Holder (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 :
8. Residential Status (Please √) :
9. Occupation (In detail) : Relationship with Institution.....
10. Tax ID Number (TIN/eTIN) (if any) :
11. (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.....
12. Identity Documents : (A) National Identity Document No. :
or, : (B) Passport/Birth Reg. No. :

Third Part: Personal Information1

DECLARATION & SIGNATURE

For Bank's Use Only

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

Date :

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

SignatureName of Applicant

- 1.
- 2.
- 3.
- 4.

Comments :

Is FATCA applicable for the customer (Please √) Yes No

If the answer is yes, FATCA compliance to be ensured. Proof of address of the customers/Applicants to be obtained.

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1. If the signatories are more than one, personal Information of each applicant to be obtained separately in the 3rd part of Application. Eligibility, interest, fees & charges, documentation requirements and other conditions shall be applied as per feature of the product to the customer (s) before opening of the accounts. No interest is given on Current Accounts. The customer (s) shall be informed of the fees & charges for different services related to operation of the account.

Governing Law, Regulations and Rules

These terms and conditions shall apply to such accounts and services as offered by the Bank to its customers, existing or new, and shall be governed by the rules and regulations of the Central Bank of Bangladesh, Government of Bangladesh and the Bank's policies. Acceptance of Rules

Any entity / person opening the account shall be deemed to have read, understood and accepted the terms and conditions hereof. Information about Customers

It is the Bank's policy that it will offer high quality services to customers but not to customers who are engaged in illegal activities or who are involved in money laundering or other financial crimes. It is therefore necessary for the Bank to obtain information about its customers that are true and correct. The customer shall provide all the particulars and documents as the Bank may require from time to time in connection with customer's financial condition, background, particulars and documents that the customer provides must be true, correct and complete and that if there are any change in the information, the customer shall inform the Bank in writing. The customer authorizes the Bank to obtain any information that the Bank considers necessary from the customer or from any source to verify the information relative to the customer's financial conditions. It is the Bank's policy to maintain confidentiality of customer information and to require disclosure customer's information to government organizations and / or regulatory organizations such as the Bangladesh Bank. The Bank may disclose information in a way that it considers most suitable with other organizations to improve banking services. The customer authorizes the Bank to use the information in its discretion of the Bank and indemnifies the Bank from any accidental disclosure of information during the process of printing, transmission and storage. Initial deposit and minimum balance

An Account Holder has to ensure initial minimum deposit and maintenance of minimum balance for regular and other specially created accounts. The Bank shall follow the Operating Procedure (SOP) of the products from time to time.

Withdrawals

Cash withdrawals will be made on printed cheque and Debit Card supplied by the Bank. The account should not be overdrawn or overdrawn beyond the limit of realization unless the special arrangements have been made with the Bank. No overdrafts are allowed on Savings Accounts. The Bank shall follow the terms and conditions set by the Bank from time to time. A depositor can deposit and withdraw from the Current Account as many times as he/she likes. The account is crossed at the time of deposit. The Bank acts only as the collecting agent and assumes no responsibility for the realization of any items deposited. The proceeds of cheques or other instruments deposited will not be available for withdrawal until collected by the Bank. Balance in Short Notice Deposit Account from time to time. For withdrawal of any amount from the SND Account, 7

(seven) days' notice will be required.

Fees

The Bank shall be entitled without notice to levy or impose all customary banking and other charges and expenses (including commission) on any account or in respect of any other banking facilities provided to the customer by the Bank and to debit the relevant accounts 'in accordance with the terms and conditions' are not refundable upon termination of any or all of the customer's accounts.

Credits to the Account

The Bank acts only as a collection agent and assumes no responsibility for the realization of any items deposited with the Bank. The proceeds of cheques or other instruments deposited will not be available for withdrawal until collected by the Bank. The Bank reserves the right to debit any account for any subsequently unpaid on collection.

Withdrawal from SND Account

Deposit in Short Notice Deposit (SND) will bear interest as applicable from time to time. For withdrawal of any amount from SND Account, 7 days' notice will be required. Otherwise, interest for the month will be forfeited.

Issue and safety of cheques

Cheques will only be issued to a Customer when all documents considered necessary by the Bank has been obtained. It is the responsibility of the Customer to keep their position and kept safely. The customer must exercise all time due care to prevent cheques, payment orders and other instruments from being lost or misused, which may facilitate fraud. In such events, the Bank is not responsible for any loss suffered by the Customer or any other person. Any loss or theft of cheques must be immediately reported to the Bank and confirm in writing without any delay. Cheque Book and other security documents will be kept in safe custody of the Bank.

Changes of Terms and Conditions

The Bank may at any time as it deems necessary to add / amend / delete the present terms and conditions. The Bank may give notice of such changes to the Holders by ordinary mail / email.

Closure of Accounts

When an account is closed either by the constituents or by the Bank, the constituent is required to return all the unused cheques and other documents. The prevailing Tariff will be recovered from an Account Holder who closes an account. The Bank reserves unequivocal right to close any account or related service at its absolute discretion. The Bank reserves the right to close any account or related service without giving prior notice if the conduct of the account is not satisfactory or for any other reason whatsoever. The Bank shall pay Customer all available and final collected balance after all dues to the Bank are cleared. The balance of the Account.

Deposits Survivor

The initial minimum deposit to open an account is as per current Tariff. Average minimum balance as per our current Tariff shall be maintained. The account shall close at any time any account in which the minimum balance is not maintained, without further notification to the account holders.

Minimum Balance and Interest Payment

The minimum average monthly balance as prescribed by the Bank from time to time is required to be maintained in Current and Savings Accounts. If the minimum balance requirement. If the balance falls below the required minimum for a period, the Bank may not credit any interest on the account. Periodic Statement and Advice

The Customer may be provided account statements monthly/half yearly/yearly. The Customer is required to promptly notify the Bank of any errors, discrepancies or irregularities in the statement/advice. If the Account Holder does not bring the errors, discrepancies or irregularities to the notice of the Bank in writing within the specified time, it will be constructed that the transactions shown in the account statement/advice are correct and complete.

Deposits, Withdrawals and Banking Facilities

The Bank shall meet its obligations exclusively at the Branch office where the Account is maintained by the Customer. When an account is opened, the Customer may make withdrawals of money may be made at any of the Bank's Branches in Bangladesh subject to the terms and conditions of the Bank. The Bank shall honor cheques presented to the Bank or for debits to the Account in accordance with the terms and conditions of the Account provided always that the Bank may at its sole discretion carry out the instructions notwithstanding such inadequacy and the Customer and the Customer shall be responsible to repay the resulting overdraft, advance or credit thereby created and for the same.

Cheque Books

1. An application for a Cheque Book on a Savings / Current Account and other product of similar nature must be made on the Bank. The Cheque Book will not be issued to a Customer until all the documentation considered necessary by the Bank has been provided. It is the responsibility of the Account Holder(s) to ensure that the cheques in his/her/their possession are kept in safe custody.

2. The Bank reserves the right to refuse issuance of Cheque Book on such accounts which are not maintained satisfactorily or where the Cheque Book have remained unused.

3. When new Cheque Books are delivered to the customer by post it will be according to the address record kept by the Bank (or the address provided by the Customer).

However, the Bank assumes no responsibility for any delay or loss caused by any mode of forwarding.

4. Undelivered Cheque Book will be retained by the Bank for up to 60 (Sixty) days. After 60 (Sixty) days, undelivered Cheque Book will be realised from the respective customer's account as per Bank's tariff.

5. Account Holders should exercise due care when drawing cheques and should not draw cheques by any means which may be detectable.

6. The cheque will be returned/unpaid if Drawer's signature differs from that on record at the Bank. The same style and model of signature should be adhered to.

7. The Bank reserves the right to dishonour cheque(s) on reasonable ground. In the event of a cheque being returned, the Bank will return.

8. The Customer should comply with the conditions as printed on the inside of the front cover of the issued Cheque Book. Signature of Holder/Account Operator as per specimen signature recorded with the Bank and any alteration and cutting should be confirmed. Cheque is postdated, antedated (for more than 06 months) or mutilated. Bank reserves the right to impose fine for bounce of cheque for Stop payment of the Cheque

I/We, the account holder(s), shall immediately notify the Bank if any of the cheques issued to me/us, is lost or stolen. I understand that I may stop cheque instructions (either orally or in writing) cases where I have lost the relevant cheque or, in other circumstances, I have notified the Bank. Should the Bank accept any such instruction from me or from some other person purporting to be me, I hereby undertake to indemnify the Bank (including any legal cost) or demand incurred by it as a result of, or in connection therewith. A charge as per the Bank's prevailing tariff for Fraud & forgery due to payment of Cheque

The Customer at all times must exercise due care to prevent cheques from being altered or forged in a manner which may facilitate any loss suffered by Customer or any other person. Any loss or misuse of the cheques must be immediately reported to the Bank. Positive Pay Instruction (PPI)

As per instruction of Bangladesh Bank on Positive Pay for clearing cheque, the account holder must inform the Bank (DBL) in writing for the amount of one lac and above. Otherwise, the Bank may return the cheque if presented through automated clearing house. General Rules

1. A newly opened account will be activated upon accomplishment of Know Your Customer (KYC) as per the Bank's policy.

2. The Bank reserves the right to close any account without assigning any reason.

3. Nomination/Succession to the amount lying to the credit of the account and account operation thereof on the death of the person is in accordance with the rules for the purpose prescribed by the Bank from time to time and effective at the time of the claim.

4. In the event of the death of one or more customer(s) in joint account, the right of the survivor(s) to operate the account will be subject to the jurisdiction of competent jurisdiction (if applicable) for operation of accounts.

TERMS & CONDITIONS

Account Number: Unique Customer ID :

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6. Duplicate statements of past transactions are issued against payment of charges as per our current tariff.

7. Accounts upon which an attachment order or other legal notice prohibiting operation of the account has been received, will be frozen from the time as the prohibiting order is removed.

8. Customer transactions will be entertained during normal banking hours that may be in force from time to time.

9. Account holder should notify the Bank of any change of address in writing. Otherwise, Bank will not be liable for delivering account statements to the address of the Account Holder.

10. The Bank may without notice combine or consolidate account(s) with any liabilities to the Bank and set off or transfer any sum due to the Bank in suit(s) owing to the Customer from the Bank in or towards satisfaction of the Customer's liabilities to the Bank on any other separate or collateral and several or joint.

11. In addition, any general lien or other rights or remedies to which the Bank shall be entitled, the Bank may at any and from time to time exercise its rights against customer(s) is/are entitled on any account(s) with the Bank (including the above account(s) in satisfaction of any of its indebtedness to the Bank. customer(s) with any Branch of the Bank shall be treated as one combined account.

12. Operations of the Non-Resident accounts shall be governed as per the guidelines of Bangladesh Bank. Holders of Non-Resident accounts shall return to Bangladesh if they intend to take permanent residence in Bangladesh. It is also a responsibility of the Customer to inform the Bank.

13. The Bank may refuse to process any transaction on any Customers' account(s) if the Bank suspects fraud or illegality thereof. Any action taken by the Bank likely to be involved in a fraud or irregularity shall be final and conclusive and binding on the customer.

14. The Bank reserves the right to close any account having zero balance without transaction for one year.

15. Statements of accounts are issued based on product feature half-yearly and/or when a statement sheet is completed in case of current accounts. In frequencies higher than the above, a charge will be levied as per our current Tariff.

16. The Bank reserves the right to amend the terms and conditions, current tariff without any notice.

Compliance on prevention of money laundering and financing of terrorism

The Account Holder shall comply with the rules and regulations as per Money Laundering Prevention Act 2012 (Amendment 2018) and other laws or regulations as may be imposed upon the Bank by Bangladesh Financial Intelligence Unit (BFIU), Bangladesh. The Account Holder (s) shall also comply with and be bound by all other relevant internal circulars, policies, rules and regulations of the Bank including Suspicious Transaction

The Bank may refuse to process any transaction on any account of the Customer if the Bank, in its sole discretion suspects fraud to whether a transaction is or it's likely to be involving a fraud or illegality or irregularity shall be final and conclusive and binding.

Collection of Check/Draft/Pay Order

The Bank will refuse to accept an instrument for deposit through collection or internal transfer if the Payee's name is not identical to the Bank acts as the collection agent and assumes no responsibility for the realization of any instrument deposited with the Bank for instruments deposited will not be available for withdrawal until collected by the Bank.

Reversal of wrongly credited amount

The Bank reserves the right to debit any account that may have been inadvertently credited with an item/transaction subsequently without giving any information to the Customer.

Dormancy & Unclaimed Account

- Current Accounts being inoperative for one year will be transferred to dormant status.
- Savings Accounts being inoperative for two years will be transferred to dormant Status.
- (As per Clause 35 of Banking Company Act 1991) Accounts will be transferred to Unclaimed account status after 10 (ten) years by the customer.
- No customers' initiated transaction (except credit) is allowed in the dormant account unless the account holder(s) apply to DBL.

Overdrawn Account

If, for whatever reasons, the account has any unauthorized debit balance, the customer shall pay interest and other charges in accordance with the Bank's prevailing Terms & Conditions and shall regularize the account on the same day, unless the Bank specifically makes an exception.

E-Statement

- a) I/We fully understand the risk and accept that the Bank does not use encrypted e-mail and generally internet is not encrypted and information. It involves the risk of unauthorized alteration, usage and disclosure of the information by unwanted parties.
- b) I/We fully understand the risk and accept that transmission of the information to a corporate ID involves the risks of the information being accessed by parties who was/were once authorized, but may not be in the employment of the organization in the future. I/We agree to indemnify the Bank from any and all costs, expenses, liabilities, losses, responsibilities whether direct or consequential, arising out of or in connection with the use of the information, or otherwise caused by using the internet as a means of transmission and also for any error, delay or problem in transmission.
- c) That my/our legal representatives, executors, successors - in- interest and are bound by this E-statement enrollment;
- d) That this E-statement Enrollment shall be governed by and constructed in accordance with the laws of Bangladesh;
- e) Electronic statement delivery will supersede hard copy statement delivery (if any).

Contact Center

- a) I/We authorize the Bank (in its absolute discretion) to follow/act on my/our oral or telephonic instruction (including required by the Bank's prevailing Terms & Conditions) unless these terms and conditions otherwise expressly state to the contrary).
- b) I/We shall not reveal my/our Telephonic Identification Number or any PIN provided by the Bank to anyone. My/our oral instructions and TIN shall be deemed to be proper. Accordingly, the Bank shall be entitled to rely on any such instructions. Should the Bank accept any such instruction from me/us, or from some other person purporting to be me/us, I/we hereby agree to indemnify the Bank (including legal costs), or demands incurred by the Bank as a result of or, in connection therewith.
- c) The Bank may in its absolute discretion require that written confirmation of my/our oral instruction(s) be received by it within 24 hours of the above accounts are opened by more than one person any such one person shall be entitled to give any such oral instructions as a result of or, in connection therewith.
- d) I/we acknowledge that my/our use of call center shall be governed by the Bank's prevailing Terms & Conditions.

Confidentiality and Disclosure of Information

Whilst the Bank maintains strict confidentiality in all matters relating to my account(s) and business, I hereby authorize the Bank to disclose information concerning me, my business, my accounts held with the Bank or another Group Member, or my relationship with the Bank to:

- (a) any Office or Branch of the Bank or another group member,
- (b) any agent, contractor or third party service provider or any professional adviser of the Bank or another group member;
- (c) any regulatory, supervisory, governmental or quasi - governmental authority with jurisdiction over the Bank or another group member;
- (d) any person to whom the Bank is required or authorized by law or court order to make such disclosure;
- (e) any person who is under a duty of confidentiality to the Bank;
- (f) any Bank or financial institution with which I have or proposes to have dealings regardless of whether the recipient in each case is in Bangladesh or another country, regardless of whether such information will be held, processed used or disclosed by such recipient in Bangladesh or another country.

Indemnity

The customer shall keep the Bank indemnified at all times against all loss, cost, damages, expense (including legal fees), claims, damages, or expenses incurred by the customer's account or in enforcing these terms and conditions and in recovering of any amount due to the Bank or incurred by the Bank.

Service Disruption

The customer agrees that the Bank will not be liable for any loss or any damage, if it is unable to provide services in connection with the Bank's electrical, mechanical, telecommunications or computer failure or an act of God, catastrophe, war, civil or industrial disturbance.

No Liability for Loss

The customer agrees that the Bank will not be liable for any loss, damage or liability incurred by the customer in connection with the Bank's failure to provide by the Bank or inaction on part of the Bank or any of its officers, agents, employees and representatives. The customer shall be liable for any loss, damage or liability arising from; (A) non - discovery of any forgeries or frauds, except to the extent that the Bank has acted with gross negligence, (B) any loss, damage or liability arising from the Bank's failure to provide by the Bank or inaction on part of the Bank or any of its officers, agents, employees and representatives.

reason whatsoever, (C) directly or indirectly, the error, failure, negligence, act or omission or any other person, system, institution or

Waiver

No forbearance, negligence or waiver by the Bank in the enforcement of any of these terms and conditions shall prejudice the Bank. Any waiver by the Bank shall be effective unless it is in writing.

Variations

The Bank may amend these terms and conditions at any time by not less than 14 (fourteen) days' notice to me specifying the effective date of the amendment. I/We shall be deemed to have received notice of the amendment and to have decided whether to accept the terms and conditions. I/We further acknowledge that in the event of any changes being communicated to me, the Bank is not obliged to provide any explanation.

Force Majeure/Technical Problem

Notwithstanding anything to the contrary contained herein, nothing herein shall apply if the Bank is prevented from discharging its obligations by a cause arising out of or related to force majeure or technical problem for any reasons beyond the reasonable control of the Bank.

Governing Law

These terms and conditions shall be governed by and constructed in accordance with, the laws of Bangladesh and I/We hereby submit to the jurisdiction of the courts of law of Bangladesh. Such submission shall however, not prejudice the rights of the Bank to bring proceedings against me in any court of law.

However, all accounts shall be subject to the provisions of the guidelines/circulars together with any alteration /modification thereof. I/We have gone through the terms & conditions mentioned above and understood them in entirety and undertake to abide by them. I/We agree to be bound by such terms & conditions as may be amended or supplemented from time to time.

Signature of 2nd Applicant Signature of 3rd Applicant Signature of 4th Applicant Signature of 1st Applicant

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