

## **Personal Banking Test Questions in Bangladesh**

### **1. Question: What types of accounts can an individual open in a Bangladeshi bank?**

Answer: Individuals can open savings accounts, current accounts, fixed deposit accounts, and DPS (Deposit Pension Scheme) accounts.

### **2. Question: What documents are typically required to open a savings account in Bangladesh?**

Answer: NID or passport, passport-sized photos, proof of address, and completed KYC form.

### **3. Question: Can a student open a bank account in Bangladesh?**

Answer: Yes, many banks offer student accounts with lower minimum balance requirements.

### **4. Question: What is the average interest rate for a savings account in Bangladesh?**

Answer: Around 3% to 5% per annum, depending on the bank.

### **5. Question: What is a DPS account in Bangladeshi banks?**

Answer: A Deposit Pension Scheme account allows customers to deposit a fixed amount monthly and receive a lump sum with interest after a maturity period.

### **6. Question: How can customers in Bangladesh check their account balance online?**

Answer: Through mobile banking apps, internet banking portals, or USSD services.

### **7. Question: What are the daily ATM withdrawal limits in Bangladesh?**

Answer: Limits vary by bank and card type, typically between BDT 20,000 to BDT 100,000 per day.

### **8. Question: What is an NID-linked bank account in Bangladesh?**

Answer: A bank account where the customer's National ID (NID) is used for verification and is linked to government and financial systems.

### **9. Question: Which banks in Bangladesh offer online account opening?**

Answer: Banks like BRAC Bank, City Bank, and Dutch-Bangla Bank offer online account opening for select account types.

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**10. Question: Can foreigners open personal bank accounts in Bangladesh?**

Answer: Yes, but they must provide a valid visa, passport, and address verification.

**11. Question: What is bKash and how is it connected to banks?**

Answer: bKash is a mobile financial service that allows fund transfer, bill payments, and cash-out, and can be linked to personal bank accounts.

**12. Question: How can one transfer money between banks in Bangladesh?**

Answer: Using BEFTN, RTGS, mobile apps, internet banking, or bank branches.

**13. Question: What is the purpose of linking a mobile number to a bank account in Bangladesh?**

Answer: To receive SMS alerts, OTPs for secure transactions, and enable mobile banking.

**14. Question: What fees are commonly charged on personal bank accounts in Bangladesh?**

Answer: Annual debit card fees, SMS alert charges, account maintenance fees, and transaction charges.

**15. Question: Can someone apply for a personal loan through a Bangladeshi bank?**

Answer: Yes, if the person meets the bank's income and creditworthiness criteria.

**16. Question: What is the process to block a lost ATM or debit card in Bangladesh?**

Answer: Call the bank's customer service hotline immediately or use mobile/internet banking to block it.

**17. Question: Are joint bank accounts available in Bangladesh?**

Answer: Yes, most banks offer joint accounts for two or more individuals.

**18. Question: Can a minor open a bank account in Bangladesh?**

Answer: Yes, but it must be opened jointly with a parent or guardian.

**19. Question: What is the role of a nominee in a bank account in Bangladesh?**

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Answer: A nominee is the person authorized to receive the account balance in case of the account holder's death.

### **20. Question: How can someone get a bank statement in Bangladesh?**

Answer: By visiting the bank branch, requesting via email, or downloading from internet/mobile banking platforms.