

Account Rules

Account No.

Customer ID.

SCOPE OF INFORMATION

Personal information means information that identifies a particular individual and includes personal details (for example telephone number, mobile phone number and email address) and employment details.

My Information comprises all the details the Bank hold or collect about me, my transactions, my financial information, my personal information, and information about myself obtained from me, my interactions and dealings with the Bank and any third party, including information received from third parties and information collected through my use of the Bank's electronic banking service.

USE OF INFORMATION

The Bank or any member of the NRB Bank Limited may use my information to (a) provide me with a product or service, (b) comply with obligations and requirements under any local or foreign laws or regulations acceptable to NRB Bank Limited and any internal policies and procedures of any member of the NRB Bank Limited and (c) meet any administrative, business, legal or regulatory purpose; including the following:

1. Processing my application for products and services, payments, transactions and my instructions and requests;
2. Providing me with products and services (including any electronic banking service);
3. Maintaining the Banking relationship with me;
4. Communicating with me on my account and product, providing me with statements and notices such as important changes to the features, terms and conditions of any product or any of the above accounts;
5. Assessing my sustainability for products and services;
6. Operational purposes;
7. Statistical analysis(including behavioral analysis and profiling);
8. Establishment, continuation and management of my banking relationship with the Bank and Bank account or, where applicable, any member of the NRB Bank Limited;
9. Identify verification, sanctions screening due diligence checks;
10. Credit assessment, including conducting credit checks and setting credit limits;
11. Enforcing my obligations (including collection of outstanding amounts owed to the Bank by me and/or security provider), debt recovery, adjustment of my credit limit of relevant accounts, and establishing or implementing a scheme of financial arrangement with me;
12. Conducting market research and surveys with the aim of improving Bank's products and services;
13. For marketing purposes, promotional events, competitions;
14. To comply with any local or foreign laws, regulations, voluntary codes, directives, judgments or court orders, agreements between any authority, regulator, or enforcement agency, policies (including the NRB Bank Limited policies, good practice, government sanctions or embargoes, reporting requirements under financial transactions legislations, and demands or requests of any authority, regulator, tribunal, enforcement agency, and exchange body);
15. For the prevention, detection, investigation and proof of crime in any jurisdiction (including, without limitation, money laundering, terrorism, fraud, government sanctions or embargoes, and other financial crime);
16. To seek professional advice, including, in connection with any legal proceedings (including any prospective legal proceedings), for obtaining legal advice or for establishing, exercising or defending legal rights;
17. Compliance with NRB Bank Limited policies and procedures and any legal, regulatory or business purposes;
18. For surveillance of premises and ATMs.

CURRENT ACCOUNT

OPENING AN ACCOUNT

Current Account can be opened by individuals, sole proprietorship concerns, partnership firms, private/public limited companies, associations, clubs, societies, trusts or other institutions, upon being introduced in a manner satisfactory to the Bank (NRB Bank Ltd.)

The account can be opened either singly or jointly; with one or more persons. A joint account can be operated either jointly or severally as arranged with the Bank. The arrangement decided upon with also hold for survivor(s). The accountholder can also authorize persons to operate an account on his behalf by providing a Power of Attorney/mandate.

WITHDRAWALS

Cash withdrawals should only be made on the printed cheque forms supplied by the Bank and the debit cards issued by the Bank. The account should not be overdrawn nor should cheques be drawn against funds in course of realization unless special arrangements have been made with the Bank.

SAVINGS ACCOUNT

OPENING AN ACCOUNT

A Savings Account may be opened by any person or persons properly introduced and approved by the Bank. Savings Accounts can also be opened by nonprofit making Trusts.

WITHDRAWALS

Cash withdrawals over the counter should only be made on the printed cheque forms supplied by the Bank. No overdrafts are allowed on Savings Accounts. Cheques should not be drawn against funds in course of realization unless special arrangements have been made with the Bank.

COMMON FOR CURRENT/SAVINGS ACCOUNTS

DEPOSITS SURVIVOR

The initial minimum deposit to open an account is as per our current Tariff. Average minimum balance as per our current Tariff should always be maintained, failing which a service charge will be levied. The Bank reserves the right to close at any time any account in which the minimum balance is not maintained, without further notification to the accountholders.

CLOSURE OF ACCOUNT

When an account is closed either by the constituents or by the Bank, the constituent is required to return all the unused cheques and cards if any to the Bank. A charge as per our prevailing Tariff will be recovered from an accountholder who closes an account.

MINOR'S ACCOUNT

SAVINGS ACCOUNT FOR MINOR

An account may be opened on behalf of a minor by his/her natural guardian or by a guardian appointed by a court of Competent Jurisdiction. Upon the minor's attaining majority, the right of the guardian to operate the account shall cease and any balance in the account will be deemed to belong exclusively to the hither to minor who has attained majority unless he/she confirms in writing his/her intention to continue the account, further operations can not be allowed.

TERM DEPOSIT ACCOUNT

LOCAL CURRENCY TERM DEPOSIT ACCOUNT

1. The Bank accepts deposits for fixed periods. Details about various periods, current rates of interest and minimum deposits are available upon request.
2. The rate of interest payable is subject to the directives that may be issued by the Bangladesh Bank from time to time.
3. Unless prior written notice is received by the Bank, on the due date the deposit will be automatically renewed for the same period at the prevailing rate of interest. The renewal will be accordance with the provisions of the relevant Bangladesh Bank guidelines in force at the time of renewal.

FOREIGN CURRENCY TERM DEPOSIT ACCOUNT

1. The Bank accepts deposits from Non-Resident Bangladeshis and other related bodies approved by the Bangladesh Bank for fixed periods and currencies. Details about various periods, current rates of interest and minimum deposits are available upon request.



2. The deposit is subject to the directives that may be issued by the Bangladesh Bank from time to time.
3. The deposit will be automatically renewed on the due date for an identical period at the applicable rate of interest, ruling the date of maturity unless instruction to the contrary is received from the depositor by the Bank. The renewal will be in accordance with the provisions of the relevant Bangladesh Bank scheme in force at the time to renewal.

CHEQUE BOOKS

1. An application for a cheque book on a Savings/Current Account must be made on the Bank's requisition slip, duly signed by the account holder(s). For issuance of each cheque book, the Bank will realize applicable charge. All cheque books issued by the Bank should be kept in a secured place at all times.
2. The Bank reserves the right to refuse issue of cheque books on accounts which are not maintained satisfactorily and also when an excessive number of cheques from the previous cheque book remain unused.
3. The attention of customers is particularly drawn to the conditions subject to which cheque books are currently issued as printed on the inside of the front cover of the cheque book.
4. All alterations on a cheque should be authenticated by the drawer's full signature, otherwise payment of the cheque may be refused.
5. The amount of a cheque must be stated in both words and figures.
6. Accountholders should exercise care when drawing cheques and should not draw cheques by any means which may enable a cheque to be altered in a manner which is not readily detectable.
7. The cheque will be returned unpaid if the drawer's signature differs from that on record at the Bank. The same style and mode of signature as per specimen given to the Bank must be adhered to.
8. A charge as per our prevailing Tariff will be recovered for recording stop payments.
9. When new cheque books are delivered to the Customer by post it will be according to the address record kept by the Bank (or by such other means as determined by the Bank). The Bank assumes no responsibility for any delay or loss caused by any mode or forwarding.
10. The Bank reserves the right to dishonor cheque(s) on reasonable ground. In the event of a cheque being returned, the Bank may realize a penalty charge for each presentation and return.
11. The Bank may also in its absolute discretion issue me with a cheque book. If a cheque book is issued, I undertake to be responsible for its safe custody at all times and I will immediately notify the Bank if this or any of the cheques contained therein, is lost or stolen. I understand that the Bank may in its absolute discretion, accept from me any stop cheque instructions (either orally or in writing) in cases where I have lost the relevant cheque or, in other circumstances in which it shall be allowed by law and agreed by the Bank, Should the Bank accept any such instruction from me or from some other person purporting to be me, I hereby undertake the indemnify the Bank against any loss, damage, cost (including any legal cost) or demand incurred by it as a result or, in connection therewith.
12. Undelivered cheque book will be retained by the Bank upto 90 days.

GENERAL

1. The Bank reserves the right to close any account without assigning any reason. The Bank reserves the right to freeze/hold balance of any account if any money laundering, terror financing issues arise in respect of any account and may keep it frozen/halted until the matter is resolved by any competent court of law.
2. While an existing customer opens a new account, the Bank shall replicate necessary information of the said customer from the previous account opening from.
3. Current Accounts being in inoperative for one year will be transferred to Dormant status.
4. Savings Accounts being in inoperative for two years will be transferred to Dormant status.
5. The Bank reserves the right to close any account having zero balance without transaction for one year.
6. Accounts will be transferred to unclaimed account status after 10 years if no transaction is there.
7. Nomination/Succession to the amount lying to the credit of the account and/or operation thereof on the death of the person authorized to operate upon the account shall be in accordance with the rules for the purpose prescribed by the Bank from time and effective at the time of the claim.
8. Statements of account are issued based on product feature Monthly / Quarterly / Half Yearly and / or when a statement sheet is completed in case of Current/Savings Accounts respectively. If statement are requested in frequencies higher than the above a charge will be levied as per our current Tariff.

11. Accounts upon which an attachment order or other legal notice prohibiting operation of the account has been received will be ruled off and no further operation will be allowed till such time as the prohibiting order is removed.
12. Customer transactions will be entertained during normal banking hours that may be in force from time to time.
13. Accountholders should notify the Bank of any change of address.
14. Each account will be allocated a distinct number which should be quoted by depositor(s) when writing to the Bank or when making deposit, etc.
15. The Bank may without notice combine or consolidate account(s) with any liabilities to the bank and set-off or transfer any sum(s) standing to the credit of such accounts or any other suit(s) owing to the customer from the bank in or towards satisfaction or the customer's liabilities to the Bank on any other respect whether such liabilities be actual or contingent, primary or collateral and several or joint.
16. In addition to any general lien or other rights or remedies to the which the Bank shall be entitled, the Bank may at any and from time to time apply any credit balance to which the 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. Further, any of the account(s) of the Customer(s) with any branch of the Bank shall be treated as one combined account.
17. Holders of Non-Resident accounts should advise the Bank immediately upon return to Bangladesh If they intend to take permanent residence in Bangladesh.
18. The Bank reserves the right to amend the terms and conditions, current Tariff without any notice.
19. The accountholder is solely responsible for prompt examination of all entries in the statement and must give the Bank written notice within 14 days to the date of the relevant statement of any discrepancy that he/she believes exists between any such statement and his/her own records. In the absence of any such notice from the Accountholder, he/she will be deemed to have agreed and certified conclusively (for all purposes) the correctness of the relevant statement of account.
20. 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 ceased unless appropriate order is received from a court of competent jurisdiction for operation of accounts.
21. A newly opened account will be activated upon accomplishment of Know Your Customer (KYC) as per bank policy.

JOINT ACCOUNT

- a) Each of us (if more than the one) hereby authorize and empowers each other to endorse for deposit and to deposit with the Bank any and all cheques, notes or other instruments for the payment of money, payable to or purporting to belong to anyone or all of us and if any such instruments be received by the Bank without having been so endorsed then the Bank is hereby authorized to endorse any such instrument of behalf of us and to credit the same to the account.
- b) An overdraft or other obligations incurred on the account or otherwise shall be the joint and several liability of each and every joint account-holder. In the event of the death or legal disability of any of the individuals constituting the accountholder, the other individual(s) shall immediately (but in any event not later than ten (10) days after such death or disability) and before affecting any transactions in the account, notify the Bank of such death or legal disability.
- c) Each of us authorize the Bank to hold, on the death of either of us, any credit balance on any account in our joint name and any securities deeds, boxes and parcels and their contents and property of any description held in our joint names, to the order of the survivor (if any). Each of us hereby agree that the instructions given by us in the mandate are to remain in force until written revocations thereof by us or either of us.
- d) In the event that there is no survivor and nomination is made, the terms and conditions stated in paragraph 7 on "nominee" shall apply.
- e) In the event that there is no survivor or nominee, that account will then be frozen until the legal successor to the deceased or disabled individual is appointed/determined by the relevant court of department.



Terms and Conditions

SHORT NOTICE DEPOSIT

7 days prior notice is required to withdraw fund. The rate of interest on Short Notice Deposit is subject to change from time to time.

Hold Mail Service

- a) If I request this service, the Bank will hold all mails, addressed to me for a maximum period of 3 months from receipt and such mails will be deemed to have been received by me. I will collect any mail so held personally or through an authorized person, unless I advise you to the contrary in writing. The Bank is authorized to charge a reasonable fee for this service and to hold, open and/or handle all such mails in such manner as the bank deems fit. If fails to collect any such mails the Bank may return it to me in accordance with paragraph 17 and in doing so the Bank shall be discharged from all responsibilities or liabilities.
- b) Notwithstanding that until I have collected any mail, although I may not have the knowledge of the contents so the mail which may have legal consequences or affect my rights with the Bank, I shall bear the risks of any such consequences.
- c) My ignorance of the contents of any mail being held by the bank is not, and will not be a defense to the Bank's claims for all purposes and in all courts or law whether, before or after termination of my account relationship with the Bank.

Confidentiality

Whilst the Bank maintains strict confidentiality in all matters relating to the account(s) and business, I hereby authorize and consent to the Bank and each member of the NRB Bank Limited, including its officers, employees, agents and advisers to disclose my information to the following parties for any of the purposes where the Bank can disclose my information:

- a) any member of the NRB Bank Limited, including any officer, employee, agent or director;
- b) professional advisers (including auditors), third party service providers, agents or independent contractors providing services to support the NRB Bank Limited business;
- c) Bank's business alliance partners who may provide their product or services to you;
- d) any person to whom disclosure is allowed or requires by local or foreign law, regulation or any other applicable instrument;
- e) any court, tribunal, regulator, enforcement agency, exchange body, tax authority, or any other authority (including any authority investigating an offence) or their agents with jurisdiction over the bank or member of the NRB Bank Limited;
- f) any debt collection agency, credit bureau or credit reference agency, rating agency correspondents, insurer or insurance broker, direct or indirect provider of credit protection and fraud prevention agencies;
- g) any financial institution which you have or may have dealings with to conduct credit checks, anti-money laundering related checks, fraud prevention and detection of crime purposes;
- h) a merchant or a member of a card association where the disclosures is in connection with use of a card;
- i) any actual or potential participant or sub-participant in relation to any of Bank's obligations under Bank's banking agreement between the Bank or assignee or transferee (or any officer, employee, agent or adviser of any of them);
- j) upon my death or mental incapacity, my legal representative and their legal advisers, and a member of my immediate family for the purpose of allowing him/her to make payment on any of the above account(s);
- k) any authorized person or any security provider;
- l) anyone the Bank considers necessary to facilitate my requests for services or application for products with any member of the NRB Bank Limited;
- m) anyone the Bank considers necessary in order to provide me with services in connection with a product, located in any jurisdiction.

Indemnity

I also agree to fully indemnify the Bank against all costs and expenses (including legal fees) arising in any way in connection with the above accounts, these terms and conditions or, in enforcing these terms and conditions and in recovering of any amount due to the Bank of incurred by the Bank in any legal proceedings of whatever nature.

Waiver

No forbearance, negligence or waiver by the Bank in the enforcement of any of these terms and conditions shall prejudice the Bank's right thereafter to strictly enforce the same. No waiver by the Bank shall be effective unless it is in writing.

Withholding Payment

Where required by domestic or overseas regulators or tax authorities, I hereby grant consent and agree that the Bank may withhold, and pay out, from my account(s) such amounts as may be required according to applicable laws, regulations, agreements with regulators or authorities and directives.

Variations

The Bank may amend these terms and conditions at any time by not less than fourteen (14) days notice to me specifying the effective date of amendment. If I use any banking facilities after the effective date of the amendment, I shall be deemed to have received notice of the amendment and to have decided continue to use the Banking facilities upon the revised terms and conditions. I further acknowledge that in the event of any changes being communicated to me, the Bank is not obliged to obtain my signature for receipt of such communication.

Notice

- a) Save as otherwise provided in these terms and conditions, any demand of communication made by the Bank under these terms and conditions shall be in writing and made at the address given by me (or such other addresses as I shall notify the Bank from time to time) and, if posted shall be deemed to have been served on me on the date of posting.
- b) I Undertake and confirm that:
 - 1) I must give the Bank in writing my address, telephone, fax number, email address and mobile phone number for receipt of notices and other communications in connection with any of the above accounts. If these details change I must give the Bank not less than 14 days advance notice in writing before the change has taken place. If I intend to leave Bangladesh I must immediately notify the Bank in writing.
 - 2) I shall notify the Bank within 30 days if there is a change in any other information which I have provided to the Bank.

Governing Law

These terms and conditions shall be governed by and construed in accordance with the laws of Bangladesh and I hereby irrevocably submit to the non-exclusive 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 other jurisdiction or courts of law elsewhere. However, all accounts shall be subject to the provisions of the guidelines/circulars together with any alteration / modification thereto effected by Bangladesh Bank from time to time.

Additional Terms and Conditions

Subject to applicable local laws

- 1) You hereby consent for NBR Bank Limited or any of its affiliates (including branches) to share your information with domestic or overseas regulators or tax authorities where necessary to establish your tax liability in any jurisdiction pursuant to orders, agreements with any such regulators or tax authorities or otherwise.
- 2) You agree and undertake to notify NRB Bank Limited within 30 (thirty) days if there is a change in any information which you have provided to the bank at the time of availing any product(s) or service(s) from the Bank.
- 3) The Bank may block any/all your account(s) (and later remove the block) at any time or withhold and pay out the required amounts from any of your account(s) at any time, if a regulatory or tax authority requires the bank to do so, or the bank is otherwise required by law or pursuant to agreements with any regulator or authorities either domestic or overseas to do so, or if the Bank needs to comply with any applicable order or sanction of any authority.

Debit Card

- a) The Bank may in its absolute discretion issue card(s) to me/us: A card is the property of the Bank and I/we will surrender it unconditionally at the time of closing my account(s) or upon demand by the Bank at any time.
- b) I/we will immediately notify the Bank of the loss or theft of a card or of unauthorized acquisition of the personal identification number relating to it and shall accept full responsibility for all ATM transaction effected by use of a card until such time as the Bank confirms to me that it has received this notice.
- c) The Bank's record of all ATM transactions effected by use of a card will be conclusive and binding on me for all purposes. The amount stated on the ATM screen or printed on ATM screen or printed ATM inquiry slip shall not be taken as conclusive of the state of my account with the Bank.
- d) I/we will indemnify the Bank and keep it indemnified for any loss, damage, costs (including legal costs) claims or demands arising in connection with the use, loss or theft of any ATM card issued to

me / us or, resulting from any mechanical defect in or malfunction of or insufficiency of funds in the ATM.

- e) The use of the local Debit Card confined to Bangladesh only and international Debit Card may be used anywhere in the world subject to applicable charges. Use of the local Debit Card outside Bangladesh shall make the Card liable for immediate cancellation and any other appropriate action as stipulated by Bangladesh Bank or other regulatory body. The cardholder will also be liable to clear all outstanding without prejudice to any right, remedy or action against him / her, by the Bangladesh Bank, the Bank, court or any regulatory agency. Cash change I /we agree to pay the applicable charges duty.
- f) The Bank shall be under no liability whatsoever to the cardholder in respect of any loss or damage arising directly or indirectly out of refusal of any merchant or member institution of card to honour or accept the card or for any defect or deficiency in the goods or services supplied to the Cardholder by any merchant where applicable, for any breach or non performance by a merchant of a card transaction. Your International Debit Card transactions denominated in a currency other than US Dollars will be subject to charge over the exchange rate by authorized acquirers.
- g) Fees and charges may be determined periodically by the Bank or other authorized acquirers without prior notice to the cardholder.
- h) I/we acknowledge that my/our use of Debit Card shall be governed by the bank's prevailing Terms & Conditions available in the bank's website at www.nrbbankbd.com & accept the same.

Internet Banking Services

I/we acknowledge that my/our use of the internet banking services shall be governed by the bank's prevailing Terms and Conditions, available in the Bank's website at www.nrbbankbd.com and conditions and accept the same. I/we hereby instruct and authorize the Bank to e-mail me/us the Internet Banking ID and Password (collectively "security codes" relating to my/our access to the Internet Banking services to the e-mail address, as per the Bank records, if it so chooses. I/we agree that the risk of non-receipt and/or non-disclosure of the security codes to an unauthorized third party shall be fully borne by me/us. Subject to the bank's prevailing terms & conditions governing the use of the service. I/we here authorize and instruct the Bank to act on any instructions received through the use of Security Codes, including but not limited to the transfer of funds (subject to limits as may be imposed by the Bank from time to time) from my/our account (s) with the Bank (which I/we are entitled to operate on a single signatory basis) to the third party accounts named under the heading "Beneficiary Accounts", above, and, to any account which I/we may designate from time to time, for this purpose under the Bank's prevailing procedures.

E-Statement

1. That the Bank does not use encrypted e-mail and generally internet is not encrypted and is not a secure means of transmission of the information. It involves the risk of unauthorized alteration, usage and disclosure of the information by the parties.
2. That transmission of the information to a corporate ID involves the risks of the information to be viewed, altered, used or disclosed to third parties by once authorized but afterward no more in the employment of the organization in future. I/we agree to indemnify the Bank and hold the Bank indemnified and harmless from any and all costs, expenses, liabilities, losses, responsibilities, whether direct or consequential, arising out or in connection with such view, alteration, usage or disclosure 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 of the information.
3. That my/our legal representatives, executors, successors-in-interest and assigned are bound by this E-statement Enrolment. accordance with the laws of Bangladesh.
4. That this E-statement Enrolment shall be governed by and construed in accordance with the laws of Bangladesh.

SMS Banking

The Application form must be sent directly to the Bank and not by facsimile. The Bank will require seven working days after receiving the SMS Banking Application Form for activation of the service. In case of Bank Account, the Bank will accept the Application form signed by the authorized signatories of the Account only (subject to signature verification for PUSH service, the Bank will use the respective Mobile Phone Operator's text mail service (SMS) to send the financial information related to customer's account on the following working day after the statement has been generated. The PUSH service will be offered free of charge. For PULL service the Account/Cardholder will be able to

obtain a range of financial information related to account by typing a predefined key word with a 4 digit PIN as a message in the mobile phone and then sending this message to a prescribed SMS short code. For this service, regular SMS charges of the respective Mobile Phone Operator will apply. The Account/Cardholder is solely responsible to ensure the possession of the mobile phone/connection assigned to SMS Banking Services to maintain the confidentiality of his/her financial information. If the mobile phone / connection is lost, stolen or sold to another individual, the Account/ Cardholder shall immediately notify the Bank of the incident and cancel the SMS Banking Service. The Account/ Cardholder hereby agrees the Bank/Mobile Phone Operator shall not be responsible for any disruption in SMS Banking Service due to any technical failure on the part of the Bank/ Mobile Phone Operator. SMS Banking Service shall remain effective until otherwise advised in writing by the Account/Cardholder, which should reach the Bank at least one week before the next statement is due. The laws of Bangladesh govern these Terms & Conditions. The Bank may revise and / or change any of the Terms & Conditions at any time with notice to you, but does not require any consent.

Contact Center

- a) I/we authorize the Bank (In its absolute discretion) to follow/ act on my/our oral or instruction by telephone (including any instructions required by or, given by me/us, in relation to these terms and conditions unless these terms and conditions otherwise expressly state to the contrary).
- b) I/we shall not reveal my/our Telephone Identification Number (TIN) to anyone. My/our oral instruction(s) identified by my/ our correct Bank Account Number 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 against any loss, damages, costs (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 such period as the Bank may specify. Where any of the above accounts are opened by more than one person any such one person shall be entitled to give any such oral instructions and the Bank shall be entitled to rely upon such instructions.
- d) I/ we acknowledge that my/our use of Contact Center shall be governed by the bank's prevailing Terms & Conditions available in the bank's website at www.nrbbankbd.com & accept the same.

Acceptance of Terms and Conditions

I have signed the application form as a token of acceptance of the aforesaid Terms and Conditions.

Signature of person authorized to open account

Signature of person authorized to open account

