



# Account Opening Form

individual & joint account

Name : \_\_\_\_\_

[illegible]

**Customer Id :**





Not Just Another Bank

Documents required to open Account

☐ Account Opening Form: to be filled in and signed by each accountholder

☐ Recent passport size photograph for each accountholder attested by the introducer

☐ Copy of Passport/ National ID card/ Driving License

☐ Introduction by an accountholder with signature, Customer ID and account number (mandatory)

☐ Nominee details & one copy of nominee photograph (photo to be attested by the accountholder)

☐ Minor account (additional requirement) Copy of the birth certificate, and photograph to be attested by the guardian

☐ Foreign citizen in Bangladesh (additional requirement) Photocopy of passport with valid visa and work permit

☐ Photocopy of utility bill

Notes: \* For verification please present the original document for each photocopy submitted. \*\* Please confirm any overwriting by full signature

Customer Information-1st Applicant

Name of the customer:

Prefix (Mr./ Mrs./ Ms./ Dr. )

Customer ID:

F i r s t N a m e M i d d l e N a m e L a s t N a m e

Relationship with the account (please tick where applicable) :

Please write full name

☐ 1st applicant ☐ 2nd applicant ☐ 3rd applicant ☐ Minor

☐ Guardian ☐ Attorney Holder ☐ Signatories ☐ Others \_\_\_\_\_

Father's Name:

Mother's Name:

Spouse's Name:

Nationality: \_\_\_\_\_ Marital Status ☐ Married ☐ Single ☐ Others

Date of Birth: d d m m y y y y Sex (please tick): ☐ Male ☐ Female

National I.D. No.: \_\_\_\_\_ Passport No. (if available) \_\_\_\_\_

Tax Identification No. (TIN) (if available): \_\_\_\_\_ Driving License No. (if available) \_\_\_\_\_

Present Address (Resident Address): \_\_\_\_\_

Thana: \_\_\_\_\_ Dist. \_\_\_\_\_ Type of Resident \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Thana: \_\_\_\_\_ Dist. \_\_\_\_\_ Type of Resident \_\_\_\_\_

Permanent Address: \_\_\_\_\_

Thana: \_\_\_\_\_ Dist. \_\_\_\_\_

Contact Details:

Telephone: Residence: \_\_\_\_\_ Office: \_\_\_\_\_ Mobile: +88 \_\_\_\_\_

E-mail: \_\_\_\_\_ Fax: \_\_\_\_\_ Residency Status (please tick): ☐ Resident ☐ Non-Resident

(Where applicable, information to be collected complying with the instructions in the Guidelines for Foreign Exchange Transactions)

Information regarding Credit Cards:

Issuing Company and Card no.: (i) \_\_\_\_\_ (ii) \_\_\_\_\_

Employment / Business Details :

Profession ☐ Service ☐ Business ☐ Others \_\_\_\_\_ (Please specify )

Name of the Organization \_\_\_\_\_

Address \_\_\_\_\_

Designation \_\_\_\_\_ No. of years in present Employment/ Business \_\_\_\_\_

Name of the Previous employers/ Business \_\_\_\_\_

Introduced By

Name of the Introducer: \_\_\_\_\_ Signature & Date: \_\_\_\_\_

Introducer ID: \_\_\_\_\_ Tel No.: \_\_\_\_\_ Account No.: \_\_\_\_\_

I certify that I have Known Mr./ Ms \_\_\_\_\_

for the past \_\_\_\_\_ months/ years and confirm his/ her occupation and address as stated elsewhere in this application.

Relationship between Introducer & Applicant \_\_\_\_\_

Bank use only

Introducer's signature verified by \_\_\_\_\_

Full Signature with seal

e-form



Not Just Another Bank

## Customer Information-2nd Applicant

Name of the customer:

Prefix (Mr./ Mrs./ Ms./ Dr. \_\_\_\_\_ )

Customer ID:

F	i	r	s	t	N	a	m	e	M	i	d	d	l	e	N	a	m	e	L	a	s	t	N	a	m	e
---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---

Relationship with the account (please tick where applicable) :

Please write full name

- ☐ 1st applicant
 ☐ 2nd applicant
 ☐ 3rd applicant
 ☐ Minor
 ☐ Guardian
 ☐ Attorney Holder
 ☐ Signatories
 ☐ Others

Father's Name:

Mother's Name:

Spouse's Name:

Nationality:

Marital Status

☐ Married

☐ Single

☐ Others

Date of Birth:

Sex (please tick):

☐ Male

☐ Female

National I.D. No.:

Passport No. (if available):

Tax Identification No. (TIN) (if available):

Driving License No. (if available):

Present Address (Resident Address):

\_\_\_\_\_ Thana: \_\_\_\_\_ Dist. \_\_\_\_\_ Type of Resident \_\_\_\_\_

Mailing Address:

\_\_\_\_\_ Thana: \_\_\_\_\_ Dist. \_\_\_\_\_ Type of Resident \_\_\_\_\_

Permanent Address:

\_\_\_\_\_ Thana: \_\_\_\_\_ Dist. \_\_\_\_\_

### Contact Details:

Telephone: Residence: \_\_\_\_\_ Office: \_\_\_\_\_ Mobile: \_\_\_\_\_

E-mail: \_\_\_\_\_ Fax: \_\_\_\_\_

Residency Status (please tick): ☐ Resident ☐ Non-Resident

(Where applicable, information to be collected complying with the instructions in the Guidelines for Foreign Exchange Transactions)

### Information regarding Credit Cards:

Issuing Company and Card no. : (i) \_\_\_\_\_ (ii) \_\_\_\_\_

### Employment / Business Details :

Profession ☐ Service ☐ Business ☐ Others \_\_\_\_\_ (Please specify )

Name of the Organization \_\_\_\_\_

Address \_\_\_\_\_

Designation \_\_\_\_\_ No. of years in present Employment/ Business \_\_\_\_\_

Name of the Previous employers/ Business \_\_\_\_\_

Introduced By

Name of the Introducer: \_\_\_\_\_ Signature & Date: \_\_\_\_\_

Introducer ID: \_\_\_\_\_ Tel No.: \_\_\_\_\_ Account No.: \_\_\_\_\_

I certify that I have Known Mr./ Ms \_\_\_\_\_

for the past \_\_\_\_\_ months/ years and confirm his/ her occupation and address as stated elsewhere in this application.

Relationship between Introducer & Applicant \_\_\_\_\_

### Bank use only

Introducer's signature verified by \_\_\_\_\_

Full Signature with Seal

...Continued to Account Opening Form

e-form

## Account Opening Form

### Individual Account (Personal and Joint)

Sales & Service Manager  
NRB Bank Limited.

Account No.:

Customer ID:

Date:

\_\_\_\_\_ Branch

Dear Sir,

I / We hereby apply to open a \_\_\_\_\_ account with your branch. My / Our detailed information is furnished below.  
(Product Name)

#### Name of the Account / Account Title

1. Mr. / Mrs./ Ms. / \_\_\_\_\_

2. Mr. / Mrs. / Ms./ \_\_\_\_\_

3. Mr. / Mrs. / Ms./ \_\_\_\_\_

(Full Name in Block Letter)

**Type of Account** (please tick):

☐ Savings

☐ Current

☐ S.N.D

☐ NITA

☐ NFCD

☐ RFCD

☐ Others \_\_\_\_\_  
(Full Name in Block Letter)

**Currency** (please tick):

☐ BDT

☐ USD

☐ EURO

☐ GBP

☐ Others \_\_\_\_\_

**Account Operation Instruction** (please tick):

☐ Singly

☐ Jointly

☐ Others \_\_\_\_\_

**Purpose of Account Opening:** \_\_\_\_\_

**Customer's Other Bank Accounts (if any):**

**Name of the Bank**

**Branch**

**Nature of Accounts (please tick)**

a) \_\_\_\_\_ ☐ Deposit Accounts ☐ Loan Accounts ☐ Others (Please specify) \_\_\_\_\_

b) \_\_\_\_\_ ☐ Deposit Accounts ☐ Loan Accounts ☐ Others (Please specify) \_\_\_\_\_

c) \_\_\_\_\_ ☐ Deposit Accounts ☐ Loan Accounts ☐ Others (Please specify) \_\_\_\_\_

**Initial Deposit:** Amount: \_\_\_\_\_ (In words \_\_\_\_\_ ) Currency: \_\_\_\_\_

**Nature of Deposit:**

☐ Cash

☐ Instrument (No.: \_\_\_\_\_ Date: \_\_\_\_\_ Bank & Branch: \_\_\_\_\_ )

☐ Others \_\_\_\_\_

## Other Facilities

**SMS Banking**

☐ Yes

☐ No

**Internet Banking**

☐ Yes

☐ No

**Mobile Banking**

☐ Yes

☐ No

**e-statement Facility**

☐ Yes

☐ No

E-mail:

Mobile Number:

(In Capital Letter)

**Cheque Book Requisition**

Current/Savings Account No. \_\_\_\_\_

Please issue a cheque book for my/ our above account.





**Not Just Another Bank**

Photo  
of  
Nominee

**Nominee Related Details:**

I/ we nominate the following person to receive/draw the balance held in my/ our account after my/ our death.

I/ we retain the right to cancel or change this nomination at any time. I/ we hereby accord my/ our consent that Bank shall not be liable in any manner whatsoever to make payment as per my/our instruction.

Nominee's Name: \_\_\_\_\_

Birth Date: \_\_\_\_\_ Occupation: \_\_\_\_\_

Father's Name: \_\_\_\_\_

Mother's Name: \_\_\_\_\_

Spouse Name: \_\_\_\_\_

Permanent Address \_\_\_\_\_

National ID No.: \_\_\_\_\_ Relationship with A/c Holder (s): \_\_\_\_\_

That in the event, the nominee who is so authorised above remains a minor at the time of my/ our death Mr/ Ms \_\_\_\_\_

\_\_\_\_\_ is authorised to receive/ draw the amount of deposits held by you in my/ our account.

Nominee's Signature (optional) : \_\_\_\_\_ Attested by A/c Holder(s) (optional) \_\_\_\_\_

(If the nominee is non-resident and the non-resident is entitled to get amount of this account, in that case the provision of existing Foreign Exchange Regulation Act shall be applicable for remitting fund outside the country)

**Minor Accountholder Related Details:**

I/ we, being the legal guardian of the below mentioned account holder, do hereby declare that the account holder is minor. His/ her required information is provided in the attached CIF form. Until the account holder attain majority (Adult) or any further declaration is given by me/ us, the account will be operated by me being the legal guardian.

Accountholder's (minor) Name: \_\_\_\_\_

Date of Birth: \_\_\_\_\_

Name of the Guardian: \_\_\_\_\_ Signature \_\_\_\_\_ Relationship: \_\_\_\_\_

(CIF form must be filled in for both the minor and guardian. Both the forms must be signed by the guardian)

**Debit Card Details**

Debit Card Facility First Applicant: ☐ Yes ☐ No Second Applicant: ☐ Yes ☐ No

Name to be printed on the Cards (s)

First Applicant

(Joint Account Holders can avail a debit card, only if the mode of operation is either or survivor)

Joint Applicant

Operating on All Accounts ☐ Specified Account(s)

Customer Category: ☐ Individual ☐ Staff ☐ Corporate Name of the Organization: \_\_\_\_\_

Plastic type:

☒ / We agree to enroll in the SMS service offered by NRB, where I / we shall receive transaction notification and other (bank related) information at my/ our mobile number, for which a service charge will be applicable.

I / We, the undersigned, declare that the information provided above is true, complete and accurate and I /we have not willfully withheld any material fact. I / we shall inform you of any changes there to. Any overdraft which may from time to time be created on my/our Account shall be my / our joint and several liability. In addition, I / we also declare that I / we have not given any Cash of Cash / bearer cheque to any bank representative to open the account without any Bank receipt.

1st Applicant Signature

2nd Applicant Signature

3rd Applicant Signature

A/c Opening Officer : \_\_\_\_\_ Checked & Authorized by \_\_\_\_\_ Date: \_\_\_\_\_

( Full Signature with Seal)

Sales & Service Manager / Customer Service Manager ( Full Signature with Seal)

e-form



Not Just Another Bank

## Transaction Profile (TP)

Account Title:

Nature of Account:

Account No.:

Particulars	No. of Transactions (monthly)	Maximum Size (per transaction)	Total Amount (monthly)	Particulars	No. of Transactions (monthly)	Maximum Size (per transaction)	Total Amount (monthly)
Deposits:				Withdrawals:			
Cash Deposit (including online)				Cash Withdrawals (including online/ATM)			
Deposit through Transfer / Instruments				Withdrawals through transfer/instruments			
Foreign Remittance Deposit (inward)				Withdrawal of Foreign Currency / Remittance			
Export Proceeds				Import Payments			
Others (specify) .....				Others (specify) .....			
		Total Deposits				Total Withdrawals	

Source of funds in the Transactions

Additional Information (if any related to transaction):

### Additional information for NITA only:

Details of Bank account for outward remittance from NITA:

A/C Name:  A/C No.:

Banks Name and Address:

SWIFT Code:

I / we, the undersigned, hereby declare/ confirm that this transaction profile truly represents the expected transactional activities in my/ our account. I/ we also confirm to revise my/ our transaction profile, if necessary from time to time:

Signature  Signature  Signature

Name:  Name:  Name:

Date:  Date:  Date:

Signature Verified by  (Bank Official with Seal & Date)

## For Bank Use Only

Comments :

SBS Code No.  RM Code No.  Nominee's ID No.

Risk grade:  Deposit Code No.

A/c Opening Officer :  Checked & Authorized by  Date   
( Full Signature with Seal) Sales & Service Manager / Customer Service Manager ( Full Signature with Seal)

e-form

## Account Rules

Account No. 

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Customer Id. 

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

### 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 account holder 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. 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 account holder 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 hitherto minor who has attained majority unless he/she confirms in writing his/her intention to continue the account, further operations can not be allowed.

### 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 of, 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.
2. While an existing customer opens a new account, the Bank shall replicate necessary information of the said customer from the previous account opening form.
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 to 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 statementsheet is completed in case of Current/Savings Accounts respectively. If statements are requested in frequencies higher than the above a charge will be levied as per our current Tariff.
9. Duplicate statements of past transactions are issued against payment of charges as per our current Tariff.
10. For joint accounts, all statements are addressed to the first named party.
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. Account holders 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 account holder 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 believes exists between any such statement and his own records. In the absence of any such notice from the Account holder, 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 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 on 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 accountholder. In the event of the death or legal disability of any of the individuals constituting the account holder, 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 or department.

#### **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 responsibility or liabilities.
- (b) Notwithstanding that until I have collected any mail, although I may not have the knowledge of the contents of 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 my account (s) and business, I hereby authorize the Bank (and/ or/ any of its officers or employees) to disclose any information concerning me, my business, my accounts held with the Bank or another Group Member, or my relationship with the Bank or another Group Member, to any of the following. (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 located in Bangladesh or in another country, and regardless of whether such information will, following disclosure be held, processed used or disclosed by such recipient in Bangladesh or another country.

#### **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.

#### **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**

Save as otherwise provided in these terms and conditions, any demand or 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.

#### **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.

## **Terms and Conditions**

#### **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 withdrawals and purchase limits of the Debit Card are subject to 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 card holder.
- 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](http://www.nrbbankbd.com) & accept the same.

#### **Internet Banking Services (IBS)**

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](http://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 of 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
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 pre defined 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.

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.nrbankbd.com](http://www.nrbankbd.com) & accept the same.

## Acceptance of Account Rules and Terms & Conditions

I/we have read, understood and agreed to comply with the Bank's Schedule of charges, account rules and terms & conditions governing customer account(s) and all other products as indicated above with NRB Bank Limited. I have signed as a token of acceptance of the aforesaid Account Rules and Terms & Conditions.

[illegible]

--

d	d	m	m	y	y	y	y
---	---	---	---	---	---	---	---

Please attach photograph  
here (1st Applicant)

[illegible]

--

d	d	m	m	y	y	y	y
---	---	---	---	---	---	---	---

Please attach photograph  
here (2nd Applicant)

[illegible]

--

d	d	m	m	y	y	y	y
---	---	---	---	---	---	---	---

Please attach photograph  
here (3rd Applicant)

Approved by -----

(Signature of SSM/CSM with seal)

e-form



**NRB Bank Limited**

Corporate Head Office: Richmond Concord (7th floor), 68 Gulshan Avenue, Gulshan-1, Dhaka-1212, Bangladesh.  
Tel: +88 02 985 5000, Fax: +88 02 985 5001. E-mail: [info@nrbbankbd.com](mailto:info@nrbbankbd.com) Web: [www.nrbbankbd.com](http://www.nrbbankbd.com)