

### My DPS Application Form

<b>Account Number</b>		<b>Customer ID</b>		<b>DST/RM Code</b>	
				<b>Deposit Code</b>	
				<b>Sector Code</b>	
				<b>Date</b>	

To  
Head of Branch

..... Branch

Dear Sir,

I,.....hereby apply for My DPS  
for BDT ...../- (In words.....)  
.....) as per Terms and Conditions written below:

#### 1. Personal Information :

Full Name.....  
Date of Birth 

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

  
Father's Name/ Husband's Name .....  
Mailing Address.....  
City..... Post code..... Tel .....  
Mobile..... Fax..... E-mail ..... National ID .....

#### 2. Tenure:

- ☐ 3 years (36 monthly installments)
 ☐ 5 years (60 monthly installments)  
☐ 7 years (84 monthly installments)
 ☐ 10 years (120 monthly installments)

#### 3. Standing Instruction:

Please debit my Account No. 

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

for BDT..... (In words .....) being the monthly  
installment of My DPS.

Signature of Applicant

### My DPS – Terms & Conditions

- The name of the scheme is "My DPS".
- Any Bangladeshi citizen can open this account. This account can be opened in the name of an individual only.
- Current /Savings account at NRB Bank Limited is a pre-requisite to open this scheme.
- Under this scheme, account(s) can be opened for a period of 3 years (36 Monthly Installments)/ 5 years (60 Monthly Installments)/ 7 years (84 Monthly Installments)/10 years (120 Monthly Installments) in any denomination at multiple of BDT 500 per month but not exceeding BDT 20,000 per month.
- Depositor can choose monthly installment amount as per bank policy at the time of opening the scheme, which cannot be changed later on.
- Monthly installments will be automatically realized from Accountholder's CASA account linked with the scheme.
- The deduction of the monthly installments will start from the day of opening My DPS and all subsequent installments will be deducted on the same date of the following months. Sufficient fund must be kept in the linked account on or within next three days of due date to collect the deposits.
- If sufficient balance is not available in the linked account for realizing monthly installment ,Accountholder will have to pay penalty @ 2% interest rate on the installments amount for the due days.
- Maturity value will be paid after deducting of penalty charge @ 2% interest rate in case of installment failure.
- If any monthly installment remains unpaid for 3(three) consecutive months, the scheme will be closed automatically.
- In case of premature closure , interest will be paid as per following rules :
  - Less than 1 year: self deposited amount without interest (b) More than 1 year but less than 3 years :self deposited amount plus interest @ prevailing savings account interest rate (c) More than 3 years but less than 5 years :matured value of 3 years plus interest @ prevailing savings account interest rate on self deposited amount for fraction period (d) More than 5 years but less than 7 years: matured value of 5 years plus interest @ prevailing savings account interest rate on self deposited amount for fraction period (e) More than 7 years but less than 10 years: matured value of 7 years plus interest @ prevailing savings account interest rate on self deposited amount for fraction period.
- If there is any loan in the name of depositor with NRB Bank, then NRB Bank holds the right to adjust the loan amount from the deposit which has been deposited by the My DPS Accountholder for deposit under the scheme of My DPS.
- Any benefit from My DPS may come under purview of Income Tax of any other levy as decided by the government of Bangladesh.
- These terms and conditions shall be governed by and construed in accordance with the laws of Bangladesh and the customer and the bank is hereby irrevocably submit to the non-exclusive jurisdiction of the Courts of Bangladesh.
- NRB Bank reserves the right to change/alter/ratify terms and conditions, fees/charges & interest rate without any prior notice at any time.

### Declaration

I (the undersigned) have read and understood the above terms and conditions. I hereby declare that, I have stated true information in the application form.  
As a depositor of My DPS, I will abide by the terms and conditions of NRB Bank Limited.

Signature of Applicant

### For Bank Use Only

Product Tenure 

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

 Product Code 

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

 Date 

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

Signature Verified by.....

Input by.....

Authorized by.....  
Head of Branch

Maturity Value Table				
Monthly Installment Amount (BDT)	Pre-tax Maturity after 3 years	Pre-tax Maturity after 5 years	Pre-tax Maturity after 7 years	Pre-tax Maturity after 10 years
500	21,150	39,308	61,579	104,789
1,000	42,299	78,617	123,158	209,579
2,000	84,598	157,233	246,317	419,157
5,000	211,496	393,083	615,792	1,047,894
10,000	422,992	786,167	1,231,584	2,095,787
20,000	845,985	1,572,334	2,463,169	4,191,574

**Note:** In case of other installment, multiple of BDT 500 & BDT 1,000 will follow the matured value as specified in this table. For example, if installment is 2,500 for 3 years tenure, maturity value will be BDT 21,150 x 5 times ( BDT 2,500/500) and if installment is BDT 7,000 for 3 years tenure, maturity value will be BDT 42,299 x 7 times ( BDT 7,000/1,000)

### Nomination

- Only one person can be nominated by the Accountholder for each account.  
Nomination will be cancelled if the nominee dies in the lifetime of the Accountholder. The Accountholder in such cases will advise in writing a new nominee.
- The Accountholder, with written instruction, may change the nominee any time before the maturity of My DPS.  
In case where there is no nominee, the Succession Certificate from the appropriate court will be required for releasing the payable amount after the death of the Accountholder.

### Nomination Form for Refund of Money Deposited

(Vide Section 103 of the Bank Company Act 1991)

To  
Head of Branch

..... Branch

Account Number

held with NRB Bank Limited

I (Full Name).....  
have given my authority to.....  
(herein after called "the Nominee")

- That in the event of my death, the Nominee shall receive/draw the amount of deposits held by you in my account.
- That in the event, the Nominee who is so authorized above remains a minor at the time of my death,  
Mr./Ms. ....  
is authorized to receive/draw the amount of deposits held by you in my account.
- That the nominee or the person so authorized under paragraph no. (b) as the case may be, shall be entitled to all my accounts to the exclusion of all other persons and that payment made by you to them shall constitute a full discharge by you of your liability in respect of such deposits.

I hereby declare that everything done by you in pursuance of this authority shall be binding upon me until you receive notice from me in writing to the contrary. Furthermore, I hereby declare that everything done by you in pursuance of this authority shall be binding on my heirs, executors and administrators and all other persons claiming through or under me.

### Nominee Information :

Name.....

Relationship with Applicant..... Gender: ☐ Male ☐ Female

Date of Birth:

Address : .....

Tel : .....

Signature of the Nominee (Optional)

Signature of the Applicant

Name : .....

Address : .....

Tel : .....

Signature of the Witness

Name : .....

Address : .....

Tel : .....

**My DPS**

**Account Number**

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

**Customer ID**

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

Customer Name .....

Mailing Address.....

.....

Tel.....

Monthly Deposit BDT ..... Start Date ..... Maturity Date.....

\_\_\_\_\_  
**Authorized Signature**

\_\_\_\_\_  
**Signature of Applicant**