

Individual Account Opening Form

PLEASE FILL OUT THE FORM IN CAPITAL LETTER IN ENGLISH



Date :

The Manager
ONE Bank PLC

Branch

Dear Sir, (প্রিয় মহোদয়)

Bank Use Only

CIF Number

Account Number

I/We hereby apply to open an account with your branch. My/Our account related detailed information is furnished below (আমি/আমরা আপনার শাখায় একটি হিসাব খোলার জন্য আবেদন করছি। আমার/আমাদের হিসাবের বিস্তারিত তথ্য নিম্নে প্রদান করছি) :

Part-1 : Account Related Information

1. Account Title :
(বাংলায়)

In English
(Block Letters)

2. Nature of Account (Put ✓) : ☐ Individual ☐ Joint ☐ Minor

3. Currency (Put ✓) : ☐ Taka ☐ Dollar ☐ Euro ☐ Pound ☐ Others

4. Type of Account (Put ✓) : ☐ Savings ☐ Current ☐ SND ☐ FC ☐ RFCD ☐ NITA ☐ Others

5. Initial Deposit (In Number) : (In Words)

6. Cheque Book (Put ✓) : ☐ Yes ☐ No If Yes, Number of leaves Delivery Option ☐ Branch

7. OK Wallet (Put ✓) : ☐ Yes ☐ No If Yes, (for OK Wallet Service, NID & Mobile Number must be required)

Debit Card : ☐ Yes ☐ No

Debit Card Name in Block Letters.
(Name as you want to see in your Card)

You may link your other accounts with this card
A/C Class Other Accounts to be linked with this card

Type of Debit Card ☐ General ☐ Staff ☐ Women ☐ School ☐ Payroll

Nature of Debit Card ☐ Regular ☐ Instant

Card Delivery Branch Code & Name

Card Delivery Sub-Branch Code & Name

Part-2 : Personal Information

1. Name of Applicant :
(বাংলায়)

In English (Block Letters)

2. Relationship with the Account (Put ✓) ☐ 1st Applicant ☐ 2nd Applicant ☐ 3rd Applicant ☐ Guardian ☐ Minor ☐ Others

3. Date of Birth :

4. Gender: ☐ Male ☐ Female ☐ Third Gender

5. Nationality: ☐ Bangladeshi ☐ Others

(In case of foreign citizen, copy of the passport with valid VISA must be obtained)

6. Resident Status: ☐ Residence ☐ Non-Residence (Instructions of Guidelines for Foreign Exchange Transactions will be followed by Bank if necessary)

7. Father's Name :

8. Mother's Name :

9. Spouse's Name :

10. Email Address :

11. Contact No : Cell No. : Others :

12. Identity Document : ☐ NID ☐ Passport ☐ Birth Certificate ☐ Others (please specify)

Number :

Expiry Date (where applicable) :

13. Source of Income : ☐ Salary ☐ Rent ☐ Agriculture ☐ Own Business ☐ Gift/Inheritance/Retrun on Investment ☐ Others

14. Details of Profession :

☐ Public Service
☐ Private Service (if ticked, specify below)
☐ Multinational Organization ☐ Local Organization

☐ Business (if ticked, specify below)
☐ Proprietorship ☐ Partnership ☐ Limited Company
☐ Self-Employed ☐ Others

☐ Housewife
☐ Student
☐ Un-Employed

(a) Organization Name :

(b) Position/Designation :

(c) Nature/Type of Business :

(d) Monthly Income :

*Please Fill out required Field and close untied/Blank Field. ** In case of Joint Account, "Information on Individual (Annexure-1)" need to be obtain for each person

Initial of the Account Opening Officer

15. a. Present Address (Residence) :

Flat No./House/Holding No./Landmark:

Road/ Village:	Post Office:	Post Code:	Upazila /Thana:	District:	Country:
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b. Permanent Address :

Flat No./House/Holding No./Landmark:

Road/ Village:	Post Office:	Post Code:	Upazila /Thana:	District:	Country:
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c. Correspondence Address :

Flat No./House/Holding No./Landmark:

Road/ Village:	Post Office:	Post Code:	Upazila /Thana:	District:	Country:
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16. E-TIN No. :**17. Proof of Return Submission (Year):** ☐ Yes ☐ No

Return Submission Year

If the account holder is a Minor, legal guardian must fill up the following information and obtain "Information on Individual (Annexure-1)"

I, as the legal guardian of the account holder named below, declare that, the Account Holder is a Minor. His /Her required information is furnished in the attached form. The account will be operated under my signature as the legal guardian until further written instructions from me or until such time the account holder becomes adult. (Guardian means father or others legal guardian)

Name of the Legal Guardian :

Relationship with the Minor :

Foreign Account Tax Compliance Act (FATCA)

Please put (✓) in the applicable box below:

1. Are you a U.S. Citizen? ☐ Yes ☐ No **2. Are you a U.S. Green Card Holder?** ☐ Yes ☐ No **3. Are you a U.S. Resident?** ☐ Yes ☐ No

Subject to applicable local laws, I/We hereby consent for ONE Bank PLC or any of its affiliates (including branches) (collectively "the Bank") to share my/our information with domestic or overseas regulators or tax authorities where necessary to establish my tax liability in any jurisdiction. Where required by domestic or overseas regulator or tax authorities, I/We consent and agree that the Bank may withhold from my account(s) such amounts as may be required according to applicable laws, regulations and directives. I/We undertake to notify the Bank within 30 calendar days if there is a change in any information which I have provided to the Bank.

Introducer's Information : (needed in case account holder does not have NID)

Name of Introducer :

NID Number / Account No. :

Date of Birth:

Introducer's Signature :

Signature

Signature Verified by

Part-3 :**Declaration & Specimen Signature**

I/We consciously and in sound mind declare that all the information furnished above is true, complete and accurate. I/We will also furnish any additional documents and/or information as per your requirements. আমি/আমরা সজ্ঞানে ও সুস্থ মনে ঘোষণা করছি যে, উপরোল্লিখিত তথ্যাদি সত্য, সম্পূর্ণ ও সঠিক। আমি/আমরা প্রদত্ত তথ্যের অতিরিক্ত সংশ্লিষ্ট যে কোন প্রয়োজনীয় তথ্য / দলিলাদি ব্যাংকের চাহিদা মোতাবেক সরবরাহ করব।

Mode of Operation (Put ✓) ☐ Singly ☐ Jointly ☐ Any One ☐ Either or Survivor ☐ Others

Please Specify

Account Number :**Account Name :**Please attach photograph here
(1st Applicant)Please attach photograph here
(2nd Applicant)Please attach photograph here
(3rd Applicant)

Signature

Signature

Signature

Signature

Signature

Signature

Name: _____

Name: _____

Name: _____

Part-4 : Nominee Related Information

I/We nominate the following person to receive the balance of my/our account after my/our death. I/We reserve the right to cancel or change the nomination at any point of time. I/We also confirm my/our agreement to the effect that the Bank will not be responsible or liable in any way for execution of transactions as per my/our instruction.

1. Nominee's Name :																					
2. Father's Name :																					
3. Mother's Name :																					
4. Permanent Address :																					
5. Percentage :			%	6. Contact No :																	
7. Date of Birth :	D	D	M	M	Y	Y	Y	Y	8. Relationship :												
9. Identity Document:	<input type="checkbox"/> NID <input type="checkbox"/> Passport <input type="checkbox"/> Birth Certificate <input type="checkbox"/> Others																				
Number :																					
Expiry Date (where applicable) :																					

Photo of
Nominee

10. In case the nominee is minor, the deposit recipient information during minority period of the nominee, in case of death of Account Holder(s), as per section 103 (2) of the Bank Company Act, 1991:

Name of Guardian :																				
Guardian Date of Birth :	D	D	M	M	Y	Y	Y	Y	Relationship with Nominee:											
Permanent Address :																				
Identity Document :	<input type="checkbox"/> NID <input type="checkbox"/> Passport <input type="checkbox"/> Birth Certificate <input type="checkbox"/> Others (please specify)																			
Number :																				
Expiry Date (where applicable) :																				

(In case the Nominee is a non resident and is entitled to the Proceeds, all prevalent Exchange Control Rules and Regulations will be applicable at the time of remittance Proceeds outside Bangladesh.)
* In case of multiple nominees, please fill up "Information on Nominee (Annexure-2)" form for 2nd nominee and onwards.

Part-5 : Terms & Conditions

1. SAVINGS RULES AND REGULATIONS:

- A depositor may deposit money as often as he or she wishes. Cheques, Drafts, and Dividend Warrants will be accepted for collection and credited after realisation to Savings Bank Account (s) provided the Bank is satisfied as to the identity of the payees.
- The minimum balance required to be maintained at all times is Tk. 5,000/- and the Bank reserves the right to change the minimum balance requirement and/or to close such account without prior notice if the balance falls below this amount.
- The Bank reserves to itself the right not to pay any cheque presented that contravenes the rules. In the event of a cheque being returned for want of funds, penalty charge as per schedule of charges will be made.
- Withdrawal is allowed twice a week i.e. eight times a month up to 25% of the total balance in the account. Withdrawal beyond the maximum limit will entail forfeiture of interest for the month in which the withdrawal occurs.
- A depositor cannot withdraw a sum in cash smaller than Tk. 300/-
- Rates in interest may be altered from time to time. Any alteration in rate will be displayed.
- Interest will be allowed only on account bearing a minimum balance of Tk. 5,000/- per calendar month. Subject to the foregoing, calculations will be made for each calendar month on the lowest credit balance in account for the month.
- Should an account be closed any time, account closing charge to be realised as per schedule of charges.
- It is in the interest of the account holder that every change of address be intimated to the Bank promptly for regularity of records.
- The Bank reserves to itself the right to close any account without assigning any reason thereof.
- If the provisions of these rules are contravened continually, the Bank will be empowered to levy a service charge at its discretion.
- The Bank reserves to itself the right to alter or add to these rules at any time.
- The Bank shall be free from any and all responsibility (ies) against any loss or damage to funds, securities or property deposited with the Bank due to any order of Government or other Authority, law, levy, tax, embargo, moratorium, exchange restriction or any other cause whatsoever beyond its control.
- I/We have gone through the above rules and regulations governing the operation of this Account and hereby agree to abide by the same. These rules are subject to change from time to time at the discretion of the Bank.

2. GENERAL CONDITIONS FOR GOVERNING ACCOUNTS

- The law, rules and regulations of Bangladesh, usual customs and procedures common to Banks in Bangladesh will apply to and govern the conducts of the account opened with the Bank.
- Any person opening an account will be deemed to have read, understood and accepted the rules governing the account. Minimum balance to be maintained in Current and SND A/C. Tk. 10,000/- and in Savings A/C. Tk. 5,000/- only.
- A suitable introduction (in applicable case) by an introducer acceptable to the Bank is required prior to opening of any account. Recent photographs of the account openers duly attested by the introducer must be produced.
- Each account will be given one account number. This number is to be properly quoted on all letters and / or documents addressed to the Bank and on all deposit slips. The Bank will not be responsible for any loss or damage occurring as a result of wrong quotation of account number.
- Interest/commissions/service or maintenance of account charges will be levied by the Bank as determined by the Bank from time to time and as per Bangladesh Bank regulation.
- The funds available in any of the account holder's account (the customer) with the Bank will be considered by the Bank to be a security for any commitment(s), the Bank is entitled without giving prior notice to the customer to utilize such funds against the obligation(s) and/or commitment(s) of the customer to the Bank.
- Any statement of account dispatched to the customer will be considered as approved unless any discrepancy(-ies) is/are notified in writing to the Bank within 15 days from the date of dispatch. The Bank is not responsible for delays or non-delivery due to mail problems. Statement of account to be picked up will be considered as approved even if not picked up 15 days after the date they are produced. Statements of account are not produced when there is no operation during the month. Those can be obtained on special request.
- Account holders must provide maximum security to the cheque books in their possession and the Bank is not responsible for any loss occurring due to inadequacy of security. Any cheque book loss or misuse must be immediately reported to the Bank and confirmed in writing without any delay.
- When cheque deposited are payable by other Banks or outstation, they are available after clearing or collection only. Service charge as per schedule of charges will be realized.
- The Bank reserves the right to close any account without giving prior notice if the conduct of the account is unsatisfactory in the opinion of the Bank or for any other reason(s) whatsoever.
- The balance in the account is payable solely at ONE Bank PLC and shall be governed by and subject to "laws" in effect in Bangladesh. As used herein, Laws will include Bank Circulars, Modifications, Regulations and Orders of the Government and Bangladesh Bank including practice of banking.
- The Bank reserves the right to amend the present rules at any time in any manner with or without giving prior notice to the account holder(s) separately or to the public. The cheque book will not be issued unless and until all the required formalities are completed.
- The customers must at all times exercise due care to prevent cheques from being altered or forged in a manner which may facilitate fraud. In such events, the Bank is not responsible for any loss suffered by the customers or any other person.
- 7 days prior notice in case of SND A/C is required to withdraw fund. If withdrawal is made without submission of the requisite written notice, no interest will be paid to that account for the month. [The account which is opened and operated for bill collection, IPO collection and as Escrow Account and written agreement exist between the customer and the Bank to transfer funds from those accounts at certain intervals (at least 7 days) are exempted from submission of written notice]
- The Bank may refuse to process any transaction on any customer's account(s) if the Bank suspects fraud or illegality therein. The Bank's decision on whether the transaction is or likely to be involved a fraud or irregularity shall be final and conclusive and binding on the customer.

- p) The Bank reserves the right to debit any account that may have been inadvertently credited with an item/transaction subsequently unpaid on collection or detected to be the wrong entry without giving any information to the customer.
- q) As per Prevailing Banking Company Act, unclaimed deposit over 10(ten) years to be transferred to Bangladesh Bank.
- r) In case of FC, RFCD, NFCD, NITA or other account, respective account related terms and conditions will be applicable.
- s) The Account Holder must provide a "Positive Pay Instruction" as per Bangladesh Bank directives. The Bank will return a clearing cheque by stating the reason "Advice not received".

3. DEBIT CARD RULES AND REGULATIONS:

01. FACILITIES THAT CAN BE AVAILED WITH ONE BANK PLC DEBIT CARD

The Card can be used for Availing Cash withdrawals from OBPLC Branch locations or the places where OBPLC ATMs are deployed. ATM Establishment displaying the Visa Logo and e-Cash Member Banks ATM Locations or POS transactions for goods and services obtained from Visa authorized merchants in Bangladesh by the use of the Card.

02. LOSS OF CARD OR DISCLOSURE OF PIN

a) The Cardholder shall not disclose or cause to be disclosed to any person the PIN assigned to the Card. Immediately upon learning that the Card is lost or stolen or the PIN is disclosed, the Card holder shall report it to the Bank followed by written confirmation containing cardholder's signature of the said loss. The card holder shall, at the request of OBPLC, furnish the Bank with a statutory declaration in such a form as it may require such as Police GD copy and/or any other information. If the lost or stolen card is found or recovered, the card holder shall not make use of the card but shall immediately cut it into halves and return the same to OBPLC.

b) Notwithstanding the loss or theft of any Card or disclosure of the PIN in respect of any Card, the Bank may charge and debit the Account for the amount of each and every Card Transaction made or effected before written confirmation by the cardholder of such loss, theft or disclosure is received by the Bank. Replacement of Card will be provided to the Card holder and charges in this regard will be debited from the account.

03. FEES AND CHARGES

OBPLC Will charges and debit the Customer Account relating to any Card:

- a) An annual service fee and VAT for the issue or renewal of the card at such rate as the Bank may prescribe from time to time with or without notice.
- b) In the event of replacement of the card due to whatever reasons as requested by the card holder, a replacement fee will be charged to the account as prescribed by the bank management.
- c) In the event of resetting the PIN, a fee will be charged to the account.

04. TERMINATION OF USE OF CARD AND ACCOUNT

- a) OBPLC reserves the absolute right and discretion to terminate use of Card and Bank Account or seize/cancel the card so issued or revoke the card at any time without prior notice and without assigning any reason what so ever.
- b) A cardholder may terminate by giving written notice thereof. Such termination shall be effective only upon receipt of such card or cards by the Bank and square-up of all liabilities and dues, if any,
- c) The card shall not be valid and Bank shall be entitled to the immediate return of the card in any event of (1) Closure of the designated Account (2) Death of the Account holder (3) The Cardholder ceases to be a customer of the Bank (4) The Cardholder's authority to operate the designated account is terminated (5) The Bank requests of its return.

4. OK WALLET:

- The Mobile Financial Services operated by ONE Bank PLC will be referred to as "OK Wallet."
- Each 'OK Wallet' subscriber will be assigned a number to manage their mobile account, which will serve as the subscriber's 'OK Wallet' account number. ONE Bank PLC authorities will not be responsible if the customer uses an incorrect number in any document related to the 'OK Wallet' account and experiences any resulting loss.
- The customer shall not disclose their 'OK Wallet' Account PIN to anyone, including ONE Bank PLC officials. The customer is personally and solely responsible for ensuring the maximum confidentiality and security of the PIN. The secret number must be changed immediately if there is a risk of a breach of confidentiality or misuse. ONE Bank PLC authorities will not be responsible in any way if the customer is cheated or damaged due to negligence, carelessness, a mistake, or a breach of the PIN's confidentiality by the customer or due to any misuse of the PIN. If the mobile phone/SIM is lost, immediately call the call center (16269 or 9666716269) to suspend the account and contact the agent point/branch for further action.
- ONE Bank PLC reserves the right to close the account of an 'OK Wallet' customer without any prior notice if the transaction amount is deemed unsatisfactory or suspicious at the bank's discretion.
- The authorities of ONE Bank PLC reserve the right to amend, develop and change the present rules at any time without prior notice.
- Utmost confidentiality shall be maintained in all matters relating to 'OK Wallet' customer accounts and transactions. Nevertheless, ONE Bank PLC retains the authority to disclose/provide any information related to the customer in the following cases:
 - As required by the regulator, supervisor, or any government authority having jurisdiction over the bank.
 - In compliance with a court order or any person authorized by law.
 - For the purpose of conducting various authorized activities with any service provider, financial institution, or organization affiliated with ONE Bank PLC.
- The Bank reserves the right to determine various commission/service charges and account maintenance charges for mobile financial services from time to time in accordance with the regulations of Bangladesh Bank.
- If the customer violates any condition or part thereof as prescribed by the Bank, the Bank reserves the right to suspend or permanently stop the services covered by Mobile Banking.
- Before using mobile banking financial services, it is essential to deposit a sufficient amount of money into the 'OK Wallet' account. The authority shall not be responsible if a transaction is not completed due to an insufficient balance in the 'OK Wallet' account.
- The Bank reserves the right to assess the customer's existing status against any liability without prior notice and use said status to settle the liability.
- The Bank reserves the right to suspend or close the customer's 'OK Wallet' account upon receiving news of the customer's death. In such cases, necessary measures will be taken based on the instructions of the appropriate authorities and relevant information.
- In case of rectification of information, the customer should contact the concerned agent/branch to know the next steps.
- Before leaving the counter/agent point, the customer shall ensure that the correct amount has been deposited, withdrawn, or processed for payment into or from the intended account. No complaints will be entertained later.
- In accordance with the Prevention of Money Laundering Act-2012, Anti-Terrorism Act-2009, and circular policies issued by Bangladesh Bank, ONE Bank PLC is obligated to provide any information demanded by the customer to the bank authorities.
- The customer shall be solely responsible for all matters related to the account-related SIM card and SIM card replacement. ONE Bank PLC authorities will not be responsible.
- The authorities of ONE Bank PLC reserve the right to send promotional phone calls or SMS to customers at any time in accordance with relevant regulations.
- If the customer wants to close his 'OK Wallet' account completely, he can request to close the account with zero balance.
- Customers of 'OK Wallet' can report any complaints related to 'OK Wallet' services by visiting ONE Bank PLC branches, calling the Call Center (16269 or 09666716269), or emailing at okwallet@onebank.com.bd. ONE Bank PLC authorities will conduct investigations to resolve any complaints related to the transactions of 'OK Wallet' customers. This may involve summoning the complainant and/or accused 'OK Wallet' customers to the office of ONE Bank PLC and the authority reserves the right to suspend, close, terminate the account of 'OK Wallet' customers, or take any corrective or legal action deemed appropriate."
- The customer shall be deemed to have read, understood, and consented to all the above-mentioned conditions related to account management.

Part-6 : Acceptance of Terms and Conditions

I/We assure that, I/We have read all the rules/terms and conditions governing the account and will be bound to comply with the same. I/We consciously and in sound mind declare that all the information furnished above is true and correct. I/We will also furnish any additional documents and/or information as per your requirements. I confirm that all funds transacted by me using the OK Wallet service are lawfully acquired, and the service will not be used for any illegal activity. Furthermore, I further agree that if there are any amendments, additions, deletions, or changes to the above terms & conditions from time to time, I shall be bound to abide by those terms & conditions. আমি/আমরা এই মর্মে নিশ্চিত প্রদান করছি যে, আমি/আমরা হিসাব সংক্রান্ত যাবতীয় নিয়মাবলি/শর্তাবলি পড়েছি এবং উক্ত নিয়মাবলি /শর্তাবলী মেনে চলতে বাধ্য থাকব। আমি/আমরা সজ্ঞানে ও সুস্থ মনে ঘোষণা করছি যে, উপরোক্ত তথ্যাদি সত্য। আমি/আমরা প্রদত্ত তথ্যের অতিরিক্ত সংশ্লিষ্ট যে কোন প্রয়োজনীয় তথ্য/দলিলাদি ব্যাংকের চাহিদা মোতাবেক সরবরাহ করব। আমি নিশ্চিত করছি যে ঙ্ক উদ্ঘষণ পরিসেবা ব্যবহার করে আমার দ্বারা লেনদেন করা সমস্ত তহবিল আইনত অর্জিত হয়েছে এবং পরিষেবাটি কোনও অবৈধ কার্যকলাপের জন্য ব্যবহার করা হবে না। অবিকল্প, আমি আরও সম্মত হচ্ছি যে যদি সময়ে সময়ে উপরোক্ত শর্তাবলীতে কোনও সংশোধন, সংযোজন, অপসারণ বা পরিবর্তন করা হয়, তাহলে আমি সেই শর্তাবলী মেনে চলতে বাধ্য থাকব।

Signature of 1st Applicant

Signature of 2nd Applicant

Signature of 3rd Applicant

Part-7 : Bank Use Only

Tax Applicable

☐ Yes

(If 'Yes') Latest Proof of Tax Return ☐ Submitted ☐ Not Submitted

☐ No

(If 'No') ☐ Tax Waiver Document Submitted

Mandatory SBS Code : (as per Bangladesh Bank Guideline)

Depositor's Information

Sector Code :

Type of Deposit Code:

RM Code:

RM Name :

Employer's Code (if Payroll A/C) :

☐

De-dup checked

☐

Client NID verified with EC Portal

☐

AML Sanctions Screening Checked

Account Opening Officer's Seal, Signature and Date

Approving Officer's Seal, Signature and Date

Signature with Name Seal

BM /BSM Signature with Name Seal