

Dear Sir, (প্রিয় মহোদয়)

CIF Number

CIF Number								

FD/Scheme Account Number

[illegible]

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

1.Account Title :
(বাংলায়)

In English
(Block Letters)

[illegible]

2. Nature of Account : ☐ Individual ☐ Joint ☐ Non-Individual

☐ Not Applicable

ONE Bank monthly Scheme Deposit A/C No

☐ Same As CASA A/C No

Nominee Details & Photograph Checked by

FD Account Number

Account Title:

**Signature of the 1st
Applicant / Signatory**

**Signature of the 2nd
Applicant / Signatory**

Signature of the 3rd
Applicant / Signatory

Signature verified by

For The CASA Account Holder Only

Part-6 : Terms & Conditions

Fixed Deposit:

- Each Fixed Deposit Account should be considered as a separate contract.
- All Fixed Deposits will be auto renewed at the prevailing rate of interest unless the customer gives specific instruction during opening of the Fixed Deposit and until the customer authorizes its closure.
- The Bank reserves the right to change the product parameters including premature encashment policy at any time without prior notice.
- The customer can close Fixed Deposit in advance at any time (prior to maturity) by giving closing instruction in writing. In this case Bank shall apply prevailing premature encashment policy for the respective Fixed Deposit product and adjust the interest, income tax and other duties (as applicable) from the principal amount.
- Fixed Deposit Account may be opened in the name of minor which will be operated by guardian.
- Interest shall be paid subject to the deduction of tax, levy etc. imposed by the Govt. from time-to-time Excise duty will also be applied as per Government rules.
- Proof of Tax return submission is required as per NBR's prevailing guidelines. Or the others instruction as per regulators request.
- If fixed deposit matures on a holiday, payment instruction will be applied in the following working day.
- The account holder(s) for each account can appoint nominee(s) as per section 103 of the Bank Company Act 1991 (as amended up to date). However, in joint account having either or survivors operating instruction, survivor person will be entitled to receive the credit balance of the account in the event of death of either of the account holders.
- All Terms & Conditions as mentioned in the PPG or to be revised by the Management as a when required will be applicable for the Fixed Deposit product.
- Credit Facility:
 - The account holder can avail Loan/Overdraft facility against the lien on the balance of the above accounts as per Bank's prescribed rates and rules.
 - If the Depositor expires after availing a Nominees/Heirs will be paid the balance amount after making full adjustment of including accrued interest and other charges, if any.

Scheme Deposit:

1. Rules:

- This is a monthly recurring savings scheme.
- Any Bangladeshi citizen can open this account.
- Customer can open more than one OBPLC Deposit Scheme belonging to the same category mentioned above.
- The maturity amount will be BDT one million for Quick Millionaire (Gross). For other OBPLC deposit schemes, maturity value will depend on above mentioned monthly installment tenure.
- Initial amount and subject to proper and timely payments of initial amount and prescribed monthly Installments.
- Account can be opened on any day of the month.
- Account can be opened in the name of minor but is to be operated by the legal guardian of the minor
- The depositor must immediately report to the Bank in the event of any change of his/her address.
- The depositor cannot change the installment size or tenure after deposit of the first installment (in case of Pyramid Savings monthly deposit amount may vary).
- NO Cheque Book/Passbook and Debit Card will be issued in favor of any OBPLC Deposit Scheme.
- Any benefit/principal from OBPLC Deposit Scheme may come under purview of Income Tax and/or any other levy as decided by the Government of Bangladesh.

2. Procedures for Depositing Monthly Installment:

- First installment must be paid on the account opening date and next installment will be due on the same date from subsequent months.
- In case the Account Holder fails to pay installment in due date, a penalty of 5% of the delayed installment amount must be paid along with the installment of the following month.
- Monthly installment can also be realized automatically by the Bank from the Savings/Current Account of the depositor under a Standing Instruction of the Depositor.
- In case of irregular payment of monthly installments, the maturity value may differ and cannot be guaranteed. In such cases, the customer will get the maturity amount at the end of the tenure based on customers deposited amount.

3. Withdrawal Terms:

In case of premature encashment, followings will be applicable:

- If the deposited amount is withdrawn within one year, no interest will be paid (six months for Pyramid Savings).
- If the deposited amount is withdrawn after one year but before 3 years, interest will be given at the prevailing Savings Interest Rate. In of premature encashment of deposit of 5/8/10 years tenor matured value of previous scheme tenure anniversary plus interest at normal saving deposit rate for the subsequent period will be paid (applicable for Edusave, Pensave & Marrysave)
- On completion of the tenor, the entire payables will be paid to the Depositor after one month from the date of last monthly installment deposited (applicable for Edusave, Pensave & Marrysave).
- For Quick Millionaire Scheme, Account closed/withdrawn after one year but before four years- interest will be at prevailing savings interest rate and closed after four years -interest will be at Quick Millionaire Scheme interest rate.
- For Pyramid Savings, Account closed/withdrawn after six months but before one year - interest will be offered as per applicable rate of 6 months' tenor, closed after one year but before two years- interest will be offered as per applicable rate of 1 year tenor and closed after two years but before three years - interest will be offered as per applicable rate of 2 years' tenor

4. Auto Closure of the Account:

- If any depositor fails to pay three consecutive installments, the Account will be closed automatically (in case of Edusave, Pensave & Marrysave).
- The bank may increase the consecutive instalments failure numbers in future from the existing consecutive 3 instalments for becoming eligible for auto-closure of the scheme deposit at the sole discretion of the Bank.
- If any depositor fails to pay 4 (four) consecutive installments, the Account will be closed, and proceeds will be credited to linked savings account for Quick Millionaire Scheme. In that case, the account holder will be refunded with the amount in line with the rules outlined in clause 3 above.
- If depositor fails to pay any amount for two consecutive months, the Account Will be closed, and proceeds will be encashed through debit voucher or pay order will be issued in case of Pyramid Savings. However, installments failure for auto-closure items to organization. This installments failure at the sole discretion of the bank.
- On the death of the Depositor, entire deposited amount will be refunded to the Nominee(s) in line with the rules outlined in clause 3 above.
- Account closing fees will be applicable as per prevailing Schedule of Charges Of OBPLCC

5. Nomination:

- The Depositor may nominate one or more persons as Nominee(s) for the Account.
- The depositor may change the nomination by written application before maturity of the deposit.
- In case of death of the nominee, the nomination will stand cancelled.
- In case of death of the depositor and the nominee, the deposit will be handed over to the successor(s) of the depositor upon submission of the succession certificate.

6. Credit Facility:

After payment of installments for a minimum period Of 1 year regularly with minimum balance of a depositor can avail loan/advance up to of deposited amount upon fulfillment of terms and conditions applicable for Loans & Advances by the Bank (applicable for Edusave, Pensave & Marrysave).

7. Disclaimer:

- If there is any loan in the name of depositor with OBPLC, then OBPLC the right to adjust the loan amount from the depositor under the OBPLC Deposit Scheme in case of the loan becomes defaulted.
- These terms and conditions shall be governed by and constructed in accordance with the laws of Bangladesh and the customer is hereby irrevocably submitted to the non-exclusive jurisdiction of the Courts of Bangladesh.
- OBPLC reserves the right to change/alter/rectify the terms and conditions or rate of interest at any point of time without prior notice.

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Signature of the 1st Applicant / Signatory	Signature of the 2nd Applicant / Signatory	Signature of the 3rd Applicant / Signatory

Part-7 : Bank Use Only

Comments:

- Applicant's personal information & required documents in the Linked Account are checked and found okay. Updated documents are available in the Link Account ☐ YES ☐ NO
- Nominee Photo & Photo ID held with the CASA Account No. ☐ YES ☐ NO

Tax Applicable	<input type="checkbox"/> Yes (If 'Yes') Latest Proof of Tax Return	<input type="checkbox"/> Submitted	<input type="checkbox"/> Not Submitted	<input type="checkbox"/> No (If 'No') <input type="checkbox"/> Tax Waiver Document Submitted
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Mandatory SBS Code : (as per Bangladesh Bank Guideline)

Depositor's Information	Sector Code : <input type="text"/>	Type of Deposit Code: <input type="text"/>
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RM Code: <input type="text"/>	RM Name : <input type="text"/>
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<input type="checkbox"/> De-dup checked	<input type="checkbox"/> Client NID verified with EC Portal	<input type="checkbox"/> AML Sanctions Screening Checked
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Account Opening Officer's Seal, Signature and Date	Approving Officer's Seal, Signature and Date
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Signature with Name Seal	BM /BSM Signature with Name Seal