

Date : 

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The Manager  
ONE Bank PLC

Branch

Dear Sir, (প্রিয় মহোদয়)

**Bank Use Only**

CIF Number

FD/Scheme Account Number

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 ) :

### Part-1 : Account Related Information

**1.Account Title :**  
(বাংলায়)

**In English**  
(Block Letters)

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

## Part-2 : Fixed Deposit Related Information

**Name of Product** : ☐ Fixed Deposit (FDR) ☐ Monthly Money Maker ☐ ONE-2-3 ☐ Others

**Amount (in Numbers):**  **Amount in Words:**

**Rate of Interest** :  % **Period/Tenure (Put  $\sqrt{\phantom{x}}$ )** : ☐  Year(s) ☐  Month(s) ☐  Day(s)

**Date of Maturity** :  **Currency** : ☐ Taka ☐ USD ☐ Euro ☐ Pound ☐ Others

**Mode of Deposit** : ☐ Please debit My/Our Account Number

☐ Pay Order / Cheque Number:**Renewal Instructions :** ☐ Renew Principal and Interest \*☐ Renew Principal only and Credit Interest to A/C No.☐ Not Applicable

### Part-3 : Savings Scheme / Special Scheme Related Information

**Name of Product** : ☐ Edusave ☐ Pensave ☐ Marrysave ☐ OSS ☐ OKDS ☐ Pyramid Savings ☐ Quick Millionaire ☐ Others

**Tenure** :  **Frequency of Installment Payable By Customer:** Monthly **Total No. of Installments:**

**Installment Amount (in Numbers) :**  **Amount In Words :**

**Amount Payable on Maturity\*\* :**  **In Words :**

**One Time Deposit Amount (if any) :**  **In Words :**

[illegible]

ONE Bank monthly Scheme Deposit A/C No

**Specimen Signature\*\*\*** (For Fixed Deposit Account Only)

**Mode of Operations:** ☐ **Singly** ☐ **Jointly** ☐ **Anyone** ☐ **Either / Survivor** ☐ **Others**

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

Signature verified by

Signature verified by

\* at prevailing interest rate on the date of maturity. \*\* Before Income Tax & Govt. duty, subject to Payment of Installment on time.

\*\*\*\* In case of client won't maintain CASA account with the bank, Information of Individual, Photo ID and income source documents need to be obtained.

**Part-4 : Institution Related Information**

1. Name of Organization :																																				
(বাংলায়)																																				
In English (Block Letters)																																				
2. Type of Organization (Put ✓)	<input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> Partnership <input type="checkbox"/> Joint Venture <input type="checkbox"/> Private Limited Company <input type="checkbox"/> Public Limited Company <input type="checkbox"/> Trust <input type="checkbox"/> NGO/NPO <input type="checkbox"/> Club/Society <input type="checkbox"/> Educational Institution <input type="checkbox"/> Religious Institution <input type="checkbox"/> Foreign Mission <input type="checkbox"/> Others																																			
3. Trade License Number :																																				
Expiry Date :																																				
Issuing Authority :																																				
4. Registration Number :																																				
Date of Incorporation :																																				
Issuing Authority :														Country :																						
5. Registered Address :																																				
6. Business Address :																																				
7. BIN / VAT Reg. No. :																																				
8. Business Type :	<input type="checkbox"/> Trading <input type="checkbox"/> Service <input type="checkbox"/> Manufacturing <input type="checkbox"/> Other																																			
9. E-TIN No. :																																				
10. Proof of Return Submission (Year):	<input type="checkbox"/> Yes <input type="checkbox"/> No <span>Return Submission Year</span>																																			
11. Nature of Business ( In Details) :																																				
12. Annual Turnover :														13. Net Worth of Org. :																						
14. Total Manpower :	Temporary : <input type="text"/>													Permanent : <input type="text"/>													Total : <input type="text"/>									
15. Designated Mobile No. :																																				
16. Designated Email Address :																																				

**Foreign Account Tax Compliance Act (FATCA) : (For Entity )**

Please put (✓) in the applicable box below:

- |  |  |
|--|--|
| 1. Does your entity have ownership of US entities?   | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 2. Does the entity receive payments sourced from US?<br>(that is interest, dividend, rent, payment for services and any others fixed determinable, annual, periodical (FDAP) income) | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 3. Is any of the owner/ signatory/ director/beneficial owner US-Person?  | <input type="checkbox"/> Yes <input type="checkbox"/> No |

I/we hereby acknowledge that the statement given above is true, accurate and complete. In any event if this statement is identified as false, I hereby consent OBPLC to treat the account as per the directions of FATCA. I/we hereby consent for OBPLC or any of its affiliates (including branches) to share my/our information with domestic or overseas regulators or tax authorities where necessary to establish my/our tax liability in any jurisdiction (if required). Where required by domestic or overseas regulators or tax authorities, I/we consent and agree that the bank may withhold and pay out from my/our account(s) such amounts as may be required according to applicable laws, regulations, agreements with regulators or authorities and directives. I/we agree and undertake to notify OBPLC within 30 calendar days if there is a change in any information which I/we have provided to the bank.

**Part-5 : Personal Information** \* In case of existing CASA account holder, there is no need to fill up the following part

1. Name of Account Operator's :																												
(বাংলায়)																												
In English (Block Letters)																												
2. Relationship with the Organization (Put ✓) :	<input type="checkbox"/> Proprietor <input type="checkbox"/> Partner <input type="checkbox"/> Director <input type="checkbox"/> Signatory <input type="checkbox"/> Trustee <input type="checkbox"/> Beneficial Owner <input type="checkbox"/> Attorney Holder <input type="checkbox"/> Others																											
3. Date of Birth :																												
4. Gender:	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Third Gender																											
5. Nationality:	<input type="checkbox"/> Bangladeshi <input type="checkbox"/> Others (In case of foreign citizen, copy of the passport with valid VISA must be obtained)																											
6. Resident Status:	<input type="checkbox"/> Residence <input type="checkbox"/> Non-Residence (Instructions of Guidelines for Foreign Exchange Transactions will be followed by Bank if necessary)																											
7. Details of Profession :																												
(a) Position / Designation :																												
(b) Monthly Income :	(If needed, related documents mentioning details to be provided as per the Bank's requirement)																											
8. E-TIN No. :																												
9. Proof of Return Submission (Year):	<input type="checkbox"/> Yes <input type="checkbox"/> No <span>Return Submission Year</span>																											
10. Source of Income :	<input type="checkbox"/> Salary <input type="checkbox"/> Rent <input type="checkbox"/> Agriculture <input type="checkbox"/> Own Business <input type="checkbox"/> Gift/Inheritance/Retrun on Investment <input type="checkbox"/> Others																											
11. Father's Name :																												
12. Mother's Name :																												

\* In case of Joint Account, "Information on Individual Annexure I" need to be obtain for each person

13. Spouse's Name :

14. Email Address :

15. Contact No : Cell No. :  Others :

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

Number :  Expiry Date (where applicable) :

17. a. Present Address (Residence) :

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

Road/Village:  Post Office:  Post Code:  Upazila/Thana:  District:  Country:

b. Permanent Address :

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

Road/Village:  Post Office:  Post Code:  Upazila/Thana:  District:  Country:

**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.

**Part-6 : 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 :  8. Relationship :

9. Identity Document: ☐ NID ☐ Passport ☐ Birth Certificate ☐ Others

Number :  Expiry Date (where applicable) :

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 :  Relationship with Nominee:

Permanent Address :

Identity Document : ☐ NID ☐ Passport ☐ Birth Certificate ☐ Others

Number :  Expiry Date (where applicable) :

Photo of  
Nominee

(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-7 : 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 legal 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.
- 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 an 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 Loan/Overdraft, Nominees/Heirs will be paid the balance amount after making full adjustment of Loan/Overdraft 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 as mentioned above.
- The maturity amount will be BDT one million for Quick Millionaire. 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 customer's 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. If any scheme deposit is encashed before the tenure for which it was opened, it will be treated as a premature encashment. In case 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 Pensave, Edusave & 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 Pensave, Edusave & 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 Pensave, Edusave and Marrysave). In that case the account holder will be refunded with the amount in line with the rules outlined in clause 3 above.
- 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.
- 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 OBPLC.

#### 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 Tk. 50,000/-, a depositor can avail loan/advance up to 80% of deposited amount upon fulfillment of terms and conditions applicable for Loans & Advances by the Bank (applicable for Pensave, Edusave & Marrysave).

#### 7. Disclaimer :

- If there is any loan in the name of depositor with OBPLC, then OBPLC holds 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.

I/We confirm our assurance 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. (অমি/আমরা এই মর্মে নিশ্চিত প্রদান করছি যে, অমি/আমরা হিসাব সংক্রান্ত যাবতীয় নিয়মাবলী শর্তাবলী পড়েছি এবং উক্ত নিয়মাবলী শর্তাবলী মেনে চলতে বাধ্য থাকব। অমি/আমরা সত্যসত্যি যোগদান করছি যে, উদ্ভূতকৃত তথ্যাদি সত্য। অমি/আমরা প্রদত্ত তথ্যের অতিরিক্ত সনদাদি যে কোন প্রয়োজনীয় তথ্যাদিসম্পাদিত থাকবে তাহা মোতাবেক সরবরাহ করব।)

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

## Part-8 : Bank Use Only

Comments: .....

1. Photo and Photo ID of the applicant held with the CASA A/C No. .... ☐ YES ☐ NO

2. Nominee Photo & Photo ID held with the CASA Account No. .... ☐ YES ☐ NO

<b>Tax Applicable</b>	<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)

<b>Depositor's Information</b>	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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<b>Account Opening Officer's Seal, Signature and Date</b>  <div style="border: 1px solid black; height: 40px; margin-top: 10px;"></div>	<b>Approving Officer's Seal, Signature and Date</b>  <div style="border: 1px solid black; height: 40px; margin-top: 10px;"></div>
Signature with Name Seal	BM /BSM Signature with Name Seal