

7 . Details of Profession :

(a) Position / Designation :

8. E-TIN No. :

9. Proof of Return Submission (Year): ☐ Yes ☐ No

10. Father's Name:

11. Mother's Name:

12. Spouse's Name:

13. Email Address:

14. Contact No : Cell No. : Others :

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

Number : Expiry Date (where applicable) :

16. 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:

Part-4 : 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 ☐ As Per Board Resolution ☐ Others

Please Specify

Account Number :

Account Name :

Please attach photograph here
(Signatory)

Please attach photograph here
(Signatory)

Please attach photograph here
(Signatory)

Signature

Signature

Signature

Signature

Signature

Signature

Name:

Name:

Name:

Part-5 : Terms & Conditions

GENERAL CONDITIONS OF GOVERNING ACCOUNTS:

- a) 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.
- b) 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 MSND A/C. Tk. 10,000/- and in Savings A/C. Tk. 5,000/- only.
- c) A suitable introduction by an introducer acceptable to the Bank (in applicable cases) is required prior to opening of any account. Recent photographs of the account openers duly attested by the introducer must be produced.
- d) 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.
- e) Profit/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.
- f) The funds available in any of the account holders 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.
- g) Any statement of account dispatched to the customer will be considered as approved unless any discrepancy(-ies) 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.
- h) 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.
- i) 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.
- j) 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.
- k) 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.
- l) 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.
- m) 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. Any loss or misuse of the cheques must be immediately reported to the Bank and confirmed in writing without any delay.
- n) 7 days prior notice in case of MSND A/C is required to withdraw fund. If withdrawal is made without submission of the requisite written notice, no profit 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]
- o) 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 saving account prevailing savings rules and regulations shall be applicable.
- s) In of FC, NITA or other account, respective account related terms and conditions will be applicable.
- t) 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.

Rules for Distributing Profit to the Mudaraba Depositors:

- a. Distributable Profit will be distributed among the Bank and depositors as per agreed Profit Sharing Ratio (PSR) following Weighted Average Method.
- b. Profit Sharing Ratio (PSR) between the Mudaraba Depositor and the Bank is 65:35 and Weightage of this Mudaraba Deposit is.....
- c. Existing Profit Sharing Ratio (PSR) and Weightage announced by the Bank shall remain unchanged until further revision.
- d. Mudaraba Depositor shall be given profit as per previously declared Provisional Profit Rate by the Bank, which will be finalized and adjusted at the year end.

Part-6 : Acceptance of Terms and Conditions

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 hereby agree to the above rules, regulations & general conditions. (আমি/আমরা এই মর্মে নিশ্চয়তা প্রদান করছি যে, আমি/আমরা হিসাব সংক্রান্ত যাবতীয় নিয়মাবলী/শর্তাবলী পড়েছি এবং উক্ত নিয়মাবলী/শর্তাবলী মেনে চলতে বাধ্য থাকব। আমি/আমরা উপরে বর্ণিত বিধি, বিধান ও সাধারণ শর্তাবলীর সাথে একমত।)

Signature of Signatory

Signature of Signatory

Signature of Signatory

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 :

☐ 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