

PLEASE FILL OUT THE FORM IN CAPITAL LETTER IN ENGLISH



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: D D M M Y Y Y Y

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. Shari'ah Rules & Regulations:**
OBPLC AL NOOR Islamic Banking collects deposits from customers under two basic Shari'ah Principles-Al-Wadiah and Mudaraba.
- Al-Wadiah Principle:**
The Al-Wadiah principle refers to collect deposits from the customers (depositors) with the permission to use/invest in Halal/Shari'ah based Business. Generally, Al-Wadiah Current Deposit (AWCD) Account is operated under Al-Wadiah principle of Islamic Shari'ah. According to this principle, Bank invest the Al-Wadiah deposits to any Shari'ah approved business with the permission of the customers (depositors) at its own risk. Bank will not provide any profit earned from Investment Income to the Al-Wadiah depositors and they will not be affected if any loss incurred. But customers (depositors) will enjoy all services relating to these accounts and Bank will be bound to repay the deposited amount to the customers 'On Demand'. Bank can impose service charge/fee as per schedule of charges, if applicable.
- Mudaraba Principle:**
Mudaraba principle implies one party invest his capital in a venture and other party use his efforts, time and experience to operate the venture. In this method, the depositors are termed Sahib Al-Mal' (Owner of the capital) and Bank 'Mudarb' (Manager/Organizer of the capital). Bank invest the Mudaraba Deposits to the Difficult sectors approved by Shari'ah at depositor's risk and share profit from Investment Income to depositors as per pre agreed ratio. Loss (if any), not resulting from the negligence of the Bank or any of its representative, will be borne by the depositors.
- Rules for Distributing Profit to the Mudaraba Depositors:**
- Distributable Profit will be distributed among the Bank and depositors as per agreed Profit Sharing Ratio (PSR) following Weighted Average Method.
 - Profit Sharing Ratio (PSR) between the Mudaraba Depositor and the Bank is 65:35 and Weightage of this Mudaraba Deposit is.....
 - Existing Profit Sharing Ratio (PSR) and Weightage announced by the Bank shall remain unchanged until further revision.
 - 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.
- 2. MUDARABA 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 Profit for the month in which the withdrawal occurs.
 - A depositor cannot withdraw a sum in cash smaller than Tk. 300/-
 - Rates in Profits may be altered from time to time. Any alteration in rate will be displayed.
 - Profit 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 the Account at any time by giving written notice. Bank can also close any accounts at any time without any notice, if there is any executive order of Government or Regulatory bodies.
 - 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. These changed rules & regulations shall publicly announce by the Bank fifteen (15) days before of such changes on the Bank's website and business place.
 - 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.
- 3. GENERAL CONDITIONS FOR GOVERNING ACCOUNTS**
- The law, rules and regulations of Bangladesh, usual customs and procedures common to Banks in Bangladesh as well as shari'ah rules regulations 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 AWCD and MSND A/C. Tk. 10,000/- and in MSD 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.
 - 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.
 - 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.

