

ACCOUNT SERVICE REQUEST FORM

 CIF:

 Date

 The Manager
 BRAC Bank Limited

 Branch

 Account Number

 Account Name

A. Address Change:		
Communication Address: <input type="checkbox"/> Residence <input type="checkbox"/> Work <input type="checkbox"/> Permanent <input type="checkbox"/> email		
Residence Address	Permanent Address	Office Address
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="checkbox"/> Proof of documents (Please Specify)		

B. Contact Information Change:			
Office Phone	<input type="text"/>	Residence Phone	<input type="text"/>
Mobile 1	<input type="text"/>	E-Mail Address	<input type="text"/>
Mobile 2	<input type="text"/>	Fax Number	<input type="text"/>

C. Updated E-TIN (Tax Identification Number):	
E-TIN of 1st Account Holder	E-TIN of 2nd Account Holder
<input type="text"/>	<input type="text"/>
Submitted Document (Please tick): TIN certificate/Tax clearance certificate/Acknowledgement receipt of Tax Return by Tax Authority.	

D. Debit Card Request:	
<input type="checkbox"/> Debit Card	
Card Type: <input type="checkbox"/> Visa Debit Card	<input type="checkbox"/> Platinum Debit Card (for PB Customers)
<input type="checkbox"/> Mastercard Debit Card	<input type="checkbox"/> TARA Debit Card (Female)
<input type="checkbox"/> TARA Business Debit Card (Female)	<input type="checkbox"/> TARA Platinum Debit Card (for TARA PB Female Customers)
<input type="checkbox"/> BRAC Bank Staff	<input type="checkbox"/> Others _____ (Please specify)
Card Name: <input type="text"/>	(Max 21 Character)
Functionalities (Please tick the applicable box):	
<input type="checkbox"/> "Stop" my lost/stolen/damaged debit card	<input type="checkbox"/> Issue a new card
<input type="checkbox"/> "Activate" my stopped card	<input type="checkbox"/> Re-issue a debit card
<input type="checkbox"/> Cancel debit card	<input type="checkbox"/> Re-Issue PIN
Reason _____	
<input type="checkbox"/> Proof of documents (please specify)	

E. SMS Banking:

I am interested to Enroll De-enroll the SMS banking facility for my earlier mentioned A/C number, therefore, please take the necessary steps.

SMS Banking Mobile Number:

Service Provider: GP Robi Banglalink Airtel Teletalk

F. E-Statement Enrolment:

E-Mail Address (e-Statement will be sent to this email address)

Alternate E-Mail Address

Disable Option

G. Dormant Account Activation:

I/We would like to activate the below mentioned dormant account:

Account Number

From now on, I/we intend to operate the account regularly. I/We appreciate the earliest arrangement for allowing me/us to operate the above account with immediate effect.

Authorized Signature

H. Personal Account Closure:

Kindly make arrangements to close the below mentioned account maintained in my/our name:

Account Number

Unused cheque leaves no. _____ to no. _____ are attached for disposal.

ATM/ Debit Card no. _____ and no. _____ are attached for disposal.

Key _____ for my/our locker facility is surrendered.

Please cancel any standing instruction on this account and pay the total balance with accrued interest (if applicable), after realization of all applicable charges, as

Cash Pay Order (encl: application form) Other (specify) _____

I. Document Issue:

Kindly issue _____ copy/copies of the document(s) as indicated below:

Account Statement : From _____/_____/_____ to _____/_____/_____

Bank Certificates : (Put (✓) mark on the required type)

Account Certificate

Account Balance Certificate in BDT

Tax Certificate against interest income on Account/ DPS/ FDR

Loan Outstanding Certificate

Loan Certificate for Tax purpose

Account Balance Certificate in Foreign Currency [BDT FC _____ Equivalent]

DPS Certificate for Tax purpose

Tax Certificate against Foreign Remittance

Foreign Currency Encashment Certificate

Sanchaypatra Issuance/ Interest Certificate

Inward Remittance Encashment Certificate

Addressing of the certificate: (Select one from the following)

<input type="checkbox"/> To whom it may concern	<input type="checkbox"/> To:
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I/We hereby authorize the bank to debit all applicable charges from my/our earlier mentioned transactional account.

J. Signature Style Change:

I/We wish to change the/a signature associated with my/our above mentioned transactional account and all other associated (deposit and loan) accounts. I/We hereby confirm that all instructions related to all my/our accounts and all cheques drawn on these accounts will bear this new signature from now on. I/We hereby request you to honor all previous dated cheque(s), with my previous signature style.

A set of signature cards bearing the new signature are enclosed and duly attested by me/us. The new signature is also attested as below:

_____ New Signature (1st Account Holder)	_____ Current Signature (1st Account Holder)
_____ New Signature (Joint Account Holder)	_____ Current Signature (Joint Account Holder)

N.B. All joint-account holders are required to sign regardless of mode of operations.

K. Cheque Stop Application:

Kindly arrange to stop payment against the following cheque(s) of mentioned account:

Details of the Instrument(s)

Specific Cheque
 Cheque Number: _____ Issue Date: ____/____/____ Amount: _____
 Beneficiary: _____

Range of Cheques:
 Cheque Serial (From Cheque number): _____ to cheque number: _____

Active chequebook

These stop payment instructions are issued because of the cheque(s) being:

Lost Stolen Burnt

Application submission time: _____ AM/PM

L. Cheque Stop Payment Cancellation:

Kindly make arrangements to cancel the stop payment instruction I/we had previously issued for the following cheque(s) on the mentioned account:

Specific Cheque:
 Cheque #: _____ Dated: ____/____/____ Amount: _____
 Payee: _____

Range of Cheques:
 From cheque #: _____ to cheque #: _____

Active chequebook

This stop payment cancellation instruction is issued on account of the cheque(s) being:

Retrieved (from loss or theft) Other (specify): _____

M. Cancellation of Pay Order:

Kindly make arrangements to cancel the below mentioned and attached "Pay Order" which was issued by debiting my account and refund the amount to the same account as the purpose was not served.

 Specific Cheque:

Amount (in figure): BDT _____ only

Amount (in words): BDT _____ only

Pay Order Number: _____ Issue Date: ____/____/ 20____

Favouring: _____

 Authorization for realization of charges

I/We hereby authorize the Bank to debit all applicable charges from the source account regarding this cancellation of Pay Order Instruction.

Terms and Condition**Automated Teller Machines (ATM)**

These terms and conditions apply to the operations and use of the automated teller machines ("ATMs" or ATM) of BRAC Bank Limited, Bangladesh (the "Bank" or "we" or "us") by a customer ("you") through a BRAC Bank Card ("VISA Card" or "BRAC Bank Card") as provided to you and replaced from time to time.

1. **ELIGIBLE ACCOUNT(S), WITHDRAWALS, AND DEPOSITS:** Using an ATM, you may withdraw Taka funds from your Taka current account, non-convertible current account, convertible current account, and savings account. You cannot withdraw or deposit foreign currency to your accounts nor can you access your foreign currency accounts using an ATM.
2. **WITHDRAWALS:** Your account(s) will be debited with the amount of any withdrawal, transfer and/or other transaction initiated by use of the BRAC Bank Card any applicable charges in respect thereof and in respect of the Card. You will maintain sufficient funds in your account for this purpose. You shall not be entitled to overdraw your accounts(s), unless prior overdraft arrangements have been made with the Bank.
3. **CASH/CHEQUE DEPOSITS:** Cash deposited through your ATM is your sole responsibility until or unless the Bank acknowledges receipt thereof and will only be credited to your account after verification receipt of the account amount by the Bank. Cheques Deposited through an ATM will be accepted for collection only, and the funds will not be available for withdrawal from your account until the cheques have gone through the cheque clearing system and the proceeds collected. The Bank shall have rights of lien and set-off over your account(s) for all amounts chargeable, deductible, and all outstanding, arising, as a result of your use of an ATM and/or for any loss or damages suffered by the Bank resulting from your use or misuse of ATM/Card.
4. **BRAC BANK CARD:** The ownership of a BRAC Bank Card issued by the Bank shall be used only by the person named on the Card. You are responsible for the safekeeping of the ATM Card and shall take all reasonable care in preventing damage to it. Your BRAC Bank Card is not transferable and cannot be pledged or charged as a security in any manner whatsoever. Your account will be charged for annual BRAC Bank Card issuance fees as well as replacement fees, in case of replacement of your ATM Card, at prevailing rates or as amended by BRAC Bank from time to time. The Bank reserves the right to cancel or refuse to issue, reissue, renew, or replace an ATM Card without giving any reason and without prior notice to you.
5. **PIN:** The Personal Identification Number ("PIN") issued to you for use with a BRAC Bank Card, and any changes in your pin that you make from time to time, are confidential and must not be disclosed to any third party under any circumstances or by any means. BRAC Bank Limited is no way be liable for any loss or misuse of your PIN and / or the Card and you shall be held liable for all loss and damage suffered by the Bank due to such loss or misuse of the PIN/Card.
6. **LOSS:** You are responsible for the safekeeping of the BRAC Bank Card, and shall exercise precaution to prevent damage, fraudulent or unauthorized use, loss or theft of ATM/card, and disclosure of your PIN (whether voluntary or involuntary) to third parties. The theft or other loss of possession of a BRAC Bank Card or unauthorized disclosure of a PIN must be reported to the Bank immediately and confirmed in writing as soon as possible during business hours. Notwithstanding any report, you are always responsible for all transactions carried out with the BRAC Bank Card. If a lost BRAC Bank Card is later found in your possession, it should be returned and surrendered to the Bank immediately. Bank will charge fees for replacement ATM Cards as applicable from time to time. Please note that you shall always be liable for any loss or unauthorized use of the Card/PIN as being the custodian of the same as per prevailing laws of the land.
7. **ACCESS TO ATM:** You shall have continuous access to ATMs. However, the Bank may decline or defer access to any ATM for repairs, routine maintenance, cash replenishment, or for any reason whatsoever if the Bank considers it unsafe or inexpedient to permit access to an ATM. These reasons also include any issues related to compliance with any statutory, judicial, or government order or regulation.
8. **RECORD OF TRANSACTION:** Any receipt or statement issued by an ATM at the times of withdrawal shall be conclusive, unless verified otherwise by the Bank. Any such verification shall likewise be final and conclusive. Any receipt or statement issued by an ATM at the time of deposit shall be conclusive ONLY when verified by the Bank either by crediting the account or otherwise in writing.
9. **WAIVERS:** The Bank may set limitations on individual transaction, including daily limits on cash withdrawals from time to time and without prior notification. All services may not be available at an ATM. The Bank reserves the right to add or remove ATMs or extend or limit the services at all times at an ATM, or to discontinue the ATM, or to discontinue the ATM service, without notice. The Bank will not be liable for any delay or failure to provide any service or to perform any obligation hereunder where such a delay or failure is attributed (whether directly or indirectly) to any malfunction of an ATM or an ATM Card, temporary insufficiency of funds, or any dispute with you, or to circumstances beyond its control. The Bank will not be liable for any consequential or indirect loss or damage, costs, or expenses whatsoever arising from, or related to, the use or delay in or inability to use any ATM or any BRAC Bank Card.
10. **TERMINATION:** We or you may terminate use of a BRAC Bank Card at any time, in which event you must immediately return the ATM Card to the Bank. No action, inaction, or omission by the Bank in connection with any ATM or ATM Card shall be deemed a waiver of its right under any of these terms and conditions.
11. **INDEMNITY:** You undertake to indemnify the Bank and to keep the Bank indemnified against all losses, claims, actions, proceedings, demands, damages, costs and expenses, incurred or sustained by the Bank of whatever nature and howsoever arising out of or in connection with the issuance or authorized or unauthorized use of any ATM or ATM Card, including but not limited to, the unauthorized use of an ATM or ATM Card; cash or cheques deposited through the ATM which upon verification are found not to be in accordance with the accompanying slip printed by the ATM; mutilated, counterfeit, or otherwise unacceptable notes; cheques which are inchoate or not signed or authorized by you; and for any reason funds which subsequently cannot be credited to your account.
12. **NOTICE:** Any notice sent to you by hand, post, registered post or couriered to the address registered with the Bank or to such other address as you may notify in writing shall be deemed to have been duly served to you in the usual course of post.
13. **CHANGE:** The Bank reserves the right to add to, delete and / or vary any of these terms and conditions without prior notice. Use of the ATM Card after the date upon which any change to these terms and conditions is to have effect will constitute acceptance, without reservation, by you of such a change. If you do not accept the change, the ATM Card must be returned to the Bank prior to the date upon which such a change will take effect.
14. **GOVERNING LAW:** These terms and conditions and every ATM transaction or dealing these under is governed by and construed in accordance with Bangladesh law. We and you agree to submit to the exclusive jurisdiction of the courts of Bangladesh.
15. **ACCEPTANCE:** I have read and accepted the above terms and conditions related to the ATM services provided by BRAC Bank Ltd. and agree to be bound by all subsequent changes or amendments to such terms and conditions.

Terms & Conditions: e-Statement

I/WE do hereby agree as follows:

- When I/we subscribe to e-Statement all my/our statements will be e-Statement and no paper statements shall be provided unless specifically asked for in writing and accepted by the BRAC Bank Limited.
- BRAC Bank Limited has the right at its sole discretion, to refuse this or any other application or stop the e-Statement service at any time without any prior notice to me /us and in that case. I/we will receive only paper statements.
- The Banks shall not be liable for any loss incurred or damage suffered by me/us or indirectly by reason of or in consequence of the e-Statement service.
- In case of no dispute about the contents or any entry in the account within 15 days from the date of receipt hence, the records of the Bank shall be conclusive evidence of the correctness of all debits and credits and balances of the account(s).
- This e-Statement service is provided entirely at my/our sole risk and in case of disclosure of the released statement, the Bank shall not be liable to me /us for any direct, indirect, special, incidental or consequential loss or damage which may arise in respect of this disclosure and/or delivery of this e-Statement service through the email address(s) stated.
- By subscribing to the e-Statement service. I/we agree and understand that I/we shall not be receiving hard copy statement(s) for any and all my/our accounts with the Bank.
- I/We understand that the e-Statement Service is free of charge; however the Bank reserves the right under its sole discretion to charge for the Service in the future after prior notification to me/us.
- BRAC Bank Limited does not guarantee the delivery of any email notification, nor liability for losses or damages arising from non-delivery, delayed or misdirected notifications. Factors affecting these email notifications are solely between me/us and a Third Party that I/we designated, such as an Internet Service Provider and Phone company. BRAC Bank Limited does not make any representations or warranties whatsoever with regard to Third Party Service Providers products or services. Likewise, BRAC Bank Limited makes no warranty of any kind, express or implied that my/our e-Statements delivery will be uninterrupted or error free. BRAC Bank Limited does not or cannot warrant that it would operate without error, or that e-Statement be held liable for any technical, hardware or software failure of any kind, any interruption in the availability of their service, any delay in operation or transmission, any incomplete or garbled transmission, computer virus, loss of data or other similar loss. To the extent BRAC Bank Limited may have breached any term of this consent and agreement. I/we agree that my/our sole remedy is to discontinue use of this service.
- I/We hereby affirm and acknowledge that BRAC Bank Limited may change the terms and conditions of e-Statements at any time. If I/we do not wish to accept the change, I/we may terminate and discontinue to receive e-Statements with prior notification to BRAC Bank Limited. BRAC Bank Limited can terminate the e-Statement services and can revert to printed mailed statements for any reason at any time.

Terms & Conditions: SMS Banking

- This Application Form must be sent directly to BRAC Bank and NOT by facsimile. The Bank will require five working days after receiving the SMS Banking application Form for activation of the service.
- In case of bank account, BRAC Bank will accept application forms signed by the authorized signatories of the account only.
- For PUSH service, BRAC Bank will use Mobile Phone Service Provider's Short Message Service (SMS) to send the financial information related to a corresponding account.
- For PULL service the account holder upon receiving application will be able to obtain a range of financial information related to account by typing a pre-defined key letter as a message in the Mobile Phone and then sending this message to a prescribed SMS number of Mobile Phone Service Provider. For this service, regular SMS charges of Mobile Phone Service Provider will apply.
- The account holder is solely responsible for the misuse of SMS Banking services and also to maintain the confidentiality of his/her financial information by ensuring safe holding of the mobile phone/connection assigned to SMS Banking Service provided by BRAC Bank. If the mobile phone/connection is lost, stolen or sold to another individual, the account holder shall immediately notify the Bank by calling 16221 and cancel the SMS Banking service. BRAC Bank shall not be responsible for any distribution malfunction in SMS Banking Service due to any failure on the part of the BRAC Bank Mobile phone service Provider.
- The laws of Bangladesh shall govern these terms and conditions.
- The Bank may receive and/or change any of the Terms & Conditions at any time with notice to you but does not require any consent.
- To provide SMS Banking Service BRAC Bank will collect service charge from the corresponding account. BRAC Bank may revise and/or change the service charge at any point of time.

Authorize & Agree:

- I/We have authorized the below instructions.
- I/We both agree to the relevant Terms, Conditions and Clauses mentioned in this form and overleaf.
- I/We hereby authorize the Bank to debit all applicable charges from my/our mentioned transactional account.
- I/We hereby mandate the authority that in the event of my/our death(s) the Nominee shall receive /draw the amount of deposits in my/our mentioned account.
- I/We hereby confirm that all instructions related to all my/our accounts and all cheques drawn on these accounts will bear this new signature from now on.
- I/We declare that, the above mentioned information provided by me/us is correct.
- If I/we can't collect chequebook/ATM card/PIN/any banking instruments within two months, bank will have the right to destroy those without any further notification.
- I/we furnish the Tax Identification Number (TIN) related documents and hereby declare that the information mentioned therein is authentic. I/we also indemnify that if any discrepancy occurs or if the TIN is found to be invalid by the Tax Authority I/we will be solely responsible for the same.
- I/We hereby agree to the above terms and conditions and authorize BRAC Bank to provide financial information relating to my/our BRAC Bank Account through Short Message Service (SMS) of Mobile Phone Service Provider.
- I/we hereby confirm that the information provided above is correct. I/we also agree to the Terms & Conditions of e-Statement (narrated on the back side of this page).
- I/we acknowledge that the cheque(s) are not placed at anywhere or I/we have not handover the cheque to anyone. Bank shall not responsible in future regarding the stop payment. Payment against the above will be stopped if the Bank has reasonable opportunity to act on this order. I/we hereby authorize the bank to debit all applicable charges from my/our mentioned transactional account.
- I/We hereby declare that I/We am/are aware of the Terms and Conditions relating to use of BRAC Bank card and I/we hence undertake that I/we shall abide by the said Terms and Conditions and further covenant to hold and keep BRAC Bank Limited harmless and indemnified for all losses or damages suffered or to be suffered by BRAC Bank arising out of use or misuse of the CARD and/or my/our failure to comply with the said Terms and Conditions.
- I/we acknowledge that my/our previously issued stop payment instruction against the above will be cancelled if the Bank has reasonable opportunity to act on this order. I/we hereby authorize the Bank to debit all applicable charges from my/our mentioned transactional account.

Account Holder Signature:

I/We have authorized the above instruction(s) and I/We agree to terms & conditions in this form and overleaf

1st Account Holder's Signature

2nd Account Holder's Signature

Call Back Confirmation Details

Communicated with Mr/Ms. _____ at _____ (Contact Number) on ___ : ___ (time) ___/___/___ (date) by
 _____ (Staff Name), PIN _____ Sign _____

Bank Use Only (Please Do Not Write Below This Line)**For Branch:**

- | | |
|---|--|
| <input type="checkbox"/> All Signs Verified | |
| <input type="checkbox"/> E-mail & Contact number are checked, confirmed & updated in internet Banking/Finacle | |
| <input type="checkbox"/> Personal and Account information matched with Bank records | |
| <input type="checkbox"/> Standing Instruction Cancelled | <input type="checkbox"/> Interest Paid (if applicable) |
| <input type="checkbox"/> Deposit/Loan Accounts Checked | <input type="checkbox"/> Locker Facility Checked |
| <input type="checkbox"/> Zero Balance Confirmed | <input type="checkbox"/> ATM/Debit Card Destroyed |
| <input type="checkbox"/> Unused Cheques Destroyed | <input type="checkbox"/> Mode of Operations Checked |
| <input type="checkbox"/> Account checked for Link Account | <input type="checkbox"/> Form sent to Operation |
| <input type="checkbox"/> Form sent to IT for PIN | <input type="checkbox"/> Transaction ID : _____ |
| <input type="checkbox"/> P.O. Receipt Attached | <input type="checkbox"/> Amount credited to source account |

Confirmed:

- | | |
|---|--|
| <input type="checkbox"/> Physical Presence | <input type="checkbox"/> Signature |
| <input type="checkbox"/> Supporting Document | <input type="checkbox"/> Contact Details |
| <input type="checkbox"/> Charge Realized of BDT _____ (including 15% Vat) | |

Prepared By_____
Checked By_____
Authorized signature

N.B. All joint-accountholders are required to sign regardless of mode of operation.

*Seal is mandatory for Business Account for cheque stop

Bank Use Only (Operations)**For Operation:**

- Account is activated following due process
 Valid photo ID is available in Bank record & enclosed with the form
- Bank Account No.
 Debit Card
 Credit Card
 Supporting documents checked and found ok (if attached)
 Hardware/Software Token Serial Number:

System Updated:

- Card issued Card re-issued Card serial

Received By_____
Implemented By_____
Verified By