

NON INDIVIDUAL ACCOUNT OPENING FORM

Please complete all details in CAPITAL letters and strike out the fields/boxes which are not applicable.

Bank Use Only	
Account Number:	<input type="text"/>
CIF:	<input type="text"/>

The Manager
BRAC Bank Limited

Date

Branch

Dear Sir,

I/we are applying to open the following account in your branch. My/our, organization and Account's detailed information are given below:

Account Information

1. Account Title (বাংলায়) :	<input type="text"/>
In English (Block Letters) :	<input type="text"/>
2. Type of Concern :	<input type="checkbox"/> Proprietorship <input type="checkbox"/> Partnership <input type="checkbox"/> Joint Venture <input type="checkbox"/> Private Ltd <input type="checkbox"/> Public Ltd <input type="checkbox"/> Govt. Organization <input type="checkbox"/> Semi Govt. Org. <input type="checkbox"/> Trust <input type="checkbox"/> NGO <input type="checkbox"/> Club/Society <input type="checkbox"/> Educational Institution <input type="checkbox"/> Religious Establishment <input type="checkbox"/> Others
3. Type of Account :	<input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> SND <input type="checkbox"/> FC <input type="checkbox"/> Others
4. Currency :	<input type="checkbox"/> Taka <input type="checkbox"/> USD <input type="checkbox"/> EURO <input type="checkbox"/> Pound <input type="checkbox"/> Others
5. Mode of Operation :	<input type="checkbox"/> Singly <input type="checkbox"/> Jointly <input type="checkbox"/> Either or Survivor <input type="checkbox"/> Other
6. Purpose of Account :	<input type="text"/>

7. Address

a. Registered Address:

<input type="text"/>					
Upazila/Thana	<input type="text"/>	City/District	<input type="text"/>	Division	<input type="text"/>
Nearest Landmark	<input type="text"/>	Country	<input type="text"/>	Mobile	<input type="text"/>
Fax	<input type="text"/>	E-mail	<input type="text"/>		

b. Business/Office Address:

<input type="text"/>					
Upazila/Thana	<input type="text"/>	City/District	<input type="text"/>	Division	<input type="text"/>
Nearest Landmark	<input type="text"/>	Country	<input type="text"/>	Mobile	<input type="text"/>
Fax	<input type="text"/>	E-mail	<input type="text"/>		

c. Factory/Industry Address:

<input type="text"/>					
Upazila/Thana	<input type="text"/>	City/District	<input type="text"/>	Division	<input type="text"/>
Nearest Landmark	<input type="text"/>	Country	<input type="text"/>	Mobile	<input type="text"/>
Fax	<input type="text"/>	E-mail	<input type="text"/>		

Mailing Address :	<input type="checkbox"/> a <input type="checkbox"/> b <input type="checkbox"/> c				
8. Trade License No :	<input type="text"/>	Expiry Date	<input type="text"/>	Issuing Authority	<input type="text"/>
9. Registration No :	<input type="text"/>	Date	<input type="text"/>		
10. Registration Authority & Country:	<input type="text"/>				
11. Electronic TIN :	<input type="text"/>				

<input type="text"/>	<input type="text"/>	<input type="text"/>
Applicant's Signature with Seal and Date	Applicant's Signature with Seal and Date	Applicant's Signature with Seal and Date

12. VAT Reg. No/BIN :

13. Nature of Business Related Info.:

a. Type: <input type="checkbox"/> Trading <input type="checkbox"/> Service <input type="checkbox"/> Manufacturing	b. Product/Service Type			
c. No. of Employees (full time and contractual)	d. Annual Turnover	e. Net Assets	f. Others	

14. Other Bank Information :

Account in any other bank: Yes No

Name of Bank	Account Number	Branch	Account Title	Type of Account
(a)				<input type="checkbox"/> Deposit <input type="checkbox"/> Loan <input type="checkbox"/> Other
(b)				<input type="checkbox"/> Deposit <input type="checkbox"/> Loan <input type="checkbox"/> Other
(c)				<input type="checkbox"/> Deposit <input type="checkbox"/> Loan <input type="checkbox"/> Other
(d)				<input type="checkbox"/> Deposit <input type="checkbox"/> Loan <input type="checkbox"/> Other
(e)				<input type="checkbox"/> Deposit <input type="checkbox"/> Loan <input type="checkbox"/> Other

15. Introducer's Information :

Name				Signature of Introducer with Date: (Introducer's signature & contact no should be verified by Bank official with PIN)
Account Number	Branch			
Phone	Mobile			
Relationship with A/C holder				

16. Sister Concern(s)/Allied :

(a)	(b)
(c)	(d)

17 (a). Personal Information :

Date

Customer/Proprietor/Signatory Name :											
Relationship with this AC :	<input type="checkbox"/> 1st Applicant	<input type="checkbox"/> 2nd Applicant	<input type="checkbox"/> 3rd Applicant	<input type="checkbox"/> Director	<input type="checkbox"/> Partner						
	<input type="checkbox"/> Proprietor	<input type="checkbox"/> Minor	<input type="checkbox"/> Guardian	<input type="checkbox"/> Attorney Holder	<input type="checkbox"/> Signatory						
	<input type="checkbox"/> Trustee	<input type="checkbox"/> Beneficial Owner	<input type="checkbox"/> Others								
Percentage of Partnership : (In case of Partnership Business)											
Father's Name :					Mother's Name						
Spouse Name :					Date of Birth	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Gender (Please tick) :	<input type="checkbox"/> Male	<input type="checkbox"/> Female	Occupation (designation)								
Place of Birth :					Country of Birth						
Nationality :					NID No						
Passport No :			Issue Date	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
			Expiry Date	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Birth Certificate No :					E-TIN						
Driving License No :			Expiry Date	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Others
Residence Status :	<input type="checkbox"/> Resident	<input type="checkbox"/> Non-Resident									

Present Address:

				Upazila/Thana	
City/District	Division	Postal Code	Country		

Permanent Address:

				Upazila/Thana	
City/District	Division	Postal Code	Country		

Applicant's Signature with Seal and Date	Applicant's Signature with Seal and Date	Applicant's Signature with Seal and Date
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Office Address:

					Upazila/Thana	
City/District		Division		Postal Code		Country

Contact Info:

Telephone:		Office		Mobile		Fax		E-mail	
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In Case of Emergency Contact Person:

Name:			Address						
Telephone:		Office		Mobile		Fax		E-mail	

Credit Card Information:

Issuing Company:		<input type="checkbox"/> Visa	<input type="checkbox"/> Mastercard	<input type="checkbox"/> AMEX	<input type="checkbox"/> JCB	<input type="checkbox"/> Diners	<input type="checkbox"/> Others	Credit Limit:	
Issuing Company:		<input type="checkbox"/> Visa	<input type="checkbox"/> Mastercard	<input type="checkbox"/> AMEX	<input type="checkbox"/> JCB	<input type="checkbox"/> Diners	<input type="checkbox"/> Others	Credit Limit:	

17 (b). Personal Information (in case of partnership) :Date

D	D	M	M	Y	Y	Y	Y
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Customer/Proprietor/ Signatory Name :																				
Relationship with this AC :	<input type="checkbox"/> 1st Applicant	<input type="checkbox"/> 2nd Applicant	<input type="checkbox"/> 3rd Applicant	<input type="checkbox"/> Director	<input type="checkbox"/> Partner															
	<input type="checkbox"/> Proprietor	<input type="checkbox"/> Minor	<input type="checkbox"/> Guardian	<input type="checkbox"/> Attorney Holder	<input type="checkbox"/> Signatory															
	<input type="checkbox"/> Trustee	<input type="checkbox"/> Beneficial Owner	<input type="checkbox"/> Others																	
Percentage of Partnership : (In case of Partnership Business)																				
Father's Name :				Mother's Name																
Spouse Name :					Date of Birth	D	D	M	M	Y	Y	Y	Y							
Gender (Please tick) :	<input type="checkbox"/> Male	<input type="checkbox"/> Female	Occupation (designation)																	
Place of Birth :				Country of Birth																
Nationality :				NID No																
Passport No :			Issue Date	D	D	M	M	Y	Y	Y	Y	Expiry Date	D	D	M	M	Y	Y	Y	Y
Birth Certificate No :				E-TIN																
Driving License No :			Expiry Date	D	D	M	M	Y	Y	Y	Y	Others								
Residence Status :	<input type="checkbox"/> Resident	<input type="checkbox"/> Non-Resident																		

Present Address:

					Upazila/Thana	
City/District		Division		Postal Code		Country

Permanent Address:

					Upazila/Thana	
City/District		Division		Postal Code		Country

Office Address:

					Upazila/Thana	
City/District		Division		Postal Code		Country

Contact Info:

Telephone:		Office		Mobile		Fax		E-mail	
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In Case of Emergency Contact Person:

Name:			Address						
Telephone:		Office		Mobile		Fax		E-mail	

Credit Card Information:

Issuing Company:		<input type="checkbox"/> Visa	<input type="checkbox"/> Mastercard	<input type="checkbox"/> AMEX	<input type="checkbox"/> JCB	<input type="checkbox"/> Diners	<input type="checkbox"/> Others	Credit Limit:	
Issuing Company:		<input type="checkbox"/> Visa	<input type="checkbox"/> Mastercard	<input type="checkbox"/> AMEX	<input type="checkbox"/> JCB	<input type="checkbox"/> Diners	<input type="checkbox"/> Others	Credit Limit:	

Applicant's Signature with Seal and Date	Applicant's Signature with Seal and Date	Applicant's Signature with Seal and Date
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18. Nominee Information: (Proprietorship Only)

*Additional Nominee Form may be used in case of more than one nominee

Nominee Name																			
Father's Name																			
Mother's Name																			
Spouse Name																			
Date of Birth		Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female																
Present Address																			
Permanent Address																			
Occupation		Nationality						NID No											
Passport No		Issue Date	D	D	M	M	Y	Y	Y	Y	Exp. Date	D	D	M	M	Y	Y	Y	Y
Birth Certificate No						E-TIN													
Driving License No		Expiry Date	D	D	M	M	Y	Y	Y	Y	Others								

Nomine Photo to be
attested by A/C
Holder

Contact Info:

Telephone:		Office		Mobile		Fax		E-mail	
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Relationship with A/C Holder :		Share of Nomination	
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In the event the nominee so authorized remains a minor at the time of A/C holder's death; information of Legal Guardian of the nominee [Bank Act 1991, 103 (2)]:

Name of Guardian																			
Father/Husband's Name:								Date of Birth	D	D	M	M	Y	Y	Y	Y			
Present Address																			
Permanent Address																			
Nationality						NID No													
Passport No		Issue Date	D	D	M	M	Y	Y	Y	Y	Exp. Date	D	D	M	M	Y	Y	Y	Y
Birth Certificate No						E-TIN													
Driving License No		Expiry Date	D	D	M	M	Y	Y	Y	Y	Others								

Contact Information:

Telephone		Mobile		Email	
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Relationship with Nominee:					
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19. Other Services:

VISA Debit Card Facility (proprietorship only)	: <input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> TARA Debit Card for females only
Name to be Printed in the Card :	
Cheque Book	: <input type="checkbox"/> YES <input type="checkbox"/> NO
SMS Banking	: <input type="checkbox"/> YES <input type="checkbox"/> NO (proprietorship only) Mobile <input type="checkbox"/> (Must be registered in own name)
E-statement	: <input type="checkbox"/> YES <input type="checkbox"/> NO Email for e-statement <input type="checkbox"/>

20. Monthly Transaction Profile

Monthly Turn Over	:	
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DEPOSITS:

Deposit Type	No. of Transactions	Highest Amount (For Individual Transaction)	Total Amount
Cash Deposit (including online)			
Fund Transfers/Instruments			
Foreign Remittance			
Earning from Export			
Others			
Deposit/Transfer from BO (Capital Market) AC			
Total Probable Deposit			

WITHDRAWALS:

Withdrawal Type	No. of Transactions	Highest Amount (For Individual Transaction)	Total Amount
Cash Withdrawal (including online, ATM)			
Fund Transfers/Instruments)			
Outward Foreign Remittance			
Expenses through Import			
Others			
Deposit/Transfer to BO (Capital Market) AC			
Total Probable Withdrawal			

Initial Deposit:

Cash		Cheque		Cheque No	
Drawee Bank		Source of Fund			

I/we, the undersigned, hereby confirm that this transactional profile truly represents the transactions arising out of the normal course of business of my/our organization which is a legitimate source of earnings. I/we also confirm to revise our transaction profile and submit it to you, if necessary from time to time.

1. Applicant's Signature with Date:

Name :
Designation:

3. Applicant's Signature with Date:

Name :
Designation:

2. Applicant's Signature with Date:

Name :
Designation:

4. Applicant's Signature with Date:

Name :
Designation:

21. Customer Declaration Form:**ACCOUNT OPENING FORM**

The Information I/we have provided in the Account Opening Form to open the AC is correct	<input type="checkbox"/> YES	<input type="checkbox"/> NO	<input type="checkbox"/> Not Applicable
I am aware of the interest rate, rules & regulations to receive interest	<input type="checkbox"/> YES	<input type="checkbox"/> NO	<input type="checkbox"/> Not Applicable

REGARDING INTEREST, FEES & CHARGES ASSOCIATED WITH THE ACCOUNT

I am aware of all the Fees and Charges related to this account	<input type="checkbox"/> YES	<input type="checkbox"/> NO	<input type="checkbox"/> Not Applicable
I am aware of the interest rate, rules & regulations to receive interest	<input type="checkbox"/> YES	<input type="checkbox"/> NO	<input type="checkbox"/> Not Applicable

REGARDING SUBMISSION OF REQUIRED DOCUMENTS

Completed Account Opening Form (duly attested by the introducer)	<input type="checkbox"/> YES	<input type="checkbox"/> NO	<input type="checkbox"/> Not Applicable
Copy of Photo ID	<input type="checkbox"/> YES	<input type="checkbox"/> NO	<input type="checkbox"/> Not Applicable
Recent photo of the Signatories duly attested by the introducer (2 copies)	<input type="checkbox"/> YES	<input type="checkbox"/> NO	<input type="checkbox"/> Not Applicable
Copy of Photo ID of Signatories/Partners	<input type="checkbox"/> YES	<input type="checkbox"/> NO	<input type="checkbox"/> Not Applicable
Personal information form for Signatories/Partners	<input type="checkbox"/> YES	<input type="checkbox"/> NO	<input type="checkbox"/> Not Applicable
Recent photo of the Nominee duly attested by the AC holder (2 copies) *for proprietorship only	<input type="checkbox"/> YES	<input type="checkbox"/> NO	<input type="checkbox"/> Not Applicable
Copy of TIN Certificate	<input type="checkbox"/> YES	<input type="checkbox"/> NO	<input type="checkbox"/> Not Applicable
Copy of Trade License	<input type="checkbox"/> YES	<input type="checkbox"/> NO	<input type="checkbox"/> Not Applicable
Copy of Memorandum/Partnership deed (if available)	<input type="checkbox"/> YES	<input type="checkbox"/> NO	<input type="checkbox"/> Not Applicable
Resolution of the partners for operation of the accounts	<input type="checkbox"/> YES	<input type="checkbox"/> NO	<input type="checkbox"/> Not Applicable
FATCA form	<input type="checkbox"/> YES	<input type="checkbox"/> NO	<input type="checkbox"/> Not Applicable
Others	<input type="checkbox"/> YES	<input type="checkbox"/> NO	<input type="checkbox"/> Not Applicable

I/we declare that the bank representative has explained to me/us regarding all the charges, rules & regulations and other information related to my/our account and accordingly I/we have decided to open an account in BRAC Bank Limited. I/we also declare that I/we have not given cash/bearer Cheque to any representative to open the account without receiving any Bank receipt

Applicant's Signature with Seal and Date	Applicant's Signature with Seal and Date	Applicant's Signature with Seal and Date
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22. TERMS AND CONDITIONS (Non Individual including Proprietorship):

This is an agreement between Accountholder's (the "Customer") and BRAC Bank Limited ("BBL" or "the Bank") setting forth the terms and conditions for each account of the customer with BBL. In consideration of the Bank opening an account, the Customer by signing the Account Opening Form (AOF) or by using an account, agrees to be bound by these terms and conditions, as amended by BBL from time to time.

1. Governing Laws: These terms and conditions are applicable to the Bank's customers (existing and new) and governed by the laws, rules and regulations of Bangladesh Bank and policies and guidelines of the Bank in accordance with the laws of the land.

2. Acceptance of Rules: Any person opening an account shall be deemed to have read, understood, and accepted the terms and conditions herein governing the account.

3. Bank Accounts: (a) Information about Customers: Bank shall not provide any services to customers engaged in illegal activities affecting the welfare of the society. Bank shall therefore obtain full information of the customer which is true and correct. The Customer agrees to provide the Bank such information, particulars and documents as the Bank may require from time to time in connection with the Customer's financial condition, background and dealings with banks and businesses. The Customer confirms that all information, particulars and documents that the customer provides are true, correct and complete and that if there is any change to the information provided, the Customer will immediately inform the Bank in writing. The Customer authorizes the Bank to obtain any information that the Bank considers necessary from other banks, organizations and the sources that provide information relating to the customer's financial condition. It is the Bank's policy to maintain confidentiality of customer information. However the laws and regulations in Bangladesh may require disclosure of customer information to Government organizations, regulatory organizations such as the Bangladesh Bank, any person to whom the bank is required or authorized by law or court order to make such disclosure, to any bank or financial institution with which the customer has dealings; regardless of whether the recipient in each case is located in Bangladesh or in another country, and regardless of whether such information will, following disclosure, be held, processed, used or disclosed by such recipient in Bangladesh or another country. The Bank may also consider sharing customer information in a way that it considers most suitable with other organizations to improve banking services. The customer authorizes the Bank to disclose or share information at the sole discretion of the Bank and indemnify the Bank from any accidental disclosure of information during the process of printing, transportation and filing of information.

(b) Fees: The Bank shall be entitled without notice to levy or impose fees and other charges and expenses (including collection fees and legal expenses) as per Bank's schedule of charges in respect of any account or in respect of any banking facility provided to the customer by the Bank and to debit the relevant account (s) in accordance with the Bank's normal banking procedure. Such charges are not refundable upon termination of any or all of customers account(s).

(c) Credits to the Account: The Bank acts only as the collecting agent and assumes no responsibility for the realization of any items disposed with the Bank for collection. Thus, proceeds of cheques or other instruments deposited are not available for withdrawal until collected by the Bank. The Bank reserves the right to debit any account that may have been inadvertently credited with an item subsequently unpaid on collection.

(d) Issue and Safety of Cheques: Cheques will only be issued to a Customer when all documentation considered necessary by the Bank has been obtained. It is the responsibility of the account holders to ensure that cheques in their possession are kept in secured place. The customer must at all times exercise due care to prevent cheques, payment orders or other order of instruments from coming into the possession of unauthorized persons and to prevent cheques, payment orders or other order of instruments or instructions 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 customer or any other person. Any loss of cheques, payment orders or other orders or instrument must be immediately reported to the Bank and confirmed in writing without delay.

(e) Closure of Accounts: The Bank reserves the right to close any account or related service 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 Bank shall pay to the customer all available and finally collected balances after all dues to the Bank have been recovered / realized at the time of the closure of the account.

(f) Minimum Balance and Interest Payment: The minimum average monthly balance as prescribed by the Bank from time to time is required to be maintained in Current, Savings and other accounts. The Bank reserves the right to change the minimum balance requirement. If the balance falls below the required minimum for the period, the Bank may not credit any interest for that period.

(g) Periodic Statements and Advices: The customer shall be provided with account statement on half yearly basis. The customer is required to promptly notify the Bank of the failure to receive an expected statement or advice. If the account holder does not bring the errors, discrepancies or irregularities to the notice of the Bank in writing within fifteen (15) calendar days after the mailing of the statement or advice, it will be construed that the transaction shown on the account statement or advice are correct and complete.

(h) Deposits, Withdrawals and Banking Facilities: The Bank shall meet its obligation exclusively at the branch office where the account is maintained by the customer. When, appropriate telecommunication is possible, deposit or withdrawal of money may be made at any of the Bank's branches in Bangladesh subject to the terms and conditions of the Bank. The Customer shall ensure that there are sufficient funds (or pre-arranged credits) for the Bank to honor cheques presented to the Bank. The Bank may, at its, sole discretion carry out the instruction notwithstanding such inadequacy and may do so without seeking prior approval from or notice to the customer and the customer shall be responsible to repay the resulting overdraft, advance or credit thereby for all related charges.

(i) Suspicious Transaction: The Bank may refuse to proceed any transaction on any account of the customer if the Bank suspects fraud or illegality therein. The decision of the Bank with regards to whether the transaction is or is likely to be involved a fraud or irregularity shall be final and conclusive and binding on the customer.

(j) Instruments Deposited: The Bank will not accept stale or post-dated instrument for deposit. The Bank may refuse to accept an instrument payable to "Cash" if the instrument is not payable to "bearer". The Bank will refuse to accept an instrument for deposit if the payee's name is not identical to the name of the customer in the Bank's record.

(k) Orders to Stop Payment or Amend Instruction: A customer may place a stop payment order for a cheque in writing. The Bank will not make the payment if it has reasonable opportunity to act on such order.

(l) Guarantor's Liability: In case of default of any loan with the bank, the bank preserves the right to deduct the outstanding amount from the account of such accountholder/customer, who is a guarantor in the said loan with the bank.

(m) Nominee (in case of proprietorship): In the event of the death of a customer, the nominee shall receive /draw the amount of deposit held by the Bank in the customer's account. In the event, the nominee is a minor, at the time of the customer's death; the legal guardian is authorized to receive/draw the amount of deposit held by the Bank, in the customer's account. In the event there is no nominee, the account will be frozen until the legal successors to the deceased is appointed/determined by the relevant Court of Law.

(n) Service Disruption: The customer agrees that the Bank will not be liable for any loss or any damage if it is unable to provide services in connection with any customer accounts due to postal, courier, electrical, mechanical, telecommunication or computer failure or an act of God, catastrophe, war, civil or industrial disturbance.

(o) No Liability of Loss: The customer agrees that the Bank will not be liable for any loss, damage or liability incurred by the customer in connection with any of its account with or services provided or agreed to be provided by the Bank or in action on part of the Bank or any of its officers, agents, employees and representatives. The customer agrees not to hold the Bank liable for any loss or damage arising from: (A) non-discovery of any forgeries or frauds, except to the extent that the Bank has acted with gross negligence, (B) the Bank closing the customer's account for whatever reason whatsoever, (C) directly or indirectly, the error, failure negligence, act or omission, or any other person, system, institution or payment infrastructure.

(p) Indemnity: The customer shall keep the Bank indemnified at all times against all losses, costs, damages, expenses (including legal fees), claims or demands arising in any way in connection with the customer's accounts or in enforcing these terms and conditions and in recovering of any amount due to the Bank or incurred by the Bank in legal proceedings of whatever nature.

(q) Waiver: No forbearance negligence or waiver by the Bank in enforcement of any to these terms and conditions shall prejudice the Bank's right to enforce the same thereafter. No waiver by the bank shall be effective unless it is in writing and duly signed by the authorized signatories of the Bank.

(r) Variations: The bank reserves the right to alter or amend these terms and conditions at any time by giving not less than fourteen (14) days notice to the customer spacing the effective date of amendment. If the customer uses any banking facility after the effective date of the amendment, the customer shall be deemed to have received notice of the amendment and to have consent to such amendment and decided to continue to use the banking facilities upon the revised terms and conditions. The customer further acknowledges that in the event of any changes being communicated to him/her, the bank is not obliged to obtain the customer's signature for receipt of such communication.

4. Debit Card: These terms and conditions apply to the operation and use of "BRAC Bank Visa/MasterCard Debit Card" (hereinafter referred to as the "Debit Card") by the customer as provided to him/her and replaced from time to time.

(a) Withdrawals: Using the Debit Card, customer can withdraw Taka from Taka current and savings account but cannot access his/her foreign currency account to withdraw foreign currency. Customer's account(s) will be debited with the amount of any withdrawal, transfer and/or other transaction initiated by use of the Debit Card and any applicable charges in respect thereof and in respect of the Card. Customer will maintain sufficient funds in his/her accounts for this purpose. Without prior overdraft arrangement, customer cannot overdraw from his/her account.

(b) Ownership: The Bank vests the ownership of the Debit Card on the customer (the person named on the Debit Card). Customer is responsible for safe keeping and preventing damage to it through reasonable care. Customer can neither transfer nor pledge/charge the Debit Card in any manner whatsoever. Customer shall be charged with annual Debit Card issuance fees, replacement fees (if replaced) at prevailing rates or at rates amended by Bank time to time. The Bank reserves the right to cancel or refuse to issue/reissue/renew/replace Debit card without giving any reason and prior notice.

Applicant's Signature with Seal and Date

Applicant's Signature with Seal and Date

Applicant's Signature with Seal and Date

(c) PIN: PIN of the Debit Card and any change thereof is strictly confidential and must not be disclosed to any third party under any circumstances whatsoever. Customer shall exercise all precautions to prevent damage, fraudulent or unauthorized use, loss or theft of Debit Card and disclosure of his/her PIN (whether voluntary or involuntary) to third parties and if he/she fails to do so he/she shall be solely responsible for any such occurring as being the custodian of the same as per prevailing laws of the land. BBL shall not be liable in any manner for any loss, or unauthorized use or misuse of Debit Card/PIN and any loss thereof and customer shall be held liable for all losses and damage suffered by BBL due to such misuse of Card/PIN or loss.

(d) Reporting: The theft/loss of possession of Debit Card or unauthorized disclosure of PIN must be reported to the Bank immediately and confirmed in writing as soon as possible during business hours. Despite any report, the customer is always responsible for all transactions carried out with his/her Debit Card. If a lost Debit Card is later found in the customer's possession, it should be surrendered to the Bank immediately.

(e) Automated Teller Machines (ATM): The customer shall have continuous access to ATMs or at such times as notified by the Bank. However, the Bank may decline or defer access to any ATM for repairs, routine maintenance, cash replenishment, or for any reason whatsoever including compliance with any statutory judicial, or government order or regulation, if the Bank considers it unsafe or inexpedient to permit access to an ATM. Any receipt/statement issued by ATM after withdrawal is conclusive, but if otherwise verified by the Bank, such verification shall be final. Waivers: The bank may set limitations on individual transactions including daily cash withdrawals limits from time to time and without prior notification. All services may not be available at an ATM. The Bank reserves to add or remove ATMs, 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 Debit Card, temporary insufficiency of funds, or any dispute with the customer, 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 Debit Card.

(f) Termination: BBL or customer may terminate use of a Debit Card at any time, in which event customer must immediately return Debit Card to BBL. No action, inaction, or omission by the Bank in connection with any ATM or Debit Card shall be deemed a waiver of its right under any of these terms and conditions.

(g) Notice: Any notice sent to the customer by hand, post or couriered to the address registered with the Bank or to such other address as the customer may notify in writing shall be deemed to have been duly served on him/her in the usual course of post.

5. SMS Banking: This Application Form must be sent directly to BRAC Bank Limited 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 PRAPTI 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 service Provider. For this service, regular SMS charges of Mobile Phone Service provider will apply. The account holder is solely responsible to stop 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. The account holder hereby agrees that BRAC Bank shall not be responsible for any disruption in SMS Banking Service due to any mechanical failure on the part of BRAC Bank/Mobile phone service Provider. The laws of Bangladesh shall govern these terms and conditions. The Bank may revise and/or change any of the Terms & conditions at any time with notice to the customer but does not require any consent. For providing 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.

6. E-statement: (a) Upon subscription to e-statement, the customer's statement will be e-statement and no paper statements shall be provided unless specifically asked for in writing and accepted by the Bank.

(b) BBL has sole discretion to refuse subscription or stop the e-statement service at any time without prior notice for any reason in which case the customer will receive paper statement.

(c) BBL shall not be liable for any loss incurred or damage suffered by the customer directly or indirectly by reason of or in consequence of the e-statement service or for any technical, hardware or software failure of any kind, any interruption in the availability of the service, any delay in operation or transmission, any incomplete or garbled transmission, computer virus, loss of data or other similar loss.

(d) The e-statement shall be conclusive evidence of the correctness of all debits and credits and balances of the account(s). In case of any dispute about the contents or any entry in the account, the customer shall notify BBL within 15 days from the date of receipt thereof.

(e) The statement is provided entirely at the customer's sole risk. In case of disclosure of the released statement, BBL shall not be liable 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.

(f) The e-Statement service is free of charge. However BBL may charge for the Service in the future after prior notification.

(g) BBL does not guarantee the delivery of any email notification. BBL is not liable for losses or damages arising from non-delivery, delayed or misdirected notifications which are concerns of Internet Service Provider and Phone Company. BBL does not make any representations or warranties (expressed or implied) whatsoever with regard to services of third parties and that e-statement delivery and operation will be uninterrupted or error free.

(h) The customer may discontinue receiving e-statement with prior notification from BBL.

7. Changes of Terms and Conditions: The Bank may at any time as it deems necessary add/amend/delete the present terms and conditions. Bank may give notice of such change where it considers appropriate to the account holder(s) by ordinary mail.

Signing Authority and Acceptance of Terms and Conditions: I/we have signed the application form as a token of acceptance of the aforesaid terms and conditions. I/we, hereby declare that the above mentioned information are correct and I/we shall provide any further information that is required. I/We hereby also acknowledge that I/we have read, understood and agreed to the Terms & conditions governing Non-Individual's Accounts for SME Banking and all other products as indicated above with BRAC Bank Limited.

1. Applicant's Signature with Date:

Name :

Designation:

2. Applicant's Signature with Date:

Name :

Designation:

3. Applicant's Signature with Date:

Name :

Designation:

4. Applicant's Signature with Date:

Name :

Designation:

Bank's Use Only [Fields with *Sign are Mandatory and must be filled up]

Customer ID*	:	<input type="text"/>	Account No*	:	<input type="text"/>
Account Title*	:	<input type="text"/>	Short Name*	:	<input type="text"/>
Branch Name*	:	<input type="text"/>	Opening Date	:	<input type="text"/>
Deposit Type Code	:	<input type="text"/>	Scheme Code	:	<input type="text"/>
RM Code	:	<input type="text"/>	Cost Center*	:	<input type="text"/>
Economic Sector Code	:	<input type="text"/>	Sector Code*	:	<input type="text"/>
PSO ID*	:	<input type="text"/>	MPSO ID*	:	<input type="text"/>
Reference PSO ID*	:	<input type="text"/>			

Any other Account with BRAC Bank Limited : YES NO

Customer Acquisition Channel : Branch Staff Campaign Sales Sales Referral
 Walk in System Generated

DOCUMENTS REQUIRED	Submission Date:	
Board Resolution	<input type="checkbox"/> YES	<input type="checkbox"/> NO
Memorandum & Articles of Association	<input type="checkbox"/> YES	<input type="checkbox"/> NO
Certificate of Registration/Incorporation/Commencement	<input type="checkbox"/> YES	<input type="checkbox"/> NO
Constitution/By Laws/Partnership Agreement	<input type="checkbox"/> YES	<input type="checkbox"/> NO
Photo ID and Photograph of all Signatories	<input type="checkbox"/> YES	<input type="checkbox"/> NO
Photocopy of up-to-date Trade License	<input type="checkbox"/> YES	<input type="checkbox"/> NO
Photocopy of Electronic TIN Certificate	<input type="checkbox"/> YES	<input type="checkbox"/> NO
Signature Card	<input type="checkbox"/> YES	<input type="checkbox"/> NO
Others	<input type="checkbox"/> YES	<input type="checkbox"/> NO

Account Opened By:

Signature with Date:

Name and Seal

Designation:

PIN:

Approved By:

Signature with Date:

Name and Seal:

Designation:

PIN: