# Term Deposit Opening Form

*(Please write all the fields, tick as required)*

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<thead>
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<th>Date</th>
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**The Manager**

Branch

Please debit my/our below account and open a Term Deposit with your bank in the name of

- [ ] The Account
- [ ] Primary Applicant
- [ ] First Joint Applicant
- [ ] Second Joint Applicant

**Link Account Name (in BLOCK letters)**

**Link Account No.**

**Term Deposit Type:**  
- [ ] Fixed Deposit (FD)  
- [ ] Deposit Premium Scheme (DPS)

**Term Deposit Product Details:**

<table>
<thead>
<tr>
<th>Product Name</th>
<th>Tenor</th>
<th>Interest Rate</th>
<th>Currency</th>
<th>Amount in Figures</th>
<th>Amount in Words</th>
</tr>
</thead>
<tbody>
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**Renewal (at the prevailing rate of interest) & Payment Instructions for Fixed Deposit:**

- [ ] Renew Principal and Interest  
- [ ] Renew Principal; credit Interest to Link Account

**Nominee:**  
- [ ] Same as Link Account  
- [ ] Different from Link Account

Write the name of nominee here (and Attach nominee assignment form & photo)

**Terms and Conditions:**

1. Only BRAC Bank account holder(s) can apply for the term deposit.
2. Link account means the current or savings account of the applicant(s) of the term deposit.
3. All Fixed deposits will be auto renewed at the prevailing rate of interest unless the customer gives different instruction in writing during opening of the Fixed Deposit and until the customer authorizes its closure.
4. BRAC Bank will not issue FD advice until the customer gives instruction in writing.
5. The customer can close term deposit in advance at any time (prior to maturity) by giving closing instruction in writing. In this case, BRAC Bank shall apply prevailing premature encashment policy for the respective term deposit product and adjust the interest, income tax and other duties (as applicable) from the principal amount.

6. The customer shall receive advance interest only after deducting the applicable taxes, duties, etc. as per existing rules and regulations.
7. In case of non-resident nominees, if the proceed of the relevant account is payable to that non-resident, Exchange Control Regulations will be applicable for outward remittance.
8. The bank reserves the right to change the product parameters including premature encashment policy at any time without prior notice.
9. The terms and conditions are governed and shall be governed in accordance with the laws of the land. Unless there is anything repugnant in the subject or context, the terms and conditions of the link (current or savings) account shall also be applicable in this term deposit account.

I/we have signed this application form as a token of acceptance of the aforesaid terms and conditions applicable for me/us and also confirm that the information provided in above is correct.

**Signature of Primary Applicant**

**Signature of First Joint Applicant**

**Signature of Second Joint Applicant**

**For Branch Use**

<table>
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<tr>
<th>Deposit Code</th>
<th>Acquisition Channel</th>
<th>Sector Code</th>
<th>Cost Centre</th>
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</table>

**Signature Verified & Initiated by**  
Sign with PIN & Seal

**For Operations Use**

**Document Checked by**

TD A/C  
Opened by

TD A/C  
Verified by

**Term Deposit Account No.**