



**BENGAL
COMMERCIAL
BANK**
inspiring growth

হিসাব খোলার ফর্ম

স্থায়ী আমানত/সঞ্চয়ী স্কিম/বিশেষ স্কিম হিসাব

ACCOUNT OPENING FORM

Fixed Deposit/Savings Scheme/Special Scheme Account

হিসাবের নাম / NAME OF THE ACCOUNT

হিসাব নম্বর/ACCOUNT NUMBER

ইউনিক গ্রাহক আইডি কোড/UNIQUE CUSTOMER ID CODE

শাখা/BRANCH

তারিখ/DATE



Documentation Checklist

A. Generally Required for All Types of Accounts:

I/We have enclosed the following documents/information with the Account Opening Form; [please tick (✓)]

- ☐ Properly filled & Signed Account Opening Form (AOF)
- ☐ 2 (two) recent passport size photographs
- ☐ NID/Passport/Birth Registration Certificate of Proprietor/Partner/Signatory/Principal Shareholder/Key EC members of entity/Trustee (as applicable)
- ☐ Personal Information Form (PIF) for all Proprietor/Partner/Signatory/Principal Shareholder/Key EC members of entity/entity/Trustee (as applicable)
- ☐ A/C payee cheques/Cash/Transfer Slip
- ☐ Documents supporting-Source of Fund, Occupation & Address
- ☐ E-TIN & VAT Certificate, official Seal (as applicable)

B. Additionally required documents for particular types of entity/accounts:

- (b.1) **Sole Proprietorship:**
 - ☐ Copy of valid Trade License
 - ☐ 1 (One) photo for each Nominee & Photo-ID
- (b.2) **Partnership:**
 - ☐ Copy of Registered/Notarized Partnership Deed
 - ☐ Partnership Resolution/Letter with decision of A/C relationship with Bengal Commercial Bank Limited (BGCB)
 - ☐ Copy of valid Trade License
- (b.3) **Limited Company (Private or Public):**
 - ☐ Certified Memorandum and Articles of Association
 - ☐ Certified Certificate of Incorporation
 - ☐ Board Resolution with decision of A/C relationship with Bengal Commercial Bank Limited (BGCB)
 - ☐ Certified Form XII and Schedule X (as applicable)
 - ☐ Copy of valid Trade License
 - ☐ List of Directors and detail of Beneficial Owners (= > 20% shareholder)
 - ☐ Certificate of Commencement of Business for Public Ltd. Co.
 - ☐ Certificate from Chief Controller for Insurance Co.
 - ☐ License from Security & Exchange Commission for Stock-dealer
 - ☐ BOI approval for Branch/Liaison office
 - ☐ Certified copy of Project Agreement and Work-permit (if required)
 - ☐ Clearance from Resident Mission/High Commission for Supranational Co.
 - ☐ NGO Bureau Approval for NGOs & to receive foreign donations.
- (b.4) **Government Accounts (Ministry, Directorate, Corporations, Semi or Autonomous body, Local Authority, etc.):**
 - ☐ Copy of the relevant Government Order/Gazette Notification/Provision of law – by which the entity is established.
 - ☐ Copy of the relevant Government Order/Resolution/Letter from competent authority with decision of A/C relationship with Bengal Commercial Bank Limited (BGCB).
- (b.5) **Club/Society/Cooperatives:**
 - ☐ Certified Copy of Registration Certificate (as applicable)
 - ☐ Certified copy of Bye-Laws/Constitution (by Cooperative Officer for Cooperatives)
 - ☐ EC Resolution with decision of A/C relationship with Bengal Commercial Bank Limited (BGCB).
 - ☐ List of Executive Committee (EC) Members with identity details.
- (b.6) **Non-Government School/College/University/Madrasha:**
 - ☐ Certified Copy of Registration Certificate (as applicable)
 - ☐ Certified List of members of Governing Body/Mgt. Committee with identity details
 - ☐ Resolution of Governing Body/Managing Committee with decision of A/C relationship with Bengal Commercial Bank Limited (BGCB)
- (b.7) **Trusts/Foundations:**
 - ☐ Copy of Registered/Notarized/Certified Trust Deed
 - ☐ Certified List of Trustees with identity details
 - ☐ Resolution of the Board of Trustees with decision of A/C relationship with Bengal Commercial Bank Limited (BGCB).
 - ☐ Letter from NBR/Tax authority- (if tax is exempted).

A. Documents required for opening Account for Resident/Non-Resident Bangladeshis

Resident Bangladeshi

- ☐ ID Document (any one from below)
 - ☐ NID (Preferable)
 - ☐ Passport
 - ☐ Birth Registration Certificate (with Photo ID)
- ☐ Two copies of recent coloured passport size Photograph
- ☐ One copy of recent coloured passport size Photograph of the Nominee(s)/Guardian (if nominee is minor)/Beneficial Owner
- ☐ ID Document of Nominee(s)/Guardian (if nominee is Minor)/Beneficial Owner
- ☐ Personal Information Form (PIF) of Joint Applicant(s), if any
- ☐ PIF of Beneficial Owner, if any
- ☐ Copy of recent Utility Bill e.g. Gas, Electricity, WASA, Telephone, Mobile Bill etc.
- ☐ Copy of e-TIN (if available)

Non-Resident Bangladeshi

- ☐ ID Document (any one from below)
 - ☐ NID (Preferable)
 - ☐ Passport
 - ☐ Birth Registration Certificate (with Photo ID)
- ☐ Two copies of recent coloured passport size Photograph
- ☐ One copy of recent coloured passport size Photograph of the Nominee(s)/Guardian (if nominee is minor)/Beneficial Owner
- ☐ ID Document of Nominee(s)/Guardian (if nominee is Minor)/Beneficial Owner
- ☐ PIF of Joint Applicant(s), if any
- ☐ PIF of Beneficial Owner, if any
- ☐ Proof of Employment/Income
- ☐ Copy of Passport along with valid Visa
- ☐ Copy of address proof document

B. Documents required for opening Account of a Minor

- ☐ Birth Registration Certificate (with Photo ID)
- ☐ Two copies of recent coloured passport size Photograph
- ☐ One copy of recent coloured passport size Photograph of the Guardian
- ☐ ID Document of the Guardian
- ☐ PIF of the Guardian
- ☐ Copy of recent Utility Bill e.g. Gas, Electricity, WASA, Telephone, Mobile Bill etc. of the Guardian
- ☐ Proof of Guardianship (For Legal Guardian)

C. Documents required for opening Account of Foreign National residing in Bangladesh

- ☐ Two copies of recent coloured passport size Photograph
- ☐ Approval from relevant Regulatory Authority
- ☐ Copy of Passport along with valid Visa and Work Permit from Appropriate Authority
- ☐ Form QA-22 (as per Bangladesh Bank format) with duplicate
- ☐ Copy of recent Utility Bill e.g. Gas, Electricity, WASA, Telephone, Mobile Bill etc.

Note: To open other types of Individual Accounts, please follow the guidelines in the Operations Manual of the Bank and/or Bangladesh Bank guidelines.
Please bring all the original documents for verification at the time of opening Account



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হিসাব খোলার ফর্ম
Account Opening Form

স্থায়ী আমানত/সঞ্চয়ী স্কিম/বিশেষ স্কিম হিসাব
Fixed Deposit/Savings Scheme/Special Scheme Account

দিন	মাস	বছর
D D	M M	Y Y Y Y

হিসাব নম্বর
A/C No.

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ইউনিক গ্রাহক আইডি কোড
Unique Customer ID Code

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ব্যবস্থাপক/Manager

বেঙ্গল কমার্শিয়াল ব্যাংক লিমিটেড/Bengal Commercial Bank Limited

.....শাখা/Branch

প্রিয় মহোদয়/মহোদয়া/Dear Sir/Madam,

আমি/আমরা আপনার শাখায় একটি হিসাব খোলার জন্য আবেদন করছি। আমার/আমাদের হিসাব সংক্রান্ত ও ব্যক্তিগত বিস্তারিত তথ্য নিম্নে প্রদান করছি:

I / We are applying to open an account in your branch. My/Our detailed account related and personal information is given below:

প্রথম অংশ: হিসাব সংক্রান্ত তথ্যাদি | Part One: Account Information

১. হিসাবের শিরোনাম

বাংলায়

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Title of Account

In English
(Block Letter)

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টিক চিহ্ন দিন/ Please Tick (✓)

২. ক) স্থায়ী আমানত এর ক্ষেত্রে প্রযোজ্য/Fixed Deposit Information

পরিমাণ/Amount:(অংকে)/In Figure.....(কথায়)/In Words.....

.....সুদ/মুনাফার হার/Interest/Profit Rate.....

মেয়াদকাল/Tenor..... বছর/Yearমাস/Monthদিন/Day মেয়াদ পূর্তির তারিখ/Date of Maturity

দিন	মাস	বছর
D D	M M	Y Y Y Y

নবায়নের ক্ষেত্রে
In case of renewal

☐ আসল এবং সুদ নবায়ন করুন
Renew Principal and Interest

☐ শুধুমাত্র আসল নবায়ন করুন, সুদ.....নম্বর হিসাবে জমা করুন
Renew Principal and pay Interest to Account No.....

☐ প্রযোজ্য নহে
Not applicable

খ) সঞ্চয়ী স্কিম/বিশেষ স্কিম এর ক্ষেত্রে প্রযোজ্য/Applicable for Savings Scheme / Special Scheme

স্কিমের নাম/Name of the Scheme.....স্কিমের মেয়াদ/Tenor of the Scheme.....

গ্রাহক কর্তৃক প্রদেয় কিস্তির ফ্রিকোয়েন্সি/Frequency of Installment Payable by Customer.....কিস্তির সংখ্যা/Number of Installments.....

কিস্তির পরিমাণ/Amount of installment:(অংকে)/(In Figure).....(কথায়)/(In Words).....

মেয়াদান্তে ব্যাংক কর্তৃক প্রদেয়/Payable at maturity:(অংকে)/(In Figure).....(কথায়)/In Words

এককালীন জমা/One Time installment:(অংকে)/(In Figure).....(কথায়)/In Words

পরিশোধের ফ্রিকোয়েন্সি/Frequency of payment.....

পরিশোধ্য কিস্তির সংখ্যা/Number of Payable Installments

ব্যাংক কর্তৃক প্রতি কিস্তিতে প্রদেয়/Payable by the bank in each installment:(অংকে)/(In Figure).....(কথায়)/(In Words).....

৩. হিসাব পরিচালনা পদ্ধতি (টিক দিন)

Mode of Operation (Please Tick)

☐ এককভাবে
Singly

☐ যৌথভাবে
Jointly

☐ যে কোন একজন
Anyone

☐ যে কোন একজন অথবা জীবিতজন
Either or Survivor

☐ অন্যান্য
Others

দ্বিতীয় অংশ: প্রতিষ্ঠান সংক্রান্ত তথ্যাদি | Part Two: Organization Information

১. প্রতিষ্ঠানের নাম

Name of the Organization

বাংলায়

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In English
(Block Letter)

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২. ট্রেড লাইসেন্স নম্বর :
Trade License Number

তারিখ :
Date

ইস্যুকারী কর্তৃপক্ষ :
Issuing Authority

৩. নিবন্ধন নম্বর :..... তারিখ :..... নিবন্ধন কর্তৃপক্ষ ও দেশ :.....
Registration Number Date Registration Authority & Country
- নিবন্ধনকৃত ঠিকানা :.....
Registered Address
৪. ভ্যাট রেজিস্ট্রেশন নম্বর/BIN :.....
VAT Registration Number/BIN
৫. ট্যাক্স আইডি নম্বর (TIN) (যদি থাকে) :.....
Tax ID Number (TIN) (if any)
৬. ব্যবসাস্থল/অফিসের ঠিকানা :.....
Business/Office Address
৭. প্রতিষ্ঠানের ধরণ (টিক দিন):
Type of Organization
- | | | | |
|--|--|---|---|
| <input type="checkbox"/> একক মালিকানা
Sole Proprietorship | <input type="checkbox"/> অংশীদারী
Partnership | <input type="checkbox"/> যৌথ উদ্যোগ
Joint Venture | <input type="checkbox"/> প্রাইভেট লিমিটেড কোম্পানী
Private Limited Company |
| <input type="checkbox"/> পাবলিক লিমিটেড কোম্পানী
Public Limited Company | <input type="checkbox"/> ট্রাস্ট
Trust | <input type="checkbox"/> এনজিও/এনপিও
NGO/NPO | <input type="checkbox"/> ক্লাব/সোসাইটি
Club/Society |
| <input type="checkbox"/> শিক্ষা প্রতিষ্ঠান
Educational Institution | <input type="checkbox"/> ধর্মীয় প্রতিষ্ঠান
Religious Institution | <input type="checkbox"/> অন্যান্য (নির্দিষ্টভাবে উল্লেখ করুন)
Others (Specify) | |
৮. ব্যবসার ধরণ:
Nature of Business
- | | | | |
|---|--|--|---|
| <input type="checkbox"/> ট্রেডিং
Trading | <input type="checkbox"/> সেবা
Service | <input type="checkbox"/> উৎপাদন
Manufacturing | <input type="checkbox"/> অন্যান্য (নির্দিষ্টভাবে উল্লেখযোগ্য)
Others (Specify) |
|---|--|--|---|
৯. ব্যবসায়ের প্রকৃতি (বিস্তারিত) :.....
Type of Business (Details)
১০. বার্ষিক টার্নওভার :.....
Annual Turnover

তৃতীয় অংশ: ব্যক্তি সংক্রান্ত তথ্যাদি | Part Three: Personal Information¹

১. হিসাবধারীর/পরিচালনাকারীর নাম
Name of Account Holder/Operator
- বাংলায় :.....
In English (Block Letter) :.....
২. জন্ম তারিখ :.....
Date of Birth
৩. পিতার নাম :.....
Father's Name
৪. মাতার নাম :.....
Mother's Name
৫. স্বামীর/স্ত্রীর নাম :.....
Spouse's Name
৬. জাতীয়তা :.....
Nationality
৭. লিঙ্গ :.....
Gender
- (হিসাবধারী বিদেশী নাগরিক হলে ভিসাসহ পাসপোর্টের কপি আবশ্যিকভাবে গ্রহণ করতে হবে)/(If the account holder is a foreign national, a copy of passport with visa must be obtained)
৮. রেসিডেন্ট স্ট্যাটাস (টিক দিন)
Resident Status
- | | |
|--|---|
| <input type="checkbox"/> রেসিডেন্ট
Resident | <input type="checkbox"/> নন-রেসিডেন্ট
Non-Resident |
|--|---|
- (প্রয়োজনীয় ক্ষেত্রে ব্যাংক কর্তৃক গাইডলাইন ফর ফরেন এক্সচেঞ্জ ট্রানজেকশনস্ এর নির্দেশনা অনুসরণ করতে হবে)/(Follow the guidelines for foreign exchange transactions by the bank where necessary)
৯. পেশা (বিস্তারিত) :.....
Occupation
১০. মাসিক আয় :.....
Monthly Income
১১. অর্থের উৎস (বিস্তারিত) :.....
Source of Fund (Details)
১২. ট্যাক্স আইডি নম্বর (যদি থাকে) :.....
Tax ID number (TIN) (If any)
১৩. (ক) বর্তমান ঠিকানা/Present Address: সড়ক/গ্রাম/ Road / Village..... ডাকঘর/PO..... থানা/PS.....
জেলা/District..... ফোন/মোবাইল নম্বর/Phone/Mobile Number..... ইমেইল/Email.....
(খ) স্থায়ী ঠিকানা/Permanent Address: সড়ক/গ্রাম/Road / Village..... ডাকঘর/PO..... থানা/PS.....
জেলা/District..... ফোন/মোবাইল নম্বর/Phone/Mobile Number..... ইমেইল/Email.....
১৪. পরিচিতি পত্র: জাতীয় পরিচয়পত্র নম্বর/পাসপোর্ট নম্বর/ জন্ম নিবন্ধন নম্বর
Identity Card: National Identity Card Number / Passport Number / Birth Registration Number :.....

হিসাবধারীর ছবি
Account Holder's
Photograph

১৫. পরিচয়দানকারীর তথ্য (জাতীয় পরিচয়পত্র ব্যতীত অন্যান্য পরিচিতিপত্র প্রদানের ক্ষেত্রে)/Identifier information (in case of issuance of identity cards other than national identity card)
- নাম/Name.....হিসাব/জাতীয় পরিচয়পত্র নম্বর (জন্ম তারিখসহ)
Account / National Identity Card Number (with Date of Birth).....স্বাক্ষর(তারিখসহ)/Signature (with date).....
১৬. হিসাবধারী নাবালক হলে/If the account holder is a minor:
- আমি নিম্নবর্ণিত হিসাবধারীর বৈধ অভিভাবক হিসেবে এই মর্মে ঘোষণা করছি যে, হিসাবধারী নাবালক। তার প্রয়োজনীয় তথ্য সংযুক্ত ফরমে প্রদান করা হলো। হিসাবধারী সাবালক না হওয়া পর্যন্ত কিংবা আমার পরবর্তী ঘোষণা না দেয়া পর্যন্ত অভিভাবক হিসাবে হিসাবটি আমার স্বাক্ষরে পরিচালিত হবে।(অভিভাবক বলতে বাবা অথবা মা অথবা উভয়ের অবর্তমানে অন্য কোন আইনগত অভিভাবককে বুঝাবে)/I, as the legal guardian of the following account holder, declare that the Applicant is a Minor. His/her and my required information is furnished in the attached Personal Information Form. The account will be operated under my signature as the guardian until such time the Applicant becomes an adult or until further written instructions from me. (Guardian means Natural or Legal Guardian).
- (ক) অভিভাবকের নাম/Name of the Guardian.....নাবালকের সাথে সম্পর্ক/Relationship with Minor

ছবি ও নমুনা স্বাক্ষর | Photo and Specimen Signature

সাম্প্রতিক ছবি/Recent Photograph

নমুনা স্বাক্ষর/Specimen Signature

চতুর্থ অংশ: নমিনি সংক্রান্ত তথ্যাদি^২ | Part Four: Nominee Information²

১. নমিনি সংক্রান্ত তথ্যাবলী/Nominee Information:
- আমি/আমরা এ হিসাবের অর্থ আমার/আমাদের মৃত্যুর পর নিম্নে বর্ণিত ব্যক্তি/ব্যক্তিগণকে প্রদানের জন্য মনোনীত করলাম। আমি/আমরা উল্লিখিত মনোনয়ন যে কোন সময় বাতিল বা পরিবর্তনের অধিকার সংরক্ষণ করি। আমি/আমরা এই মর্মে আরো সম্মতি জ্ঞাপন করছি যে, আমার/আমাদের এ নির্দেশনা মোতাবেক ব্যাংক অর্থ প্রদান করবে এবং অর্থ পরিশোধ করা হলে সংশ্লিষ্ট আমানত সম্পর্কিত যাবতীয় দায় পরিশোধ হয়েছে বলে গণ্য হবে। I / We nominate the following person(s) to receive the balance of this account in the event of my/our death. I / We shall have the right to cancel or amend this nomination at any time. I / We further confirm that Bank shall make payment as per this instruction and the payment made by the Bank to the nominee(s) shall constitute a full discharge of its liabilities in respect of such deposits/balance.

হিসাবধারী কর্তৃক
সত্যায়িত নমিনির ছবি
Photograph of Nominee(s)
with Signature duly
attested by the A/C Holder

বিবরণ/Particulars	নমিনি/Nominee-1	নমিনি/Nominee-2
ক) নমিনির নাম Name of the Nominee		
খ) জন্ম তারিখ Date of Birth		
গ) ঠিকানা Address		
ঘ) শতকরা হার Percentage		
ঙ) হিসাবধারীর সাথে সম্পর্ক Relationship with the A/C Holder		
চ) জাতীয় পরিচয়পত্র নম্বর/পাসপোর্ট নম্বর/ জন্ম নিবন্ধন নম্বর/ অন্যান্য (নির্দিষ্টভাবে উল্লেখ করতে হবে) National Identity Card Number / Passport Number / Birth Registration Number / Other (Specify)		

২. নমিনি নাবালক হলে তার/তাদের নাবালক থাকা অবস্থায় হিসাবধারী/হিসাবধারীগণের মৃত্যুর ক্ষেত্রে ব্যাংক-কোম্পানী আইন, ১৯৯১ এর ১০৩(২) ধারা অনুযায়ী নমিনির পক্ষে আমানতের অর্থ গ্রহণকারীর তথ্য/If the nominee(s) is/are minor, then in the event of the death of applicant(s) the person with following details shall be eligible to receive the deposits/credit balance of the account on behalf of the nominee(s) remaining minor as per section 103 (2) of The Banking Companies Act, 1991.

ক) নাম /Name:.....

খ) স্থায়ী ঠিকানা/Permanent Address:.....

গ) জাতীয় পরিচয়পত্র নম্বর/পাসপোর্ট নম্বর/ জন্ম নিবন্ধন নম্বর/ অন্যান্য (নির্দিষ্টভাবে উল্লেখ করতে হবে)/National Identity Card Number / Passport Number / Birth Registration Number / Other (Specify):.....

ঘ) নমিনির সাথে সম্পর্ক/Relation with the Nominee:.....

Specific Terms and Conditions

Bengal DPS

1. Bengal DPS can be opened with Minimum 500/- or multiple of 500/-
2. Tenure: 3/5/7/10 years.
3. Interest will be given as per general product specification and as per the decision of the Management of the Bank.
4. Loan may be allowed 90% of principal amount after one year. Interest rate will be as per the decision of the Management of the Bank.
5. Installment can be made in advance but no profit will be given on the installment for that advance period.

Bengal Lakhpoti DPS

1. May be opened with Minimum BDT 1,000/- with no upper ceiling.
2. Tenure: Minimum 03 years
3. Interest will be given as per general product specification and as per the decision of the Management of the Bank.
4. Loan may be allowed 90% of principal amount after one year. Interest rate will be as per the decision of the Management of the Bank.
5. Installment can be made in advance but no profit will be given on the installment for that advance period

Bengal Millionaire DPS

1. May be opened with Minimum BDT 5,000/-
2. Tenure: Minimum 03 years
3. Interest will be given as per general product specification and as per the decision of the Management of the Bank.
4. Loan may be allowed 90% of principal amount after one year. Interest rate will be as per the decision of the Management of the Bank.
5. Installment can be made in advance but no profit will be given on the installment for that advance period.

Bengal Advance Millionaire

1. May be opened with Minimum BDT 5,000/-
2. Advance Deposit of Minimum BDT 1,00,000/- and multiple of 1,00,000/- is required to open Bengal Advance Millionaire Scheme Account.
3. Tenure: Minimum 03 years.
4. Interest will be given as per general product specification and as per the decision of the Management of the Bank.
5. Loan may be allowed 90% of principal amount after one year. Interest rate will be as per the decision of the Management of the Bank.
6. Installment can be made in advance but no profit will be given on the installment for that advance period.

Bengal Kotipoti

1. May be opened with Minimum BDT 25,000/-
2. Tenure: Minimum 03 years.
3. Interest will be given as per general product specification and as per the decision of the Management of the Bank.
4. Loan may be allowed 90% of principal amount after one year. Interest rate will be as per the decision of the Management of the Bank.
5. Installment can be made in advance but no profit will be given on the installment for that advance period.

Bengal Prothoma DPS

1. Bengal Prothoma DPS can be opened with Minimum 500/- or multiple of 500/-
2. Tenure: 3/5/7/10 years.
3. Interest will be given as per general product specification and as per the decision of the Management of the Bank.
4. Loan may be allowed 90% of principal amount after one year. Interest rate will be as per the decision of the Management of the Bank.
5. Installment can be made in advance but no profit will be given on the installment for that advance period.

An account holder may close the account at any time (prior to the maturity) by a written application form. In case of premature encashment of all Scheme Accounts, interest rate will be as follows:

- * Closure before 06 months, there will be no interest rate.
- * Closure after 06 months, but before 01 year, interest rate will be 1%
- * Closure after 01 year, but before 03 years, interest rate will be given at general savings rate.
- * For any early encashment after 03 years, customer will get previous matured scheme amount and for rest of tenure's deposited amount, interest rate will be given at general savings rate.
- * No compounding of interest shall be allowed for premature encashment.

Fixed Deposit Receipt (FDR)

- * Minimum amount required to open FDR is BDT 25,000/- to 1,00,000/-
- * Tenure: 3 Months, 100 Days, 6 Months, 200 Days, 1 Year, 400 Days, 2 Years, 3 Years.
- * The amount deposited shall be repayable only on the date of Maturity, with the applicable interest rate up to the day before the maturity date. The rate of interest for any premature will be at the sole discretion of the Bank.

General Terms and Conditions

1.0. General

- 1.1. These conditions apply to each account opened with Bengal Commercial Bank Ltd and are binding on the Account Holder(s) and Bengal Commercial Bank Ltd. These conditions however, are subject to amendment from time to time.
- 1.2. If there is a conflict between these conditions and any agreement relating to a service or product provided to the Account Holder(s), then the agreement prevails.
- 1.3. An introduction is not required if the Account Holder has valid NID. For other IDs an introduction by a valid NID Holder or an Account Holder of Bengal Commercial Bank Ltd is required to open any account.
- 1.4. Bengal Commercial Bank Ltd may decide not to open an account if it is not satisfied with Account Holder(s) identity and/or intention of their request for opening the account.
- 1.5. Neither the Account Holder nor Bengal Commercial Bank Ltd may assign or transfer any of its rights or obligations under these conditions without the other's written consent, which will not be unreasonably withheld or delayed, provided that Bengal Commercial Bank Ltd may make such an assignment or transfer to a branch, subsidiary or affiliate if it does not materially affect the provision of services to the Account Holder.
- 1.6. If any provision of these conditions becomes illegal, invalid or unenforceable under any applicable law, the remaining provisions of these conditions will remain in full force and effect (as will that provision under any other law).
- 1.7. No failure or delay of the Account Holder or Bengal Commercial Bank Ltd in exercising any right or remedy under these conditions will not constitute a waiver of that right. Any waiver of any right will be limited to the specific instance.
- 1.8. The Account Holder consents to the Bank's monitoring or recording of telephonic or electronic communications for security and quality of service purposes.
- 1.9. Written notice shall be effective if delivered to the Account Holder's principal mailing address, email address, cell phone specified in the Account Opening Form (or in any other acceptable manner) or address on the most recent statement for the relevant Account.
- 1.10. Bengal Commercial Bank Ltd abides by restrictions and sanctions imposed by the government of Bangladesh and other competent local/international bodies. The balances and transactions in all accounts shall be subject to the same restrictions and sanctions. Bengal Commercial Bank Ltd reserves the right to refuse to become a party to any transaction that may violate the same.
- 1.11. Account Holder also agrees to provide necessary information for Bank to prepare KYC profile as per prevailing Acts for Money Laundering Prevention and Combating Anti-Terrorism.
- 1.12. Bank may make any currency conversion at its spot rate of exchange for the relevant currencies at the time of conversion, if required.
- 1.13. All accounts of foreign companies and all foreign currency accounts shall be operated in accordance with the general or special permission of Bangladesh Bank, the applicable provisions of the Foreign Exchange Regulation Act, Guideline for Foreign Exchange Transactions and any rule, direction, regulation or order made thereunder.
- 1.14. As per clause 35 of Banking Companies Act 1991, deposit of the account including interest thereon shall be transferred to Bangladesh Bank after 10 years if there is no transaction during that period in the said account by the Account Holder.
- 1.15. The Bank reserves the right to vary, modify and add to these terms and conditions and levy charges at any time, without notice and without assigning any reason whatsoever.
- 1.16. No cheque book will be issued
- 1.17. "Non-negotiable and non-transferable" deposit advice shall be given to the depositor as a receipt.
- 1.18. Standing instruction can be executed for all the Scheme Accounts.
- 1.19. For encashment, the customer shall submit the duly discharged advice of the scheme.
- 1.20. If the depositor fails to pay 3-(three) consecutive installments, the account will remain on halt (No further interest shall be accrued and no further deposits to the account will be allowed) until the customer visits the branch and claims for the amount payable to the customer. In that case interest will be given as per premature encashment policy of the bank.
- 1.21. On maturity of a regular DPS account, the bank will pay the principal amount along with the interest accrued on it to the applicant's link account as per the product's rate of interest while contracted.
- 1.22. If the account holder does not deposit all the installment during the tenure of the scheme, he/she will get the scheme account interest at maturity on the amount deposited by him/her. Fraction month's interest be upon general savings rate.
- 1.23. In case of death of account holder, his/her nominee will not be allowed to continue the account and the amount deposited prior to the death of the account holder shall be paid to the nominee after proper documentation.
- 1.24. The account may be opened at any date of the month. However, subsequent installment will be realized on or before 15th of every month. (If the 15th of any month is holiday, this will be implemented on previous banking day.
- 1.25. In case of failure to pay installment in time, additional charge will be applicable as per DPS rate.

2.0 Communications

- 2.1 Bengal Commercial Bank Ltd is not responsible for errors or omissions made by the Account Holder or the duplication of any communication by the Account Holder and may act on any communication by reference to an account number only, if it reasonably believes that it contains sufficient information.
- 2.2 Bengal Commercial Bank Ltd may decide not to act on a communication where it reasonably doubts its contents, authorization, origination or compliance with the procedures and will promptly notify the Account Holder (by telephone if appropriate) of its decision.
- 2.3 If the Account Holder informs Bengal Commercial Bank Ltd that the Account Holder wishes to recall, cancel or amend a communication, Bengal Commercial Bank Ltd will use its reasonable efforts to comply.
- 2.4 The Account Holder understands, acknowledges and accepts that communication sent via facsimile machines, internet, diskettes or any other method over public lines, is not encrypted, and that these transmission methods are not necessarily secure means of transmission and delivery of information, and that there are associated risks including breach of confidentiality, possible unauthorized alteration and/or all responsibility in this regard including as to any misuse of communication, and to hold Bengal Commercial Bank Ltd harmless for any cost or loss that the Account Holder may incur due to the same and any error, delay or problem in transmission or otherwise.
- 2.5 For Joint Accounts all communications / statements shall be addressed to the 1st Applicant.

3.0 Account Operations

- 3.1 Each deposit scheme 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.
- 3.2 For the accounts opened in the name of two or more persons or in the name of a firm/ company/trust/ association, special instruction about the operation of the account by the signatories should be specified.
- 3.3 In a joint/partnership account where the account can be operated by authorized signatories individually, if prior to acting on instruction(s) of one authorized signatory, contradictory instruction(s) is/are received from any other authorized signatory, the Bank shall act on the joint and collective instruction(s) or mandate of all the authorized signatories.
- 3.4 If the Account Holder is more than one individual, it is agreed that they shall be joint and severally liable and reference to the Account Holder will refer to all such persons collectively. However, the Bank is authorized to deal with any of such persons unless instructed otherwise by the Account Holder(s).
- 3.5 The Account Holder shall inform Bengal Commercial Bank Ltd in writing about any change in the Account Holder address and contact details or residential status as and when such changes take place.
- 3.6 In case of death of the Account Holder(s) or any of the authorized signatories, the Bank must be notified with supporting papers i.e., Death Certificate issued by city corporation/ pourashava/ union parishad, graveyard, and registered doctor.
- 3.7 The Bank may block any/all of Account Holder's account(s) (and later remove the block) at any time or withhold and pay out the required amounts from any of Account Holder's account(s) at any time, if a regulatory or tax authority requires the Bank to do so, or the Bank is otherwise required by law, order or sanction of any authority or pursuant to agreements with any regulator or authorities (either domestic or overseas) to do so.
- 3.8 Bengal Commercial Bank Ltd will supply instruments to the Account Holder and the Account Holder will make reasonable efforts to avoid any fraud, loss, theft, misuse or dishonor in respect of them. The Account Holder will promptly notify Bengal Commercial Bank Ltd in writing of the loss or theft of the instrument(s).

4.0 Interest, Fees and other Charges

Any government taxes, duties and other levies will be realized by the Bank as per government regulations.

5.0 Performance

- 5.1 Bengal Commercial Bank Ltd will perform in good faith and with reasonable care, as determined in accordance with the standards and practices of the banking industry, and may use any communications, clearing or payment system, intermediary Bank or other entity it reasonably selects. Bengal Commercial Bank Ltd's performance is subject to the rules and regulations (including governmental acts, orders, decrees and regulations) at any time prevailing in the Country.
- 5.2 Bengal Commercial Bank Ltd will not be responsible for any failure to perform any of its obligations with respect to any Account if such performance would result in it being in breach of any law, regulation or other requirement of any governmental or other authority in accordance with which it is required to act or if its performance is prevented, hindered or delayed by a Force Majeure Event, in such case its obligations will be suspended for so long as the Force Majeure Event continues. "Force Majeure Event" means any event due to any cause beyond the reasonable control of the relevant party, such as restrictions on convertibility or transferability, requisitions, involuntary transfers, acts of God, Civil Commotion, strikes or industrial action of any kind, riots, insurrection, war or acts of government.

6.0 Account Holder Information

The Account Holder hereby consents for Bengal Commercial Bank Ltd or any of its affiliates (including Branches) to share his/her/their information with domestic or overseas regulators or tax authorities where necessary to establish Account Holder's tax liability in any jurisdiction pursuant to orders, agreements with any such regulators or tax authorities or otherwise.

7.0 Law; Jurisdiction; Immunity

- 7.1 In relation to any Account these conditions are governed by the laws of Bangladesh.
- 7.2 In relation to any Account the courts of Bangladesh where the Account is held have non-exclusive jurisdiction to hear any dispute arising out of or in connection with these conditions and the Account Holder and Bengal Commercial Bank Ltd irrevocably submit to the jurisdiction of such courts.
- 7.3 Each of the Account Holder and Bengal Commercial Bank Ltd waives any right it may have to immunity from legal proceedings or execution.

8.0 Liabilities, Joint and Several

- 8.1 The Account Holder agrees and fully indemnifies Bengal Commercial Bank Ltd against claims, losses, damages, liabilities of any nature or expenses incurred or suffered by Bengal Commercial Bank Ltd in liquidating any deposit, executing stop payment instruction(s), as a result of any breach, default, negligent or fraudulent act or omission by the Account Holder in connection with any Account, for acts or actions undertaken in good faith by it on the Account Holder's communication, whether or not acting upon or making payment in respect of any forged or counterfeit instrument, any act or omission (or any delay) in response to instructions to Bengal Commercial Bank Ltd, together with any and all attendant cost and expenses, including Bengal Commercial Bank Ltd's reasonable legal fees and expenses. Pursuant to the above, the Account Holder irrevocably hereby agrees, upon demand, to pay such amounts to Bengal Commercial Bank Ltd.
- 8.2 These conditions shall be binding upon the respective heirs, executors, administrators, successors, or permitted assigns (as the case may be) of each Account Holder.

ঘোষণা ও স্বাক্ষর | Declaration and Signature

আমি/আমরা সজ্ঞানে ঘোষণা করছি যে, উল্লিখিত তথ্যাদি সত্য। আমি/আমরা ব্যাংকের চাহিদা মোতাবেক প্রয়োজনীয় তথ্য/দলিলাদি সরবরাহ করব। আমি/আমরা ঘোষণা করছি যে, আমি/আমরা উপরে বর্ণিত শর্তাবলী পড়েছি, বুঝেছি এবং মেনে চলতে সম্মতি প্রদান করছি। I / We consciously confirm that the above information is true. I / We shall provide additional information / supporting documents as and when required by the bank. I / We hereby acknowledge that I / We have read and understood the terms and conditions stated above and agree to comply with them.

আবেদনকারী(গণ) এর নাম, পদবী, স্বাক্ষর ও তারিখ/Name, Designation, Signature with Date of the applicant(s)³

১)/1)..... ২)/2)..... ৩)/3).....*

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মন্তব্য/Comments:.....

Depositor's Information (SBS-2 Reporting)

Sector Code
(See Page 100-126 of Guidelines of SBS-1, 2 & 3 Returns)

Type of Deposit Code
(See Page 127 of Guidelines of SBS-1, 2 & 3 Returns)

হিসাব খোলার সাথে সংশ্লিষ্ট কর্মকর্তার নামযুক্ত সীলসহ স্বাক্ষর ও তারিখ (Seal with Name, Signature & Date of Account Opening Officer)
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অনুমোদনকারী কর্মকর্তার নামযুক্ত সীলসহ স্বাক্ষর ও তারিখ (Seal with Name, Signature & Date of Authorized Official)

নির্বাহী কর্মকর্তা/শাখা ব্যবস্থাপকের নামযুক্ত সীলসহ স্বাক্ষর ও তারিখ (Seal with Name, Signature & Date of the Branch Manager)
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২ নমিনি একাধিক হলে প্রত্যেকের নমিনি সংক্রান্ত তথ্যাদি পৃথকভাবে তৃতীয় অংশে বা তৃতীয় অংশের সংশ্লিষ্ট হিসেবে যুক্ত করতে হবে।/If there are more than one nominees, the information related to each nominee should be added separately in the third part or as an adjunct to the third part.

৩ হিসাবধারী নাবালক হলে আবেদনকারীর স্বাক্ষরের স্থলে হিসাবধারীর অভিভাবক স্বাক্ষর করবেন।/If the account holder is a minor, the guardian of the account holder shall sign in place of the signature of the applicant.

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Corporate Office

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