

# হিসাব খোলার ফর্ম

ব্যক্তিক হিসাব

## ACCOUNT OPENING FORM

Individual Account

হিসাবের নাম / NAME OF THE ACCOUNT

হিসাব নম্বর/ACCOUNT NUMBER

ইউনিক গ্রাহক আইডি কোড/UNIQUE CUSTOMER ID CODE

শাখা/BRANCH

তারিখ/DATE



**BENGAL  
COMMERCIAL  
BANK**  
*inspiring growth*

## Documentation Checklist

I / We have enclosed the following documents/information with the account opening form; [please tick (✓)]

### 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.



**BENGAL  
COMMERCIAL  
BANK**

inspiring growth

হিসাব খোলার ফর্ম  
Account Opening Form

ব্যক্তিক হিসাব  
Individual Account

দিন মাস বছর  
D D M M Y Y Y Y

হিসাব নম্বর  
A/C No.

(শুধুমাত্র ব্যাংকের ব্যবহারের জন্য/For Bank use only)

ব্যবস্থাপক/Manager

ইউনিক গ্রাহক আইডি কোড  
Unique Customer ID Code

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 এবং ব্যক্তিগত বিস্তারিত তথ্য নিম্নে প্রদান করছি।

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

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

১. হিসাবের শিরোনাম  
Title of Account  
(বৈধ আইডি মোতাবেক-  
As per legal ID)

বাংলায়  
In English  
(Block Letter)

২. হিসাবের প্রকৃতি  
Type of Account

টিক চিহ্ন দিন/ Please Tick (✓)

৩. মুদ্রা  
Currency

৪. হিসাব পরিচালনার পদ্ধতি  
Account Operating System

৫. প্রাথমিক জমার পরিমাণ: (অংকে).....(কথায়).....  
Initial deposit amount: (In Figure).....(In Words ).....

দ্বিতীয় অংশ: ব্যক্তি সংক্রান্ত তথ্যাদি<sup>১</sup> | Part Two: Personal Information<sup>১</sup>

১. হিসাবধারীর নাম  
Account Holder's Name

বাংলায়  
In English  
(Block Letter)

২. জন্ম তারিখ  
Date of Birth

৩. পিতার নাম  
Father's Name

৪. মাতার নাম  
Mother's Name

৫. স্বামী/স্ত্রীর নাম  
Spouse's Name

৬. জাতীয়তা  
Nationality

৭. লিঙ্গ  
Gender

৮. রেসিডেন্ট স্ট্যাটাস (টিক দিন)  
Resident Status

৯. রেসিডেন্ট  
Resident

১০. নন রেসিডেন্ট  
Non-Resident

(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)

হিসাবধারীর  
ছবি  
Account Holder's  
Photograph

প্রয়োজনীয় ক্ষেত্রে ব্যাংক কর্তৃক গাইডলাইন ফর ফরেন এক্সচেঞ্জ ট্রানজেকশন এর নির্দেশনা অনুসরণ করতে হবে।/Follow the guidelines for foreign exchange transaction by the Bank where necessary.

৯. পেশা (বিস্তারিত)  
Occupation (Details) :.....

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.....

১ হিসাবধারী একাধিক হলে প্রত্যেকের এবং হিসাবধারী নাবালক হলে হিসাবধারীর অভিভাবক (বাবা অথবা মা অথবা অন্য কোনো আইনগত অভিভাবক) এর ব্যক্তি সংক্রান্ত তথ্যাদি পৃথকভাবে দ্বিতীয় অংশে বা দ্বিতীয় অংশের সংলগ্নী হিসেবে যুক্ত করতে হবে।  
1 If the account holder is more than one person and if the account holder is a minor, the personal information of the account holder's guardian (parent or any other legal guardian) should be added separately in the second part or as an adjunct to the second part.

১৪. পরিচিতি পত্র/Identity Card: (ক) জাতীয় পরিচয়পত্র নম্বর/National Identity Card Number.....  
অথবা, (খ) পাসপোর্ট নম্বর/ জন্ম নিবন্ধন নম্বর/ অন্যান্য (নির্দিষ্টভাবে উল্লেখ করতে হবে)/Passport Number/Birth Registration Number/Other (Specify).....  
(গ) পরিচয়দানকারীর তথ্য (জাতীয় পরিচয়পত্র ব্যতীত অন্যান্য পরিচিতিপত্র প্রদানের ক্ষেত্রে)/Introducer's 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).....

### ছবি ও নমুনা স্বাক্ষর | Photo and Specimen Signature

সম্প্রতিক ছবি/Recent Photograph

নমুনা স্বাক্ষর/Specimen Signature

### তৃতীয় অংশ: নমিনি সংক্রান্ত তথ্যাদি<sup>৩</sup> | Part Three: Nominee Information<sup>3</sup>

হিসাব নম্বর:.....  
(ব্যাংকের ব্যবহারের জন্য)  
Account Number  
(For bank's use only)

#### 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:.....

## Terms and Conditions

### 1. Introduction

- 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 Customer(s) identity and/or intention of their request for opening the account.

### 2. 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. Account Operations

- 3.1 Each account will be given one account number. This number is to be properly quoted on all letters and/or documents addressed to the Bank and on all deposit slips. The Bank will not be responsible for any loss or damage 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 on the 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 person 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's 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.

### 4. Recording Transactions

- 4.1 Bengal Commercial Bank Ltd is not obliged to make a credit to an Account before receipt of a corresponding cleared fund. If Bengal Commercial Bank Ltd makes a credit before such receipt, then it may reverse all or part of the credit (including any interest thereon), make an appropriate entry to the Account if it requires repayment of an amount corresponding to any credit.
- 4.2 Bank is not obliged to make any debit to an Account which might result in or increase a debit balance. If the total amount of debits to an account at any time result in a debit balance in the Account, then Bengal Commercial Bank Ltd may decide which debits it will make to prevent such debit balance.
- 4.3 Any transaction on a Bank holiday or after business hours shall be reflected in the Account as deposit on the next working day. All deduction/accretions on such amount shall be deducted/accrued as of next working day. Bank shall not responsible for any loss of interest or liability incurred by the Account Holder by the way of but not limited to return of cheques, interest not getting accrued etc. owing to such transaction not reflected in the account on the same day.

### 5. Minimum Balance

- 5.1 A minimum balance as prescribed by the Bank must be maintained in the Account.
- 5.2 The Bank reserves the right to realize any charges for maintenance and/or to close the account without prior notice to the Account Holder(s), if he/she/they fail(s) to maintain the minimum balance.

### 6. Cheques and Payment Instruments

- 6.1 Bengal Commercial Bank Ltd will supply cheques, payment instruments and related materials 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 any cheque or payment instrument.
- 6.2 Bank shall accept request to stop payment on a cheque made in writing duly signed by the Account Holder. However, the Bank may accept any stop payment request made through cell number/email address registered with it as a temporary request. Such request shall be binding on Bengal Commercial Bank Ltd only upon its actual receipt and when sufficient time is available to permit Bank to notify its offices or branches as may be necessary and appropriate. Stop payment requests shall not be effective for more than six months.
- 6.3 The Account Holder shall be fully responsible for the genuineness, correctness and validity of all endorsements appearing on cheques deposited in the Account, which Bengal Commercial Bank Ltd shall presume to be proper and correct.
- 6.4 The Bank reserves the right to dishonour a cheque(s) on genuine ground for which it will notify the Account Holder(s). In the event of a cheque being returned for insufficient fund, the Bank may realize a penal charge for each presentation and return.
- 6.5 The Account Holder must provide a "Positive Pay Instruction" as per Bangladesh Bank directive at the time of issuance of clearing cheques. The Positive Pay Instruction will include the value of the cheque (in number & words), date of issuance and name of the Beneficiary with the request to the Bank to honor the cheque. Bengal Commercial Bank Ltd will return a clearing cheque by stating the reason "Advice not received" if "Positive Pay Instruction" from the Account Holder is not received by the Bank prior to presentation of the cheque.

### 7. Statements and Advices

- 7.1 Statements of account are issued based on product features on monthly/quarterly/half-yearly basis. For duplicate statements charges shall be applicable.
- 7.2 The Account Holder will notify Bengal Commercial Bank Ltd in writing of anything incorrect in a statement or advice promptly and in any case within fifteen (15) days from the date on which the statement or advice is sent to the Account Holder.
- 7.3 Bengal Commercial Bank Ltd may send statements in the form of e-statement as part of green banking initiative. The e-statements will be sent only to the email address(s) registered with the Bank or as instructed by the Account Holder in writing. In such case hardcopy statement will be discontinued.

### 8. Interest, Fees and other Charges

- 8.1 Bengal Commercial Bank Ltd may debit any interest, fees or other charges owed by the Account Holder to the relevant Account. Unless otherwise agreed, Bengal Commercial Bank Ltd may modify at any time the rate of interest, fees or other charges applicable to any Account or Service.
- 8.2 Generally no interest will be payable on a Current Account. However, Bank may decide to pay interest on such accounts linked to any specific product type at its discretion.
- 8.3 In case of SND account 07 (seven) days prior notice will be required for withdrawal of any amount or else customer will not be eligible for the interest of that month.
- 8.4 Interest on General and other special Savings Accounts will be calculated on minimum daily balance of the month and credited to the Account every six months (at the end of June and December). Two times in a week but not more than four times in a month, the account holder can withdraw up to 25% of his balance amount from his A/C at a time without notice (this threshold may be changed from time to time). 7 (seven) days prior notice will be required to withdraw more than the amount mentioned. Otherwise no interest will be given on balance amount.



- 8.5 Any government taxes, duties and other levies will be realized by the Bank as per government regulations. Bank at its discretion may put a "hold" on the required amount due from an account for realization at the year end. The Account Holder shall not be allowed to withdraw such amounts which have been put on hold nor shall any cheque/transfer request/withdrawal be honored if sufficient balance in the account is not available in excess of the amount withheld.
- 9. Performance**
- 9.1 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.
- 9.2 Bank 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.
- 10. Account Holder Information**
- 10.1 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.
- 11. Closing an Account; Termination**
- 11.1 Bengal Commercial Bank Ltd or the Account Holder may close an Account at any time subject to fulfilling legal obligations, if any.
- 11.2 On closure of an Account Bengal Commercial Bank Ltd will, subject to these conditions and subject to deduction of any govt. levy, taxes, excise duty etc. pay to the Account Holder any final cleared funds standing to the credit of the Account (and any interest due) as at the time the Account is closed, and the Account Holder shall return to Bengal Commercial Bank Ltd all related information and instruments issued by Bengal Commercial Bank Ltd prior to closure.
- 12. General**
- 12.1 Neither the Account Holder nor Bengal Commercial Bank Ltd may assign or transfer any of its rights or obligations under these conditions without the others 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.
- 12.2 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).
- 12.3 No failure or delay of the Account Holder or Bengal Commercial Bank Ltd in exercising any right or remedy under these conditions will constitute a waiver of that right. Any waiver of any right will be limited to the specific instance.
- 12.4 The Account Holder consents to the Bank's monitoring or recording of telephonic or electronic communications for security and quality of service purposes.
- 12.5 Written notice shall be effective if delivered to the Account Holders principal mailing address, email address, cell phone specified in the Account Opening Form or address on the most recent statement for the relevant Account.
- 12.6 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.
- 12.7 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.
- 12.8 Bank may make any currency conversion at its spot rate of exchange for the relevant currencies at the time of conversion, if required.
- 12.9 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.
- 12.10 In absence of any transaction in the account for a continuous period of 12 months, the account will be marked as "Dormant" and no transactions will be allowed in the account until the same is regularized through submission of requisite documents along with application for account reactivation signed by the Account Holders.
- 12.11 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.
- 12.12 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.
- 13. Law; Jurisdiction; Immunity**
- 13.1 In relation to any Account these conditions are governed by the laws of Bangladesh.
- 13.2 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.
- 13.3 Both the Account Holder and Bengal Commercial Bank Ltd waives any right of immunity from legal proceedings or execution.
- 14. Set-Off**
- The Bank may (in respect of any Account and whether by combination or unification of Account, set-off or otherwise) reduce the amount of any payment obligation owed by it to the Account Holder by the amount of any payment obligation owed to it by the Account Holder, without further notice to the Account Holder, regardless of the place of payment or currency of any obligation.
- 15. Liabilities, Joint and Several**
- 15.1 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 cheque, 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.
- 15.2 These conditions shall be binding upon the respective heirs, executors, administrators, successors, or permitted assigns (as the case may be) of each Account Holder.
- 16 Special Instruction for Joint Account**
- In case of death of any constituents of Joint Account and if it is mentioned in the special instruction that "Either or Survivor can operate the account", in such situation, survivor can operate the account and he/she can withdraw the remaining balance from the account without succession certificate.
- If there is any instruction to operate a joint account in joint signature or it is said in the special instruction that "Anyone can operate the account" in such case that the transaction will be stopped instantly after getting the news of death of the account holder. In that case, survivor as well as successor of the deceased person can withdraw the remaining balance through submitting a joint application along with a submission of succession certificate issued by Ward Councillor / Chairman of Union Parishad without court order.

## 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 যেনে 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)

১)/1)..... ২)/2)..... ৩)/3).....\*

## ব্যাংকের ব্যবহারের জন্য | For Bank's Use Only

মন্তব্য/Comments:.....

Depositor's Information (SBS-2 Reporting) Sector Code ..... Type of Deposit Code .....  
(See Page 100-126 of Guidelines of SBS-1, 2 & 3 Returns) (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)	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)
--	---	--

২ শুধুমাত্র ফাইন্যান্সিয়াল ইনক্লুশন প্রোডাক্টের ক্ষেত্রে ব্যাংকের নিকট গ্রহণযোগ্য কোনো পরিচিতিপত্র।/Any credentials acceptable to the bank only for financial inclusion products.

৩ নমিনি একাধিক হলে প্রত্যেকের নমিনি সংক্রান্ত তথ্যাদি পৃথকভাবে তৃতীয় অংশে বা তৃতীয় অংশের সংলগ্নী 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.

৪ 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.



লেনদেন এর অনুমিত মাত্রা/Transaction Profile (TP)

হিসাবের শিরোনাম  
Title of Account

হিসাব নম্বর  
Account No.

হিসাবের ধরন

Type of Account

মাসিক সম্ভাব্য আয়

Monthly Probable Income

মাসিক সম্ভাব্য টার্নওভার

Monthly Probable Turnover

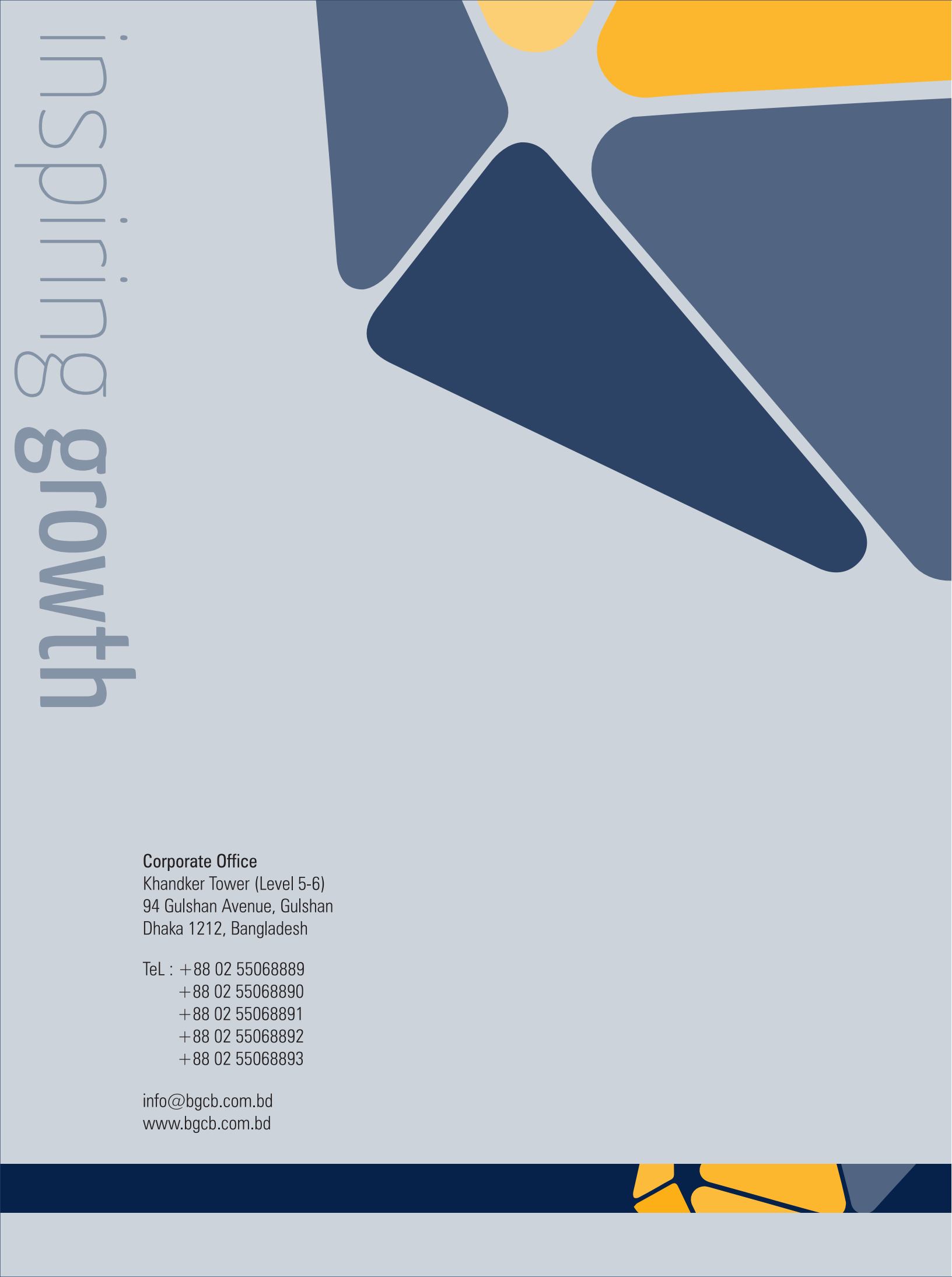
জমা/Deposit	বিবরণ/Particulars	মাসিক সম্ভাব্য জমার সংখ্যা No. of Monthly Probable Deposits	একক সর্বোচ্চ জমার পরিমাণ Maximum Amount in Single Deposit	মাসিক সম্ভাব্য মোট জমার পরিমাণ Monthly Probable Total Deposits
	নগদ (অনলাইন ও সিডিএম সহ) Cash (Inclusive of Online & CDM)			
	ট্রান্সফার/ইনস্ট্রুমেন্ট এর মাধ্যমে জমা Through Transfer/Instrument			
	ফরেন ইনওয়ার্ড রেমিট্যান্স Foreign Inward Remittance			
	রপ্তানি বাবদ প্রাপ্ত Export Receipts			
	BO (পুঁজি বাজার) হিসাব হতে জমা/স্থানান্তর Transfer from BO Account			
	অন্যান্য (নির্দিষ্টভাবে উল্লেখ করুন) Other (Specify)			
			সর্বমোট/Total	

উত্তোলন/Withdrawal	বিবরণ/Particulars	মাসিক সম্ভাব্য উত্তোলন সংখ্যা No. of Monthly Probable Withdrawal	একক সর্বোচ্চ উত্তোলনের পরিমাণ Maximum Amount in Single Withdrawal	মাসিক সম্ভাব্য মোট উত্তোলনের পরিমাণ Monthly Probable Total Withdrawal
	নগদ (অনলাইন ও এটিএম সহ) Cash (Inclusive of Online & ATM)			
	ট্রান্সফার/ইনস্ট্রুমেন্ট এর মাধ্যমে পরিশোধ Through Transfer/Instrument			
	ফরেন আউটওয়ার্ড রেমিট্যান্স Foreign Outward Remittance			
	আমদানি বাবদ পরিশোধ Payment Against Import			
	BO (পুঁজি বাজার) হিসাবে জমা/স্থানান্তর Transfer/Credit to BO Account			
	অন্যান্য (নির্দিষ্টভাবে উল্লেখ করুন) Other (Specify)			
			সর্বমোট/Total	

ব্যাংকের ব্যবহারের জন্য | For Bank's Use Only

বিএফআইউ এর নির্দেশনা মোতাবেক গ্রাহকের সম্ভাব্য লেনদেনের অনুমিত মাত্রা (TP) পর্যালোচনা করা হলো।/Transaction Profile of the customer has been reviewed as per directive of BFIU  
গ্রাহকের সম্ভাব্য লেনদেনের অনুমিত মাত্রা (TP) পর্যালোচনা করা/না করার কারণ/Reason for changing/not changing probable Transaction Profile of the customer:

Name Seal, Signature & Date of the attesting bank Official



# inspiring growth

**Corporate Office**

Khandker Tower (Level 5-6)  
94 Gulshan Avenue, Gulshan  
Dhaka 1212, Bangladesh

Tel : +88 02 55068889  
+88 02 55068890  
+88 02 55068891  
+88 02 55068892  
+88 02 55068893

[info@bgcb.com.bd](mailto:info@bgcb.com.bd)  
[www.bgcb.com.bd](http://www.bgcb.com.bd)