

INDIVIDUAL

ACCOUNT OPENING APPLICATION FORM



Name

Customer Account No.

Unique Customer ID Code (UCIC)



মিউচুয়াল ট্রাস্ট ব্যাংক লিমিটেড

Mutual Trust Bank Ltd.

you can bank on us



Branch :

Date :

D	D	M	M	Y	Y	Y	Y
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Account No. :

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Unique Customer ID Code :

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(For Bank Use Only)

PLEASE FILL UP THE FORM IN CAPITAL LETTER

The Manager
Mutual Trust Bank Ltd.
..... Branch

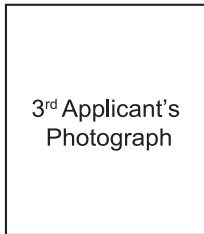
Dear Sir,
I/We, the undersigned, request and authorize you to open an account in your branch. My/Our account related detailed personal information is furnished below:

ACCOUNT RELATED INFORMATION																					
Account Title (In Bangla)	: <input type="text"/>																				
In English	: <table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>																				
Full Name (Elaborated Form, in English)	: <table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>																				
Type of Account (Please ✓)	: <input type="checkbox"/> Savings (Specify)..... <input type="checkbox"/> Current <input type="checkbox"/> SND <input type="checkbox"/> FC <input type="checkbox"/> RFCD <input type="checkbox"/> Other (Specify).....																				
Currency (Please ✓)	: <input type="checkbox"/> BDT <input type="checkbox"/> US Dollar <input type="checkbox"/> Euro <input type="checkbox"/> GB Pound <input type="checkbox"/> Others (Specify).....																				
Purpose of Opening Account	: <input type="text"/>																				
Source(s) of Fund	: <input type="text"/>																				
Initial Deposit	: <table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td style="width: 50%; text-align: center;">(In amount)</td><td style="width: 50%; text-align: center;">(In words)</td></tr></table>	(In amount)	(In words)																		
(In amount)	(In words)																				

OTHER FACILITIES	
SMS Banking	: <input type="checkbox"/> Yes <input type="checkbox"/> No
Internet Banking	: <input type="checkbox"/> Yes <input type="checkbox"/> No
E-Statement	: <input type="checkbox"/> Yes <input type="checkbox"/> No
Debit Card	: <input type="checkbox"/> Yes <input type="checkbox"/> No
Name to be Printed on the Card(s)	: <input type="text"/>
Preferred Communication Address	: <input type="checkbox"/> Present <input type="checkbox"/> Permanent <input type="checkbox"/> Professional

DECLARATION AND SIGNATURE																					
Account No.	: <table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>																				
Declaration for Operation of A/C	: <input type="checkbox"/> Singly <input type="checkbox"/> Jointly <input type="checkbox"/> Anyone <input type="checkbox"/> Either or Survivor <input type="checkbox"/> Others (Please specify).....																				
Special Instruction (If any)	: <input type="text"/>																				
Mobile No.	: <table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table> E-mail : <input type="text"/>																				

I/We, hereby confirm that I/we have read all the terms and conditions related to the account and shall be bound to abide by the said terms and conditions. I/We hereby declare consciously that the information mentioned in this form is true. In addition to the information furnished, I/we shall provide additional necessary information/document(s) as and when required by the bank.



Signature: <input type="text"/>	Signature: <input type="text"/>	Signature: <input type="text"/>																								
Name : <input type="text"/>	Name : <input type="text"/>	Name : <input type="text"/>																								
Date : <table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table>	D	D	M	M	Y	Y	Y	Y	Date : <table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table>	D	D	M	M	Y	Y	Y	Y	Date : <table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table>	D	D	M	M	Y	Y	Y	Y
D	D	M	M	Y	Y	Y	Y																			
D	D	M	M	Y	Y	Y	Y																			
D	D	M	M	Y	Y	Y	Y																			
(1st Applicant)	(2nd Applicant)	(3rd Applicant)																								

FOR BANK USE ONLY			
Signature of Account Opening Official with Date	Seal of the Official	Signature of Authorized Official	Seal of the Official

Note: If the number of applicant is more than three (3), please fill up additional signature card.



Branch

Account No. :

Unique Customer ID Code :
(For Bank Use Only)

Photograph of Individual

Account Title :

Name of Customer/Account Operator
In Bangla :
In English :

Relationship with the Account : 1st Applicant Joint Applicant Director Partner Sole Proprietor
 Minor A/C Holder Guardian Attorney Holder/Mandatee Trustee
 Account Signatory Others (Specify).....

Father's Name :
Mother's Name :
Name of Spouse :

<input type="checkbox"/> Resident <input type="checkbox"/> Non-Resident <small>(Where applicable, GFET to be followed)</small>	Nationality	<small>(For foreigner, copy of passport with visa is mandatory)</small>
<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Third Gender	Date of Birth	D D M M Y Y Y Y
Occupation	Designation	
Name of the Organization	Monthly Income	<small>(For Individual Account)</small>
National ID No.	E-TIN No. (If any)	
Passport No.	Expiry Date	D D M M Y Y Y Y
Birth Registration Certificate No.	Additional Photo ID	<small>(Please Specify)</small>
Others (Mention Specifically) <small>(For Individual Account)</small>	<small>(Identify proof document acceptable to the bank under financial inclusion program)</small>	

[Any document among NID, passport and birth registration certificate must be provided. However, in case of account opening by providing birth registration certificate, another identification document with photograph of the customer/account operator has to be submitted in addition to the birth registration certificate. For non-resident and foreign customers, copy of passport with relevant visa must be obtained. If photo-ID is not available, then certificate of identification from a respectable person¹ of the society, subject to bank's satisfaction, has to be provided. Such identification document or certificate must bear the photograph (with attestation on the face of the photograph) of the customer/account operator.]

Present Address* :

Upazilla/Thana	District	Post Code	<input type="text"/>
Country	Nearest Landmark		
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

Permanent Address* :

Upazilla/Thana	District	Post Code	<input type="text"/>
Country	Nearest Landmark		
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

Professional Address* :

Upazilla/Thana	District	Post Code	<input type="text"/>
Country	Nearest Landmark		
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

*Document(s) in support of proof of address has/have to be provided (At least for one address)

INFORMATION OF THE INTRODUCER (Only Applicable for Individual Account without NID)

Name of the Introducer :

Is introducer an account holder of MTB? Yes No

If Yes, Account of the Introducer :

If No, NID No. of the Introducer :

Date of Birth : D D M M Y Y Y Y Signature with Date

Signature (Seal as applicable)	Signature & Seal	Signature & Seal
Name	Name	Name
Date : D D M M Y Y Y Y	Date : D D M M Y Y Y Y	Date : D D M M Y Y Y Y
Customer/Account Operator	Account Opening Official	Approved by: Authorized Official

¹Respectable person means member of the Parliament, mayor, deputy mayor and councilor of city corporation, grade 9 and above gazetted officer of national pay scale, teacher of public university, chairman and vice-chairman of upazilla parishad, chairman of union parishad, mayor and councilor of pourashava, professor of private university, principal of non-govt. college, headmaster of non-govt. high school, editor of national daily, notary public, grade 7 (seven) or above officer of national pay scale of semi govt. institution, autonomous body and nationalized institution and grade 9 and above officer of national pay scale of Bangladesh Bank.
Note: 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 case of company, individual information form shall be filled up for at least top five directors in terms of shareholding or all directors if less than five. In case of other institutions, individual information form shall be filled up separately for at least five important members of executive committee.



Branch											
Account No.	:										
Unique Customer ID Code	:										
(For Bank Use Only)											

Photograph of nominee

(To be attested by A/C holder)

I/We hereby nominate the following individual/individuals, as my/our nominee/nominees, to whom the balance of my/our account would be paid in the event of my/our death. I/We reserve the right to change or cancel the said nomination at any time. I/We further accord my/our consent that, the Bank shall not be liable in any manner whatsoever for making payment as per my/our instruction. I/We also acknowledge that the payment made by the Bank to him/her/them shall constitute a full discharge by the Bank of its liability in respect of such deposits.

No. of Nominee(s)	:			Percentage		
Name of the Nominee	:					
Relationship with Account Holder	:					

Is nominee an account holder of MTB? Yes No

If Yes, Account no. of Nominee :

If No, details of nominee :

National ID No.	:			Date of Birth	D	D	M	M	Y	Y	Y	Y
Passport No.	:			Expiry Date	D	D	M	M	Y	Y	Y	Y
Birth Registration Certificate No.	:			Additional Photo ID	(Please specify)							
Address	:											
		Upazilla/Thana	District	Post Code								
		Country	Nearest Landmark									

In the event of the death of the account holder(s) while the nominee(s) is/are minor(s), information of the person to receive the available balance in the account as per Section 103(2) of The Bank Company Act, 1991.

Name of the Guardian	:											
Permanent Address	:											
		Upazilla/Thana	District	Post Code								
		Country	Nearest Landmark									
Identification Documents of the guardian	:											

[Any document among NID, passport and birth registration certificate must be provided. However, in case of birth registration certificate, another identification document with photograph of the nominee/guardian has to be submitted in addition to the birth registration certificate. If photo ID is not available, then certificate of identification from respectable person¹ of the society, subject to Bank's satisfaction, has to be provided. Such identification document or certificate must bear the photograph (with attestation on the face of the photograph) of the nominee/guardian.]

Signature:		Signature:		Signature:	
Name :		Name :		Name :	
Date :	D D M M Y Y Y Y	Date :	D D M M Y Y Y Y	Date :	D D M M Y Y Y Y
(1st Applicant)		(2nd Applicant)		(3rd Applicant)	

FOR BANK USE ONLY

Signature of Account Opening Official with Date	Seal of the Official	Signature of Authorized Official	Seal of the Official

¹Respectable person means member of the Parliament, mayor, deputy mayor and councilor of city corporation, grade 9 and above gazetted officer of national pay scale, teacher of public university, chairman and vice-chairman of upazilla parishad, chairman of union parishad, mayor and councilor of pourashava, professor of private university, principal of non-govt. college, headmaster of non-govt. high school, editor of national daily, notary public, grade 7 (seven) or above officer of national pay scale of semi govt. institution, autonomous body and nationalized institution and grade 9 and above officer of national pay scale of Bangladesh Bank.

Branch

Account No.	:	<input type="text"/>	<input type="text"/>
Unique Customer ID Code	:	<input type="text"/>	<input type="text"/>
<small>(For Bank Use Only)</small>			

Name	:	<input type="text"/>
Country of Birth	:	<input type="text"/>
Country of Residence	:	<input type="text"/>

Please ✓ Yes or No for each of the following questions	Yes	No
1. Are you a US Citizen?	<input type="checkbox"/>	<input type="checkbox"/>
2. Do you hold U.S. Green Card or is a lawful resident of the US?	<input type="checkbox"/>	<input type="checkbox"/>
3. Do you have a U.S. address (including P.O. Box) or U.S. phone number or U.S. e-mail address?	<input type="checkbox"/>	<input type="checkbox"/>
4. Have you granted Power of Attorney to someone who has a U.S. address or U.S. phone number or U.S. e-mail address?	<input type="checkbox"/>	<input type="checkbox"/>
5. Have you stayed in U.S. for 183 days during 3-year period including present year?	<input type="checkbox"/>	<input type="checkbox"/>
6. Do you receive payments sourced from USA? That is Interest, Dividend, Rent, Payment for services (salaries) and any other Fixed Determinable Annual Periodical [FDAP] income.	<input type="checkbox"/>	<input type="checkbox"/>

I hereby acknowledge that the statement given above is true, accurate and complete to the best of my knowledge. If this statement is identified as false, I hereby consent MTB to treat the account as per the directions of FATCA.

I hereby consent MTB or any of its affiliates (including branches) to share my information with domestic or overseas regulators or tax authorities where necessary to establish my tax liability in any jurisdiction (if required).

Where it is required by domestic or overseas regulators or tax authorities, I agree that the bank may withhold and pay out from my account(s) such amounts as may be required according to applicable laws, regulations, agreements with regulators or authorities and directives.

I agree and undertake to notify MTB within 30 calendar days if there is a change in any information which I have provided to the Bank.

I undertake that I shall abide by the related laws/regulations/direction of FATCA.

Applicant's Signature (with date)

Note: FATCA Status Declaration form (Individual) to be filled up for each applicant, guardian, owner, director and beneficial owner of the account.

TERMS AND CONDITIONS

Mutual Trust Bank Limited (MTB)

Dear Sir,

Please open and/or continue the MTB account(s) in my/our name(s) on the terms and conditions set out below. In consideration of Mutual Trust Bank Limited ("the Bank") opening and/or continuing any MTB accounts and providing banking services and facilities to me/us, I/ we ("the Customer(s)") agree to be bound by these terms and conditions. These terms and conditions shall apply to each and every account of whatever nature hereafter, opened or continued in the same name(s) by the Bank.

TERMS AND CONDITIONS

Where the account is opened by more than one person, "I", "Me" or "My" shall read as "We", "Us" or "Our". The terms and conditions shall bind each one individually or anyone or more or all of them collectively, and all agreements, obligations and liabilities of the joint Customers are joint and several.

Identity Verification and Source of Fund:

The Customer(s) hereby authorize(s) the Bank to verify the genuineness of the Customer's NID, Passport, Birth Registration Certificate, E-TIN, Employment Certificate, Self-Declaration, etc.

Bank Accounts

- The Bank reserves the right to accept or reject the application without notifying the customer.
- In case of existing customer(s), all information specific to the individual (all the applicants including guardian) and the mandatee (if any) stated in this form will replace the information provided earlier under the same fields to establish and/or maintain relationship with MTB.
- The Bank reserves the right to close any account without assigning any reason.
- While existing customer(s) open(s) a new account, the Bank shall replicate necessary information of the said customer(s) from the previous account opening form(s).
- I authorize the Bank to act on my signed instructions or documents drawn or accepted in accordance with the signing instructions given until such time as I shall give the Bank written notice to the contrary-
 - for making payments of cheques, bills of exchange, promissory notes, standing orders, direct debits, issues of drafts, mail / email and telegraphic transfers, purchases and sales of securities and foreign currency, and any other instruction by debiting such account(s) whether in credit or otherwise; and
 - to accept any other instruction regarding such account(s) including instruction for the closure of such account(s).
- Minimum account opening balance will be as per Bank's schedule of charges and guideline from regulator(s) from time to time.
- Fees and charges as per Bank's schedule of charges shall be applied.
- I understand that any funds received by the Bank on my behalf are to be credited to the relevant accounts unless the Bank receives written instructions from me to the contrary.
- I understand that the Bank acts only as my collection agent and assumes no responsibility for the realization of any item deposited with the Bank for collection. 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 exceptionally credited with an item subsequently unpaid on collection. The Bank may refuse to accept for the collection cheques drawn in favor of third parties or if the payee's name is not identical to my name on the Bank's record. The Bank will not accept for credit to the account any cheques or drafts in favor of a third party crossed or denoted "A/C Payee" (or any words of similar effect). Any cancellation of any crossing or denoting as above shall be null and void.
- All cheques and other instruments should be crossed before they are deposited for crediting in the account.
- The Bank shall not be responsible for the delay and/or loss in transit of any cheque/instrument, nor for any act, omission, neglect, loss of profit, default, failure or insolvency of any correspondent bank, agent or sub-agent, or for any reason beyond the control of the Bank. In case of delay or loss in transit, the Bank will follow-up with the concerned for swift resolution.
- The Bank shall not pay post-dated, stale and defective cheques.
- As per instruction of Bangladesh Bank on Positive Pay for clearing cheque, the account holder must inform the Bank in writing or through Contact Center or Internet banking after issuance of cheque for the amount one lac and above. Otherwise, the Bank may return the cheque if presented through automated clearing house at the risk and responsibility of the account holder(s).
- The Bank shall have the right to reverse or recover any amounts transferred through erroneous transactions in any of the accounts, from such accounts, without prior notice/intimation to the Customer. The Customer shall refund the amount credited erroneously in their account to the bank, if withdrawn.
- Withdrawals from the account shall be made by using cheque book/debit card supplied by the Bank at the request of the Customer or through any means/instruments acceptable to the Bank.

- Customer will sign cheque as per his/her specimen signature provided to the Bank. Customer should inform the bank in writing earlier if he/she wants to bring any change in specimen signature. Customer will use his/her specimen signature at the time of any written communication with the Bank.
- The Bank reserves the right to issue cheque book. For issuance of any cheque book, the Bank will realize applicable charges. For a cheque book issued in my favor, I undertake to be responsible for its safe custody at all times and I shall immediately notify the Bank if this or any of the cheques contained therein, is lost or stolen.
- I understand that the Bank may in its absolute discretion, accept any stop payment instructions (verbally followed by in writing) from me in cases where I have lost the relevant cheques or, in other circumstances in which it shall be allowed by law and agreed by the Bank. Should the Bank accept any such instruction from me or from some other person purporting to be me, I do hereby undertake to indemnify the Bank against any loss, damage, cost (including any legal cost) or demand incurred by it as a result, or in connection therewith.
- I will be liable for any overdraft or other facilities arising in connection with any of the above account(s) and I do hereby authorize the Bank to debit any such account(s) with all or any interest (including compound interest), commission and other banking charges, costs and expenses (including any legal costs) incurred in connection therewith at such rates as may be determined by the Bank from time to time in its absolute discretion. I will also pay to the Bank any such amounts, in the manner and, at such times, as may be required by the Bank in its absolute discretion.
- Any and all amounts credited to the above account(s) while any overdraft or any other banking facilities in connection therewith is current shall firstly be applied by the Bank to reduce any charges, penal interest, interest (including compound interest) payable until the interest is paid in full. Then and only then shall any such amount so credited be applied to reduce the principal amount or such overdraft or any other banking facilities.
- The Bank shall always be entitled without sending notice to me to levy or impose all customary banking and other charges and expenses in respect of any of the above account(s) or in respect of any other banking facilities provided to me by the Bank and to debit the relevant account(s) in accordance with the Bank's normal banking procedures. Such charges are not refundable upon termination of any or all of my account(s).
- I authorize the Bank to accept for safekeeping, collection or for any other purpose, any securities or other property deposited with the Bank or received from me and to release or deliver or give up any of these against my written instructions.
- I understand that any deposits or withdrawals in respect of any of the above accounts may be made at any of the Bank's branches in Bangladesh subject to the production of evidence of identity satisfactory to the Bank and, to payment of any customary charges that may be levied by the Bank in this regard from time to time in this connection.
- The rate of any interest payable on any account may be displayed by the Bank at its various branches in Bangladesh or the bank's official website and further, I accept that this may be subject to change without sending notice to me, interest on any account will accrue in arrears from day to day in or, as otherwise determined by the Bank (in its absolute discretion), and be credited by the Bank to the relevant account(s).
- I acknowledge and understand that there can be risks associated with any account(s) denominated in foreign currency, convertible accounts and foreign currency investments. Accordingly, I accept that I am solely responsible for all such risks and any costs and expenses however arising (including without limitation, those arising from any international or domestic legal or regulatory restrictions) in respect of any such account(s). Withdrawals or dealings on any such account(s) are also subject to the relevant currency being available at the Bank's relevant branch. Conversion from one currency to another shall be at the rate of exchange as determined by the Bank (in its absolute discretion) from time to time.
- I understand that the Bank will send or deliver balance confirmation letter/statement of account(s) to me at least half yearly or in other intervals as may be agreed between the Bank and me, from time to time and I agree that I am solely responsible for promptly examining all itinerates thereon and that I must give the Bank written notice within 14 days of the date of the relevant statement of any discrepancy that I believe no difference exists between any such statement and my own records. In the absence of any such notice from me, I shall be deemed to have agreed and certified conclusively (for all purposes) the correctness of the relevant statement of account.
- I authorize the Bank to respond, if it shall so choose, to any and all enquiries received from any other banks concerning the above accounts without referencing to me. For the avoidance of doubt any such response may include a bank reference.
- I understand that I may close off the above account(s) by giving prior written notice to the Bank. The Bank may, however, either, at its own instance or, at the instance of any court or administrative order, or otherwise close, freeze or suspend dealings on any/all of the above account(s) without prior notice to me or without being liable for and breach of duty it may owe to me.
- In relation to any dealings to any of the above accounts, the Bank shall not be liable for any loss resulting from my death, incapacity or bankruptcy (or any other analogous event or proceeding) unless and until the Bank has received written notice of any such event together with such documentary evidence as the Bank may require. Further, the Bank shall not be liable to me for any loss, damage or delay attributable in whole or part to the action of any government or government agency or any other event outside the Bank's control (including without supplies) provided that the Bank shall in each case endeavor to give notice generally to its Customers or any anticipated delays due to any of the above events by notice in its branches or otherwise.

Signature:		Signature:		Signature:	
Name :		Name :		Name :	
Date :	D D M M Y Y Y Y	Date :	D D M M Y Y Y Y	Date :	D D M M Y Y Y Y
(1st Applicant)		(2nd Applicant)		(3rd Applicant)	

- In respect of accounts opened in the name of minors (whether or not jointly with an individual who is not a minor), the Bank shall be entitled to act on the instructions received from the guardian named in the account opening form, irrespective of whether the minor account holder continues to be a minor or not, unless the Bank receives written notice to the contrary from an appropriate authority/person.
- Payments involving large amounts of cash will be made subject to availability of cash at the branch of the Bank or only after the Bank has made necessary arrangements for cash. The Bank may ask for reasonable time to make payments of such large amounts.
- The Customer has to inform the Bank immediately, if any change occurs in the address of the account holder. Bank generally communicates with the account holder through postal/courier service. Bank will not be held responsible, if no letters/documents are delivered in time or not at all through postal/courier service.
- The Customer shall be solely responsible for ensuring the accuracy and completeness of Customer instructions. The Bank shall not be responsible for the consequences of any Customer instructions being incomplete, garbled or inaccurate.
- I agree that an account in which no operation either deposit or withdrawal takes place for a certain period will be treated as Dormant/Inoperative account status fulfilling creation mentioned below:
 - Current Deposit Account: No transaction for last 1 year or period as specified by CHO
 - Savings Bank Account: No transaction for last 2 years or period as specified by CHO

Such accounts shall be transferred to a system under "Dormant Account Category" as a measure of precautions any fraud.

- (As per Clause 35 of Banking Company Act 1991) Accounts will be transferred to Unclaimed account status after 10 (ten) years if there has been no transaction in the said account by the customer.
- The Bank will not execute any customer transaction over phone, fax and e-mail (unless standard indemnity arrangements are already in place).
- The Bank reserves the right to close any account having zero balance without transaction for three consecutive years.

Automated Teller Machine ("ATM")/Point of Sale ("POS")/Debit Card (the "Card")

- The Bank may, in its absolute discretion, issue card(s) to me: A card is the property of the Bank and I will surrender it unconditionally at the time of closing my account(s) or upon demand by the Bank at any time.
- I will immediately notify the Bank of the loss, theft of a card or of unauthorized use of a card or of unauthorized acquisition of the Personal Identification Number (PIN) relating to it and shall accept full responsibility for all ATM/Point of Sale (POS) transactions effected by use of a card until such time as the Bank confirms to me that it has received this notice.
- The Bank's record of all ATM/POS transactions effected by use of a card will be conclusive and binding on me for all purposes. The amount stated on the ATM screen or printed on ATM screen or printed on ATM Inquiry Slip shall not be taken as conclusive proof of the statement of my account with the Bank.
- I will indemnify the Bank and keep it indemnified for any loss, damage, costs (including legal costs) claims or demands arising in connection with the use, loss or theft or unauthorized use of any debit card issued to me or, resulting from any malfunction, mechanical defect or insufficiency of funds in the ATM.
- I understand that for the protection of Customers and the Bank, all deposit envelopes will be opened in the presence of 02 (Two) Bank officials. I also understand that cash deposited will be created to the account by the next working day, and my account will be credited subject to realization. I further understand that instructions will be acted upon by the next working day. All deposits are accepted subject to verification by the Bank. The Bank's verification will be considered correct and will be deemed to be the amount deposited by me. If any fake, mutilated, torn note(s) is/are found in the said Deposit Envelope, I undertake to bear all legal risks associated with such note(s).
- The card may be used for payment of electricity, telephone and other utility bills in accordance with the details given on the account opening form in any other manner and I undertake to notify the Bank immediately of any change. The Bank will act as an intermediary only in transferring funds from the account in settlement of the said bills. The Bank shall not respond to, and shall not be a party to, any dispute regarding the correctness of the bills, or regarding the electricity, telephone or other utility service. The Bank shall not be liable for and I hereby irrevocably release the Bank from any liability for excess, insufficient, late or incorrect payment of the said bills or any consequence thereof (including, but not limited to termination of service) or any other loss, damage, claims or proceedings that may arise as a result of the payment of such bills by this method. In particular, the Bank shall have no liability arising from misuse of the Card, malfunctioning of the ATM/POS or otherwise whatsoever and whether similar to the foregoing or not.
- The use of the local debit card is confined to the territory of Bangladesh only and international debit card may be used anywhere in the world subject to applicable procedures and charges. Use of the local debit card outside Bangladesh shall make the card liable for immediate cancellation and any other appropriate action as stipulated by Bangladesh Bank or other regulatory body. The card holder will also be liable to clear all outstanding without prejudice to any right, remedy or action against him/her, by Bangladesh Bank, the Bank, court or any regulatory agency. For cash change, I agree to pay the applicable charges and/or duty.
- The Bank shall be under no liability whatsoever to the card holder in respect of any loss or damage arising directly or indirectly out of refusal of any merchant member institution of Visa Card / MasterCard to honor or accept the card or for any defect or deficiency in the goods or services supplied to the card holder by any merchant where

applicable, for any breach or non-performance by a merchant of a card transaction. Customer's international debit card transactions denominated in a currency other than US Dollars will be subject to charge over the exchange rate by Visa/MasterCard.

- Fees and charges may be determined periodically by the Bank without prior notice to the card holder.
- Undelivered debit card will be retained by the Bank for, up to 60 days. Thereafter, those will be destroyed by the Bank for non-collection by the account holder(s) and charge may be applicable as per schedule of charges.

Closure of Account

- When an account is closed either by the constituents or by the Bank, the account holder(s) is/are required to return all the unused cheque leaves and cards, if any, to the Bank. Charges as per the Bank's prevailing schedule will be recovered from account holder(s), who opt(s) to close an account.

Cheque Books

- Charges as per the Bank's prevailing Schedule of Charges will be recovered for recording any stop payment(s), return of cheque(s), destruction of undelivered cheque books, etc. The Bank reserves the right to dishonour cheque(s) on reasonable ground. In the event of a cheque being returned, the Bank may realize a penalty charge for each presentation and return. Undelivered cheque book(s) will be retained by the Bank for, up to 60 days. Thereafter, those will be destroyed by the Bank for non-collection by the account holder(s) and charge will be applicable as per schedule of charges.
- The customer should comply with the conditions as printed on the inside of the front cover of the issued cheque book.
- The customer must at all times exercise due care to prevent cheques 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 or misuse of the cheques must be immediately reported to the Bank and confirmed in writing without any delay.

Internet Banking

- Customer must carry out online registration from MTB Website/Smart Banking App for availing the Bank's Internet Banking Services. View only access will not allow transaction capability. I agree to be bound by the MTB Terms and Conditions governing accounts and all services including Internet Banking.
- The account/card holder(s) is/are solely responsible to ensure secrecy of password of internet banking, and OTP (one-time password) delivered to mobile phone/e-mail to maintain the confidentiality of his/her/their financial information.

Online Banking

- In respect of online encashment of a cheque, payment made to the bearer of the cheque shall be fully binding on Customer and shall not be questioned or disputed for any reason whatsoever.

e-Statement

- I acknowledge and understand that the Bank does not use encrypted email and generally Internet is not encrypted and is not a secure means of transmission of the information. It involves the risk of unauthorized alteration, usage and disclosure of the information by the parties or third parties.
- I understand that transmission of the information to a corporate email address involves the risks of the information to be viewed, altered, used or disclosed to third parties by once-authorized-but-afterward-nomore-in-the-employment of the organization in future. I agree to indemnify the Bank and hold the Bank indemnified and harmless from any and all costs, expenses, liabilities, losses and responsibilities, whether direct or consequential, arising out of or in connection with such view, alteration, usage or disclosure of the information or otherwise caused by using the Internet as a means of transmission and also for any error, delay or problem in transmission of the information. My/Our administrator, legal representatives, executors, successors-in-interest, heirs and assigns are bound by this e-Statement enrolment.
- The Bank does not guarantee that integrity of the email has been maintained and that communication will be free of viruses, interceptions or interference. Although, the Bank will take reasonable precautions to ensure that no viruses will be present in the e-mail, the Bank cannot accept the responsibility for any loss and damages arising from any use of the email or attachments.

SMS Banking

- The Bank will use its prescribed number to send transaction/financial information related to Customer's account (s).
- For PULL service, the account /card holder(s) will be able to obtain a range of financial information related to account(s) by typing a pre-defined keyword with a 4-digit Personal Identification Number (PIN) as a message in the mobile phone and then sending this message to a prescribed SMS short code or a regular mobile number. For this service, regular SMS charges of the respective mobile phone operator will be applied.
- The account/card holder(s) is/are solely responsible to ensure the possession of the mobile phone/ connection assigned to SMS Banking Service to maintain the confidentiality of his/her/their financial information. If the mobile phone /connection is lost, stolen or sold to another individual, the account / card holder(s) shall immediately notify the Bank of the incident and cancel the service.

Signature:		Signature:		Signature:	
Name :		Name :		Name :	
Date :	D D M M Y Y Y Y	Date :	D D M M Y Y Y Y	Date :	D D M M Y Y Y Y
(1 st Applicant)		(2 nd Applicant)		(3 rd Applicant)	

- The account /card holder(s) hereby agree(s) the Bank/mobile phone operator shall not be responsible for any disruption in SMS Banking Service due to any technical failure on the part of the Bank/mobile phone operator. The service shall remain effective until otherwise advised in writing by the account/card holder(s), which should reach the Bank at least one week before the next statement is due.

Contact Centre

- I do hereby authorize the Bank (in its absolute discretion) to follow/act on my verbal or telephonic instructions (including any email instructions) required by or, given by me, in relation to these terms and conditions unless these terms and conditions otherwise expressly state to the contrary.
- I shall not reveal my Telephone Identification Number (TPIN) to anyone. My verbal instruction(s), identified by my correct bank account No. and TPIN shall be deemed to be proper. Accordingly, the Bank shall be entitled to rely on any such instructions. Should the Bank accept any such instruction from me, or from some other person purporting to be me, I do hereby agree to indemnify the Bank against any loss, damages, costs (including legal costs), or demands incurred by the Bank as a result or, in connection therewith.
- The Bank may in its absolute discretion require that written confirmation of my verbal instruction(s) be received by it within such period as the Bank may specify.
- Where any/all of the above accounts are opened by more than one person, any such one person shall be entitled to give any such verbal instructions and the Bank shall be entitled to rely upon such instructions.

Joint Accounts

- Each of us (if more than one) do hereby authorize and empower each other to endorse for deposit and to deposit with the Bank any and all cheques, notes or other instruments for the payment of money, payable to or purporting to belong to anyone or all of us and if any such instruments be received by the Bank without having been so endorsed then the Bank is hereby authorized to endorse any such instrument on behalf of us and to credit the same to the account(s).
- An overdraft or other obligations incurred on the account or otherwise shall be the joint and several liability of each and every joint account holder. In the event of the death or legal disability of any of the individuals constituting the account holder(s), the other individual(s) shall immediately (but in any event, not later than ten (10) days after such death or disability) and before affecting any transactions in the account, notify the Bank of such death or legal disability.
- Each of us authorize the Bank to hold, on the death of either of us, any credit balance on any account in our joint names and any securities, deeds, boxes and parcels and their contents and property of any description held in our joint names, to the order of the survivor (if any). Each of us hereby agrees that the instructions given by us in the mandate are to remain in force until written revocations thereof by us or either of us.
- In the event that there is no survivor and nomination is made, the terms and conditions stated in the "nominee" part shall apply.
- In the event that there is no survivor or nominee, that account(s) will then be frozen until the legal successor(s) to the deceased or disabled individual is/are appointed I determined by the relevant court or department.

Nominee

- The account holder(s) for each account can appoint nominee(s) as per section 103 of the Bank Companies Act, 1991 (as amended up to date).
- Nomination will be cancelled if the nominee(s) die(s) in the lifetime of the account holder(s). The account holder(s) in such cases will advise the Bank in writing for new nominee(s).
- The account holder(s), with written instruction, may change the nominee(s) any time.
- In the event of the death of account holder(s), his/her/their nominee(s) will not be allowed to continue the account(s) and the amount deposited prior to the death of the account holder(s) shall be paid to the nominee(s) after proper identification and upon obtaining such document(s) as the Bank may require.
- Account holder(s) can name and authorize any competent individual to represent the nominee, so that such person can withdraw money from the account of the account holder(s) on behalf of nominee in case nominee is a minor at the time of death of the account holder(s) and the Bank shall be discharged from its liability upon making payment to such person.
- In case where there is/are no nominee(s), Succession Certificate from the appropriate court will be required for releasing the balance amount after the death of the account holder(s).

Set-off and Consolidation Rights

- The Bank may at any time and from time to time without notice, combine all or any of my accounts and liabilities with it, in Bangladesh or elsewhere, whether singly or jointly, with any other person or set-off all or any money standing to the credit of such account(s) including my deposits with the Bank (whether matured or not) towards satisfaction of any of my liabilities to the Bank in Bangladesh or elsewhere, whether as principal or actual or contingent, primary or collateral, singly or jointly, with any other person, and the Bank may effect any necessary currency conversion, at the Bank's prevailing rate of exchange.

Confidentiality

- Whilst the Bank maintains strict confidentiality in all matters relating to my account(s) and business, I hereby authorize the Bank (and/or any of its officers or employees) to

disclose any information concerning me, my business, my account(s) held with the Bank or another group member, or my relationship with the Bank or another group member, to any of the following:

- Any office or branch of the Bank or another group member.
- Any agent, contractor or third party service provider, or any professional, technical adviser of the Bank or another group member.
- Any regulatory, supervisory, governmental or quasi-governmental authority with jurisdiction over the Bank or another group Member.
- Any person to whom the Bank is required or authorized by court order to make such disclosure.
- Any person who is under a duty of confidentiality to the Bank.
- Any bank or financial institution with which I have or propose to have 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.

Indemnity

- I also agree to fully indemnify the Bank against all costs and expenses (including legal costs) arising in any way in connection with the accounts these terms and conditions or, in enforcing these terms and conditions and in recovering of any amount due to the Bank or incurred by the Bank in any legal proceedings of whatever nature.

Stop Payment Instructions

- To indemnify the Bank fully against any loss, costs, damages and expenses resulting from non-payment of the stopped cheque(s).
- Not to hold the Bank responsible in any matter for making payment(s) due to break down of system or any circumstances beyond control of the Bank, or through misdescription of the cheque(s), provided usual procedures for handling stop payment instruction is to be complied with.
- To notify the Bank promptly in writing if the said cheque(s) is/are recovered or known to have been destroyed or if for any other reason this stop payment order may have cancelled.

Waiver

- No forbearance, negligence or waiver by the Bank in the enforcement of any of these terms and conditions shall prejudice the Bank's right thereafter to strictly enforce the same. No waiver by the Bank shall be effective unless it is in writing.

Variations

- The Bank in its sole discretion may amend these terms and conditions at any time. If I use any banking service and facility after the effective date of the amendment, I shall be deemed to have received notice of the amendment and to have decided to continue to use the banking service and facilities upon the revised terms and conditions to be informed to me by the Bank. I further acknowledge that in the event of any changes being communicated to me, the Bank is not obliged to obtain my signature for receipt of such communication.

Notices

- Save as otherwise provided in these terms and conditions, and demand of communication made by the Bank under these terms and conditions shall be in writing and made at the address given by me (or such other address as I shall notify the Bank from time to time) and, if posted, shall be deemed to have been served on me on the date of posting whether actually received by me or not.

Governing Law

- These Terms and Conditions shall be governed by and construed in accordance with the laws of the People's Republic of Bangladesh and I do hereby irrevocably submit to the exclusive jurisdiction of the courts of Bangladesh. Such submission, however, shall not prejudice the rights of the Bank to bring proceedings against me in any other competent jurisdiction (s).

Force Majeure

- The Bank shall not be liable if any transaction does not fructify or may not be completed or for any failure on part of the Bank to perform any of its obligations under these Terms and Conditions or those applicable specifically to its services/facilities if performance is prevented, hindered or delayed by a Force Majeure event (defined below) and in such case its obligations shall 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 Bank, including without limitations, unavailability of any communication systems, breach, or virus in the processes or payment or delivery mechanism, sabotage, fire, flood, explosion, acts of god, civil commotion, strikes or industrial action of any kind, riots, insurrection, war, acts of government, computer hacking, unauthorized access to computer data and storage devices, computer crashes, malfunctioning in the computer terminal or the systems getting affected by any malicious, destructive or corrupting code or program, mechanical or technical errors/failures or power shut down, faults or failures in telecommunication, etc.

Acceptance of Terms and Conditions

I do hereby declare that I have read and fully understood all the terms and conditions contained hereinabove and do hereby accept and agree to all the terms and conditions.

Signature:		Signature:		Signature:	
Name :		Name :		Name :	
Date :	D D M M Y Y Y Y	Date :	D D M M Y Y Y Y	Date :	D D M M Y Y Y Y
(1st Applicant)		(2nd Applicant)		(3rd Applicant)	

FOR BANK USE ONLY

Date :

D	D	M	M	Y	Y	Y	Y
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Customer Unique ID Code (UCIC) : (1)

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 (2)

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 (3)

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 (4)

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Account Marketed by : MTB Employee Agent's Employee Sales Executive Walk-in Customer
 Name (Marketed by) :

	RM Code						
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Branch	
Branch Code.....	
Account Classification Code.....	
Loan Related Account <input type="checkbox"/> Yes <input type="checkbox"/> No	
Non-Resident Account <input type="checkbox"/> Yes <input type="checkbox"/> No	
<input type="checkbox"/> Original Document	
<input type="checkbox"/> Others (Please specify).....	

Operations	
<input type="checkbox"/> NID Obtained and Verified with EC	<input type="checkbox"/> RM Code Assigned
<input type="checkbox"/> Valid Passport Copy Obtained	<input type="checkbox"/> Sanction Screening Completed
<input type="checkbox"/> Birth Registration Certificate and Additional Photo ID Obtained	<input type="checkbox"/> CIF Duplication Checked
<input type="checkbox"/> Trade License Obtained	<input type="checkbox"/> Relationship Opened
<input type="checkbox"/> Partnership Deed Obtained	<input type="checkbox"/> Cheque Book Requested
<input type="checkbox"/> MoA and AoA/By-laws Obtained	<input type="checkbox"/> Debit Card Requested
<input type="checkbox"/> Resolution Obtained	<input type="checkbox"/> IB Request Submitted
<input type="checkbox"/> Source of Fund Document Obtained	<input type="checkbox"/> SMS Request Submitted
<input type="checkbox"/> Application Checked	<input type="checkbox"/> E-Statement Request Submitted
<input type="checkbox"/> Others (Please specify).....	<input type="checkbox"/> Contact Point Verification (CPV) Done

SBS-2 AND SBS-3 STATEMENT RELATED INFORMATION

(A). For SBS-2 Reporting Account No. :

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1. Account Holder's Name :

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 2. Profession/Type of Institution :

Sector Code: (See Guidelines for SBS-1, 2 & 3 Returns)							
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 3. Type of Account :

Type of Deposit Code: (See Guidelines for SBS-1, 2 & 3 Returns)							
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(B). For SBS-3 Reporting Account No. :

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1. Individual Borrower's Name :

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 2. Profession/Type of Institution :

Sector Code: (See Guidelines for SBS-1, 2 & 3 Returns)							
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 3. Purpose of Loans/Advances :

Economic Purpose Code: (See Guidelines for SBS-1, 2 & 3 Returns)							
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 4. Security :

Security Code: (See Guidelines for SBS-1, 2 & 3 Returns)							
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 5. Status of Loans/Advances :

Loan Classification Code: (See Guidelines for SBS-1, 2 & 3 Returns)							
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 6. Nature of Bills :

Bills Code: (See Guidelines for SBS-1, 2 & 3 Returns)							
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 7. SME Code :

(See Guidelines for SBS-1, 2 & 3 Returns)							
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Comment:

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Signature & Seal :	Signature & Seal :																
Name :	Name :																
Date : <table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td style="width: 20px; height: 20px;">D</td><td style="width: 20px; height: 20px;">D</td><td style="width: 20px; height: 20px;">M</td><td style="width: 20px; height: 20px;">M</td><td style="width: 20px; height: 20px;">Y</td><td style="width: 20px; height: 20px;">Y</td><td style="width: 20px; height: 20px;">Y</td><td style="width: 20px; height: 20px;">Y</td></tr></table>	D	D	M	M	Y	Y	Y	Y	Date : <table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td style="width: 20px; height: 20px;">D</td><td style="width: 20px; height: 20px;">D</td><td style="width: 20px; height: 20px;">M</td><td style="width: 20px; height: 20px;">M</td><td style="width: 20px; height: 20px;">Y</td><td style="width: 20px; height: 20px;">Y</td><td style="width: 20px; height: 20px;">Y</td><td style="width: 20px; height: 20px;">Y</td></tr></table>	D	D	M	M	Y	Y	Y	Y
D	D	M	M	Y	Y	Y	Y										
D	D	M	M	Y	Y	Y	Y										
Account Opening Official	Approved by: Authorized Official																

Mutual Trust Bank Ltd.

Corporate Head Office

MTB Centre

26 Gulshan Avenue

Plot 5, Block SE(D)

Gulshan 1, Dhaka 1212

Tel : + 880 (2) 984 6966, 984 2429

Fax : + 880 (2) 984 4303

SWIFT : MTBL BD DH

E-mail : info@mutualtrustbank.com

www.mutualtrustbank.com

[f/Mutual.Trust.Bank](https://www.facebook.com/Mutual.Trust.Bank)

24/7 MTB CONTACT CENTRE

☎ 16219 or 09604016219



মিউচুয়াল ট্রাস্ট ব্যাংক লিমিটেড
Mutual Trust Bank Ltd.

you can bank on us