

..... Branch

Account Opening Application Form

Personal Account

Date:

The Relationship Manager
Export Import Bank of Bangladesh Limited
..... Branch

Customer ID No.

Account No.

Sector Code	SBS-2	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	CIB	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Dear Sir,

I/We apply to open the following account at your branch. My/Our detail information is given below:

- Title of Account** (Block Letters):
- Type of Account** (please tick) : Mudaraba Scheme Deposit Others (please specify).....
- Currency** (please tick) : BDT USD EUR GBP Others (please specify).....
- Operating instructions** (please tick) : Singly Jointly Any one Others (please specify).....
- Other Bank Account(s) of Customer** (if any):

<u>Name of Bank</u>	<u>Branch</u>	<u>Nature of Account (please tick)</u>
a.	a.	<input type="checkbox"/> Deposit A/C <input type="checkbox"/> Investment A/C <input type="checkbox"/> Others
b.	b.	<input type="checkbox"/> Deposit A/C <input type="checkbox"/> Investment A/C <input type="checkbox"/> Others
c.	c.	<input type="checkbox"/> Deposit A/C <input type="checkbox"/> Investment A/C <input type="checkbox"/> Others

6. **Introducer's Information:**

- Name :
- Account No. :
- Name of Branch :
- National ID No. :
- Signature (with date): Verified by :

7. **Initial Deposit** (Amount) :

8. **Special Instruction** (if any) :

9. **Information regarding Mudaraba Scheme Deposit :**

Name of Scheme :

Term of Scheme : Deposit/Installment Amount : No. of Installment (annually)

Payable at maturity Monthly Payable :

Photograph of
Nominee
(Attested by
Account Holder)

10. Nominee Information:

I/We do hereby nominate the following person(s) to receive the balance amount of this account after my/our death. I/We reserve the right to cancel or change the said nominee at any time. I/We also agree that the bank will not be liable in any manner for the activities as instructed by me/us.

Name of Nominee : Date of Birth/Age :
 Father's Name :
 Mother's Name :
 Spouse's Name :
 Permanent address of Nominee :
 Occupation : Relation :

National ID No. : Signature :

* (If nominee is non-resident and the balance amount of that account is payable to nominee, the amount can be transferred to foreign countries under the prevailing Foreign Exchange Regulation.)

11. If the Nominee is Minor:

Name of legal guardian Relation: Signature
 After death of account holder, bank will pay the balance amount to the legal guardian of the nominee if the nominee does not attain maturity.

12. Incase of one or more minor account holder(s):

I, the legal guardian of the under mentioned account holder hereby declare that, the account holder is a minor. His/Her necessary information is given in the annexed form. The account will be operated under my signature as legal guardian until or unless the account holder matures or further declaration given by me.

a. Name of Account Holder (Minor) :

b. Name of Guardian : Relation : Signature.....

(Both the minor and legal guardian must fill the "Personal Information Form" and both the forms to be signed by the legal guardian.)

13. **Source of Fund** :

14. Declaration and Signature:

I/we affirm that I/we have read all terms/conditions of the account and I/we will abide by these terms/conditions. I/we further declare that the above information is true. In addition to above information, I/we will provide any necessary information/documents as per your requirement.

Name & Signature of Applicant with Date

.....

For Bank Use Only

Comments:

.....

Account Opening Officer

(Seal with Name, Signature and Date)

.....

Operation Manager

(Seal with Name, Signature and Date)

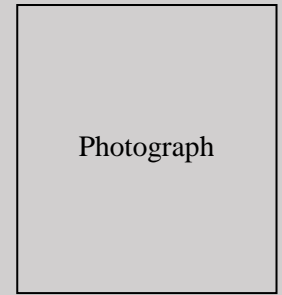
.....

Relationship Manager

(Seal with Name, Signature and Date)

..... Branch

Account Opening Form : Personal Information



Customer ID No.

Date:

Account No.

Sector Code	SBS-2													
	CIB													

1. **Name of Account Holder** :

2. **Relation with Account** (please tick in applicable case) :

- 1st Applicant
 2nd Applicant
 3rd Applicant
 Director
 Partner
 Minor
 Guardian
 Attorney Holder
 Signatory
 Others

3. **Father's Name** :

4. **Mother's Name** :

5. **Spouse's Name** :

6. **Nationality** :

7. **Date of Birth** :

8. **Gender** (Please Tick) : Male Female

9. **Occupation** (with Designation) :

10. **National ID Card No.** :

11. **Passport No.** (if any) :

12. **TIN No.** (if any) :

13. **Driving License No.** (if any) :

14. **Present Address** (Residence) :

15. **Permanent Address** :

16. **Official Address** :

17. **Contact Telephone** : Residence : Office :

Mobile : E-mail : Fax :

18. **Credit Card Information** :

Issuing Organization and Card No (if user) : 1.....
2.....

19. **Residence Status** (please tick) : Resident Non-Resident

(In case of need, Bank will collect information as per instructions prescribed in the "Guidelines for Foreign Exchange Transaction")

Signature (with date)

KYC Profile Form

1. Title of Account :

2. Nature of Account :

3. Account or Reference No :

4. Name of Account Opening Officer :

5. What is the Source of Fund? How is it confirmed? (If applicable)

6. Monthly Income :
7. Information of Beneficial Owner of the Account (In case of Company, detail information of Controlling Share Holder and Individual Share Holder having 20% or more share) :
8. Passport No.: Is photocopy received? Yes/No (If applicable)
9. Voter ID Card No.: Is photocopy received? Yes/No (If applicable)
10. National ID Card No.: Is photocopy received? Yes/No (If applicable)
11. TIN: Is photocopy received? Yes/No (If applicable)
12. VAT Reg. No.: Is photocopy received? Yes/No (If applicable)
13. Driving License No.: Is photocopy received? Yes/No (If applicable)
14. Occupation :

Mention the customer's occupation in details:

Comments (If any) :

(* Under subjective consideration, comment may be made here regarding Customer's Risk)

.....
Name & Signature of Account Opening Officer/
Relationship Manager with seal and Date:

.....
Name & Signature of Approving
Officer with seal and Date:

GENERAL TERMS & CONDITIONS

1. The account will be operated as per Mudaraba Principles except Al-Wadeeah CD Account. At least 65% of investment income will be distributed among the Mudaraba Depositors as per weightage allocated for each account.
2. Bank reserves right to change the weightage and the profit distribution principles as per Bank's standard & policy.
3. The laws, rules and regulations of Bangladesh, custom and procedures applicable to the scheduled bank in Bangladesh shall apply to and govern the conduct of the account opened with the bank.
4. Service charge or maintenance charge of account shall be levied by the bank from time to time as per Bank's standard & policy. Bank reserves right to recover all costs and expenses (including collection fees and legal expenses) arising in any way in connection with the account. Income Tax on Profit, VAT, Excise Duty and any other Government charges will be applicable as per Government circular/instruction.
5. Though the Bank maintains strict confidentiality in all affairs of the account and business, Bank shall always be entitled to disclose any information regarding customers' business and accounts held with the Bank to any of the followings-
 - a) Any regulatory, supervisory, governmental or quasi governmental authority with the jurisdiction over the bank.
 - b) Any person to whom the bank is required or authorized by law or court order to make disclosure.
6. Any change of the information furnished by the customer herewith must be notified to the bank immediately, otherwise the bank will not be liable for the consequences.
7. The customer agrees that the bank will not be liable for any loss or any damage if the bank is unable to provide services in connection with any customer's accounts due to postal, courier, electrical, mechanical, telecommunications or by reason of act of god, catastrophe, war, civil or industrial disturbance, computer failure or any other cause beyond Bank's control and that cannot be overcome by reasonable diligence and without unusual expenses.
8. The Bank reserves right to close any account without giving prior notice if the operation of the account is unsatisfactory in the opinion of the Bank or any other reason(s) whatsoever. The opinion passed by the bank in this regard shall be final and conclusive and binding upon the customer.
9. The bank reserves right to amend the present rules at any time in any manner as it deems necessary with or without giving prior notice to the account holder(s) separately or to the public.
10. In case of death of account holder(s), the account shall cease to be operative and the entire deposited amount with profit (if applicable) shall be paid to the nominee(s) as mentioned in the account opening form. If the nominee is minor, the same shall be paid to the legal guardian of the minor. In other cases, the amount shall be released as per rules in force.
11. If the account is encashed/closed before declaration of yearly final rate of profit, the account holder(s) will be entitled to receive provisional rate of profit and Bank or account holder(s) shall not reserve any right to claim additional profit if the declared yearly final rate of profit varies from the provisional rate of profit. But the additional amount of profit may be allowed to the account holder(s) if the declared final rate of profit exceeds the provisional rate of profit and the account holder(s) claim the same in writing.
12. The additional terms & conditions of each account to be considered as integral part of terms & conditions as stated above.

I/We hereby acknowledge that I/we have read and understood the terms & conditions stated above and agreed to comply with them.

Signature of the Account holder(s)

MUDARABA SUPER SAVINGS DEPOSIT SCHEME:

1. Any adult person (individually or jointly) having sound mind can open an MSSDS Account with any branch of the bank by depositing at least Tk. 5,000/- (five thousand) and its multiple amount.
2. One or more account can be opened in the same name at the same branch of the bank.
3. Weightage for deposit of MSSDS Account will be 1.17.
4. A specially designed receipt will be issued favouring the depositor(s) at the time of opening the account. The account holder must preserve the receipt carefully. In case of lost of receipt, bank must be informed without delay and account holder may be allowed a duplicate receipt of the same subject to submission of an indemnity bond. Bank will apply due formalities in this regard.
5. Tenure of Mudaraba Super Savings Deposit Scheme will be 6 (six) years. Normally, deposited amount of MSSDS is not encashable before maturity. If any depositor intends to encash his/her receipt before maturity due to certain unavoidable circumstances, the following terms & conditions will come into force:
 - a) No profit shall be allowed for premature encashment within 01 (one) year.
 - b) Profit shall be allowed at the provisional rate of Mudaraba Savings Deposit + 0.75% if it is encashed after 01 (one) year but before 03 (three) years.
 - c) Profit shall be allowed at the provisional rate of Mudaraba Savings Deposit + 1.00% if it is encashed after 03 (three) years but before maturity.
6. In case of death of account holder(s), the nominee(s) may continue the account till maturity.
7. Investment against lien of such receipt may be allowed upto 90% of deposited amount subject to application of normal terms & conditions of investment of the bank.

Signature of the Account Holder(s)

MUDARABA MULTIPLUS SAVINGS DEPOSIT SCHEME:

1. Any adult person (individually or jointly) having sound mind can open an MMSDS Account with any branch of the bank by depositing at least Tk. 5,000/- (five thousand) and its multiple amount.
2. One or more account can be opened in the same name at the same branch of the bank.
3. Weightage for deposit of MMSDS Account will be 1.17.
4. A specially designed receipt will be issued favouring the depositor(s) at the time of opening the account. The account holder must preserve the receipt carefully. In case of lost of receipt, bank must be informed without delay and account holder may be allowed a duplicate receipt of the same subject to submission of an indemnity bond. Bank will apply due formalities in this regard.
5. Tenure of Mudaraba Multiplus Savings Deposit Scheme will be 10 (ten) years. Normally, deposited amount of MMSDS Account is not encashable before maturity. If any depositor intends to encash his/her receipt before maturity due to certain unavoidable circumstances, the following terms & conditions will come into force:
 - a) No profit shall be allowed for premature encashment within 01 (one) year.
 - b) Profit shall be allowed at the provisional rate of Mudaraba Savings Deposit + 0.75% if it is encashed after 01 (one) year but before 03 (three) years.
 - c) Profit shall be allowed at the provisional rate of Mudaraba Savings Deposit + 1.00% if it is encashed after 03 (three) years but before 05 (five) years.
 - d) If the account is encashed after completing the tenure of Mudaraba Super Savings Scheme but before maturity, depositor(s) will be entitled to receive full benefit for the completed tenure of Mudaraba Super Savings Scheme at the provisional rate of profit prescribed there-against. For remaining period, depositor(s) will receive benefit at the provisional rate of profit prescribed for Mudaraba Savings Deposit.
6. In case of death of account holder(s), the nominee(s) may continue the account till maturity.
7. Investment against lien of such receipt may be allowed upto 90% of deposited amount subject to application of normal terms & conditions of investment of the bank.

Signature of the Account Holder(s)

MUDARABA MONTHLY INCOME DEPOSIT SCHEME:

- Any adult person (individually or jointly) having sound mind can open a Mudaraba Monthly Income Deposit Scheme (MMIDS) Account with any branch of the bank by depositing at least Tk. 25,000/- (twenty five thousand) and its multiple amount on any day of the month.
- Benefit against the deposited amount of the account would be credited to the Mudaraba Savings Deposit Account of the client maintained with the branch on the same day of every succeeding month as per Rate Circular.
- One or more account(s) can be opened in the same name at the same branch of the bank.
- Weightage for deposit of MMIDS Account will be 1.15.
- A specially designed receipt will be issued favouring the depositor(s) at the time of opening the account. The account holder must preserve the receipt carefully. In case of lost of receipt, bank must be informed without delay and account holder may be allowed a duplicate receipt of the same subject to submission of an indemnity bond. Bank will apply due formalities in this regard.
- Tenure of Mudaraba Monthly Income Deposit Scheme will be 03 (three) years. Normally, deposited amount of MMIDS Account is not encashable before maturity. If any depositor intends to encash his/her receipt before maturity due to certain unavoidable circumstances, the following terms & conditions will come into force:
 - No profit shall be allowed for premature encashment within 01 (one) year.
 - Profit shall be allowed at the provisional rate of Mudaraba Savings Deposit + 0.75% if it is encashed after 01 (one) year but before maturity.
- In case of death of account holder(s), the nominee(s) may continue the account till maturity. In that case, nominee(s) or legal guardian of minor nominee(s) must open a Mudaraba Savings Deposit with the branch. The branch will credit monthly benefit of deposited amount of the account holder (deceased) to the account opened by the nominee(s)/legal guardian of minor nominee(s).
- Investment against lien of such receipt may be allowed upto 80% of deposited amount subject to application of normal terms & conditions of investment of the bank. Benefit of Mudaraba Monthly Income Deposit Scheme will be credited to the Investment Account of the client(s) till full adjustment of total liability.

Signature of the Account Holder(s)

MUDARABA HAJJ DEPOSIT SCHEME:

- An adult person having sound mind can open one account only, in his/her single name with any of the branches of the bank.
- The tenure of Mudaraba Hajj Deposit Scheme will be 5, 8, 10, 15 and 20 years. The client may choose any tenure and deposit the prescribed monthly installment to perform Hajj in the predetermined year.
- The monthly installment amount prescribed in the following table is calculated for different years considering the Hajj expense of 2008 for Tk. 2,20,000.00 and yearly 6% increment there-against:

Term	2013		2014		2015		2016		2017	
	Monthly Instalment	Amount Payable	Monthly Instalment	Amount Payable	Monthly Instalment	Amount Payable	Monthly Instalment	Amount Payable	Monthly Instalment	Amount Payable
5 Years	4703	377,402	4985	400,046	5284	424,048	5601	449,491	5937	476,461
8 Years	2935	452,769	3111	479,935	3298	508,731	3496	539,255	3705	571,610
10 Years	2336	511,554	2476	542,248	2625	574,782	2782	609,269	2949	645,826
15 Years	1521	697,922	1612	739,798	1709	784,186	1812	831,237	1920	881,111
20 Years	1090	952,195	1155	1,009,326	1225	1,069,886	1298	1,134,079	1376	1,202,124

- The client will deposit amount as per installment size prescribed for the year in which the client desires to perform the Hajj.
- Profit against balance of Mudaraba Hajj Deposit Scheme will be credited on daily product basis and it will bear 1.10 profit weightage.
- If any client desires to perform Hajj before his predetermined year, the client will deposit rest of the amount of Hajj expense fixed for that particular year considering the installment amount already deposited by the client.
- If the client fails to perform Hajj for any unavoidable circumstance, the rate of profit prescribed for Mudaraba Hajj Deposit Scheme will not be allowed against his/her deposited amount. In that case, profit against the deposited amount will be credited at the provisional rate of profit prescribed for Mudaraba Savings Account, which was prevailed at the time of opening the Mudaraba Hajj Deposit Scheme.
- No cheque book will be issued to the client as the deposited amount of Mudaraba Hajj Deposit Scheme is not chequeable.
- There will be 12 installments in a year and accordingly 60 installments for 5 years, 120 installments for 10 years and 240 installments for 20 years.
- The client is required to deposit the installment amount on or before 5th day of each month. If the client wants to deposit the installment(s) in advance, the same will be received by the bank but profit will be allowed there-against considering the installment deposited for each succeeding month.
- If the client fails to deposit 03 (three) consecutive installments, the account will be considered as cancelled and profit against balance of deposited amount will be allowed at the provisional rate of profit prescribed for Mudaraba Savings Deposit. If the client fails to deposit two consecutive installments, the account will remain operative. But the recurrence of same instances twice a year or separately 05 (five) times in the selected tenure will lead the Bank to cancel the account.
- If the total deposited amount along with profit given by the bank becomes higher than Hajj expense determined by the respective authority for that particular year, the additional amount will be given to the client. On the other hand, the depositor must bear the additional amount if Hajj expense determined by the respective authority for that particular year becomes higher than the total deposited amount along with profit given by the bank.
- An employee/staff of Exim Bank is also allowed to open this scheme.
- In case of death of the client, profit against deposited amount will be allowed to the nominee(s) at the provisional rate of profit prescribed for Mudaraba Savings Deposit.

Signature of the Account Holder(s)

MUDARABA MONTHLY SAVINGS DEPOSIT SCHEME:

- An adult person having sound mind can open one or more account(s) in his/her single name at any branch of the bank with monthly installment of Tk. 200.00 and its multiple amount but not more than Tk. 50,000.00.
- The tenure of Mudaraba Monthly Savings Deposit Scheme will be 5, 8, 10 and 12 years. The depositor will have the option to choose any tenure at the time of opening the account and it cannot be changed afterwards.
- Account can be opened in the name of a minor under operation of a guardian.
- Account can be opened in any banking day of the month. But the subsequent installments to be deposited within the 10th day (incase of holiday next working day) of each month.
- Account opened within 10th day of the month will be considered as opened in that particular month. If the account is opened after 10th day of the month, the account will be considered as opened in the following month.
- Depositor can give standing instruction to the bank to transfer regular installment from his/her account maintained with the branch provided that bank will realize Tk. 100.00 from the depositor's account for one time in the tenure of account. In case of individual debit instruction, branch will realize Tk. 10.00 per instance from the depositor's account.

7. Advance payment for any number of installments will be received by the bank but profit will be allowed there-against considering the installment deposited for each succeeding month.
8. If a depositor fails to deposit any installment in time, he/she will be penalized with 2.00% per month on outstanding installment amount and must pay the installment(s) due as well as penalized amount with the subsequent installment.
9. No cheque book will be issued under the scheme as the deposited amount of Mudaraba Monthly Savings Deposit Scheme is not chequeable.
10. Deposit of MMSDS Account will bear the following weightage:

Tenure/period	Weightage
05 (five) years	1.16
08 (eight) years	1.17
10 (ten) years	1.18
12 (twelve) years	1.19

11. If the depositor fails to deposit 03 (three) consecutive installments at any point of time, it will cease the right of depositor to remain within the purview of the account and profit against balance of deposited amount will be allowed as per terms & conditions mentioned in the following clause (clause-12).
12. Normally, deposited amount of Mudaraba Monthly Savings Deposit Scheme (MMSDS) Account is not encashable before maturity. If any depositor intends to encash his/her account before maturity due to certain unavoidable circumstances, the following terms & conditions will come into force:
 - a) No profit shall be allowed for premature encashment within 01 (one) year.
 - b) Profit shall be allowed at the provisional rate of Mudaraba Savings Deposit if it is encashed after 01 (one) year but before 05 (five) years.
 - c) If the account is encashed after completion of any tenure (as prescribed by the bank) but before maturity, depositor(s) will be entitled to receive full benefit for the completed tenure at the provisional rate of profit prescribed there-against. For remaining period depositor(s) will receive benefit at the provisional rate of profit prescribed for Mudaraba Savings Deposit.
13. The account is transferable within the branches of the bank under special arrangement.
14. Expected amount of the account on maturity shall be paid to the depositor after one month from the date of depositing the final installment.
15. The depositor (except minor) can avail investment facility upto 90% of deposited amount after completion of 03 (three) years subject to application of normal terms & conditions of investment of the bank.
16. Expected amount of the Account on maturity will be calculated as per Rate Circular and an additional sheet showing the expected amount in tabular form to be attached with the Account Opening Form by putting initials of 02 (two) authorized officials. Account Holder(s) will sign on the sheet.

Signature of the Account Holder(s)

MUDARABA DENMOHOR / MARRIAGE DEPOSIT SCHEME

1. Mudaraba Denmohor/Marriage Deposit Scheme is a contract between the depositor & EXIM Bank where the account will be governed by the Mudaraba Principles of Islami Shariah.
2. In this contract, the depositor will be termed as "Saheb-Al-Maal or owner of fund" and the Bank as "Mudarib or business organizer".
3. An adult person having sound mind can open only one Mudaraba Denmohor Deposit Scheme account in his/her single name and multiple numbers of Mudaraba Marriage Deposit Scheme account in any single name at any branch of the bank with monthly installment as prescribed in clause 21 (twenty o) of this section.
4. Marriage account can be opened in the name of a minor and non-muslim too. In case of minor, account to be operated by a guardian.
5. The account holder must be Bangladeshi by birth.
6. To open Denmohor account by an unmarried male, account to be opened in his own name. In case of married male/female, account to be opened in the name of female. But the account may be operated by the male or any other operator.
7. The tenure of Mudaraba Denmohor/Marriage Deposit Scheme will be 3, 5, 8, 10, 12 and 20 years. The depositor will have the option to choose any tenure at the time of opening the account and it cannot be changed afterwards.
8. The account is transferable within the branches of the bank under special arrangement.
9. Account can be opened in any banking day of the month. But the subsequent installments to be deposited within the 10th day (incase of holiday next working day) of each month.
10. Account opened within 10th day of the month will be considered as opened in that particular month. If the account is opened after 10th day of the month, the account will be considered as opened in the following month.
11. If a depositor fails to deposit any installment in time, he/she will be penalized with 2.00% per month on outstanding installment amount and must pay the installment(s) due as well as penalized amount with the subsequent installment.
12. If the depositor fails to deposit 03 (three) consecutive installments at any point of time, it will cease the right of depositor to remain within the purview of the account and profit against balance of deposited amount will be allowed as per terms & conditions mentioned in the following clause (clause-13).
13. Normally, deposited amount of Mudaraba Denmohor/Marriage Deposit Scheme account is not encashable before maturity. If any depositor intends to encash his/her account before maturity due to certain unavoidable circumstances, the following terms & conditions will come into force:
 - a. No profit shall be allowed for premature encashment within 01 (one) year.
 - b. Profit shall be allowed at the provisional rate of Mudaraba Savings Deposit if it is encashed after 01 (one) year but before maturity.
14. In case of death of account holder(s), the account shall cease to be operative and the entire deposited amount with profit (if applicable) shall be paid to the nominee(s) or the legal guardian of the nominee (minor) as per Bank's prevailing rules & regulations. In other cases, the amount shall be released as per rules in force.
15. Advance payment for any number of installments will be received by the bank but profit will be allowed there-against considering the installment deposited for each succeeding month.
16. No cheque book will be issued under the scheme as the deposited amount of Mudaraba Denmohor/Marriage Deposit Scheme is not chequeable.
17. The depositor(s) under this scheme shall get at least 65% of investment income or the percentage as the bank decides from time to time to their proportion of deposit applying the following weightage:

Tenure/period	Weightage
03 (three) years	1.15
05 (five) years	1.16
08 (eight) years	1.17
10 (ten) years	1.18
12 (twelve) years	1.19
20 (twenty) years	1.20

18. If there occurs any loss in the business, the same to be borne by the Saheb-Al-Maal.

19. Before declaration of final rate of profit, monthly profit amount will be credited to the account as per provisional rate of profit offered by the bank from time to time. Profit under this scheme shall be adjusted annually i. e. after declaration of final rate of profit of the bank.
20. Expected amount of the account on maturity shall be paid to the account holder after one month from the date of depositing the final installment.
21. The account is transferable within the branches of the bank under special arrangement.
22. Depositor can give standing instruction to the bank to transfer regular installment from his/her account maintained with the branch provided that bank will realize Tk. 100.00 from the depositor's account for one time in the tenure of account. In case of individual debit instruction, branch will realize Tk. 10.00 per instance from the depositor's account.
23. Operation of this account will be guided by the Money Laundering Prevention Act-2012 and other terms & conditions as prescribed by the Bank from time to time.
24. VAT/Tax or other charges (if applicable) to be deducted from the account as per prevailing rules of competent authority(ies).
25. Any field and/or terms & conditions of Account Opening Form may be changed by the Management of the bank (if deems necessary) from time to time.
26. Expected amount of the Account on maturity will be calculated as per Rate Circular and an additional sheet showing the expected amount in tabular form to be attached with the Account Opening Form by putting initials of 02 (two) authorized officials. Account Holder(s) will sign on the sheet.

Signature of the Account Holder(s)



B A N K

Shariah Based Islami Bank