

DEBIT CARD & SMS BANKING SERVICE APPLICATION FORM

Date:

The Manager/The Head of ADCD
Export Import Bank Of Bangladesh Limited
..... Branch

- ☐ Debit Card with SMS Service
☐ SMS Subscription only for A/C
☐ Replacement of Lost / Damage Card & Pin

Dear Sir,

I / we, the undersigned request to issue a Debit Card with SMS Banking service / SMS Banking service against A/C of EXIM Bank in the name and personal mobile number as stated below I / we are agreed to abide by all terms & conditions as inscribed in over-leaf.

Customer Information

Customer Category (Please Tick ☒): ☐ Customer ☐ Student ☐ Staff ☐ Others

* **Customer Name**
(In Block Letter)

Embossing Name
(For Debit Card)

As I/we want to see on the Card (Max 19 Characters)

Mobile Number for SMS Service :

Phone No. Residence/Business : **E-mail :**

Date Of Birth :

Mother's Name :

Mailing Address :

I/we want to receive the Card & PIN from (Branch Name) :

* **Customer ID (Filled by Branch)**

Account No. (1)	<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"/>	<input type="text"/>	<input type="text"/>	Type of A/C	AWCD <input type="checkbox"/>	MSD <input type="checkbox"/>	MSTD <input type="checkbox"/>
Account No. (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"/>	<input type="text"/>	<input type="text"/>	Type of A/C	AWCD <input type="checkbox"/>	MSD <input type="checkbox"/>	MSTD <input type="checkbox"/>
Account No. (3)	<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"/>	<input type="text"/>	<input type="text"/>	Type of A/C	AWCD <input type="checkbox"/>	MSD <input type="checkbox"/>	MSTD <input type="checkbox"/>

Voucher for Lost / Damage / Replacement of Card or Pin

Debit A/C	Credit A/C	Amount	Full FT No.
Customer / Party Account	Other Service Charge Payable Account (BDT 164310001\BNK)		
Customer / Party Account	VAT Payable Account (BDT 162430001\BNK)		

Note : As per Bangladesh Bank instruction, No Debit Card will be issued without SMS Subscription.

Applicant Signature

Joint Applicant Signature

Signature(s) Verified by Bank official
(With PA Seal)

CARD	Data Edited by																Card Produced by																PIN Generated by															
	Card No																																															
SMS	Input by																Authorized by																Authorized Officer															



Terms & Conditions

(Please read these Terms and Conditions carefully)

Debit Card :

1. Definition: "Debit Card" means a plastic card issued by the Bank for withdrawal cash or any services offered by the Bank from the Automated Teller Machine (ATM) or any other designated channels. "Debit Facility" means the services offered by the Bank to use by the Debit Card. "The Bank" refer to Export Import Bank of Bangladesh Limited. "Account Holder" means the person who maintains Bank account with Export Import Bank of Bangladesh Limited. "Personal Account" means an account which refers to the account of individual. "Minor Account" means the account opened in the name of minor individual. "Cardholder" means the legal holder of the card. "PIN" means Personal Identification Number, a secured number to be kept confidential by the cardholders which needs to do any transaction by the Debit Card. "Daily Limit" means the maximum amount, which will be allowed to the cardholder to withdraw cash or to perform any services by the Debit card and which will be finalized by the Bank.
2. The Debit Card shall be issued by the Bank in the name of the Account holder for any Personal Account except for Minor accounts. A maximum of two Debit cards per account will be issued in case of joint accounts, except in cases deemed appropriate by the Bank.
3. The Debit Card may be used at EXIM Bank Point of Sale (POS) terminal and/or any other POS terminal.
4. The Debit Card is, and will at all times, be the property of the Bank and shall be returned to the Bank unconditionally and immediately upon the Bank's request. The Bank reserves the right to cancel/withdraw at any time without prior notice or to renew at its discretion, the ATM and/or any of the services thereby offered at any time.
5. The Cardholder will be responsible for all types of transactions effected by the use of the Debit card, whether authorized by the Cardholder or not and shall indemnify the Bank from all loss or damage caused by any unauthorized use of the card or related PIN.
6. The Cardholders account shall contain an amount equivalent to the Daily Limit allotted to the related Debit card plus an amount to be retained as a margin as specified by the Bank. This account will be debited with the amount of any withdrawal and/or other transaction effected by the use of the Debit card as well as the related charges thereto as per the Bank's tariff. The Cardholder will have to maintain sufficient funds in his account daily, in order to facilitate continuity of the service. The Cardholder shall not be entitled to overdraw the Cardholder's account(s) with the Bank or withdraw funds by use of the card in excess or the limit agreed with the Bank. Sufficient fund means the available amount after deducting the amount for Government duties/levies etc. and/or amount needed to be kept as per Bank's rules, if any.
7. The PIN issued to the Cardholder with the Debit Card and any number(s) substituted by the Cardholder for the purpose is for the Cardholder's personal use, strictly confidential and not transferable. The PIN should not be disclosed to any third party under any circumstances or by any means whether voluntarily or otherwise.
8. The loss or theft of the Debit Card should be reported to the Bank or the Help Line number mentioned on the reverse of your Debit card immediately and confirmed in writing as soon as possible. The Bank shall bear no liability whatsoever for any loss or damage arising from the loss or theft of the card and related PIN howsoever caused.
9. Cash and/or cheques deposited with any ATM by the use of the Debit Card will only be credited to the Cardholder's account after verification by the Bank which shall be conclusive and binding for all purposes. The statement generated from the ATM at the time of Depositing by the Card holder will show the exact amount of deposited cash & shall not be bound of the bank. Cheques will be accepted for collection only and the proceeds will not be available until they have been cleared.
10. The Bank shall not be liable for any failure to provide any service or to perform any obligation hereunder where such failure is attributable (whether) directly or indirectly to any malfunction of the, ATM or the card, temporary insufficiency of funds, any dispute or other circumstances beyond its control. The Bank will not be liable for any consequential or indirect loss or damage, arising from or related to the use of the Debit Card. Any statements issued by the Automated Teller Machine at the time of deposit or withdrawal shall be conclusive unless verified otherwise by the Bank. Any such verification shall likewise be final and conclusive and the Cardholder shall make no objection thereto.
11. The Bank reserves the right to disclose, in strict confidence, to other institutions, such information concerning the Cardholder's account as may be necessary or appropriate in connection with its participation in any Electronic Fund Transfer Network.
12. The Bank's record of transactions processed by the use of the card shall be conclusive and binding for all purposes.
13. In the event the Cardholder decides to terminate the use of the Debit Card, the Cardholder shall give the Bank not less than 7 days prior notice in writing and forthwith return the Debit Card to the Bank. Such termination shall also be deemed as a termination of the ATM facility accorded by the Bank to the Cardholder.
14. The Bank shall be entitled to terminate the ATM facility and request return of the Card with immediate effect upon the occurrence of any of the following events:
 - i) Failure to adhere to or comply with the terms and conditions herein set forth; OR
 - ii) An event of default under any agreement or commitment (contingent or otherwise) entered into with the Bank; OR
 - iii) The Cardholder becoming the subject of any bankruptcy, insolvency proceedings or proceedings of a similar nature; OR
 - iv) Demise of the Cardholder. OR
 - v) The Cardholder closes his account with the Bank.
15. If more than one person signs or agrees to be bound by the terms and conditions, the obligation of such persons hereunder will be joint and several and, as the context may require, words herein denoting the singular only will be deemed to include the plural. Any notice hereunder to any one such person will be deemed effective notification to all such persons.
16. The Bank reserves the right to add, or "to" delete and/or to vary any of these terms and conditions without notice to the Cardholder. Use of the ATM after the date upon which any change to these terms and conditions is to have effect (as specified in the Bank's notice) will constitute acceptance without reservation by the Cardholder of such change. If the Cardholder does not accept any proposed change, the Debit Card must be returned to the Bank prior to the date upon which such change is to have effect.
17. The Debit Card and PIN should be collected in person by the Cardholder against acknowledgement.
18. All authorization and powers conferred on the Bank are irrevocable.
19. The above terms and conditions shall be ruled by and will be interpreted at all times under the laws in force in the Peoples Republic of Bangladesh. It is also considered as an addition to, but not alternate to, any other agreements or documents) / power of attorney(s) related to the operation of the Cardholder's accounts in the Bank.
20. I/We hereby confirm that the information given on the other page is true and complete. I/We hereby agree to the Debit Card Holder Agreement and request that a Debit Card be issued on my account.

SMS Banking Service :

1. EXIM SMS Banking enables customer to check his/her account balance, view mini-statement and other service through SMS.
2. The account holder is solely responsible for the consequences that they may arise due to his/her fault/negligence/misuse/interruption of this service either of being mobile SIM lost, transferred or stolen. In that case the account holder shall immediately notify the Branch or 24 Hours Call Center service : 16246, +8809604016246, to stop the service.
3. Customer authorizes the Bank to send any banking or non-banking product/promotional information, greeting or any other message to his/her mobile phone.
4. The account holder hereby agrees that EXIM Bank shall not be responsible for any disruption in SMS Banking service due to any problem of mobile phone service provider or any technical reason on the part of EXIM Bank.
5. If Bangladesh Bank applies/changes any rules for SMS Banking service, all rules will be applied automatically for any customer.
6. All applicable fees and charges related to the SMS Banking service shall be borne by the account holder.

Applicable for Debit Card & SMS Banking Service

I / we hereby declare that, I am / we are aware of the Terms and Conditions narrated of this form relating to use of EXIM Bank Debit Card and SMS Banking Service.

I / we hence under take that I / we shall abide by the said terms and conditions and further covenant to hold and keep EXIM Bank Limited harmless and indemnified for all losses or damages suffered or to be suffered by EXIM Bank arising out of use or misuse of the Debit Card and SMS Banking Service and /or my/our failure to comply with the said Terms and Conditions.

Date

Applicant Signature