account opening form
individual & joint

একাউন্ট খোলার ফরম
একক ও যৌথ

account name : 

account number : 

customer ID : 


Documents Required to Open Account For Resident Customer

- Account Opening Form: to be filled in and signed by each applicant
- Recent Passport size photograph for each account holder attested by the introducer
- Copy of National ID card/Valid Passport/Birth registration Certificate with duly attested photo ID.
- Nominee(s’) photo ID & one copy of nominee photograph (photo to be attested by the applicant)
- Minor account (additional requirement) Copy of the birth certificate, and recent passport size photograph to be attested by the guardian

Notes:
- For verification please present the original document for each photocopy submitted.
- Please confirm any overwriting by full signature.

Documents Required to Open Account For Non-resident Bangladeshi Customer

- Account Opening Form: to be filled in and signed by each applicant
- Copy of passport along with valid visa/ work permit (In case of foreign passport customer needs to provide the copy of “No Visa Required for Bangladesh” page)
- Proof of employment/ income - (Employment Certificate/ pay slip/ Employment Contract mentioning annual income/ Bank statement mentioning monthly salary or last tax return paper.)
- Copy of recent utility bill (Gas, Electricity, WASA, Telephone) as proof of Mailing Address
- Nominee(s’) photo ID & one copy of nominee photograph (photo to be attested by the applicant)

Notes:
- For verification please present the original document for each photocopy submitted.
- Please confirm any overwriting by full signature.

Documents Required to Open Swadheshi Binyog (NITA) Account

- Copy of passport along with valid visa/ work permit (In case of foreign passport customer needs to provide the copy of “No Visa Required for Bangladesh” page)
- Proof of employment/ income - (Employment Certificate/ pay slip/ Employment Contract mentioning annual income/ Bank statement mentioning monthly salary or last tax return paper.)
- Copy of recent utility bill (Gas, Electricity, WASA, Telephone) as proof of Mailing Address
- Six copies passport size photographs of the applicant attested by the introducer
- Five copies of passport size photographs of the nominee(s) which must be attested by the applicant
- Fully completed account opening forms, BO account nominee form, Trade account opening forms, power of Attorney & Tripartite Agreement

Notes:
- For verification please present the original document for each photocopy submitted.
## Account Opening Form

**Individual / Joint Account**

<table>
<thead>
<tr>
<th>Account Number:</th>
<th></th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Customer ID:</th>
<th></th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Date:</th>
<th>d d m m y y y</th>
</tr>
</thead>
</table>

**Branch Manager (Branch Manager)**

Eastern Bank Limited (Branch Bank)

---

**Dear Sir, (Sir's Name)**

I/ We hereby apply to open a [Account Type] account with your branch. My/ Our detailed information is furnished below.

**Name of the Account / Account Title**

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
</table>

1. Mr./ Ms. |  |

2. Mr./ Ms. |  |

3. Mr./ Ms. |  |

**Type of Account (please tick):**

- [ ] Savings
- [ ] Current
- [ ] S.N.D
- [ ] NITA
- [ ] F.C.
- [ ] R.F.C.D
- [ ] Others

**Currency (please tick):**

- [ ] BDT
- [ ] USD
- [ ] EURO
- [ ] GBP
- [ ] Others

**Account Operation Instruction (please tick):**

- [ ] Singly
- [ ] Jointly
- [ ] Either or Survivor

**Purpose of Account Opening:**

- [ ] To open a new account
- [ ] To transfer existing account

**Do(es) the Customer have other Bank Account?**

- [ ] Yes
- [ ] No

**If Yes, please mention:**

<table>
<thead>
<tr>
<th>Name of the Bank</th>
<th>Branch</th>
<th>Nature of Accounts (please tick)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>(Specify in Block Letter)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(Specify in Block Letter)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(Specify in Block Letter)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Initial Deposit: Amount:</th>
<th></th>
<th>Currency:</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Nature of Initial Deposit:</th>
<th></th>
<th>Bank &amp; Branch:</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Account Transfer:</th>
<th></th>
<th>Source of Fund (Specify with Detail):</th>
</tr>
</thead>
</table>

---

**Minor Account Holder Related Details**

I/ we, being the legal guardian of the below mentioned account holder, do hereby declare that the account holder is minor. His/ her required information is provided in the attached CIF form. Until the account holder attain majority (Adult) or any further declaration is given by me/us, the account will be operated by me being the legal guardian.

**Account Holder’s (minor) Name:**

<table>
<thead>
<tr>
<th>Name of the Guardian:</th>
<th></th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Date of Birth:</th>
<th></th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Relationship:</th>
<th></th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Name of the Guardian:</th>
<th></th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Source of Fund (Specify with Detail):</th>
<th></th>
</tr>
</thead>
</table>

---

[Please fill up all fields carefully & strike-out the ones which are not applicable. Please sign the form with the guardian’s signature. CIF form must be filled in for both the minor and guardian.]
Nominees Related Details (as per Clause 103 of Banking Company Act 1991):

<table>
<thead>
<tr>
<th>No. of Nominees(s):</th>
<th>..................................</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name of Guardian</td>
<td>Name of Guardian</td>
</tr>
<tr>
<td>Father's/Husband's Name</td>
<td>NID No.</td>
</tr>
<tr>
<td>Address</td>
<td></td>
</tr>
<tr>
<td>Relationship with Nominee</td>
<td>Mobile</td>
</tr>
<tr>
<td>Permanent Address</td>
<td></td>
</tr>
<tr>
<td>National ID Number:</td>
<td>1) (NID No. of the first nominee)</td>
</tr>
<tr>
<td>Percentage of nomination</td>
<td>1) (Percentage of the first nominee)</td>
</tr>
</tbody>
</table>

That in the event, the nominee who is so authorised above remains a minor at the time of my/our death, Mr./Mrs. is authorised to receive/draw the amount of deposits held by you in my/our account.

Other Facilities

Cheque Book: [ ] Yes [ ] No
In Block Letter/In English/In Bank's Own Lettering [ ] Yes [ ] No
In English

Email: [ ] Yes [ ] No
Mobile Number: [ ] Yes [ ] No

I/We declare that the information provided above is true, complete and accurate and I/We have not willfully withheld any material fact. I/We shall inform you of any changes there to. Any overdraft which may from time to time be created on my/our Account shall be my/our joint and several liability. In addition, I/We also declare that I/We have not given any Cash or Cash/bearer cheque to any Bank representative to open the account without any Bank receipt. In addition to the information/documents provided, I/We shall provide related information as per requirement of the bank.

I/We, the undersigned, declare that the information provided above is true, complete and accurate and I/We have not willfully withheld any material fact. I/We shall inform you of any changes there to. Any overdraft which may from time to time be created on my/our Account shall be my/our joint and several liability. In addition, I/We also declare that I/We have not given any Cash or Cash/bearer cheque to any Bank representative to open the account without any Bank receipt. In addition to the information/documents provided, I/We shall provide related information as per requirement of the bank.

If the nominee is non-resident and the non-resident is entitled to get amount of this account, then the provision of existing Foreign Exchange Regulation Act shall be applicable for remitting fund outside the country.

Nominee’s Signature (optional): 1) .................................. 2) ..................................
Nominee’s Signature (optional): 1) .................................. 2) ..................................
Attested by A/C Holder(s) (optional): 1) .................................. 2) ..................................
Attested by A/C Holder(s) (optional): 1) .................................. 2) ..................................

If the nominee is non-resident, the related information is provided above is true, complete and accurate and I/We have not willfully withheld any material fact.

1st Applicant Signature

2nd Applicant Signature

3rd Applicant Signature

A/C Opening Date

Checked & Authorized by

Date

Photo of nominee (1) attested by account holder(s)

Photo of nominee (2) attested by account holder(s)
Customer Information-1st Applicant  

Name of the customer/ গ্রাহকের নাম: ____________________________

Prefix (Mr./ Ms./ Dr. ____________ )

Customer ID: কাস্টমার আইডি  

Relationship with the account (please tick where applicable):Please write full name পূর্ণ নাম লিখিন

1st applicant  

2nd applicant  

3rd applicant  

Minor  

Beneficial Owner  

Mandate Holder  

Guardian  

Attorney Holder  

Signatories  

Others  

Nationality: ____________________________

Marital Status: Married Single Other

Sex (please tick): Male Female

Date of Birth: ____________________________

Birth Place: জন্মস্থান: ____________________________

Birth Certificate No. (if available): ____________________________

Passport No. (if available): Expiry Date: ____________________________

National I.D. No.:

National I.D. No. (if available): Driving License No. (if available):__________________________

Expiry Date: ____________________________

Existing Customer  

New Customer

Present Address (Resident Address):

Emergency Contact Person Details

Name  

Address  

Mobile  

Relationship with Customer  

Mobile  

Email  

Information regarding Credit Cards (If uses credit cards)

Issuing Company: (i) Local Card  

(ii) International Card

Employment/ Business Details (Supporting Documents, if available):

Name of the Organization  

Professional Address:  

Designation:  

Name of the previous employers/ Business

Number of years in present Employment/ Business  

Bank Details

Bank use only 

Bank name or code: ____________________________

Introducer’s branch name: ____________________________

Introducer’s signature verified by ____________________________

Full Signature with Seal  

Signature & Date: ____________________________

Introducer’s account opening date: ____________________________

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## Customer Information - 2nd Applicant

<table>
<thead>
<tr>
<th>Name of the customer</th>
<th>Customer ID: कास्टमर आईडी</th>
</tr>
</thead>
<tbody>
<tr>
<td>Prefix (Mr./Ms./Dr.</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Relationship with the account (please tick where applicable):
- [ ] 1st applicant
- [ ] 2nd applicant
- [ ] 3rd applicant
- [ ] Minor
- [ ] Beneficial Owner
- [ ] Mandate Holder

#### Father’s Name:

<table>
<thead>
<tr>
<th>Name</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
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</tbody>
</table>

#### Mother’s Name:

<table>
<thead>
<tr>
<th>Name</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

#### Spouse’s Name:

<table>
<thead>
<tr>
<th>Name</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Nationality:

<table>
<thead>
<tr>
<th>Marital Status</th>
<th>Married</th>
<th>Single</th>
<th>Others</th>
</tr>
</thead>
</table>

### Date of Birth:

<table>
<thead>
<tr>
<th>Birth Place</th>
<th>d</th>
<th>d</th>
<th>m</th>
<th>m</th>
<th>y</th>
<th>y</th>
<th>y</th>
<th>y</th>
<th>y</th>
<th>y</th>
</tr>
</thead>
</table>

#### Birth Certificate No. (if available):

<table>
<thead>
<tr>
<th>Passport No. (if available):</th>
<th>Expiry Date:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

#### National I.D. No.:

<table>
<thead>
<tr>
<th>Driving License No. (if available):</th>
<th>Expiry Date:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

#### Present Address (Resident Address):

<table>
<thead>
<tr>
<th>Information regarding Credit Cards (If uses credit cards)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
</tbody>
</table>

#### Contact Details:

<table>
<thead>
<tr>
<th>Name of the Organization</th>
<th>Address</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Employment/ Business Details (Supporting Documents, if available):

<table>
<thead>
<tr>
<th>Name of the Previous employers/ Business</th>
<th>Number of years in present Employment/ Business</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Introduced By (Account operated for at least 6 months)

<table>
<thead>
<tr>
<th>Name of the Introducer</th>
<th>Mobile</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Type of Account</th>
<th>Branch Name</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Bank use only

<table>
<thead>
<tr>
<th>Introducer’s signature verified by</th>
<th>Introducer’s Account opening date</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Full Signature with Seal

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# Transaction Profile (TP) {Monthly Basis} লেনদেন বিবরণী (মাসিক)

<table>
<thead>
<tr>
<th>Name of the Account / Account Title:</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Nature of Account:</td>
<td></td>
</tr>
<tr>
<td>Account Number:</td>
<td></td>
</tr>
<tr>
<td>CIF ID:</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Particulars / বিশেষ করে</strong></th>
<th><strong>Deposits / নিয়মিত</strong></th>
<th><strong>Number of Transactions (monthly) মাসিক ব্যাবসার খাতার পরিপূর্ণ সংখ্যা</strong></th>
<th><strong>Maximum Size (per transaction) অর্থাত সুরক্ষার পরিমাণ (প্রতিটি অনুগ্রহের মাত্রা)</strong></th>
<th><strong>Total Amount (monthly) মাসিক সম্পূর্ণ প্রাপ্তি</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash Deposit (including online) নিয়মিত সঞ্চয় (অনলাইন এর সাথে)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Deposit through Transfer/Instruments অনলাইনের মাধ্যমে সঞ্চয়</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Foreign Remittance Deposit (Inward) বাইরের ট্রানজেকশন সঞ্চয়</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Export Proceeds ব্যাবসার প্রস্থান</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>From BO or Stock Market আইনের ব্যবসার প্রস্থান</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Others (specify) অন্যান্য (প্রদত্ত করুন)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Total Deposits সম্পূর্ণ সঞ্চয়**

<table>
<thead>
<tr>
<th><strong>Particulars / বিশেষ করে</strong></th>
<th><strong>Withdrawals / ব্যয়রত্ন</strong></th>
<th><strong>Number of Transactions (monthly) মাসিক ব্যাবসার খাতার পরিপূর্ণ সংখ্যা</strong></th>
<th><strong>Maximum Size (per transaction) অর্থাত সুরক্ষার পরিমাণ (প্রতিটি অনুগ্রহের মাত্রা)</strong></th>
<th><strong>Total Amount (monthly) মাসিক সম্পূর্ণ প্রাপ্তি</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash Withdrawals (including online/ATM) নিয়মিত ব্যয়রত্ন (অনলাইন/এটিএম)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Withdrawals through Transfer/Instruments অনলাইনের মাধ্যমে ব্যয়রত্ন</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Withdrawal of Foreign Currency/Remittance বাইরের ট্রানজেকশন ব্যয়রত্ন</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Import Payments উপাদান প্রদান</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Transfer to BO Account or Stock Market আইনের ব্যবসার প্রস্থান</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Others (specify) অন্যান্য (প্রদত্ত করুন)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Total Withdrawals সম্পূর্ণ ব্যয়রত্ন**

---

Source of funds in the Transactions
লেনদেনের উৎস

Additional Information (If any related to transaction):
লেনদেনের সংগে সম্পৃক্ত বিবরণ (যদি থাকে)

Monthly Income (Estimated)
মাসিক আয় (আটকে)

I/we, the undersigned, hereby declare/ confirm that this transaction profile truly represents the expected transactional activities in my/ our account. I/we also confirm to revise my/ our transaction profile, if necessary from time to time.
আমি/আমাদের কর্তৃক নিচের দলিল দ্বারা মাননীয় মাসিক সঞ্চয় প্রয়োজন, যদি প্রয়োজন হয় তাহলে তারপরও মাসিক সঞ্চয় প্রয়োজন হয়।

**Signature:**

**Name:**

**Date:**

**Signature:**

**Name:**

**Date:**

**Signature:**

**Name:**

**Date:**

---

For Bank Use Only (ব্যাঙ্কের ব্যবহারের জন্য)

As per instruction of Bangladesh Financial Intelligence Unit the Transaction profile has been assessed based on customer’s Presumed Transaction.

Reason for updating/not updating transaction profile (হেকারের মাধ্যমে লেনদেনের অনুষীলন প্রক্রিয়ার পরিবর্তন করা/ না করা কারণ):

**Signature Verified by:**

**Comments:**

**A/C Opening Officer:**

---

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I want to avail the below mentioned service(s)/product(s) and I declare the information given below is accurate to the best of my knowledge.

**Available services are:**  
- Debit Card  
- SKYBANKING  
- Internet Banking  
- SMS Banking

**Debit Card details:**

- Name (as you want to see in your Card)  
- (Please leave a blank space between parts of your name)  
- for Joint Applicant’s Debit Card please use a separate form

**Digital Banking details:**

- Customer Name:  
- I want to avail the below mentioned service(s)/product(s) and I declare the information given below is accurate to the best of my knowledge

**IMEI Number of Your Device:**

- (Note: IMEI stands for International Mobile Station Equipment Identity. To find out your phone’s IMEI number press *#06#)

**Credit Card Number:**

- (Only for Credit Card holders)

**Daily Maximum Fund Transfer Limit Confirmation for both EBL SKYBANKING & EBL Internet Banking Channels:**

<table>
<thead>
<tr>
<th>EBL SKYBANKING</th>
<th>Internet Banking</th>
</tr>
</thead>
<tbody>
<tr>
<td>BDT 5 Lakh (+ BDT 0 Lakh)</td>
<td>BDT 2 Lakh (+ BDT 1 Lakh)</td>
</tr>
<tr>
<td>BDT 4 Lakh (+ BDT 1 Lakh)</td>
<td>BDT 3 Lakh (+ BDT 2 Lakh)</td>
</tr>
<tr>
<td>BDT 3 Lakh (+ BDT 2 Lakh)</td>
<td>BDT 4 Lakh (+ BDT 3 Lakh)</td>
</tr>
</tbody>
</table>

**Conditions:**

- 1. In case of Joint Account, only primary account holder will receive the user ID and Password.

**For Branch Use Only**

<table>
<thead>
<tr>
<th>Customer Category</th>
<th>Account Type</th>
<th>Card Type</th>
<th>Delivery Branch</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual</td>
<td>Plastic Type</td>
<td>Plastic Type</td>
<td>Plastic Type</td>
</tr>
</tbody>
</table>

**For Operations Use Only**

<table>
<thead>
<tr>
<th>Client ID</th>
<th>Serial Number of 2FA Key</th>
<th>2FA Key</th>
</tr>
</thead>
<tbody>
<tr>
<td>(Only for Credit cardholders)</td>
<td>(For credit card)</td>
<td></td>
</tr>
</tbody>
</table>

**Security Information:**

- 1st Applicant
- Debit Card:  
- Digital Banking:  
- Credit Card Number (for SKYBANKING only):  
- **Fund Transfer:** I wish to avail fund transfer facility for the below categories (please write only “YES” or “NO” in the below fields).

**Signature of main applicant with date:**

**Signature of joint applicant with date:**

**Signature of joint applicant with date:**

Please Write "Yes" or "No" for each of the following questions:

1. Are you a U.S. Resident?

2. Are you a U.S. Citizen?

3. Do you hold a U.S Permanent Resident Card (Green Card)

4. Do you have US residence address or a US correspondence Address (including a US P.O. Box); or a US telephone number?

5. If you have answered Yes to any of the previous questions, please provide your United States Tax Identification Number or Social Security Number?

Prior consent from US Citizen clients for reporting customer’s account information to IRS (Internal revenue Services) under FATCA obligations: 

“Subject to applicable laws, I hereby consent for Eastern Bank Limited to share my information with domestic or overseas regulators, or Tax Authorities where necessary to establish my tax liability in any jurisdiction. Where required by domestic or overseas regulators or tax authorities, I consent and agree that the Bank may withhold from my account(s) such amounts as may be required according to applicable laws, regulations and directives”

Name: ____________________________

Signature: __________________________

Date: ____________________________
GENERAL ACCOUNT RULES

OPENING AN ACCOUNT
Eligibility, Interest, Fees & Charges, documentation requirements and other conditions are dependent on the product. Bank’s Customer Service Officer will explain details of the product to the customer(s) before opening of the accounts. No interest is given on the Current Accounts. The customer(s) will ask the Bank’s Officer on the product features and fees & charges for different services related to operation of the account.

WITHDRAWALS
Cash withdrawals should only be made on the printed cheque forms supplied by the Bank. The account should not be overdrawn nor should the cheques be drawn against funds In course of realization unless special arrangements have been made with the Bank. No overdrafts are allowed on Savings Accounts.

DEPOSITS SURVIVOR
The initial minimum deposit to open an account is as per our current Tariff. Average minimum balance as per our current Tariff should always be maintained. The Bank reserves the right to close at any time any account in which the minimum balance is not maintained for 30 further notification to the account holders.

CLOSURE OF ACCOUNT
When an account is closed either by the constituents or by the Bank, the constituent is required to return all the unused cheques and cards. If any to the Bank. A charge as per our prevailing Tariff will be recovered from an account holder who closes an account. The Bank reserves unequivocal right to close any unsatisfactory account as decided by the Bank at its absolute discretion.

MINOR’S ACCOUNT
An account may be opened on behalf of a minor by his/her natural guardian or by a guardian appointed by a court of Competent Jurisdiction. Upon the minor’s attaining majority, the right of the guardian to operate the account shall cease and any balance in the account will be transferred to belong exclusively to the minor who has attained majority unless he/she confirms in writing his/her intention to continue the account, further operations can not be allowed.

CHEQUE BOOKS
1. An application for a cheque book on a Savings/Current Account must be made on the Bank’s requisition slip, duly signed by the account holder(s). Cheque book will not be issued to a customer unless and until all the documentation considered necessary by the Bank has been provided by the account holder(s) and duly obtained by the Bank. It is the responsibility of the account holder(s) to ensure that the cheques in their possession are kept safely.

2. The Bank reserves the right to refuse issuance of cheque books on such accounts which are not maintained satisfactorily and also when an excessive number of cheques from the previous cheque book have remained unused.

3. When a cheque is delivered to the customer by post it will be according to the address record kept by the Bank (or by such other means as determined by the Bank). The Bank assumes no responsibility for any delay or loss caused by any mode of forwarding.

4. Undelivered cheque book will be retained by the Bank for up to 90 (Ninety) days. After 90 days undelivered cheque book will be destroyed by the Bank and necessary charges will be realised from the respective customer account as per Bank’s Tariff.

5. Account holders should exercise care when drawing cheques and should not draw cheques by any means which may enable a cheque to be altered in a manner which is not intended.

6. The cheque will be returned unpaid if drawer’s signature differs from that on record or the cheque is not payable to the Bank.

7. The Bank reserves the right to dishonor cheque(s) on reasonable ground. In the event of a cheque being returned, the Bank may realize a penalty charge for each presentation & return.

8. The customer should comply with the conditions as printed on the inside front cover of the issued cheque book.

Stop Payment of the Cheque
I/we, the account holder(s), shall immediately notify the Bank if any of the cheques issued on our behalf is, is lost or stolen. I understand that the Bank may in its absolute discretion, accept from me any stop cheque instructions (either orally or in writing) in case where I have lost the relevant cheque 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 hereby undertake to indemnify the Bank against any loss, damage, cost (including any legal cost) or demand incurred by it as a result of, or in connection therewith. A charge as per our prevailing tariff will be recovered for recording stop payments.

Fraud & Forgery due to Payment of Cheque
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.

Positive Pay
As per instruction of Bangladesh Bank on Positive Pay for clearing cheques, the account holder must inform the Bank (EIB) in writing or through Contact Center after issuance of cheque for the amount from loc and abov. Otherwise, the Bank may return the cheque if presented through automated clearing house at the risk and responsibility of the account holder(s).

GENERAL
1. A newly opened account will be activated upon accomplishment of Know Your Customer (KYC) as per the Bank’s policy.
2. The Bank reserves the right to close any account without assigning any reason.
3. While continuing account opens a new account in the Bank shall require necessary information of the said customer from the previous account opening form.
4. The Bank reserves the right to close any account having zero balance without any further notification for 30 days.
5. Nomination/Succession to the amount lying to the credit of the account and/or operation thereof on the death of the person authorized to operate upon the account shall be in accordance with the rules for the purpose prescribed by the Bank from time to time and effective at the time of the claim.
Electronic Mail

Customer may contact the Bank via e-mail for general and non-urgent communication. As regular e-mail is a completely reliable or secure method of communication, sensitive communications/information, such as payment instructions, notices in connection with the terms of the Internet Banking/SKYBANKING App service may be transmitted through e-mail. The Bank will not be responsible if any e-mail sent by the Customer falls in the hand of a non-recipient.

Fees and Charges

Customer is obliged to pay the exact Service fee and other related fee and charges within the due dates to the Bank disclosed by the Bank's tariff requirements, and the requirements will be published on the Bank website and Schedule of Charges. Fees and charges are subject to change from time to time at the Bank's discretion. Customer will be regarded as accepting the new fee tariff if he/she continues to use the Services after changes have been published on the Bank's website or notified to the Customer by e-mail or other mode of communication convenient to the Bank. If the Customer fails to pay the Service fee on due dates then fees and charges for the Services will automatically be deducted from the Customer's account maintained with the Bank and/or terminate the Services or any one of them without prior notice.

SMS Alert

1. SMS Alert showing the transaction amount as well as the final balance after execution of the transaction will be sent to my/our mobile phone when any Debit/Credit transaction, such as Cheque or cash deposit/withdrawal, fund transfer to/from your account, ATM withdrawal etc. take place in my/our account/Credit Card.
2. It is my/our sole responsibility to maintain the Mobile number mentioned in the form as well as to ensure the privacy of the transactions alerts.
3. In the event of loss/damage of my mobile set or SIM as well as number change. Bank will not be held liable for sending SMS of any transactions that take place before being notified of such occurrence.
4. Bank shall not be responsible or liable for any delayed, incomplete, inaccurate and/or non-delivery of the Alerts for the technical reason of the mobile companies or any other reason on which Bank has no control.

Contact Center

a) I/ we authorize the Bank (in its absolute discretion) to follow/act on my/our oral or telephonic instruction (including any instructions required by or, given by me/us, in relation to these terms and conditions unless these terms and conditions otherwise expressly state to the contrary).

b) I/ we shall not reveal my/our Telephone Identification Number (TIN) to anyone. My/our oral instruction(s) identified by my/our correct Bank Account Number and TIN 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/us, or from some other person purporting to be me/us, I/ we hereby agree to indemnify the Bank against any loss, damages, costs (including legal costs), or demands incurred by the Bank as a result of or, in connection therewith.

c) Service Quality: Recording Customers' Calls and Instructions

To protect both the Bank's customers and its staff, and to help resolve any disputes between Customer and the Bank, Customer authorizes and acknowledges that:

1) The Bank will record all telephone communications between the Bank and Customer for the Services; and
2) The Bank will keep a record of all instructions given by the Customer via the Services; and
3) The Bank may listen to telephone calls made in respect of the Services in order to assess and improve the quality of the Services.

d) The Bank may in its absolute discretion require that written confirmation of my/our oral instruction(s) be received by it within such period as the Bank may specify. Where any of the above accounts are opened by more than one person any such one person shall be entitled to give any such oral instructions and the Bank shall be entitled to rely upon such instructions.

e) I/ we acknowledge that my/our use of Contact Centre shall be governed by the Bank’s prevailing Terms & Conditions available in the Bank’s website at www.ebl.com.bd & accept the same.
Terms and Conditions

1. Only account holders of Eastern Bank Ltd. can apply for EBL Debit Card.

2. In these Terms and Conditions -
   a) "Bank" means Eastern Bank Limited and its successors and assigns.
   b) "Acquirers" means any bank or financial institution which is licensed by Visa International/Master Card/Diners Club to conclude agreements with merchants to accept cards of all description.
   c) "Card" means valid EBL Card issued to a Cardholder to avail services and/or to purchase and/or to draw Cash Facilities by properly presenting the same at the Bank or other authorized acquirers: ATM and or POS.
   d) "Cardholder" means the Applicant Customer mentioned in this Application Form, to whom and for whose uses the Card has been issued at his/her request.
   e) "Customer" means the Cardholder stated above.
   f) "Account" means an account maintained by the Bank in the name of the Cardholder.
   g) "Agreement" means the Terms and Conditions along with the EBL Debit Card Application Form.

3. a) All transactions initiated by the Card, whether electronically or otherwise, using the Card will be debited from the Designated Account.
   b) The Bank shall debit the Designated Account for the amount withdrawn from any of the Authorized Automated Teller Machine (ATM) or POS transactions for goods and services obtained from authorized merchants in Bangladesh by the use of the Card. The Bank’s records generated electronically or otherwise, shall be deemed to conclusive proof of the correctness of the transactions notwithstanding the fact that no debit voucher would have been signed by the Cardholder to support transactions through the ATM.
   c) If the Designated Account becomes overdrawn by the use of the Card, the Cardholder shall be charged with interest at such rate as the Bank determines from time to time and other fees and expenses as determined by the Bank at its absolute discretion. Any such overcharging is repayable on demand.
   d) In consideration of issuing the Card, the Cardholder undertakes to indemnify the Bank against all losses, claims, actions, proceedings, demands, damages, costs and expenses incurred or sustained by the Bank of whatever nature and howsoever arising out of or in connection with the issuance or use of the Card, provided that the Bank acts in good faith.
   e) The Bank shall have the right to charge the Customer any fees for issuance and use of the Card on a yearly basis.

4. The Bank reserves the right to limit the total cash withdrawal or goods and services purchased at authorized merchants by the Cardholder during a 24 (Twenty Four) hour period.

5. The Card shall at all times, remain the property of the Bank and the Bank may in its unfettered discretion and without giving any reason whatsoever withdraw the Card or the services thereby offered or any part of such services at anytime without any prior notice, whereby the Cardholder will be responsible for returning the Card upon request of the Bank.

6. The Card and PIN are issued to the Cardholder entirely at the Cardholder’s risk and the Bank shall bear no liability whatsoever for any loss, financial or otherwise, or damage whatsoever caused from this issue. The Bank shall not be responsible for any losses or damages or expenses whatsoever arising whether directly or indirectly as a result of any transaction made with the Card and shall be indemnified by the Cardholder, against any such loss or damage.

7. The Cardholder shall not disclose the PIN to anyone. The Cardholder will be liable to the Bank for any and all transactions made by the use of the Card and hereby agrees to indemnify the Bank for any losses or damages howsoever caused by any unauthorized use of Card or PIN, unless the Bank has received notice in writing of any loss, damage or theft of the Card or disclosure of the PIN prior to any unauthorized use of the Card or PIN. For the purpose of unauthorized use of the Card, any usage of the Card with the consent of the Cardholder constitutes authorized use of the Card.

8. The Bank shall debit the Designated Account for all related charges with respect to the Card and the use thereof and the charges as may be announced from time to time by the Bank or other Authorized Acquirer as the case may be, including charges for any replacement of the Card.
DECLARATION for DIGITAL BANKING ENROLLMENT

I/we confirm that I/we have read and understood the terms & conditions governing EBL Digital Banking services (as applicable) mentioned at Eastern Bank Limited official website and agree to comply with the same. I/we also confirm that I/we have read and understood the bank's schedule of fees and charges and unconditionally accept the same. I/we shall be solely responsible for any instruction/transaction done through EBL Digital Banking channels using my ID and PIN/Password in the accounts mentioned in the form. I/we authorize EBL to debit my/our account for any fees and charges, if applicable, to get the digital banking services.

1. Cardholder to the right to refuse an application of the issuance of a Card and to withdraw at any time and at its sole discretion all rights and privileges pertaining to the Card. The Bank shall not be responsible for any losses or damages or expenses whatsoever and however arising whether directly or indirectly as a result of any malfunction of the Card or any of the Authorized ATM, the insufficiency of funds in such a machine or otherwise.

10. The Bank does not warrant and will not be responsible for the Card not being honored for any reason whatsoever.

11. In the event of replacement of the Card due to whatever reasons as requested by the Cardholder, the Bank will levy a charge, as set by the Bank's management.

12. In the event of resetting PIN, the Bank will levy a charge, as set by the Bank's management.

13. Cardholder will not use this card for any illegal transaction or carry out any unlawful acts, under the laws of Bangladesh.

14. The Card shall cease to be valid and the Bank shall be entitled to the immediate return of the Card in the event of:
   a) closure of the Designated Account;
   b) death of the Cardholder;
   c) termination of the Cardholder's authority to operate the Designated Account;
   d) the Cardholder ceasing to be a customer of the Bank;
   e) the Bank requesting for its return.

15. All notifications and/or questions concerning the use of the Card should be directed to the Branch Manager of the Cardholder's branch or the EBL Cards Division.

16. All rules and regulations governing the operations of current and savings accounts will be applicable of the Card transactions relating to such accounts.

17. The Bank may at any time change the Terms and Conditions without prior notice to the Cardholder.

18. These Terms and Conditions will stand amended if such amendments are necessitated by law, government regulations or instructions issued by the Bangladesh Bank.

19. Fees and charges may be determined periodically by the Bank or other authorized acquirers without prior notice to the cardholder.

20. Cardholder may terminate this Agreement by serving 60 days prior notice to the Bank before its expiry.

21. In case of any act of God, war, riots, civil disturbances, changes of law over which the Bank has no control and when any such cases result in an impossibility for the Bank to perform this Agreement, the Bank may terminate this Agreement before its expiry without assigning any reasons whatsoever.

22. All disputes are subject to the jurisdiction of courts in Bangladesh only.

23. An annual SMS alert fee + VAT will be charged to the account.

24. The customer agrees to the terms and conditions at EBL Website related to cards, e-commerce and banking transactions.

Important Information

1. Cardholder to have the Contact Center immediately in the event of a Phone theft/lost or Card theft/lost and stop the e-commerce transaction service to avoid any fraudulent activity. EBL will not take responsibility of any transaction if the customer fails to inform the authority in such cases.

2. EBL will not be liable for any interruption in the service due to the disruption in mobile phone networks.

3. Ensuring cardholder data security to online usage is completely cardholder responsibility.

4. If you are using fund from your RFCID/FC account, please inform EBL through contact center for necessary activation.

DECLARATION FOR DIGITAL BANKING ENROLLMENT
1. I/We have read, understood and agreed to comply with the Bank’s Schedule of charges, account rules and the Terms & Conditions governing customer account(s) and all other products and services as indicated above with Eastern Bank Limited. I/We have signed as a token of acceptance of the aforesaid Account Rules and Terms & Conditions and also agree to be bound by such account rules and the Terms & Conditions as may be amended or supplemented from time to time. 

2. I/We declare that I/We am/are fully aware of the Money laundering prevention Rules and Anti-Terrorism Rules and I/We shall not do any act/transaction in contravention of the provisions of prevailing Money laundering prevention Rules and Anti-Terrorism Rules of the country. I/We also commit to provide necessary information /documents which may be required by the bank from time to time. 

1. 1st Applicant
   ১ম আবেদনকারী

   Signature
   সাইনচার

   Date: d d m m y y y y

   Please attach photograph here (1st Applicant)
   এখানে ছবি উপস্থাপন করুন (১ম আবেদনকারী)

2. 2nd Applicant
   ২য় আবেদনকারী

   Signature
   সাইনচার

   Date: d d m m y y y y

   Please attach photograph here (2nd Applicant)
   এখানে ছবি উপস্থাপন করুন (২য় আবেদনকারী)

3. 3rd Applicant
   ৩য় আবেদনকারী

   Signature
   সাইনচার

   Date: d d m m y y y y

   Please attach photograph here (3rd Applicant)
   এখানে ছবি উপস্থাপন করুন (৩য় আবেদনকারী)

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**Disclaimer (বিশেষ ত্ত্ববৃত্ত)**

If any confusion arises between Bangla & English version of the text mentioned above, the English version shall be deemed as correct. 

If any confusion arises between the Bangla and English versions of the text mentioned above, the English version shall be deemed correct.