

**DBH FINANCE PLC.**

# INDIVIDUAL DEPOSIT APPLICATION FORM

Customer ID:								
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[illegible]

## The Specialist in Housing Finance



Date: 

D	D	M	M	Y	Y	Y	Y
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Deposit No.:

**DBH FINANCE PLC.**

..... Branch

Customer ID: 

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I /we hereby apply to open / renew a fixed deposit in your organization. My/ our detail information is furnished below:

Customer ID:									
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[illegible]

(বাংলায়)	
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Customer ID:									
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[illegible]

(বাংলায়)	
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If depositor is minor, deposit account will be operated by Legal Guardian.

Customer ID: 

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[illegible]

(বাংলায়) \_\_\_\_\_

Relationship	
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**Declaration of Legal Guardian:**

I/ we, being the legal guardian of the above mentioned account holder, do hereby declare that the depositor is a minor. His/ her required information is provided in the attached personal information form. The account will be operated under my/ our signature(s) until he /she attains adulthood as per law or until my/our further instruction(s).

**Select the Deposit Scheme (Please tick the appropriate box only):**

- ☐ Annual Income Deposit
  - ☐ Cumulative Deposit
  - ☐ Easy Deposit
  - ☐ Monthly Income Deposit
  - ☐ Double Money Deposit
  - ☐ Day Wise Deposit
  - ☐ Quarterly Income Deposit
  - ☐ Flexible Fixed Deposit
  - ☐ DPS Scheme
  - ☐ DBH Platinum Deposit

Signature of the First Depositor/ Legal Guardian

Signature of the Second/ Joint Depositor

**Deposit Related Information:****Cash Deposit Not Allowed (নগদ ডিপোজিট গ্রহণযোগ্য নয়)**

■ Please issue Account Payee Cheque/ Demand Draft/ Pay Order drawn in favor of “DBH FINANCE PLC.”

**Cheque Details:**

Deposit Amount (BDT):	
Taka (in word):	
Cheque/DD/PO/Deposit no:	Dated:
Drawn on (Bank, branch):	Account No.

**Source(s) of Fund:**

- ☐ Own Savings      ☐ Bonus/Other Benefit      ☐ Gift/Inheritance/Return on Investment      ☐ Sales of Property  
☐ Retirement Benefit      ☐ Others .....

<input type="checkbox"/> Term: ..... Months / Days	<input type="checkbox"/> Maturity Date: .....
<input type="checkbox"/> Type of Rate:	<input type="checkbox"/> Fixed <input type="checkbox"/> Variable

**Operating Instruction: Deposit will be operated by-**

<input type="checkbox"/> 1 <sup>st</sup> Depositor <input type="checkbox"/> 2 <sup>nd</sup> Depositor <input type="checkbox"/> Either <input type="checkbox"/> Joint <input type="checkbox"/> Special Instruction .....
(Deposit will be repaid to 1 <sup>st</sup> Depositor unless otherwise instructed)

**Instruction for Deposit Renewal:**

<input type="checkbox"/> Renew principal with profit <input type="checkbox"/> Renew principal only    (Auto renewal is not applicable for DPS products)	
Authorization to receive Profit/ LAD/ Repayment to my Bank A/C No.	
Bank Name:	Branch:

■ In case of adjustment with Home Loan EMI, Please mention the Loan A/c .....

**DPS Scheme related information (If applicable):**

DPS Scheme Name:	
Installment Amount (BDT)	Taka (in word):
DPS Term: ..... Months	Installment Date: ..... of every month

Please debit from my bank account no.	
Bank Name:	Branch:

Signature of the First Depositor/Legal Guardian

Signature of the Second/Joint Depositor

**INFORMATION OF THE NOMINEE(S)**

I/We hereby nominate the following person(s) to receive the payment of the deposit in case of my/ our death. I / we reserve the right to change/ cancel the nomination at any time. I / we also confirm that DBH cannot be held liable for taking any action as per my/ our instruction(s).

Nominee Details	Nominee 1	Nominee 2
Nominee's Photo	<div>Photo of the Nominee 1 (s) Attested by Depositor</div>	<div>Photo of the Nominee 2 (s) Attested by Depositor</div>
Nominee's Name		
Date of Birth		
Relation		
Father's Name		
Mother's Name		
Spouse's Name		
Percentage of Deposit to be Received		
Occupation		
National ID No. (if any)		
Birth Reg. No. (if any)		
Permanent Address		

**Declaration of the Depositor(s):**

I/ we hereby confirm that I/ we have read & understood all the terms and conditions of DBH Deposit schemes (mentioned at the back page of this form) and I / we hereby undertake to comply with those terms and conditions. I/we also declare that all the information furnished by me / us in this form are true and accurate. I/ we further undertake to provide any other necessary information/ documents, if required.

Signature of the First Depositor/ Legal Guardian

Signature of the Second/ Joint Depositor

## TERMS & CONDITIONS

- **Mode of Acceptance:** Deposit shall be made by 'Account Payee' cheque drawn in favor of "DBH FINANCE PLC." together with duly filled application form. Deposit cheque should be made from the depositor's bank account and repayment cheque/transfer will also be made on that account.
- **Mode of Repayment:** The depositor(s) has to return the deposit certificate duly discharged to DBH office for receiving the repayment cheque/transfer. If the deposit matures on a holiday, payment will be made on the next working day.
- **Minimum Period:** Deposits will be accepted for a minimum term of 3 (Three) months. Deposit cannot be en-cashed before completion of three months as per the rules of Bangladesh Bank.
- **Deposit of Minors:** Deposit can be made in the name of minors through legal guardian(s). The guardian has to submit his/her photograph along with the photocopy of valid identification card like national ID, passport or driving license. The legal guardian can also avail loan against deposit.
- **Transfer:** DBH Deposit is not transferable.
- **Premature Withdrawal:** For new deposits, premature encashment may be allowed only after completion of 3 months subject to management approval. For renewed deposits, premature encashment can be done any time after maturity at reduced rate for the broken period as per prevailing premature encashment policy of DBH.
- **Renewal:** DBH deposit will be automatically renewed (except DPS products) with accrued interest from the date of maturity at the then prevailing rate of return unless otherwise advised.
- **Fixed and Variable Rate Option:** Depositor may choose fixed rate or variable rate deposits. For Fixed rate deposits, rate will remain fixed till maturity. Rate of return on variable rate deposit will be reset at the beginning of each return period i.e., 1<sup>st</sup> July for Monthly Income Deposit, Quarterly Income Deposit, Cumulative Deposit, Easy Deposit and for Annual Income Deposit, at the end of 12 months. On variable rate deposit, projected maturity value may vary due to yearly revision of rate.
- **Payment of Profit:** Deposit profit will be transferred to customer's Bank Account through Bangladesh Electronic Fund Transfer Network (BEFTN) or by A/C payee cheque in favor of depositor.
- **Quick Loan Facility:** Depositors can take loan against deposit at any time after placing the deposit with DBH. The amount of the loan will be determined by DBH at its sole discretion. The interest rate and charges for the loan will be as per prevailing loan against deposit policy.
- **Loan Repayment:** Depositor can repay the loan anytime and any amount (not less than Tk. 8,000). At the time of repayment, interest amount would be adjusted first and the remaining balance would be adjusted with the principal amount. Loan amount and interest would be adjusted with the deposit maturity value if repayment is not made before the maturity of the deposit.
- **Taxes and Excise Duties:** Tax on profit will be applicable as per the prevailing government rules and regulations. Government Excise duty will also be applicable as per prevailing government rules and regulations. Any other charges imposed by government, regulator or any other relevant authority from time to time will also be applicable.
- **Nomination Facility:** Depositor/s can place fund in single or joint name. Moreover DBH deposit scheme gives the customers the facility to nominate person(s) to receive the payment of the deposit from DBH in case of their unfortunate demise as per the rules of the Government of Bangladesh.
- **Right to Change:** DBH reserves the right to change the terms and conditions mentioned above without prior notice to customer.
- **Maturity value of DPS Scheme:** Maturity value of the DPS scheme will be calculated based on installment amount and number of installment paid. Number of installment will not exceed the number of months for which the DPS account was opened. Only missed installments can be paid subsequently, no additional installments/payments can be received against the account.

### Office use only:

Source:	<input type="checkbox"/> Walk in	<input type="checkbox"/> Sales	<input type="checkbox"/> Telesales	<input type="checkbox"/> Emp. Reference	<input type="checkbox"/> Friends/ Relatives
	<input type="checkbox"/> Customer Reference	<input type="checkbox"/> Billboard	<input type="checkbox"/> Advertisement	<input type="checkbox"/> SMS Marketing	<input type="checkbox"/> Mail/ Letter/ Internet

Any Special Offer:	<input type="checkbox"/> Sr. Citizen	<input type="checkbox"/> Privilege offer:	Existing DBH Home Loan A/c.# .....
			BO A/c (for DBH shareholder)# .....

Emp. Ref:	DSPD Code:	Tele Code:
Received By: Signature & Seal	Date of Receipt	Authorized by: Signature & Seal

## CLIENTELE ACKNOWLEDGEMENT FORM (CAF) & CLIENTELE FEEDBACK FORM (CFF)

Name of the Customer	:
Description of Deposit	:
FDR Amount	:
FDR No.	:

### Product Type/ Category: Retail/ Corporate

Questions		DBH's Comment	Client's Comment
1.	What will be the Interest rate?		Agreed with DBH's Comment
2.	When will be the Deposit account mature?		Agreed with DBH's Comment
3.	Will the interest rate be same in case of early encashment?	NO	Agreed with DBH's Comment
4.	If no, whether the client is fully informed about tenure-wise different rates of interest for early encashment?	YES	Agreed with DBH's Comment
5.	Will the deposit be auto renewed if not instructed or encased by client on maturity? (Not applicable for DPS)	YES	Agreed with DBH's Comment
6.	Will there be any fees charged against the deposit account?	NO	Agreed with DBH's Comment
7.	If so, whether the depositor is informed about it or not?	N/A	Agreed with DBH's Comment

### Product Type/ Category: Retail/ Corporate

Questions		DBH's Comment	Client's Comment
1.	Whether DBH has charged any extra fee (maintenance fee/ others) which was not mentioned in the agreement?	No	YES/NO
2.	If so, what is the reason?	N/A	Agreed with DBH's Comment

Official signature with date	

Client's signature with date	

## গ্রাহক অঙ্গীকার নামা ও গ্রাহক মতামত ফর্ম

গ্রাহকের নাম :	
আমানতের পরিমাণ :	আমানতের ধরণ:

প্রশ্নসমূহ		মন্তব্য	
		প্রতিষ্ঠানের মন্তব্য	গ্রাহকের মন্তব্য
১.	আমানতের উপর প্রদত্ত মুনাফার হার কত?		প্রতিষ্ঠানটির মন্তব্যের সাথে একমত
২.	আমানত হিসাবটির মেয়াদ কবে শেষ হবে?		প্রতিষ্ঠানটির মন্তব্যের সাথে একমত
৩.	(ক) মেয়াদ পূর্তির পূর্বে আমানতকৃত অর্থ উত্তোলন করা হলে মুনাফার হার কি একই থাকবে?	না	প্রতিষ্ঠানটির মন্তব্যের সাথে একমত
	(খ) যদি মুনাফার হার একই না থাকে, সেক্ষেত্রে আমানতের মেয়াদ ভিত্তিক মুনাফার হার সম্পর্কে গ্রাহককে অবহিত করা হয়েছে কিনা?	হ্যাঁ	
৪.	মেয়াদ পূর্তিতে আমানতকৃত অর্থ উত্তোলন করা না হলে এবং গ্রাহক কোন ধরনের নির্দেশনা না দিয়ে থাকলে হিসাবটি স্বয়ংক্রিয়ভাবে নবায়ন হবে কি? (ডিপিএস এর জন্য প্রযোজ্য নয়)	হ্যাঁ	প্রতিষ্ঠানটির মন্তব্যের সাথে একমত
৫.	(ক) আমানত হিসাবের বিপরীতে কোন ফি আরোপ করা হবে কিনা?	না	প্রতিষ্ঠানটির মন্তব্যের সাথে একমত
	(খ) যদি এরূপ ফি আদায় করা হয়, তবে সে বিষয়ে গ্রাহককে অবহিত করা হয়েছে কিনা?	প্রযোজ্য নয়	

প্রশ্নসমূহ		মন্তব্য	
		ডিবিএইচ -এর মন্তব্য	গ্রাহকের মন্তব্য
১.	চুক্তিনামায় উল্লেখ না থাকলেও মেইনটেন্যান্স বা একই রকমের অন্যান্য ফি কি কর্তন করা হবে?	না	প্রতিষ্ঠানটির মন্তব্যের সাথে একমত
২.	যদি কর্তন করা হয়, তাহলে কর্তন করার কারণ কী?	প্রযোজ্য নয়	প্রতিষ্ঠানটির মন্তব্যের সাথে একমত

অফিসারের স্বাক্ষর ও তারিখ

গ্রাহকের স্বাক্ষর ও তারিখ