



**Home**  
**Sweet Home**

---

**Everything you need,  
all the value you deserve**

**Application Form**







**6 Primary Business Details (For Businesspersons / Self Employed Persons Only)**  
(Joint Applicant / Co-Applicant /Co-Borrower)

Profession :  Business  Self-employed

Name of Organization : \_\_\_\_\_

Nature of Business : \_\_\_\_\_

Years in Business : \_\_\_\_\_ Business Establishment Date :   /   /

Office Premise Status :  Own  Rented

Office Address : \_\_\_\_\_

Office Phone No(s).

Type of Business ownership :  Proprietorship  Partnership  Private Ltd.  Public Ltd.

No. of Employees : \_\_\_\_\_ Equity / Share % : \_\_\_\_\_ Main Product : \_\_\_\_\_

Main Client / Buyer : \_\_\_\_\_ Main Supplier : \_\_\_\_\_ Main Banker : \_\_\_\_\_

Business Credit Facility (If applicable) : Facility Type \_\_\_\_\_ Amount (BDT)

Security Against the Credit Facility(ies) : \_\_\_\_\_

Yearly Turnover (BDT) :  1 Year \_\_\_\_\_  2 Year \_\_\_\_\_  3 Year \_\_\_\_\_

Net Profit (BDT) :  1 Year \_\_\_\_\_  2 Year \_\_\_\_\_  3 Year \_\_\_\_\_

**7 Secondary Business Details (if applicable)**  
(Primary Applicant)

Profession :  Business  Self-employed

Name of Organization : \_\_\_\_\_

Nature of Business : \_\_\_\_\_

Years in Business : \_\_\_\_\_ Business Establishment Date :   /   /

Office Premise Status :  Own  Rented

Office Address : \_\_\_\_\_

Office Phone No(s).

Type of Business Ownership :  Proprietorship  Partnership  Private Ltd.  Public Ltd.

No. of Employees : \_\_\_\_\_ Equity / Share % : \_\_\_\_\_ Main Product : \_\_\_\_\_

**8 Secondary Business Details (if applicable)**  
(Joint Applicant / Co-Applicant /Co-Borrower)

Profession :  Business  Self-employed

Name of Organization : \_\_\_\_\_

Nature of Business : \_\_\_\_\_

Years in Business : \_\_\_\_\_ Business Establishment Date :   /   /

Office Premise Status :  Own  Rented

Office Address : \_\_\_\_\_

Office Phone No(s).

Type of Business Ownership :  Proprietorship  Partnership  Private Ltd.  Public Ltd.

No. of Employees : \_\_\_\_\_ Equity / Share % : \_\_\_\_\_ Main Product : \_\_\_\_\_

**9 Financial Information (Primary Applicant)**

Primary Monthly Income (BDT) :  Salary \_\_\_\_\_  Rent \_\_\_\_\_  Interest \_\_\_\_\_  Others \_\_\_\_\_

Other Income (BDT) :



**14 References-2**

Full Name : [First Name] [Middle Name] [Last Name]

Relationship : \_\_\_\_\_ Occupation :  Service  Self Employed  Business  Other \_\_\_\_\_

Name of Organization : \_\_\_\_\_

Designation : \_\_\_\_\_

Work Address : Upzila/Thana \_\_\_\_\_ District \_\_\_\_\_ Post Code \_\_\_\_\_  
Nearest Landmark \_\_\_\_\_ Country \_\_\_\_\_

Residence Address : Upzila/Thana \_\_\_\_\_ District \_\_\_\_\_ Post Code \_\_\_\_\_  
Nearest Landmark \_\_\_\_\_ Country \_\_\_\_\_

Contact Number : Home : [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]  
Office : [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]  
Fax : [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]  
Mobile : [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]

**15 Proposed Property Information**

Property Selected :  Yes  No Booking Given :  Yes  No

Property Address : \_\_\_\_\_

Developer/ Builder : \_\_\_\_\_ Building/ Project Name : \_\_\_\_\_

Flat/Apartment No. / Floor(s) to be Constructed :  Floor \_\_\_\_\_  Size \_\_\_\_\_  Sqft \_\_\_\_\_

Number of Car Parking : \_\_\_\_\_

Property Price (BDT) (Excluding parking) : [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]  
Price for Parking Space (BDT) : [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]

Registration Cost (BDT) : [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]  
Utility and Others (Excluding renovation) : [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]

Total Flat Price (BDT) : [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]  
Amount Already Paid (BDT) : [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]

Loan Requested from Standard Chartered : \_\_\_\_\_ Balance Amount (If any) (BDT) : [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]

**16 General Insurance**

Choice of Insurer :  Green Delta Insurance  Rupali Insurance  Others \_\_\_\_\_

In consideration of Standard Chartered Bank (hereinafter called "the Bank" unless the context otherwise requires where such expression shall mean and include its successors and assignees) allowing me/us, (hereinafter referred to as "the Customer" unless the context otherwise requires where such expression shall mean and include its successors and assigns) to apply for the loan facility (the "Facility") under 'Mortgage Loan' program I/we agree that I/we shall be bound by the following terms and conditions:

1. The Facility shall be made available to the Customer from date of the Bank's acceptance of the Banking Arrangement Letter by the Customer until such time as stipulated in any letter and this Facility shall be a continuing one until full adjustment with the Bank with interest and other charges.
2. The above Facility will be made available to the Customer subject to a Clean CIB report from Bangladesh Bank and compliance of Bangladesh Bank formalities (if any).
3. Interest rate for this mortgage loan facility is variable. Please refer to Important Information Document (IID) for more details.
4. As per Govt. rules the bank will realise VAT on all sorts of commission & fees for the services.
5. Customer will not use the Facility for any purpose other than those for which it is granted.
6. Customer hereby confirms that Customer is not engaged in activities that may be considered by the appropriate authority(ies) as money laundering and the Bank may safely accept such confirmation as authentic and true.
7. Customer cannot prepay any part or whole of the Facility within 12 (twelve) months from the date of first instalment.
8. Any repayment or prepayment of Facility whether in part or full will be attributable first to cost, charges and expenses, then to interest which has accrued on the Facility and then to principal.
9. All fees charges, and other costs including legal fees incurred by the Bank in connection with this Facility and security documentation will be at the account of the Customer.
10. Customer hereby undertakes to the Bank that Customer will provide all documents related with his/her income wherever appropriate on demand of the Bank.
11. Customer declares that there is no suit or proceeding against the Customer by any person is pending in any court of law that may affect the ability of the Customer for repayment of the Facility and the Customer has not been adjudged as an insolvent or convicted by any appropriate court of law and no receiver or administrator has been appointed over any property or assets of the Customer by any court of law or authority as the case may be.
12. Customer hereby represents and warrants that the information which Customer has provided in this application form are true and correct to the best of his/her knowledge and the Bank may safely rely on such information.
13. The Bank is authorised to open and maintain Facility account(s) for the purpose of administering and recording payments by the customer in respect of the Facility.
14. Payment under the Facility shall be made directly to the developer or owner of the property (as the case may be), on the instruction of

the customer and as agreed by the Bank considering the purpose of the Facility.

15. If the Bank demands at any time, Customer undertakes to deposit his/her/their salary / wages/ honorarium payable by his/ her/ their employer to the designated account maintained with the Bank.
16. The Bank's statements and records shall be binding on the Customer and shall constitute conclusive evidence of debt for all purposes.
17. If at any time, any provision hereof becomes illegal, invalid or unenforceable in any respect neither the legality, validity or enforceability of the remaining provisions shall be affected or impaired thereby.
18. Any notice made by the Bank in respect of the Facility shall be in writing and made to the address given by the Customer to the Bank and shall be deemed to have been served to the customer within 3 business days from the date of posting.
19. If the declaration below is signed by more than one person as Customer, the liability of each such person there under, and these terms and conditions shall be joint and several.
20. These terms and conditions shall be governed by and construed in accordance with the laws of Bangladesh and the Bank and the customer hereby irrevocably submit to the non-exclusive jurisdiction of the courts of Bangladesh.

#### **Global Consolidation of Customer Information**

Whilst the Bank maintains strict confidentiality in all matters relating to your account(s) and business, you hereby authorize the bank (and/or any of its officers or employees) to disclose any information concerning you, your business, your accounts held with the Bank or another Group Member, or your relationship with the Bank or another Group Member, to any of the following:

- (a) any office or branch of the Bank or another Group Member;
- (b) any agent, contractor or third party service provider, or any professional adviser of the Bank or another Group Member;
- (c) any regulatory, supervisory, governmental or quasi-governmental authority with jurisdiction over the Bank or another Group Member;
- (d) any person to whom the Bank is required or authorized by law or court order to make such disclosure;
- (e) any person who is under a duty of confidentiality of the Bank;
- (f) any Bank or Financial Institution with which I have or propose to have dealings;

regardless of whether recipient in each case is located in Bangladesh or in another country, and regardless of whether such information will, following disclosure, be held, processed, used or disclosed by such recipient in Bangladesh or another country.

For the purpose of this clause, "Group Member" means any company, including Standard Chartered plc and the Bank, which is part of the Standard Chartered Group, being the group of companies whose ultimate parent company is Standard Chartered plc.



## 18 Declaration & Signature

I/We have applied for the Facility detailed in this application. I/we have read, and fully understood the above terms and conditions including the assignment therein mentioned and its application to the Facility to be granted to me/us by the Bank. I/we hereby declare that the facility or any part thereof shall not be utilised for purchase of any kind of Govt. securities/ sanchayapatras.

I / We have applied for a Mortgage loan and have read and fully understood the application form. I / We hereby warrant that all the information furnished by me / us in this application form is true, complete, and accurate in all respects and that I / we have not willfully withheld any material facts and the Bank may rely on such information. If at any time, it proves to the Bank that any of the information provided by me / us in this application is / are untrue, false, incomplete, or inaccurate, the Bank may demand immediate repayment of the loan and I / we shall be under obligation to make such repayment. In addition to the above, the Bank may take appropriate legal action against me / us. I / we acknowledge that the Mortgage loan requested by me / us in this application will be made available at the discretion of the Bank.

I / we understand and agree that I / we and my / our successors, jointly and severally, will always remain liable to repay the outstanding, interest and charges arising out of the facility that the Bank may grant to me / us considering this application. I / we understand and acknowledge that the Bank is not bound to grant facilities upon submission of this application form. It is sole discretion of the Bank whether it will allow or grant facilities to me / us on the basis of this application form.

Signature  
(Primary Applicant)

Date :  /  /

Signature :  
(Co-Applicant)(s)

Date :  /  /

Witness Name : \_\_\_\_\_

Address : \_\_\_\_\_

Phone :

Signature  
(Co-Applicant)(s)

Date :  /  /

Signature  
(Co-Applicant)(s)

Date :  /  /

Witness Signature



**Mailing Instructions (Address to be used for Card Delivery & other Correspondance)**

**For Card delivery :**

Your Card will be delivered to your :  Residence Address  Office Address (address as mentioned in this Application From)

Please be informed that if we are unable to deliver your Card at your mailing address, the Card may be forwarded to your preferred branch. Please mention your preferred branch : \_\_\_\_\_

**For Statement delivery & other correspondence :**

e-Statements (you can provide up to three e-mail addresses) :

- 1. \_\_\_\_\_
- 2. \_\_\_\_\_
- 3. \_\_\_\_\_

Printed Statement (select any one)  Office Address  Residence Address

**Other Information**

Favourite Colour : \_\_\_\_\_ Favourite City : \_\_\_\_\_ Number of Cars : \_\_\_\_\_

**Auto Billspay**

I would like to be enrolled in Auto Billspay facility of the Bank.  Debit my Credit Card  Debit my/our Account

Mobile Phone no.

Standard Chartered A/C no.

Billing Date :  /  /

Please note that you will be enrolled to Auto Billspay facility once you will activate your Standard Chartered Credit Card. Accordingly, the Bank will send you a confirmation mail of your enrollment. Conditions apply.

**SMS Banking**

It gives you 24-hour access to the key financial information of your Credit Card.

Mobile phone no.

SMS PIN no.

Please provide a PIN (any 4-digit number) to avail this service, SMS Banking Terms & Conditions apply

**iBanking**

iBanking\*\* E-mail ID : \_\_\_\_\_

\*\*By selecting iBanking option you hereby declare that you agree to have your iBanking PIN delivered to your Residence / Office address as mentioned in Mailing instruction.



**Card Cheque Application Form**



Please supply one (1) Cheque Book containing :  10 Cheque leaves

Please Attach Photograph(s) Here [Applicant]  
Attested by Introducer

Primary Cardholder's Signature :

Caution: Unused Boxes to be marked "VOID"

Primary Cardholder's Name :

Supplementary Cardholder's Name :

Please supply one (1) Cheque Book containing :  10 Cheque leaves

Supplementary Cardholder's Signature :

Caution: Unused Boxes to be marked "VOID"



Application No.

**I Card Cheque I**



## 20 Personal Loan

Amount Applied for

Purpose of the Loan \_\_\_\_\_

Tenure \_\_\_\_\_

Preferred Date of Installment  /  /

In \_\_\_\_\_ consecutive monthly installments as on the \_\_\_\_\_ day or following working day of each month commencing

from the month of  /

### Terms and Conditions

In consideration of Standard Chartered Bank (together with its successors and assignees hereinafter called "the Bank" agreeing to grant me/us hereinafter referred to as "the customer") loan facility (the "facility") under 'Personal Loan/Flexi Loan' applied for by me/us, herein, I/we agree that by signing the declaration below I/we shall be bound by the following terms and conditions:

- The facility shall be made available for the customer from the date of the Bank's acceptance of this application until such time as stipulated in any letter and this facility shall be a continuing one until full adjustment of the dues of the Bank with interest and other charges
- The Bank reserves the right to withdraw the facility and demand repayment if there has been any default in repayment of the facility
- The Bank shall not be obliged to make the facility available until it has received formal written acknowledgement from the customer accepting the facility on the basis outlined and subject to the terms and conditions specified in the Banking Arrangement Letter.
  - Interest rate is floating and can be re-fixed at the Bank's sole discretion
- Prepayment penalty will be charged on the outstanding amount as and when decided by the Bank
- The acceptance of the terms and conditions of the Banking Arrangement Letter by the customer constitutes a legal and binding obligation and is enforceable in accordance with the terms of this letter.
- By use of the facility provided by the Bank, the customer accepts the conditions enumerated in the Banking Arrangement Letter and authorizes the Bank to appoint agents to collect funds payable to the Bank, as the Bank may consider necessary. In the due discharge of their duty, information regarding customer's facility will be supplied to the agent. All charges payable to such agents, to collect amount owed to the Bank, are liable to be at Customer's cost and risk, in addition to all other costs, charges and expenses incurred by the Bank to recover outstanding dues / monies.
- The Bank is authorized to open and maintain facility account(s) for the purpose of administering and recording payments by the customer in respect of the facility.
- The loan shall be utilized for the specified purpose for which it has been sanctioned. Payment shall be made directly by the Bank to the vendor or to the customer, as determined by the Bank, depending upon the purpose of the loan.
- By accepting the facility, the customer agrees not to settle the same before payment of 6 Equal Monthly Instalments, unless otherwise agreed with the Bank.
- All payments required to be made in respect of the facility, shall be made by the customer on the respective due dates and the customer hereby irrevocably authorizes the Bank to debit any of the customer's accounts with the Bank with all amounts owing in respect of the facility, including interest and charges and expenses (together the "indebtedness"), at such time as the same shall become or be due and payable and transfer such sum to the loan account for adjustment but in any case the customer shall always remain liable and agree(s) to make payment in full of all such sums to the Bank.
- The customer unconditionally undertakes to repay the facility as per terms and conditions of the Banking Arrangement Letter.
- The customer undertakes to deposit his / her / their salary / wages / honorarium payable by his / her / their employer to the designated account maintained with the Bank.
- The Bank is authorized to enforce all or any of the securities executed / kept by the customer in favour of the Bank and recover the facility with interest and other charges accrued in the loan account: i) Demand Promissory Note, ii) Where the facility is made available for purchase of consumer item(s), Hypothecation on the consumer item(s) purchased by the customer, iii) Letter of Continuation, iv) Assignment of End of Service Benefit, v) Personal Guarantee by Third Party, vi) Undated Cheque, vii) Post Dated Cheques.
- The customer irrevocable authorizes the Bank to enforce the securities at its absolute discretion in the event the loan account becomes irregular and shall apply any proceeds recovered towards adjustment of the outstanding loan liabilities along with all legal fees.
- The customer agrees that the Bank will require 10 working days from the date of receiving the instruction for closure of the facility and shall bear any payments that may be due within the period.
- Where the facility is made available for purchase of consumer item(s) the customer unconditionally and irrevocably undertakes to deliver possession of the consumer item purchased by the loan amount without any question whatsoever to the Bank as and when demanded by the Bank. The customer further authorizes the Bank irrevocably to sell the hypothecated item and apply the proceeds towards adjustment of the dues. For any unadjusted sum the customer undertakes to repay the same with interest and other charges.

17. In the event of normal death of the customer, the Bank shall be entitled to the End of Service Benefits from the employer and adjust the dues first before any refund is made to the heirs/nominees.
18. The Bank's statement and records shall be binding on the customer and constitute conclusive evidence of debt for all purposes.
19. If at any time, any provision of hereof becomes illegal, invalid or unenforceable, in any respect neither the legality, validity or enforceability of the remaining provisions shall be affected or impaired thereby.
20. The Bank reserves the right to alter these terms and conditions at any time on notification to the customer.
21. Any notice made by the Bank in respect of the facility shall be in writing and made to the address given by the customer to the Bank and shall be deemed to have been served on the customer 3 business days from the date of posting.
22. If the declaration below is signed by more than one person as customer, the liability of each such person there under, and these terms and conditions shall be joint and several.
23. The terms and conditions shall be governed by and construed in accordance with the laws of Bangladesh and the customer and the Bank hereby irrevocably submit to the non exclusive jurisdiction of the courts of Bangladesh.

**Global Consolidation of Customer Information**

“Whilst the Bank maintains strict confidentiality in all matters relating to your account(s) and business you hereby authorize the bank (and/or any of its officers or employees) to disclose any information concerning you, your business, your accounts held with the Bank or another Group Member, or your relationship with the Bank or another Group Member, to any of the following:

- (a) any office or branch of the Bank or another Group Member; (b) any agent, contractor or third party service provider, or any professional adviser of the Bank or another Group Member; (c) any regulatory, supervisory, governmental or quasi-governmental authority with jurisdiction over the Bank or another Group Member; (d) any person to whom the Bank is required or authorized by law or court order to make such disclosure; (e) any person who is under a duty of confidentiality of the Bank; (f) any Bank or Financial Institution with which I have or propose to have dealings;

regardless of whether recipient in each case is located in Bangladesh or in another country, and regardless of whether such information will, following disclosure, be held, processed, used or disclosed by such recipient in Bangladesh or another country.

For the purpose of this clause, “Group Member” means any company, including Standard Chartered plc and the Bank, which is part of the Standard Chartered Group, being the group of companies whose ultimate parent company is Standard Chartered plc.”

**Declaration & Signature**

I/we have applied for the facility detailed in this application. I/we hereby acknowledge that I/we have read, accepted and fully understood the above terms and conditions including the assignment therein mentioned and its application to the facility granted to me/us by the Bank. I/we hereby declare that the borrowing proceed only shall not be utilized for purchase of any kind of Govt. Securities/ Sanchayapatras.

I/we fully understand and thereby authorize the fact that, for ease of monitoring and accounting, the Bank will route these repayments through a special account which will be opened in my/our name in the Bank's book.

Furthermore, I understand that the quantum of monthly installments may be re-fixed at the Bank's sole discretion. I understand and agree that the aggregate of any debit balance in the said special account and my/our Personal Loan Account is the total understanding on account of Personal Loan Scheme and I/we and my/our successors, jointly and separately, will always remain liable to repay this outstanding and any interest and other charges thereon (If I/We is/are not insured).

I/we hereby warrant that all the information furnished by me/us in this application is true, complete and accurate in all respects and I/we have not willfully withheld any material fact. I/we acknowledge that the facility requested by me/us in this application will be made available at the discretion of the Bank.

In case any information provided in this application form mismatch with the information of my/our account maintained with Standard Chartered Bank, I/we hereby irrevocably authorize the Bank to amend the same as per this application form.

Signature (First Applicant)

Signature (Joint Applicant)

Witness Name : \_\_\_\_\_

Address : \_\_\_\_\_

Phone :

Witness Signature

## 21 Current / Savings Account

### Which account would you like to apply for?

#### Currency in which account is to be opened & maintained :

Currency  Taka  Dollar  Euro  Pound  Other \_\_\_\_\_

#### Type of Account :

Super Savers Premium  Super Savers  eSavers  Current  Familink  
 SND  FC  Fixed Deposit  NFCD  RFCD  Other \_\_\_\_\_

#### How would you like to fund your new Account :

Cheque  Cash  Debit my Account Number

### Please consider these Valuable Services

#### For First Applicant

All valuable services mentioned below (except Debit Card and Account Cheque Book) are applicable for both Account & Credit Card.

#### Debit Card

Name to Printed on the Card: Your Full Name as stated in your Account Opening Form will appear on the Debit Card up to a maximum number of 21 characters (including blank spaces). Please note that should your Full Name be more than 21 characters, your First and Last Name as stated in your Account Opening Form will appear on your Debit card.

Operating on :  All Accounts  Specified Account(s) \_\_\_\_\_

**Cheque Book\***  25 - leaves (Regular)  
 25 - leaves ('A/C Payee Only' - applicable for eSavers Account)

**Phone Banking\***  Telephone Identification Number (TIN)  
(for Credit Card TIN needs to be generated by calling at our Contact Centre)

**SMS Banking\*** Mobile Number  
\_\_\_\_\_  
Standard Chartered Credit Card Number (if any)  
\_\_\_\_\_

#### Statement Type

e-Statements#  Monthly  Quarterly  Half Yearly

E-mail address :

1. \_\_\_\_\_

2. \_\_\_\_\_

Physical Statements  Half Yearly (Delivery at your mailing Address)

# e-Statement for Credit Card is available only in monthly frequency & not applicable for Saadiq Credit Cards.

**Internet Banking**  Yes  No

#### Preferred Branch

Branch Name \_\_\_\_\_

I/We hereby declare that I/we agree to have my/our security items (viz. Contact Centre TIN, Cheque book, Internet Banking PIN, Debit Card and other security items) delivered to my/our mailing address and also understand that Debit Card will be delivered in deactivated status for security reason.

\*Mandatory Services

#### For Joint Applicant

(for EB applicable for Familink only)

#### Debit Card

Name to Printed on the Card: Your Full Name as stated in your Account Opening Form will appear on the Debit Card up to a maximum number of 21 characters (including blank spaces). Please note that should your Full Name be more than 21 characters, your First and Last Name as stated in your Account Opening Form will appear on your Debit card.

Operating on :  All Accounts  Specified Account(s) \_\_\_\_\_

### Other Bank Account including Standard Chartered Bank

My/Our Accounts with other Banks (if any)

Name of Bank	Branch	Type of Operating Account (Please Tick)
1. _____	_____	<input type="checkbox"/> Deposit A/C <input type="checkbox"/> Loan A/C <input type="checkbox"/> Other
2. _____	_____	<input type="checkbox"/> Deposit A/C <input type="checkbox"/> Loan A/C <input type="checkbox"/> Other
3. _____	_____	<input type="checkbox"/> Deposit A/C <input type="checkbox"/> Loan A/C <input type="checkbox"/> Other

### Introducer's Information

Name of the Introducer \_\_\_\_\_ Account Number \_\_\_\_\_

Name of Branch \_\_\_\_\_ Signature & Date \_\_\_\_\_

Relationship between Introducer & Applicant \_\_\_\_\_

Signature Verified \_\_\_\_\_

### Information of Nominee

I/We hereby nominate the following person to receive the entire balance in my/our account upon my/our death. I/we hereby reserve the right to cancel/amend the above nomination at any point in time. I/we further declare that bank will not be liable for any transaction effected according to my/our instruction

#### Full Name of the Nominee:

First Name  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Middle Name  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Last Name  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Date of Birth :   /   /

Occupation : \_\_\_\_\_

Relationship with the Applicant/s : \_\_\_\_\_

Father's Name : \_\_\_\_\_

Mother's Name : \_\_\_\_\_

Husband/Wife's Name : \_\_\_\_\_

Present Address of Nominee : \_\_\_\_\_

Permanent Address of Nominee : \_\_\_\_\_

National ID Number.: \_\_\_\_\_

In the event the nominee so authorised remains a minor at the time of my/our death-

Name of the minor Nominee \_\_\_\_\_

Name of the Guardian authorized to withdraw/receive/draw deposit \_\_\_\_\_

Address of Guardian of minor Nominee : \_\_\_\_\_

\*(In case of nonresident nominee, if the proceed of the relevant account is payable to that nonresident, Exchange Control Regulations will be applicable for outward remittance.)

## Acceptance of Terms & Conditions

Signing authority for joint account  Anyone of us (Either or Survivor)  Anyone Singly  All of us Jointly  Others. \_\_\_\_\_ (Please specify)

I/We hereby acknowledge that I/We have read and understood the Terms & Conditions governing customer accounts with Standard Chartered Bank (given in the last page of this Application Form) and agree to comply with them.

I/We declare that the information provided in this Application Form provided is true, complete and accurate and I/We have not willfully withheld any material fact. I shall inform you of any changes thereto. I/We hereby authorize Standard Chartered Bank to verify any information pertaining to this Application Form whatever sources it may consider appropriate. I/We accept that Standard Chartered Bank is entitled in its absolute discretion to accept or reject this Application without assigning any reason whatsoever and that the Application and its supporting documents shall become part of the Bank's record and shall not be returned to me. I understand it is my responsibility to obtain, read and understand the Terms & Conditions of Standard Chartered Credit Card as available at all the branches. By signing on and/or activating and/or retaining and/or using my Standard Chartered Credit Card, I'll be bound by the Credit Card Terms & Conditions. Where requested, I authorize Standard Chartered Bank to issue Supplementary cards(s) for use on my account to the person(s) named who I undertake is or over 18 years old of age, and is a resident of Bangladesh and I agree that you may provide information to him/her about the account. The Bank does not warrant against any external factors affecting the privacy and/or security of e mails during internet transmission. The Bank shall not be liable or responsible for data corruption, delay and/or interception of the information so given and the Bank reserves the right to update and vary such information from time to time and at any time. I have read and understood the terms & conditions in relation to insurance provided to me by my chosen insurance company. I hereby agree to indemnify the Bank against any loss, damage, liability or cost incurred by the Bank on account of any breach by me or the Supplementary Card Holder. I also understand that the Supplementary Card fees shall be billed in my statement and it shall be my primary responsibility to honor all charges incurred on the Supplementary Card. The continuation of the membership of the Supplementary Cardholders shall be dependent on the continuation of my membership, I assume full responsibility for complying with the provision of the Foreign Exchange Regulation Act 1947, and rules, orders and directives issued there under. I also irrevocably authorize and permit the Bank to disclose information about my Application/account dealing relationships to any credit rating/reference agency/insurer/insurance broker, bank, financial institution, any government regulatory agency, affiliates and representatives(the "Permitted Parties"), professional services and service providers who are under a duty of confidentiality to the Permitted Parties, any actual or potential participant or sub participant in relation to any of the Bank's rights and/or obligations under any agreement between us, or assignee, novatee or transferee or to any one else when the Bank deems it is in its interest to do so. The Bank will immediately comply with disclosure of information to any authority under any law. The Bank shall have the right to check my credit standing at any times as and when the Bank may deem fit without reference to me.

Signature of **First Applicant**

Signature of **Joint Applicant**

## Signing Authority

Name : \_\_\_\_\_

Name : \_\_\_\_\_

Designation : \_\_\_\_\_

Designation : \_\_\_\_\_

Standard Chartered A/C no.

Standard Chartered A/C no.

Date :  /  /

Date :  /  /

Please Attach  
Photograph(s) Here  
[Applicant]

Attested by  
Introducer

Please Attach  
Photograph(s) Here  
[Nominee]

Attested by  
Applicant

Signature of **First Applicant**

Signature of **Joint Applicant**



## Transactional Profile

**Purpose of Opening Account:**  Personal Banking Transaction  Savings  Loan Re-payment  Foreign Remittance  
 Investment  Salary  Others \_\_\_\_\_ (Please specify)

**Source of Income/Fund:**  Own Business  Salary  Commission  Inheritance/Gift/Return on Investment  
 Others \_\_\_\_\_ (Please specify)

Description	No. of Transaction	Highest Transaction Amount (each Transaction)	Total Amount (Monthly)
<b>Deposit</b>			
Cash Deposit ( Including Online)			
Deposit through Transfer/Instrument			
Deposit of Foreign Remittance			
Earning from Export			
Other (Specify)			
Total Probable Deposit			
<b>Withdrawal</b>			
Cash Withdrawal ( Including Online/A.T.M)			
Payment through Transfer/Instrument			
Withdraw of Foreign Remittance			
Expense through Import			
Others(Specify)			
Total Probable Withdrawal			

**Initial Deposit : Tk**   By Cash Tk.   By Cheque Tk.

Cheque No. \_\_\_\_\_ Bank Name \_\_\_\_\_

**For Bank Use:** BCSA/C No. \_\_\_\_\_ Bank Official's Authentication \_\_\_\_\_

I/we the following signatory/signatories hereby assure that the transaction profile declared above is regular & normal transaction of my Self.

I/we also assure that,if needed I/we will amend/update the transaction profile.

Signature \_\_\_\_\_

Signature \_\_\_\_\_

Name \_\_\_\_\_

Name \_\_\_\_\_

Designation \_\_\_\_\_

Designation \_\_\_\_\_

Date \_\_\_\_\_

Date \_\_\_\_\_

## Terms & Conditions

Standard Chartered Bank  
Dear Sir,

Please open and/or continue a Savings/Current Access/SND/Fixed deposit or any other account(s) in my/our name(s) on the terms and conditions set out below. In consideration of Standard Chartered Bank (the "Bank") opening and/or continuing any such accounts and providing banking facilities to me/us, I/we agree to be bound by the terms and conditions set out below. These terms and conditions shall apply to each and every account of whatever nature here after opened or continued in the same name(s) by the Bank or its successors or assigns.

### TERMS AND CONDITIONS

Where the account is opened by more than one person "I", "me" or "my" shall read as "we", "us" or "our". The terms and conditions, shall bind each one individually or anyone or more or all of them collectively and all agreements, obligations and liabilities of the joint customers are joint and several.

#### 1. Bank Accounts

- a) I authorise the Bank to act on signed instructions or documents drawn or accepted in accordance with the signing instructions given until such time as I shall give the Bank written notice to the contrary-
- i) for making payments of cheques, bills of exchange, promissory notes, standing orders, direct debits, issue of drafts, mail and telegraphic transfers, purchases and sales of securities and foreign currency and any other instruction by debiting such account (s) whether in credit or otherwise; and
- ii) to accept any other instruction regarding such account(s) including instruction for the closure of such account(s)
- b) I understand that any funds received by the Bank on my behalf are to be credited to the relevant accounts unless the Bank receives written instructions from me to the contrary.
- c) I understand that the Bank acts only as my collection agent and assumes no responsibility for the realisation of any items deposited with the Bank for collection. Proceeds of cheques or other instruments deposited are not available for withdrawal until collected by the Bank. The Bank reserves the right to debit any account that may have been exceptionally credited with an item subsequently unpaid on collection. The Bank may refuse to accept for the collection cheques drawn in favour of third parties or if the payee's name is not identical to my name on the Bank's record. The Bank will not accept for credit to the account any cheque or draft in favour of a third party crossed or denoted "A/C Payee" (or any words of similar effect). Any cancellation of any crossing or denoting as above shall be null and void.
- d) The Bank may also in its absolute discretion issue me with a cheque book. If a cheque book is issued, I undertake to be responsible for its safe custody at all times and I will immediately notify the Bank if this or any of the cheques contained therein, is lost or stolen. I understand that the Bank may in its absolute discretion, accept from me any stop cheque instructions (either orally or in writing) in cases 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.
- e) I will be liable for any overdraft or other facilities arising in connection with any of the above account(s) and I hereby authorise the Bank to debit any such account (s) with all or any profit (including compound profit), commission and other Banking charges, costs and expenses (including any legal costs) incurred in connection therewith at such rates as may be determined by the Bank from time to time in its absolute discretion. I will also pay to the Bank any such amounts, in the manner and, at such times, as may be required by the Bank in its absolute discretion.
- f) Any and all amounts credited to the above account(s) while any overdraft or any other Banking facilities in connection therewith is current shall firstly be applied by the Bank to reduce any profit (including compound profit) payable until the profit is paid in full. Then and only then shall any such amount so credited be applied to reduce the principal amount or any such overdraft or any other Banking facilities.
- g) The Bank shall always be entitled without notice to me to levy or impose all customary Banking and other charges and expenses in respect of any of the above account(s) or in respect of any other Banking facilities provided to me by the Bank and to debit the relevant account(s) in accordance with the Bank's normal Banking procedures. Such charges are not refundable upon termination of any or all of my account(s).
- h) I authorise the Bank to accept for safekeeping, collection or for any other purpose, any securities or other property deposited with the Bank or received from me and to release or deliver or give up any of these against my written instruments.
- i) These deposits and their payments are governed by the law in effect from time to time in Bangladesh and are payable only at the branch of Standard Chartered Bank in Bangladesh where the deposits were made.
- j) I understand that any deposits or withdrawals in respect of any of the above accounts may be made at any of the Bank's branches in Bangladesh subject to the production of evidence of identity satisfactory to the Bank and, to payment of any customary charges that may be levied by the Bank from time to time, for this.
- k) The rate of any profit payable on any account may be displayed by the Bank at its various branches in Bangladesh and further, I accept that this may be subject to change without notice to me. Profit on any account will accrue in arrears from day to day in or, as otherwise determined by the Bank (in its absolute discretion), and be credited by the Bank to the relevant account(s).
- l) The Bank may, at its sole discretion, allow pre-mature withdrawal of fixed deposits. I accept that all such pre-mature withdrawals will be subject to levy or penalties and charges, as the Bank may determine and that these may be subject to change without notice to me.
- m) I appreciate that there can be risks associated with any account(s) denominated in foreign currency, convertible accounts and foreign currency investments. Accordingly, I accept that I am solely responsible for all such risks and any costs and expenses how ever arising (including without limitation, those arising from any international or domestic legal or regulatory restrictions) in respect of any such account(s). Withdrawals or dealings on any such account(s) are also subject to the relevant currency being available at the Bank's relevant branch. Conversion from one currency to another shall be at the rate of exchange as determined by the Bank (in its absolute discretion) from time to time.
- n) I understand that the Bank will send or deliver to me a statement of account(s) at least half yearly (save in respect of any account that has, in the sole opinion of the Bank been inactive for a period of one year or more, such statement of accounts will be sent or delivered by the Bank annually) or in each case at such other intervals as may be agreed between the Bank and me, from time to time and I agree that I am solely responsible for promptly examining all itineraries thereon and that I must give the Bank written notice (Notwithstanding the provisions of paragraph 5) within 14 days of the date of the relevant statement of any discrepancy that I believe no difference exists between any such statement and my own records. In the absence of any such notice from me, I shall be deemed to have agreed and certified conclusively (for all purposes) the correctness of the relevant statement of account.
- o) I authorise the Bank to respond, if it shall so choose, to any and all enquiries received from any other Bankers concerning the above accounts without reference to me. For the avoidance of doubt any such response may include a Bank reference.

- p) I understand that I may close any of the above accounts by giving prior written notice to the Bank. The Bank may, however, either, at its own instance or, at the instance of any court or administrative order, or otherwise close, freeze or suspend dealings on any of the above accounts without prior notice to me or, without being liable for and breach of duty it may owe to me.
- q) In relation to any dealings in respect to any of the above accounts, the Bank shall not be liable for any loss resulting from my death, incapacity or Bankruptcy (or any other analogous event or proceeding) unless and until the Bank has received written notice of any such event together with such documentary evidence as the Bank may require. Further, the Bank shall not be liable to me for any loss, damage or delay attributable in whole or part to the action of any government or government agency or any other event outside the Bank's control (including without limitation, strikes, industrial action, equipment failure or interruption of power supplies) provided that the Bank shall in each case endeavour to give notice generally to its customers or any anticipated delays due to any of the above events by notice in its branches or otherwise.
- r) In respect of accounts opened in the name of minors (whether or not jointly with an individual who is not a minor), the Bank shall be entitled to act on the instructions received from the guardian named on the account opening form, irrespective of whether the minor account holder continues to be a minor or not, unless the Bank receives written notice to the contrary from an appropriate authority.

#### 2. Automated Teller Machine ("ATM") Debit Card (the "Card")

- a) The Bank may in its absolute discretion issue card(s) to me. A card is the property of the Bank and I will surrender it unconditionally at the time of closing my account(s) or upon demand by the Bank at any time.
- b) I will immediately notify the Bank of the loss or theft of a card or of unauthorised acquisition of the personal identification number relating to it and shall accept full responsibility for all ATM transactions effected by use of a card until such time as the Bank confirms to me that it has received this notice.
- c) The Bank's record of all ATM transactions effected by use of a card will be conclusive and binding on me for all purposes. The amount stated on the ATM screen or printed on ATM screen or printed on ATM inquiry slip shall not be taken as conclusive of the state of my account with the Bank.
- d) I will indemnify the Bank and keep it indemnified for any loss, damage, costs (including legal costs) claims or demands arising in connection with the use, loss or theft of any ATM card issued to me or, resulting from any mechanical defect in or malfunction of, or insufficiency of funds in the ATM.
- e) I understand that for the protection of customers and the Bank, all deposit envelopes will be opened in the presence of two Bank staff members. I also understand that cash deposited will be credited to the account by the next working day, and my account will be credited subject to realisation. I further understand that instructions will be acted upon by the next working day. All deposits are accepted subject to verification by the Bank. The Bank's verification will be considered correct and will be deemed to be the amount deposited by me.
- f) The use of the local Debit Card is confined to Bangladesh only and International Debit Card may be used anywhere in the World subject to applicable charges. Use of the local Debit Card outside Bangladesh shall make the Card liable for immediate cancellation and any other appropriate action as stipulated by Bangladesh Bank or other regulatory body. The cardholder will also be liable to clear all outstanding without prejudice to any right, remedy or action against him/her, by the Bangladesh Bank, the Bank, court or any regulatory agency. Cash withdrawal and purchase limits of the Debit Card are subject to change I/we agree to pay the applicable charge duty.
- g) The Bank shall be under no liability whatsoever to the cardholder in respect of any loss or damage arising directly or indirectly out of refusal of any merchant or member institution of Visa card to honour or accept the card or for any defect or deficiency, in the goods or services supplied to the Cardholder by any merchant or where applicable, for any breach or non performance by a merchant of a card transaction. Your International Debit Card transactions denominated in a currency other than US Dollars will be subject to a 3% charge over the exchange rate by Visa.

#### 3. Banking Instructions by Telex/Facsimile

- a) Unless instructed by me in writing to the contrary (notwithstanding the provisions of paragraph 4) the Bank is authorised, but not obliged, to act on my Banking instructions (including any instructions required by or, given by me in relation to these terms and conditions unless these terms and conditions otherwise expressly state to the contrary) transmitted through a telex or facsimile machine.
- b) I shall release the Bank from and indemnify and hold the Bank harmless from and against all actions, suits, proceedings, costs, claims, demands charges, expenses, losses and liabilities however arising in consequences of or in any way related to:
  - i) The Bank having acted in good faith in accordance with my written telephone, facsimiles or telex instruction(s), notwithstanding that such instruction(s) as above may have been initiated or transmitted in error or fraudulently altered, misunderstood or distorted in the line of communication of transmission; and
  - ii) The Bank having refrained from acting in accordance with my written telephone, facsimile or telex instruction(s) by reason of failure of actual transmission thereof to the Bank or receipt by the Bank for whatever reason, whether connected with fault, failure or unreadiness of the sending or receiving machine; or
  - iii) My failure to forward all original copies of facsimile instruction(s) to the Bank within such period as the Bank may specify.

#### 4. Banking Instructions by Phone (Contact Centre)

- a) I authorise the Bank (in its absolute discretion) to follow/act on my oral or instructions by telephone (including any instructions required by or, given by me, in relation to these terms and conditions unless these terms and conditions otherwise expressly state to the contrary).
- b) I shall not reveal my Telephone Identification number (TIN) to anyone. My oral instruction(s) identified by my 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, or from some other person purporting to be me, I 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) The Bank may in its absolute discretion require that written confirmation of my oral instruction(s) be received by it within such period as the Bank may specify.
- d) 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.

#### 5. Account Statement Service

- a) If I request this service, the Bank will hold account statements addressed to me for a maximum period of 3 months from receipt and such statements will be deemed to have been received by me. I will collect any statement so held personally or through an authorised person, unless I advise the Bank to the contrary in writing. The Bank is authorised to charge a reasonable fee for this service and to hold, open and/or handle all such statements in such manner as the Bank deems fit. If I fail to collect any such statement the Bank may return it to me in accordance with paragraph 13 and in doing so the Bank shall be discharged from all responsibility or liability.

- b) Notwithstanding that until I have collected any mail although I may not have knowledge of the contents of the mail which may have legal consequences or affect my rights with the Bank, I shall bear the risks of any such consequences.
- c) My ignorance of the contents of any mail being held by the Bank is not, and will not, be a defense to the Bank's claims for all purposes and in all courts of law at all time.

**6. Joint Accounts**

- a) Each of us (if more than one) hereby authorize and empowers each other to endorse for deposit and to deposit with the Bank any and all cheques, notes or other instruments for the payment of money, payable to or purporting to belong to anyone or all of us and if any such instruments be received by the Bank without having been so endorsed then the Bank is hereby authorised to endorse any such instrument on behalf of us and to credit the same to the account.
- b) An overdraft or other obligations incurred on the account or otherwise shall be the joint and several liability of each and every joint account holder. In the event of the death or legal disability of any of the individuals constituting the account holder, the other individual(s) shall immediately (but in any event not later than ten (10) days after such death or disability) and before affecting any transactions in the account, notify the Bank of such death or legal disability.
- c) Each of us authorise the Bank to hold, on the death of either of us, any credit balance on any account in our joint name and any securities, deeds, boxes and parcels and their contents and property of any description held in our joint names, to the order of the survivor (if any). Each of us hereby agree that the instructions given by us in the mandate are to remain in force until written revocations thereof by us or either of us.
- d) In the event that there is no survivor and nomination is made, the terms and conditions stated in paragraph 7 on "nominee" shall apply, in the event that there is no survivor or nominee, that account will then be frozen until the legal successor to the deceased or disabled individual is appointed/determined by the relevant court or department

**7. Nominee**

- a) In the event of my/our death, the nominee shall receive /draw the amount of deposits held by the Bank in my / our account.
- b) In the event, the nominee so authorised remains a minor at the time of my/our death, the legal guardian is authorised to receive / draw the amount of the deposits held by the Bank in my/ our account.
- c) The nominee so authorised, shall be entitled to all my/our accounts to the exclusion of all other persons i.e., my/our heirs, executors and administrators and all other persons claiming through or under me / us and payment made by the Bank to the nominee in pursuance of this authority shall be binding on all other persons.

**8. Internet Banking**

I acknowledge that my use of the Internet Banking Services shall be governed by the Bank's prevailing Terms and Conditions, available, in the Bank's web-site at www.standardchartered.com.bd, and conditions and accept the same. I hereby instruct and authorise the Bank to e-mail me the Internet Banking ID and Password (collectively "Security Codes") relating to my access to the Internet Banking Services to the e-mail address, as per the Bank records, if it so chooses. I agree that the risk of non-receipt and/or non-disclosure of the Security Codes to an unauthorised third party shall be fully borne by me. Subject to the Bank's prevailing terms & conditions governing the use of the Service, I hereby authorise and instruct the Bank to act on any instructions received through the use of Security Codes, including but not limited to the transfer of funds (subject to limits as may be imposed by the Bank from time to time) from my account (s) with the Bank (which I am entitled to operate on a single signatory basis) to the third party accounts named under the heading "Beneficiary Accounts", above, and, to any account which I may designate from time to time, for this purpose under the Bank's prevailing procedures.

**9. E-statement**

In consideration of the Bank agreeing to accept my request for sending statements to my e-mail address in lieu of paragraph 1(n) at my sole risk and responsibility I shall not raise any objection against the Bank. I agree to keep the Bank indemnified against all actions, proceedings, liabilities and claims, cases, damages, costs and expenses in relation to or arising out of so accepting my request by the Bank and transmitting statements and information through e-mails. I further agree to pay all fees and charges, which the Bank may impose from time to time in connection with the service in the manner stipulated by the Bank. I agree that in the event of any change in my e-mail address I shall be under obligation to inform such change to the Bank or any request for discontinuation of this facility. I agree that I am solely responsible for promptly examining all itineraries thereon and that I must give the Bank written notice within 14 days of the date of the relevant statement of any discrepancy that I believe no difference exists between any such statement and my own records. In the absence of any such notice from me, I shall be deemed to have agreed and certified conclusively (for all purposes) the correctness of the relevant statement of account.

**10. Banking Facilities**

The facility shall be available for utilisation by me from the date of the Bank's acceptance of this application until such time as the Bank shall demand repayment. The Bank, however, reserves the right to review the facility on any date without notifying me. In the case where the facility is a loan (as indicated in the application form), pending such demand for repayment by the Bank, any such facility shall be repayable by the customer (without setoff or deduction) in the amount and at the times set out in this application form provided that in the case of any amount due on a day other than a business day, such amount shall be due on the immediately preceding business day. If any deduction or withholding shall be required by law, the relevant payments will be increased by me to ensure that after making the relevant deduction or withholding, the Bank receives the net amount it would have received but for such deduction or withholding. Profit on the facility shall accrue on the basis of 360 day year basis on the daily outstanding balance of my account debited by the Bank in respect of my utilisation of the facility at the Bank's prevailing lending rates. I accept that such lending rates are subject to fluctuation without prior notice. Profit (including any profit for late payment) shall be charged to my account on the last business day of every quarter and i.e. March, June, September & December. If I fail to pay the Bank any amounts due in respect of the facility on the due date, then I shall pay the Bank profit for late payment, at the rate of the Bank's then prevailing rates applicable for unassigned overdrafts, on all sums due. All payments required to be made in respect of the facility shall be made by me on their respective due dates and I hereby irrevocably authorise the Bank to debit any of my accounts with all amounts owing in respect of the facility including profit (including any for late payment), charges and expenses (together the "Indebtedness") at such times as the same shall provided that I shall remain liable and agree to make payment in full of all such sums to the Bank to the extent that the aggregate amount available in such accounts is insufficient on any day in which such amount is due and payable. The Bank is authorised (In its absolute discretion) to open and maintain for the purposes of the

facility in addition to any loan/overdraft account(s), such further account(s) for the purpose of administrating and recording payments by me and to combine and consolidate the balance shown on the further account(s) with that shown on any loan/overdraft account. The combined balance so produced shall truly represent and be a binding statement of my liability (in respect of the facility) to the Bank from time to time for all purposes. If at any time, any provision here of becomes illegal, invalid or unenforceable in any respect, neither the legality, validity nor the enforceability of the remaining provisions shall be affected or impaired hereby.

**11. Set-off and Consolidation Rights**

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

**12. Confidentiality:**

Whilst the Bank maintains strict confidentiality in all matters relating to my account (s) and business, I hereby authorise the Bank (and/or any of its officers or employees) to disclose any information concerning me, my business, my accounts held with the Bank or another Group Member, or my relationship with the Bank or another Group Member, to any of the following: (a) any office or branch of the Bank or another Group Member; (b) any agent, contractor or third party service provider, or any professional adviser of the Bank or another Group Member; (c) any regulatory, supervisory, governmental or quasi-governmental authority with jurisdiction over the Bank or another Group Member; (d) any person to whom the Bank is required or authorised by law or court order to make such disclosure; (e) any person who is under a duty of confidentiality to the Bank; (f) any Bank or financial institution with which I have or proposes to have dealings; regardless of whether the recipient in each case is located in Bangladesh or in another country, and regardless of whether such information will, following disclosure, be held, processed, used or disclosed by such recipient in Bangladesh or another country.

**13. Indemnity**

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

**14. Waiver**

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

**15. Variations**

The Bank may amend these terms and conditions at any time not less than fourteen (14) days notice to me spacing the effective date of amendment. If I use any Banking facility after the effective date of the amendment, I shall be deemed to have received notice of the amendment and to have decided continue to use the Banking facilities upon the revised terms and conditions. I further acknowledge that in the event of any changes being communicated to me, the Bank is not obliged to obtain my signature for each of such communication.

**16. Notices**

Save as otherwise provided in these terms and conditions, any demand of communication made by the Bank under these terms and conditions shall be in writing and made at the address given by me (or such other address as I shall notify the Bank from time to time) and, if posted, shall be deemed to have been served on me on the date of posting.

**17. Governing law**

These terms and conditions shall be governed by and constructed In accordance with, the laws of Bangladesh and I hereby irrevocably submit to the nonexclusive jurisdiction of the courts of law of Bangladesh, such submission shall, however, not prejudice the rights of the Bank to bring proceedings against me in any other jurisdiction or courts of law elsewhere.

**18. SMS Banking**

The Application Form must be sent directly to Standard Chartered Bank and not by facsimile. The Bank will require seven working days after receiving the SMS Banking Application Form for activation of the service in case of Bank Account, Standard Chartered Bank will accept Application Forms signed by the authorized signatories of the Account only (subject to signature verifications For PUSH Service, Standard Chartered Bank will use the respective Mobile Phone Operator's text mail service (SMS) to send the financial information related to customer's account on the following working day after the statement has been generated. The PUSH Service will be offered free of charge. For PULL Service, the accountholder will be able to obtain a range of financial information related to account by typing a pre defined key word with a 4 digit PIN as a message in the mobile phone and then sending this message to a prescribed SMS short code. For this service, regular SMS charges of the respective Mobile Phone Operator will apply. The accountholder is solely responsible to ensure the possession of the mobile phone/connection assigned to SMS Banking Services to maintain the confidentiality of his/her financial information. If the mobile phone/connection is lost, stolen or sold to another individual, the accountholder shall immediately notify the Bank of the incident and cancel the SMS Banking Service. The accountholder hereby agrees Standard Chartered Bank/Mobile Phone Operator shall not be responsible for any disruption in SMS Banking Service due to any technical failure on the part of Standard Chartered Bank/Mobile Phone Operator. SMS Banking Service shall remain effective until otherwise advised in writing by the accountholder, which should reach the Bank at least one week before the next statement is due. The laws of Bangladesh govern these Terms & Conditions. The Bank may revise and/or change any of the Terms & Conditions at any time with notice to you, but does not require any consent.

**19. Acceptance of Terms and Conditions**

I have signed the application form as a token of acceptance of the aforesaid terms and conditions.

Customer Signature .....



<b>LLID</b>													
<b>SEGMENT CODE</b>													
SALARIED			BUSINESS			SELF-EMPLOYED			DOCTOR		OTHER		
<input type="checkbox"/> X1	<input type="checkbox"/> Y1	<input type="checkbox"/> Z1	<input type="checkbox"/> Z2	<input type="checkbox"/> Z3	<input type="checkbox"/> Z4	<input type="checkbox"/> Z5	<input type="checkbox"/> Z8	<input type="checkbox"/> Z6	<input type="checkbox"/> Z7	<input type="checkbox"/> Z9	<input type="checkbox"/> D1	<input type="checkbox"/> D2	<input type="text"/>

**Unique to Credit Card**  
 ARM Code

**Unique to CASA**

Date   /   /

Branch	Operations
Branch <input type="text"/> Branch Code <input type="text"/> <input type="text"/> Relationship No. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Master <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Instt. Class <input type="text"/> ARM/PBM Code <input type="text"/> Customer Segment Code <input type="text"/> <input type="text"/> <input type="text"/> Product Code <input type="text"/> Loan Related A/C <input type="checkbox"/> Yes <input type="checkbox"/> No Non Resident A/C <input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> NORCOM AOC Checked <input type="checkbox"/> Relationship Opened <input type="checkbox"/> Master Opened <input type="checkbox"/> Subsidiary Opened <input type="checkbox"/> Sigcap Updated <input type="checkbox"/> TIN Mailer Issued <input type="checkbox"/> Debit Card Issued <input type="checkbox"/> Bill Payment Input <input type="checkbox"/> Application Checked <input type="checkbox"/> Internet Banking <input type="checkbox"/> Cheque Book requested <input type="checkbox"/> Others <input type="text"/>

Remarks/Comments(Account Opening Approver)

Remarks/Comments(Account Opening Staff)

Approved BM/BDM/Designated Officer

RM/BDO/Agent

System/Inputs Verified

**COMMON**

Forwarded by

Designation

Source/Branch

Source Code  ARM Code  Referral Code

Signature

Recommended by

Signature

# Branch/Booth Directory

## Dhaka

### Gulshan Branch

67 Gulshan Avenue

### North Gulshan Branch

Block-NW(A),  
189 Gulshan Avenue (North),  
Gulshan 2

### Islamic Banking Centre

102 Gulshan Avenue

### Banani Booth

14 Kemal Ataturk Avenue, Banani

### Dhanmondi Road 5 Branch

House 6, Road 5, Dhanmondi R/A

### Satmasjid Road Branch

Level 2, Taj Lily Green, Plot 51  
Satmasjid Road, Dhanmondi  
Dhaka 1205

### Kakrail Booth

Karnaphuli Garden City,  
109 Kakrail Road

### Kawran Bazar Branch

53 Kawran Bazar

### Sonargaon Booth

L101 Pan Pacific Sonargaon Hotel,  
107 Kazi Nazrul Islam Avenue

### Mirpur Branch

Dynasty Tower, Plot 01, Road 12,  
Block G, Section 6, Pallabi, Mirpur

### City Centre Branch

City Centre, Plot 90/1, Motijheel C/A

### Motijheel Branch

Alico Building, 18-20 Motijheel C/A

### Chawk Bazar Branch

12 Water Works Road,  
Dalpatty, Chawkbazar

### Savar Branch

Dhaka Export Processing Zone,  
Zone Service Complex

### Sheraton Booth

Dhaka Sheraton Annex Building,  
1 Minto Road, Ramna

### Uttara Booth

Update Tower, Shahajalal Avenue  
Plot-1, Sector 6, Uttara

### Narayanganj

#### Narayanganj Branch

26 Shaista Khan Road  
(near Narayanganj Club)

## Chittagong

### Chittagong Main Branch

Sheikh Mujib Road, Agrabad

### Nasirabad Branch

1 Shahid Abdul Halim Road  
East Nasirabad

### Station Road Branch

Jibon Bima Corp Shopping Center  
22/23 Station Road

## CEPZ Branch

Zone Service Building  
Chittagong Export Processing Zone  
Free Port Road  
Ward 39, Chittagong City Corporation  
P.S. Bandar, Chittagong

## Bogra

### Bogra Branch

Shatani House, Sherpur Road

## Khulna

### Khulna Branch

Jibon Bima Bhaban, KDA Avenue

## Sylhet

### Sylhet Branch

7 Noya Sharak, Jail Road,  
Ward-16

Call our 24-hour Client Contact Centre at 8332272 or 16233 (from mobile) or visit your nearest Standard Chartered branch.

**IMPORTANT INFORMATION DOCUMENT  
MORTGAGE LOAN**

Bank Copy

Dear Sir/Madam,  
Thank you for applying for Mortgage Loan from Standard Chartered Bank. The following terms and conditions are an integral part of our facility offer.

CONDITIONS CATEGORY	STANDARD PROCEDURE
<b>Application Procedure</b>	You will have to apply to Bank for this facility in Standard Application Form, which has to be supported by required documents on your income source(s), documents of income-generating asset(s) where necessary, and identity.
<b>Disbursement Method</b>	<p>Your loan will be disbursed upon completion of all required documentation and fulfillment of all conditions as enunciated in the Indicative Offer, subject to your acceptance and signing off on the Indicative Offer. Loan disbursement will be proceeded by issuance of Letter of Offer/Confirmed Sanction Letter by the Bank, which will entail necessary terms and conditions of the facility. In case of loans for New Home/Apartment Purchase, Bank will issue Pay Order in favour of the Developer Company or Seller or perform account transfer to its account. However, for existing home/apartment renovation/extension, funds can be disbursed to your account. Disbursement of the approved loan can be carried out in any of the following two methods. Please tick (✓) to indicate your choice:</p> <p><input type="checkbox"/> Full Draw-Down: Entire loan amount will be disbursed</p> <p><input type="checkbox"/> Partial Draw-Down: Loan amount will be disbursed in a maximum of 4 installments, each installment comprising of minimum BDT 1million as per instruction received.</p>
<b>Interest Types and Annual Rates</b>	<p>The interest rate is computed on a monthly basis (360 days). Interest rate applicable for this Mortgage Loan facility is variable. The rate is linked to the average rate of 182-Day Government Treasury Bill. Your Mortgage Loan interest will be reviewed (i.e. increased or decreased) in every 6-month for the date of disbursement based on the movement of the average rate of 182 day Government Treasury Bill.</p> <p>Current Interest Rate:.....%</p>
<b>Processing, Documentation and Other Fees</b>	<p>The processing fee for This Mortgage Loan facility is 1.5% of the loan amount + 15% VAT on the processing Fee.</p> <p>The processing fee will be collected from you in two steps:</p> <p>1. At the time of the Application/Approval      2. At the time of Disbursement</p> <p><b>If you apply for this Loan after selecting a property:</b> You are required to pay a non-refundable valuation and legal fee of BDT 6500+15%VAT on the fee to a prescribed "Mortgage Valuation and Legal Fees Account" through account transfer or cheque deposit before we conduct valuation of your property. Our branch/sales representative will guide you when and how to deposit this "Mortgage Valuation and Legal Fees". The remaining processing fee, i.e. 1.5% of the loan amount less BDT 6500+VAT on the processing fee will be deducted from your account at the time of loan disbursement.</p> <p><b>If you apply for this Loan without having selected any property:</b> You are required to pay a non-refundable application fee of BDT 6500+15% VAT on application fee to a prescribed "Mortgage Loan Application Fee Account" through account transfer or cheque deposit at the time of application for this loan. Our branch/sales representative will guide you regarding when and how to deposit the application fee. The remaining processing fee, i.e. 1.5% of the loan amount less BDT 6500+15%VAT on the processing fee will be deducted from your account at the time of loan disbursement.</p> <p>Registration cost and any other incidental cost pertaining to the financed property will have to be borne by you at actual. If you change your selected property after we conduct the primary valuation and legal checking of your property, you will have to bear the cost of any subsequent valuation and legal checking at actual.</p> <p><b>NOTE:</b> Standard Chartered Bank reserved the right to decline or cancel your Mortgage Loan application at any point of time without assigning any reason.</p>
<b>Repayment Method</b>	Repayment of the loan can be done through Equal Monthly Installments (EMI) – each EMI will consist of accrued monthly interest and principal adjustment from your loan outstanding.
<b>Penal Rate for Delayed Installment/ Contractual Payments</b>	24% per annum will be charged on any overdue amount.
<b>Early Settlement Charge</b>	<ul style="list-style-type: none"> <li>- 2% of the outstanding amount plus 15% VAT</li> <li>- No early settlement is allowed before payment of at least 12 EMI</li> </ul>
<b>Partial Pre-payment Charges</b>	<ul style="list-style-type: none"> <li>- 2% of the partial settlement amount plus 15% VAT</li> <li>- No partial pre-payment is allowed before payment of at least 12 EMI</li> <li>- Partial pre-payment is allowed once in every 12 months</li> <li>- Partial pre-payment amount has to be at least 30% of the outstanding amount</li> </ul>
<b>Insurance</b>	<p>Comprehensive insurance of the property (against fire, earthquake and/or flood and cyclone) to be completed from the Bank's approved insurance companies. The premium for comprehensive insurance of your property for the 1st year can be financed along with your Home Loan, in subsequent years, you are to renew the insurance in due time and provide a photocopy of the renewed insurance certificate and money receipt to the Bank.</p> <p>Unless otherwise agreed with the Bank in writing, you will have to duly insure the security from the risks of fire, earthquake and/or flood and cyclone (if applicable) from any of the Bank's approved insurance companies. The premium for the 1st year can be financed along with your Home Loan. For the successive years of the remaining mortgage loan tenor, you will have to renew the insurance of the security on annual basis before of the then existing insurance policy with any of the Bank's approved insurance companies for an amount not less than the loan amount and noted the Bank's interest in the insurance policy. In each of the successive years you will have to submit a copy of the renewed insurance certificate and money receipt to the Bank within the expiry date of the then existing insurance policy. If you fail to renew the insurance in due time and do not submit said copies to the Bank before expiry of the insurance, the Bank will have the authority to insure the security on your behalf and will debit the required fund from your account.</p> <p>For Home Loan you may also wish to consider availing Mortgage Reducing Term Assurance (MRTA) which is Life Insurance coverage for your Mortgage Loan and the outstanding amount of your loan will be covered at the time of your unfortunate death or permanent total disability.</p>
<b>Other Issues</b>	<ul style="list-style-type: none"> <li>-Registered Mortgage of Property will have to be performed at your account (where applicable)</li> <li>-Loan Application will have to be reassessed if the facility is not availed within 30 days from the issuance of indicative Offer Letter. This validity may be extended at the discretion of the Bank.</li> <li>-Bank reserves all rights to approve or decline a loan application. No prior commitment can be made on the loan amount or on concessions/discounts from standard tariffs. Bank shall enjoy the privilege to change any underlying terms or conditions of the loan without notice.</li> </ul>

**IMPORTANT NOTICE**

Monetary transaction between Customer and Bank Official or third party Sales Representative is strictly prohibited, Bank will not be liable for such transactions under any circumstances. All required processing fees and charges are to be deposited by you in your transactional account held with the Bank before disbursement.

I am applying for this Mortgage Loan as part of a Value Pack/a standalone product. The features and conditions of the value packs have been clearly explained to me. I understand that I am eligible for certain discounts on interest rate (if applicable), if this Mortgage Loan is disbursed as part of a Value Pack. Opting out from one or more products of the Value Pack will result in cancellation of the discounts.

I/We hereby confirm that I/We have read & understood the above terms & conditions & hereby give my /our consent.

..... First Applicant's Signature & Date	..... Joint Applicant's Signature & Date	
..... Signature of Bank Official	..... Name, Designation, Telephone Number	..... ARM Code

## List of Property Related Required Documents:

### Dear Customer,

The following property related documents are required to complete the legal vetting to your property. Please forward the following documents or whatever you have collected from your developer/seller to us. After reviewing your submitted property related documents, we will inform you the status of any further requirement.

### For Private / Freehold Land:

1. Ownership Deed (photocopy)
2. Baia Deed, at least last 25 years, if any (photocopy). If necessary, Bank may require Deeds and Documents more than 25 years old
3. Development Agreement/ Join Venture Agreement with the Land Owner / Developer
4. Power of Attorney (if any)
5. Recent Survey Report (i.e. Math Parcha, duly attested)
6. CS, SA, RS Parcha, (PS, BS, RS Parcha – Only applicable for Chittagong)
7. Mutation Parcha with mutation proposal sheet
8. Duplicate Carbon Receipt (DCR) with Mutation Order Sheet
9. Up to date Municipality Tax Receipt
10. Up to date Land Tax Receipt
11. Non-Encumbrance Certificate (NEC)
12. Approval Plan/ Layout plan and Approval letter by RAJUK/CDA/ concerned authority
13. Such other documents as required by the Bank's lawyer

### For Government/ Leasehold land:

1. Lease Deed / Ownership Deed (photocopy)
2. Baia Deed, at least last 25 years, if any (photocopy). If necessary, Bank may require Deeds and Documents more than 25 years old
3. Development Agreement / Joint Venture Agreement with the Land Owner / Developer
4. Power of Attorney (if any)
5. Power of Attorney acceptance from letter from concerned Government Authority
6. Mutation (any one) depending on the lessor of the property
  - A. Mutation Letter from RAJUK or CDA
  - B. Mutation Letter from National Housing Authority (NHA)
  - C. Mutation Letter from Ministry of Works
7. Duplicate Carbon Receipt (DCR) with Mutation Order Sheet
8. Up to date Municipality Tax Receipt
9. Up to date Land Tax Receipt
10. Non-Encumbrance Certificate (NEC)
11. Approved Plan/ Layout plan and Approval letter by RAJUK/CDA/ concerned authority
12. Such other documents as required by the Bank's Lawyer

**Note:** Incomplete documentation may cause delay in processing of your Mortgage Loan.

---

Signature

---

Signature



**IMPORTANT INFORMATION DOCUMENT  
MORTGAGE LOAN**

Customer Copy

Dear Sir/Madam,  
Thank you for applying for Mortgage Loan from Standard Chartered Bank. The following terms and conditions are an integral part of our facility offer.

CONDITIONS CATEGORY	STANDARD PROCEDURE
<b>Application Procedure</b>	You will have to apply to Bank for this facility in Standard Application Form, which has to be supported by required documents on your income source(s), documents of income-generating asset(s) where necessary, and identity.
<b>Disbursement Method</b>	<p>Your loan will be disbursed upon completion of all required documentation and fulfillment of all conditions as enunciated in the Indicative Offer, subject to your acceptance and signing off on the Indicative Offer. Loan disbursement will be proceeded by issuance of Letter of Offer/Confirmed Sanction Letter by the Bank, which will entail necessary terms and conditions of the facility. In case of loans for New Home/Apartment Purchase, Bank will issue Pay Order in favour of the Developer Company or Seller or perform account transfer to its account. However, for existing home/apartment renovation/extension, funds can be disbursed to your account. Disbursement of the approved loan can be carried out in any of the following two methods. Please tick (✓) to indicate your choice:</p> <p><input type="checkbox"/> Full Draw-Down: Entire loan amount will be disbursed</p> <p><input type="checkbox"/> Partial Draw-Down: Loan amount will be disbursed in a maximum of 4 installments, each installment comprising of minimum BDT 1million as per instruction received.</p>
<b>Interest Types and Annual Rates</b>	<p>The interest rate is computed on a monthly basis (360 days). Interest rate applicable for this Mortgage Loan facility is variable. The rate is linked to the average rate of 182-Day Government Treasury Bill. Your Mortgage Loan interest will be reviewed (i.e. increased or decreased) in every 6-month for the date of disbursement based on the movement of the average rate of 182 day Government Treasury Bill.</p> <p>Current Interest Rate:.....%</p>
<b>Processing, Documentation and Other Fees</b>	<p>The processing fee for This Mortgage Loan facility is 1.5% of the loan amount + 15% VAT on the processing Fee.</p> <p>The processing fee will be collected from you in two steps:</p> <p>1. At the time of the Application/Approval      2. At the time of Disbursement</p> <p><b>If you apply for this Loan after selecting a property:</b> You are required to pay a non-refundable valuation and legal fee of BDT 6500+15%VAT on the fee to a prescribed "Mortgage Valuation and Legal Fees Account" through account transfer or cheque deposit before we conduct valuation of your property. Our branch/sales representative will guide you when and how to deposit this "Mortgage Valuation and Legal Fees". The remaining processing fee, i.e. 1.5% of the loan amount less BDT 6500+VAT on the processing fee will be deducted from your account at the time of loan disbursement.</p> <p><b>If you apply for this Loan without having selected any property:</b> You are required to pay a non-refundable application fee of BDT 6500+15% VAT on application fee to a prescribed "Mortgage Loan Application Fee Account" through account transfer or cheque deposit at the time of application for this loan. Our branch/sales representative will guide you regarding when and how to deposit the application fee. The remaining processing fee, i.e. 1.5% of the loan amount less BDT 6500+15%VAT on the processing fee will be deducted from your account at the time of loan disbursement.</p> <p>Registration cost and any other incidental cost pertaining to the financed property will have to be borne by you at actual. If you change your selected property after we register the primary valuation and legal checking of your property, you will have to bear the cost of any subsequent valuation and legal checking at actual.</p> <p><b>NOTE:</b> Standard Chartered Bank reserved the right to decline or cancel your Mortgage Loan application at any point of time without assigning any reason.</p>
<b>Repayment Method</b>	Repayment of the loan can be done through Equal Monthly Installments (EMI) – each EMI will consist of accrued monthly interest and principal adjustment from your loan outstanding.
<b>Penal Rate for Delayed Installment/ Contractual Payments</b>	24% per annum will be charged on any overdue amount.
<b>Early Settlement Charge</b>	<ul style="list-style-type: none"> <li>- 2% of the outstanding amount plus 15% VAT</li> <li>- No early settlement is allowed before payment of at least 12 EMI</li> </ul>
<b>Partial Pre-payment Charges</b>	<ul style="list-style-type: none"> <li>- 2% of the partial settlement amount plus 15% VAT</li> <li>- No partial pre-payment is allowed before payment of at least 12 EMI</li> <li>- Partial pre-payment is allowed once in every 12 months</li> <li>- Partial pre-payment amount has to be at least 30% of the outstanding amount</li> </ul>
<b>Insurance</b>	<p>Comprehensive insurance of the property (against fire, earthquake and/or flood and cyclone) to be completed from the Bank's approved insurance companies. The premium for comprehensive insurance of your property for the 1st year can be financed along with your Home Loan, in subsequent years, you are to renew the insurance in due time and provide a photocopy of the renewed insurance certificate and money receipt to the Bank.</p> <p>Unless otherwise agreed with the Bank in writing, you will have to duly insure the security from the risks of fire, earthquake and/or flood and cyclone (if applicable) from any of the Bank's approved insurance companies. The premium for the 1st year can be financed along with your Home Loan. For the successive years of the remaining mortgage loan tenor, you will have to renew the insurance of the security on annual basis before of the then existing insurance policy with any of the Bank's approved insurance companies for an amount not less than the loan amount and noted the Bank's interest in the insurance policy. In each of the successive years you will have to submit a copy of the renewed insurance certificate and money receipt to the Bank within the expiry date of the then existing insurance policy. If you fail to renew the insurance in due time and do not submit said copies to the Bank before expiry of the insurance, the Bank will have the authority to insure the security on your behalf and will debit the required fund from your account.</p> <p>For Home Loan you may also wish to consider availing Mortgage Reducing Term Assurance (MRTA) which is Life Insurance coverage for your Mortgage Loan and the outstanding amount of your loan will be covered at the time of your unfortunate death or permanent total disability.</p>
<b>Other Issues</b>	<ul style="list-style-type: none"> <li>-Registered Mortgage of Property will have to be performed at your account (where applicable)</li> <li>-Loan Application will have to be reassessed if the facility is not availed within 30 days from the issuance of indicative Offer Letter. This validity may be extended at the discretion of the Bank.</li> <li>-Bank reserves all rights to approve or decline a loan application. No prior commitment can be made on the loan amount or on concessions/discounts from standard tariffs. Bank shall enjoy the privilege to change any underlying terms or conditions of the loan without notice.</li> </ul>

**IMPORTANT NOTICE**

Monetary transaction between Customer and Bank Official or third party Sales Representative is strictly prohibited, Bank will not be liable for such transactions under any circumstances. All required processing fees and charges are to be deposited by you in your transactional account held with the Bank before disbursement.

I am applying for this Mortgage Loan as part of a Value Pack/a standalone product. The features and conditions of the value packs have been clearly explained to me. I understand that I am eligible for certain discounts on interest rate (if applicable), if this Mortgage Loan is disbursed as part of a Value Pack. Opting out from one or more products of the Value Pack will result in cancellation of the discounts.

I/We hereby confirm that I/We have read & understood the above terms & conditions & hereby give my /our consent.

..... First Applicant's Signature & Date	..... Joint Applicant's Signature & Date
..... Signature of Bank Official	..... Name, Designation, Telephone Number
.....	..... ARM Code

## List of Property Related Required Documents:

### Dear Customer,

The following property related documents are required to complete the legal vetting to your property. Please forward the following documents or whatever you have collected from your developer/seller to us. After reviewing your submitted property related documents, we will inform you the status of any further requirement.

### For Private / Freehold Land:

1. Ownership Deed (photocopy)
2. Baia Deed, at least last 25 years, if any (photocopy). If necessary, Bank may require Deeds and Documents more than 25 years old
3. Development Agreement/ Join Venture Agreement with the Land Owner / Developer
4. Power of Attorney (if any)
5. Recent Survey Report (i.e. Math Parcha, duly attested)
6. CS, SA, RS Parcha, (PS, BS, RS Parcha – Only applicable for Chittagong)
7. Mutation Parcha with mutation proposal sheet
8. Duplicate Carbon Receipt (DCR) with Mutation Order Sheet
9. Up to date Municipality Tax Receipt
10. Up to date Land Tax Receipt
11. Non-Encumbrance Certificate (NEC)
12. Approval Plan/ Layout plan and Approval letter by RAJUK/CDA/ concerned authority
13. Such other documents as required by the Bank's lawyer

### For Government/ Leasehold land:

1. Lease Deed / Ownership Deed (photocopy)
2. Baia Deed, at least last 25 years, if any (photocopy). If necessary, Bank may require Deeds and Documents more than 25 years old
3. Development Agreement / Joint Venture Agreement with the Land Owner / Developer
4. Power of Attorney (if any)
5. Power of Attorney acceptance from letter from concerned Government Authority
6. Mutation (any one) depending on the lessor of the property
  - A. Mutation Letter from RAJUK or CDA
  - B. Mutation Letter from National Housing Authority (NHA)
  - C. Mutation Letter from Ministry of Works
7. Duplicate Carbon Receipt (DCR) with Mutation Order Sheet
8. Up to date Municipality Tax Receipt
9. Up to date Land Tax Receipt
10. Non-Encumbrance Certificate (NEC)
11. Approved Plan/ Layout plan and Approval letter by RAJUK/CDA/ concerned authority
12. Such other documents as required by the Bank's Lawyer

**Note:** Incomplete documentation may cause delay in processing of your Mortgage Loan.

---

Signature

---

Signature