

UCB



Personal Account Opening Form

CIF

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Account Name

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Account Number

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

United Commercial Bank Ltd.



CIF

Date DD MM YYYY

Account No. (To be filled by Bank only)

United Commercial Bank Ltd.

Branch

(Please complete all detail in CAPITAL letter and strike out the non applicable field/boxes)

Dear Sir,

I/We hereby request you to kindly open an Account in your branch as follows. "I / We have furnished our information in detail hereunder."

Account Title

Account Short Name

Type of Account Savings Current Short Notice Deposit Fixed Deposit FC A/C (NRB) FC A/C (other than NRB) RFC D NFC D Others _____

Nature of Account Individual Joint Non-Resident Minor

Currency Taka US Dollar GB Pound Euro Others (Please Specify) _____

INFORMATION OF FIRST APPLICANT (Individual Information)

Name (Block Letters) _____

Father's Name (Block Letters) _____

Mother's Name (Block Letters) _____

Spouse's Name (Block Letters) _____

Date of Birth DD MM YY YY YY Birth Place _____ Gender : Male Female

National ID No _____ Issue Date DD MM YY YY

Passport No _____ Issue Date DD MM YY YY

Passport Issuing Country _____ Expiry Date DD MM YY YY

Driving License No (if any) _____ Issued By _____ Expiry Date _____

Student ID/Employee ID/Any Identification No (if any) _____ Issued By _____

TIN No (if any) _____ Religion _____

Nationality _____ Resident Non-Resident, if yes, Country _____

Profession/Occupation _____ Designation _____

Name of the Employer/Organization _____ Nature of Business _____

Probable Monthly Income _____

Present Address _____ City/Village _____

Upazila/Thana _____ District _____ Post Code

Country _____ Nearest Landmark _____

Permanent Address _____ City/Village _____

Upazila/Thana _____ District _____ Post Code

Country _____ Nearest Landmark _____

Work Address _____ City/Village _____

Upazila/Thana _____ District _____ Post Code

Country _____ Nearest Landmark _____

Communication Address
 Present Address Permanent Address Work Address

(Bank will communicate with the Customer primarily at this address)

Mobile No. 1 _____ 2 _____ 3 _____

Telephone No. (Residence) 1 _____ 2 _____ 3 _____

Telephone No. (Office) 1 _____ 2 _____ 3 _____

E-mail Address 1 _____ 2 _____

Fax No. 1 _____ 2 _____

"Information of non-resident Bangladeshi should be collected where applicable, by following all instructions as detailed in the Guidelines for Foreign Exchange Transactions."

INFORMATION OF JOINT APPLICANT(S) / BENEFICIAL OWNER

Relation with the Account 2nd Applicant 3rd Applicant Minor Guardian Beneficial Owner Other _____

Name (Block Letters) _____

Father's Name (Block Letters) _____

Mother's Name (Block Letters) _____

Spouse's Name (Block Letters) _____

Date of Birth

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

 Birth Place _____ Gender : Male FemaleNational ID No _____ Issue Date

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Passport No _____ Issue Date

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Passport Issuing Country _____ Expiry Date

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Driving License No (if any) _____ Issued By _____ Expiry Date _____

Student ID/Employee ID/Any Identification Number (if any) _____ Issued By _____

TIN No (if any) _____ Religion _____

Nationality _____ Resident Non-Resident, if yes, Country _____

Profession/Occupation _____ Designation _____

Name of the Employer/Organization _____ Nature of Business _____

Probable Monthly Income _____

Present Address _____ City/Village _____Upazila/Thana _____ District _____ Post Code.

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Country _____ Nearest Landmark _____

Permanent Address _____ City/Village _____Upazila/Thana _____ District _____ Post Code

--	--	--	--

Country _____ Nearest Landmark _____

Work Address _____ City/Village _____Upazila/Thana _____ District _____ Post Code

--	--	--	--

Country _____ Nearest Landmark _____

Communication Address Present Address Permanent Address Work Address

(Bank will communicate with the Customer primarily at this address)

Mobile No. 1 _____ 2 _____ 3 _____
 Telephone No. (Residence) 1 _____ 2 _____ 3 _____
 Telephone No. (Office) 1 _____ 2 _____ 3 _____
 E-mail Address 1 _____ 2 _____
 Fax No. 1 _____ 2 _____

Relationship with Applicant (only for Beneficial Owner) _____

Source(s) of Income (only for Beneficial Owner) _____

"Information of non-resident Bangladeshi should be collected where applicable, by following all instructions as detailed in the Guidelines for Foreign Exchange Transactions."

VALUE ADDED SERVICES

Debit Card for First Applicant Yes No
 Debit Card for Joint Applicant Yes No (Joint Applicant card is only applicable if the mode of operation is Either or Survivor)
 Emboss Name as you want to see on the card (max 19 chars, no title only name)
 First Applicant

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

 Joint Applicant

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

 SMS Banking Yes No (1st Mobile no. provided in this form will be used for SMS Banking)
 Internet Banking Yes No (1st E-mail address & Mobile no. provided in this form will be used for Internet Banking)
 Locker Service Yes No (if Yes, then please fill up the Locker Application Form)
 Account Statement Frequency Half Yearly Quarterly Monthly Stop

WELCOME PACK ACKNOWLEDGEMENT (only if the account is opened through Welcome Pack)

I/We declare that I/We have received the below mentioned Cheque Leaves (sealed & in good condition):
 Cheque Leaves: Sl. No: _____ to _____ (containing 5 leaves)
 I/We also declare that I/We have received the below mentioned Debit Card along with PIN (sealed & in good condition):
 First Applicant Debit Card No.

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

 Joint Applicant Debit Card No.

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Signature of First Applicant _____

Signature of Joint Applicant _____

DECLARATION OF OTHER BANK OR MOBILE BANKING ACCOUNTS OF THE CUSTOMER INCLUDING UCBL (IF ANY)

Name of Bank	Name of the Branch			
a) _____	_____	<input type="checkbox"/> Deposit A/C	<input type="checkbox"/> Loan A/C	<input type="checkbox"/> Others _____
b) _____	_____	<input type="checkbox"/> Deposit A/C	<input type="checkbox"/> Loan A/C	<input type="checkbox"/> Others _____
c) _____	_____	<input type="checkbox"/> Deposit A/C	<input type="checkbox"/> Loan A/C	<input type="checkbox"/> Others _____
d) _____	_____	<input type="checkbox"/> Deposit A/C	<input type="checkbox"/> Loan A/C	<input type="checkbox"/> Others _____

Credit Card Information

Card No. & Issued by (Name of Bank) a) _____ c) _____
 b) _____ d) _____

INITIAL DEPOSIT

Cash/Instrument Amount _____ PO / Cheque No

--	--	--	--	--	--	--	--	--	--

 Date _____ Drawn on _____

INTRODUCER'S INFORMATION

CIF Account No.

Name _____

Relationship with A/c holder _____

Signature of
Introducer Signature
Verified by
(Bank use only)

Name _____ Designation _____

INFORMATION OF NOMINEE (In case of more than 1 (one) Nominee, below information must be obtained by using separate form from each nominee)

I/We hereby nominate the following persons as my/our Nominee(s) to whom the balance of my/our account would be paid in case of my/our death. I/We reserve the right to change/cancel this nomination at any time. The Nominee(s) will be responsible for distributing the balance of my/our account among my/our heirs as per preset law. I/We also agree that the Bank by no means will be responsible for such payment or distribution as per my/our instruction.

Number of Nominee(s) _____

Name of the Nominee _____

% of Share _____

Father's Name _____

Mother's Name _____

Spouse's Name _____

Date of Birth _____ Age _____

Occupation _____

National ID/Passport No. _____

Relationship with Applicant _____

Permanent Address _____

City/Village _____

Post Code

Upazila/Thana _____

District _____

Country _____

Phone No. _____

Mobile No. _____

E-mail _____

* If the nominee is a non-resident Bangladeshi and balance of the account become payable to him/her, then all formalities as detailed in Foreign Exchange Regulations Act, 1947 will be applicable for remitting fund abroad.

However, if the nominee remains a minor at the time of my/our death, the following individual, as the guardian of the minor, shall be authorized to receive/draw on behalf of the nominee:

Name of Guardian of Nominee : _____

National ID/Birth Registration/Passport No. of Guardian: _____ Relationship with Minor: _____

(Note: The photograph of such Guardian must be attested and submitted by the Applicant)

MINOR DETAILS (If one or more Applicant(s) is/are Minor(s))

As the Legal Guardian, I/we hereby declare that the Account Holder is a Minor and the Account will be operated under my signature until the Account Holder attains maturity

Name of the Minor _____

Name of Guardian _____

Relationship with the Minor _____

Guardian's Address _____

★ Customer individual Information Form (CIF) must be filled in for the minor & the guardian and both the forms shall be signed by the Guardian.

FIXED DEPOSIT INFORMATION

Amount _____ Currency _____ Interest Rate _____ (%) Per Annum

Period _____ Days/ Month/Year Date of Maturity

DD	MM	YYYY
----	----	------

Please Debit My/Our Account No.

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Renewal/Encashment at Maturity

Renew both Principal and Interest

Renew Principal Only and Credit Interest to My/Our Account No.

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Encash at Maturity to My/Our Account No.

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

SPECIAL SCHEME INFORMATION

Name of the Scheme _____ Period of Scheme _____ Scheme A/C No. _____

Initial Deposit Amount _____ Amount of Installment _____ No. of Installments _____ Per Year

Installments Start Date

DD	MM	YYYY
----	----	------

 Maturity Date

DD	MM	YYYY
----	----	------

Payable at Maturity _____ Payable per Month/Installments _____

Please Debit/Credit My/Our Account No.

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Encash at Maturity to My/Our Account No.

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

DECLARATION REGARDING RESIDENCE OR HAVING A PHYSICAL PRESENCE IN COUNTRIES AND/OR ENTITIES REFERRED IN THE UN, EU OR OFAC SANCTION LIST

Do you reside or have a physical presence in countries or in sector and/or entities referred in the UN, EU or OFAC sanction lists? Yes No

SIGNING AUTHORITY & ACCEPTANCE OF TERMS & CONDITIONS

I/We hereby acknowledge that I/We have read and understood the terms & conditions governing the customer's account if force and any amendment there to conduct of such account with United commercial Bank Limited and agree to comply with them. I/We also solemnly and sincerely declare that the above furnished information is true and correct. I/We shall supply information/documents relating to the account that you may require in future.

How the Account will be Operated Singly Jointly Any One Either or Survivor Others (Please Specify)

1. First Applicant

Please attach
Photograph here
(First Applicant)

2. Joint Applicant (2nd Applicant)/
Beneficial Owner

Please attach
Photograph here
(2nd Applicant)/
Beneficial Owner

3. Joint Applicant (3rd Applicant)/
Beneficial Owner

Please attach
Photograph here
(3rd Applicant)/
Beneficial Owner

Signature

Name :
Date :

Signature

Name :
Date :

Signature

Name :
Date :

(Please scan this page as the alternative of Signature Card)

TRANSACTION PROFILE

CIF

Date

Account No.

Particulars	Number of Deposits	Monthly Maximum Deposit Amount	Total Amount
DEPOSITS :	(Monthly)	(Each deposit) in Taka	(Monthly) in Taka
Cash (Including Online and ATM)			
Transfer/Instrument			
Foreign Inward Remittance			
Income from Export			
Receive/Transfer from BO (Capital Market)			
Others (Please specify)			
Total Probable Deposit			

Particulars	Number of withdrawal	Monthly Maximum withdrawal Amount	Total Amount
DEPOSITS :	(Monthly)	(Each withdrawal) in Taka	(Monthly) in Taka
Cash (Including Online and ATM)			
Payment through Transfer/Instrument			
Foreign Inward Remittance			
Payment against Import			
Deposit/Transfer to BO (Capital Market)			
Others (Please specify)			
Total Probable Withdrawal			

I/We, the undersigned, hereby confirm that this Transaction Profile truly represents the transaction arising out of the normal course of business of my/our organization.
I/We also confirm to revise / update Transaction Profile, if necessary, from time to time.

1. Account Holder(s)/Account Operator(s)

2. Account Holder(s)/Account Operator(s)

3. Authorized Officer

Signature

Signature

Signature

Name _____

Name _____

Name _____

Designation _____

Designation _____

Designation _____

Date _____

Date _____

Date _____



Declaration Form for Compliance of Foreign Account Tax Compliance Act (FATCA)

**The Head of Branch
United Commercial Bank Limited**
..... Branch

This form must be completed by-

- a) Any individual who wishes to open a Bank Account.
- b) Who maintains a Bank Account.

Customer ID :

Account Number :

Name of the Account :

Dear Sir,
I do hereby furnish my particulars and the declaration as detailed below :
(Please complete in **(BLOCK LETTERS)**)

Name of Account Holder :

Country of Residence :

Country of Birth :

"Please check/mark/mark **Yes** or **No** for each of the following questions."

- | | | Yes | / | No |
|----|---|--------------------------|---|--------------------------|
| 1. | Are you a U.S. Resident? | <input type="checkbox"/> | | <input type="checkbox"/> |
| 2. | Are you a U.S. Citizen? | <input type="checkbox"/> | | <input type="checkbox"/> |
| 3. | Do you hold a U.S. Permanent Resident Card(GreenCard)? | <input type="checkbox"/> | | <input type="checkbox"/> |
| 4. | Do you have substantial US ownership i.e. 10% or more
(this could be in the US or outside the US and these
could be financial or Non-Financial entities)? | <input type="checkbox"/> | | <input type="checkbox"/> |

There by confirm the information provided above are true,accurate and complete.

Subject to applicable to all laws, I hereby give consent to United Commercial Bank Limited or any of its affiliates (including branches) (collectively **theBank**) to share my information with domestic or overseas regulators or tax authorities where necessary to establish my tax liability in any jurisdiction.

Where required by domestic or overseas regulators or tax authorities, I consent and agree that the Bank may with hold and pay out, from my account(s) such amounts as may be required according to applicable laws, regulations, agreements with regulators or authorities and directives. Applicable Regulations means all applicable laws, values and regulations as in force from time to time including without limitation the Foreign Account Tax Compliance Act (FATCA) or analogous law in any relevant jurisdiction. Any Anti-Money Laundering legislation, and any values of a relevant regulatory authority in the jurisdiction the account is opened.

I agree and under take to notify the Bank with in 30 calendar days if there is a change in any information which have been provided to the Bank....

Signature of Applicant/Account Holder
Name :
Date :

Signature of Authorized Officer:
Name :
Designation :
Date :

KYC Profile Form

(To be filled by Bank only)

Branch

CIF

Date

1. Account No.

2. Title of Account

3. Type of Account

4. KYC Reference No.

5. Business/Employment in details

6. Customer's Monthly Probable Income

7. Sources of Fund in details

8. Describe how the sources of Funds have been verified and comments on the levels/types of amounts of transactions are commensurate with the nature of business.

9. Do the Customer(s) reside or have a physical presence in countries or in sectors and/or entities referred to in the UN, EU or OFAC sanctions listsif, No, Does the Branch implement EDD and meet KYC requirements to ascertain that they do not? Yes No

10. Information about Beneficial Owner of Account(In case of Company, KYC in details should be completed for Shareholder holding 20% or above share singly. Besides that KYC in details of controlling Shareholder shall be completed). Beneficial Owner for Personal/Individual account shall also be identified and KYC should be completed). Beneficial Owner/Shareholder, identified and KYC completed - Yes No

11. Passport Number Photocopy obtained? Yes No

12. National ID Number Photocopy obtained? Yes No

13. Birth Registration Number Photocopy obtained? Yes No

14. E-Tax ID Number Photocopy obtained? Yes No

15. VAT Registration Number Photocopy obtained? Yes No

16. Driving License Number Photocopy obtained? Yes No

17. In case of non-resident & Foreigner a) Reasons for opening the Account

b) Type of Visa Resident Work Permit, Valid upto

c) Permitted to open account by competent authority

18. Other documents (except above), if any?

19. What does the customer do?

SL.	Category/Nature of business	Risk Level	Score
01.	Jewellery/Gems Trade/Valuable Metal Trade	High	5
02.	Money Exchange/Courier Service Agent/Mobile Banking Agent	High	5
03.	Real Estate Developer/Agent	High	5
04.	Construction Project Undertaker/Contractor	High	5
05.	Art/Antique Dealers	High	5
06.	Restaurant/Bar/Night Club/Hotel & Motel Owner/Parlor Business	High	5
07.	Import/Export	High	5
08.	Manpower Export Business	High	5
09.	Arms Dealer	High	5
10.	Garments Business/Garments Accessories/Buying House	High	5
11.	Pilot/Fligh Attendant	High	5
12.	Dudok/Police/Custom/Tax Officer/Staff	High	5
13.	Share/Stock business Investor	High	5
14.	Service (Managerial) - (Govt. owned company/organization)	High	4
15.	Service (Non-Managerial) - (Govt. owned company/organization)	High	4
16.	Travel Agent	High	4
17.	Business investing Tk.100 crore & above yearly	High	4
18.	Freight/Shipping/Cargo Agent	High	4
19.	Auto Primary (New Vehicle)	High	4
20.	Auto Dealer (Reconditioned Vehicle)	High	4

SL.	Category/Nature of business	Risk Level	Score
21.	Business (Leather and Leather products)	Medium	3
22.	Construction Materials Business	Medium	3
23.	Professional (Journalist/ Lawyer /Doctor/ Engineer/Chartered Account)	Medium	3
24.	Director (Private Limited Company)	Medium	3
25.	Director (Public Limited Company)	Medium	3
26.	Service in the Military (Commissioned)	Medium	3
27.	Service in the Military (Non-Commissioned)	Medium	3
28.	Service (Information Technology Sector)	Medium	3
29.	Building / Land Owner	Medium	3
30.	Expertiate (Foreign Citizen working in Bangladesh)	Medium	3
31.	Player/Media Celebrity/Producer/Film-Maker	Medium	3
32.	Free-ance Software Developer	Medium	3
33.	justice	Medium	3
34.	Yarn Dealer/ Jhoot (Laftobar) Brokers	Medium	3
35.	Transport Operator	Medium	3
36.	Tobacco and Cigarette Business	Medium	3
37.	Organization for Entertainment/Park	Medium	3
38.	Motor Parts/Works Business	Medium	3
39.	Private Service Managerial	Medium	3
40.	Lecturer/Assistant Professor or above Position (Govt.)	Medium	3
41.	Lecturer/Assistant Professor or above Position (Non-Govt.)	Medium	3
42.	Service in Pharmaceutical Sector	Medium	3
43.	Govt. Services	Medium	3
44.	Housewife	Medium	3
45.	Trustee	Medium	3
46.	Business Agent	Medium	3
47.	School Teacher (Govt.)	Medium	3
48.	School Teacher (Non-Govt.)	Low	2
49.	Service (Private Sector)	Low	2
50.	Shop Owner (Retail Business)	Low	2
51.	Small Enterprise (Turnover Less than Tk. 50.00 lac per annum)	Low	2
52.	Self-employment Profession	Low	2
53.	Computer/Mobile Phone Dealer	Low	2
54.	Software Business/Information Technology Business	Low	2
55.	Production (except Arms)	Low	2
56.	Student	Low	1
57.	Retired from Service	Low	1
58.	Farmer/Worker/Fishing Business	Low	1
59.	Others		

Bank shall consider the details of profession of the customer to assess risk: type of business and nature of business, transaction volume, area of business, size of business, actual, Beneficial Owner, etc., by scoring the customer as 'High Risk' or 'Low Risk'. For service holder, the same process shall follow by collecting paper & documents, specially: service sector, responsibilities etc.. Considering the above facts mentioned in 14-58, highest score shall allocate to assess risk grading of the customer.

20. The name of customer are listed, or related to person or entity under relevant laws, regulations and circulars in the light of different UN Security Council Resolutions on suspicion of involvement in the financing of terrorism, terrorism and the spread of weapons of mass destruction and listed under the government of Bangladesh to the list of persons or entities/organization banned, is found matched (personally or under entity) ? Yes No

21. If the Answer, Yes, disclose the details of action taken -----

22. How was the A/C opened

Amount (Taka)	?	Risk Level	Risk Rating
Relationship Manager/Branch		Lo	0
Wall-in/Unsolicited		Medium	2
Direct Sales Agent		High	3
Internet		High	3

23. Expected value of monthly Income/Revenue

Amount (in Taka)	Risk Level	Risk Rating
Up to Tk.100 Lac	Low	0
Up to Tk.3.00 Lac	Medium	1
Tk.3.00 Lac & above	High	3

24. Expected number of monthly Transactions

Transaction Amount in Current Account (Figure in Lac)	Transactions Amount in Savings Account (Figure in Lac)	?	Risk Level	Risk Rating
0 - 10	0 - 5		Low	0
> 10-20	> 5 - 10		Medium	1
> 20	> 10		High	3

25. Expected number of monthly Transactions

Transactions in Current Account (Figure in Lac)	Transactions in Savings Account (Figure in Lac)	?	Risk Level	Risk Rating
0 - 15	0 - 10		Low	0
> 15 - 25	10 - 20		Medium	1
> 25	> 20		High	3

26. Expected value of monthly Cash Transactions

Transaction Amount in Current Account (Figure in Lac)	Transactions Amount in Savings Account (Figure in Lac)	?	Risk Level	Risk Rating
0 - 5	0 - 2		Low	0
> 5 - 10	> 2 - 5		Medium	1
> 10	> 5		High	3

27. Expected number of monthly Cash Transactions

Transaction Amount in Current Account (Figure in Lac)	Transactions Amount in Savings Account (Figure in Lac)	?	Risk Level	Risk Rating
0 - 10	0 - 5		Low	0
> 10 - 20	> 5- 10		Medium	1
> 20	> 10		High	3

28. a) Overall Risk Assessment (Total sum of Risk Rating from 19 to 26 of above)

Total Risk Rating	Score	Risk Assessment
Above/Equal 14		High
Below 14		Low

Comments on Risk Assessment (if any)

* Risk Rating 14 or its below, but considering high risk of Beneficial Owner's status subjectively, the customer shall consider as High Risk account.

b) Risk Grading

Risk Grading (Comments, if any (Individual/Proprietorship/Entities/Organization)

Bank, considering business types, size and area of the Account Holder/Entities and Beneficial Owner of the account, shall comment (based on risk rating High or Low)

29. Address(es) of Account Holder(s) verified or not?

Yes No

30. If yes, How the address (es) is verified Thanks Letter Physically (please mention by whom) _____

31. Political Exposed Person(s) PEPs/Influential Person : (According to BFIU Circular -10 and FATF recommendation)

Not Applicable

a) Approval obtained from Senior Management

Yes No

b) Sources of Wealth

c) Customer(s) interviewed personally

Yes No

Prepared by
(Account Opening officer/Relationship Manager)

Signature
with date

Name

Name Seal

Verified by
(Head of Branch Operation Manager)

Signature
with date

Name

Name Seal

32. When the account related information is reviewed and updated

Date

Compliance Officer		
Name		
Designation		Signature and date

FOR BANK USE ONLY

Account Opening Date

Relationship No/CIF

Residence/Present/Communicating Address is verified by

Passport / Driving License National/ID Others (Please Specify)
 BTCL Telephone Bill Utility Bill Others(Please Specify)
 Walk-in Branch Staff

Account Opening Checklist

- Completed Account Opening Form
- Introducer Verification
- Recent Photograph – Applicant [1 Copy Passport Size duly Attested by Introducer]
- Recent Photograph – Nominee [1 Copy passport Size Photograph duly Attested by Applicant]
- Copy of Valid National ID/Passport/Photo ID (of Account Holder as well as Nominee)
- Identity and Address Verification
- Copy of Income/Profession Related Document
- Copy of TIN Certificate (if any)
- FATCA
- Other Documents

Do the customers reside or have a physical presence in countries or in sectors and/or entities referred in the UN, EU or OFAC sanction lists? , If No, Does the Branch complete EDD and KYC requirements to ascertain that they do not? Yes No

(A/C Sourced by) Name of DSO/Branch Executive/Officer

RM Code Designation Employee ID

Branch

- Application Details Completed
- Original Photo ID Seen
- Photo ID Copy Retained
- Chequebook Ordered
- Debit Card Ordered
- OFAC List Checked
- Black list Checked
- RM Code Input
- CIF Opened

- Account Opened
- Signature & Image Update
- TP Input
- KYC Verified
- Chequebook Requested
- Debit Card Issued
- PIN Moller Issued
- Others

.....
Checked by
Account Opening Officer

.....
Verified by
Manager Operation

.....
Approved by
Head of Branch

United Commercial Bank Limited

.....Branch

(To be Filled in English by the bank officials)

A. আমানতকারীর তথ্য (Depositor's Information):- (For SBS-2 Reporting)

হিসাব নম্বর (Account No.)

ব্যক্তির ক্ষেত্রে (For individual)

১। আমানতকারীর তথ্য (Depositor's Name)
(In Block Letter)

২। পেশা (Profession)

৩। হিসাবের ধরন (Type of Account):-

Sector code : (See Page 100 of Guidelines for SBS-12&3Returns)							
Type of Deposit code : (See Page 101 of Guidelines for SBS-12&3Returns)							

প্রতিষ্ঠানের ক্ষেত্রে (For Institution/Office/ Company/ Firm etc.)

১। প্রতিষ্ঠানের নাম (Name of the Institution)
(In Block Letter)

২। প্রতিষ্ঠানের ধরন (Type of Institution) :

৩। হিসাবের ধরন (Type of Account) :

Sector code : (See Page 100 of Guidelines for SBS-12&3Returns)							
Type of Deposit code : (See Page 101 of Guidelines for SBS-12&3Returns)							

B. ঋণ গ্রহণকারীর তথ্য (Borrower's Information):- (For SBS-3 Reporting)

হিসাব নম্বর (Account No.)

ব্যক্তির ক্ষেত্রে (For individual)

১। ঋণগ্রহণকারীর নাম (Borrower's Name) :
(In Block Letter)

২। পেশা (Profession)

৩। ঋণ গ্রহণের উদ্দেশ্য
(Purpose of loans/advances):

৪। জামানত (Security)

৫। ঋণের ধরন (Category of Loan):

৬। এসএমই কি না (SME): হ্যাঁ/না।

Sector code : (See Page 100 of Guidelines for SBS-12&3Returns)							
Economic Purpose code : (See Page 106-109 of Guidelines for SBS-12&3Returns)							
Security code : (See Page 110 of Guidelines for SBS-12&3Returns)							
Product code : (See Page 116 of Guidelines for SBS-12&3Returns)							
SMS code : (See Page 113 of Guidelines for SBS-12&3Returns)							

প্রতিষ্ঠানের ক্ষেত্রে (For Institution/Office/ Company/ Firm etc.)

১। ঋণগ্রহণকারীর প্রতিষ্ঠানের নাম (Name of the Borrowing Institution) :
(In Block Letter)

২। প্রতিষ্ঠানের ধরন (Type of Institution):

৩। ঋণ গ্রহণের উদ্দেশ্য
(Purpose of loans/advances):

৪। জামানত (Security)

৫। ঋণের ধরন (Category of Loan)

৬। এসএমই কি না (SME): হ্যাঁ/না।

Sector code : (See Page 100 of Guidelines for SBS-12&3Returns)							
Economic Purpose code : (See Page 106-109 of Guidelines for SBS-12&3Returns)							
Security code : (See Page 110 of Guidelines for SBS-12&3Returns)							
Product code : (See Page 116 of Guidelines for SBS-12&3Returns)							
SMS code : (See Page 113 of Guidelines for SBS-12&3Returns)							

Prepared by

Verified by

Approved by

Note:

- Form টি Account opening form/Loan Application Form এর সঙ্গে সংরক্ষণীয়।
- ঋণগ্রহণকারীর তথ্যসমূহ Loan Sanction হওয়ার পর প্রতিটি ঋণগ্রহীতা ব্যক্তি/প্রতিষ্ঠানের Loan File এর সঙ্গে সংরক্ষণীয়
- Joint Account এর ক্ষেত্রে Fth Applicant কে বিবেচনা করতে হবে।
- একাধিক Security দ্বারা Loan গ্রহণ করলে Reporting এর সময় এদের মধ্যে effective Security বিবেচনা করে তার Security code বসাতে হবে।
- SBS-2/SBS-3 Reporting এর সময় এই ফর্মের code গুলো অবশ্যই সন্নিবেশিত করতে হবে।

Terms & Conditions

This is an agreement between Account Holders (the "Customer") and United Commercial Bank Limited ("UCBL" or "the Bank") setting the terms & conditions for each account with UCBL. In consideration of the Bank opening an account, the Customer by signing the Personal Account Opening Form (AOF) or by using an account, agrees to be bound by these terms & conditions, as amended by UCBL from time to time.

- Governing Laws, Regulations & Rules:** These terms & conditions are applicable to the Bank's customers (existing & new) and governed by the laws, rules & regulations of the Central Bank of Bangladesh and policies & guidelines of the Bank in accordance with the laws of the land.
- Acceptance of Terms & Conditions:** Any person opening an account with the Bank shall be deemed to have read, understood & accepted the terms & conditions herein governing the account.
- Information about Customers:** Bank shall not provide any services to customers engaged in illegal activities affecting the welfare of the society. Bank shall therefore obtain full information of the customer which is true & correct. The Customer agrees to provide the Bank such information, particulars & documents as the Bank may require from time to time in connection with the Customer's financial condition, background & dealings with banks & businesses. The Customer confirms that all information, particulars & documents that the Customer provides are true, correct & complete and that if there is any change to the information provided, the Customer will immediately inform the Bank in writing. The Customer authorizes the Bank to obtain any information that the Bank considers necessary from other banks, organizations and the sources that provide information relating to the Customer's financial condition. It is the Bank's policy to maintain confidentiality of customer information. However, the laws & regulations in Bangladesh may require disclosure of customer information to Government organizations, regulatory organizations such as the Bangladesh Bank, any person to whom the Bank is required or authorized by law or court order to make such disclosure, to any bank or financial institution with which the Customer has 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. The Bank may also consider sharing customer information in a way that it considers most suitable with other organizations to improve banking services. The Customer authorizes the Bank to disclose or share information at the sole discretion of the Bank and indemnify the Bank from any accidental disclosure of information during the process of printing, transportation and filing of information.
- Fees:** The Bank shall be entitled without notice to levy or impose fees and other charges and expenses (including collection fees and legal expenses) as per Bank's Schedule of Charges in respect of any account or in respect of any banking facility provided to the Customer by the Bank and to debit the relevant account(s) in accordance with the Bank's normal banking procedure. Such charges are not refundable upon termination of any or all of customer(s) account(s).
- Credit of the Account:** The Bank acts only as the collecting agent and assumes no responsibility for the realization of any items deposited with the Bank for collection. Thus, 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 inadvertently credited with an item subsequently unpaid on collection.
- Issue & Safety of Cheque:** Cheques will only be issued to a Customer when all documentation considered necessary by the Bank has been obtained. It is the responsibility of the Account Holders to ensure that cheques in their possession are kept in secured place. The Customer must at all times exercise due care to prevent cheques, payment orders or other order of instruments from coming into the possession of unauthorized persons and to prevent cheques, payment orders or other order of instruments or instructions from being altered or forged in a manner which may facilitate fraud. In such events, the Bank is not responsible for any loss suffered by the Customer or any other person. Any loss of cheques, payment orders or other orders or instrument must be immediately reported to the Bank and confirmed in writing without delay.
- Inoperative Account:** Savings Account being inoperative for 2 (two) years will be transferred to Dormant status. The Bank reserves the right to close any account having zero balance & without transaction for 1 (one) year. An account will be transferred to unclaimed account status after 10 (ten) years if no transaction takes place.
- Closure of Account:** The Bank reserves the right to close any account or related service without giving prior notice if the conduct of the account is unsatisfactory in the opinion of the Bank or for any other reason(s) whatsoever. The Bank shall pay to the Customer all available and finally collected balances after all dues to the Bank have been recovered/realized at the time of the closure of the account.
- Minimum Balance & Interest Payment:** The minimum average monthly balance as prescribed by the Bank from time to time is required to be maintained in Current, Savings & Other Accounts. The Bank reserves the right to change the minimum balance requirement. If the balance falls below the required minimum for the period, the Bank may not credit any interest for that period.
- Periodic Statements & Advices:** The Customer shall be provided with account statement on half yearly basis. The Customer is required to promptly notify the Bank of the failure to receive an expected statement or advice. If the Account Holder does not bring the errors, discrepancies or irregularities to the notice of the Bank in writing within 15 (fifteen) calendar days after the mailing of the statement or advice, it will be construed that the transaction shown on the account statement or advice are correct & complete.
- Deposits, Withdrawals & Banking Facilities:** The Bank shall meet its obligations exclusively at the Branch office where the account is maintained by the Customer. When, appropriate telecommunication is possible, deposit or withdrawal of money may be made at any of the Bank's branches in Bangladesh subject to the terms & conditions of the Bank. The Customer shall ensure that there are sufficient funds (or pre-arranged credits) for the Bank to honor cheques presented to the Bank. The Bank may, at its sole discretion carry out instruction notwithstanding such inadequacy and may do so without seeking prior approval from or notice to the Customer and the Customer shall be responsible to repay the resulting overdraft, advance or credit thereby for all related charges.
- Suspicious Transaction:** The Bank may refuse to proceed any transaction on any account of the Customer if the Bank suspects fraud or illegality therein. The decision of the Bank with regards to whether the transaction is or is likely to be involved a fraud or irregularity shall be final & conclusive and binding on the Customer.
- Instruments Deposited:** The Bank will not accept stale or post dated instrument for deposit. The Bank may refuse to accept an instrument payable to "Cash" if the instrument is not payable to "Bearer". The Bank will refuse to accept an instrument for deposit if the payee's name is not identical to the name of the Customer in the Bank's record.
- Orders to Stop Payment or Amend Instruction:** A Customer may place a stop payment order for a cheque in writing. The Bank will not make the payment if it has reasonable opportunity to act on such order.
- Nominee:** In the event of the death of a Customer, the Nominee shall receive/draw the amount of deposit held by the Bank in the Customer's account. In the event, the Nominee is a Minor, at the time of the death; the legal guardian is authorized to receive/draw the amount of deposit held by the Bank, in the Customer's account. In the event there is no nominee, the account will be frozen until the legal successors to the deceased is appointed/determined by the relevant Court of Law.
- Service Disruption:** The Customer agrees that the Bank will not be liable for any loss or any damage if it is unable to provide services in connection with any customer accounts due to postal, courier, electrical, mechanical, telecommunication or computer failure or an act of God, catastrophe, war, civil or industrial disturbance.
- No Liability of Loss:** The Customer agrees that the Bank will not be liable for any loss, damage or liability incurred by the Customer in connection with any of its account with or services provided or agreed to be provided by the Bank or in action on part of the Bank or any of its officers, agents, employees and representatives. The Customer agrees not to hold the Bank liable for any loss or damage arising from: (a) Non discovery of any forgeries or fraud, except to the extent that the Bank has acted with gross negligence, (b) The Bank closing the Customer's account for whatever reason whatsoever, (c) Directly or indirectly, the error, failure negligence, act of omissions, or any other person, system, institution or payment infrastructure.
- Joint Account:** (i) Each of the Account Holders hereby authorizes and empowers each other to endorse for deposit & to deposit with the Bank any or all cheques, notes or other instruments for payment of money, payable to or purporting to belong to anyone or all of us and if any such instrument be received by the Bank without having been so endorsed then the Bank is hereby authorize to endorse any such instrument on behalf of the Customers and to credit the same to the Account. (ii) An overdraft or other obligations incurred on the account or otherwise shall be the joint and other several liabilities each and every Joint Account Holder. In the event of the death or legal disability of any of the individuals constituting the Account Holders, the other individual(s) shall immediately (but in any event not later than 10 days after such death or disability) and before affecting any transactions in the account, notify the Bank of such death or legal disability. (iii) In the event that there is no survivor or nominee, the account will then be frozen until the legal successor to the deceased or disable individual is appointed/determined by the relevant Court or department.
- Indemnity:** The Customer shall keep the Bank indemnified at all the times against all losses, costs, damages, expenses (including legal fees), claims or demands arising in any way in connection with the Customer's accounts or in enforcing these terms & conditions and in recovering of any amount due to the Bank or incurred by the Bank in legal proceedings of whatever nature.

Signature of First Applicant

Signature of Joint Applicant(s)

20. Waiver: No forbearance negligence or waiver by the Bank in enforcement of any to these terms & conditions shall prejudice the Bank's right to enforce the same thereafter. No waiver by the Bank shall be effective unless it is in writing and duly signed by the authorized signatories of the Bank.

21. The Customer must have to provide either the copy of National ID, Passport or Birth Registration Certificate at the time of Account Opening. However, in case of Birth Registration Certificate, the Customer also have to provide an identification document with his/her photograph in addition to the Birth Registration Certificate. If identification document with photo is not available, then upon the Bank's satisfaction, the Customer must have to provide an ID/Testimonial with photograph from any considerable person* of the society.

* Considerable Person means Member of the Parliament, City Corporation Mayor & Councillors, First Class Gazetted Officer, Public University Teacher, Upazila Parishad Chairman & Vice Chairman, Union Parishad Chairman, Pourashabha Mayor & Councillors, Principal of Private College, Head-Master of Government High School, Editor of National Daily Newspaper, Notary Public and Semi Government/Autonomous/Government Organization's and Government Bank's First Class Officer.

22. The Customer can close Term Deposit in advance at any time (prior to maturity) by providing closing instruction in writing. In this case, UCBL shall apply prevailing premature encashment policy for the respective Term Deposit product and adjust the interest rate, income tax & other duties (as applicable) from the principal amount.

23. The Bank reserves the right to change the product parameters including premature encashment policy at any time without prior notice.

24. In case of missed installment of scheme, the Bank shall apply prevailing penal charge policy for missed installment for the respective Scheme product.

25. **Chequebook:** The Bank reserves the right to destroy any chequebook issued against the Account but not collected by the Account Holder within 3 (three) months from the date of issue.

Debit Card

1 Only account holders of United Commercial Bank Limited can apply for Visa/MasterCard Debit Card.

2. In these Terms and Conditions

a. 'Bank' means United Commercial Bank Limited and its successors and assigns.

b. 'Visa/Master Acquires' mean, any bank or financial institution which is licensed by Visa/Master international to conclude agreements with merchants to accept VISA/Master cards of all description.

c. 'Card' means valid UCBL Visa/Master Debit Card Issued to a Card holder to avail of services and/or to punch use and/or to draw Cash Facilities by properly presenting the same at the Bank or other Visa/Master authorized acquires: ATM and or POS.

d. 'Cardholder' means the Cardholder stated above.

e. 'Customer' means the Cardholder stated above.

f. 'Account' means an account maintained by the Bank in the name of the Cardholder.

g. 'Agreement' means contract between Bank & Account Holder.

3. a. All transactions initiated by the Card, whether electronically or otherwise, using the Card will be debited from the Designated Account.

b. The Bank shall debit the Designated Account for the amount withdrawn from any of the Visa/Master Debit Automated Teller Machine (ATM) or POS transactions for good and services obtained from Visa/Master authorized merchants in Bangladesh by the use of the Card.

The Bank records generated electronically or otherwise, shall be deemed to be conclusive proof of the correctness of the transaction notwithstanding the fact that there exists no debit voucher signed by the cardholder to support transactions through the ATM.

c. In consideration of issuing the cards, the cardholder undertakes to indemnify the bank against all losses claims actions proceedings demands damages costs and expenses incurred or sustained by the Bank or whatever nature and howsoever arising out of or in connection with the issuance of the use of the card, provided only that the bank acts in good faith.

d. The bank shall have the right to charge the customer any fee for issuance and use of the card on a yearly basis.

4. The Bank reserves the right to limit the total cash withdrawal or goods and services purchased at Visa/Master authorized merchants by the cardholder during a 24 hour period.

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

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

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

8. The Bank shall debit the Designated Account for all related charges with respect to the Card and the use thereof and the charges as may be announced from time to time by the Bank or other Visa/Master authorized acquires as the case may be, including charges for any replacement of the Card.

9. The Bank reserves the right to refuse an application of the issuance of a Card and to withdraw at any time and at its sole discretion all rights and privileges pertaining to the Card. The Bank shall not be responsible from any losses or damages or expenses whatsoever and howsoever arising whether directly or indirectly as a result of any malfunction of the Card or any of the Visa/Master Debit ATM, the insufficiency of funds in such a machine or otherwise.

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

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

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

13. Cardholder will not use this card for any illegal transaction or anything unlawful, under the law of Bangladesh.

14. The Card shall cease to be valid and the Bank shall be entitled to the immediate return to the Card in the event of

a. Closure of the Designated Account.

b. death of the Cardholder,

c. The Cardholder's authority to operate the Designated Account is terminated.

d. the Cardholder ceases to be a customer of the Bank,

e. the Bank requests for its return.

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

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

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

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

19. Fees and charges will be determined periodically by the Bank or other Visa/Master authorized acquires.

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

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

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

Signature of First Applicant

Signature of Joint Applicant(s)

Internet & SMS Banking

Use of UCBL Internet/SMS Banking Service is subject to the following terms and conditions which set out the general rights and obligations of the User(s) and United Commercial Bank Ltd. in connection with the use of United Commercial Bank Ltd. Internet/SMS Banking Service.

For the purpose of this document, "Internet/SMS Banking Services" refers to the Internet/SMS banking services provided by United Commercial Bank Limited through Internet/SMS or e-commerce banking such as balance enquiry, utility bill payment, fund transfer within the accounts of United Commercial Bank Limited services etc. or other services as may be made available by the United Commercial Bank Limited from time to time.

"User", "he/she" and/or "his/her" means United Commercial Bank Limited's bank account holder(s) registered to use Internet/SMS Banking. "UCBL" means United Commercial Bank Limited, a company duly incorporated under the Companies Act 1994 and a scheduled banking company licensed under the Banking Companies Act, 1991, having its Corporate Head Office at CWS (A) 1 Gulshan Avenue, Gulshan 1, Dhaka -1212 and its branches or its assigns in respect of which the service will be available.

1. APPLICATION FOR UCBL Internet/SMS BANKING:

1.1. The User shall apply to UCBL in the prescribed form for use of Internet/SMS Banking Services subject to the terms and conditions stated herein including any other terms and conditions as modified or inserted by UCBL from time to time. UCBL at its sole discretion may accept or reject any such applications. Once the application is accepted by UCBL, these Terms & Conditions shall form the contract and govern the relationship between the User and UCBL in relation to use of Internet/SMS Banking Services.

1.2. By applying for Internet/SMS Banking for the first time, the User acknowledges and accepts these Terms & Conditions. Notwithstanding anything contained herein, all Terms & Conditions pertaining to the accounts shall continue to apply. In the event of any conflict between these Terms & Conditions and the Rules and Regulations governing the User(s) account with UCBL, these Terms and Conditions shall prevail with regard to UCBL Internet/SMS Banking.

2. **Internet/SMS BANKING USERS LOG IN ACCESS, PASSWORD & SECURITY PROCEDURES:**
2.1. UCBL will provide the User with unique User Identification Number ("User ID") and a temporary Password in the first instance through email. The User(s) hereby authorizes and instructs UCBL to email him/her the User ID and Password relating to his/her access/log-in to the Internet/SMS Banking Services to the email address given in the application at his/her own risk and responsibility. The User shall not be liable for any non-delivery or mis-delivery of User ID or Password unless such non-delivery is caused due to willful misconduct of the Bank.

2.2. The User shall log in to the Internet/SMS banking by using the User ID and Password. As a safety measure, the User shall immediately change Password upon his/her first login. User is requested to change his/her Password frequently thereafter to avoid any possible hacking, inherent risk or misuse/fraudulent use of his/her account.

2.3. The User acknowledges that the Login ID (User ID) and the Password shall act as User's authorized signature. This signature authorizes and validates directions given just as an actual written signature does.

2.4. User is therefore responsible for maintaining the confidentiality and secrecy of User ID and Password. User should not under any circumstances disclose his/her User ID and/or Password to anyone, including anyone claiming to represent the Bank or to someone giving assistance on a technical helpdesk in connection with the service. It is clearly understood that Bank employees do not need Password for any reason whatsoever. Bank shall not be held liable in any manner or in any form whatsoever in case of any unauthorized or fraudulent use of the User's account through Internet/SMS Banking Services or for loss, misplace or fraudulent use of the User ID and Password.

2.5. If User gives or shares his/her Password to anyone or fails to safeguard its secrecy, he/she does so at his/her own risk because anyone with User Password will have access to his/her accounts.

2.6. If User forgets the Password, he/she has to request for issue of a new password by sending a written request to UCBL.

2.7. If User's password is lost or stolen, or is known by another individual, he/she must notify UCBL in writing immediately. UCBL upon receipt of written request from the User shall at the earliest stop operation of the Internet/SMS Banking Services of the respective User account. If bank receives any information orally or in written from anyone including the user, bank may immediately suspend the services in good faith for the safety and security of the user.

2.8. The User agrees and acknowledges that UCBL shall in no way be held responsible or liable if the User incurs any loss as a result of information being disclosed by UCBL regarding his Account(s) or carrying the instruction of the User pursuant to the access of the Internet/SMS Banking and the User shall fully indemnify and hold harmless UCBL in respect of the same. 2.9 User hereby acknowledges and understands the inherent risk of using Internet/SMS and availing the Internet/SMS Banking Services and accordingly shall take all necessary precautions at his/her end to safeguard himself/herself from such risk. Bank shall not be held liable in any form whatsoever if the User suffers any loss or damages due to such inherent risk of Internet/SMS Banking Services unless such loss or damage is caused due to willful negligence of the Bank.

3. **SERVICE SOFTWARE & HARDWARE REQUIREMENTS:**
3.1. User is solely responsible for the maintenance, installations and operation of User's computer and for the software used in accessing Internet/SMS Banking.

3.2. UCBL shall not be responsible if the Internet/SMS Banking System does not work properly or the service is interrupted due to failure of electronic or mechanical equipment or communication lines, telephone or other interconnect problems, normal maintenance, unauthorized access, theft, operator errors, severe weather, earthquakes, floods and strikes, or any other causes beyond the reasonable control of the Bank.

4. CHARGES:

4.1. UCBL shall initially provide the Internet/SMS Banking Services at free of cost. However, UCBL reserves the right to change and recover from the User(s) service charges, as may be fixed by UCBL from time to time. The User hereby authorizes UCBL to recover such charges from his/her account(s).

4.2. Charges are subjected to change from time to time at UCBL's discretion.

5. UNAUTHORIZED/ FRAUDULENT ACTIVITIES:

5.1. Upon obtaining User ID and Password, User is requested to check the list of his/her accounts with UCBL. If any of User account is missing, please inform this to UCBL immediately. If a third party account is linked to User's ID, please inform this to UCBL also. Do not access it or do not perform any transaction on that account. Such activity, if done, will be treated as fraudulent activity.

5.2. If User believes unauthorized transactions are being made with his/her account, he/she should change the Password immediately and notify the UCBL.

5.3. The User should check the Statements for all of his/her accounts for any unauthorized transaction. In case of any discrepancy in details of any transactions carried out in respect of the account, in that event User should immediately inform UCBL in writing.

5.4. Bank's only responsibility would be to use its best efforts to prevent such unauthorized transaction if already not been made.

PRECAUTIONARY NOTE:

6. ON-LINE FUND TRANSFER:

6.1. User shall be responsible for all transfers transactions. Fund Transfer can be made only from User account to another account held with UCBL. No transfer can be initiated for a bank account maintained with other bank.

7. UTILITY BILL PAYMENT

7.1. The Utility Bill Payment services is only available to Users of the UCBL Internet/SMS Banking Service and shall cover all the utility bill payments of different utility service provider(s) (Billers) as mutually agreed between UCBL and the utility service provider(s).

7.2. The User should accept that he/she will be responsible for putting in the correct account number and transaction amount for the fund transfer request. In such case, UCBL will not be liable for any erroneous transactions incurred arising out of or relating to the User entering wrong account number and amount.

7.3. Upon UCBL decision, there will be a transaction amount limit though Internet/SMS banking. Maximum amount of transaction limit can be subject to change from time to time at UCBL's discretion.

7.4. Any transaction made after working hours or on public/bank holidays, the transaction value date will be the next working day.

7.5. No transaction is allowed from a non-convertible taka account to a convertible account.

7.6. In addition to the terms and conditions stated above, the existing policy of the Bank (including amendments from time to time) regarding Bill Collection shall also be applicable for Bill Collection so far it does not contradict with the provisions stated herein. The policy of the Bill Collection shall be available from the branches of the Bank.

7.7. Payment amount must be accurate as per the Bill. Any less payment or higher payment is the sole responsibility of the User and the Bank shall not held liable for any losses, damages or disconnection of utility services due to payment of less amount or whatsoever.

7.8. This agreement does not bind UCBL as an agent of Utility agency. UCBL shall not be held responsible for disconnection of the utility service for any reason by the utility service provider.

8. MAINTENANCE OF SUFFICIENT FUND:

8.1. The User shall ensure that there are sufficient funds (or prearranged credit facilities) in his/her account for transactions through the Internet/SMS Banking. All instructions of the User shall be carried out subject to sufficient fund in the respective accounts.

8.2. UCBL shall not be liable for any consequences arising out of its failure to carry out the instructions due to inadequacy of funds.

Signature of First Applicant

Signature of Joint Applicant(s)

9. ANTI MONEY LAUNDERING

- 9.1. User should agree and confirm that he/she will not use this Internet/SMS Banking facility for money laundering, illegal, unlawful purpose.
- 9.2. User shall fully comply with the laws related to the money laundering and shall not use the Internet/SMS Banking services for any anti-terrorism or anti-state activities.
- 9.3. UCBL reserves the right to demand explanation from the User regarding any matter pertaining to money laundering and anti-terrorism law of the country.

10. PROPRIETARY RIGHTS:

- 10.1. The User acknowledges that the software underlying the Internet/SMS Banking as well as other Internet/SMS related software which are required for accessing Internet/SMS Banking are the legal property of the respective vendors or UCBL as the case may be.
- 10.2. The permission given by UCBL to access Internet/SMS Banking will not convey any proprietary or ownership rights in such software.
- 10.3. The User shall not attempt to modify, translate, disassemble, decompile or reverse engineer the software underlying Internet/SMS Banking or create any derivative product based on the software.
- 10.4. User shall keep all information whether of the User, UCBL or any other third party/customer derived from the Internet/SMS Banking Services in order to prevent unauthorized transaction through Internet/SMS Banking Service, Users are advised to strictly maintain the following:
 - 1. The User ID and Password should not be written anywhere accessible to third party including his/her family members.
 - 2. User should make sure that no one is physically watching the passwords when he/she is Logging in.
 - 3. It is important to remember to click 'Log out' after completing his/her Internet/SMS Banking session.
 - 4. User should not leave his/her PC unattended with the browser running and a valid user name and Password cached as in such case anyone can gain access to the account, strictly confidential and shall not disclose to any third party without prior written consent of UCBL.

11. GOVERNING LAW:

- 11.1. These Terms and/or the operations in the Accounts of the User shall be governed by the Laws of Bangladesh, in force.
- 11.2. UCBL may, in its absolute discretion, commence any legal action or proceedings arising out of breach or violation of any of the Terms for Internet/SMS Banking in any other court, tribunal or other appropriate forum irrespective of the place from where the User access the Internet/SMS Banking Services, and the User hereby consents to that jurisdiction.
- 11.3. Any provision of the Terms for Internet/SMS Banking which is prohibited or unenforceable in any jurisdiction shall, as to such jurisdiction, be ineffective to the extent of prohibition or unenforceability but shall not invalidate the remaining provisions of the Terms or affect such provision in any other jurisdiction.

12. FORCE MAJEURE:

- 12.1. If for any reason beyond its control including but not limited to system error, network problem, strikes, labor disputes, accidents, governments requisition, restrictions or regulations on travel, hospital operation, political disturbances, acts of war, acts of God, which may hamper to provide regular and normal service and unable to perform its obligations under this agreement, that case UCBL shall not be responsible at anymore.

13. CHANGES OF TERMS:

- 13.1. UCBL shall have the absolute discretion to amend or supplement any of the Terms at any time and will attempt to give prior notice of fifteen days for such changes wherever feasible. Such change to the Terms shall be communicated to the User. By using any new services as may be introduced by UCBL, the User shall be deemed to have accepted the changed Terms.

14. TERMINATION ON Internet/SMS BANKING:

- 14.1. The User may request for termination of the Internet/SMS Banking any time by giving a written notice of at least 15 days to UCBL. The termination shall take effect on the completion of the fifteenth day. However, the User shall always be held liable for all accrued obligation or instruction given before or on the effective date of termination.

15. BREACH OF TERM & CONDITIONS:

- 15.1. User must compensate for any loss that occurs as a result of his/her breaking any term of these agreements.

I/we hereby acknowledge that I/we have read, understood and agreed to all the Terms & Conditions as indicated above with the United Commercial Bank Limited. I/we hereby also declare that the information I/we have provided in this form are all correct & shall provide any further information that is required. I/we also declare that I/we am/are aware of all the fees and charges related to this account, debit card, SMS & internet banking and interest rate and rules & regulations to receive interest. The Bank reserves the right to alter or amend these terms & conditions at any time.

Signature of First Applicant

Name :

Date :

Signature of Joint Applicant(s)

Name :

Date :

United Commercial Bank Ltd.

.....Branch

Date

CHEQUE BOOK REQUISITION

Account No.

Title of the Account.

.....

Dear Sir,

Please issue me a Cheque Book containingleaves for the above mentioned account and follow the instructions below.

- To be collected by myself.
- Please send by courier to my mail address provided earlier.
- Handover the above to my authorized representative Mr,
..... whose signature has been attested below.

(Signature of the account holder)

(Authorised Signature of)
the representative)

(Attested by account holder) (Acknowledge receipt by A/C holder/representative)

.....

(For Bank use only)

Issuance of First Chequebook Approved by Head of Branch/Operations Manager

Issued cheque book serial from to containing
..... leaves.

Confirm verification of the signature, initial Cash deposit of Tk. and the account has already been regularized.

(Authorized Signature)

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