

Account Opening Application Form

হিসাব খোলার
আবেদন পত্র

Institutional Account প্রাতিষ্ঠানিক হিসাব

Current Deposit Account (চলতি আমানত হিসাব)

SND Account (এস এন ডি হিসাব)

Savings Bank Account (সঞ্চয়ী ব্যাংক হিসাব)

Others (অন্যান্য).....

Name of Branch

শাখার নাম :

Name of Account Holder (s)

হিসাবধারীর নাম :

Account Holder's ID Number

হিসাবধারীর আইডি নম্বর :

Account Number

হিসাব নম্বর :

বাংলা ব্যাংক



মার্কেন্টাইল ব্যাংক পিএলসি.
Mercantile Bank PLC.

efficiency is our strength

The following papers/documents are required:

ACCOUNT OF SOLE PROPRIETORSHIP

- ✓ Valid and updated Trade License /Certificate issued by the Municipal authorities.
- ✓ TIN certificate.
- ✓ Rent receipt of the shop (if the shop is rental).
- ✓ Ownership documents of the shop (i.e purchase documents of the shop or inheritance Documents)
- ✓ Membership certificate of any association (Chamber of commerce, Market association, Trade association i.e. Hardware association, cloth merchant association, Hawker's association etc.) (If any).
- ✓ Two copies Photograph of the Account holder
- ✓ One copy of Photograph of the nominee duly signed by the Account holder.
- ✓ National ID Card / Passport / valid Driving license/ Birth Registration Certificate (Printed copy with seal & signature from the Registrar) Credit Card (if any).

ACCOUNT OF PARTNERSHIP FIRM

- ✓ Two copies of photograph of the account holder(s)/ person(s) who will operate the account.
- ✓ Partnership deed / partnership letter (Notarized).
- ✓ Registered partnership deed (if registered).
- ✓ Resolution of the partners, specifying operational guidelines / Instruction of the partnership account
- ✓ National ID Card of all partners /Passport of partners / Birth Registration Certificate of partners (Printed copy with seal & signature from the Registrar)/ valid Driving license of partners.
- ✓ Credit Card of partners (if any).
- ✓ Rent receipt of the shop (if the shop is rental).
- ✓ Ownership documents of the shop (i.e purchase documents of the shop or inheritance documents).
- ✓ Membership certificate of any association (Chamber of Commerce, Market Association, Trade Association i.e. Hardware Association, Cloth Merchant Association, Hawker's Association etc.) (if any).
- ✓ Power of Attorney granted to a partner or an employee of the firm to transact business on its behalf.
- ✓ TIN certificate of the firm and TIN of the partners.

ACCOUNT OF PRIVATE LIMITED COMPANY

- ✓ Two copies of photograph of the account holder(s)/person(s) who will operate the account.
- ✓ National ID Card / Passport of all the Directors.
- ✓ TIN certificate of the Company/Firm & all of the Directors.
- ✓ Certified copy of Certificate of incorporation or equivalent, details of the registered office, and place of business;
- ✓ Certified copy of the Memorandum and Articles of Association.
- ✓ Update List of Directors (Form XII).
- ✓ Personal information of at least 5 (five) Directors of the Company who have highest number share if there are less than five Directors of the Company, then everyone has to collect personal information/ other applicable cases, personal information of the members of executive committee.
- ✓ Copy of the Board Resolution to open the account business, the source of funds, and a copy of the last available financial statements where appropriate;
- ✓ Explanation of the nature of the applicant's business, the source of funds, and a copy of the last available financial statements where appropriate;
- ✓ Satisfactory evidence of the identity of the account signatories, details of their relationship with the company subsequent changes to signatories must be verified;
- ✓ Power of attorney granted to its Managers, Officials or Employees to transact business on its behalf.
- ✓ Nature of the company's business.
- ✓ Identity of beneficial owners, holding 20% share or more of having control over the Company's Assets and any person (or persons) on whose instructions the signatories of the account act where such persons may not be a full time employee.

ACCOUNT OF PUBLIC LIMITED COMPANY

- ✓ Two copies of photograph of the account holder(s)/ person(s) who will operate the account.
- ✓ National ID Card / Passport of all the Directors.
- ✓ TIN Certificate of the Company/Firm & all of the Directors.
- ✓ Certificate of Incorporation.
- ✓ Memorandum and Articles of Association.
- ✓ Certificate of Commencement of business.
- ✓ List of Directors in form -XII.
- ✓ Personal information of at least 5 (five) Directors of the Company who have highest number share/if there are less than five Directors of the Company, then everyone has to collect personal information/ other applicable cases, personal information of the Members of Executive Committee.
- ✓ Copy of the Board Resolution to open the account relationship with the respective Branch/Bank and identification of those who have authority to operate the account;
- ✓ Power of Attorney granted to its Managers, Officials or Employees to transact business on its behalf.
- ✓ Nature of the Company's business.
- ✓ Identity of beneficial owners, holding 20% share or more of having control over the company's assets and any person (or persons) on whose instructions the signatories of the account act where such persons may not be a full time employee, officer or Director of the Company.

ACCOUNTS OF SOCIETIES, ASSOCIATIONS, NGOS, CLUBS, TRUST, FOUNDATIONS, CHARITIES OR RELIGIOUS ORGANIZATIONS AND OTHER ORGANIZATIONS

- ✓ Two copies of photograph of the account holder(s)/ person(s) who will operate the account.
- ✓ National ID Card / Passport of the operator (s)/ the Trustee(s).
- ✓ Certified Bye-laws (must be attested by the Co-operative official in case of Co-operative/ Limited Society account).
- ✓ Certified true copy of the Trust Deed.
- ✓ Documents of nature of the Organizations / NGO.
- ✓ Certificate of Registration issued by competent authority (if registered).
- ✓ Telephone/Utility Bill in the name of the Organization.
- ✓ List of Managing Committee Members / Directors and their bio-data.
- ✓ Personal information of the members of Governing Body/ Managing Committee of Non-Government School, College, Madrasah and Members of Trustee Board of the Trust and President, General Secretary, Treasure and other account operators of club/societies account.
- ✓ Resolution of the Managing body Board of Directors the Executive Committee of the NGO/ Organization/Trust for opening of the account and identification of those who have authority to operate the account.
- ✓ Power of attorney allowing transaction in the account (for Trusts, Foundations or similar entities accounts).
- ✓ photograph of authorized Managing committee Members duly signed by the Introducer.

FINANCIAL INSTITUTIONS (NBFI)

- ✓ Two copies of photograph of the account holder(s)/person(s) who will operate the account.
- ✓ National ID Card / Passport of all the Directors.
- ✓ TIN certificate of the company/firm & all of the Directors.
- ✓ Certificate of Incorporation.
- ✓ Memorandum and Articles of Association.
- ✓ Certificate of Commencement of business.
- ✓ List of Directors in Form -XII
- ✓ Copy of the Board Resolution to open the account relationship with the respective Branch/Bank and identification of those who have authority to operate the account;
- ✓ Power of attorney granted to its Managers, Officials or Employees to transact business on its behalf.
- ✓ Nature of the company's business.
- ✓ Identity of beneficial owners, holding 20% share or more of having control over the company's assets and any person (or persons) on whose instructions the signatories of the account act where such persons may not be a full time Employee, Officer or Director of the Company.

7. **Phone/Mobile No.** : e-mail
ফোন/মোবাইল নম্বর ই-মেইল
8. **Type of Organization** : Proprietorship Partnership Joint Venture Private Ltd Company
প্রতিষ্ঠানের ধরণ (Please ✓) একক মালিকানা অংশীদারী যৌথ উদ্যোগ প্রাইভেট লিমিটেড কোম্পানি
- Public Ltd Company Trust NGO/NPO Club/Society
পাবলিক লিমিটেড কোম্পানি ট্রাস্ট এনজিও/এনপিও ক্লাব/সোসাইটি
- Educational Institution Religious Institution Others (To be mentioned specifically)
শিক্ষা প্রতিষ্ঠান ধর্মীয় প্রতিষ্ঠান অন্যান্য (নির্দিষ্ট ভাবে উল্লেখ করুন)
9. **Type of Business** : Trading Service Manufacturing Others
ব্যবসার ধরণ ট্রেডিং সেবা উৎপাদন অন্যান্য
10. **Nature of Business (in detail)** :
ব্যবসার প্রকৃতি (বিস্তারিত)
11. **Annual Turnover** :
বার্ষিক টার্নওভার

[Part Three: Personal Information]¹

[তৃতীয় অংশ : ব্যক্তি সংক্রান্ত তথ্যাদি]^১

(Personal Information for more applicants should be added separately in the third part or as an adjacent to the third part)
হিসাবধারী অধিক হলে প্রত্যেকের ব্যক্তি সংক্রান্ত তথ্যাদি পৃথকভাবে তৃতীয় অংশে বা তৃতীয় অংশের সংলগ্নী হিসেবে যুক্ত করতে হবে।

Account number :
হিসাবের নম্বর

(For bank use)
ব্যাংকের ব্যবহারের জন্য

1. **Name of the Account Operator** :
In English (Block Letter)
হিসাব পরিচালনাকারীর নাম
(বাংলায়)
2. **Date of Birth** : Place of Birth (with Country)
জন্ম তারিখ জন্মস্থান (দেশসহ)
3. **Father's Name** :
In English (Block Letter)
পিতার নাম (বাংলায়)
4. **Mother's Name** :
In English (Block Letter)
মাতার নাম (বাংলায়)
5. **Spouse's Name** :
In English (Block Letter)
স্বামী/স্ত্রীর নাম (বাংলায়)
6. **Nationality** :
জাতীয়তা
(The copy of passport with VISA must be taken if the account operator is a foreign national)
(হিসাব পরিচালনাকারী বিদেশী নাগরিক হলে ভিসাসহ পাসপোর্টের কপি আবশ্যিক ভাবে গ্রহণ করতে হবে)
7. **Gender (Please✓)** : Male Female Third gender
লিঙ্গ (টিক দিন) পুরুষ মহিলা তৃতীয় লিঙ্গ
8. **Residential Status (Please✓)** : Resident Non-resident
রেসিডেন্ট স্ট্যাটাস (টিক দিন) রেসিডেন্ট নন-রেসিডেন্ট
9. **Occupation with Designation (in detail)** :
পেশা (পদবীসহ বিস্তারিত)
- Relationship with the Organization :
প্রতিষ্ঠানের সাথে সম্পর্ক

Photograph
of the
Account
operator
হিসাব পরিচালনা
কারীর চবি

10. TAX ID Number (TIN) if Any :
ট্যাক্স আইডি (TIN) নম্বর (যদি থাকে)

11. Present Address : Road/Village Post
বর্তমান ঠিকানা সড়ক/গ্রাম পোস্ট
Police Station District
থানা জেলা
Phone/Mobile No. e-mail
ফোন/মোবাইল নম্বর ই-মেইল

Permanent Address : Road/Village Post
স্থায়ী ঠিকানা সড়ক/গ্রাম পোস্ট
Police Station District
থানা জেলা
Phone/Mobile No. e-mail
ফোন/মোবাইল নম্বর ই-মেইল

12. Documents of Identification :
পরিচিতিপত্র
a) National Identity Card Number:
জাতীয় পরিচয়পত্র নম্বর
Passport Number/ Expiry Date
পাসপোর্ট নম্বর মেয়াদ
Birth Registration Certificate Number :
জন্ম নিবন্ধন সনদপত্র নম্বর
b) Others (To be mentioned specifically) :
অন্যান্য (নির্দিষ্ট ভাবে উল্লেখ করুন)

[Part Three: Personal Information]²

[তৃতীয় অংশ : ব্যক্তি সংক্রান্ত তথ্যাদি]

(Personal Information for more applicants should be added separately in the third part or as an adjacent to the third part)
হিসাবধারী অধিক হলে প্রত্যেকের ব্যক্তি সংক্রান্ত তথ্যাদি পৃথকভাবে তৃতীয় অংশে বা তৃতীয় অংশের সংলগ্নী হিসেবে যুক্ত করতে হবে।

Account number :
হিসাবের নম্বর

(For bank use)
ব্যাংকের ব্যবহারের জন্য

1. Name of the Account Operator :
In English (Block Letter)
হিসাব পরিচালনাকারীর নাম
(বাংলায়)
2. Date of Birth : Place of Birth (with Country)
জন্ম তারিখ জন্মস্থান (দেশসহ)
3. Father's Name :
In English (Block Letter)
পিতার নাম (বাংলায়)
4. Mother's Name :
In English (Block Letter)
মাতার নাম (বাংলায়)
5. Spouse's Name :
In English (Block Letter)
স্বামী/স্ত্রীর নাম (বাংলায়)
6. Nationality :
জাতীয়তা
(The copy of passport with VISA must be taken if the account operator is a foreign national)
(হিসাব পরিচালনাকারী বিদেশী নাগরিক হলে ভিসাসহ পাসপোর্টের কপি আবশ্যিক ভাবে গ্রহণ করতে হবে)
7. Gender (Please✓) : Male Female Third gender
লিঙ্গ (টিক দিন) পুরুষ মহিলা তৃতীয় লিঙ্গ

Photograph
of the
Account
operator

হিসাব পরিচালনা
কারীর চবি

8. Residential Status (Please ✓) : Resident Non-resident
রেসিডেন্ট স্ট্যাটাস (টিক দিন) রেসিডেন্ট নন-রেসিডেন্ট

(Guidelines for Foreign Exchange Transaction is to be followed by the bank if required)
(প্রয়োজনীয় ক্ষেত্রে ব্যাংক কর্তৃক গাইডলাইন্স ফর ফরেন এক্সচেঞ্জ ট্রানজেকশনস্ এর নির্দেশনা অনুসরণ করতে হবে)

9. Occupation with Designation (in detail) :
পেশা (পদবীসহ বিস্তারিত)

Relationship with the Organization :
প্রতিষ্ঠানের সাথে সম্পর্ক

10. TAX ID Number (TIN) if Any :
ট্যাক্স আইডি (TIN) নম্বর (যদি থাকে)

11. Present Address : Road/Village Post
বর্তমান ঠিকানা সড়ক/গ্রাম পোস্ট
Police Station District
থানা জেলা
Phone/Mobile No. e-mail
ফোন/মোবাইল নম্বর ই-মেইল

Permanent Address : Road/Village Post
স্থায়ী ঠিকানা সড়ক/গ্রাম পোস্ট
Police Station District
থানা জেলা
Phone/Mobile No. e-mail
ফোন/মোবাইল নম্বর ই-মেইল

12. Documents of Identification :

পরিচিতিপত্র
a) National Identity Card Number:
জাতীয় পরিচয়পত্র নম্বর

Passport Number/ Expiry Date
পাসপোর্ট নম্বর মেয়াদ

Birth Registration Certificate Number :
জন্ম নিবন্ধন সনদপত্র নম্বর

b) Others (To be mentioned specifically) :
অন্যান্য (নির্দিষ্ট ভাবে উল্লেখ করুন)

[Part Three: Personal Information]³

[তৃতীয় অংশ : ব্যক্তি সংক্রান্ত তথ্যাদি]^৩

(Personal Information for more applicants should be added separately in the third part or as an adjacent to the third part)
হিসাবধারী অধিক হলে প্রত্যেকের ব্যক্তি সংক্রান্ত তথ্যাদি পৃথকভাবে তৃতীয় অংশে বা তৃতীয় অংশের সংলগ্নী হিসেবে যুক্ত করতে হবে।

Account number :
হিসাবের নম্বর

(For bank use)
ব্যাংকের ব্যবহারের জন্য

1. Name of the Account Operator :
In English (Block Letter)

হিসাব পরিচালনাকারীর নাম
(বাংলায়)

Photograph
of the
Account
operator

2. Date of Birth : Place of Birth (with Country)
জন্ম তারিখ জন্মস্থান (দেশসহ)

হিসাব পরিচালনা
কারীর চবি

3. Father's Name :
In English (Block Letter)

পিতার নাম (বাংলায়)

4. Mother's Name :
In English (Block Letter)

মাতার নাম (বাংলায়)

5. Spouse's Name :
In English (Block Letter)

স্বামী/স্ত্রীর নাম (বাংলায়)

6. Nationality :
জাতীয়তা

(The copy of passport with VISA must be taken if the account operator is a foreign national)
(হিসাব পরিচালনাকারী বিদেশী নাগরিক হলে ভিসাসহ পাসপোর্টের কপি আবশ্যিক ভাবে গ্রহণ করতে হবে)

7. Gender (Please✓) : Male Female Third gender
লিঙ্গ (টিক দিন) পুরুষ মহিলা তৃতীয় লিঙ্গ

8. Residential Status (Please✓) : Resident Non-resident
রেসিডেন্ট স্ট্যাটাস (টিক দিন) রেসিডেন্ট নন-রেসিডেন্ট

(Guidelines for Foreign Exchange Transaction is to be followed by the bank if required)
(প্রয়োজনীয় ক্ষেত্রে ব্যাংক কর্তৃক গাইডলাইন্স ফর ফরেন এক্সচেঞ্জ ট্রানজেকশনস এর নির্দেশনা অনুসরণ করতে হবে)

9. Occupation with Designation (in detail) :
পেশা (পদবীসহ বিস্তারিত)

Relationship with the Organization :
প্রতিষ্ঠানের সাথে সম্পর্ক

10. TAX ID Number (TIN) if Any :
ট্যাক্স আইডি (TIN) নম্বর (যদি থাকে)

11. Present Address : Road/Village Post
বর্তমান ঠিকানা সড়ক/গ্রাম পোস্ট

Police Station District
থানা জেলা

Phone/Mobile No. e-mail
ফোন/মোবাইল নম্বর ই-মেইল

Permanent Address : Road/Village Post
স্থায়ী ঠিকানা সড়ক/গ্রাম পোস্ট

Police Station District
থানা জেলা

Phone/Mobile No. e-mail
ফোন/মোবাইল নম্বর ই-মেইল

12. Documents of Identification :
পরিচিতিপত্র

a) National Identity Card Number:
জাতীয় পরিচয়পত্র নম্বর

Passport Number/ Expiry Date
পাসপোর্ট নম্বর মেয়াদ

Birth Registration Certificate Number:
জন্ম নিবন্ধন সনদপত্র নম্বর

b) Others (To be mentioned specifically) :
অন্যান্য (নির্দিষ্ট ভাবে উল্লেখ করুন)

[Part Three: Personal Information]⁴

[তৃতীয় অংশ : ব্যক্তি সংক্রান্ত তথ্যাদি]^৪

(Personal Information for more applicants should be added separately in the third part or as an adjacent to the third part)
হিসাবধারী অধিক হলে প্রত্যেকের ব্যক্তি সংক্রান্ত তথ্যাদি পৃথকভাবে তৃতীয় অংশে বা তৃতীয় অংশের সংলগ্নী হিসেবে যুক্ত করতে হবে।

Account number :
হিসাবের নম্বর

(For bank use)
ব্যাংকের ব্যবহারের জন্য

1. Name of the Account Operator :
In English (Block Letter)

হিসাব পরিচালনাকারীর নাম
(বাংলায়)

Photograph
of the
Account
operator

2. Date of Birth : Place of Birth (with Country)
জন্ম তারিখ জন্মস্থান (দেশসহ)

হিসাব পরিচালনা
কারীর চবি

3. Father's Name :
In English (Block Letter)
পিতার নাম (বাংলায়)

4. Mother's Name :
In English (Block Letter)
মাতার নাম (বাংলায়)

5. Spouse's Name :
In English (Block Letter)
স্বামী/স্ত্রীর নাম (বাংলায়)

6. Nationality :
জাতীয়তা
(The copy of passport with VISA must be taken if the account operator is a foreign national)
(হিসাব পরিচালনাকারী বিদেশী নাগরিক হলে ভিসাসহ পাসপোর্টের কপি আবশ্যিক ভাবে গ্রহণ করতে হবে)

7. Gender (Please✓) : Male Female Third gender
লিঙ্গ (টিক দিন) পুরুষ মহিলা তৃতীয় লিঙ্গ

8. Residential Status (Please✓) : Resident Non-resident
রেসিডেন্ট স্ট্যাটাস (টিক দিন) রেসিডেন্ট নন-রেসিডেন্ট
(Guidelines for Foreign Exchange Transaction is to be followed by the bank if required)
(প্রয়োজনীয় ক্ষেত্রে ব্যাংক কর্তৃক গাইডলাইন্স ফর ফরেন এক্সচেঞ্জ ট্রানজেকশনস এর নির্দেশনা অনুসরণ করতে হবে)

9. Occupation with Designation (in detail) :
পেশা (পদবীসহ বিস্তারিত)
Relationship with the Organization :
প্রতিষ্ঠানের সাথে সম্পর্ক

10. TAX ID Number (TIN) if Any :
ট্যাক্স আইডি (TIN) নম্বর (যদি থাকে)

11. Present Address : Road/Village Post
বর্তমান ঠিকানা সড়ক/গ্রাম পোস্ট
Police Station District
থানা জেলা
Phone/Mobile No. e-mail
ফোন/মোবাইল নম্বর ই-মেইল

Permanent Address : Road/Village Post
স্থায়ী ঠিকানা সড়ক/গ্রাম পোস্ট
Police Station District
থানা জেলা
Phone/Mobile No. e-mail
ফোন/মোবাইল নম্বর ই-মেইল

12. Documents of Identification :
পরিচিতিপত্র
a) National Identity Card Number:
জাতীয় পরিচয়পত্র নম্বর
Passport Number/ Expiry Date
পাসপোর্ট নম্বর মেয়াদ
Birth Registration Certificate Number :
জন্ম নিবন্ধন সনদপত্র নম্বর
b) Others (To be mentioned specifically) :
অন্যান্য (নির্দিষ্ট ভাবে উল্লেখ করুন)

[Deceleration and Signature]

[ঘোষণা ও স্বাক্ষর]

I/We do hereby consciously declare that, the above noted information is true. I/We will provide the necessary information or documents as per the demand of the bank.

আমি/আমরা স্বজ্ঞানে ঘোষণা করছি যে, উল্লিখিত তথ্যাদি সত্য। আমি/আমরা ব্যাংকের চাহিদা মোতাবেক প্রয়োজনীয় তথ্য/দলিলাদি সরবরাহ করবো।

Name and Signature of the Applicant (s) with Date

আবেদনকারী (গণ) এর নাম, স্বাক্ষর ও তারিখ :

1.

2.

3.

4.

[Only for Bank's Use]

[ব্যাংকের ব্যবহারের জন্য]

Comment(s)

মন্তব্য :

.....
Signature of Introducer's Signature
Verified Officer with Seal and Date
পরিচয়দানকারীর স্বাক্ষর
প্রত্যয়নকারী কর্মকর্তার
নামযুক্ত সীলসহ স্বাক্ষর ও তারিখ

.....
Signature of Account Opening
Officer
with Seal and Date
হিসাব খোলার সাথে সংশ্লিষ্ট কর্মকর্তার
নামযুক্ত সীলসহ স্বাক্ষর ও তারিখ

.....
Signature of BAMLCO
with Seal and Date
শাখা মানিল্ডারিং প্রতিরোধ পরিপালন
কর্মকর্তার নামযুক্ত সীলসহ স্বাক্ষর ও তারিখ

.....
Signature of Head of Branch
with Seal and Date
শাখা প্রধান
নামযুক্ত সীলসহ স্বাক্ষর ও তারিখ

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TERMS & CONDITIONS

- No interest will be payable on Current Deposit Account.
- No interest in Savings Bank Account is payable if amount of balance in the account falls below BDT 10,000.00 (ten thousand) on or after 5th day of the month. Interest shall not be paid in SB account for the particular month, when withdrawal in account more than twice in a week or amount withdrawn in a single instance exceeds 25% of balance of the account. Interest will be calculated on the minimum balance from 5 day to last day of the month on monthly basis. In case of Employee/staff account, Interest will be calculated on the basis of Daily Balance.
- Account Holders have to provide a notice of at least 7 (Seven) days to withdraw money from the Special Notice Deposit (SND) account. Interest on SND will be payable on daily product basis at prescribed rate.
- Each account will be given one account number. This number is to be properly quoted for each deposit and for any correspondence to the Bank. The Bank will not be responsible for any loss or damage occurring as a result of wrong quotation of account number.
- Cheques will only be issued to an Account Holder when all documentation considered necessary by the Bank has been obtained. It is the responsibility of the account holder to ensure cheques in their possession are kept safely. The Account Holder must all time exercise due care to prevent cheques, debit card, payment orders and other instruments 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 Account Holder or any other person. Any loss or misuse of the cheques or other instruments must be immediately reported to the Bank and confirmed in writing any delay. Cheque book and other securities will be valid if signed initiated by authorized officials.
- The account holder(s) shall immediately notify the Bank if any of the cheques issued by the account holder(s) lost or stolen. The Bank may in its absolute discretion, accept from the Account Holder any stop cheque Instructions (either orally or in writing) cases where the Account Holder 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 the Account Holder or from some other person purporting to him/her, he/she shall 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 with. A change as per our prevailing tariff will be reconvened for according stop payment.
- Cheque leaf is to be signed by the account holder(s) account Operator as per specimen signature recorded with the Bank and any alteration and cutting should be confirmed by full signature of the accountholder. No cheque will be honored if the same is post dated, ante dated, stale cheque or mutilated. Bank reserves the right to impose fine for bounce of cheque for insufficient fund in the account.
- An Account Holder may place a stop Payment Order for cheque in writing. The Bank will not make the payment if it has reasonable opportunity to act on such order.
- As per instruction of Bangladesh Bank on positive pay for clearing cheque, the account holder must inform the Bank (Mercantile Bank Limited) in writing after Issuance of cheque for the amount Tk. 1.00 lakh and above. Otherwise, the bank may return the cheque It presented through automated clearing house at the risk and responsibility of the account holder(s).
- The bank will refuse to accept an instrument for deposit through collection or internal transfer if the payee's name is not identical to the name of the Account Holder in the Bank's record. The Bank acts as the collection agent and assumes no responsibility for the realization of any instrument deposited with the bank for collection. Thus, proceeds of the cheques or other instruments deposited will not be available for withdrawal until collected by the Bank.
- The depositor is bound to provide necessary information to comply with the clauses of Money Laundering Prevention Act-2012, Money Laundering Prevention (Amendment) Act-2015 and Anti Terrorism Act-2009 and Anti Terrorism (Amendment) Act-2013 as well as the Instructions and circulars issued in this regard by the regulatory authority from time to time and also ask for nominee as per Bank Company Act-1991.
- Bank is authorized to realize excise duty Income tax etc. as per Government Instruction. The Bank reserves the right to debit any Account that may have been inadvertently credited with an subsequently unpaid on collection.
- E-Statement
 - I/We fully understand the risk and accept that the bank does not use encrypted e-mail and generally internet is not encryptic and is not a secured means of transmission of the information. It involves the risk of unauthorized alteration, usage and disclosure of the information by unwanted parties.
 - I/We fully understand the risk and accept that transmission of the information to a corporate ID involves the risks of the information to be viewed, altered, used or disclosed to third parties who was/were once authorized, but may not be in the employment of the organization in the future. I/We agree to Indemnify the Bank and hold the Bank Indemnified and harmless from any and all costs, expenses, liabilities, losses, responsibilities whether direct or consequential, arising out or in connection with such view, alteration, usages or disclosure of the information or otherwise caused by using the internet as a means of transmission and also for any error, delay or problem in transmission of the information.
 - That my/our legal representatives, executors, successors-in-interest and assigned are bound by this E-statement enrolment.
 - That this E-statement enrolment shall be Governed by and constructed in accordance with the laws of Bangladesh.
 - Electronic statement delivery will supersede hard copy statement delivery (if any).
- In case of death of account holder, account will be terminated/ closed and the balance amount will be paid to the selected nominee after completion of necessary formalities.
- If nominee is not available, deposited amount will be paid to proper successor(s) against succession certificate issued by the court.
- In case of opening and maintaining Foreign Currency A/C, Foreign Exchange Regulation Act-1947, and Guidelines for Foreign Exchange Transactions and the Instructions issued by Bangladesh Bank from time to time will be followed.
- In case of changing or revising any Information provided by depositor regarding the Account, the depositor will notify the bank in writing immediately.
- The instructions and guidelines issued by the Govt. of the People's Republic of Bangladesh, Bangladesh Bank and other competent authorities from time to time will be followed.
- Bank will have the right to close/terminate the A/C without issuing any prior notice. In this regard, the balance amount will be paid through pay order after deducting necessary charges.
- Account holder will have the right to close/terminate the Account maintaining necessary formalities. Necessary charges will be applicable for closing / terminating the Account.
- When an account is closed either by the constituents or by the Bank, the constituent is required to return all the unused cheques and ATM cards (if any) to the bank.
- The bank may refuse to process any transaction on any account of the Account Holder if the bank, in its sole discretion suspect fraud or illegality therein. The decision of the bank with regard to whether a transaction is or is likely to be involving fraud or illegality or suspicious activity shall be final, conclusive and binding on the Account Holder.
- Any transaction on Bank holiday or after Business hours of the bank shall be shown in the Account, at the sole discretion of the Bank, as having taken place on the succeeding working day and not the actual day of the transaction and all the deductions accretions on such amount shall be deducted /accrued as of such working Day. Bank shall not be responsible for any loss of profit or exchange rate or liability incurred suffered by the Account Holder including but not limited to return of cheques, loss of profit arising due to such transaction being not shown on the day same actually occurred.
- Notwithstanding anything to the contrary contained herein, nothing herein shall apply if the Bank is prevented from discharging any or its entire obligation herein or otherwise due to aby cause arising out of or related to force majeure of technical problem for any reasons beyond the reasonable control of the Bank.
- Bank reserves the right to change, revise or amend the terms and conditions if necessary. In case of any change / modification/ rectification, Bank will notify the Account Holder accordingly.

The Account Holder will indemnify the bank against all costs and expenses (including legal fees) arising in any way in connection with the accounts, this terms and conditions or, enforcing these terms and conditions and in recovering of any amount due to the bank of incurred by the bank in any legal proceedings or whatever nature.

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

I/We have read and understood above terms and conditions for maintaining an account and agree to be bound by such terms and conditions as amended and supplemented from time to time.

Signature of the Applicant

Signature of the Applicant

Signature of the Applicant

Signature of the Applicant