

Account Opening Application Form

Institutional Account

Branch/Sub-Branch Name

:

Account Name

:

Account Number

:

Unique Customer Code

:

SBS Code

:

SME Code

:

Required Documents to Open Account

General Requirement:

- Duly filled up Account Opening Form as applicable.
- Supporting documents for income source matched with nature of business.
- For verification original document must be presented to Bank.

Proprietorship Account

- 2 copy Passport size photographs duly attested by the introducer (where applicable).
- NID/Passport/Registered Birth Registration Certificate (with attested photo if not registered) of the proprietor.
- Up-to-date Trade License, E- TIN & VAT Certificate.
- Proof of address verification-Electricity Bill / WASA Bill /Gas Bill / BTCL / CPV report/ Holding Tax receipt from City Corporation or Municipality (in the name of proprietor/ organization)
- Relevant ministry/authority permission depending on Business nature.

Partnership Firm/ Concern

- All partners - NID/Passport Registered Birth Registration Certificate (with attested photo if not registered)
- Certified copy of partnership deed [if registered with RJSC]/notarized copy of partnership deed [if not registered].
- Extract of resolution of the partners meeting mentioning the opening of account and signatories thereof.
- List of Partners with photo, address and signature of each partner.
- Up-to-date Trade license.
- TIN & VAT Certificate of the Firm.
- Proof of address verification - Electricity Bill / WASA Bill / Gas Bill / BTCL / CPV report/Holding Tax receipt from City Corporation or Municipality. (in the name of organization)

Private / Public Limited Company Account

- Memorandum and Article of Association of the Company.
- Resolution/ meeting minutes for opening of account and its operation instruction.
- Form XII duly certified by RJSC
- Form X [shareholding structure]
- Certificate of Commencement of Business (For public limited company)
- Certificate of Incorporation
- Up-to-date Trade License and membership of any trade body.
- VAT Certificate.
- TIN of the company as well as each director and operator/signatory of the account.
- Export/ Import License where the company is engaged in international trade.

- Proof of address verification- Electricity Bill/WASA Bill /Gas Bill / BTCL / CPV report of the company.
- List of Directors on the Company's Letter Head Pad.
- 2 copy Passport size photographs of all the Directors & signatory.
- NID/Passport/Registered Birth Registration (with attested photo if not registered) of the director/ operator.
- Work permit/Valid visa for foreign signatory, if stay in Bangladesh.
- Duly signed QA 22 Form for foreign signatory of foreign registered company.

Joint Venture Company (Local & Foreign)

- JV Agreement among the parties.
- Resolution / meeting minutes for opening of account and its operation instruction.
- Memorandum & Articles of Association of each company.
- Certificate of Incorporation of each company.
- List of Directors (Form XII) of each company.
- Shareholding position of the directors (Form X) of each company.
- Related Ministry permission.
- BOI/BEPZA permission (in case of foreign counter part)
- Power of Attorney of the signatories (where applicable).
- Up-to-date Trade License. ETIN and VAT certificate of the company.
- Duly signed QA 22 Form for foreign signatory of foreign registered company.
- 2 passport size photographs of each Director and signatory.
- NID/Passport/Registered Birth Registration (with attested photo if not registered) of the directors/operators.

Club/Societies/Association Account NGO/ Educational Institute/Trust

- Registration Certificate/permission issued by relevant authority.
- Constitution / Bye-laws Trust Deed.
- Resolution/ meeting minutes for opening of account and its operation instruction.
- 2 copy Passport size photographs of all the Members & signatory.
- NID/Passport / Registered Birth Registration Certificate (with attested photo if not registered).
- List of the Members of the Government body/ Executive Committee with full information.
- Proof of address verification-Electricity Bill / WASA Bill /Gas Bill / BTCL / CPV report/ Holding Tax receipt from City Corporation or Municipality.
- Work permit/Valid visa for foreign signatory, if stay in Bangladesh.
- Duly signed QA 22 Form for foreign signatory of foreign registered company.



.....Branch/Sub-Branch
Account Opening Application Form
Institutional Account

Date: [D D M M Y Y Y Y]

The Manager
Trust Bank PLC.

..... Branch/Sub-Branch
.....

Account No :	[]	[]	[]	[]	[]	[]	[]	[]	[]	[]	[]	[]	[]	[]
Unique Customer Code :	[]	[]	[]	[]	[]	[]	[]	[]	[]	[]	[]	[]	[]	[]

(For Bank's Use Only)

Sir,
I/We hereby apply to open the following account with your branch. My/Our detailed account and personal information are furnished below:

Part - I : Information Regarding Account

1. Name of the Account (In English Block Letter):
 হিসাবের শিরোনাম (বাংলায়):
2. Type of Account (Mark Tick): Savings Current SND FC RFCD
 NFCD Others.....
3. Currency (Mark Tick) : Taka USD Euro GBP Others.....
4. Mode of Operation of Account (Mark Tick): Singly Jointly Either or Survivor
 Any One Others
5. Amount of Initial Deposit: In Figure In Word:
6. Others Services: Cheque Book Debit Card Internet Banking SMS Banking
 Online Transaction E-Statement TAP

Part - II : Information Related to Organization

1. Name of the Organization (In English Block Letter):
 প্রতিষ্ঠানের নাম (বাংলায়):
2. Trade License No.: Date : Issuing Authority.....
3. Registration No.:..... Date : Registration Authority and Country
 Registered Address.....
4. VAT Registration Number / BIN:.....
5. Tax Identification Number (TIN), (if applicable)
6. Address of Business Place/Office
7. Type of Organization/Institution (Mark Tick):
 Proprietorship Partnership Joint Venture Private Ltd. Public Ltd.
 Trust NGO/NPO Club/Society Educational Institution Religious Institution
 Others
8. Type of Business: Trading Service Manufacturing
 Others
9. Nature of Business (Detailed)
10. Yearly Turnover

Part - III : Information Related to Person¹

A/C No. :

(For Bank's Use Only)

- 1. Name of the Account Operator (In English Block Letter):
wnmve cwiPvjbvKvixi bvg (evsjvq):
- 2. Date of Birth:
- 3. Father's Name:
- 4. Mother's Name:
- 5. Name of Spouse:
- 6. Nationality: 7. Gender:
- (In case of foreign citizen, copy of passport with Valid VISA must be obtained)
- 8. Resident Status (Mark Tick): Resident Non-Resident
(If needed, instructions of Bank's Guidelines for Foreign Exchange Transaction should be followed)
- 9. Occupation (Detailed): 10. Relation with business:.....
- 11. Tax Identification No. (TIN), (If applicable):
- 12. a) Present Address: Road/Village: Post Office:
Police Station: District:
b) Permanent Address: Road/Village: Post Office:
Police Station: District:
Phone/Mobile: e-mail:
- 13. Identification: a) National ID Card No.: **OR**
b) Passport No./ Birth Registration No./ Others/ To be mentioned specifically:



Foreign Account Tax Compliance Act (FATCA):

- Are you a US Citizen/Green Card Holder/Resident/Entity? Yes No
- Have you granted Power of Attorney to some who is a US person? Yes No
- Have you stayed in US for 183 days during 3-year period including present year? Yes No
- Do you receive payments sources from USA? (Interest, Dividend, Rent, Payment for services (salaries) and any other Fixed Determinable Annual Periodical (FDAP) income. Yes No

If Yes, please provide US TIN No. or IRS Forms: W9/W8/W-8BEN/W-8EXP/W-8ECI. Forms may be collected from us or from web<www.irs.gov/pub/irs-pdf/.....>

US TIN

Social Security No./Green Card No.

1. In case of more than one account operator, personal information of each account operator is to be provided in the part-III separately or to be attached as annexure of part-III.

SIGNATURE OF THE ACCOUNT OPERATOR(S) WITH NAME, DESIGNATION AND DATE

A/C. Name _____ A/C. No. _____

I/We consciously declare that the information provided above is true. I/we will provide any other additional information/documents as per requirement of the bank.

Mode of Operation of A/C: Singly Jointly Any one Either or Survivor
 Others/Special Instructions (Please specify in this Box)

Special Instruction (if any)

Signature(s) / Admitted/Verified by	1 st Applicant Please affix here a recent Passport size photograph	2 nd Applicant Please affix here a recent Passport size photograph	3 rd Applicant Please affix here a recent Passport size photograph
	Signature	Signature	Signature
	Signature	Signature	Signature
	Date _____	Date _____	Date _____
	Name _____	Name _____	Name _____
	Mobile _____	Mobile _____	Mobile _____

FOR BANK USE ONLY

Date:.....

Remarks:

--	--	--

Signature of Account Opening Officer
With Name, Seal & Date

Signature of BOM
With Name, Seal & Date

Signature of Approving Officer
Chief Manager/Manager
with Name Seal & Date

GENERAL TERMS & CONDITIONS

1. Eligibility for Opening the Account

An adult individual having sound mind can open a Savings Bank Account singly or jointly. Guardian can open minor account. But a minor of 12 years of age can open SB A/C in his name provided he can understand, read and write independently subject to the account to be operated only by legal Guardian. Any club, society and similar organization are also eligible to open SB A/C, providing Bye - Laws/Resolutions/Articles of Association is acceptable to the bank. An illiterate person can open SB A/C as per applicable Laws of the bank by thumb impression and physical attendance. An adult individual having sound mind can open a Current/SND account singly, jointly or in the name of an organization. Club, Association, Organization or Institution can open Current Account providing Bye - laws and Articles of Association acceptable to the bank.

2. Initial Deposit and Minimum Balance:

Type of account	Initial Deposit amount	Minimum balance to run the account
Savings Bank A/C (SB)	Tk. 500/-	Tk. 500/-
Current Deposit A/C (CD)	Tk. 1000/-	Tk. 1000/-
Special Notice Deposit A/C (SND)	Tk. 1000/-	Tk. 1000/-

* Or as advised by Head Office from time to time.

3. Deposits, Withdrawals & interest payment

In savings account interest will be paid on the lowest balance of the respective month. But for eligibility for interest, the account must have minimum balance of Tk. 2000/-. Interest will be credited on half yearly basis. A depositor can deposit and withdraw from the Current Account as many time as required and Cheques, Drafts, Pay Orders are to be crossed at the time of deposit. 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 will not be available for withdrawal until collected by the bank. Balance in Special Notice Deposit (SND) will bear interest as applicable from time to time. For withdrawal of any amount from the SND Account 7 (seven) days notice, as per option will be required. Otherwise, interest for the month will be forfeited.

4. Identification of the Account

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.

5. Issue and Safety of Cheques

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 holder to ensure cheques in their possession are kept safely. The customer must all time exercise due care to prevent cheques, payment orders and other instruments from being altered or forged in a manner which may facilitate fraud or any other person. Any loss or misuse of the cheques or other instruments must be immediately reported to the bank and concerned in writing/verbally without any delay. Cheque book and other securities will be valid if signed/initiated by authorized signatory.

6. Signing of Cheque

Cheque leaf is to be signed by the account holder/account operator as per specimen signature recorded with the bank and any alteration and cutting should be confirmed by full signature. No cheque will be honored if the same is post dated, anti-dated or mutilated. Bank reserve the right to impose fine for bounce of cheque for insufficient fund in the account.

7. Orders to Stop Payment or Amend Instruction

A customer may place a written order for stop Payment of a cheque. The bank will not make the payment if it has reasonable opportunity to act on such order.

8. Positive Pay

As per instruction of Bangladesh Bank on positive pay for clearing cheque, personal & impersonal account holder must inform the bank (Trust Bank PLC.) in writing after issuance of cheque for the amount 5 (Five) and 1 (One) lacs and above consecutively. Otherwise, the bank may return the cheque if presented through automated clearing house at the risk and responsibility of the account holder(s).

9. Bank's Right

Bank reserves the right to enquire the customer for source of fund as per Money Laundering Prevention Act-2012 and ask for nominee as per Bank Company Act-1991. Bank reserves the right to close any account if found unsatisfactory or may decline to issue fresh cheque book without assigning any reason. Bank reserves the right to realize charges from any account as per prevailing norms of the bank. 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 item/ transaction subsequently unpaid on collection or detected to be the wrong entry without giving any information to the customer.

The bank may without notice combine or consolidate account(s) with any liabilities to the bank and set-off or transfer any sum(s) standing to the credit of such accounts or any other suit(s) owing to the customer from the bank in or towards satisfaction or the customer's liabilities to the bank on any other respect whether such liabilities be actual or contingent, primary or collateral and several or joint.

In addition, to any general lien or other rights or remedies to which the bank shall be entitled, the bank may at any and from time to time apply any credit balance to which the customer(s) is/are entitled on any account(s) with the bank {including the above account(s)} in satisfaction of any of its indebtedness to the bank. Further, any of the account(s) of the customer(s) with any branch of the bank shall be treated as one combined account.

10. Special Instruction for Joint Account

In case of death of any constituents of joint Account and if it is mentioned in the special instruction that "Either or Survivor can operate the account", in such situation, survivor can operate the account and he/she can withdraw the remaining balance from the account without succession certificate. If there is any instruction to operate a joint account in joint signature or it is said in the special instruction that 'Any one can operate the account' in such case the transaction will be stopped instantly after getting the news of death of the account holder. In that case, survivor as well as successor of the deceased person can withdraw the remaining balance through submitting a joint application along with a submission of succession certificate issued by Ward Councilor/ Chairman of Union Parishad without Court Order.

11. Record Keeping of Transactions and Bank's Statement

Bank shall take maximum care and remain alert to record exactly all the transactions of both credit & debit in the ledger with no fault. However, in case of any mistake/lapse bank shall reserve the right to rectify the same and recover the money from the client without any reference/ notice to the client. Bank shall not be made liable for any loss/ inconveniences caused to the client due to such error/ mistake/ lapse. The statement of account as furnished by the bank to the client shall be presumed as correct, if no objection to the same is raised by the client within a week of the receipt of the statement by him/her/them. After that bank will not take any responsibility.

12. Money Laundering Prevention ACT, 2012

I/We declare that I/We are fully aware of the Money Laundering Prevention ACT 2012 and I/We shall not commit any act/ transaction in contravention of the provisions of the Ordinance, which may be required by the bank from time to time.

13. Foreign Exchange Transaction

Foreign Exchange Regulations ACT, 1947, 'Guideline for Foreign Exchange Transactions and the circulars/ letters issued by Bangladesh Bank shall have to be complied while opening FC accounts and making FOREX transactions.

14. Instruction for Non-Resident Account

Operations of Non-Resident accounts shall be governed as per the guidelines of Bangladesh Bank. Holders of Non Resident accounts should advise the bank immediately upon return to Bangladesh if they intend to take permanent resident in Bangladesh. It is also a responsibility of the customer to inform the bank in writing before leaving country.

15. Closure of Account

When an account is closed either by the constituents or by the bank, the constituent is required to return all the unused cheques and cards if any to the bank. A charge as per the bank reserves unequivocal right to close any unsatisfactory account with proper notification to the account holders as decided by the bank at its absolute discretion.

16. Fraud & Forgery due to Payment of Cheque

The customer must all times exercise due care to prevent cheques from being altered or forged in a manner which may facilitate fraud. In such events, the bank is not responsible for any loss suffered by customer or any other person. Any loss or misuse of the cheques must be immediately reported to the bank and confirmed in writing without any delay.

17. Overdrawn Account

If for whatever reasons the Account has any unauthorized debit balance, the customer shall pay interest and other charges in accordance with the bank's prevalent rate and makes an exception.

18. Confidentiality and Disclosure of Information

Whilst the bank maintains strict confidentiality in all matters relating to my account(s) and business, I hereby authorize 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, (b) any agent, contractor or third party service provider, or any professional adviser of the bank or another group member; (c) any regulatory authority (Bangladesh Bank, National Board of Revenue, Anti-Corruption Commission etc), 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 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.

19. 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 of incurred by the bank in any legal proceedings of whatever nature.

20. Force Majeure/Technical Problem

Notwithstanding anything to the contrary contained herein, nothing herein shall apply if the bank is prevented from discharging any or all of its obligation herein or otherwise due to any cause arising out of or related to Force Majeure or technical problem for any reasons beyond the reasonable control of the bank.

21. Communication/ Instruction

All communications/ instructions to the bank should be in writing. Any change of the information furnished by the customer herewith must be notified by the bank immediately; otherwise the bank will not be liable for the consequence.

22. Others

- a. Unclaimed cheque book will be retained by the bank upto 180 days. Afterward the cheque will be destroyed.
- b. Current account & Savings account being inoperative for 01 (one) year & 02 (two) year respectively will be transferred to Dormant status.
- c. No customers' initiated transaction is allowed in the Dormant account unless the account holder(s) apply in writing to regularize the status of account.
- d. The bank reserves the right to close any account having zero balance without transaction for one year
- e. If there is no transaction in the above dormant account, it will be treated as "Unclaimed" after 10(Ten) years as per section 35 of Bank Company Act and will be transferred to Bangladesh Bank as per the act.
- f. Customer will be allowed to make transaction during transaction hours as fixed by Bangladesh Bank which may be rescheduled from time to time.
- g. The bank reserves the right to amend the terms and conditions, current tariff without any notice.

Signature of the Account Holder(s) with Name and Date

1. 2. 3. 4.

 TrustBankPLCBD |  16201



Trust Bank PLC.
A Bank for Financial Inclusion

ট্রাস্ট ব্যাংক পিএলসি.
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