জাগো উচ্ছ্বাসে

IPDC Finance PLC.
আইপিডিসি ফাইন্যান্স পিএলসি.

IPDC FINANCE

Duly attested photo of the applicant by RM

DEPOSIT APPLICATION FORM (INDIVIDUAL)

Branch :

Date D D M M 2 0 Y Y

Dear Sir,

I/We request you to open a deposit account with your institution. My/Our information is furnished below:

ACCOUNT TITLE :

In English (Block Letter)

(In Bangla)

PRODUCTS* ☐ APS ☐ MPS ☐ CPS ☐ QPS ☐ FDR General ☐ MDS ☐ DPS ☐ DMDS ☐ Ultiflex

DEPOSIT DETAILS (AMOUNT IN BDT)

Product Name	Amount	Amount in words	No. of A/C	Term (in months)	Rate (% p.a.)	A/C Opening Date

*For Scheme Product only:

Monthly Amount (If any) Initial Amount (If any) Number of Premiums (If any)

SOURCE OF FUNDS ☐ Salary ☐ Bonus ☐ Sale of Property ☐ Investment ☐ Foreign Remittance ☐ Gift

☐ Other (please specify) Details

MODE OF OPERATION ☐ Singly ☐ Jointly ☐ Either/Survivor ☐ Others

MODE OF DEPOSIT (Please note that Cash Transactions are not allowed. Any Cheque (A/C Payee) or Pay Order is to be issued in favor of "IPDC Finance PLC.")

Cheque/PO No. Cheque/PO Date Bank (Customer)

EFT Reference Credit Account No. Bank (IPDC)

APPLICANT'S INFORMATION

Gender : ☐ Male ☐ Female ☐ Other Preferred Notification way: ☐ SMS ☐ Email

Mother's Name

Father's Name

Spouse's Name

Date & Place of Birth Resident Status : ☐ Resident ☐ NRB

Identification Number ☐ NID ☐ Passport ☐ Driving License ☐ Birth Certificate

E-TIN Occupation

Name of Organization Designation

Contact Number Email

Preferred Communication Address : ☐ Pressent Address ☐ Permanent Address ☐ Office Address

Present Address

Thana Post Code District

Permanent Address

☐ Same as present address

Thana Post Code District

Office Address

Thana Post Code District

Tax Acknowledgement Receipt/Tax Certificate ☐ Yes ☐ No ☐ Pending Tax Assessment year

জাগো উচ্ছ্বাসে IPDC Finance PLC. আইপিডিসি ফাইন্যান্স পিএলসি. IPDC FINANCE

NOMINEE INFORMATION FORM (INDIVIDUAL)

Nominee 1 Photo attested by applicant	Nominee 2 Photo attested by applicant	Legal Guardian Photo attested

Particulars	Nominee 1	Nominee 2
Name		
Share (%)		
Date of Birth		
Gender	☐ Male ☐ Female ☐ Other	☐ Male ☐ Female ☐ Other
Father's Name		
Mother's Name		
Spouse's Name		
Relationship with Applicant		
Present Address		
Permanent Address ☐ Same as present address		
Mobile Number		
Email ID		
Occupation		
Identity No. (NID/ Passport No.)		
	Signature & Date	Signature & Date

LEGAL GUARDIAN'S INFORMATION (IF NOMINEE/APPLICANT IS MINOR)

Name

Gender : ☐ Male ☐ Female ☐ Other Date of Birth

Mobile Number E-mail:

Relationship with Minor NID/Passport

Signature & Date

Address

☐ Same as Minor's present address Thana Post Code District

CONTACT PERSON DETAILS (FOR ACCOUNT REFERENCE)

☐ Applicant 1 ☐ Applicant 2 ☐ Applicant 3 ☐ Applicant 4 ☐ Others

Name Email

Mobile Number IPDC may send related information to contact person ☐ Yes ☐ No

Address As Per CIF (If Applicant)

District Thana Post Code

PARTICULARS OF APPLICANT'S BANK ACCOUNT

(All payments from IPDC will be made through account payee cheque/EFT to the below mentioned bank account)

A/C Title

A/C No Bank Name Branch/Routing No.

Payment Type : ☐ Interest Payment ☐ Encashment Interest Payments: ☐ Monthly ☐ Quarterly ☐ Annually ☐ At Maturity

SPECIAL INSTRUCTION

APPLICANT'S SIGNATURE

SL.	Name	Signature	Date
1			
2			
3			
4			

CLIENT ACKNOWLEDGEMENT FORM (CAF)

Name/Account Title

Description of Deposit ☐ APS ☐ MPS ☐ CPS ☐ QPS ☐ FDR General ☐ MDS
☐ DPS ☐ DMDS ☐ Ultiflex ☐ Others

Amount (BDT)

Account Type

SL	Questions	Comments By IPDC Finance PLC.	Comments By Client/Depositor
1	What will be the interest rate?		☐ Agree ☐ Disagree with comment of IPDC Finance PLC.
2	When will be the Deposit account matured?		☐ Agree ☐ Disagree with comment of IPDC Finance PLC.
3	a) Will the interest rate be same in case of early encashment?	No	☐ Agree ☐ Disagree with comment of IPDC Finance PLC.
	(b) If no, whether the client is fully informed about tenure-wise different rates for early encashment?	Yes	☐ Agree ☐ Disagree with comment of IPDC Finance PLC.
4	Will it be automatically renewed if the amount is not withdrawn at maturity and no instruction is given by the client in this regard?	☐ Yes ☐ No (In case of scheme deposits)	☐ Agree ☐ Disagree with comment of IPDC Finance PLC.
5	(a) Will there be any fees charged against the deposit account?	☐ Yes ☐ No	☐ Agree ☐ Disagree with comment of IPDC Finance PLC.
	b) If the answer to 5(a) is YES, whether the depositor is informed about it or not.	☐ Yes ☐ No	☐ Agree ☐ Disagree with comment of IPDC Finance PLC.

CLIENT FEEDBACK FORM (CFF)

Name/Account Title

Description of Deposit ☐ APS ☐ MPS ☐ CPS ☐ QPS ☐ FDR General ☐ MDS
☐ DPS ☐ DMDS ☐ Ultiflex ☐ Others

Amount (BDT)

Product Category

SL	Questions	Comments By IPDC Finance PLC.	Comments By Client/Depositor
1	(a) Whether IPDC has charged any extra fee (maintenance fee/others) which was not mentioned in the agreement?	☐ Yes ☐ No	☐ Yes ☐ No
	(b) If the answer to 1(a) is YES, what is the reason?		☐ Agree ☐ Disagree with comment of IPDC Finance PLC.

APPLICANT'S SIGNATURE

SL.	Name	Signature	Date
1			
2			
3			
4			

IPDC FINANCE PLC.

ACKNOWLEDGEMENT COPY "NO CASH"

IPDC FINANCE

Branch

Center ☐ Retail ☐ MME ☐ Corporate ☐ SCF

Received with thanks from

A/C Name

Cheque/ PO No. D D M M 2 0 Y Y

Amount (Tk.)

Bank Name

Branch Name

RECEIVED BY
With Name, Signature (with seal) & Date

*Original Instrument will be issued after realization of the cheque/PO amount.

TERMS & CONDITIONS

Where the term denotes plural shall also include singular and vice versa. The terms "FDR", "Scheme", "Deposit" and "Account" may be used interchangeably to mean any type of deposit account with IPDC Finance PLC. (herein often mention as "IPDC"). In case of joint accounts, the Terms and Conditions shall legally bind each one individually or any one or more of all of them collectively and all agreements, obligations and liabilities of the joint customers are joint and several. In case of any conflict between the meaning of any term and condition or any text of this form written in Bangla and English, the interpretation of the text written in English will prevail.

General Conditions:

1. An account payee cheque, pay order, demand draft, or electronic fund transfer (BEFTN/RTGS) favoring 'IPDC Finance PLC.' shall be deposited to initiate the deposit account. Opening of the deposit is subject to the realization of funds by IPDC against the cheque, pay order, demand draft, or electronic fund transfer (BEFTN/RTGS). For electronic fund transfers, IPDC must receive verifiable documents or receipts supporting the transaction.
2. The terms & conditions of deposit account including amount, rate, term, etc. will be set at the time of opening the account and will remain effective till maturity.
3. In accordance with Bangladesh Bank regulations, deposit account's minimum tenure must for 3 months.
4. Lost of Deposit Instrument: In case of lost/damage/stolen of the deposit instrument, the customer needs to file a General Diary (GD) and submit an application to IPDC along with GD for duplicate copy (where applicable).

5. Premature Encashment/Early Encashment

Deposit accounts cannot be encashed before the completion of three (3) months from the opening date of the new deposit (excluding renewed deposits).

After three months, early encashment is allowed, subject to:

a. A 3% reduction in interest rate if encashed within less than two years for term deposit products.

b. A 2% reduction if encashed after two years or more for term deposit products.

c. Interest will be paid according to IPDC's prevailing policy for early encashment of installment-based deposits.

d. No interest will be paid if early encashment is done within 30 days from the renewal date.

In unavoidable circumstances, deposits may be encashed within three months with written approval from Bangladesh Bank, but no interest shall be paid in such cases.

6. Unless otherwise instructed by the depositor, the deposit account shall be renewed for the same term as the initial period of deposit at rate of interest prevailing at the date of renewal.

7. Instant loan (Secured Overdraft-SOD) against lien on the FDR shall be availed subject to the approval from IPDC and satisfactory due diligence on prospective company/own transaction including clean report from CIB.

8. IPDC shall not be liable to depositors for any loss, damage, or delay related to any transaction on its deposit accounts if it's caused by actions of governmental agencies or events beyond IPDC's control (such as strikes, lockdowns, equipment or server failure, power interruptions, natural disasters, or disease outbreaks). IPDC will, where possible, notify customers regarding anticipated delays due to such events through office notices or otherwise.

9. Payments of principal and/or interest would be made to the depositors through account payee cheques, account transfer or BEFTN, unless otherwise specified by the depositor in this account opening form or in any written correspondence. However, irrespective of the instructions provided by the depositor, IPDC will comply with regulatory guidelines.

10. For installment-based deposit accounts, the depositor's receipt of the maturity value depends on the regular payment of monthly premiums.

11. For FDR accounts opened in the name of minors (whether solely or jointly with a non-minor), IPDC shall act on instructions from the guardian listed on the account opening form, regardless of the minor's age, unless IPDC receives written notice to the contrary from an appropriate authority.

***Type of Deposit Accounts:**

Time Deposit					
No.	**Product**	**Details**	**Premium Deposit**	**Interest Payment**	**Auto-Renews At**
1	APS	Annual Profit Scheme	N/A	Annually	Maturity (Principal Only)
2	QPS	Quarterly Profit Scheme	N/A	Quarterly	Maturity (Principal Only)
3	MPS	Monthly Profit Scheme	N/A	Monthly	Maturity (Principal Only)
4	CPS	Cumulative Profit Scheme	N/A	Annually (Capitalized)	Maturity (Principal + interest)
5	FDR	FDR General	N/A	At Maturity (Paid or Capitalized)	Maturity
Scheme Deposit					
6	DMDS	Double Money Deposit Scheme	N/A	At Maturity	No
7	MDS	Millionaire Deposit Scheme	Monthly with the initial deposit	At Maturity	No
8	DPS	Deposit Pension Scheme	Monthly	At Maturity	No
9	UDS	Ultiflex Deposit Scheme	Any time during fixed period	At Maturity	No

Deposit/withdrawal to/from UDS account is subject to the following conditions:

a. A customer can withdraw up to 25% of the account balance once before maturity.

b. The total deposit in any calendar year cannot exceed twice the previous year's total deposit.

c. Deposits cannot be made in the last six months of the account's tenure.

TDS Deduction:

Payment of any interest by IPDC is subject to deduction of tax at source at rates determined by National Board of Revenue/Govt. of Bangladesh.

Excise Duty:

Excise duty (if applicable) will be deducted from deposit account at rate and frequency as per direction of National Board of Revenue/ Govt. of Bangladesh.

FDR Instrument:

Upon opening a deposit account, IPDC will issue a "Receipt of Deposit" and/or "Acknowledgement Letter" confirming the principal amount, interest rate, opening date, and maturity date. The FDR receipt will be signed by two authorized IPDC signatories.

For encashment, the FDR instrument must be retained until maturity and must be endorsed with the applicant's signature on the reverse side at the time of encashment.

Communication from IPDC:

1. IPDC may send a letter with deposit details to the depositor's preferred address upon account opening.
2. IPDC may notify the depositor of account transactions via SMS unless the depositor requests otherwise.

Joint Accounts:

Each depositor authorizes IPDC to transfer the deposited amount, along with accrued interest on any scheme in their names, to the surviving account holder (if any) upon the death of either depositor. The instructions provided in the mandate shall remain in effect until revoked in writing by either or both depositors.

To read these Terms & Conditions in Bengali, please scan the QR code.

এই শর্তাবলী বাংলায় পড়তে, অনুগ্রহ করে QR কোডটি স্ক্যান করুন।

TERMS & CONDITIONS

Nomination & Succession:
1. Upon the death of a depositor, the account shall cease to operate, and the deposited amount will be paid to the nominee. If no nominee is designated, the amount will be paid to the legal heirs upon submission of required documents, in accordance with Bangladeshi law.
2. If the nominee is a minor at the time of the depositor's death, the legal guardian authorized by the relevant Court or Authority will receive the deposited amount.
3. If no survivor, nominee, or joint account holder exists, the account will be frozen until a legal successor is appointed or determined by the relevant Court or Authority.

Maturity & Auto Renewal/Auto-Rollover: All matured accounts will be automatically renewed under the same deposit product and tenure, with the exception of Scheme products. The prevailing interest rate of IPDC on the maturity date of the respective deposit account shall apply during auto-renewal or auto-rollover unless IPDC receives prior instructions from the customer in writing or through any other form deemed acceptable by IPDC.

Waiver: No act of forbearance, negligence, or waiver by IPDC in enforcing these terms and conditions shall affect its right to enforce them strictly at any time. A waiver shall only be effective if provided in writing by IPDC.

Variations/Modification of Terms & Conditions: IPDC reserves the right to adjust applicable rates at its discretion in response to any government or regulatory intervention regarding taxes, excise duties, or similar matters, notwithstanding anything stated in these terms and conditions.

Notices:
Unless otherwise stated, any communication or demand by IPDC under these terms and conditions shall be made in writing or through electronic media such as SMS or email to the Depositor’s provided contact details. Such communication shall be deemed served on the date of posting or transmission.

Governing Law: These terms and conditions are governed by the laws of Bangladesh. The Depositor irrevocably submits to the exclusive jurisdiction of the courts of Bangladesh, without limiting IPDC’s right to bring proceedings in any other jurisdiction or forum.

Special Notice:
1. Money Laundering Prevention Act, 2012 and Money Laundering Prevention (Amendment) Act, 2015 have been enacted to prevent acquisition and transfer of property by illegal means. The said law is being implemented through the banks and financial institutions under the supervision of Bangladesh Bank. Illegal transfer, conversion, concealment, or property acquired directly or indirectly by legal or illegal means or aiding and abetting such activity is against the national interest. Banks and financial institutions are often used by unscrupulous persons for doing the mentioned illegal activities. Therefore, the account holders will co-operate with financial institutions by being more conscious and active in opening account, transfer of money and preservation of correct and complete information relating to identification of a customer.

2. In the event of any suspicion arising out of unusual transactions, Central Bank may investigate into any account. If illegal transactions are proved, Central Bank may prosecute in the Court of Law and all offenses under this law are cognizable, non-compoundable and non-bailable. The Court may issue investigation order as appropriate or impose punishment specified against each offense under this law.

Address and Contact Information:
a) Communication made by letter or SMS to any of the contact points mentioned in the form by IPDC regarding the notification of any changes in the Loan/Deposit will be treated as valid and duly accepted by the depositor/customer will not be able to deny or ignore any of the methods of communications in any manner.

b) The depositor/customer understands, acknowledges, and accepts the communication sent via email, facsimile machines, internet, diskettes, SMS, or any other method over public lines, is not encrypted, and that these transmission methods are not necessarily secure mean of transmission and delivery of information, and that there are associate risks, including of breach of confidentiality, possible unauthorized alteration and/or unauthorized use, and failure of communication. The Customer agrees to exempt IPDC from any misuse of communication, and to hold IPDC harmless for any cost or loss that the Customer may incur due to the same and any error, delay, or problem in transmission or otherwise.

c) If a customer subscribes to the SMS Alert Facility of IPDC, the Customer shall receive short messaging service alerts on the Customer's Authorized Mobile Number in the form of customized messages. The SMS alerts shall only be sent to the mobile phone number which has been specifically provided by the Customer for the purposes of communication.

d) The SMS alerts will be available to the Customer only if the Customer is within the cellular service range of the cellular service provider of the Customer.

e) The customer will be responsible for informing IPDC in writing regarding any change in address, email, and phone number within 07 days of such a change taking place.

I/We hereby confirm that I/we have read and understood the Terms and Conditions both in English and Bengali governing the Deposit account and I/we shall abide by the said terms and conditions. I/We shall provide any relevant information/document as per your requirement in addition to those already provided.

I/We hereby confirm that I/we have carefully read and reviewed the contents of all pages in their entirety and acknowledge that the information provided therein is true, accurate, and complete to the best of my/our knowledge and belief.

S/L	Name of the Applicant	Signature (As per NID/Passport/DL)	Signature & Date (As per AOF)
1			
2			
3			
4			

Name of Relationship Manager
Signature (with seal) & Date

KYC FORM (INDIVIDUAL)

1. Account Title

2. Branch ID & Account No.

3. CIF No.

4. Client's Name

5. RM's Name

Documents

If photocopy has been obtained, in applicable cases

6. Birth Registration No. ☐ Yes ☐ No

7. Passport No. ☐ Yes ☐ No

8. NID No. ☐ Yes ☐ No

9. Commissioner Certificate ☐ Yes ☐ No

10. E-TIN ☐ Yes ☐ No

11. Driving License No. ☐ Yes ☐ No

12. Information on Beneficial Owner (Beneficial owner of the account must be identified and KYC of beneficial owner must be completed in details)

13. What is the source of fund? How source of fund has been verified (if applicable)?

14. Is the source of fund consistent with the profession of the client? Justify the consistency by giving detailed description of client's profession.

15. Risk Score ☐ Low ☐ Medium ☐ High ☐ Extreme

Comment

16. Whether the customer is a politically exposed person (PEP)/influential person (IP)/head or high-ranking officer of an international organization and their family members or close associates (as defined in the circular issued by BFIU)?: ☐Yes ☐No

a) Is approval from CAMLCO taken or not? ☐ Yes ☐ No ☐ N/A b) Has the customer been interviewed face-to-face? ☐Yes ☐No ☐ N/A

Name of Relationship Manager Signature (with seal) & Date

Name of Approving Officer Signature (with seal) & Date

17. Is any of the names of the Applicant/Nominee/Beneficiary found in the sanction list or any other blacklist? If the answer is yes, then give detailed description in the comment field ☐ Yes ☐ No

Name of Verifying Officer Signature (with seal) & Date

18. Last Date of review/update of Account and Customer Information

Name of Review/updating officer Signature (with seal) & Date

☐ Please open ☐ Do not open

Name of Approving Officer Signature (with seal) & Date

Account Opening Date

D	D	M	M	2	0	Y	Y

Maturity Date

D	D	M	M	2	0	Y	Y

Name of account opening officer Signature (with seal) & Date

FOR OFFICE USE ONLY

RM Name

RM Code | Branch | RM Contact No.

Cost Center

For Lead Reference

Name

Employee ID | Branch

Note (if any)

NBFI RETURNS 2 REPORTING FORM

Depositor's Information

Branch Name | Branch Code | NBFI Branch Code

Account No.

For Individual

Depositors' Name
(IN BLOCK LETTERS)

Profession | Sector Code

(see page 78-93 for Guidelines on NBFI-1,2, & 3 Returns)

Type of Account | Type of Deposit Code

(see page 85 for Guidelines on NBFI-1,2, & 3 Returns)

For Institution/Office/Company/Firm, etc.

Name of the Institution
(IN BLOCK LETTERS)

Profession | Sector Code

(see page 78-93 for Guidelines on NBFI-1,2, & 3 Returns)

Type of Account | Type of Deposit Code

(see page 85 for Guidelines on NBFI-1,2, & 3 Returns)

Prepared By	Approved By	Verified By
Date D D M M 2 0 Y Y	Date D D M M 2 0 Y Y	Date D D M M 2 0 Y Y

Notes:

1. Form is to be stored with Account Opening Form
1. For Joint Accounts, 1st Applicant will be considered
3. During NBFI-2/NBFI-3 reporting, the codes of this form must be inserted

DOCUMENT CHECKLIST

- [ ] 1. Duly Completed Account Opening Form signed by Applicant(s).
- [ ] 2. Recent Passport size photo (one copy) for each Applicant(s), to be attested by the RM.
- [ ] 3. Copy of valid Photo ID of Applicant(s) (e.g. Passport, Driving License, Birth Certificate, National ID Card, etc.)
- [ ] 4. Copy of valid Photo ID of Legal Guardian/Beneficial Owner - if there is any (e.g. Passport, Driving License, Birth Certificate, National ID Card, etc.)
- [ ] 5. Recent Passport size photograph (one copy) for Legal Guardian(s) only if Applicant(s) is minor.
- [ ] 6. Copy of valid Photo ID of Nominee(s) (e.g. Passport, Driving License, Birth Certificate, National ID Card, etc.)
- [ ] 7. Recent Passport size photograph (one copy) for each Nominee(s)/Beneficial Owner(s) attested by the Applicant(s).
- [ ] 8. Copy of latest Income Tax Return Acknowledgement Receipt / Income Tax Return Certificate (if available).
- [ ] 9. Cheque for initial deposit in favor of “IPDC Finance PLC.”
- [ ] 10. Copy of Cheque for bank details recording (in case if payment was made through electronic transfer/Pay Order)
- [ ] 11. Visiting Card (if available).
- [ ] 12. Valid document for source of income of the deposit amount- e.g. Bank Statement (if applicable/ available).
- [ ] 13. Copy of Utility Bill.
- [ ] 14. In case of minor's account, Legal Guardian needs to fill the form, sign and provide the required documents mentioned here.

N.B. Additional documents may be requested as per requirement.

In case of Birth Certificate: Duplicate copy of the certificate and a passport size photograph has to be attested by Union Parishad Chairman/ Ward Commissioner.