



Dutch-Bangla Bank Limited

DBBL Deposit Plus Scheme (DPS)

Photograph of the Applicant

Photograph of Nominee attested by the Applicant

Application Form

DBBL Customer ID

DPS Account No.

Opening Date

To The Manager

Branch

I request you to open a monthly Deposit Plus Scheme (DPS) account in your bank in my name with the following details. I agree to deposit monthly installment as mentioned below and under the Terms and Conditions mentioned overleaf.

Monthly installment : Tk. (in words)

Tenure : 3 yrs. 5 yrs. 8 yrs. 10 yrs.

Terms & Conditions : As mentioned overleaf.

APPLICANT DETAILS

Full Name: Sex Male Female

Father's Name: Mother's Name:

Date of Birth: Occupation: Nationality:

Mailing Address:

Permanent Address:

Mobile No: Telephone No. (Res.): Office:

STANDING INSTRUCTION

Please Debit my Account No. For Tk. (in words) being the monthly installment of DBBL Deposit Plus Scheme (DPS).

NOMINEE DETAILS

I hereby declare that in the event of my death the following person will be the recipient of the proceeds of my DBBL Deposit Plus Scheme (DPS):

Nominee	Address & Tel No.	Date of birth	Relation with the customer	Signature/Thumb impression

I do, hereby declare that all the information furnished by me in this application is true, complete and accurate and I have not withheld any material details. I also declare that I have read and understood all the Terms and Conditions written on the overleaf of this Application Form. I will abide by all these Terms and Conditions.

Signature Verified (by bank Official)

Signature of the account holder

BANK USE ONLY

Input by Checked by Authorized by



Dutch-Bangla Bank Limited DBBL Deposit Plus Scheme (DPS)

DPS Account No.

DBBL Customer ID

Customer Copy

Customer Name:

Mailing Address & Contact No.:

Monthly Deposit Tk: Tenure yrs. Start Date Maturity Date

Authorized Signature

Issuing Branch & Seal

Authorized Signature

DBBL Deposit Plus Scheme (DPS)
(Terms & Conditions)

The name of this Scheme is DBBL Deposit Plus Scheme (DPS).

1. Eligibility for opening the account:

- a) Only individual customers (not institution) of 18 years old and above can open the account.
- b) A person can open more than one DPS but maximum 05 (five) DPS at any branch of the bank. But in such cases separate form should be filled in.
- c) Customer would require to open a parallel Current Account/ Savings Account, through which installment may be paid through hassle free standing instruction or through ATM or internet banking. No charges would apply for such standing instruction.
- d) Monthly installment should be available in the account within 10th of each month. Delay in paying the installment would prompt the bank to charge BDT 50/- per month.

2. Nomination:

- a) Only 1(one) person can be nominated by the account holder for each account.
- b) The nomination will be cancelled if the nominee dies in the life time of the account holder. The account holder in such case will advise in writing a new nominee. The account holder, with an instruction, may change the nominee any time before the maturity of the DPS.
- c) New nominee shall supersede the previous one by the account holder.
- d) In the event of the account holder's death, his/her nominee will not be allowed to continue the account and the amount deposited prior to the death of the account holder shall be paid to the nominee after proper identification and on the sole discretion of the bank.

Name Date of birth.....
Address Relationship with the customer

Photograph
attested by the
Applicant

3. Minimum Amount:

- a) The minimum monthly deposit will be BDT 500/-. The applicant will have the option of depositing any amount in multiples of BDT 500/- subject to maximum BDT 5,000/-.
- b) Initial deposit amount chosen by the applicant at the time of opening of the account can not be changed.

4. Tenure of the Product:

- a) The tenure of the Deposit Plus Scheme (DPS) would be 3/5/8/10 years at the discretion of the applicant.
- b) Initial tenure chosen by the applicant at the time of opening of the account can not be changed.

5. Amount payable on maturity:

On maturity of regular DPS the Bank will pay the principal amount along with interest to the applicant's account maintained with DBBL on the following month.

6. Premature closure of the account.

- a) An account holder may close the account at any time (prior to maturity) by a written application and duly signed by the applicant. In such cases BDT 100/- will be realized as Closing Charge from this account.
- b) If the account is closed within 6 (six) months, the account holder will get back the self-deposited principal amount only and no interest will be allowed on such account.
- c) If the account is closed after 6 (six) months but before 3 (three) years the account holder will get back the self deposited amount along with the prevailing savings interest rate at the time of closure.
- d) If the account is closed after 3 (three) years, the account holder will get back the self deposited amount along with the prevailing interest rate of the product at the time of closure.

7. Inactive account and Automatic closure of the account.

- a) Account shall be treated as inactive if 3 consecutive installments remain unpaid and the balance will cease to accrue any interest until the account brings to live.
- b) An inactive account may revive to life within 6 (six) months of its inactiveness and after settlement of outstanding dues including delayed charges.
- c) If an account remains inactive for more than 6 (six) months, the account shall be closed and balance amount will be transferred to his/her current/savings account.

8. Other Conditions:

- a) If any tax is payable (as per government rules) under this scheme the same shall be deducted from the account.
- b) No cheque book / pass book will be issued to the account holder.
- c) Client can avail loan facility upto 90% of the principal amount and the tenure of the loan should be maximum 05(five) years or the maturity of the product whichever comes earlier.
- d) If there is any loan in the name of depositor with DBBL then DBBL shall have the right to adjust the loan amount from the deposit which has been deposited by the account holder under DBBL Deposit Plus scheme (DPS).
- e) A passport size photograph is required to open the account and a passport size photograph of the nominee attested by the DPS account holder must be attached with the application form.

The Terms and Conditions of this Application Form shall be governed by the laws of Bangladesh and DBBL reserves the rights to amend/modify the Terms and Conditions written above or insert any new condition(s) at its sole discretion whenever it deems necessary without assigning any reason.

The Bank reserves the right to close any account without showing any reason if the transaction of the account is unsatisfactory in view of the bank or for any other reason(s) whatsoever.

Having understood the legal impact of the above Terms and Conditions I, hereby put signature.

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Signature of the Applicant

DPS Payment and Benefit Table before Tax

Figures are in BDT

EMI/Tenor	3 Years	5 Years	8 Years	10 Years
500	20,660	38,000	70,660	97,830
1,000	41,330	76,000	141,330	195,660
1,500	62,000	114,000	212,000	293,500
2,000	82,660	152,000	282,660	391,330
2,500	103,330	190,000	353,330	489,160
3,000	124,000	228,000	424,000	587,000
3,500	144,660	266,000	494,660	684,830
4,000	165,330	304,000	565,330	782,660
4,500	186,000	342,000	636,000	880,500
5,000	206,660	380,000	706,660	978,330