

Individual Term Deposit

Account Opening Form

CUSTOMER ID : Option : ☐ Existing ☐ New

ACCOUNT ID :

CUSTOMER NAME :

DEPOSIT TYPE :

Account Opening Form: Individual Deposit

(Please fill up in **BLOCK** letters)

Date ____ / ____ / ____

Branch Manager
Meridian Finance & Investment Ltd.
_____ Branch

Account No.:

CIF No.:

Dear Sir,

I/we am/are applying to open the following deposit scheme account. My/our detailed information are given below :

Account Name	English:
	বাংলা:
Applicant 1	English:
	বাংলা:
Applicant 2	English:
	বাংলা:
Applicant 3	English:
	বাংলা:
Applicant 4	English:
	বাংলা:

Note: Maximum 4 (four) persons can be included as Applicant(s) in one deposit account.

Type of Deposit:

- ☐ Regular Term Deposit ☐ Double Money Deposit ☐ Triple Money Deposit ☐ Monthly Earner Deposit
☐ Quarterly Earner Deposit ☐ Half-Yearly Earner Deposit ☐ Deposit Pension Scheme ☐ Millionaire Scheme
☐ Millionaire Plus Scheme ☐ Others:

Information about Deposit:

(For Term Deposit)

Deposit Amount: In word: Term: Year
 Month Day Interest Rate: % No. of Account Maturity Date:

(For Money Builders Scheme)

Initial Amount: In word: Installment:
 Term: Year Maturity Value: Maturity Date: No. of Account

Renewal Option:

- ☐ Principal with Interest ☐ Principal only ☐ To be closed on maturity ☐ Others

Source of Income/Fund:

- ☐ Own Business ☐ Salary/Commission ☐ Gift/Return on Investment ☐ Sale of Property
☐ Remittance ☐ Family Member's Income ☐ Others

Payment Information: (Cash Transaction is not allowed)

Any instrument (account payee cheque/pay order/bank draft is to be issued in favor of "Meridian Finance and Investment Limited"

Cheque/Pay Order Number Date

Bank Name Branch Name

Account No. Account Name

Information of Nominee:

I/we am/are nominating the following person(s) as the nominee(s) to receive the deposit amount from this account on my/our death. I/we hold the right to cancel/change the nominee (s) at any point of time. I/we also indemnify that Meridian Finance & Investment Ltd. will not be held liable for any such transactional instruction by me/us.

Particulars	Nominee 1	Nominee 2
Name		
Percentage of Share		
Date of Birth		
Guardian		

Information of Guardian (if applicable):

Particulars	Guardian 1	Guardian 2
Minor's Name		
Role in Deposit		
Guardian Name		
Relation with Minor		

Correspondence Address:

Postal Address:

Telephone: Land phone Mobile

E-mail Address: (1) (2)

Relation with Applicant:

Applicant 1	Applicant 2	Applicant 3	Applicant 4
SELF			

Nominee 1	Nominee 2	Guardian

Specimen Signature:

Applicant 1	Applicant 2	Applicant 3	Applicant 4

Nominee 1	Nominee 2	Guardian

Information of Authorized Person (if any):

Particulars	Authorized Person 1	Authorized Person 2
Name		
Authorization for		
Specimen Signature		

(Office use only)

Introducer Details	Name	Designation	Code	Signature

A. General

"Meridian Finance and Investment Limited" hereinafter referred to as Meridian Finance, acts only as a collection agent and assumes no responsibility for the realization of the proceeds of any instrument deposited with Meridian Finance for collection. Proceeds of cheques or other instruments deposited and/or interest thereon are not available for withdrawal/interest accrual until their proceeds are collected by Meridian Finance. In relation to any dealings in respect of Deposit Account, Meridian Finance shall not be liable for any loss for the customer's death, incapacity or bankruptcy (or any other analogous event or proceeding). Further Meridian Finance shall not be liable to the customer for any loss, damage or delay attributable in whole or in part the action of any government or any government agency or any other event outside Meridian Finance's control (including without limitation, strikes, industrial action equipment failure or interruption of power supplies) provided that Meridian Finance shall in each case endeavor to notify the customer of any anticipated delays due to any of the above events once Meridian Finance is in communication with the customer. Meridian Finance Deposit schemes and their payments are governed by the existing and applicable laws in Bangladesh and the proceeds of deposit with Meridian Finance are only payable at Branch offices of Meridian Finance. The Customer shall release, indemnify and hold Meridian Finance harmless from and against all the actions, suits, preceding, cost, claims, demands charges, expenses, losses and liabilities whatsoever arising in consequences of or in any way related to:

- I. Meridian Finance having acted in good faith in accordance with customer's telephone, email, instruction (s) as above may be initiated or transmitted in error or fraudulently altered, misunderstood or distorted in the line of communication or transmission, and
- II. Meridian Finance having referred from acting in accordance with customer written, telephone, email instruction (s) by reason of failure of actual transmission thereof to Meridian Finance or receipt by Meridian Finance for whatever reason, whether connected with fault, failure, or un-readiness of the sending or receiving equipment's; or
- III. Customer's failure to forward all original copies of email or facsimile instruction(s) to Meridian Finance within such period as Meridian Finance may specify. Meridian Finance is authorized to communicate in any form with the client through given mailing address, email, facsimile or mobile no, in case of change customer's contact details, customer is responsible for updating the information with Meridian Finance's authorized offices. Save as otherwise provided in these terms & conditions, any demand of communication made by Meridian Finance under terms and conditions shall be in writing and made at the address given by Depositors (or address(es) will notify Meridian Finance from time to time) and if posted, shall be deemed to have been served on depositor on the date of posting.

B. Terms & Conditions

B.1. Terminologies

"Deposit" shall mean money deposited with Meridian Finance for a certain period in the form of any banking instruments including but not limited to, cheques, Pay Order and Demand Draft or through any Bangladesh Bank approved fund transfer mechanism. "Customer" shall mean individual or organization that deposits money with Meridian Finance. "Premature Encashment" shall mean encashment of deposit after elapse of such period as may be prescribed by Bangladesh Bank as the minimum term of deposits, currently being three (03) months, but before end of fixed term for which customer places deposit with MFIL. "Government" shall mean the Government of People's Republic of Bangladesh.

B.2. Interest Rate

The Interest rate prevailing on the opening or renewal day of the deposit account will be applicable for interest calculation. Rates of Interest are subject to change at any time without notice to customers, either at the point of maturity or renewal. Interest will be calculated based on collection date to up to maturity date.

B.3. Minimum Amount

Minimum deposit amount is BDT 10,000 for term deposit and BDT 50,000 for earner deposit products. These amounts are subject to change at any time at the discretion of Meridian Finance.

B.4. Minimum Period.

Minimum period for any term deposit product is 3 (three) months. Any term deposits cannot be encashed before completion of (3) months as per the rules of Bangladesh Bank.

B.5. Mode of Acceptance

Deposit shall be made by "Account Payee" cheque, pay order, bank draft or through Bangladesh Electronic Fund Transfer Network (BEFTN) drawn in favor of "Meridian Finance and Investment Limited" together with filled application form and necessary documents. Deposit cheque or fund transfer should be issued from customer's bank account and repayment cheque will also be made on that account. **No cash deposit will be accepted by Meridian Finance.** For DPS and Millionaire Scheme, the depositor is liable to ensure timely payment of installment as per the terms and conditions of the scheme.

B.6. Mode of Payment

Customer is entitled to receive payment against the deposit in the following cases -

- I. Encash of deposits [after elapse of such period as may prescribed by Bangladesh Bank as the minimum term for deposit(s), currently being (3) three months]
- II. Interest payment in accordance with the terms and conditions of the relevant deposit product. Payment will be made through Account Payee Cheque or Bangladesh Electronic Fund Transfer Network (BEFTN) or RTGS in favor of customer into his/her bank account from where the cheque was earlier issued. **No cash payment will be made.** Customer is responsible for providing required information for making payments. In case of encashment and disbursement for loan against deposit, duly signed original instrument has to be submitted to Meridian Finance, along with written instruction from customer. Payment Instruction/Instrument will be issued on following working day after receipt of instruction. If the deposit mature on a holiday, payment instruction/Instruments will be issued on the following working day and no interest will be paid for the holiday period (days). Deposit interest will be transferred to customer's bank account through Bangladesh Electronic Fund Transfer Network (BEFTN) or by account payee cheque or by RTGS in favor of customer. Customer availing the cheque facility for any payment is liable to deposit the cheques to their Bank in due time. If any cheque is staled or lost, Meridian Finance reserves the right to charge a fee for re-issuance of cheque. Meridian Finance deposit schemes and their payments are governed by the existing and applicable laws in Bangladesh and proceeds of Deposits with Meridian Finance are only payable at offices of Meridian Finance.

B.7. Interest Calculation

Interest on Deposit Account(s) as well as on loan facilities against such account(s) will be calculated as per Bangladesh Bank Guideline.

B.8. Loan Against Deposit

Depositor can avail loan facilities against deposit at any time after opening of account. Meridian Finance at its sole discretion shall determine the amount of loan. Interest rate of loan will be as per prevailing policy.

B.9. Maturity & Auto Renewal

Any and all matured accounts will be automatically renewed under the same deposit product and the same tenure if no instruction from customer is received by Meridian Finance in writing or in any other form acceptable to Meridian Finance prior to maturity except DPS, Millionaire Scheme & Millionaire Plus Scheme. Meridian Finance's prevailing interest rate on maturity date of the respective deposit account will be applicable during auto renewal/auto rollover.

B.10. Premature Encashment or Early Encashment

Deposit accounts cannot be encashed before completion of 3 (three) months from the opening date of the new deposit (not applicable for renewal option). After completion of first 3 (three) months, customer may encash his/her deposit and in such a situation Meridian Finance will pay interest at reduced rates for the broken period as prevailing premature encashment policy.

B.11. Nomination

There can be more than one beneficiary for a single deposit scheme. If the shares of multiple beneficiary are not specified, all beneficiaries will share equally in the event of the death of the depositor(s), the nominee shall receive/draw the proceeds of deposits from Meridian Finance as per rules of the Government of Bangladesh. In the event the nominee so authorized remains minors at the time of death of the depositors, the nominated guardian shall be authorized to operate the deposit account. The nominee so authorized, shall be entitled to the proceeds of the deposit account(s) to the exclusion of all other persons i.e. depositors heirs, executors and administrators and all other persons claiming through or under the depositor(s) and any payment made to the nominee in pursuance of this authority shall be binding on all other persons.

B.12. Tax & Excise Duty

Tax on interest earnings will be applicable as per prevailing Government rules and regulations. Government Excise Duty will be applicable for each deposit account as per prevailing Government rules and regulations. Any other charges imposed by Government, Regulator or any other relevant authority from time to time will be applicable on each deposit account.

B.13. Transferability

Deposit Accounts are strictly non-transferable.

C. Fees & Charges

Meridian Finance reserves the right to charge fees for any service if it deems appropriate as per prevailing fees schedule. VAT on fees will be borne by the customer(s) as per prevailing law of the land as the time of realization of fees. The fees schedule can be changed at any time without prior notice to the customer.

D. Customer Information

Though Meridian Finance maintains strict confidentiality in all affairs of the of the account, Meridian Finance shall always be entitled to disclose any information regarding customers deposit account(s) held with Meridian Finance to any of the followings:

I. Any regulatory, supervisory, governmental of quasi-governmental authority with the jurisdiction over Meridian Finance.

II. Any person to whom Meridian Finance is required (in connection with its administration and business, for data information, transaction, document and records collection, processing and storage, fraud detection or prevention, suspicious activities, audit, inspection, provision of services by any third party, debt collection) or authorized by law or court order to make disclosure.

E. Right to Change

Meridian Finance reserves the right to change or amend any of the terms & conditions mentioned above any time without prior notice of customer.

F. Severability

If any terms or provisions of this agreement shall be held to be invalid, illegal, unenforceable or in conflict with the law of any Jurisdiction, in whole or in part under any enactment or rules of law, such term or provision or part thereof shall to that extent be deemed not to or part of this instrument but the validity, legality and enforceability of the remaining terms or provisions shall not in any way be affected or impaired thereby.

Signing Authority

☐ Singly ☐ Jointly ☐ Either or Survivor ☐ Others.....

I/We hereby acknowledge that, I/We have thoroughly read and understood the Term & Conditions of Meridian Finance & Investment Limited regarding opening of Deposit Account(s) and will abide by the same. I/We also declare that the above information are correct and true. I/We also will be bound to provide additional information in addition to already provided information if required Meridian Finance.

Applicant 1	Applicant 2	Applicant 3	Applicant 4
Name:	Name:	Name:	Name:
Date:	Date:	Date:	Date:

Customer Information Form

(Please fill up in **BLOCK** letters)

Date ____ / ____ / ____

Passport Sized
Photograph

For Office Use Only

Customer ID:

Customer Category:

1. Role in the Account

- ☐ Applicant 1 ☐ Applicant 2 ☐ Applicant 3 ☐ Applicant 4 ☐ Nominee ☐ Guardian
☐ Proprietor ☐ Partner ☐ Director ☐ Shareholder ☐ Trustee ☐ Attorney Holder
☐ Signatory ☐ Beneficiary ☐ Authorized Person ☐ Others:

2. Name

English:

বাংলা:

3. Father's Name

English:

বাংলা:

4. Mother's Name

English:

বাংলা:

5. Spouse's Name

English:

বাংলা:

6. Nationality

7. Date & Place of Birth

8. Gender

- ☐ Male ☐ Female

9. National ID No.

10. Passport No.

11. Birth Registration No.

12. Driving License No.

13. e-TIN No. (if any)

14. Present Address

15. Permanent Address

16. Office/Business Address

17. Mailing Address

18. Contact

Home	Office	Mobile
e-mail	Fax	

19. Credit Card Information

Issuing Institution & Card No. (if availed)

1	
2	

20. Residency Status ☐ Resident ☐ Non-Resident

(if needed, the guideline for foreign exchange transitions to be followed for the collection of information)

21. Marital Status ☐ Single ☐ Married ☐ Others

22. Religion ☐ Islam ☐ Hindu ☐ Buddhist ☐ Christian ☐ Others

23. Occupation

☐ Private Service ☐ Business ☐ Govt. Service ☐ Housewife ☐ Student ☐ Others.....

Name of Employer/Company	<div style="border: 1px solid black; height: 25px;"></div>	Type of Business	<div style="border: 1px solid black; height: 25px;"></div>
Designation	<div style="border: 1px solid black; width: 100px; height: 20px;"></div>	Department	<div style="border: 1px solid black; width: 100px; height: 20px;"></div>
		Avg. Monthly Income	<div style="border: 1px solid black; width: 100px; height: 20px;"></div>
Address	<div style="border: 1px solid black; width: 150px; height: 20px;"></div>	Phone	<div style="border: 1px solid black; width: 100px; height: 20px;"></div>
	<div style="border: 1px solid black; width: 150px; height: 20px;"></div>	Fax	<div style="border: 1px solid black; width: 100px; height: 20px;"></div>
		Mobile	<div style="border: 1px solid black; width: 100px; height: 20px;"></div>
		e-mail	<div style="border: 1px solid black; width: 100px; height: 20px;"></div>

24. Existing Deposit Account with Meridian Finance

Do you or any of your immediate family member have any deposit with MFIL? Yes / No (if Yes, please mention details below)

1	Account No.	<div style="border: 1px solid black; width: 100px; height: 20px;"></div>	Amount	<div style="border: 1px solid black; width: 100px; height: 20px;"></div>	Opening Date	<div style="border: 1px solid black; width: 100px; height: 20px;"></div>
2	Account No.	<div style="border: 1px solid black; width: 100px; height: 20px;"></div>	Amount	<div style="border: 1px solid black; width: 100px; height: 20px;"></div>	Opening Date	<div style="border: 1px solid black; width: 100px; height: 20px;"></div>
3	Account No.	<div style="border: 1px solid black; width: 100px; height: 20px;"></div>	Amount	<div style="border: 1px solid black; width: 100px; height: 20px;"></div>	Opening Date	<div style="border: 1px solid black; width: 100px; height: 20px;"></div>

Signature

Date:

Customer Information Form

(Please fill up in **BLOCK** letters)

Date ____/____/____

Passport Sized
Photograph

For Office Use Only

Customer ID:

Customer Category:

1. Role in the Account

- | | | | | | |
|--------------------------------------|--------------------------------------|--|--|----------------------------------|--|
| <input type="checkbox"/> Applicant 1 | <input type="checkbox"/> Applicant 2 | <input type="checkbox"/> Applicant 3 | <input type="checkbox"/> Applicant 4 | <input type="checkbox"/> Nominee | <input type="checkbox"/> Guardian |
| <input type="checkbox"/> Proprietor | <input type="checkbox"/> Partner | <input type="checkbox"/> Director | <input type="checkbox"/> Shareholder | <input type="checkbox"/> Trustee | <input type="checkbox"/> Attorney Holder |
| <input type="checkbox"/> Signatory | <input type="checkbox"/> Beneficiary | <input type="checkbox"/> Authorized Person | <input type="checkbox"/> Others: | | |

2. Name

English:

বাংলা:

3. Father's Name

English:

বাংলা:

4. Mother's Name

English:

বাংলা:

5. Spouse's Name

English:

বাংলা:

6. Nationality

7. Date & Place of Birth

8. Gender

- ☐ Male ☐ Female

9. National ID No.

10. Passport No.

11. Birth Registration No.

12. Driving License No.

13. e-TIN No. (if any)

14. Present Address

15. Permanent Address

16. Office/Business Address

17. Mailing Address

18. Contact

Home	Office	Mobile
e-mail		Fax

19. Credit Card Information

Issuing Institution & Card No. (if availed)

1	
2	

20. Residency Status ☐ Resident ☐ Non-Resident

(if needed, the guideline for foreign exchange transitions to be followed for the collection of information)

21. Marital Status ☐ Single ☐ Married ☐ Others

22. Religion ☐ Islam ☐ Hindu ☐ Buddhist ☐ Christian ☐ Others

23. Occupation

☐ Private Service ☐ Business ☐ Govt. Service ☐ Housewife ☐ Student ☐ Others.....

Name of Employer/Company	<div style="border: 1px solid black; height: 25px;"></div>	Type of Business	<div style="border: 1px solid black; height: 25px;"></div>
Designation	<div style="border: 1px solid black; width: 100px; height: 20px;"></div>	Department	<div style="border: 1px solid black; width: 100px; height: 20px;"></div>
		Avg. Monthly Income	<div style="border: 1px solid black; width: 100px; height: 20px;"></div>
Address	<div style="border: 1px solid black; width: 150px; height: 20px;"></div>	Phone	<div style="border: 1px solid black; width: 100px; height: 20px;"></div>
		Mobile	<div style="border: 1px solid black; width: 100px; height: 20px;"></div>
	<div style="border: 1px solid black; width: 150px; height: 20px;"></div>	Fax	<div style="border: 1px solid black; width: 100px; height: 20px;"></div>
		e-mail	<div style="border: 1px solid black; width: 100px; height: 20px;"></div>

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Do you or any of your immediate family member have any deposit with MFIL? Yes / No (if Yes, please mention details below)

1	Account No.	<div style="border: 1px solid black; width: 100px; height: 20px;"></div>	Amount	<div style="border: 1px solid black; width: 100px; height: 20px;"></div>	Opening Date	<div style="border: 1px solid black; width: 100px; height: 20px;"></div>
2	Account No.	<div style="border: 1px solid black; width: 100px; height: 20px;"></div>	Amount	<div style="border: 1px solid black; width: 100px; height: 20px;"></div>	Opening Date	<div style="border: 1px solid black; width: 100px; height: 20px;"></div>
3	Account No.	<div style="border: 1px solid black; width: 100px; height: 20px;"></div>	Amount	<div style="border: 1px solid black; width: 100px; height: 20px;"></div>	Opening Date	<div style="border: 1px solid black; width: 100px; height: 20px;"></div>

Signature

Date:

Customer Information Form

(Please fill up in **BLOCK** letters)

Date ____ / ____ / ____

Passport Sized
Photograph

For Office Use Only

Customer ID:

Customer Category:

1. Role in the Account

- | | | | | | |
|--------------------------------------|--------------------------------------|--|--|----------------------------------|--|
| <input type="checkbox"/> Applicant 1 | <input type="checkbox"/> Applicant 2 | <input type="checkbox"/> Applicant 3 | <input type="checkbox"/> Applicant 4 | <input type="checkbox"/> Nominee | <input type="checkbox"/> Guardian |
| <input type="checkbox"/> Proprietor | <input type="checkbox"/> Partner | <input type="checkbox"/> Director | <input type="checkbox"/> Shareholder | <input type="checkbox"/> Trustee | <input type="checkbox"/> Attorney Holder |
| <input type="checkbox"/> Signatory | <input type="checkbox"/> Beneficiary | <input type="checkbox"/> Authorized Person | <input type="checkbox"/> Others: | | |

2. Name

English:

বাংলা:

3. Father's Name

English:

বাংলা:

4. Mother's Name

English:

বাংলা:

5. Spouse's Name

English:

বাংলা:

6. Nationality

7. Date & Place of Birth

8. Gender

☐ Male ☐ Female

9. National ID No.

10. Passport No.

11. Birth Registration No.

12. Driving License No.

13. e-TIN No. (if any)

14. Present Address

15. Permanent Address

16. Office/Business Address

17. Mailing Address

18. Contact

Home	Office	Mobile
e-mail		Fax

19. Credit Card Information

Issuing Institution & Card No. (if availed)

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22. Religion ☐ Islam ☐ Hindu ☐ Buddhist ☐ Christian ☐ Others

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☐ Private Service ☐ Business ☐ Govt. Service ☐ Housewife ☐ Student ☐ Others.....

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		Avg. Monthly Income	<div style="border: 1px solid black; width: 100px; height: 20px;"></div>
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	<div style="border: 1px solid black; width: 150px; height: 20px;"></div>	Fax	<div style="border: 1px solid black; width: 100px; height: 20px;"></div>
		Mobile	<div style="border: 1px solid black; width: 100px; height: 20px;"></div>
		e-mail	<div style="border: 1px solid black; width: 100px; height: 20px;"></div>

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1	Account No.	<div style="border: 1px solid black; width: 100px; height: 20px;"></div>	Amount	<div style="border: 1px solid black; width: 100px; height: 20px;"></div>	Opening Date	<div style="border: 1px solid black; width: 100px; height: 20px;"></div>
2	Account No.	<div style="border: 1px solid black; width: 100px; height: 20px;"></div>	Amount	<div style="border: 1px solid black; width: 100px; height: 20px;"></div>	Opening Date	<div style="border: 1px solid black; width: 100px; height: 20px;"></div>
3	Account No.	<div style="border: 1px solid black; width: 100px; height: 20px;"></div>	Amount	<div style="border: 1px solid black; width: 100px; height: 20px;"></div>	Opening Date	<div style="border: 1px solid black; width: 100px; height: 20px;"></div>

Signature

Date:

ELECTRONIC FUND TRANSFER AUTHORIZATION FORM

(EFT Credit Entries to receive Payment through BEFTN)

Date:/...../.....

To
 Branch Manager
 Meridian Finance & Investment Ltd.
 Branch

AUTHORIZATION FOR RECEIVING PAYMENT OF INTERST/ENCASHMENT AMOUNT THROUGH BEFTN

Dear Sir:

I/We hereby authorize Meridian Finance & Investment Limited (Meridian Finance), to credit my/our Monthly/Quarterly/Half Yearly/Yearly interest or encashment amount or amount of loan against deposit through BEFTN service and supplement to my/our account at the bank listed below, or to receive the interest income from the account in connection with the TDR mentioned. This authority will remain in effect until the Meridian Finance & Investment Ltd. is notified by me/us in writing to cancel it or until such discharge of amounts payable in connection with the Term Deposit in the sole satisfaction of Meridian Finance.

Deposit Account No.			
Account Holder's Name			
Bank Account Name			
Bank Account No.			
Bank Account Type	<input type="checkbox"/> Current	<input type="checkbox"/> Savings	Others
Bank & Branch Name			
Routing No.			
Mobile No.			
TIN No. (If available)			

I do hereby authorize Meridian Finance & Investment Ltd. to use BEFTN as a method of transfer of any payment due to me.

Applicant 1	Applicant 2	Applicant 3	Applicant 4
Full Name & Date	Full Name & Date	Full Name & Date	Full Name & Date

Account Opening Form Supplement (Including FATCA)

This form must be completed by any Individual who wishes to open an account
 (Please complete in BLOCK LETTERS)

Name : _____

Country of Residence : _____

Country of Birth : _____

Please check '✓' 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 valid U.S. Permanent Resident Card (Green Card)? | <input type="checkbox"/> | <input type="checkbox"/> |

I hereby confirm the authenticity of Information provided above.

Subject to relevant regulatory requirements, I hereby give my consent that Meridian Finance & Investment Limited or any of its subsidiaries (collectively Meridian Finance) may disclose my information to Bangladeshi or foreign regulators, including tax authorities, as necessary to ascertain my tax liability in any jurisdiction.

I further consent and agree that, Meridian Finance may withhold from my account(s) such amounts as may be required by applicable laws, regulations and/or directives issued by relevant Bangladeshi or foreign regulators or tax authorities.

I undertake to notify Meridian Finance within 30 calendar days of any changes in the information provided by me during opening the account.

Signature : _____

Date : _____

CLIENTELE ACKNOWLEDGEMENT FORM (CAF)

(As per Bangladesh Bank Product & Service Guideline)

Name of Client	
Description of Deposit	
Deposit Amount	
Product Category	

Questions	Comments	
	FI's comment	Client's comment
1. What will be the interest rate?		Agreed with the FI's comment.
2. When will be the Deposit account matured?		Agreed with the FI's comment.
3 (a). Will the interest rate be same in case of early encashment? 3 (b). If no, whether the client is fully informed about tenure wise different rates for early encashment?	No Yes	Agreed with the FI's comment.
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	Agreed with the FI's comment.
5(a). Will there be any fees charged against the deposit account? 5(b). If so, whether the depositor is informed about it or not.	No	Agreed with the FI's comment.

Official's Signature with Date	Applicant 1	Applicant 2	Applicant 3	Applicant 4

CLIENTELE FEEDBACK FORM (CFF)
 (As per Bangladesh Bank Product & Service Guideline)

Name of Client	
Description of Deposit	
Deposit Amount	
Product Category	

Questions	Comments	
	FI's comment	Client's comment
1(a). Whether FI has charged any extra fee (maintenance fee/others) which was not mentioned in the agreement?		Yes / No
1(b). If so, what is the reason?		Agreed/not with FI's explanation

Official's Signature with Date	Applicant 1	Applicant 2	Applicant 3	Applicant 4

KYC PROFILE FORM

1. Name of the Depositor	<input type="text"/>	
2. Type of Account	<input type="text"/>	
3. Customer ID No.	<input type="text"/>	
4. Name & Code of Dealing Officer	<input type="text"/>	
5. Passport No.	<input type="text"/>	Photocopy Received? <input type="checkbox"/> Yes <input type="checkbox"/> No (if applicable)
6. Birth Registration No.	<input type="text"/>	Photocopy Received? <input type="checkbox"/> Yes <input type="checkbox"/> No (if applicable)
7. National Id No.	<input type="text"/>	Photocopy Received? <input type="checkbox"/> Yes <input type="checkbox"/> No (if applicable)
8. eTIN No.	<input type="text"/>	Photocopy Received? <input type="checkbox"/> Yes <input type="checkbox"/> No (if applicable)
9. VAT Registration No.	<input type="text"/>	Photocopy Received? <input type="checkbox"/> Yes <input type="checkbox"/> No (if applicable)
10. Driving License No.	<input type="text"/>	Photocopy Received? <input type="checkbox"/> Yes <input type="checkbox"/> No (if applicable)

11. Information of Beneficial Owner (In case of company, detail information of the controlling shareholders or shareholders holding 20% & above shares of the company)

12. Source of fund and how it was verified :

13. Details of customer's occupation with nature:

14. Is the amount matched with customer's income level :

Seal & Sign with Date

Official/Relationship Manager	Team Leader/Supervisor/ Head of Dept.	BAMLCO

RISK ASSESSMENT FORM

 CIF No. :

 Name of the Depositor:

 Account No. :
Risk category on Profession/ Business:

SI	Nature	Risk Level	Score	SI	Nature	Risk Level	Score
1	Jewellery /Gold Business	High	5	22	Motor Parts Business	Medium	3
2	Money Changer/Courier service agent	High	5	23	Tobacco and Cigarette business	Medium	3
3	Real Estate Agent/ promoter of Construction Project	High	5	24	Freight/Shipping/Cargo Agents	Medium	3
4	Offshore Corporation	High	5	25	Auto Business (New Car)	Low	2
5	Art/Antique Dealer	High	5	26	Shop Owner (Retail)	Low	2
6	Owner of Restaurant/Bar/Night Club/ Residential Hotel	High	5	27	Land/Property broker	Low	2
7	Import/Export Agent	High	5	28	Provident/Gratuity Fund	Low	2
8	Cash Financing Business	High	5	29	Small Business	Low	2
9	Share/Stock Dealer	High	5	30	Self employed Professional	Low	2
10	Business in different places	High	5	31	Corporate Customer	Low	2
11	Cinema Producer/Distributor	High	5	32	Construction Material Business	Low	2
12	Arms Business	High	5	33	Computer/Mobile Phone Dealer	Low	2
13	Mobile Phone Operator	High	5	34	Software business	Low	2
14	Man power Export Business	High	5	35	Manufacturer (Except Arms)	Low	1
15	Travel Agent	High	5	36	Retired Person	Low	1
16	Auto Dealer (Reconditioned Car)	Medium	5	37	Service/Job	Low	0
17	Leasing/Finance Company/Bank	Medium	4	38	Housewife	Low	0
18	Carrying Operator	Medium	3	39	Student	Low	0
19	Insurance/Brokerage agency	Medium	3	40	Farming/ Agriculturist	Low	0
20	Religious organization	Medium	3	41	Others-According to type, FI will fix risk rating		
21	Amusement Park/Organization	Medium	3				

Risk Categorization:

Based on net worth

Amount in Taka	Risk Level	Risk Rating
Up to Taka 50 Lac	Low	0
Taka 50 Lac- Taka 100 Lac	Medium	1
> Taka 100 Lac	High	3

Based on type of account opening

Type	Risk Level	Risk Rating
Relationship Manager/Branch	Low	0
Direct Sales Agent	Medium	1
Internet/walk in/Unsolicited	High	3

Overall Risk Rating

Risk Rating	Nature of Risk
> = 8	High
< 8	Low

Comment by BAMLCO/Head of Branch:

Overall Risk rating is in low / high level based on verification of profession and risk categorization by Relationship Manager. Also considering amount within.....lac

Date & Signature of the Dealing person

Date & Signature of BAMLCO/Branch Head

CHECKLIST FOR DEPOSIT ACCOUNT OPENING

A/C Name _____
 A/C No. _____
 Branch _____
 Deposit Amount _____
 Product _____
 Introducer _____

	REQUIREMENTS	checked by	Confirmed by	Remarks
		Introducer	ops	
Account Opening Form	AOF Filled In with complete Info			
	Application date in AOF available			
	KYC properly filled & signed			
	Risk Assessment Form filled in & Signed			
	CAF Filled In & signed by A/C Holder & Introducer			
	EFT Authorization Form Filled in & Signed by depositor			
	FATCH Form filled In & Signed with date			
	Introducer sign with date in AOF available			
	All Signature with date available			
	AOF Info matches with ID doc			
	Signature Matches with ID (Depositor & Nominee)			
	Declaration/ Alternate ID doc available for Sign mismatch			
	A/C holder's Lab Photo with sign			
	Nominee Lab Photo with A/C Holder's attestation			
	Photo Attestation by Introducer			
	Risk Register Form duly filled & Signed by introducer			
Documentation	Identification Doc Available(NID Passport /Driving License/Other as applicable)			
	e- TIN Certificate, if available			
	Business Card			
	Valid Trade License (Where applicable)			
	Photocopies O/S Marked by Introducer			
	Utility Bill Copy Available			
	Source of fund document available & doc type			
	Photocopy of Cheque/PO available in file			
	Instrument acknowledgement Available (Y/N)			
	M&A with COL, Form X, XII, where applicable			
	Trust Deed/By Laws (For respective organizations)			
	Partnership Deed (For Partnership companies)			
	Relevant permission from Authority (such as Co-operative Society, School, College, Hospital, University, NGO)			
	Letter for Deposit account Opening (For corporates)			
	Board Resolution/			
	All signatory Lab Photo & sign Available			
	All KYC completed (Shareholder with 20% & above Share)			

Introducer Sign w/ Date _____

Ops Dealing Officer Sign w/ Date _____

FOR OFFICE USE ONLY

Account No:					
Member Codes:					
Applicant 1		Nominee 1			
Applicant 2		Nominee 2			
Applicant 3		Guardian (1&2)			
Applicant 4		Introducer (MFIL)			
Detail Information:					
Application Date					
Open Date					
Product Name					
Tenor Year Month Day				
Maturity Date					
Deposit Amount		Initial Amount (for monthly deposit scheme)		Installment Amount	
Commitment Amount					
Interest Rate			Card Rate		Offer Rate
Renewal Option	<input type="checkbox"/> P+i	<input type="checkbox"/> P only	<input type="checkbox"/> I only	<input type="checkbox"/> Close on Maturity	
Operating Instruction	<input type="checkbox"/> Singly	<input type="checkbox"/> Jointly	<input type="checkbox"/> Either or Survivor	<input type="checkbox"/> Others	
Customer Segment:					
Offer Segment	<input type="checkbox"/> Regular	<input type="checkbox"/> Women	<input type="checkbox"/> Senior Citizen	<input type="checkbox"/> Others	
Economic Sector					
Industry Scale Code					
Product Code (BB)					

Prepared By

Checked By

Software Approver

Head of Department / Division

Head of Branch

Last Date of review/ update of Account and Customer information:

Name with signature & seal of review/ update official
Date:

PAYMENT ORDER FORM

Reference: _____

Request Date: / /

DEPOSIT ACCOUNT INFORMATION

Name: _____ Use Block Letters Only
CIF Number: _____ **Branch:** _____

Account Number: _____ **Product:** _____

Contact No.: **Email Address:** _____

Request Type: ☐ Standing Instruction ☐ Direct Debit Instruction

Official Representative
Meridian Finance and Investment Limited

ACCOUNT HOLDER'S INFORMATION

Bank Account Name: _____ Use Block Letters Only
Bank: _____ **Branch:** _____

Account Number: _____ **Account Type:** _____

Routing Number: **Relation with Depositor:** _____

Contact No.: **Email Address:** _____

PAYMENT INFORMATION

Currency & Amount: BDT ☐ Including Charges ☒ Excluding Charges

Frequency: ☐ Monthly ☐ Quarterly ☐ Half-yearly ☐ Annually ☐ Other (Specify) _____

First Payment on

Regular Payment on
 of every month

Last Payment on

CONFIRMATION & AUTHORIZATION FROM CUSTOMER & ACCOUNT HOLDER

I/we authorize **Meridian Finance & Investment Limited (MFIL)** to give payment instruction from my/our beneficiary account is installment of my account maintained with MFIL. I/we having read and understood the terms and conditions of this instruction and will abide by it. I/we also confirm to keep available balance to the beneficiary account on/before due date.

Customer's Signature

Account Holder's Signature
(If customer and beneficial account holder is different)

CONFIRMATION FROM ACCOUNT HOLDER'S BANK

I/we confirm that the account name, number & routing number along with other information is correct and account mentioned here is active for execution of the payment.

Account Name: _____ **Account Number:** _____

Remarks (if any) _____

Signature from Bank Official

ACKNOWLEDGEMENT

Dear Customer:

We confirm having noted the above standing order subject to our terms and conditions overleaf.

Date

For Bank

**TERMS AND CONDITIONS
GOVERNING PAYMENT INSTRUCTIONS**

1. Every DPS/MS/MMS account maintained with MFIL should be proceeded through DDI.
2. Every customer have to pay his/her first installment through cheque drawn from the same Bank account from which will be maintained as DDI execution account.
3. You will maintain sufficient balance in your account to enable the bank to carry out the standing order on the payment date.
4. On the date of payment, the Bank reserves the right to determine the priority of this payment order against cheques presented or any other existing. arrangements made with Bank.
5. In case of a payment date falling on a holiday, the Bank will effect the Payment on the next working day.
6. If the account has insuffcient funds, the Bank is not obliged to advise the customer. It may nevertheless exercise it's discretion to remit the standing order in which case the customer must cover the overdraft immediately, or alternatively may or may not choose to execute the standing order at a later date.
7. If there are insufficient funds in the account for three successive months, irrespective of payment frequency, the Bank may cancel this instruction without any advice to the customer.
8. The Bank may terminate this standing order as to the future payments at any time after being advised by the beneficiary / beneficiaries that no further payment is required.
9. This order will remain effective notwithstanding the death or bankruptcy/liquidation of the customer until notice of such death or bankruptcy/liquidation or the revocation of this order is received by the Bank.
10. Any amendments/Cancellations should reach the Bank at least one week before the next succesive payment is due. A charge will be levied for any. new standing order and for each subsequent amendment.
11. A commission charge will be levied for each periodic payment effected by the Bank. In addition, incidental postage and/or stamp duty, if applicable, will also be levied.
12. The Bank may, at its discretion, levy a charge for each payment not effected due to insufficient funds in the account.
13. Neither the Bank, nor its branches, correspondents, or agents are responsible for any loss delay, error or omission arising out of any mode of communication used for effecting these payments.

Customer's Signature

Account Holder's Signature
(if customar and benefcial account holder is differant)



MERIDIAN FINANCE & INVESTMENT LIMITED

Corporate Head Office:

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Phone : 16659, +88 09613 445566, Fax : +88 02 8837820-21, Web: meridianfinancebd.com

Principal Branch

Silver Tower, (L-9), 52 Gulshan Avenue, Gulshan-1, Dhaka-1212
Tel: 16659, +88 09613 445566

Gazipur Branch

MAS Square, 3rd floor, Outpara Chandona Chourasta, Gazipur
Tel: 16659, +88 09613 445566

Bogura Branch

739/A, Rabu Tower, 2nd floor Borogola, Bogura
Tel: 16659, +88 09613 445566

Chattogram Branch

Suraiya Mansion, Holding No.30 5th Floor, Agrabad C/A, Chattogram
Tel: 16659, +88 09613 445566