

Institutional Term Deposit Account Opening Form

SL No.

Date

Branch Manager
Meridian Finance & Investment Ltd.

_____ Branch

Account Type : ☐ Existing ☐ New

CIF Number :

Account No. :

Dear Sir,

I/We are applying to open the following deposit scheme account. My/Our detailed information are given below:

Type of Deposit:

☐ Short Term Deposit ☐ Long Term Deposit ☐ Others.....

Information About Term Deposit :

Rate % Period : Year(s) Month(s) Day(s) Maturity Date

Renewal Option: ☐ Principle with interest ☐ Principle only ☐ To be closed on maturity

Source of Fund (Please Mention) :

Deposited Amount Tk. In Words

Cheque/Pay Order Number Date

Name of Bank Branch

Account Information: (All names should be written in BLOCK letters)

Account Name
(In BLOCK letters)

English :

বাংলা :

Type of
Organization

- ☐ Partnership ☐ Proprietorship ☐ Club/Society/Association
☐ Pvt./Public Limited ☐ Joint Venture ☐ Others
☐ Govt. Organization ☐ NGO

Trade License No.

Date Issuing Authority

Registration No.

Registration Authority & Country

TIN No.

VAT Registration No.

Nature of Business

a. Type of Business: ☐ Manufacturing ☐ Trading ☐ Service

b. Investment in Business (Excluding Land & Building): Tk.....

c. No. of Employee:

Business/Office
Address

Registered
Address

Mailing Address

(For all correspondence)

Contact Information

Contact Person Name

Office Phone No.

Mobile No.

Fax.

SMS Service No.

E-mail Address

Web Address

Terms & Conditions

A. General

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

- I. MFIL having acted in good faith in accordance with customer's telephone, facsimile, instruction(s) as above may have been initiated or transmitted in error or fraudulently altered, misunderstood or distorted in the line of communication or transmission; and
- II. MFIL having referred from acting in accordance with customer's written, telephone, facsimile or email instruction(s) by reason of failure of actual transmission thereof to MFIL or receipt by MFIL for whatever reason, whether connected with fault, failure, or unreadiness of the sending or receiving equipment's; or
- III. Customer's failure to forward all original copies of email/or facsimile instruction(s) to MFIL within such period as MFIL may specify. MFIL 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 MFIL's authorized Offices. Save as otherwise provided in these terms & conditions, any demand of communication made by MFIL under terms & conditions shall be in writing and made at the address given by Depositors (or such address s depositor will notify MFIL 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 MFIL 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 MFIL. "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 (03) three 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.

B.3. Minimum Amount

Minimum deposit amount is TK. 50,000 for all deposit product except DPS & Millionaire Scheme. These amounts are subject to change at any time at the discretion of MFIL. A person can open multiple DPS but the total monthly deposit shall not exceed Tk. 50,000 per month.

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 the 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 & Investment Limited" together with filled application form and necessary document. 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 MFIL. For DPS and Millionaire Scheme, the depositor is liable to ensure timely payment of installments as per the terms & conditions of the scheme. When a depositor fails to deposit any installment on time, s/he will have to pay a late payment fee of Tk.300/- for the 1st overdue installment and Tk. 200/- & Tk. 100/- for the subsequent installments at the time of paying their overdue installments. If the monthly installments are not paid for three (3) consecutive months, the scheme will become dormant and will stand closed. Payment against any dormant account will not be accepted. Installment must be deposited through cash within 15th day of each month at the bank nominated by Meridian Finance.

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 deposits, currently being (03) 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) in favor of customer into his/her bank account from where the cheque was earlier issued. No cash payment or third party 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 MFIL, 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 paid for the holiday period (days). Deposit profit will be transferred to customer's bank account through Bangladesh Electronic Fund Transfer Network (BEFTN) or by account payee cheque 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, MFIL reserves the right to charge a fee for re-issuance of cheque. MFIL deposit schemes and their payments are governed by the existing and applicable laws in Bangladesh and proceeds of Deposits with MFIL are only payable at offices of MFIL.

B.7. Interest Calculation

Interest on Deposit Account(s) as well as on loan facilities against 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. MFIL 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 MFIL in writing or in any other form acceptable to MFIL prior to maturity except EMDS, Millionaire Scheme & Multi-Millionaire Scheme. MFIL'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 3 (three) months, customer may encash his deposit and in such a situation MFIL will pay interest at reduced rates for the broken period as per prevailing pre-mature encashment policy. For premature encashment after completion of 3 (three) months, reduction on Interest Rate of the concerned account will be applicable by according to the below schedule:

No. of Months the Deposit remained with MFIL	Below 6 Months	6 - 12 Months	12 - 24 Months	24 - 36 Months	36 - 48 Months	Above 48 Months
Interest Rate reduced by (%)	50%	45%	40%	35%	30%	25%

B.11. Nomination

There can be more than one beneficiary for a single deposit scheme. If the shares of multiple beneficiaries 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 MFIL as per the 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 or Loan 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

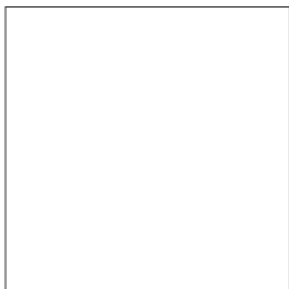
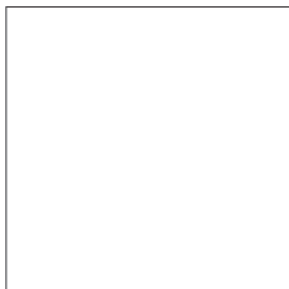
MFIL reserves the right to charge fees for any service it deems appropriate as per prevailing Fees schedule. VAT on fees will be borne by the customer as per prevailing law of the land as the time of realization of fees. The Fees schedule can be changed at any time without prior notice to the customer.

D. Right to Change

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

E. 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 be 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.

Photograph of Signatories :**Signatory 1****Signatory 2****Signatory 3****Signatory 4****Signing Authority and Acceptance of Terms & Conditions :**

☐ Singly ☐ Jointly ☐ Either or Survivor ☐ Others

I/We hereby acknowledge that, I/We have thoroughly read and understood the Terms & Conditions of Meridian Finance & Investment Limited regarding opening of Corporate 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 by MFIL.

**Signature of First Applicant****Signature of Joint Applicant**

Name:

Date:

Name:

Date:

For Office Use Only :

Date of Application

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Date of Acceptance/Issue

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Amount of TDR

Interest Rate (%)

Tenure

<input type="text"/>	Years	<input type="text"/>	Months	<input type="text"/>
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Maturity Date

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

RM Code

Branch Code

Product Code

Authorized Signature
(with date & seal)

Authorized Signature
(with date & seal)

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. Contract

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

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Type of Business

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Designation

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Department

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Avg. Monthly Income

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Address

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Phone

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Mobile

--

Fax

--

e-mail

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24. Existing Deposit Account with MFIL

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.		Amount		Opening Date	
2	Account No.		Amount		Opening Date	
3	Account No.		Amount		Opening Date	

Signature

Date:

Customer Information Form
(Please fill up in BLOCK letters)

Date ____ / ____ / ____

Passport Sized
Photograph

For Office Use Only

Customer ID:

Customer Category:

25. 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:

26. Name

English:

বাংলা:

27. Father's Name

English:

বাংলা:

28. Mother's Name

English:

বাংলা:

29. Spouse's Name

English:

বাংলা:

30. Nationality

31. Date & Place of Birth

32. Gender

- ☐ Male ☐ Female

33. National ID No.

34. Passport No.

35. Birth Registration No.

36. Driving License No.

37. e-TIN No. (if any)

38. Present Address

39. Permanent Address

40. Office/Business Address

41. Mailing Address

42. Contract

Home	Office	Mobile
e-mail		Fax

43. Credit Card Information

Issuing Institution & Card No. (if availed)

1	
2	

44. Residency Status

☐ Resident
 ☐ Non-Resident

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

45. Marital Status

☐ Single
 ☐ Married
 ☐ Others

46. Religion

☐ Islam
 ☐ Hindu
 ☐ Buddhist
 ☐ Christian
 ☐ Others

47. Occupation

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

Name of Employer/Company

	Type of Business
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Designation

	Department		Avg. Monthly Income	
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Address

	Phone		Mobile	
	Fax		e-mail	

48. Existing Deposit Account with MFIL

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.		Amount		Opening Date	
2	Account No.		Amount		Opening Date	
3	Account No.		Amount		Opening Date	

Signature

Date:

Customer Information Form
(Please fill up in BLOCK letters)

Date ____ / ____ / ____

Passport Sized
Photograph

For Office Use Only

Customer ID:

Customer Category:

49. 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:

50. Name

English:

বাংলা:

51. Father's Name

English:

বাংলা:

52. Mother's Name

English:

বাংলা:

53. Spouse's Name

English:

বাংলা:

54. Nationality

55. Date & Place of
Birth

56. Gender

- ☐ Male ☐ Female

57. National ID No.

58. Passport No.

59. Birth Registration
No.

60. Driving License No.

61. e-TIN No. (if any)

62. Present Address

63. Permanent Address

64. Office/Business Address

65. Mailing Address

66. Contract

Home	Office	Mobile
e-mail	Fax	

67. Credit Card Information

Issuing Institution & Card No. (if availed)

1	
2	

68. Residency Status

☐ Resident ☐ Non-Resident

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

69. Marital Status

☐ Single ☐ Married ☐ Others

70. Religion

☐ Islam ☐ Hindu ☐ Buddhist ☐ Christian ☐ Others

71. Occupation

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

Name of Employer/Company

--

Type of Business

--

Designation

--

Department

--

Avg. Monthly Income

--

Address

--

Phone

--

Mobile

--

--

Fax

--

e-mail

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72. Existing Deposit Account with MFIL

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.		Amount		Opening Date	
2	Account No.		Amount		Opening Date	
3	Account No.		Amount		Opening Date	

Signature

Date:

Customer Information Form
(Please fill up in BLOCK letters)

Date ____ / ____ / ____

Passport Sized
Photograph

For Office Use Only

Customer ID:

Customer Category:

73. 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:

74. Name

English:

বাংলা:

75. Father's Name

English:

বাংলা:

76. Mother's Name

English:

বাংলা:

77. Spouse's Name

English:

বাংলা:

78. Nationality

79. Date & Place of Birth

80. Gender

- ☐ Male ☐ Female

81. National ID No.

82. Passport No.

83. Birth Registration No.

84. Driving License No.

85. e-TIN No. (if any)

86. Present Address

87. Permanent Address

88. Office/Business Address

89. Mailing Address

90. Contract

Home	Office	Mobile
e-mail	Fax	

91. Credit Card Information

Issuing Institution & Card No. (if availed)

1	
2	

92. Residency Status

☐ Resident ☐ Non-Resident

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

93. Marital Status

☐ Single ☐ Married ☐ Others

94. Religion

☐ Islam ☐ Hindu ☐ Buddhist ☐ Christian ☐ Others

95. Occupation

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

Name of Employer/Company

--

Type of Business

--

Designation

--

Department

--

Avg. Monthly Income

--

Address

--

Phone

--

Mobile

--

--

Fax

--

e-mail

--

96. Existing Deposit Account with MFIL

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.		Amount		Opening Date	
2	Account No.		Amount		Opening Date	
3	Account No.		Amount		Opening Date	

Signature

Date:

Account Opening Form Supplement

This form must be completed by any individual who wishes to open a loan/deposit 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 the information provided above.

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

I further consent and agree that, MFIL 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 MFIL 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

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 INTEREST / ENCASHMENT AMOUNT THROUGH BEFTN

Dear Sir:

I/We hereby authorize Meridian Finance & Investment Limited (MFIL), to credit my/our Monthly/Quarterly/Half Yearly/Yearly interest or encashment amount through BEFTN service and Supplement to my/our account at the bank listed below, 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 MFIL.

Deposit Account No.	
Account Holder's Name	
Bank Account Name	
Bank Account No.	
Bank Account Type	<input type="checkbox"/> Current <input type="checkbox"/> Savings <input type="checkbox"/> others
Bank Name	
Branch Name	
Routing No.	<div style="display: flex; justify-content: space-between; width: 100%;"> <div style="width: 12.5%; height: 25px;"></div> <div style="width: 12.5%; height: 25px;"></div> <div style="width: 12.5%; height: 25px;"></div> <div style="width: 12.5%; height: 25px;"></div> <div style="width: 12.5%; height: 25px;"></div> <div style="width: 12.5%; height: 25px;"></div> <div style="width: 12.5%; height: 25px;"></div> <div style="width: 12.5%; height: 25px;"></div> </div>
Mobile No.	
e-TIN / TIN No. (if any)	

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

PAYMENT ORDER FORM

Reference: _____
 Request Date: D / M / Y Y Y Y

DEPOSIT ACCOUNT INFORMATION

Name: _____ Use Block Letters Only
 CIF Number: _____ Branch: _____
 Account Number: _____ Product: _____
 Contact No.: +880- Mobile +880- Telephone 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.: +880- Mobile +880- Telephone Email Address: _____

PAYMENT INFORMATION

Currency & Amount: BDT ☐ Including Charges ☒ Excluding Charges
 Frequency: ☐ Monthly ☐ Quarterly ☐ Half-yearly ☐ Annually ☐ Other (Specify) _____

First Payment on							
D	D	M	M	Y	Y	Y	Y

Regular Payment on			
D	D	of every month	

Last Payment on							
D	D	M	M	Y	Y	Y	Y

CONFIRMATION & AUTHORIZATION FROM CUSTOMER & ACCOUNT HOLDER

I/we authorize **Meridian Finance & Investment Limited (MFIL)** to give payment instruction from my/our beneficiary account as 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 Standard Chartered 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 insuffscient 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 customer and beneficial account holder is different)