

# CAR LOAN APPLICATION FORM

APPLICANT'S NAME : .....

TYPE OF VEHICLE : ☐ Brand New ☐ Recondition ☐ Pre-Owned ☐ .....

RM'S NAME : .....

BRANCH NAME : .....

PHOTOGRAPH OF THE  
APPLICANT WITH NAME &  
SIGNATURE  
ATTESTED BY RM OF MFIL

PHOTOGRAPH OF THE  
APPLICANT WITH NAME &  
SIGNATURE  
ATTESTED BY RM OF MFIL

Applicant

Co-Applicant

## CAR LOAN APPLICATION FORM

Name of Applicant	:	<input type="text"/>
CIF Number of Applicant	:	<input type="text"/>
Name of Co-Applicant	:	<input type="text"/>
CIF Number of Co-Applicant	:	<input type="text"/>
CIF Number of PG-1	:	<input type="text"/>
CIF Number of PG-2	:	<input type="text"/>
Product Code	:	<input type="text"/>
Loan Account Number	:	<input type="text"/>
Branch Code	:	<input type="text"/>
Branch Name	:	<input type="text"/>
RM'S Name	:	<input type="text"/>
RM'S Code	:	<input type="text"/>

OFFICE USE ONLY				
Loan Amount	TK.	Term :		
Processing Fee	%	Application Fee :		
Valuation Car Diagnosis Fee				
Category of File	<input type="checkbox"/> Urgent <input type="checkbox"/> Standard <input type="checkbox"/> PPFS   Category of Client : <input type="checkbox"/> New <input type="checkbox"/> Existing			
Expected Disbursement Date				
Security Mode	<input type="checkbox"/> Joint Registration <input type="checkbox"/> Single Registration <input type="checkbox"/> Lien <input type="checkbox"/> Tagging with existing security <input type="checkbox"/> Others			
Profession				
Type of Organization				
Segment				
Interest Rate	Fixed :	Variable :	Others :	
1st Rate Revision	<input type="checkbox"/> After 6M <input type="checkbox"/> After 1Y <input type="checkbox"/> After 2Y <input type="checkbox"/> Others			
CPV Template Available	<input type="checkbox"/> Yes <input type="checkbox"/> No			
CIB Reference (1)	No.	Date:	Status:	
CIB Reference (2)	No.	Date:	Status:	
Fee Cheque Details	Amount	Cheque No.	Date	Bank
Comments				
	Signature: _____ Date: DD / MM / YYYY			

Signature : .....

Name of RM : .....

Phone : .....

D	D	M	M	Y	Y	Y	Y
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.....  
Signature of Authorized Person-Business ( Recommended By)

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

.....  
Signature of Authorized Person-CRM ( Received By)

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

.....  
Signature of Authorized Person-CAD ( Received By)

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

## CAR LOAN APPLICATION FORM

Purpose of Loan :	<input type="checkbox"/> Brand New	<input type="checkbox"/> Re-condition	<input type="checkbox"/> Registered	<input type="checkbox"/> .....
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PERSONAL INFORMATION (Please fill in BLOCK letters)																				
Applicant										Co-Applicant										
Full Name																				
Date of Birth	D	D	M	M	Y	Y	Y	Y	Age :	Yrs.	D	D	M	M	Y	Y	Y	Y	Age :	Yrs.
Father's Name																				
Mother's Name																				
Spouse Name																				
Relationship with Applicant																				
Sex	<input type="checkbox"/> Male				<input type="checkbox"/> Female					<input type="checkbox"/> Male				<input type="checkbox"/> Female						
Country of Citizenship																				
Resident Status	<input type="checkbox"/> Resident				<input type="checkbox"/> Non Resident					<input type="checkbox"/> Resident				<input type="checkbox"/> Non Resident						
Residence Status	<input type="checkbox"/> Own		<input type="checkbox"/> Rented		<input type="checkbox"/> Parental		<input type="checkbox"/> Others			<input type="checkbox"/> Own		<input type="checkbox"/> Rented		<input type="checkbox"/> Parental		<input type="checkbox"/> Others				
Years in Present Address	Less than 1 year		1<3 years		3<5 years		5<10 years		>10 years		Less than 1 year		1<3 years		3<5 years		5<10 years		>10 years	
Permanent Address																				
Present Address (Including Post Code)																				
Mailing Address (Including Post Code)																				
Mobile Number(s)																				
Phone Number (Residence)																				
E-mail (s)																				
Marital Status	<input type="checkbox"/> Single				<input type="checkbox"/> Married		<input type="checkbox"/> Separated		<input type="checkbox"/> Other		<input type="checkbox"/> Single				<input type="checkbox"/> Married		<input type="checkbox"/> Separated		<input type="checkbox"/> Other	
Educational Qualification																				
Institution & Passing Year																				
Professional Registration No.																				
Tax Identification Number (TIN)																				
National ID / Passport No. Driving License / Birth Registration No.																				
Family Members	Name					Age		Name					Age							
a. Son / Daughter																				
b. Son / Daughter																				
c. Son / Daughter																				

EMPLOYMENT / PROFESSION DETAILS (SALARIED PERSON)				
	Applicant		Co-Applclicant	
Name of Organization				
Employment Status	<input type="checkbox"/> Contractual <input type="checkbox"/> Permanent <input type="checkbox"/> Temporary		<input type="checkbox"/> Contractual <input type="checkbox"/> Permanent <input type="checkbox"/> Temporary	
Designation				
Division/Department				
Email				
Office Address				
Nature of Employer's Business				
Phone Number (Office)		Fax :		Fax :
Joining Date				
Total Working Experience	years		years	
Name of Previous Employer				
Salary Date & Payment Mode	<input type="checkbox"/> ..... <input type="checkbox"/> Cash <input type="checkbox"/> Bank <input type="checkbox"/> Cash + Bank		<input type="checkbox"/> Cash <input type="checkbox"/> Bank <input type="checkbox"/> Cash + Bank <input type="checkbox"/> Others	

PRIMARY BUSINESS DETAILS (FOR BUSINESS PERSON & PROFESSIONALS ONLY)				
	Applicant		Co-Applclicant	
Profession	<input type="checkbox"/> Business <input type="checkbox"/> Professional <input type="checkbox"/> .....		<input type="checkbox"/> Business <input type="checkbox"/> Professional <input type="checkbox"/> .....	
Name of Organization / Business				
Nature of Business				
Date of Establishment				
Business Experience (in Years)				
Designation				
Office Address	<input type="checkbox"/> Own <input type="checkbox"/> Rented		<input type="checkbox"/> Own <input type="checkbox"/> Rented	
Phone Numbers (Office)				
Type of Ownership	<input type="checkbox"/> Proprietorship <input type="checkbox"/> Partnership <input type="checkbox"/> Limited Co.		<input type="checkbox"/> Proprietorship <input type="checkbox"/> Partnership <input type="checkbox"/> Limited Co.	
% of Equity or Shareholding				
Number of Employees				
Main Product / Service				
Main Banker				
Business Turnover (Last 2 Years)	Years 20	Tk.	Years 20	Tk.
	Years 20	Tk.	Years 20	Tk.
Net Profit (Last 2 Years)	Years 20	Tk.	Years 20	Tk.
	Years 20	Tk.	Years 20	Tk.
Factory Address				
<input type="checkbox"/> Own <input type="checkbox"/> Rented				
Phone				

MONTHLY INCOME & EXPENDITURE STATEMENT (TAKA / MONTH)		
	Applicant	Co-Applicant
INCOME		
Gross Salary		
Net Salary		
Business Income		
Remittance		

Existing Rental <b>Income</b> (Please specify)		
Interest Income (Please specify)		
Other Income		
TOTAL INCOME		
TOTAL FAMILY INCOME		

EXPENSE		
House Rent		
Family Maintenance		
Utility (Electricity+Gas+Telephone+Mobile)		
Food, Transport, Education & Others		
Existing Loan Installment		
Credit Card Bill Payment		
Other Expense (If any)		
TOTAL EXPENSE		
TOTAL FAMILY EXPENSE		
SURPLUS		

DETAILS OF ASSETS		
Particulars	Applicant	Co-Applicant
<input type="checkbox"/> FDR <input type="checkbox"/> Savings Certificates	Tk.	Tk.
<input type="checkbox"/> DPS <input type="checkbox"/> Other Deposit Scheme	Tk.	Tk.
<input type="checkbox"/> Shares <input type="checkbox"/> Wage Earners Bond	Tk.	Tk.
Number of Cars		
Car Cost Borne by	<input type="checkbox"/> Self <input type="checkbox"/> Employer	<input type="checkbox"/> Self <input type="checkbox"/> Employer
Immovable Property (Mkt. Value) (Please Specify with Location)	Applicant	Co-Applicant
	Tk.	Tk.
	Tk.	Tk.
	Tk.	Tk.
	Tk.	Tk.

OTHER PERSONAL & BUSINESS LIABILITIES DETAILS (APPLICANT/S AND SPOUSE)							
Name of Bank / FI	Type of Loan	Sanctioned Amount	Sanction Date	Term (Month) / Due/Paid	Monthly Installment	Outstanding Amount	Security

CREDIT CARDS DETAILS			
	Bank	Limit	Outstanding
Credit Card		Tk.	Tk.
		Tk.	Tk.

GENERAL INFORMATION	
Have You or Your Spouse Given Guarantee(s) for any Borrower(s)?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have You or Your Spouse Had Any Business Relation with Meridian Finance Before?	<input type="checkbox"/> Yes <input type="checkbox"/> No
	If yes, as <input type="checkbox"/> Borrower <input type="checkbox"/> Depositor <input type="checkbox"/> PG <input type="checkbox"/> Others

REFERENCES (PROVIDE FOLLOWING DETAILS OF RELATIVE WHO WILL ACT AS REFEREES. MFIL MAY MAKE SUCH INQUIRIES FROM THE REFEREES AS IT DEEMS NECESSARY.		
Name		
Occupation		
Designation		
Department/ Division		
Organization		
Residence Address		
Residence Phone No.		
Office Phone No.		
Mobile No.		
E-mail :		
Relationship		

CAR QUOTATION		
Car Vendor		Contact Person:
Address		Phone No:
		Mobile No:
Phone Number		E-mail :

CAR DETAIL		
Vehicle Status	<input type="checkbox"/> Brand New <input type="checkbox"/> Re-Condition <input type="checkbox"/> Registered	
Brand		CC :
Car Price		Model :
Manufacturing Year		Country of Origin :
Color		
Chassis Number		
Engine Number		
Car Registration Number		
Alternative/Additional Security Detail		



For Registered Car	
Name of Current Owner	
Address	
Mobile No.	
Purchase Year	
Registration Year.	
Cheque to be Issued	

BANK ACCOUNT DETAILS (PLEASE MENTION YOUR ALL ACCOUNT DETAILS)				
Account Name	Number	Bank Name	Branch	Type
				Current / Savings
BO Account				Cash / Margin

.....  
 Signature of the  
 Applicant  
 Date : .....

.....  
 Signature of the  
 Co-applicant  
 Date : .....

Signature : .....  
 Name of RM : .....  
 Date : .....

**PERSONAL GUARANTOR (s) DETAILS (ONE RELATIVE & ANOTHER NON RELATIVE)**

	Personal Guarantor-1	Personal Guarantor-2
Photo of PG with Name & Signature duly attested by the Applicant	Photo of PG-1	Photo of PG-2
Name		
Date of Birth	<div> <div>D</div> <div>D</div> <div>M</div> <div>M</div> <div>Y</div> <div>Y</div> <div>Y</div> <div>Y</div> </div>	<div> <div>D</div> <div>D</div> <div>M</div> <div>M</div> <div>Y</div> <div>Y</div> <div>Y</div> <div>Y</div> </div>
Father's Name		
Mother's Name		
Spouse Name		
Present Address		
Permanent Address		
Occupation		
Designation		
Organization		
Office Address		
Monthly Income		
Telephone Number (s)		
Mobile Number (s)	<div>Res:</div> <div>Off:</div>	<div>Res:</div> <div>Off:</div>
E-mail		
National ID / Passport No.		
Relationship		
Total Assets		
Total Liability Value:		
Signature of the Guarantor(s) with Date		

## DEMAND PROMISSORY NOTE

Date : \_\_\_\_\_

Place : \_\_\_\_\_

BDT : \_\_\_\_\_

On demand I/We \_\_\_\_\_

Promise to pay to **Meridian Finance & Investment Limited** or its Branch at \_\_\_\_\_

Or order on demand the sum of Bangladesh (Taka) \_\_\_\_\_

With interest at the rate of \_\_\_\_\_ percent per annum with monthly / quarterly rests for value received provided however that MFIL shall at any time to time be entitled to give notice to me/us of its intention to change and may thereafter charge interest at such modified rates as MFIL may specify subject to compliance with directives of Bangladesh Bank from time to time.

Applicant's Signature

Co-applicant's Signature

Date: -----

Managing Director  
Meridian Finance & Investment Limited  
“Silver Tower” (Level-6), 52 Gulshan Avenue,  
Gulshan-1, Dhaka - 1212

Dear Sir/ Madam:

I/we beg to enclose a Demand Promissory Note dated ..... for  
Tk. ....Tk. (.....) only  
signed by me/us and endorsed over to pay by me/us and which is given to you in cover of the Car Loan which is at present outstanding in  
my/our name and the said Demand Promissory Note will also be deemed to cover the ultimate balance of sum remaining unpaid on the loan.

It is understood that you are at liberty to take such steps as you consider expedient in order to enforce payment of the Demand Promissory  
Note at any time after your notice demanding payment has been posted and in default made in payments for 3 days after posting such notice,  
and this Letter of Continuation shall apply to any other Demand Promissory Note that may be given in renewal or substitution of the original.

Applicant's Signature

Co-applicant's Signature

Date:.....

Managing Director  
Meridian Finance & Investment Limited  
“Silver Tower” (Level-6), 52 Gulshan Avenue,  
Gulshan-1, Dhaka - 1212

Dear Sir/ Madam:

**IRREVOCABLE LETTER OF AUTHORITY**

In consideration of granting me/us the Car Loan facility, I/we have delivered to you undated cheques and an authorization letter to take repossession of the vehicle so that you can put such dates on the said documentation and also repossess the mentioned car for due execution should I/we fail to repay any three installments (not necessarily consecutive) or as and when required.

I/we understand that the cheques will automatically be deemed to be null and void once the loan is fully liquidated.

Yours faithfully,

Applicant’s Signature

Co-applicant’s Signature

Witnessed by:

Name: \_\_\_\_\_ Signature: \_\_\_\_\_

Date: -----

Managing Director  
Meridian Finance & Investment Limited  
“Silver Tower” (Level-6), 52 Gulshan Avenue,  
Gulshan-1, Dhaka - 1212

Dear Sir/ Madam:

**DISBURSEMENT OF LOAN AMOUNT OF TK. ....**

Please refer to the Car Loan Agreement No.....dated ..... We  
request you to kindly disburse the stated loan amount of Tk. .... (Taka.....)  
only directly to .....  
.....

I shall make repayment of 1st monthly loan installment within ..... and the remaining on .....th day of  
every month.

Thank you.

Sincerely yours,

Applicants Signature

Co-applicant signature

Date: .....

Managing Director  
Meridian Finance & Investment Limited  
"Silver Tower" (Level-6), 52 Gulshan Avenue,  
Gulshan-1, Dhaka - 1212

Dear Sir/ Madam:

**AUTHORIZATION TO TAKE REPOSSESSION OF VEHICLE**

I/we hereby authorize Meridian Finance & Investment Limited to take repossession of the vehicle detailed as below, purchased by way of the Car Loan granted to me/us by MFIL, registered and insured in MFIL's name, should I/we fail to repay any three installments (not necessarily consecutive) towards the aforementioned loan.

Should I/we fail to deliver the vehicle to MFIL as per the above mentioned authorization it shall automatically be deemed that I/we shall lose all rights to use the said vehicle and MFIL will reserve the right to initiate criminal case for criminal breach of trust.

Details of Vehicles :

Vehicle Status : ☐ Brand New ☐ Recondition ☐ Registered

Manufacturing Year :

Brand & model :

Chassis No :

Color :

Registration no :

.....  
Applicant's

.....  
Co-applicant's

Witness

Name:

Name:

Name:

Address:

Address:

Address

Date: .....

Managing Director  
Meridian Finance & Investment Limited  
“Silver Tower” (Level-6), 52 Gulshan Avenue,  
Gulshan-1, Dhaka - 1212

Dear Sir/ Madam:

**AUTHORIZATION FOR ENCASHMENT OF SECURITIES**

You are hereby authorized to encash the following securities duly discharged by me/us and held by you as security to liquidate the outstanding Car Loan including all charges and interest accrued thereon.

**Details of Security**

Type of Security	Date of Purchase	Number	Issuing Office	Face value

This authority shall be valid notwithstanding any change in your document of incorporation or amalgamation, merger or acquisition of yourself with any other body corporate.

Yours faithfully,

Applicant's Signature

Co-applicant's Signature

Witnessed by:

Name: ..... Signature: .....



# LETTER OF HYPOTHECATION

Managing Director  
Meridian Finance & Investment Limited  
"Silver Tower" (Level-6), 52 Gulshan Avenue,  
Gulshan-1, Dhaka – 1212

(Hereinafter referred to us "lender" which expression shall unless excluded by or repugnant to the context be deemed to mean and include its successors-in-interest, legal representative, administrators and assigns)

I/we ----- (the Borrowers) hereby declare adopt and confirm that in consideration of the Lender having made or continuing to make or making available to the Borrower finance under the car loan Agreement No ..... dated ..... from time to time revised replaced or renewed, up to the limit of TK ..... only the Borrower HEREBY HYPOTHECATES to the lender, by way of first floating charge on the Vehicle of the borrower, all insurance and proceeds of insurance thereon, all documents of title and other documents whatsoever relating to such Vehicle, in which the Borrower may from time to time have an interest (all such rights, title and interest in relation and inclusive of Vehicle more particularly described in the schedule given herein below, hereinafter collectively shall be referred as "Hypothecated Vehicle" as a continuing security of the payment of all outstanding, including but not limited to rent, charges and other fees and expenses, in the books of account of the lender against the name of the Borrower and discharge of all obligations and liabilities of the Borrower to the amounts which may become due and owing to the lender by the Borrower under the car loan Agreement.

The Borrower covenants with the lender to pay to the lender on demand (save where otherwise agreed in writing between the parties hereto) all amount outstanding and discharge all obligations and liabilities which now or at any time hereafter may be due, owing or incurred from or by the Borrower to the lender or for which the Borrower may be or become liable to the lender under the car loan Agreement or this security on a full indemnity basis.

The borrower further covenants with the Lender at all times during the continuance of this Hypothecation:

a) The Vehicle is free from any encumbrances and charges and the Borrower shall not, without the written consent of the Lender, transfer, assign, create or attempt to create, or permit to subsist any encumbrance on the vehicle or any part thereof.

b) Notify the name of the lender as charge of the vehicle to the registration authority.

c) To maintain, preserve and protect the vehicle and keep the same in good order, repair (if appropriate), and to maintain the vehicle in good working condition and not to allow the same to deteriorate in value or otherwise, or to do, cause or permit to be done anything which may prejudice or affect the value of the vehicle.

d) At the Borrower's expense, to keep such Vehicle insured comprehensively at all times with Insurance company, acceptable to the lender against loss or damage to the full reinstatement or replacement value and punctually pay all premiums and other monies necessary for the purpose of effecting and keeping the aforesaid insurances.

e) To hold any monies received by the Borrower under an insurance on trust and to apply them either in replacing or repairing the Vehicle in respect of which the monies are received or (as the Lender may require) to pay the same immediately to the lender in or towards discharging the outstanding of the Borrower.

f) To keep and hold the Lender secured, harmless and indemnified against all payments, costs, expenses, losses and damages suffered or sustained as result of any defect in title of the borrower or for any claim or demand preferred by anyone with respect to the vehicle or any part thereof in a full indemnity basis; and

Without prejudice to the rights of any of the Lender under the Car Loan Agreement, on the violation of any of the terms and conditions of the Car Loan Agreement or this security, the lender may demand immediate repayment of the finance and the security hereby constituted shall thereupon become immediately enforceable, in such case the Lender may take, but is not obliged to take any of the following actions without notice or concurrence of the Borrower and without ability for any loss upon realization or for any neglect or default of any nature whatsoever:

a) To take possession of the Vehicle or any part thereof;

b) To sell or dispose of the vehicle or any part thereof together or in parcel on account of and at the risk of the Borrower either privately or by public auction or by private contract on such terms and conditions as the Lender or any representative authorized shall think fit and proper without prejudice to any other rights of the Lender under any law in force; at such time and/or

C) On the account of the Borrower, demand and recover any monies and enforce any claim due or competent to the Lender or to the Borrower from or against any person for or in the respect of the sale proceeds of the Vehicle or any part thereof.

The enforcement of this security in the manner stated above in this clause shall not prevent the lender from any subsequent or further enforcement of this security in the manner stated above in respect of the vehicle or any part thereof.  
The Borrower further consents and acknowledges that express power is hereby given to the Lender for any subsequent or further enforcement of this security. The Lender shall not be deemed to have been in any way affected or impaired by any provision contained herein or for any reason whatsoever.

No failure or delay by the lender in exercising any right or remedy under this security or the Car Loan Agreement shall operate as a waiver nor shall any single or any partial exercise of any right or remedy preclude its further exercise of any other right or remedy.

For all the purpose of accounting hereunder the Borrower undertakes to accept without question' any statement of account made from the books of the lender and signed by any of its authorized signatories or managers without production of any other voucher, document, paper or evidence and such statement shall be conclusive against the Borrower in any legal proceedings.

Nothing herein contained shall operate so as to merge or otherwise prejudice, affect or exclude any other security, guarantee or lien whether of or against the Borrower or of third parties which the Lender may from time to time hold or would have held.

The Lender may assign all or any of its rights and obligations under this security to any person without consent of the Borrower.

Any provisions hereof prohibited by law or regulation shall be ineffective to the extent of such prohibition without invalidating the remaining provisions hereof.  
This Agreement shall be governed by and constructed in accordance with the laws of Bangladesh.

This letter of hypothecation shall be binding upon the Borrower's successors and him/her but the borrower shall not assign or transfer all or any of its rights or obligations to any party without the consent of the Lender.

**SCHEDULE**

Vehicle Status :  
Manufacturing Year :  
Country of Origin :  
Brand & model :  
CC :  
Engine No :  
Chassis No :  
Color :  
Registration no :  
Registration Date :

In witness hereof this letter Hypothecation is made on the .....

\_\_\_\_\_  
Applicant's

\_\_\_\_\_  
Co-applicant's

\_\_\_\_\_  
Witness

Name:

Name:

Name:

Address:

Address:

Address

# GENERAL TERMS & CONDITIONS

This General Terms and Conditions and the Sanction Letter together shall form the Car Loan Agreement between MFIL and the Borrower.

## THE PARTIES HERE TO AGREE THAT:

1. The Borrower shall unconditionally repay installments including interest and other charges in accordance to the terms and conditions set forth in the Sanction Letter.
2. The Car Loan Facility (the Loan) shall be made available only for the purpose of purchasing the vehicle selected by the Borrower and described in Annexure attached herewith (the Vehicle). The Loan shall be disbursed by MFIL directly to the seller of the Vehicle.
3. MFIL shall not be obliged to disburse the Loan or any part thereof until it has received each of the following:
  - (a) (In case of corporate borrower) the relevant Board resolution for availing the Loan;
  - (b) Duly executed and perfected Security Documents (as defined hereunder) and other related loan documents;
  - (c) Post dated cheques covering the Loan and each installment amount; and
  - (d) All fees payable by the Borrower prior to disbursement as mentioned in the Sanction Letter.
4. "Security Documents" shall mean:
  - (a) Evidence of registration of the vehicle with BRTA in the name of MFIL or in the joint names of MFIL and the Borrower.
  - (b) Certificate of comprehensive insurance policy/annual renewal of policy solely in the name of MFIL ; or in the joint names of MFIL and the Borrower; with mortgage clause in favour of MFIL
  - (c) Duly executed demand promissory note;
  - (d) Authorization letter from the Borrower empowering MFIL to take repossession of the vehicle in the event of failure to pay any three installments (not necessarily consecutive); and
  - (e) Such other security documents, as MFIL deems necessary for securing the Loan.
5. All loan/security documents will automatically be deemed to be null and void once the Loan is fully liquidated.
6. The Borrower shall bear all the fees, charges and expenses for registration and insurance of the Vehicle, and for conducting valuation or verifications required by MFIL, payment of stamp duties, fees and charges incurred for facilitating or in relation to the Loan, including but not limited to legal fees and such other processing fees for preparation, finalization, execution, perfection and enforcement of the Loan and security documents, collections and repossession charges and all other fees, charges and expenses in relation thereto.
7. During the period of the Loan, all maintenance costs of the vehicle are to be borne by the Borrower.
8. The Borrower shall exercise due and reasonable care as a bonafide custodian in taking custody and using the Vehicle and will cause the Vehicle to be used with due care and vigilance complying with all laws, regulations, ordinances and instructions of governmental authorities. The Borrower will ensure that no one but a skilled driver possessing a clean valid driving license drives the Vehicle. The Borrower will also ensure that all insurance premiums, road taxes, fines, payments for licenses and all other charges made in respect of the Vehicle are paid on due time.
9. The Borrower shall bear the full liability for any damage, theft, hijacking, destruction, impounding of or any impairment whatsoever whether physically or otherwise and howsoever caused whether by the Borrower as bailee, law enforcement agency, Act of God or any authorized or unauthorized third party or parties.
10. In the event that the Vehicle is totally destroyed or irreparably damaged, this loan agreement will be deemed to be terminated and the Borrower shall immediately repay the entire outstanding amount of the Loan with accrued interest. The Borrower shall be liable for any shortfall after adjustment from the proceeds received from insurance claims.
11. Upon the occurrence of any event for which an insurance claim may be lodged, the Borrower shall immediately notify MFIL and shall deliver to MFIL without delay all documents necessary for receipt of the insurance proceeds by MFIL. MFIL shall be entitled at its sole discretion to use the insurance towards (in any order as the Lender deems appropriate) repairs to or replacement of the Vehicle or any part thereof; payment of any outstanding obligations or debts of the Borrower(s) to MFIL ; compensation of damages to any third party claim; or payment of outstanding taxes, duties or fees payable to any authorities. The Borrower shall be liable for the annual renewal costs of the comprehensive insurance policy and hereby authorizes MFIL to pay the premium without further intimation to the Borrower on the date the payment becomes due, which will be immediately re-imbursed with interest.
12. The Borrower warrants and represents that :
  - (a) The Borrower has requisite authority or corporate authority (as the case may be) to enter into this Agreement and all other documents in contemplation thereto and to consummate the transactions therein, including the obtaining of all requisite consents or approvals from any governmental authorities and the terms and conditions thereof shall constitute a legal and binding obligation upon the Borrower.
  - (b) The signing and delivery of this Agreement and all documents in contemplation thereto and the performance of any transactions contemplated there under will not contravene or constitute a default under any provision contained in any agreement, instrument, law, judgment, order, license, permit or consent by which the Borrower is bound or affected; or cause any limitation on the Borrower [whether imposed by any of its constitutional documents, or by any law, order, judgment, agreement, instrument or
  - (c) Except as notified to MFIL in writing prior to acceptance of the terms and conditions of this Agreement, no litigation, arbitration, or administrative proceedings are at present current or pending or, to the knowledge of the Borrower, which would have a material adverse effect on the borrower's assets or financial condition

(Continued on next page)

13. The Borrower shall:
- Maintain the Vehicle in good operating condition and working order during the entire term of the Loan;
  - At any time upon MFIL's request, report to MFIL details of the condition, use and possession of the Vehicle and in relation thereto, the status of the Insurance policy and any requirement for compliance of laws, ordinance, rules or regulations;
  - Pay to MFIL such additional amount on demand and as when demanded, the amount which is incurred by MFIL, due to any change in law or policy by Bangladesh Bank or any governmental authority. In each instance, the amount payable by the Borrower will be calculated from the date on which MFIL first incurred the additional costs.
  - For the purpose of inspecting the status, operations and custody of the Vehicle, allow the Lender or its representatives at all reasonable times to enter into the residence, office or premises where the Vehicle is located.
  - Return the Vehicle, registration papers, insurance policies and all papers connected with the Vehicle to MFIL at its address of this Agreement or at such other address notified by MFIL upon termination of this Agreement;
  - Bear any loss or damage to third parties arising from the Borrower (s)'s use, operation and maintenance of the Vehicle.
14. The Borrower shall not
- Modify the features, performance and specifications of the Vehicle without prior written consent of MFIL. Any costs towards modifications made to the Vehicle will be at the Borrower's own risk, responsibility and expenses; and
  - Assign, transfer, pledge, hypothecate or otherwise dispose of the Vehicle or any part thereof or lend the Vehicle to a third party;
15. For all purposes under this Agreement, the Borrower shall be liable for repayment of the Loan and all dues under this Agreement and MFIL will not recognize any trustee or agent as a Borrower under this Agreement.
16. In case the Borrower is an individual and the Borrower dies, the entire outstanding amount of the Loan shall become due and payable at once and the remaining Borrower (if any) or, the legal heirs of the deceased shall be liable to pay the outstanding Loan with accrued interest to MFIL forthwith.
17. Where there is more than one Borrower, the liability of each such Borrower shall be joint and several.
18. The Borrower shall indemnify MFIL in full against all claims, civil or criminal proceedings, losses, damages, costs and expenses arising out of or in consequence of any accident, theft, crime, death etc. relating to the Vehicle.
19. After payment of 6 installment's the Loan may be liquidated prior to the end of the tenure of the Loan and partial payment is also permitted, however liquidation cost will be charged for full or partial prepayment the amount of which will be determined by MFIL. The amount of partial prepayment will be at least 20% of the outstanding balance or BDT 100,000.00 whichever is higher.
20. MFIL reserves the right without any further reference to the Borrower to:
- Review and revise the terms and conditions on which the Loan has been provided (including interest rate, fees, and the timing of the charging thereof at anytime during the term of this Loan);
  - Terminate this Agreement and recall the Loan, (i) if in the opinion of MFIL, there has been any adverse change in the financial condition of the Borrower; or (ii) if the Borrower fails to make payment of any installment and other charges there under or (ii) if he is in breach of any of the terms and conditions of this Agreement;
  - Call for cash cover on demand for existing, prospective and contingent liabilities.
21. The Loan will be repayable on demand without assigning any reason, but demand shall be in accordance with the term and repayment arrangements applicable to the Loan.
22. Upon a breach of any term of this Agreement or the termination of this Agreement:
- MFIL shall prohibit by notice the Borrower from using the Vehicle and thenceforth the Borrower shall stop using the Vehicle.
  - MFIL may send a representative to ensure the suspension of the usage of the Vehicle; and
  - MFIL without notice to the Borrower either by itself or through its agent or through the law enforcing agencies shall be entitled to repossess the Vehicle and for this purpose enter into any premises of the Borrower or any third party where the vehicle is found and remove the Vehicle and the Borrower shall be liable for all expenses incurred in the repossession process.
  - The proceeds from selling the Vehicle by private contact or otherwise will be used to liquidate and/or offset the outstanding Loan with accrued interest together with the costs incurred for repossession of the Vehicle. The Borrower ( in case of more than one jointly and/or severally ) shall be liable for any shortfall.
  - The Borrower shall deliver the Vehicle at the place designated by MFIL
  - The Borrower shall not initiate any legal action against MFIL in connection with repossession of the Vehicle and entering into the premises where the Vehicle is found.

### Annexure

Vehicle status :.....  
Country of origin :.....  
CC :..... Engine No. :.....

Manufacturing year :.....  
Brand & Model :.....  
Chasis No. :..... Registration No. :.....

Applicant's Signature

Co-applicant's Signature

	<p><b>গুরুত্বপূর্ণ তথ্য ও শর্তাবলী</b></p> <p><b>কার লোন</b></p>
<b>শর্তাবলী</b>	
<b>আবেদন পদ্ধতি</b>	কার লোনসেবা গ্রহন করতে ঋণগ্রহীতার ঋনের আবেদনপত্র পূরণ করে এর সাথে গ্রহণযোগ্য পরিচয়পত্র এবং আয় ও অর্থ উপার্জনকারী সম্পত্তির প্রমাণপত্র জমা দেয়ার জন্য অনুরোধ করা যাচ্ছে।
<b>ঋণ প্রদান</b>	প্রয়োজনীয় সকল কাগজপত্র গ্রহন ও অন্যান্য প্রক্রিয়া সম্পন্ন হবার পর দ্রুততম সময়ের মধ্যে ঋণ প্রদান করা হবে। যদি moratorium period প্রযোজ্য হয়, সে ক্ষেত্রে অনুমোদিত ঋণ এ অর্থ এক বা একাধিক পর্যায়ে আপনার ন্যূনতম নিজস্ব বিনিয়োগ ও প্রয়োজনীয় অন্যান্য কাজের অগ্রগতির ভিত্তিতে প্রদান করা হবে।
<b>সুদের হার ও ধরন</b>	<p>সুদের হার .....%</p> <p>সুদের ধরন:</p> <p>এই ঋণ সুবিধার ক্ষেত্রে ফ্লোয়িং/ভেরিয়েবল সুদের হার প্রযোজ্য</p>
<b>সুদের ধরন পরিবর্তন</b>	ঋণগ্রহীতা তার সুবিধা অনুযায়ী ফ্লোয়িং থেকে ভেরিয়েবল অথবা ভেরিয়েবল থেকে ফ্লোয়িং রেটে সর্বোচ্চ একবার সুদের ধরন পরিবর্তনকরার জন্য আবেদন করতে পারবে। এ ক্ষেত্রে সুদের ধরন পরিবর্তন ফি মেরিডিয়ান ফাইন্যান্স এবং ইনভেস্টমেন্ট লিঃ সর্বশেষ প্রকাশিত ফি তালিকা অনুযায়ী প্রযোজ্য হবে
<b>প্রসেসিং, ডকুমেন্টেশন এবং অন্যান্য ফি</b>	<p>এই সেবার জন্য প্রক্রিয়াকরণ এবং নথিকরণ ফি ঋণ গ্রহীতার ঋণ অনুমোদন পত্র প্রদানের সময় সংগ্রহ করা হবে</p> <p>অর্থায়নকৃত সম্পত্তির নিবন্ধন, মূল্যায়ন, আইনিযাচাই বাছাই এবং অন্যান্য আনুষঙ্গিক খরচ (প্রকৃত) ঋণগ্রহীতাকে বহন করতে হবে। প্রাথমিক মূল্যায়ন এবং আইনি যাচাই বাছাইএর পর নির্বাচিত সম্পত্তির পরিবর্তন হলে পরবর্তী যেকোন মূল্যায়ন এবং আইনী নিরীক্ষা সংক্রান্ত খরচ (প্রকৃত) ঋণগ্রহীতাকে বহন করতে হবে।</p>
<b>ঋণের কিস্তি পরিশোধের পদ্ধতি</b>	<p>ঋণগ্রহীতা নিচে উল্লেখিত যেকোন পদ্ধতিতে ঋণ পরিশোধ করতে পারেন</p> <p>* সমান মাসিক কিস্তিঃ আসল এবং সুদের সমষ্টি</p> <p>* যদি কয়েকটি ধাপে ঋণ প্রদান করা হয়, সে ক্ষেত্রে moratorium কালে ৬ থেকে ১২টি প্রাক সমান মাসিক সুদের কিস্তির অর্থপ্রত্যেক ঋণ প্রদানের সাথে পরিশোধ করতে হবে ঋণগ্রহীতাকে "Direct Debit Authorization and Mandate Setup" পূরণ করে "Electronic Fund Transfer" এর মাধ্যমে মাসিক কিস্তি প্রদান করতে হবে</p>
<b>বিলম্বিত কিস্তি পরিশোধের জন্য জরিমানার হার এবং চুক্তিমূলক পরিশোধ</b>	বিলম্বিত কিস্তির উপর ঋনের বিদ্যমান সুদের হার থেকে ৪% বেশি হারে জরিমানা পরিশোধ করতে হবে
<b>পূর্ব নিষ্পত্তির পদ্ধতি</b>	<p>- পূর্ব নিষ্পত্তি ফি:অপরিশোধিত অর্থের উপর ২% এবং মুসক/সর্বশেষ প্রকাশিত ফি তালিকা অনুযায়ী প্রযোজ্য হবে</p> <p>- ন্যূনতম ৬টি মাসিক কিস্তি পরিশোধের পূর্বে কোন ধরনের পূর্ব নিষ্পত্তি গ্রহণযোগ্য নয়</p>
<b>আংশিক পরিশোধ পদ্ধতি</b>	<p>- আংশিক পরিশোধ : ফিআংশিক নিষ্পত্তির অর্থের উপর ২% এবং মুসক/সর্বশেষ প্রকাশিত ফি তালিকা অনুযায়ী প্রযোজ্য হবে</p> <p>- ন্যূনতম ৬টি মাসিক কিস্তি পরিশোধের পূর্বে কোন ধরনের পূর্ব নিষ্পত্তি গ্রহণযোগ্য নয়</p> <p>- আংশিক পরিশোধিতঅর্থের পরিমাণ অবশ্যই কমপক্ষে ১০০,০০০ টাকা হতে হবে কিন্তু অপরিশোধিত ঋণ এর ৭০% এর বেশি হতে পারবে না</p>
<b>বীমা এবং নবায়ন</b>	ঋণগ্রহীতাকে, মেরিডিয়ান ফাইন্যান্স এবং ইনভেস্টমেন্ট লিঃ অনুকূলে বন্দকসহ, তালিকাভুক্ত যেকোনো বীমা কোম্পানি থেকে (আগুন, ভূমিকম্প, ঝড়, হুফান থেকে ঝুঁকি মুক্ত হবার জন্য) সম্পত্তির বীমা করিয়ে নিতে হবে। প্রথম বছরের বীমার প্রিমিয়াম ঋণগ্রহীতার হোম লোনের মধ্যে অর্থায়ন করা যাবে তবে পরবর্তী বছরগুলোতে ঋণগ্রহীতাকে অবশ্যই নিজ দায়িত্বে বীমা নবায়ন করে নিতে হবে এবং বীমা সংক্রান্ত সার্টিফিকেট ও রসিদের কপি যথাসময়ে মেরিডিয়ান ফাইন্যান্স এবং ইনভেস্টমেন্ট লিঃ জমা দিতে হবে, অন্যথায় মেরিডিয়ান ফাইন্যান্স ঋণটি প্রত্যাহারে সময় সম্পূর্ণ ঋণ প্রত্যাহার করে সম্পত্তি বিক্রয় করে তা সমন্বয় করতে পারবে আমাদের পরামর্শ এই যে, ঋণগ্রহীতা আমাদের তালিকাভুক্ত সুপরিচিত জীবন বীমা কোম্পানি থেকে হোম লোন শিল্ডের সেবা নিতে পারে যা ঋণ গ্রহীতার অনাকাঙ্ক্ষিত অকাল মৃত্যুর পর তার বংশধরদের ঋণ এর বোঝা থেকে সুরক্ষা করবে।
<b>অন্যান্য শর্তাবলী</b>	<p>* বন্ধককৃত সম্পত্তির নিবন্ধন ঋণ গ্রহীতাকে নিজ দায়িত্বেসম্পন্ন করতে হবে ( প্রযোজ্য ক্ষেত্রে)</p> <p>* নিবন্ধন ও অন্যান্য আনুসঙ্গিক খরচ ঋণগ্রহীতাকে বহন করতে হবে</p> <p>* অনুমোদিত সুদের হার ঋণ অনুমোদনের ৩০ দিন পর্যন্ত কার্যকর থাকবে। এরপর বিদ্যমান Interest Rate Matrix অনুযায়ী সুদের হার পরিবর্তনশীল হবে</p> <p>* অফার লেটার প্রদানের ১৮০ দিনের মধ্যে যদি ঋণ সেবা না নেয়া হয় তাহলে ঋণ আবেদন পুনঃমূল্যায়ন করতে হবে। এই সুযোগটি মেরিডিয়ান ফাইন্যান্স এন্ড ইনভেস্টমেন্ট লিঃ এর বিবেচনা অনুযায়ী বৃদ্ধি করা যেতে পারে</p> <p>* নির্দিষ্ট তারিখের মধ্যে ঋণের কিস্তি প্রদানে ব্যর্থ হলে অথবা নির্দিষ্ট সময়সীমার মধ্যে (ঋণ প্রদানের সময় বা তারপর) কোন প্রয়োজনীয় কাগজপত্র জমা দিতে না পারলে ঋণ গ্রহীতাকে খেলাপি বলে বিবেচনা করা হবে। এ ক্ষেত্রে মেরিডিয়ান ফাইন্যান্স এন্ড ইনভেস্টমেন্ট লিঃ ঋণগ্রহীতার সাথে ঋনের চুক্তি অনুযায়ী প্রয়োজনীয় আইনগত ব্যবস্থা গ্রহন করতে পারে</p> <p>* সুদের হারে কোন পরিবর্তন হলে, মেরিডিয়ান ফাইন্যান্স এবং ইনভেস্টমেন্ট লিঃ এর ক্রেডিট পলিসি অনুযায়ী ঋণের মেয়াদ বা মাসিক কিস্তি অথবা উভয়ই পরিবর্তিত হতে পারে। সুদের হার বৃদ্ধি বা হ্রাস পেলে প্রথম ধাপে ঋণের মেয়াদ বাড়তে বা কমতে পারে</p> <p>* হোম লোন এর আবেদন পত্রটি সম্পূর্ণ বিনামূল্যে প্রদান করা হয়</p> <p>* মেরিডিয়ান ফাইন্যান্স এন্ড ইনভেস্টমেন্ট লিঃ ঋণ অমুমোদন অথবা প্রত্যাখ্যান করার সম্পূর্ণ ক্ষমতা বহন করে। ঋণের পরিমাণ এবং সুদের হার এর উপর কোন প্রকার ছাড়ের জন্য মৌখিকপূর্ব প্রতিশ্রুতি দেয়া হবে না</p> <p>* ঋণ প্রদানের পূর্বে অথবা পরে ঋণগ্রহীতার জমি অথবা বাড়ি/ ফ্ল্যাট এর উপর/ সামনে মেরিডিয়ান ফাইন্যান্স এন্ড ইনভেস্টমেন্ট লিঃ এর পক্ষ থেকে নিম্ন লিখিত সাইনবোর্ড (বাংলা/ইংরেজিতে) প্রতিস্থাপন করা হবে। ঋণ এর মেয়াদকাল পর্যন্ত এই সাইনবোর্ডটি যথাযথভাবে সংরক্ষণের দায়িত্ব ঋণগ্রহীতাকে বহন করতে হবে</p>
	<p>এইসম্পত্তি ( বিস্তারিত ঠিকানা) মেরিডিয়ান ফাইন্যান্স এন্ড ইনভেস্টমেন্ট লিমিটেড এর নিকট দায়বদ্ধ অথবা</p> <p>অর্থায়নে ঃ মেরিডিয়ান ফাইন্যান্স এন্ড ইনভেস্টমেন্ট লিমিটেড</p>

মেরিডিয়ান ফাইন্যান্স এন্ড ইনভেস্টমেন্ট লিঃ এর কোন কর্মকর্তা/কর্মচারী এবং ক্রেতার মধ্যে যেকোন ধরনের আর্থিক লেনদেন সম্পূর্ণভাবে নিষিদ্ধ। এধরনের কোন লেনদেন এর জন্য কোন অবস্থাতেই মেরিডিয়ান ফাইন্যান্স এন্ড ইনভেস্টমেন্ট লিঃ দায়বদ্ধ থাকবে না। ঋণ প্রদানের পূর্বে সকল প্রয়োজনীয় ফি “Meridian Finance & Investment Limited” এর নামে চেক অথবা পে অর্ডার এর মাধ্যমে পরিশোধ করতে হবে।

আমি / আমরা ব্যক্তিগত প্রয়োজনে এই ঋণ সুবিধাটির জন্য আবেদন করছি। এই ঋণ এর সকল বৈশিষ্ট্য ও শর্তাবলী আমাকে/ আমাদেরকে সঠিকভাবে ব্যাখ্যা করা হয়েছে। অতএব আমি/আমরা নিশ্চিত করছি যে উপরোক্ত শর্তাবলী আমি/আমরা পড়েছি, বুঝতে পেরেছি এবং পূর্ণসম্মতি দিচ্ছি

<p>-----</p> <p>ঋণগ্রহীতার স্বাক্ষর</p>	<p>-----</p> <p>সহ-ঋণগ্রহীতার স্বাক্ষর</p>
<p>-----</p> <p>মেরিডিয়ান ফাইন্যান্স এন্ড ইনভেস্টমেন্ট লিঃ স্টাফ এর স্বাক্ষর, নাম, পদবী, ফোন নং</p>	<p>-----</p> <p>নাম, পদবী, ফোন নং</p> <p>CIF* (প্রযোজ্যক্ষেত্রে)</p>

## MOST IMPORTANT DOCUMENT

### CAR LOAN

Condition Category	Standard Procedure
<b>Application Procedure</b>	In order to avail the Car Loan facility, borrower is requested to apply in Car Loan Application Form, which has to be supported by acceptable identity documents, proof of income source(s) & income generating asset(s).
<b>Disbursement</b>	The loan will be disbursed within shortest possible time after submission of all required documentation and completion of required processes. Disbursement will take place in full (sanctioned amount) at once.
<b>Interest Rate &amp; Mode</b>	<p><b>Interest Rate</b> .....% p.a</p> <p><b>Mode of Interest:</b></p> <ul style="list-style-type: none"> <li><input type="radio"/> Fixed</li> <li><input type="radio"/> Variable.</li> </ul>
<b>Submission of Post Dated Cheque (PDC)</b>	<p>For Fixed Rate: Minimum 24 + 2 residual Cheque before disbursement</p> <p>For Variable Rate: Minimum 12 + 2 residual Cheque before Disbursement. Minimum 12 PDC+ 2 residual cheque to be submitted during replenishments.</p>
<b>Processing, Documentation &amp; Other Fees</b>	<p>Processing &amp; Documentation Fee for the facility will be collected from borrower at the time of delivery of the Sanction Letter.</p> <p>Borrower will bear the vehicle registration / ownership transfer cost, general insurance (comprehensive) and any other incidental cost. In case of Registered Vehicle financing, borrower will bear the total cost of vehicle valuation &amp; diagnosis at actual basis. He/she will also bear the cost of any subsequent valuation &amp; diagnosis if the primary registered vehicle is changed.</p>
<b>Repayment Method</b>	Borrower will repay the loan through Equal Monthly Installment (EMI), which is a combination of principal & interest. Borrower will be required to sign Direct Debit Authorization and Mandate Setup Form if MFIL offers EMI collection through "Electronic Fund Transfer".
<b>Penal Rate for delayed installment/ contractual payments</b>	4% higher than the exiting interest rate (of the loan) on the Overdue amount.
<b>Early Settlement / Foreclosure Procedure</b>	<ul style="list-style-type: none"> <li>- Early Settlement Fee: 2% of the outstanding amount along with applicable VAT / schedule of fees &amp; charges will be applicable</li> <li>- No early settlement is allowed before payment of at least 6 EMI</li> </ul>
<b>Prepayment Procedure</b>	<ul style="list-style-type: none"> <li>- Prepayment Fee: 2% of the partial settlement amount along with applicable VAT / schedule of fees &amp; charges will be applicable</li> <li>- No prepayment is allowed before payment of at least 6 EMI</li> <li>- Prepayment amount has to be at least BDT 100,000 but not more than 70% of the outstanding loan amount.</li> </ul>
<b>Insurance &amp; Renewal</b>	Borrower will complete comprehensive insurance on the vehicle to cover the possible risk of accident, theft, robbery etc. through MFIL enlisted insurance companies for the 1 <sup>st</sup> year before the disbursement. In subsequent years, borrower must renew the insurance in due time and provide photocopy of renewed insurance certificate & money receipt to MFIL at his/her own responsibility, otherwise, MFIL will have the right to repossess the property to settle the debt.
<b>Other Conditions</b>	<ul style="list-style-type: none"> <li>▪ Registration of the vehicle to be completed at borrower's own accountability</li> <li>▪ Registration cost, general insurance &amp; other relevant cost must be borne by the borrower</li> <li>▪ Interest Rate for approved loan is valid for 30 days from the date of approval of Loan Application. After that period, the Interest Rate might be changed as per existing Interest Rate Matrix</li> <li>▪ Loan application will have to be re-assessed if the facility is not availed within 180 days from issuance of indicative offer letter. This might be extended at the discretion of MFIL</li> <li>▪ Registration of the vehicle to be made in joint name "Meridian Finance &amp; Investment Limited. A/c (primary) applicant's name)</li> <li>▪ Borrower will be responsible for ensuring the authenticity of the vehicle (import duty documents, previous owner's documents in case of registered vehicle loan etc.). Borrower will be solely liable for settling the loan or making full compensation at the discretion of MFIL if any legal action is taken against the vehicle or if any relevant document is found to be false/ fraudulent before or after the disbursement of the loan.</li> <li>▪ In case of Non-payment of EMI by due date or Non-submission of any required document within the deadline (during or after disbursement) the borrower will be considered as defaulter. In that case, MFIL may / will take legal actions (including repossession of the vehicle) as per the terms &amp; conditions of the contract</li> <li>▪ MFIL reserves the right to approve or decline a loan application. No prior verbal commitment will be made on the loan amount or on concession/discounts from standard tariffs.</li> </ul>
<p><b>Any kind of monetary transaction between customer and MFIL official is strictly prohibited. MFIL will not be liable for any such transaction under any circumstances. All required fees and charges are to be paid by the borrower in favor of "Meridian Finance &amp; Investment Limited" through cheque or pay order before disbursement.</b></p>	

I am/ we are applying for this loan facility due to individual requirements. The features and terms & conditions of this facility have been explained to me/ us properly. Therefore, I/we hereby confirm that I/we have read & understood the above terms & conditions and hereby give my / our full consent.

<p>-----</p> <p>Borrower's Signature</p>	<p>-----</p> <p>Co-borrower's Signature</p>	
<p>-----</p> <p>Signature of MFIL Staff</p>	<p>-----</p> <p>Name, Designation, Contact no.</p>	<p>-----</p> <p>CIF* (if applicable)</p>



## CLIENTELE ACKNOWLEDGEMENT FORM

<b>Name of the Client:</b>		
<b>Description of Loan Facility</b> Sanction Amount: Purpose of the Loan: Product Category: Consumer Finance		
Questions	Comments	
	FI's comment	Client's comment
1. What is the total amount to be disbursed?	Tk.	
2(a). Will it be disbursed at once?	Yes	
2(b). If not, how many parts will be there and mention the amounts in each disbursement?		
3. What will be the tenure for repayment? (In case of rescheduled accounts, the tenure should be considered from the date of rescheduling)	..... months	
4(a). Is there any grace period allowed?	No	
4(b). If so, How long?	N/A	
5. What will be the mode of repayment (monthly/quarterly/half-yearly)?	Monthly	
6. What will be the installment size?	Tk.	
7(a). Whether the installment size will be same throughout the repayment tenure?		
7(b). If not, is the client fully informed about this repayment reschedule?		
8(a). Whether the interest rate is fixed or flexible?	Fixed	
8(b). If fixed, what will be rate?		
8(c). If flexible, is the client informed about it?		
9(a). Will there be any fees or other charges being added in future?	No	
9(b). If so, how much extra will the client have to pay and under what circumstances?	N/A	
10 (a). Will there be any prepayment penalty if the client settles the loan early?	Yes	
10 (b). If so, how much the client will have to pay as early settlement fee?	2% p.a.+VAT	
	<b>Authorized Signatory of MFIL</b>	<b>Signature of the Client</b>

N.B.: For rescheduled accounts, questions number 1 and 2 of this CAF is not applicable.

CIF# ..... Date:.....

## CLIENTELE FEEDBACK FORM

<b>Name of the Client:</b>		
<b>Description of Loan Facility</b> Sanction Amount: Tk. Purpose of the Loan: Product Category: Consumer Finance Period of the Feedback ( from..... To.....): ..... Year/Month		
Questions	Comments	
	FI's comment	Client's comment
1(a). Had the client received loan amount as per agreement?		
1(b). If not, what was the reason (in brief)?		
2(a). Whether the grace period (if any) was allowed accordingly or not?	N/A	
2(b). If not, what was the reason?	N/A	
3(a). Whether FI had charged any extra amount as fee/penalty during this period that was not mentioned in the agreement?		
3(b). If so, what was the reason?		
3(c). If the client differs with the explanation of the FI as mentioned in 3(b), what are the reasons to differ?		
4(a). Was there any change in the interest rate during the period?		
4(b). If so, what was the reason?		
	<b>Authorized Signatory of MFIL</b>	<b>Signature of the Client</b>



DOCUMENT CHECKLIST FOR CAR LOAN				
SL.	Particulars	Available	Not Applicable	Remarks
BASIC DOCUMENTS				
1	Application form (Properly filled up)			
2	Photograph of applicants attested by introducer/RM, Photograph of guarantor attested by applicants (2 copies)			
3	2 copies of the Passport / National ID Card / Valid Driving License /			
4	CIB undertaking form (properly filled up)			
5	Original personal bank statement for the last 1 year. (not more than 10 days older from the date of submission)			
6	Car Quotation from Vendor with customers acceptance			
BASIC DOCUMENTS (IF APPLICABLE)				
7	CV/Bio Data			
8	Office ID Card/Visiting Card/Business card			
9	TIN Certificate for both Applicant & Co-applicant(s)			
10	Tax Assessment Paper For Resident 1 year & NRB 2 years			
11	Evidence of other income			
12	Rental agreement/ possession deed of business house (For business person only)			
13	Photocopies of Title deeds supporting fixed assets, Rental agreement & Utility bills copy			
14	Supporting Documents of liquid assets/FDR copy/Portfolio Statement			
15	Copy of sanction letter & bank statement showing repayment of other loan installments			
16	Credit Card statement for the last 6 months			
17	Copy of valid trade license (current year & last two years)			
18	Copy of Business Permission Letter from Proper Authority			
19	Evidence of present work in hand, value and PRC return (For business person only)			
20	Construction Cost Estimation None by client (In case of construction case)			
21	Approved Building Plan & permission from proper authority			
SERVICE HOLDER				
22	Letter of introduction / Salary certificate			
23	Bank statement showing monthly salary for the last 1 year			
24	Latest salary slip/Revenue stamped salary slip of voucher			
25	Latest transfer order (Government Employee)			
26	Continuous Discharge Certificate/ Competency Certificate			
SOLE PROPRIETORSHIP				
27	Sales ledger for the last 1 year (minimum)			
28	Business bank statement for the last 2 years (minimum)			
PARTNERSHIP				
29	Partnership deed			
30	Audited P/L account and Balance Sheet of business for the last 3 years (minimum)			
31	Company bank statement for the last 2 years (minimum)			
32	Contact number & address of other partners			
LIMITED LIABILITY COMPANY				
33	Copy of RJSC certified Memorandum & Articles of Association (MEMART)			
34	Latest copy of form X, XII copy of certificate of incorporation & commencement of business and Board resolution regarding proposed loan facility			
35	Audited P/L account and Balance Sheet of business for the last 3 years (minimum)			
36	List of directors & signatories along with address and Net worth statement			
37	Company bank statement for the last 2 years (minimum)			
NON RESIDENT BANGLADESHI				
38	Empolyment contact, Letter of introduction, salary certificate & ID card			
39	Residency permit or Latest work permit			
40	Overseas bank statements for the last 1 year & local banks statements showing remittance earnings for the last 1 year (minimum)			
41	Copy of power of attorney, if any			

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