



Dutch-Bangla Bank Limited Data Center

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Application Form for DBBL-NEXUS ATM & Debit Card (Classic)

(Each individual must complete a separate form for DBBL-Nexus ATM & Debit Card)

1. Application for ...

- Please issue a new card
 - Please issue a replacement card (You must attach your old card with this application)
 - Please re-issue a new card against my lost card
- Lost Card No. :

2. Customer Details....

Account Name: _____

Embossing (Card Holder)
 Name: (Max 25 characters) _____

Father's/Husband's Name: _____

Mother's Name: _____

Occupation: _____

Nationality: _____

Date of Birth: Sex: Male Female

3. Contact Details....

Residence Address:

Mailing Address:

Office Phone:

Fax No:

Home Phone: Mobile No:

E-mail:

4. Other Information....

Blood Group

Passport No (if any)

TIN / Tax ID

5. Customer Account Information....

Customer ID:

Primary Branch Name:

I want to operate following accounts through ATM and POS terminals:

	Description	Account Number
1.	Primary A/C No.:	
2.	Secondary A/C No. 1:	
3.	Secondary A/C No. 2:	
4.	Secondary A/C No. 3:	
5.	Secondary A/C No. 4:	

6. Declaration....

I confirm that the information given above is true and complete and agree to comply with the terms and conditions given at next pages for DBBL-NEXUS ATM and Debit Card (Classic). I also agree to be bound by the rules governing customer's accounts with Dutch-Bangla Bank Limited.

Customer Signature & Date

7. For Branch use only....

The above customer information and customer signature are verified and we recommend for issuance a DBBL-NEXUS ATM/Debit Card (Classic) and Personal Identification Number (PIN). The account(s) mentioned in this form belong to this customer and linked to his Customer ID.

Authorized Signature & Date

Authorized Signature & Date

8. For Data Center use only....

Card No. **1 0 0 0 1**

Primary Branch Code

Registration Date (DD-MM-YYYY)

Total Withdrawal Limit:

Input by:
Date:

Authorized by:
Date:

Embossed by:
Date:

PIN Generated by:
Date:

Sent to Branch by:
Date

DBBL-NEXUS ATM/Debit Card (Classic)

TERMS & CONDITIONS

(Please read these Terms & Conditions carefully)

These Terms and Conditions provide information about the DBBL ATM and POS terminal services provided to User by Dutch-Bangla Bank Limited and set out the rights and obligations of the User and DBBL, in connection with the use of the DBBL-NEXUS ATM/Debit Card (Classic). In the event of any conflict between these Terms & Conditions and the Rules and Regulations governing the User's account with DBBL, these Terms and Conditions shall prevail.

For the purpose of this document, "DBBL" means Dutch-Bangla Bank Limited, a company duly incorporated under the Companies Act 1994, having its Registered Office at Sena Kalayan Bhaban (3rd, 4th, 5th and 10th Floor) 195 Motijheel C/A, Dhaka-1000; and its branch or its assigns in respect of which the card service will be available, "Card" means all cards issued by DBBL or its branch or assigns, "Cardholder" means a person in whose name an account is maintained and/or a Card is issued by DBBL and "Merchant" means any organization or entity, which accepts DBBL Card as legal tender.

1. APPLICATION FOR DBBL-NEXUS ATM AND DEBIT CARD (CLASSIC)

- 1.1. These Terms & Conditions form the contract between the User and DBBL for using DBBL-NEXUS ATM/Debit Card (Classic). The User shall apply in the prescribed form for use of Card. DBBL at its sole discretion to accept or reject any such applications.
- 1.2. By applying for DBBL-NEXUS ATM/Debit Card (Classic) for the first time, the User acknowledges and accepts these Terms & Conditions. Notwithstanding anything contained herein, all Terms & Conditions pertaining to the accounts shall continue to apply.

2. USE OF DBBL-NEXUS ATM/POS CARD (CLASSIC)

- 2.1. DBBL will provide the customer with a DBBL-NEXUS ATM/Debit Card (Classic) and a temporary PIN (Personal Identification Number) in the first instance.
- 2.2. The Card will be accepted by DBBL own ATM network and all Merchants accredited to the DBBL Merchant Network. The Merchants will have display material indicating acceptance of the Card.
- 2.3. Cardholders should inform Merchant personnel that they intend to use the DBBL Card before ordering/purchasing. This will help to expedite Bill Voucher Preparation as most Merchants have separate billing systems for cash and Debt Card transactions.
- 2.4. If the card is sent by registered mail at the Cardholder's request, it will be deemed to have been received by the Cardholder from the time of dispatch in good order and DBBL will not incur any liability to the Cardholder howsoever caused if the Card is not in fact so received or otherwise in connection with the dispatch or delivery of the Card by registered mail.
- 2.5. DBBL is not responsible for merchandise purchased or services obtained through DBBL Card by the Cardholders. Existence of a defect in product and/or service, dispute with a Merchant or any other third party will not relieve the Cardholder of obligations to settle the charges.
- 2.6. As a safety measure, the User, as a customer should immediately change the PIN upon his/her first use in an ATM. User is requested to change his/her PIN frequently thereafter as far as possible.
- 2.7. The customer acknowledges that the Card and the PIN selected act as User's authorized signature. This signature authorizes and validates directions given just as an actual written signature does.
- 2.8. User is responsible for maintaining the confidentiality of his/her Card and PIN. User should agree that he/she will not under any circumstances disclose his/her PIN to anyone, including anyone claiming to represent the Bank or to someone giving assistance on a technical helpdesk in connection with the service. It should be clearly understood that Bank employees do not need User's PIN for any reason whatsoever.
- 2.9. If User gives his/her Card and PIN to anyone or fails to safeguard their secrecy, he/she does so at his/her own risk because anyone with Card and PIN will have access to his/her accounts.
- 2.10. If User forgets the PIN, he/she has to request for issue of a new PIN by sending a written request to DBBL Data Center.

- 2.11. DBBL will not be responsible or liable for any correspondence with the Cardholder that could be exposed to a Third Party as a result of being misdirected in the mail or otherwise.
- 2.12. DBBL may at any time and without notice cancel or suspend the right to use the Card entirely or in respect of specific facilities, or refuse to return, renew or replace any Card without in any way affecting the Cardholder's obligation under these Terms and Conditions.

3. SERVICES FROM MERCHANTS AND EQUIPMENTS

- 3.1. DBBL will not be responsible if the Card is not accepted by any Merchant for any reason.
- 3.2. DBBL shall not be responsibility if the ATM or POS terminal does not work properly due to the failure of electronic or mechanical equipment or communication links, telephone or other interconnect problems, normal maintenance, unauthorized access, theft, operator errors, severe weather, earthquakes, floods and strikes, or other labor problems.

4. LOST CARD

- 4.1. If a Cardholder loses a Card, DBBL should be notified immediately, and written confirmation of the same should be sent without delay. DBBL will invalidate the Card.
- 4.2. A Card which has been reported lost and invalidated should not be used again even if found by the Cardholder, and should be returned to DBBL forthwith.
- 4.3. DBBL will be under no obligation to issue a replacement Card to the Cardholder following its loss or theft. Any replacement Card will be followed on the same Terms & Conditions as the original Card.
- 4.4. If the Cardholder fails to inform DBBL of the loss of the Card, the Cardholder will be liable to settle any transactions that might be carried out by an unauthorized user of the Card, or for any fraud perpetrated therewith.

5. CHARGES

- 5.1 Charges are subjected to change from time to time at DBBL's discretion.
- 5.2 DBBL reserves the right to recover from the User relevant service charges, as may be fixed from time to time. The User hereby authorizes DBBL to recover such charges from his/her account(s).
- 5.3 DBBL will decide on the validity period of the Card which will be renewed at the end of that period. The Cardholder is liable to pay a Membership Renewal Fee which will be determined by DBBL from time to time with due notice to the Cardholder.
- 5.4 DBBL reserves the right to charge a Facility Fee/Service Charge/Commission on transactions carried out at certain Merchants or ATM, the rates of which will be determined by DBBL from time to time.
- 5.5 Cardholder who loses the Card can make a written request to obtain a Replacement Card. A Lost Card Replacement fee will be charged which will be determined by DBBL from time to time.

6. UNAUTHORIZED/ FRAUDULENT ACTIVITIES

- 6.1 Upon obtaining Card and PIN, User is requested to check the list of his/her accounts with DBBL from any DBBL ATM. If any of User account is missing, please inform this to DBBL immediately. If a third party account is linked to User's Card, please inform this to DBBL also. Do not access it or do not perform any transaction on that account. Such activity, if done, will be treated as fraudulent activity.
- 6.2 The Cardholder must ensure that the Card is used only during the period of its validity and on his active account. Transactions carried out after expiry of the period of validity or on a closed/inactive account will be treated as illegal and/or fraudulent.
- 6.3 The User should check the Statements for all of his/her accounts for any unauthorized transaction. In case of any discrepancy in details of any transactions carried out in respect of the account, in that event User should immediately inform DBBL in writing.
- 6.4 The card remains the property of DBBL and it is neither transferable nor assignable. A third party cannot use the card at ATM/POS or sign on behalf of a Cardholder. The Cardholder must be

present in person to finalize a transaction using a Card. Any unauthorized transactions by a third party will be treated as fraudulent.

7. ON-LINE TRANSACTIONS & UTILITY BILL PAYMENT

- 7.1 User shall be responsible for all transfers transactions initiated through ATM.
- 7.2 No third party transaction is allowed except utility bill payment through ATM.
- 7.3 The Utility Bill Payment services is only available to customers of the DBBL and shall cover all the utility bill payments of different utility service provider(s) (Billers) as mutually agreed between DBBL and the utility service provider(s).
- 7.4 The User should accept that he/she will be responsible for putting in the correct account number and transaction amount for the fund transfer request. In such case, DBBL will not be liable for any erroneous transactions incurred arising out of or relating to the customer entering wrong account number and amount.
- 7.5 The User should accept that he/she will be responsible for selecting correct Utility Service Provider & input correct Bill Reference Number and amount for utility bill payment. In such case, DBBL will not be liable for any erroneous transactions incurred arising out of or relating to the customer selecting wrong provider or entering incorrect bill reference number and amount.
- 7.6 Upon DBBL decision, there will be a transaction amount limit though ATM/POS terminals. Maximum amount of transaction limit can be subjected to change from time to time at DBBL's discretion.
- 7.7 No transaction is allowed from a non-convertible taka account to a convertible account.

8. MAINTENANCE OF SUFFICIENT FUND

- 8.1 Cardholders will be required to maintain minimum balance with DBBL. The amount of minimum balance will be determined by DBBL from time to time which may be varied.
- 8.2 The User shall ensure that there are sufficient funds (or prearranged credit facilities) in his/her account for transactions through the ATM/POS terminals.
- 8.3 DBBL shall not be liable for any consequences arising out of its failure to carry out the instructions due to inadequacy of funds and/or credit facilities.

9. ANTI MONEY LAUNDERING

- 9.1 Customer should agree and confirm that he/she will not use this ATM/POS facility for money laundering or violate any law related to the money laundering.
- 9.2 DBBL reserves the right to demand explanation from the User regarding any matter pertaining to money laundering law of the country.

10. GOVERNING LAW

- 10.1. In the event of the loss, theft, misuse of the Card being suspected, DBBL may provide the relevant authorities, Governmental agent for the information it considers pertinent. The Cardholder agrees to assist in any inquiry in this regard.
- 10.2. These Terms and/or the operations in the Accounts of the User shall be governed by the Laws of Bangladesh, in force.
- 10.3. DBBL may, in its absolute discretion, commence any legal action or proceedings arising out of the Terms for DBBL-NEXUS ATM/Debit Card in any other court, tribunal or other appropriate forum, and the User hereby consents to that jurisdiction.
- 10.4. Any provision of the Terms for DBBL-NEXUS ATM/Debit Card which is prohibited or unenforceable in any jurisdiction shall, as to such jurisdiction, be ineffective to the extent of prohibition or unenforceability but shall not invalidate the remaining provisions of the Terms or affect such provision in any other jurisdiction.
- 10.5. The above Terms and Conditions shall apply to all Cardholders irrespective of the date of issue.

11. CHANGES OF TERMS

11.1. DBBL shall have the absolute discretion to amend or supplement any of the Terms at any time. Such change to the Terms shall be communicated to the User. By using any new services as may be introduced by DBBL, the User shall be deemed to have accepted the changed Terms.

12. TERMINATION OF ATM/POS SERVICES

- 12.1. The User may request for termination of the DBBL-NEXUS ATM/Debit Card service any time by giving a written notice of at least 15 days to DBBL along with submission of the existing card to DBBL.
- 12.2. The Cardholder agrees and undertakes to return the Card held by him / her when called for by DBBL irrespective of the reason for the call to return / surrender.

13. BREACH OF TERM & CONDITIONS

13.1. User must compensate for any loss that occurs as a result of his/her breaking any term of these agreements.

PERCAUTIONARY NOTE:

In order to prevent unauthorized transaction through ATM/POS terminals, Users are advised to strictly maintain the following:

1. The PIN should not be written on the Card or anywhere, and keep it with the Card.
2. User should make sure that no one is physically watching his/her PIN when he/she is entering the same into ATM or POS terminal.

I hereby acknowledge that I have read and understand the aforesaid terms and conditions and risk involved in ATM/POS operation using DBBL-NEXUS ATM/Debit Card and agree to comply with them.

Customer Full Name

Customer Signature & Date

If you need help with the use of ATM or POS terminal or have technical questions, please call DBBL ATM/POS Help Desk at 880-2-7171005-7.

ATM/POS Support can be reached via e-mail at cardsupport@dbbl.com.bd

Or write to:

DBBL ATM/POS Help Desk
Dutch-Bangla Bank Limited (19th Floor)
36, Dilkusha C/A, Dhaka-1000
Bangladesh