



CREDIT CARD

APPLICATION FORM

Customer Name :

Customer Type : ☐ Power Plus Line ☐ Power Line ☐ Special Category Customer
☐ Executive Line ☐ General Line

Sourcing Channel : ☐ Branch ☐ Sales File ID Number:



Dutch-Bangla Bank

YOUR TRUSTED PARTNER



Credit Card Application Form

Application Reference No:

Important information:

- ☞ Use CAPITAL LETTERS
- ☞ Tick/Fill up the boxes as appropriate and write "N/A" where Not Applicable

TYPE OF CREDIT CARD

Type of Card	<input type="checkbox"/> Gold	<input type="checkbox"/> Platinum	<input type="checkbox"/> Titanium	<input type="checkbox"/> Signature	<input type="checkbox"/> World	<input type="checkbox"/> Others.....
Payment Network	<input type="checkbox"/> Visa	<input type="checkbox"/> Master Card	<input type="checkbox"/> Others.....			
Currency Preference	<input type="checkbox"/> Local Currency <input type="checkbox"/> Multicurrency					

Personal Information

Full Name: ☐ Mr. ☐ Ms. ☐ Mrs.
(BLOCK LETTER)

Nick Name :

Preferred Name on Card:
(Please leave blank space between each part of your name, do not use title and nick name) (Maximum 19 Characters)

Date of Birth : DD/MM/YYYY

NID No:

e-TIN:

Passport No. (if any):

Driving License No. (if any):

Date of Issue: DD/MM/YYYY

Expiry Date: DD/MM/YYYY

Date of Issue: DD/MM/YYYY

Expiry Date: DD/MM/YYYY

Education Level: ☐ SSC ☐ HSC ☐ Graduation ☐ Post Graduation ☐ Others.....

Name of Last Educational Institution :

Nationality: ☐ Bangladeshi ☐ Others..... Religion:

Marital Status: ☐ Single ☐ Married ☐ Others*..... Number of Dependent (If any):

Vehicle Ownership (If any): ☐ Own ☐ Office Provided ☐ Under Car Loan ☐ Others ☐ N/A

Residential Status:

☐ Owned ☐ Rented ☐ Others (Please Specify).....

Present Address:* P.S.:.....District:.....Post Code:.....
No. of years there..... Address Verification Document Attached: ☐

Permanent Address:* P.S.:.....District:.....Post Code:.....
No. of years there..... Address Verification Document Attached: ☐

Business/Office * Address: Organization Name:..... House No:.....
Road :.....Block : District : Division:.....
Police Station:..... Post Code:..... Working Since:

Contact Number:* Home:..... Office:.....Mobile Number:.....
E-mail:..... Facebook ID/Twitter/Instagram (if any):.....

SMS Banking:* SMS alert banking gives 24-hour access to the key financial information of your Credit Card.
Notify SMS alert to (General/Official) Mobile:

Communication Address ☐ Present ☐ Permanent ☐ Business / Office

Parents' Details	
Father's Name:	
Profession:	Mobile Number:
Mother's Name:	
Profession:	Mobile Number:

Present Employment/Profession Details:	<input type="checkbox"/> Service (Govt. / Pvt. /Others)	<input type="checkbox"/> Business/ Self Employed	
	<input type="checkbox"/> Land Lord/Lady	<input type="checkbox"/> Others	
Name of Employer/ Business:			
Designation:			
Department/Division:			
Length of Present Service/Business: Years Months			
Office Telephone Number:		e-mail:	
Previous Employment Details:			
Organization Name	Designation	From	To
.....	DD/MM/YYYY	DD/MM/YYYY
.....	DD/MM/YYYY	DD/MM/YYYY
Total Job/Business Experience: Years Months			

MAILING INSTRUCTION (PLEASE SELECT)	
Your monthly statement will be sent in the form of any of the followings :	
<input type="checkbox"/> Printed Statement at (Please Choose One); <input type="checkbox"/> Present Address <input type="checkbox"/> Permanent Address <input type="checkbox"/> Office Address	
<input type="checkbox"/> e-statement at e-mail address : <input type="text"/>	<input type="text"/> @ <input type="text"/>

Monthly Income & Expenditure of the Applicant(s):					
Monthly Income	Amount (BDT)	Bank Use	Monthly Expenditure	Amount (BDT)	Bank Use
Applicant's Gross Salary			Existing Loan Repayment		
			Living Expenses (Food, clothing, etc.)		
Rental Income			House Rent		
Professional/ Business income			Children Education		
Other Income (Please Specify)			Utility Bill		
			Other Expenses (Please Specify)		
Total Monthly Income			Total Monthly Expenditure		

Existing Credit Exposure of the Applicant (s) if any						
Facility Type	Name of Bank/FI	Facility Date (DD/MM/YY)	Sanctioned Limit	Current Outstanding	Monthly Installment	Expiry Date (DD/MM/YY)
Credit Card - 1						
Credit Card - 2						
Credit Card - 3						
Credit Card - 4						
Personal Loan - 1						
Personal Loan - 2						
Car Loan						
Home Loan						
Cash Credit Secured OD Facility (OSD)						
Others:						

Bank Account with DBBL/Other Bank(s), if any				
Name of Bank/FI	Branch Name	Account Number	Account Name	Types of Account SB/CD/FDR/DPS

AUTO DEBIT INSTRUCTION (FOR DBBL ACCOUNT HOLDER)

I/we the undersigned _____ hereby authorise Dutch-Bangla Bank Ltd. to debit my/our under mentioned account for payment of my/our DBBL Credit Card dues as follows :

Monthly Payment : ☐ Minimum amount due ☐ _____ % of current outstanding

Currency Type	Account Name	Account Number
For Local Currency (BDT)		
For Multicurrency (USD)		

Signature Verified by :

Accountholder's Signature: _____

Accountholder's Signature: _____

Signature of Bank Official _____

Reference		
Particulars	Reference -1	Reference -2
Name:		
Relationship:		
Residential Address:		
Employer/ Business Name:		
Designation:		
Employer/ Business Address:		
Phone Number:	Home:..... Office:..... Cell:	Home:..... Office:..... Cell:

Spouse Details:

Spouse's Name:

Profession:

Year(s) of experience:

Employer/ Business Name:

Employer/ Business Address:

Monthly Income (if any): BDT _____

Mobile Number:

DBBL Account No (if any):

☐ Savings ☐ Current ☐ Others**SUPPLEMENTARY CARD INFORMATION****SUPPLEMENTARY CARD**Full Name : ☐ Mr. ☐ Mrs. ☐ Ms.

Preferred Name on Card

(Please leave a blank space between each part of your name, do not use title and nick name)

(Maximum 19 characters)

Date of Birth : Residence Phone : Mobile:

National ID No.

Passport No.:

Profession:

Father's Name:

Mobile Number:

Mother's Name:

Mobile Number:

Address

: House No:

Road :

Block :

District :

Division:

Police Station :

Post Code:

Relationship with the Principal Card Applicant :

Would you like to set up a spending limit for Supplementary Card per billing cycle? : ☐ Yes☐ No

If Yes, amount per month (BDT) :

applicable and will be rounded off to the nearest '00)

BDT

or

% of the credit limit. (Lower of the two will be

I request and authorise you to issue a supplementary card to the above person. I agree to pay and be liable for all dues in respect of the card issued as above.

Signature of the Principal Card Applicant**SUPPLEMENTARY CARD APPLICANT'S DECLARATION**

I/ we the Supplementary Card Applicant(s) agree to be jointly and severally liable for all transaction processed by the use of the card(s) applied for and issued by DBBL to the Principal Card Applicant and/or myself (ourselves), and to be bound by all the Terms and Conditions of the bank's Credit Card agreement which accompanies the Card.

Signature of the Supplementary Card Applicant

PHOTOGRAPH & SIGNATURES**Principal Card
Applicant's
Photograph**

*Please attach a
recent color passport
size Photograph
along with name and
signature on the back
of the photograph*

**Supplementary
Card Applicant's
Photograph**

*Please attach a
recent color passport
size Photograph of
Supplementary
Card applicant
duly attested
by Principal applicant*

Signature of the Principal Card Applicant

(sign within the white area, use ball point pen only)

Signature of the Supplementary Card Applicant

(sign within the white area, use ball point pen only)

APPLICANT'S DECLARATION

I hereby apply for the issuance of a DBBL Credit Card. I have applied for Credit Card without any undue influence by the bank official. I declare that the information provided in this application form is true and correct and I shall inform you of any changes thereto. I have authorized DBBL and or its associates/ subsidiaries / affiliates to verify any information at my office/residence and/or contact me and/or my family members and/or my employer/ Banker they deem necessary. I further authorise the bank to disclose Credit Card's information to the parties as the Bank feels necessary, if the Credit Card become overdue. I accept that DBBL is entitled in its absolute discretion to accept or reject this application without assigning any reason whatsoever and that the application and its supporting documents shall become part of the bank's records and shall not be returned to me. I acknowledge and agree that the use and the primary Card and/or Supplementary Card(s), if any, issued on my account shall be deemed as an acceptance of the Terms & Conditions of the DBBL Credit Card Agreement (which may be amended from time to time). Upon approval I agree to pay the prevailing fees and charges. By signing and/or activating and/or using the Card, I agree to be bound by the terms and conditions (including amendments) as mentioned in the DBBL Credit Card Agreement. Where requested, I authorise DBBL to issue supplementary Card(s) for use on my account to the person(s) named who I undertake is/are over 18 Years of age, and is resident of Bangladesh and agree that you may provide information to him/her about the account. In case the supplementary Card Applicant is between 18 and 21 years of age, I hereby undertake that the use of such card shall be made under my supervision and control. I am fully responsible for the possession of my card and PIN. I hereby agree to indemnify DBBL against any loss, damage, liability or cost incurred by the bank on account of any breach by me or the supplementary Cardholder(s) of the aforesaid Conditions or any other Terms and Conditions contained in the bank's Credit Card Agreement or by reason of any legal disability or incapacity of the Supplementary Cardholder. I also understand that the Supplementary Card fees shall be billed in my Statement and It shall be primary responsibility to honor all charges incurred on the Supplementary Card. The Continuation of the membership of the supplementary Cardholder(s) shall be dependent on the continuation of my membership.

I hereby declare that, I have read and understood the above statements and the contents mentioned the "Terms and Conditions of DBBL Credit Cards". I also confirm that all the information furnished by me in this application form is true, complete and accurate and that I have not withheld any material details.

.....
Signature of the Principal Card Applicant

Source Recommendation

Customer Name:		Sourcing Channel:	
Sourcing Staff Name:	<input type="text"/>	ID:	<input type="text"/>
Referring Staff Name:	<input type="text"/>	ID:	<input type="text"/>
Department:	<input type="text"/>	Designation:	<input type="text"/>
Contact No:	<input type="text"/>		
_____ Sourcing/Referring Staff Signature			

Verified and Recommended By: Relationship Manager/ Deputy Manager/ Sales Manager/ Sales Officer:			
Comment (if any)			
<div style="border: 1px solid black; height: 100px;"></div>			
Name:	<input type="text"/>		Signature & Date: <div style="border: 1px solid black; height: 60px;"></div>
Designation:	<input type="text"/>	Staff ID: <input type="text"/>	
IP Ext:	<input type="text"/>	Mobile No: <input type="text"/>	

Recommended By: Deputy Manager/ Branch Manager/ Head of Sales:			
Comment (if any)			
<div style="border: 1px solid black; height: 100px;"></div>			
Name:	<input type="text"/>		Signature & Date: <div style="border: 1px solid black; height: 60px;"></div>
Designation:	<input type="text"/>	Staff ID: <input type="text"/>	
IP Ext:	<input type="text"/>	Mobile No: <input type="text"/>	

Credit Card KYC

Customer Name:

Company/ Firm:

Introduced as: ☐ Walk in Customer ☐ Under Sales Effort ☐ Relatives ☐ Known by the Introducer for.....Months

Customer's Background:

a) Name of Last Educational Institution: Major in (Subject):
Professional Degree (if any): Institute:b) Is a Family Member in any Reputed Organization? ☐ Yes ☐ No

If yes, please specify:

Name Relationship with Applicant Designation

Company Name Phone No

c) Whether Customer has any Relatives/Personally known of any DBBL employee? ☐ Yes ☐ No

if yes, please specify

Name Designation Dept./Div./Branch

Mobile No (if any)..... Relationship

d) Whether Customer has any Reputed Club/Company Membership? ☐ Yes ☐ No (If yes, please specify)

Club /Company Name Membership No Since Position

e) Children Details : ☐ N/A

Son/Daughter	Age	Children Educational / Service Status	Class	Institute/ Org. Name
<input type="checkbox"/> Son <input type="checkbox"/> Daughter		<input type="checkbox"/> School & College <input type="checkbox"/> University <input type="checkbox"/> N/A <input type="checkbox"/> Service		
<input type="checkbox"/> Son <input type="checkbox"/> Daughter		<input type="checkbox"/> School & College <input type="checkbox"/> University <input type="checkbox"/> N/A <input type="checkbox"/> Service		
<input type="checkbox"/> Son <input type="checkbox"/> Daughter		<input type="checkbox"/> School & College <input type="checkbox"/> University <input type="checkbox"/> N/A <input type="checkbox"/> Service		
<input type="checkbox"/> Son <input type="checkbox"/> Daughter		<input type="checkbox"/> School & College <input type="checkbox"/> University <input type="checkbox"/> N/A <input type="checkbox"/> Service		

f) Whether Customer has any Political Connection (PEP/IP/Holo)? ☐ Yes ☐ Noif Yes, whether Approval from CAMLCO has been obtained: ☐ Yes ☐ No

g) Source of Income:.....

Customer's Job Standing:

1. Job position: ☐ Permanent ☐ Contractual ☐ Others

2. Company Name Designation Total job experience Year(s)

3. Gross Monthly Salary

Customer's Credit Worthiness:

1. Has any Credit facility with other Bank/FI? ☐ Yes ☐ NoIf yes, Whether Information Mentioned Properly in the Application Form? ☐ Yes ☐ No2. Has any Credit Card with other Banks? ☐ Yes ☐ No, If yes ☐ 1 ☐ 2 ☐ 3 ☐ 4+

Mostly used Card issued by which Bank/FI

3. Is loan/Credit Card Repayment Satisfactory? ☐ Fully regular ☐ Irregular ☐ Moderate

Net worth of the Customer:

1) Has land/ Property in his/her Name? ☐ Yes ☐ No If yes, Value(approx.) BDT Place2) Any Investment in Business ☐ Yes ☐ No If yes, Amount (approx.) BDT

3) Has Car in his/her Name? If yes, Car type Model year

Verification/Screening:

1. Has the NID been verified? ☐ Yes ☐ No, and Verification result attached with Application ☐ Yes ☐ No2. Has the name(s) of Applicant & Supplementary Cardholder been checked in "Compliance Link" and found acceptable? ☐ Yes ☐ No

Declaration by Introducer:

Customer has Signed all Documents In front of the Introducer? ☐ Yes ☐ NoCustomer's Office/House/Factory Physically Verified? ☐ Yes ☐ NoCustomer falls under High Risk Category? ☐ Yes ☐ No

Other Comments (if any):

Introduced by:

Signature:

Name :

Designation:

ID No. :

Endorsed by:

Signature :

Name :

Designation:

ID No.

Credit Unit			
Customer Name:		Reference No:	
Particulars	Status		Remarks
Customer interviewed over telephone	Y	N	
Bank Statement verified	Y	N	
Repayment Behavior checked (if any)	Y	N	
CIB Status checked	Y	N	Status
CPV Report Checked	Y	N	
Customer Category: <input type="checkbox"/> PPL <input type="checkbox"/> PL <input type="checkbox"/> EL <input type="checkbox"/> GL <input type="checkbox"/> SCC <input type="checkbox"/> Others			
Customer Designation/ Rank <input style="width: 300px;" type="text"/>			
No. of years with present organization: year (s) month (s)			
Total Experience: year (s) month (s)			
A/C Payee Salary:			

Existing Facility (s): ☐ Home Loan ☐ Personal Loan ☐ Car Loan ☐ Credit Card ☐ Others

Recommendation and comments (if any):

Limit as per Score Point:

Proposed Limit:

Total Limit:

1. BDT:

2. USD:

Delegation: ☐ HOCRM ☐ DY.HOEBD ☐ HOEBD ☐ CXO/DMD ☐ Managing Director & CEO

Assessed by:

.....
Seal, Signature & Date

Recommended as above.

Comments (if any):

Recommended Limit:

Total Limit:

1. BDT:

2. USD:

Recommended by: ☐ Manager (CRM) ☐ HOCRM

Assessed by:

.....
Seal, Signature & Date☐ Approved as Proposed.☐ Approved with following Amendments.☐ Comment(s)/ Instruction(s), if any:

Sanction Limit:

Total Limit:

1. BDT:

2. USD:

Approved by:

.....
Seal, Signature & Date

CARD OPERATION DIVISION USE ONLY

Application Number : Source Code : File No : Principal Card Number : - - - Fee Code : Credit Limit :
BDT USD

Supplementary Card Number (If any) :

1 - - - Fee Code : Credit Limit :
BDT USD2 - - - Fee Code : Credit Limit :
BDT USD

Data Captured By

Checked by :

Authorised by :

Date: Date: Date:

LETTER OF UNDERTAKING

Annexure-KA

Date:

The Manager

Dutch-Bangla Bank Limited
_____ Branch

Sub: Submission of information on ownership of the borrower (individual /organization)

Dear Sir,

I, proprietor / partner/ shareholder /
member of Trustee Body / Director / Managing Director / Chairman of (borrowing organization)

M/s.....

Father's Name:

Mother's Name:

Husband's Name (if applicable):

Permanent Address:

Present Address:

Business Address:

Factory Address:

do hereby apply for sanction / renewal / reschedule in my own name or in favor of my organization.

Tax Identification Number (TIN): Organization:Individual/Owner:

Phone(Office):.....Mobile:..... Account No.:

Date of Birth :.....District of Birth :.....Country of Birth :.....

National ID/ Voter ID No:Passport No:.....

In addition to the above organization, I enclose herewith a list of organization(s) which is/are being run in my name/under my ownership/under my management and interest involved therein. If any organization is found to be in my name/under my ownership/directorship other than the under mentioned organization, I shall be legally convicted for falsification of information. The authority shall have every right to take any kind of legal action against me for concealment of fact and I shall be legally bound to abide by the decision of the authority.

SL No	Name of the Concern/ Organization	Permanent Address	Business Address	Is the organization availing any credit facility?		
				Yes		No
				Name of Bank / Financial Institution	Branch Name	
1						
2						
3						

If any of the above-mentioned information is changed, I will be bound to inform the same to the authority within two (02) weeks of change. Otherwise the authority will be able to take legal action against me.

Signature of the Bank Official

Name:

Seal:

Date:

*Additional papers may be attached for list of organizations

Signature of the Customer

Name:

Name of the Borrower's Organization:

Online CIB Inquiry Information Form

Dutch-Bangla Bank Limited

Branch Name:

Personal Information : (Individual's/Owner's/ Partner's/ Director's)

1)	Name	:	
2)	Father's Name	:	
3)	Mother's Name	:	
4)	Spouse's Name	:	
5)	Date of Birth (dd/mm/yy)	:	
6)	Gender	:	
7)	District of Birth	:	
8)	Country of Birth	:	
9)	National ID Number	:	
10)	TIN Number	:	
11)	DBBL Account Number & DBBL Customer ID-Flexcube (if existing)	:	
12)	Address (Main)	:	
a.	Street Name, Number & Post Code:	:	
b.	District & Country	:	
13)	Additional Information	:	
	Address (Additional)	:	
a.	Street Name, Number & Post Code:	:	
b.	District & Country	:	
	Identification Document: (Other than National ID)	:	
a.	ID Type	:	
b.	ID Number	:	
c.	ID Issue Date(dd/mm/yy)	:	
d.	ID Issue Country	:	
14)	(For facility in Individual name only)	:	
	Nature of Facility	:	New/Renewal (Please √)
	CIB Borrower Code (if existing)	:	
	Facility Amount applied for	:	Tk.
	Sector Code	:	
We certify that all the information mentioned above are correct.			
Concerned Bank Official Details: Name : Mobile No.:		Signature of the Branch Manager/Head of Sales Seal:	

Note: Please provide all the information according to UBS system.

Most Important Document for your Credit Card Application

Dear Sir/Madam,

Thank you for your application for a Dutch-Bangla Bank Credit Card. To ensure clarity regarding the Bank's offer, we request you to go through the declaration and salient points given below and sign your acceptance for the same.

Customer Declaration	Yes	No
I have applied for Credit Card without any influence.	<input type="checkbox"/>	<input type="checkbox"/>
I am aware of all benefits and uses of Dutch-Bangla Bank Credit Card.	<input type="checkbox"/>	<input type="checkbox"/>
I have read and fully understood all the terms and conditions of Dutch-Bangla Bank Credit Card.	<input type="checkbox"/>	<input type="checkbox"/>
I am aware of all the fees and charges of Dutch-Bangla Bank Credit Card.	<input type="checkbox"/>	<input type="checkbox"/>
I am aware that the Bank may seek to verify or confirm the validity of my information.	<input type="checkbox"/>	<input type="checkbox"/>
I have filled up the application form myself.	<input type="checkbox"/>	<input type="checkbox"/>
I have furnished all supporting documents along with the application form.	<input type="checkbox"/>	<input type="checkbox"/>
I am confirming that currently I'm not a defaulter of any bank(s) or any financial institution(s).	<input type="checkbox"/>	<input type="checkbox"/>
I am aware that Dutch-Bangla Bank has the right to reject my application without assigning any reason.	<input type="checkbox"/>	<input type="checkbox"/>
I am aware that the assignment of credit limit is at the sole discretion of Dutch-Bangla Bank.	<input type="checkbox"/>	<input type="checkbox"/>
I am aware that I shall be automatically enrolled into , SMS and Transaction Alert Service of the Credit Card.	<input type="checkbox"/>	<input type="checkbox"/>
I am aware that the card and PIN should not be given away to anyone in any situation.	<input type="checkbox"/>	<input type="checkbox"/>
While canceling or replacing, the card should be handed over to authorized bank official.	<input type="checkbox"/>	<input type="checkbox"/>

Documents Submitted	
<input type="checkbox"/> Salary Slip/ Salary Certificate/ Letter of Introduction	<input type="checkbox"/> Property Ownership Proof (i.e. Registered Deed/Utility bill/Mutation copy/ Duplicate Carbon Receipt/Holding Tax Copy Etc.
<input type="checkbox"/> Bank Statement	<input type="checkbox"/> Standing Instruction to debit my account to ward Credit Card Payments
<input type="checkbox"/> Trade License	<input type="checkbox"/> Copy of Passport/Driving License/Voter ID/Others (Please specify)
<input type="checkbox"/> IT-88/ TIN Certificate	<input type="checkbox"/> National ID
<input type="checkbox"/> Passport Size Photograph	<input type="checkbox"/> Other (Please Specify):.....
<input type="checkbox"/> Memorandum/Articles of Association; Partnership deed	

I,,have read & understood the above mentioned statements and contents mentioned overleaf. Information declared above by me is true and correct. I confirm that I have not given any cash or cheque for the approval of this Credit Card or regarding any others purpose in relation to this application.

I also confirm that Mr./Ms.
ARO code/PIN ID has explained to me all the features of Dutch-Bangla Bank Credit Card.

Application Number

Signature
Primary Applicant

Date

D	D	M	M	Y	Y
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TERMS AND CONDITIONS OF DBBL VISA/MASTERCARD CREDIT CARD

DEFINITIONS AND INTERPRETATION

In the following Agreement few words shall have their own respective meanings set out for understanding of the customers, viz.

A. DBBL means Dutch-Bangla Bank Limited

B. ATM means any Automated Teller Machine

C. CARD means:

- Valid card issued by DBBL bearing the name VISA International/Master Card Worldwide, or the Service Mark of VISA/MASTERCARD (whether or not it also bears the name or mark of any person or entities) to the Principal/Supplementary Cardholder for the use of their own accounts and includes any card issued in replacement or renewal thereof. All Cards issued for use on Card Account remain the property of DBBL at all times.
- The card will be issued by DBBL under the condition where all the asked information the Credit Card Application Form will have to be truly furnished with utmost satisfaction of DBBL.

D. CARDHOLDER means an applicant to whom a credit card has been issued in DBBL bearing individual applicant's name to operate a card account, and it also includes Supplementary Cardholder.

E. CARD ACCOUNT means an account (the embossed card number) of the Principal Cardholder against his/her issued card along with any supplementary card number which will be thoroughly observed and monitored by DBBL.

F. CARD ACCOUNT STATEMENT means a statement or statements generated by DBBL of the amount charged, debited or paid to card account(s) stated therein. Card account statement shall have all detail transactions of Principal and Supplementary cardholder included to the card account during the statement period.

G. CARD TRANSACTION means a payment whether for goods, services, other charges or cash advance availed or obtained through the use of card account number or the PIN of a card, if the Card is used by someone else other than the Cardholder or Supplementary Cardholder with or without the permission or concern of the aforesaid Cardholder(s), all the liabilities in case of that transaction will be put into Principal Cardholder's Card Account and which he/she has to settle.

H. CASH ADVANCE means an advance of payment made in any currency or by Traveler's Cheque or other forms by the card representing an amount of any currency.

I. VISA/MASTERCARD means VISA/MASTERCARD Worldwide.

J. MERCHANT means any person or entity with whom DBBL or any member of VISA/MASTERCARD has a subsisting agreement relating to the use or acceptance of the card in payment to such person or entity whether for goods, services or charges incurred or to obtain cash advances from such persons or entity.

K. OUTSTANDING BALANCE in relation to any card account statement means the outstanding balance in favour of DBBL as stated therein or where more than one outstanding balances the total of all the outstanding balances stated therein.

L. PIN means Personal Identification Number issued by DBBL against the cardholder's nominated card account which will be used to access cash advance through ATM, POS or internet.

M. PRINCIPAL CARDHOLDER means the person to whom a card is issued in his/her favour against his/her application alone.

N. SUPPLEMENTARY CARDHOLDER means the person (other than the principal cardholder) to whom a card is issued on application of the Principal Cardholder whether alone or jointly with the Principal Cardholder and the full liability will be borne by the principal cardholder but if in ease any time goes wrong with the Principal Cardholder (death/abnormality etc.) then Supplemental Cardholder will be liable to pay the total outstanding of the card issued to the principal Cardholder.

O. PAYMENT DUE DATE means the last date of payment and is usually 20 days from the date of statement, if not mentioned or specified otherwise on the card account statement. At least, the minimum payment due (excluding the overdue amount) must be paid by the cardholder within the due date at any branch of DBBL. Any overdue or over limit amount must be paid immediately.

P. COMPANY, when used in relation to a cardholder, shall mean (i) Company of which such cardholder is Director or Employee, (ii) Business Enterprise of which such cardholder is the sole proprietor, (iii) Firm of which such Cardholder is a partner.

Q. BILLING DATE means the date of the last day of the billing cycle to which the statement refers and includes all entries processed by the Bank up to the close of business on that date.

2. FACILITIES AVAILABLE WITH THE CARD

- Making payments to Merchants against purchase of all goods and services by the Cardholder from Merchant(s).
- availing cash-advances:

- from any of DBBL ATMs or any member of VISA/MASTERCARD International or any Merchant authorized to make cash advances as may be agreed upon by DBBL.
- by using the Card on any ATM of DBBL or other bank's ATM with VISA/MASTERCARD logo, subject to these terms and conditions and in compliance with such requirements. Limitations and procedures as may be imposed by DBBL.

3. CREDIT LIMIT

DBBL may sanction any Credit Limit depending on its credit policy which will be the maximum credit available to the cardholder and which can be accessed at any one time, for the facilities under condition 2 hereof and may terminate or modify or vary such facilities or Credit Limit without any prior notice. Unless the Credit Limit is imposed in relation to each card account, the imposed credit limit is applicable to the aggregate of the balances due to DBBL on all the card accounts of the Principal Cardholders and Supplementary Cardholder(s). The limit imposed for Cash Advances shall be part of the Credit Limit Imposed. The cardholder will be notified about his/her credit limit in written form. The available credit is the unused balance available to the Cardholder at any point of time. The available credit shown on card account statement shall depict the amount available to the Cardholder as on the date of statement.

4. LOSS OF CARD OR DISCLOSURE OF PIN

- The Cardholder shall not disclose or cause to be disclosed to any person the PIN assigned to the Card. Immediately upon learning that the card is lost or stolen or the PIN is disclosed, the Cardholder shall report it to DBBL followed by written confirmation containing Cardholder's signature on the said loss. The Cardholder shall, at the request of DBBL, furnish DBBL with a statutory declaration in such form as DBBL may require and FIR/police report and/or any other information as DBBL may require.
- If the lost or stolen card is found or recovered, the Cardholder shall not make use of the card but shall immediately cut it into halves and return those parts to DBBL.
- Notwithstanding the loss or theft of any Card or disclosure of the PIN in respect of any Card, DBBL may charge and debit the Card Account the amount of each and every Card Transaction made effected before written confirmation by the Cardholder for such loss, theft or disclosure is received by DBBL. Replacement of Card may be made to the Cardholder on payment of required charges in this regard.

5. CHARGES TO CARD ACCOUNT:

DBBL may charge and debit the Card Account the amount of each and every transaction made or effected, whether by the Cardholder or my other person(s) with or without the Cardholder's knowledge or authority, notwithstanding that the balance due to DBBL on the Card Account may as a consequence of any such charges or debit exceeding any Credit Limit that may be sanctioned. For existing fees and service charges, one may contact Card Operation Division at DBBL's Head Office or any branch of DBBL.

6. CASH ADVANCE FEE

In respect of each Cash Advance made through the use of any Credit Card and/or the PIN, DBBL shall charge and debit the Card Account a fee as decided from time to time.

7. PAYMENT

A. In respect of each Card Account Statement, the following stated therein shall be paid to any of DBBL branches within the Payment Due Date:

- at least the aggregate of the minimum payment(s) specified as such in the Card Account Statement.
- the amount, if any, by which the Outstanding Balances stated therein exceed the credit limit in relation to the Card Account(s) stated therein.

B. If Outstanding Balance stated in Card Account Statement is not paid in full within the Payment Due Date stated therein, DBBL may charge and debit the Card Account calculation on a daily basis, subject to a minimum monthly finance charge of 1.90% for local card and @ 2.25% multicurrency card per month of such other figure as may be determined from time to time by DBBL without prior notice.

C. In the amount of each and every charge stated in that Card Account Statement is from the date when such charge was incurred of was posted to the Card Account and

- on the entire Outstanding Balance from the billing date stated in that Card Statement until full payment of the Outstanding Balance is made. A change in relation to any Card Transaction shall be deemed to have been incurred on the Card Account on the date when he Card Transaction was effected.
- If any amount required to be paid under Condition 7(A) hereof is not paid in full by the Payment Due Date stated in the statement, DBBL may charge and debit the Card Account a Late Payment Charge at such rate, ratio or amount as DBBL may determine from time to time without prior notice.

D. Any payment made by a Cardholder shall be applied in the following order: i) Any over limit amount ii) Any overdue amount iii) Service charge iv) Cash Advances v) Fees vi) Purchase.

E. In respect of payment of Cardholder (Card Type 1. For use anywhere in the world: Multicurrency Gold and Multicurrency Classic, 2. For use only in Bangladesh: Local Gold, Local Classic to DBBL, charge shall be made by Bankers' draft payable in US \$ of any other settlement mode. If DBBL decides to accept payment tendered into some other currency, payment will not be credited in the Card Account, Charges incurred in any currency other than US\$ will be converted into US\$ at rate than or will not be less favorable to Cardholder than the rate arrived at by use of an inter-bank rate in existence within 24 hours at DBBL or any authorized Agent processes Agent processes the Charge plus 1% of the converted amount. All official rate will be used where required by law. Charges, converted by common carriers shall be billed at rates used by such carriers and submitted to DBBL by such carriers in other than US\$ shall be converted to US\$ in accordance with foregoing procedures. DBBL may charge the Card Account for cost resulting for converting payments.

8. OTHER CHARGES AND FEES:

DBBL may charge and debit the Card Account relating to any Card:

- An Annual Service Fee issue of renewal of the card at such rate as DBBL may prescribe without notice from time to time and such fee shall not be refundable in any event.
- Where any (he Err. Banker's Draft drawn to the order of DBBL by Cardholder (or pursuant to Cardholder's author) is not honored for the full amount thereon; DBBL may assess a Service Charge for each Cheque. Which will be dishonored or returned to reimburse DBBL for the cost and expenses of collection.
- An administrative fee of such amount as DBBL prescribes from time to time without prior notice for the replacement of the Card or for the provision of any records, statement, drafts, credit vouchers or other documents relating to the use of the Card Account and charges thereof at the request of any Cardholders.
- A charge for each travel, airline or hotel reservation made through the use of the Card which is subsequently cancelled or not taken up and such charge shall be at the rate prescribed by the Merchant with or through whom the reservation was made or at such rate as prescribed from time to time without prior notice.
- Where by any arrangement executed between any Cardholder and financial institution, any payment is to be made to DBBL for the credit of any Card Account, whether at regular interval or otherwise, a fee of such amount as prescribed from time to time without prior notice for each occasion when any payment to DBBL is not effected at the time when such payment should have been effected in accordance with such arrangement.

9. TERMINATION OF USE OF CARD AND CARD ACCOUNT:

- DBBL reserves the absolute right and discretion to terminate use of Card and Card Account or seize/cancel the Card or issued or revoke Card Account/Card at any time without prior notice and with the effect as-operated by the Cardholder for such termination.
- Where any of or all Cards may be terminated by the Cardholder by giving written notice thereof giving at least 30 days notice and returning to DBBL the Card or Cards cut into halves provided that such termination shall be effective only upon receipt of such Card or Card by DBBL and square-up of all liabilities and dues, if any
- Upon termination of the use of any Card by DBBL the Cardholder shall return such Card to DBBL cut into halves and square-up of all liabilities and dues, if any

10. PAYMENT ON TERMINATION:

Upon termination of the use of any Card, whether by DBBL or by Cardholder, the Principal Cardholder and in the case where Card is issued to a Supplementary Cardholder, the Supplementary Cardholder shall pay DBBL on demand the entire balance due to DBBL on the Card Account, relating to that Card and until payment in full is made. DBBL shall be entitled to charge the Financial Charge provided in Condition 7 (B) hereof on the balance due to DBBL on the Card Account and debit that Card account accordingly.

11. LIABILITY OF PRINCIPAL & SUPPLEMENTARY CARDHOLDER:

A. The Principal Cardholder shall be liable for and shall pay DBBL on demand the balance due to DBBL, on each and all Card Account at any time including all charges effected or debited to any and all Card Accounts in accordance with this Agreement.

b. Each Supplementary Cardholder shall be liable for road shall pay DBBL on demand the balance due to DBBL at any time on the

Card Account relating to the card issued to That Supplementary Cardholder including all charges effected or debited to that Card Account in accordance with this Agreement.

The liability of the principal Cardholder and each and all supplement Cardholders under any of the provisions of this Agreement shall be separate and any invalidity, unenforceability, release or discharge of the liability of the principal cardholder or any supplementary Cardholder to DBBL shall not affect nor discharge the liability of the other Cardholder to DBBL.

d. Company and cardholder shall be jointly and severally liable to pay to DBBL the amount of any all purchase charged to the Card Account as a Result of the use of Card issued the Cardholder and all other dues tighter with all annual, renewal and other fees.

12. EXCLUSIONS AND EXCEPTIONS:

- DBBL shall not be responsible or liable to any and all Cardholders for any loss or damage incurred or, suffered consequence of:
 - Any act or omission of any Merchant howsoever caused including, without limitation, Any refusal to honor or accept any card or any Statement or other communication media in connection made in connection therewith or any defect or deficiency in goods or service supplied, but not limited to, the negligent Act or omission of DBBL, or its Agents. Cardholder will handle any claim or dispute direct with the said Merchant and will not be entitled to withhold payment for DBBL, on account of any such claim or dispute.
 - Any Malfunction, defect or error in any ATM, or other machines or system of authorization whether belonging to or opening by DBBL or otherwise.
 - Any delay or inability of DBBL to perform any obits obligations pursuant to this Agreement Because of any mechanical, data processing or telecommunication failure, act of God, Civil Disturbance or any event outside of DBBL's control or as a consequence of any fraud or forgery.
 - Any damage to or loss of or inability to retrieve any data or information that may be stored in any card howsoever caused.
 - Any undesired fraud and forgery by means of computer hacking or any means which cause any burden to the Cardholder.
- DBBL shall not be responsible for the delivery. Or performance of any goods or services paid for through the use of the Card including any goods or services made available or introduced to any Cardholder by DBBL and DBBL shall be entitled to Charge the Card: Account in respect of the payment made notwithstanding the non-delivery or non-performance of any dialect in those goods or server.
- All Cardholders shall seek redress in respect of such good and Services from the Merchant directly.

13. CONCLUSIVENESS OF DOCUMENTS AND CERTIFICATES:

A. DBBL shall be entitled to rely upon and to treat document relating to any card transaction with the sing nature of any Cardholder as conclusive as conclusive evidence of the fact that the card transaction as therein stated or recorded was authorized and properly made or effected by the cardholder.

B. Each card account statement shall state the card Account in relation to the card issued to the principal cardholder and each of the cards issued to each supplementary cardholder and DBBL shall not be required to send to any supplementary cardholder any cards Account statement or any statement with respect to the card account of the card issued to the supplementary cardholder.

C. Any error or inaccuracy in any card account statement have to be notified in writing to DBBL within 25 days from the date when such statement is received is deemed to be received by the principal cardholder. Each Card Account statement shall conclusive evidence as against all cardholders that every card transaction stated therein is effected by Cardholder and every charge stated and every amount debited therein is valid and properly incurred or denoted in the amount stated therein serve for such error or inaccuracy which the cardholder had notified DBBL in writing the time prescribed herein.

14. APPROPRIATION OF PAYMENT:

Any Payment made or sent by the principal cardholder or any supplementary Cardholder(s) may be applied and appropriated by DBBL in such a manner and order and to such Card Account(s) (whether relating to the card issued to that cardholder or otherwise) as DBBL may determine notwithstanding any specific appropriation by that Cardholder.

15. AMENDMENTS:

DBBL may at any time amend any of these terms and conditions by giving notice to in the principal cardholder in the manner prescribed herein of such amendment(s), shall take effect on the date specified in such notice. If the principal cardholder or ant supplementary cardholder continues on retain or use any card after the specified date, the all cardholders to accept such amendment(s).

16. DISCLOSURE OF INFORMATION:

Card operation division at DBBL's head office may disclose any information regular to any cardholder or the assets or liabilities of any cardholder for any card account or card transaction to DBBL author or any member of VISA/MASTER CARD Worldwide of any law enforcement authority or any other person if DBBL considers it in its interest to do so.

17. SET OFF AND CONSOLIDATION:

DBBL may at any time and without prior notice or on demand combine or consolidate and all account(s) maintained by any cardholder with DBBL and/or set off or transfer any sum standing to the credit in any or all such account(s) in or towards the discharge or payment of any or all some due to DBBL from that cardholder and card account or under, agreement and the right herein conferred shall be exercisable notwithstanding that:

- of the use of the card or the card account is not terminated;
- and/or the balance then in favor of DBBL on the card account does not exceed the credit limit imposed on the card account.

18. DOCUMENTATION:

DBBL will issue card to the cardholder on completion of all documentary formalities. Cardholder shall execute a set of Charge Document and provide other legal documents as per credit card policy of DBBL in this connection.

19. MISCELLANEOUS:

19.1 The principle cardholder and each supplementary cardholder shall pay and reimburse DBBL on demand (on a full indemnity basis) all costs, fees and expenses incurred by DBBL in recovering on attempting to recovery any card issued to and/or any sum due to DBBL from such cardholder.

19.2 All references to dollars (international card) and US in this Agreement shall mean US dollars notwithstanding that the billing current of the card account may be a current other be a currency other than US Dollars in which event the equivalent in such other current shall apply at such rate or exchange as may be determined by DBBL. DBBL may charger all Sums payable to DBBL under this Agreement in the relevant card account in the applicable billing currency. Charges incurred in the current other than the billing currency shall be converted at such as such rate or Rates of exchange as may be determined by DBBL from time to time.

19.3 Any request or instruction to DBBL shall be in writing and shall be signed by the cardholder provided that DBBL may but shall not be obliged to accept and act on any instruction or request by text, facsimile transmission or through the telephone which is believed by the officers or employees of DBBL attending to such instruction or request to have been given or made or authorized by any cardholder notwithstanding that such instruction or request may not have been given or made or authorized by Cardholder and notwithstanding any fraud that may exist in relation thereto and DBBL, shall not be liable for any loss or damage suffered as consequence of its acting, or according to any such instruction or request.

19.4 Any and all card account statements, notice (including notification of the PIN and of any amendments to this Agreement) or demands of DBBL may be sent to the principle or any supplement cardholder by post/courier server, facsimile transmission or telex at the address stated in the application for the Card or any other address which the cardholder may notify DBBL in writing or from which any telex or facsimile transmission by the cardholder or purporting to be sent cardholder had been dispatched to DBBL.

Any statement, notice or demand to any cardholder so send dispatched shall be deemed to have been received by received by the cardholder.

A. On the day immediately following the date of dispatch, if sent by post/courier server or

- Immediately on dispatch if sent by facsimile transmission notwithstanding that it is not received by the cardholder or returned undelivered.

19.5 Any card account statement or notice relating to any amendment to this Agreement dispatched to the principle Cardholder shall be deemed to have been dispatched and received by each and every supplement cardholder at time when the principle Cardholder shall have received is deemed have Received time same when shall have enough evidence (s) such as POD (proof of delivery) or acknowledgment slip from courier service/postal department or 2 day after dispatch within Dhaka city and 3 days after dispatch outside of Dhaka city.

19.6 The use of any card is also subject to other terms and conditions governing the use of other facilities or Benefits which may from time to time be made available. Cash withdrawals from any account with DBBL shall be subject to the terms and conditions of DBBL.

19.7 Any charge slip or transaction Document signed by the cardholder shall be the conclusive proof shall be the conclusive proof of the charges recorded therein as incurred by the cardholder him/herself and/or corporate Member and/or supplementary Cardholder.

19.8 The cardholder is responsible for collecting the bills and copies of the charge slip or transmission information Document signed by him/her from the member establishment. DBBL will not provide any copy of the charge slip.

19.9 The cardholder is responsible for possessing the card with utmost card and security and not to permit anyone unauthorized to use or have possession of the same.

19.10 the cardholder is responsible for notifying DBBL immediately in respect of any charge to Cardholder name/Business/home/telephone number and billing address or any other particulars as furnished in the credit card application form earlier for issuance of the card.

19.11 the cardholder is responsible to immediately the card (including the supplementary card(s), if any) issued to them. To DBBL or its agents upon request where DBBL authority believe but they have a good reason to request the card(s) to be retrench.

19.12 The cardholder (card type gold/silver global) must comply with all application foreign exchange control Regulations and all amendments and addition thereto and terms and conditions in any special approval of Bangladesh bank and where applicable.

19.13 the cardholder and DBBL shall be unconditionally agreeable to submit it the jurisdiction of court of the country in respect of all disputes arising out arising out of this agreement.

19.14 this agreement shall be construed according to the laws applicable in Bangladesh and this and conditions set down in the agreement will be government will be governed by laws applicable in Bangladesh. All cardholder submit themselves to the non-exclusive jurisdiction of the courts of the Gumm of the people's Republic of Bangladesh.

19.15 DBBL will reserve all the authority to emboss or print or declare the cardholder or supplementary cardholder's photograph(s) on the daily newspaper for publications, if file a cash in any police and in coerce against the defaulter (may be principle cardholder or supplementary cardholders) of the card, who is not paying his/her outstanding bills for quant a longer period of the.

19.16 DBBL will reserve all the right to cancel or block the card without information the cardholder at any time of the period. If the information given in the application by the cardholder is found he turn or irrelevant or false at period of time issuance of the card.

19.18 if the cardholder in Bangladesh national and he/she leaves Bangladesh without settling his/her outstanding against his/her card then DBBL will reserve all the rights to inform the embassy where the cardholder has gone away without information DBBL or setting its card. In connection with that DBBL will file a case against him/her where he I she gone away to recover the DBBL card outstanding bill through the embassy where cardholder has gone to.

19.19 DBBL shall not take any responsibility if a cardholder receive turn up notice of currency through ATM unless good quality of evidence is presented to the effect that the note(s) was I were torn up due to DBBL ATM's mechanical fault.

20. DECLARATION:

I/We do hereby declare. Understand and affirm as under:

- I/We am/are not a loan defaulter with any Bank or Financial institute or in any way or the other.
- if any of my office or present I mailing address are changed then I will inform DBBL immediately in no time or DBBL reserves all the right to take any sort of Official Legal action against me without my concern.
- if any dispute arise in my monthly credit card statement, I will immediately inform the DBBL Card Operation Division regarding the disputed transaction which is shown in my monthly statement and DBBL Card Operation Division will immediately take necessary steps to verify my (the cardholder) disputed transaction but not later than ones (1) month. DBBL Card Operation Division will not accept or liable for any transactions if (the cardholder) do not inform DBBL Card Operation Division in the above mentioned one (1) month period on receipt of statement.
- I/We do hereby undertake that I/We will abide by the rules and regulation of hotels where I/We will use the cards particularly the will use the card (s).

I have read and understood the above terms and conditions and accepted it.

Date:

Signature of the Principal Card Applicant

Supplementary Form (Information under FATCA)

[This form must be completed by any individual/entity who wishes to open a banking account.]

Under Foreign Account Tax Compliance Act (FATCA) of the U.S. Government, I/We solely furnish below the required information & declaration:

Please complete in BLOCK LETTERS:

- 1. Name :
- 2. Account No. :
- 3. Country of Residence :
- 4. Country of Birth :
- 5. Nationality/Citizenship :
(Incase of multiple nationalities, please list all Nationalities/Citizenship held)
- 6. Account Holder’s Address :
- 7. Account Holder’s U.S. Taxpayer Identification
Number (TIN)/Social Security Number (if any):

Please mark “4” Yes or No for each of the following question/statement:

	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. Are you holding a U.S. Permanent Resident Card (Green card)?	<input type="checkbox"/>		<input type="checkbox"/>
4. Are you an entity with Substantial U.S. ownership (10% or more) &/or registered in U.S.A	<input type="checkbox"/>		<input type="checkbox"/>
5. I am not a US Person/Entity as per definition of Internal Revenue Service (IRS), U.S.A.	<input type="checkbox"/>		<input type="checkbox"/>

Subject to applicable local laws, I/We hereby consent for Dutch-Bangla Bank Ltd. Bangladesh, or any of its affiliates (collectively “the Bank”) to share my/our information with domestic and overseas tax authorities where necessary to establish my/our tax liability in any jurisdiction.

Where required by domestic or overseas regulators or Tax authorities, I/we consent and agree that the Bank may withhold from my/our account(s) such amounts as may be required according to applicable laws, regulations and directives.

I/we undertake to notify the Bank within 30 calendar-days if there is a change in any information which I/we have provided to the Bank.

I/we hereby confirm the information provided above is true, accurate and complete.

Name :
Signature(s) :
Date :

Authorisation of Bank Statement verification

The Manager,

Date: ____/____/____

..... Bank Ltd.

..... Branch

Dear Sir/Madam,

I/We, the undersigned, the Accountholder of your Bank do hereby delegate the authority to Dutch-Bangla Bank Ltd. or its representative to verify my/our bank statement bearing A/C No..... maintained with Branch of Bank Ltd.

I would request you to cooperate with the representative of Dutch-Bangla Bank Ltd. to authenticate the enclosed Account Statement attached herewith.

You are hereby authorized to debit my/our Account No..... to realize the Bank statement Verification Charge (If any)

Thank You

Sincerely yours

Name:

A/C Number:

Contact No.

DBBL বিটেইন্ড্রা ব্যাংকিং - পরিপূর্ণ জীবনের জন্য



- সর্বনিম্ন রেট
- সর্বোচ্চ ১০ লক্ষ টাকা
- ভিসা এবং মাস্টার কার্ড
- বাৎসরিক ফি মওকুফের সুবিধা
- অতিরিক্ত কোন চার্জ নেই
- বৈদেশিক মুদ্রায় লিমিট
- নগদ উত্তোলন সুবিধা



- সর্বোচ্চ ২ কোটি টাকা
- ক্রয়/নির্মাণ/বর্ধিতকরণ/সংস্কার ইত্যাদি প্রয়োজনে সিটি কর্পোরেশন, পৌরসভা, উপজেলা সহ যেকোন স্থানে বাড়ি করার জন্য
- দ্রুত ও সহজ প্রক্রিয়া



- সর্বোচ্চ ২০ লক্ষ টাকা
- যেকোনো প্রয়োজনে
- সহনীয় মাসিক কিস্তি
- দ্রুত ও সহজ প্রক্রিয়া



- সর্বোচ্চ ৪০ লক্ষ টাকা
- সহনীয় মাসিক কিস্তি
- দ্রুত ও সহজ প্রক্রিয়া

*শর্ত প্রযোজ্য

বিস্তারিত জানতে আমাদের যেকোন শাখায় যোগাযোগ করুন অথবা ডায়াল করুন

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দিন-রাত ২৪ ঘণ্টা যে কোন ফোন থেকে



Dutch-Bangla Bank

YOUR TRUSTED PARTNER