



Dutch-Bangla Bank Limited
DBBL Deposit Plus Scheme (DPS)

Application Form



To
The Manager

.....Branch

DBBL Customer ID

DPS Account No.

Opening Date

Irequest you to open a monthly Deposit Plus Scheme (DPS) account in your bank in my name with the following details. I agree to deposit monthly installment as mentioned below and under the Terms and Conditions mentioned overleaf.

Monthly Installment : BDT..... (in words.....)
Tenure : ☐ 3 yrs. ☐ 5 yrs. ☐ 8 yrs. ☐ 10 yrs.
Terms & Conditions : As mentioned overleaf.

APPLICANT DETAILS

Full Name: Sex: ☐ Male ☐ Female
Father's Name: Mother's Name:
Date of Birth:..... /..... /..... Occupation: Nationality:
Mailing Address:
Permanent Address:
Mobile No: Telephone No. (Res.): Office:

STANDING INSTRUCTION

Please Debit my Account No. for BDT
(in words.....) being the monthly installment of DBBL Deposit Plus Scheme (DPS).

NOMINEE DETAILS

I hereby declare that in the event of my death the following person will be the recipient of the proceeds of my DBBL Deposit Plus Scheme (DPS).

Nominee Name	Address & Tel No.	Date of Birth	Relation with the Customer	Signature/Thumb Impression

I do, hereby declare that all the information furnished by me in this application is true, complete and accurate and I have not withheld any material details. I also declare that I have read and understood all the Terms and Conditions written on the overleaf of this Application Form, I will abide by all these Terms and Conditions.

.....
Signature Verified
(by bank official)

BANK USE ONLY

.....
Signature of the Account Holder

Input by..... Checed by Authorized by



Dutch-Bangla Bank Limited
DBBL Deposit Plus Scheme (DPS)

Customer Copy

DPS Account No.

DBBL Customer ID

Customer Name:.....
Mailing Address & Contact No:.....
Monthly Deposit BDT:..... Tenure:.....yrs. Start Date:.....Installement Date:..... of each month
Maturity Date:.....

.....
Authorized Signature

.....
Issuing Branch & seal

.....
Authorized Signature

DBBL Deposit Plus Scheme (DPS)
Terms & Conditions

The name of this Scheme is DBBL Deposit Plus Scheme (DPS)

1. Eligibility for Opening the Account:

- a) Only individual customers (not institution) of 18 years old and above can open the account.
- b) A person can open more than 01 (one) DPS but maximum 05 (five) DPS at any branch of the bank. But in such cases separate form should be filled in.
- c) Customer would require to open a parallel Current Account/ Savings Account, through which installment may be paid through hassle free standing instruction. No charges would apply for such standing instruction.
- d) Monthly installment should be available in the account within the monthly installment date of each month. Delay in paying the installment would prompt the bank to charge BDT 50/- per month.

2. Nomination:

- a) Only 01 (one) person can be nominated by the account holder for each account.
- b) The nomination will be cancelled if the nominee dies in the life time of the account holder. The account holder in such case will advise in writing a new nominee.
- c) New nominee shall supersede the previous one by the account holder. (if any)
- d) In the event of the account holder's death, his/her nominee will not be allowed to continue the account and the amount deposited prior to the death of the account holder shall be paid to the nominee after proper identification and on the sole discretion of the bank.

3. Minimum Amount:

- a) The minimum monthly deposit will be BDT 500/-. The applicant will have the option of depositing any amount in multiples of BDT 500/-subject to maximum BDT 50,000/-.
- b) Initial deposit amount chosen by the applicant at the time of opening of the account cannot be changed.

4. Tenure of the Product:

- a) The tenure of the Deposit Plus Scheme (DPS) would be 3/5/8/10 years at the discretion of the applicant.
- b) Initial tenure chosen by the applicant at the time of opening of the account cannot be changed.

5. Amount Payable on Maturity:

On maturity of regular DPS the Bank will pay the principal amount along with interest to the applicant's account maintained with DBBL on the following month.

6. Premature Closure of the Account:

- a) An account holder may close the account at any time (prior to maturity) by a written application and duly signed by the applicant. In such cases BDT 100/- will be realized as Closing Charge from this account.
- b) If the account is closed within 06 (six) months, the account holder will get back the self-deposited amount only and no interest will be allowed on such account.
- c) If the account is closed after 06 (six) months but before 03 (three) years the account holder will get back the self-deposited amount along with the prevailing savings account interest rate at the time of closure.
- d) If the account is closed after 03 (three) years, the account holder will get back the self-deposited amount along with the prevailing interest rate of the product at the time of closure.

7. Inactive Account and Automatic Closure of the Account:

- a) Account shall be treated as inactive if 03 (three) consecutive installments remain unpaid.
- b) An inactive account may be reactivated within 06 (six) months of its inactiveness and after settlement of outstanding dues including delayed and activation charges. Activation charge is BDT 100/-.
- c) If an account remains inactive for more than 06 (six) months, the account shall be closed and balance amount will be transferred to his/her Current/Savings account.

8. Other Conditions:

- a) If any tax is payable (as per government rules) under this scheme the same shall be deducted from the account.
- b) No cheque book/ pass book will be issued to the account holder.
- c) The account holder can avail loan/OD facility up to 90% of the principal amount and the tenure of the loan should be maximum 05 (five) years or the maturity of the product whichever comes earlier upon fulfillment of terms and conditions applicable for loans and advances extended by the bank.
- d) If there is any loan in the name of depositor with DBBL then DBBL shall have the right to adjust the loan amount from the deposit which has been deposited by the account holder under DBBL Deposit Plus Scheme (DPS).
- e) A passport size photograph is required to open the account and a passport size photograph of the nominee attested by the DPS account holder must be attached with the application form.

The terms and conditions of this Application Form shall be governed by the laws of Bangladesh and DBBL reserves the right to amend/ modify the Terms and Conditions written above or insert any new condition(s) at its sole discretion whenever it deems necessary without assigning any reason.

The Bank reserves the right to close any account without showing any reason if the transaction of the account is unsatisfactory in view of the bank or for any other reason(s) whatsoever.

Having understood the legal impact of the above Terms & Conditions I,hereby put signature.

Date:.....
Signature of the Applicant

DBBL Deposit Plus Scheme (DPS)
Monthly Payment and Benefit Table Before Tax

Figures are in BDT

EMI/Tenure	3 Years	5 Years	8 Years	10 Years
500	19,747	3,5000	61,552	82,064
1,000	39,493	70,000	123,105	164,128
1,500	59,240	105,002	184,658	246,192
2,000	78,986	140,003	246,211	328,256
2,500	98,733	175,004	307,764	410,320
3,000	118,480	210,005	369,317	492,384
4,000	157,973	280,007	492,423	656,513
5,000	197,467	350,009	615,529	820,641
10,000	394,934	700,018	1,231,059	1,641,282
15,000	592,402	1,050,027	1,846,588	2,461,924
30,000	1,184,804	2,100,054	3,693,177	4,923,848
50,000	1,974,674	3,500,090	6,155,295	8,206,413