



National Housing Finance and Investments Limited

Corporate Head Office : Concord Bakh Tower (7th Floor), Plot # 11-A, Road # 48, Block # CWN(A), Gulshan-2 Dhaka-1212, Tel : +88 09609 200555, Fax : +88-02-58811652, E-mail : info@nationalhousingbd.com



ACCOUNT OPENING FORM

(For Individual Client)

Date:.....

Account No.....

Manager,

Customer ID Code.....

National Housing Finance and Investments Limited

.....Branch

Dear Sir,

I/we would apply to open a term deposit account in your organization. My/our particulars are given below :

1. Name of the Applicant (Block Letter) :

Name of the Applicant (বাংলায়) :

First Applicant :	
Second Applicant :	
Third Applicant :	
Fourth Applicant :	

2. Type of the account (give √) : National Housing Term Deposit Account Initial Deposit : Tk.....

National Housing Double Money Account Upon Maturity : Tk.....

National Housing Monthly Income Account Monthly/Quarterly/Half Yearly : Tk.....

Millionaire Scheme Triple Money Others

Monthly Saving scheme

3. Declaration of operating (give √) : Single Joint Either or Survivor (s) : Tk.....

Others

Special Instruction (if any).....

4. Information of deposit :

Duration.....Year.....Month.....Day.....Date of Maturity

(Payable amount will be in banking channel means by cheque / draft / Payment order etc.)

For renewal : Renew the principal and interest Renew only principal Not applicable

Payable amount : Tk....., in word (Tk.....)

Cheque / Pay Order / Draft No. : Date :

Bank & Branch Name :

5. Information for special scheme :

Name of the scheme :

Term of the scheme : One time/Amount of installment : No. of installment (yearly) :

Payable on end of maturity : Monthly payable :

6. Source of the deposit (mention in details) :

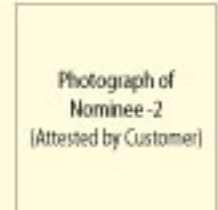
7. In case of one or more minor account holder:

I hereby as legal guardian of the under mentioned account holder declare that the account holder is(are) minor, his/her necessary information has been given in the form. The account will be operated by my signature as his/her legal guardian till the holder(s) become(s) adult or till issuance of any declaration from myself.

(a) Name of the account holder (minor)

(b) Name of the guardian :..... Relation with minor :.....

(Both of the minor guardian fill up the personal information and both will be signed in the form must fill the personal information of minor and the guardian. The guardian will be signed on both form)



8. Particulars of the nominee :

I/we have appointed the person/persons mentioned below as nominee for receiving the money of this account after my/our death. I/we have right to cancel or amend of this appointment at any time. I/we further state that **National Housing** is not liable by any means for the dealing done by me/us.

Name of the nominee : 1..... 2.....

and receivable part : 1..... 2.....

Date of birth : 1..... 2.....

Father's Name : 1..... 2.....

Mother's Name : 1..... 2.....

Husband/wife's Name : 1..... 2.....

Permanent address of nominee : 1.....

: 2.....

Profession : 1..... 2.....

Relation with account holder : 1..... 2.....

Birth Reg. No. & Issuing Authority (if any) : 1..... 2.....

National ID No. (if any) : 1..... 2.....

*(the foreign currency control act will be applicable for sending the money to foreign country if the nominee is non-resident).

9. Declaration & signature :

I/we hereby confirm that I/we have read all the terms & conditions of the account and agreed to comply the above terms & conditions. I/we declare that the above mentioned information are true and correct. I/we also provide any additional information's /documents as required by you.

10. Signature of the Depositor(s) :

First/Sole Depositor..... Signature..... Place..... Date.....

Second Depositor..... Signature..... Place..... Date.....

Third Depositor..... Signature..... Place..... Date.....

Fourth Depositor..... Signature..... Place..... Date.....

Remark : **FOR OFFICE USE ONLY**

Received Tk : on as per above application

Authorized Signatory (with seal & date) : BAMLCO : Posted By (with seal & date) :

Reference No.	Effective Date	Date of Maturity	Rate of Interest (%)	Remarks

* Tax & Excise duty shall be applicable.



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Applicant Photograph

ACCOUNT OPENING FORM

(For Institutional Client)

Date :

Account No.....

Manager,

Customer ID Code.....

National Housing Finance and Investments Limited

.....Branch

Dear Sir,

I/we would apply to open a term deposit account in your organization. My/our particulars are given below :

1. Name of the Applicant :

Name of the Applicant (বাল্যকাল) :

2. Type of the firm (give ✓) :

- Private/Public Ltd. Joint Partnership Sole Proprietorship
 NGO/NPO Govt. Club/Society Others

3. Type of the account (give ✓) : National Housing Term Deposit Account Initial Deposit : Tk.....

National Housing Double Money Account Upon Maturity : Tk.....

National Housing Monthly Income Account Monthly/Quarterly/Half Yearly : Tk.....

Millionaire Scheme Triple Money Others

Monthly Saving scheme

4. Declaration for directing the account (give ✓) : Single Joint Signatories

Others

Special direction (if any).....

5. Address of the firm :

a. Registered :

b. Residence/Office :

c. Factory/Industry :

6. Trade License No. : Date:.....

Issuing Authority :

7. Registration Authority & country :

(Local/Foreign both)

8. Registration No. : Date:.....

9. Tax ID No. (e -TIN) :

10. VAT Reg. No. (if any) :

11. Type of business (Details) :

12. Information of deposit :

Duration.....Year.....Month.....Day.....Date of Maturity

(Payable amount will be in banking channel means by cheque / draft / Payment order etc)

For renewal : Renew the principal and interest Renew only principal Not applicable

Payable amount : Tk....., in word (Tk.....)

Cheque / Pay Order No. Date :

Bank & Branch Name :

13. Information for special scheme :

Name of the scheme :

Period of the scheme : installment : No. of installment (Annual) :

Payable on end of duration : Monthly payable :

14. Source of the Deposit (mention in details) :

15. Declaration & signature :

I/we hereby confirm that I/we have read all the terms & conditions of the account and agreed to comply the above terms & conditions. I/we declare that the above mentioned information are true and correct. I/we also provide any additional information's /documents as required by you.

Name & signature of the applicant with date
.....

1..... 2..... 3.....

.....

.....

Remark :		FOR OFFICE USE ONLY										
Received Tk :.....on..... as per above application												
Authorized Signatory (with seal & date) :.....BAMLCO :.....Posted By (with seal & date) :												
Reference No.	Effective Date					Date of Maturity					Rate of Interest (%)	Remarks

* Tax & Excise duty shall be applicable.



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Applicant Photograph

Customer Information Form (CIF)

(this form will attach after fill with main part of the account of individual & non individual)

Date :

Account No.....

Customer ID Code.....

1. Name of the Applicant (Block Letter) :

Name of the Applicant (বাংলায়) :

2. Relation with the account (give √ where is applicable) :

- 1st applicant 2nd applicant 3rd applicant Director
 Partner Attorney holder Signatories Beneficial owner Others :

3. Father's Name :
(বাংলায়) :

4. Mother's Name :
(বাংলায়) :

5. Husband/Wife's Name :
(বাংলায়) :

6. Nationality :

7. Date & Place of birth :

8. Sex (give √) : Male Female

9. Profession (Details) :

10. Passport No. :

11. National ID Card No. :

12. Birth Reg. Certificate No. :

[Any one of the documents must be provided from the Sl. No. 10 - 12. Any additional identity to be provided with photograph during opening of account in addition to submission of birth certificate. If any identity card not available, financial Institution may accept any identity certificate with photograph from any* honorable person of the society. In addition, the client will provide the information from serial 13-14 as additional documents for the satisfaction of **National Housing Finance and Investments Limited**]

* Honorable person means Member of Parliament, City Corporation Mayor, Deputy Mayor & Counselor, Teacher of Public University, Upazila Parishad Chairman & Vice Chairman, Union Council Chairman, Pourashava Mayor & Counselor, Principal of Private College, Head Master of Govt. & Non Govt. High School, Head Master of Primary School, Editor of National Daily Newspaper, Notary Public and 1st class Officer of Semi-Government, Government, Autonomous Body and State Owned Banks.

13. Tax ID No. (e- TIN) (if any) :

14. Driving Licence No. (if any) :

15. Present address (residence) :

(বাংলায়) :

16. Permanent address :

(বাংলায়) :

17. Professional address :

18. Contact :

Tel : Res : Office : Mobile :

E-mail : Fax :

19. Information of credit card :

Issuing authority & card no. (for card user) 1 :

2 :

20. Residence status (give ✓) : Resident Non-resident

(Will collect the information according to guideline of foreign exchange transaction instructions if required).



NATIONAL
HOUSING

.....
Signature with date
Seal with designation (other than individual)

Know Your Customer (KYC) Profile form

1. Name of account :

2. Nature of account & no :

3. Customer ID Code :

4. Name of the account holder :

5. Name of the account opening official :

6. Birth Reg. No. photcopy acceptable? : Yes/No (if applicable)

7. Passport No. photcopy acceptable? : Yes/No (if applicable)

8. National ID No. photcopy acceptable? : Yes/No (if applicable)

9. e - TIN photcopy acceptable? : Yes/No (if applicable)

10. VAT Reg. No. photcopy acceptable? : Yes/No (if applicable)

11. Driving License No. photcopy acceptable? : Yes/No (if applicable)

12. (Beneficial Owner Account Information):

In case of company : KYC to be completed mentioning details information of shareholders who own 20% or above. KYC to be performed mentioning details information of share holders as a controller of the company. KYC also to be performed of individual account in case of beneficial owner account.

13. Source of fund? How the source of fund ensured? (if applicable)

14. Whether the sources of fund match with profession of depositor?

Please ensure the uniformity by mentioning the profession of depositor:

15. Risk grading: High Low

Remarks :

(Considering the subjective judgment the risk status of customer(s) must be mentioned in the remarks part. Customer(s) risk should be measured through detail analysis and classified the customer(s) as Higher or Lower Risk accordingly. In the context of business its nature, transaction profile, area, size & actual beneficiary of the account should be considered. Similarly, for the service holder the risk should be measured considering the job nature & its responsibility. The high risk customer(s) should be monitored regularly).

Name of Account opening official/Relationship manager
Signature with Seal & date

Name of approval authority
Signature with Seal & date

Name of the update & reviewing officer
Signature with Seal & date

16. Date of last review/update process of account and customer information.

17. Source of Account: Walk-in Solicited by

Terms and Conditions

1. Submission of Application

- Application for deposit along with photograph(s) must be made in the prescribed form with account deposit, A/C Payee Cheque/Bank Draft/Pay Order drawn in favor of **"National Housing Finance and Investments Limited"**
- Cheque/ Draft/ Pay Order is subject to realization of proceeds.
- Application in joint names, normally not exceeding three, can be made.
- National Housing** will accept signature(s) of the account holders in connection with the account as given in the application form.
- All agreements, indemnities, obligations, liabilities and authorities given by one or more of the account holders shall be assumed to be joint and several. In other words, each of the depositors will be fully liable in respect of the account, both jointly and severally.

2. Identification

National Housing may seek suitable means of identification photograph, passport/national ID of nationality certificate (for individual) etc. Before allowing access to funds (i.e Memorandum and Articles of Association, Certificate of Incorporation, Trade License, Deed etc.) Before allowing access to funds (for institutions).

3. Deposit Receipts

- Deposit Receipts will be issued on receipt of good fund by **National Housing** and unless otherwise instructed by the depositor(s) same will be delivered to the depositor(s) in person.
- In the event of loss or destruction of deposit receipts, **National Housing** may, at its discretion, issue a duplicate receipt upon receiving an indemnity from the depositor(s), subject to compliance of such terms and conditions as **National Housing** may require. All expenses incurred by **National Housing** in this regard shall be borne by the depositor(s).

4. Payment of interest

- The period of deposit and calculation of interest will commence from the date of receipt of good fund by **National Housing**.
- Unless instructed otherwise and accepted by **National Housing** all warrants for payment of interest will be drawn in favor of the depositor(s) only.
- The dates and/or frequency of interest payments are in accordance with the deposit scheme availed by the depositor(s).

5. Loan Facility

Loan can be availed of maximum up to 90% of deposit at interest minimum 3% above the deposit rate. In case of loan against **National Housing** Income Account, loan is restricted to 70% depending on completed period in case of loan, all depositors are required to sign the necessary documents.

6. Encashment / Renewal of Deposits

- Deposits can be withdrawn at least after 3 (three) months. Premature encashment can be made only after 3 (three) months from the effective date, as per policy of **National Housing**. In the case of premature encashment all depositors/authorized persons are required to sign the necessary documents.
- Unless any written request for renewal is received at least 3 working days before the date of maturity, the deposit will be automatically renewed for the same period and scheme, at the prevailing rate of return applicable to the deposit.
- In the event of death of the sole depositor without a nominee, payment will be made to the representative(s) of the deceased on production of proper and satisfactory legal evidence, such as Succession Certificate, Letter of Administration, Probate of Will etc, acceptable to **National Housing** (for individual).
- In case of joint accounts, where the deposit is marked payable to "Either or Survivor" of "Anyone or Survivor(s)" payment will be made to any of the holders discharging the deposit receipt, which will be final and binding on all other holders of the deposit.

7. General

- The minimum term for any deposit is 3 (three) Months.
- Commission, Service of Maintenance of account charges may be levied by **National Housing** as determined by it from time to time and according to Bangladesh Bank/Govt. regulations.
- Deposit Receipts are non-transferable..
- National Housing** should be notified of any change in address of the depositor(s) immediately after such change.
- National Housing** is obliged to comply with prevailing income tax and other government regulations with respect to deduction of tax at source on interest income on deposits, excise duty etc. and providing deposit related information to government or regulatory authority. Any amount payable is subject to realization of withholding tax, excise duty etc, as and when applicable.
- National Housing** reserves the right to alter or amend any or all of the terms and conditions stated herein, without notice.
- National Housing** reserves the right to call for any information / papers from depositors as it deems fit.
- National Housing** reserves the right to decline any deposit application without arising any reason.
- The deposit is further subject to rules and regulations issued by **Bangladesh Bank** from time to time.



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www.nationalhousingbd.com

Principal Branch :

National Plaza (8th floor), 109, Bir Uttam C.R. Datta Road, Dhaka-1205, Tel : 9670612-4, 9677181-3, 9669800 Fax : 88-02-9671016, E-mail: principal@nationalhousingbd.com

Bogra Branch :

Jamil Shopping Center (3rd floor), Boropola, Bogra-5800, Tel : 051-62696, 63994, Fax : 88-051-62696, Ext. 106, E-mail: bogra@nationalhousingbd.com

Motijheel Branch :

Fazlur Rahman Center (2nd floor), 72-Dilkusha, Dhaka-1000, Tel: 9667103, 9550071, Fax: 88-02-9565493 E-mail: motijheel@nationalhousingbd.com

Gulshan Branch :

Concord Baksh Tower (7th Floor), Plot # 11-A, Road # 48, Block # CWN(A), Gulshan-2, Dhaka-1212, Tel: +88 09609 200555, Fax : 88-02-58811652, E-mail: gulshan@nationalhousingbd.com

Chittagong Branch :

Madina Tower (3rd floor), 805/A, CDA Avenue, Chittagong, Tel : 031-2863007, Fax : 88-031-2863009, E-mail: chittagong@nationalhousingbd.com

Rangpur Branch :

Prevedub Complex Biponi Bitan (2nd floor), Station Road, Rangpur, Tel : 0521-56381-2, E-mail: rangpur@nationalhousingbd.com