

Branch  
শাখা

**(FDR / Savings Scheme / Special Scheme Account / এফ.ডি.আর./ সঞ্চয়ী স্কিম/ বিশেষ স্কিম হিসাব)**

(For Bank Use Only) (ব্যাংকের ব্যবহারের জন্য)

আমি/আমরা আপনার শাখায় একটি হিসাব খোলার জন্য আবেদন করছি। আমার/আমাদের হিসাব সংক্রান্ত ও ব্যক্তিগত বিস্তারিত তথ্য নিম্নে প্রদান করছি :

[www.midlandbankbd.net](http://www.midlandbankbd.net)

# FOREIGN ACCOUNT TAX COMPLIANCE ACT (FATCA) FORM

Title of the Account (Bank use only)														
Account No.														

\* For Individual Account, entity part is not applicable. For Entity Account both parts are applicable.  
Put tick mark on the applicable box(s) ☐ as below:

☐ **INFORMATION OF AUTHORISED SIGNATORY (FATCA US INDICATION)**

Please confirm the signatory's FATCA status by checking the relevant box:

**Documentation Required**

1. Are you a U.S. citizen or lawful permanent resident	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If yes, please provide form W-9
2. Were you born in the U.S. (U.S. Place of Birth)	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If you, please provide form W-9 or W-8BEN; and Non-U.S. passport or similar documentation establishing foreign citizenship; and written explanation regarding U.S. citizenship.
3. Is there Power of Attorney or signatory authority granted to person with U.S. address:	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If yes, please provide form W-9 or W-8BEN; and Non-U.S. passport or similar documentation establishing foreign citizenship.
4. Will there be instructions to transfer fund to U.S. accounts or directions regularly received from a U.S. address:	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If yes, please provide form W-9 or W-8BEN; and documentary evidence establishing non-U.S. status
5. Will there be address on file which is "in care of" or "hold mail" or U.S.P.O. Box and/or U.S. telephone number:	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If yes, please provide form W-9 or W-8BEN; and documentary evidence establishing non-U.S. status

☐ **INFORMATION OF ENTITY (BUSINESS)**

Please confirm the entity's FATCA status by checking the relevant box:

1. U.S. Entity (including partnerships and trust)	<input type="checkbox"/> Yes	<input type="checkbox"/> No
2. Non-Financial Foreign Entity (i.e. not a U.S. entity and not a Financial Institution)	<input type="checkbox"/> Yes	<input type="checkbox"/> No
3. Excepted Non-Financial Foreign Entity (i.e. non-profit organization, publicly traded non-U.S. corporation, tax exempt organization)	<input type="checkbox"/> Yes	<input type="checkbox"/> No
4. Exempt Beneficial Owner (Foreign government, U.S. territory governmental body)	<input type="checkbox"/> Yes	<input type="checkbox"/> No

I/We authorise Midland Bank Ltd. to disclose relevant account and or personal information to the U.S. tax authorities for the purpose of Midland Bank Ltd. complying with its obligations under the U.S. Foreign Account Tax Compliance Act (FATCA) . I/We undertake to fully cooperation with Midland Bank Ltd. to ensure it meets its obligations under FATCA in connection with my/our account.

Client Name \_\_\_\_\_ Client's Signature \_\_\_\_\_  
(Please complete the form for each signatory and power of Attorney related to this account)

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Account Opening Officer's Signature with Seal

Approving Officer's Signature with Seal

## Depositor's Information for SBS-2 Reporting আমানতকারীর তথ্য

For Individual							For Institution						
Depositor's Name							Depositor's Name						
Profession							Profession						
Type of Account:							Type of Account:						
Sector Code							Sector Code						
Type of Deposit Code							Type of Deposit Code						

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Prepared by \_\_\_\_\_ Verified by \_\_\_\_\_ Approved by \_\_\_\_\_  
Note: In case of Joint account, 1st applicant will be considered.

Comments:										RM Code				
RM Name														
Introducer Applicable for new individual A/C only & A/C opened without NID					Introducer's Name: _____ A/C No. / NID No. _____ Introducer's Signature _____									

Name of the Account Holder													
Account Number													

## TERMS & CONDITIONS OF SCHEME DEPOSIT ACCOUNT

1. This is a Non-Transactional local currency (BDT) savings scheme account.
2. The interest will be calculated and accrued on a monthly basis and applied to the account on a yearly basis.
3. In case of minor account, Legal Guardian will operate the account on behalf of the minor until the minor reaches the age of 18.
4. The period / tenure of the scheme must be determined at the time of opening the scheme, and cannot be changed later.
5. The installment should be deposited within 15th day of each month. If the due date falls on a holiday, payment must be made on the next working day without penalty. (Only applicable for MDB Sikhsha Sanchay Scheme).
6. **Method & Forfeiture of Earning Interest in the time of Premature Encashment:**
  - i. **Applicable for MDB Millionaire Savings Scheme, MDB Kotipoti and MDB Platinum Savings Scheme, MDB Super Monthly Savings, MDB Sikhsha Sanchay Scheme:**

a.	Below 1 year	No interest will be awarded
b.	1 year/360 days and above	Regular savings interest rate for the whole period
  - ii. **Applicable for MDB Traveller's Savings Scheme:**
    - a. If the deposit scheme is en-cashed **before 6 (six) instalments**; No interest will be awarded
    - b. If it is en-cashed **after 6 (six) months with regular instalments**; then regular savings account rate for whole period.
7. **Account Closing / Maturity:**
  - a. At maturity, the scheme account shall stop accruing interest. The fund shall be transferred to the customer's CASA account maintained with Midland Bank Ltd. upon request by the customer(s). If no CASA account is available, then the Bank shall issue a Pay Order in favour of the customer(s) after deduction of necessary charges.
  - b. The scheme will be treated as matured only after 30 days from the deposit of the last installment.
  - c. If the customer fails to pay **03 (three) consecutive installments**, the account will be closed. (Applicable for all DPS products except MDB Sikhsha Sanchay Scheme).
  - d. If the parents/guardian fails to pay **06 (six) consecutive installments** of MDB Sikhsha Sanchay, the account will be closed.
8. In case of death of the depositor, the scheme will cease to function (discontinued). The amount will be paid to the nominee(s) with applicable interest as per the Bank's rules and regulations and as per above **"Method & Forfeiture of Earning Interest" criteria**.
9. **Fees & Charges:**
  - a. Late fees @ **2%** of installment amount or BDT 200.00 whichever is higher will be charged per month for failure to deposit the installment in time. (Applicable for all DPS products except MDB Super Monthly Savings and MDB Sikhsha Sanchay Scheme).
  - b. Late fees @ **1%** of installment amount will be charged per month for failure to deposit the installment in time. (Only applicable for MDB Super Monthly Savings and MDB Sikhsha Sanchay Scheme).
  - c. Government Excise Duty & withholding tax will be applicable as per prescribed rate.
10. Other terms and conditions shall be governed by the rules and regulations of Midland Bank Ltd. under the existing laws applicable in Bangladesh. The bank reserves the right to change the rules/procedures of the plans if deemed necessary.

## TERMS & CONDITIONS OF FIXED DEPOSIT ACCOUNT

1. While existing a customer opens a new A/C, the bank shall replicate necessary information of the said customer from that account.
2. The interest rate prevailing on the opening or renewal day of the deposit account will be applicable for the interest calculation without being noticed to customer.
3. Interest shall be paid subject to the deduction of tax, levy, etc. imposed by the Government from time to time. Excise duty will also apply as per Government rule.
4. All matured fixed deposit account will be automatically renewed for the same tenure.
5. Tenure change request must be within the same month of renewal. After that it will not be entertained.
6. If deposit matures on a holiday, payment instruction will be applied in the following days.
7. No interest will be awarded, if a fixed deposit is prematurely encashed before 3 months/90 days. After that regular savings rate will be given for the whole period in case of premature encashment.
8. The account holder(s) for each account can appoint nominee(s) as per section 103 of the Bank Company Act 1991 (as amended up to date). However, in joint account having either or survivors operating instruction, survivor person will be entitled to receive the credit balance of the account in the event of death of either of the account holders.
9. If the FDR is lien with bank as a security of any loan, then bank shall be at liberty to encash the FD at any time if loan liability is not adjusted on due time.
10. Bank reserves the right to amend any clause/interest rate of the FD at its own discretion without the consent of the customer.

Signature of 1<sup>st</sup> Applicant

Signature of 2<sup>nd</sup> Applicant