

## Service Standard of Midland Bank

Service Station	Banking Service	Point of Service	Service Process Requirement	Time
Cash / Teller Service	Cash deposit or withdrawal -Low value	Over the counter (OTC) of Branch	For deposit – Fill-up deposit slip For withdrawal – Presentation of cheque (For 50k -500K & above withdrawal amount) Photo ID & Short KYC of Bearer	3-5 Min.
	-High value	OTC of Branch		5-10 Min.
	Credit Card bill payment	OTC of Branch	Fill-up card deposit slip	5 min in OTC -Same day Settlement
	Prepaid Card deposit	OTC of Branch	Fill-up card deposit slip	5 min in OTC -Same day Settlement
	Online/Inter-Branch deposit or withdrawal -Low value	OTC of Branch	For deposit – Fill-up deposit slip For withdrawal – Presentation of cheque. Call back for above 100 K (For 50k -500K & above) Photo ID & Short KYC of Bearer	3-5 Min.
	-High value	OTC of Branch		5-10 Min.
	Prize Bond Purchase or Sell	OTC of Branch	For Purchase –Fill-up deposit slip For Sell- deposit of prize bond	5 Min.
	Govt. Bill Receive-Payment	OTC of Branch	Deposit Utility Bill + required sum For BRTA- deposit of NID, ETIN & Old Tax Token	8-10 Min.
	Mutilated/Torn Note Exchange	OTC of Branch	-Note divided into two pieces. -Divided into three pieces/ extremely torn/Less than 90% present	- 5 min. - Depends on BB
	Foreign Currency Buy (Endorsement) or Sell	OTC of Branch & Customer Service Desk	Buy- Valid Passport Copy, VISA Copy (except Port Entry & PR Holders), TM Form Fill, Deposit Slip for Equivalent currency Exchange. And then Endorsement in passport & Ticket	15 Min
Sell- Valid Passport Copy, Entry-Exit Seal, FMI Form for above \$10,000 Deposit, Fill –up C Form if more \$10,000			7-10 Min	
Customer Service	FX Endorsement in Credit Cards/Prepaid Cards	CSO Desk	For Travel -Valid Passport, VISA Copy, Air Ticket & Endorsement For E-commerce Transaction – Passport Only	10 Min.
	Fixed Deposit in FX (NFCD Account)	AD Branch only	For New Account – Opening Form Fill-up, Supporting Doc submission, A/C Opening & Number Generation, Receipt Print out.	25 Min
			For Existing A/C- Opening Form Fill-up, A/C Opening & Number Generation, Receipt Print out.	15 Min
	Bond (WEDB, UDPB, UDIB) Selling or Encashment	AD Branch only	Selling – Application Form, Documents Submission, Bond delivery Encashment – Submission of Bond, Application	1 day
				15 Min
	FC Account Opening (FC, NFCD, ERQ, Convertible NITA Account)	AD Branch only	Opening Form Fill-up, Supporting Doc submission, A/C Opening & Number Generation.	25 Min
	Gift Cheque Buy & encashment	Branch Desk	Buy - Application & Deposit Slip Encashment – Gift cheque submission	5 Min
				5 Min
	Sanchaypatra Selling and Profit Payment & Encashment	Selected Branch	Form Fill-up, Supporting Doc, System input & Issuance Advice. Application for profit payment & Encashment of SP	1 day 10 min
	Normal Account Opening	Any Branch	Account Opening Form Fill & Sign, document submission, system input, number generation, Initial deposit	25 Min
	Deceased Account Processing	Branch Level	Nominee Application/Succession Certificate (in case of no nominee), Indemnity, Death Certificate from Govt. body, Graveyard/Medical Certificate, Nominee photo & Photo ID Card	15 min
		Head Office Level	Inter-branch circulation, Original Form retrieval, Document Scrutiny, Legal Permission(in case of succession Certificate)	4-7 days
	Dormant Activation	Branch Level	Application, Photo ID with client’s attestation/Valid Trade license for company a/c, KYC profiling, Deposit/withdrawal transaction	10 min.
		Head Office Level	Doc submission by branch, scrutiny and activation	60 min.
	Statement/Certificate Issue/Verify	Branch Desk	Application, Statement/Certificate issuance & delivery	10 Min
	SMS Banking Enrolment	Branch Desk	Application	5 min
	MDB Online Enrolment	Branch Desk	Application	5 min
		At Website	Visit <a href="https://ibanking.midlandbankbd.net">https://ibanking.midlandbankbd.net</a> , Click New User, Fill the information & do the Self-registration	5 min
	Duplicate FDR/Pay Order Issuance in case lost instrument	Branch Level	Application, GD Copy, Indemnity, Head Office permission	15 min.
		Head Office Level	Interbank Circulation, Permission issuance to branch	3 days
CASA Account Closing	Branch Level	Application, Cheque Book & ATM Card Surrender (If any)	7 min.	
	Head Office Level	Document scrutiny, Closing charge realization, close mark	60 min.	
	Branch Level	Application, Surrender of FDR & document scrutiny	7 min.	

	FDR/DPS Encashment (matured/ premature)	Head Office Level	Document scrutiny, Closing process running	60 min.
	Digital FDR/DPS Encashment	Use Register mail	Formatted Application from MDB website, Sign on it and send to <b>cos.mdb@midlandbankbd.net</b>	60 min.
		Branch Level	Same as conventional FDR	60 min.
	Account Information Change/Static Data Change	Branch Level	Application, Address proof for address change, Photo & Signature Card for Contact number change, submission of supporting docs	7 min.
		Head Office Level	Scrutiny of all the docs & Execute changes in the system	Same day
	FDR Interest /Profit withdrawal	Branch Level	Application, Branch scrutiny of document	5-10 Min.
	Fund Transfer through cheque /Fund Transfer Form	Branch Level	A/C Payee cheque /Fund Transfer Form duly approved by BM	5 min
	Fund Transfer for Credit card bill payment	Any Branch	Fill-up card deposit slip with a marking for fund transfer.	5 min in OTC Same day Settlement
	Remittance of Money Transfer (Western Union) of wage Earner	Branch Level	Tracking # disclosure, Payment advice from system, Photo ID taking, Cash Incentive payment & its related docs taking	10-15 min.
	Special Instruction (Block A/C)	Branch Level	Application from customer & its fulfillment	5 min.
	Debit Card/PIN Requirement Application	Branch Level	Application from customer & its fulfillment	5 min.
		Card Centre		10 days
	Prepaid Card (New)	Branch Level	Application Form Fill-up, Passport Copy, Address Proof, 1 Copy	15 Min.
		Card Centre	Submission, Deposit Money	Same day
	Cheque Book Requisition Submission Before/After 2.00 PM	Branch Level	Requisition Slip fill-up & Sign, forward application to Head office for production & delivery.	3 Min.
		Head Office Level		3 -4 days
	Locker Service (New Locker)	Selected Branch	Application Form Fill, FDR A/C Opening/Security Money deposit & Supporting submission, Locker Key handover	25 min.
	Locker Service	Selected Branch	Locker visit register enrollment	20 min.
	Locker Closing	Selected Branch	Closing Letter, Security Deposit handover, Locker Key surrender	15 min.
	E-GP	Branch Level	Online application & pay order issuance	10 min.
	Pay Order/Dollar Draft Issuance	Any Branch	Application Form Fill-up, Transaction completion, Pay Order handover	15 min.
	Student File	AD Branch only	All branches will submit application & related supporting to AD branches, TM Form fill-up, Document scrutiny & cross-verification by Head Office, FTT issuance by Head office & Joint Reporting	1-2 days
		Head Office Level		
	Inward Remittance (via SWIFT)	AD Branch Only	Application, supporting docs submission, C-Form (>\$10,000), Doc. Scrutiny by Head Office.	Same day
	Outward Remittance (via SWIFT)	AD Branch Only	Application, supporting docs submission, TM-Form, FTT issuance via Head Office after scrutiny of all docs	Same day
<b>BACH , BEFTN, RTGS, MCM</b>	Outward Clearing Cheque	Any Branch	High/Regular value Cheque deposit within BB Cut-off time	3.30 PM (HV) 5.30 PM (RV)
	Inward Clearing Cheque	Central Clearing	Balance sufficiency, No material alteration, Positive payment	Same day
	Outward BEFTN	Any Branch	Application Form Fill-up, Online Branch Accord	1-2 days
		MDB Online	Add Application with all the beneficiary details, use MDB application	1-2 days
	Inward BEFTN	Central Clearing	Instruction scrutiny, mismatched one will be returned	Same day
	RTGS Outward	Any Branch	Application Form Fill-up, Online Branch(Cheque Required)	30 min.
	RTGS Inward	Routed Branch	Branch will scrutiny, if matches then accept otherwise reject	30 min.
	MDB Cash Management (MCM)	Use of MDB Portal	MCM enrollment, User Log in ID generation, Use of portal of MCM <b><a href="https://mcm.midlandbankbd.net/UI/Login">https://mcm.midlandbankbd.net/UI/Login</a></b>	Same as BEFTN & RTGS Rule
<b>Relationship Officer</b>	Personal Loan	Branch Level	Loan Application, Bank Statement, Income proof, ETIN, CIB	2 days
		Head Office Level	Documents scrutiny & approval/rejection, Charge documentation	7-14 days
	Home Loan	Branch Level	Loan Application, Bank Statement, Income proof, ETIN, CIB, Land documents, Legal Opinion, Property valuation, Credit Proposal	5-7 days
		Head Office Level	Documents scrutiny & approval/rejection, Mortgage, Charge documentation	7-14 days
	Car Loan	Branch Level	Loan Application, Bank Statement, Income proof, ETIN, CIB, Quotation	2-3 days
		Head Office Level	Documents scrutiny & approval/rejection, Registration, Charge documentation	7-14 days
	Business Loan/SME Loan	Branch Level	Loan Application, Bank Statement, Income proof, ETIN, CIB, Credit Proposal, Financials Analysis	3-5 days
		Head Office Level	Documents scrutiny & approval/rejection, Security Lien, Charge documentation	7-14 days
	Issuance of Letter of Credit	AD Branch only	Credit Line approval, LCAF Form, Performa invoice, IMP Form Fill-up, Credit Report, Approval of the bank.	-Same day (100% margin)

				-3 to 5 days (Regular Limit)
		Head Office Level	Documents scrutiny & FIN 700 Message Issuance	Same day
Bank Guarantee		AD Branch only	Client request letter, Business proposal & supporting documents	-Same day (Full margin) -5 to 7 days (Regular Limit)
		Head Office Level	Documents scrutiny & Bank Guarantee Issuance	Same day
Shipping Guarantee		AD Branch only	Client request letter, business proposal, LC & supporting doc	Same day
		Head Office Level	Documents scrutiny & Shipping Guarantee Issuance	Same day
Local Bill Purchase		Branch only	Business proposal, LC Copy, Acceptance Copy, Supporting doc	Same day
		Head Office Level	Documents scrutiny & Bill acceptance message issuance	Same day
Export Doc. Processing		AD Branch only	B/E, Commercial Invoice, PL, BL, CO, EXP Form, LC Copy	2 days
		Head Office Level	Documents scrutiny & Taking necessary steps	Same day
Digital Banking/Virtual banking/Internet Banking/Banking from Home	Credit Card Bill Payment	MDB Online	Add Card Number, Pay the monthly bill after receiving the OTP (within 4.00 PM for same day settlement)	Instantly. Same day settlement
	Utility Bill payment (DPDC, DESCO)	MDB Online	Enter Bill Number, Pay the monthly bill after receiving the OTP	Instantly
	Digital Savings Account	Use Web Site for Digital A/C	Digital Templates Fill-up & Tracking Number Generation, Branch visit/Officer will visit your premise, Signing & Document submission	Depends on Client's input
	Digital Probashi Savings Account	Use Web Site for Digital A/C	Digital Templates Fill-up & Tracking Number Generation, Signing & Document submission through courier	Depends on Client's input
	Digital FDR Account	MDB Online	Use Account services tab, fill the template & submit the application, receive FDR acknowledgement through e-mail	Same day (if within 4.00PM)
	Digital MSS/DPS Account	MDB Online	Use Account services tab, fill the template & submit the application, receive FDR acknowledgement through e-mail	Same day (if within 4.00PM)
	Cheque Book Requisition	MDB Online	Select Cheque Book Tab, use request cheque book option & submit within 2.00 PM, collection cheque book from the branch	3-4 days
	Fund Transfer through NPSB	MDB Online	Add beneficiary, Limit set-up (Single transaction 1 lac, 10 Transactions/day & Maximum 5 lac/day), applicable for NPSB enlisted banks	Same day (within transaction hour)
	Fund Transfer within MDB	MDB Online	Add beneficiary, Select option & transfer max. 5.00 lac/day	Instantly
	Fund Transfer to Bkash	MDB Online	Add beneficiary, Select option & transfer max. 60,000/day	Instantly
	Fund Transfer to Rocket	MDB Online	Add beneficiary, Select option & transfer max. 25,000/day	Instantly
	Fund Transfer to Nagad	MDB Online	Add beneficiary, Select option & transfer max. 25,000/day	Instantly
	Fund transfer to Other bank through BEFTN	MDB Online	Add Application with all the beneficiary details, use MDB application & transfer max. 5.00 lac/day to any bank	1-2 days
	Mobile Bill payment	MDB Online	Add beneficiary, Select option & Top-up maximum 1000 Tk./day for prepaid and 5000 Tk./day for postpaid	Instantly
VAT Payment	MDB Online	Enter VAT A/C Number, Pay the monthly bill after receiving the OTP	Instantly	
Alternate Delivery Channel (ADC)	Cash withdrawal at MDB	MDB ATM	Insert Card & Withdraw upto 50,000 Tk./day	Instantly
	Cash withdrawal at NPSB	Other Bank ATM	Insert Card & Withdraw upto 50,000 Tk./day	Instantly
	Cash withdrawal at Q-Cash	Other Bank ATM	Insert Card & Withdraw upto 50,000 Tk./day	Instantly
	Cash withdrawal at VISA	Other Bank ATM	Insert Card & Withdraw upto 50,000 Tk./day	Instantly
	Cash withdrawal at MDB from Bkash A/C	MDB ATM	Bkash transaction PIN generation and withdraw fund without ATM Card.	Instantly
	Balance Enquiry	MDB/Other Bank ATM	Use option and get the present balance	Instantly
	Cash Retract/Dispute Claim at MDB ATM	Dial Call Centre # Card Centre	Complaint Lodgment at 16596 Number Process valid complaint & settlement	Instantly 2-3 days
	Cash Retract/Dispute Claim at Other Bank ATM under VISA	Dial Call Centre # Card Centre	Complaint Lodgment at 16596 Number Lodge valid complaint to other bank & settlement	Instantly 35-180 days
	Cash Retract/Dispute Claim at Other Bank ATM under NPSB	Dial Call Centre # Card Centre	Complaint Lodgment at 16596 Number Lodge valid complaint to Bangladesh Bank & settlement	Instantly 30-180 days

### **Important Notes for MDB Customers:**

1. All Indicative Days mean Working Days only.
2. In all cases, the Time Limit will be applicable only for customer requests after receiving complete set of relevant supporting documents following rules & regulations and bank's policies.
3. The above Time Limit is only an indication of approximate time required for rendering services. However, actual service may take longer/ shorter time depending on circumstances.