

Date & Time	D	D	M	M	Y	Y	Y	Y	H	H	M	M
-------------	---	---	---	---	---	---	---	---	---	---	---	---

☐ **EFT** : ☐ CIE ☐ PPD ☐ CCD ☐ CTX (For credit transactions only)

Request Type: CIE (Customer Initiated Entry), PPD (Pre-arranged Payment and Deposit), CCD (Corporate Credit or Debit), CTX (Corporate Trade Exchange)

(Put ✓ on one) ☐ **RTGS** : ☐ Customer to Customer ☐ FI to FI (It is irrevocable in nature and minimum amount is 100,000 Tk. and above)

SENDER / REMITTER DETAILS

Sender Name:											Client Type	<input type="checkbox"/> Deposit Client	<input type="checkbox"/> Loan Client **								
Account No:											Contact No										
Remittance Purpose											Sender's Nature of Business										
Amount in Figure											Amount In word										
Address																					
Transfer Mode	<input type="checkbox"/> Cheque										<input type="checkbox"/> A/c Transfer		Please debit above mentioned account								

BENEFICIARY / RECEIVER DETAILS ¹

BENEFICIARY / RECEIVER DETAILS ²

Beneficiary Name											Beneficiary Name																
Account No											Account No																
Amount in figure											Amount in figure																
Address														Address													
Beneficiary's Nature of Business (**Mandatory for loan client)														Beneficiary's Nature of Business (**Mandatory for loan client)													
Bank Name														Bank Name													
Branch Name														Branch Name													
Routing Number														Routing Number													
Contact No.														Contact No.													

DECLARATION

I/we confirm the information given above is complete and accurate and I/we agree to comply with the terms and conditions of Midland Bank PLC. RTGS/EFT fund transfer service. I/we have read and understood all the terms and conditions given in the overleaf related to this RTGS/EFT transaction (as applicable to my/our case). I/we also confirm that transaction will be subject to RTGS/EFT operating rule of Bangladesh Bank.

Signature of Applicant (s)		Date							
		N.B.: Two (02) concerned officers will verify applicant's signature.							


FOR BANK USE ONLY

☐ Client is physically present in front of CSO/Teller and CSM/SBM/BM. (Put tick on officials)

☐ In case of non-presence, call confirmation to be conducted by CSM/SBM/BM. **RM/RO for corporate customer only.

*Date of Call back:...../...../.....TimeAM/PM.*Tel #..... *Initial: CSM/BM/**RM/RO:..... *1st Name.....

Inputted by:		Approved by:	
Signature & Date:		Signature & Date:	
Name with seal:		Name with seal:	

 <p>midlandbank bank for inclusive growth</p>										<input type="checkbox"/> EFT <input type="checkbox"/> RTGS										Customer Copy									
Sender Name										Beneficiary Name																			
A/c Number										A/c Number																			
Amount										Bank Name																			
Date										Branch Name																			
Time										Amount																			

☐ **Terms and Conditions of EFT (Electronic Fund Transfer)**

1. This form will be used for EFT CREDIT transaction only. EFT credit entries occur when the originator (client/sender/remitter of originating bank) transfer funds from his/her bank account into a Receiver's (client of receiving bank) bank account.
2. Midland Bank will not be held liable for any incorrect or incomplete information provided by the Originator/customer for BEFTN transaction.
3. At present no charge allowed for this type of facilities, Bank management may impose fees/charges in future.
4. In case of any technical/natural calamity/unavoidable issue arises to send EFT data to Bangladesh Bank, Midland Bank PLC. will send the same on the next working day.
5. Midland Bank will not take any responsibility in case of any technical problem arises to receive data from Bangladesh Bank at receiving Bank's end.
6. If any payment through EFT has not been completed and refund is requested, Midland Bank will endeavor to notify the appropriate office, branch, correspondent to refund the transaction under operating rules and procedures of BEFTN.
7. All the guidelines of BEFTN from Bangladesh Bank will be imposed on executing the above instruction.
8. Midland Bank contains all the rights to change/modify/amend the rules and conditions while/if necessary and/or instructed from Bangladesh Bank.

☐ **Terms and Conditions of RTGS (Real-Time Gross Settlement)**

1. A valid RTGS payment is final and irrevocable. Settlement will be final and unconditional at the moment that the settlement accounts of OB (originating/remitting bank) and RB (receiving bank) have been debited and credited.
2. Value/Transaction Limit: The minimum amount for a RTGS in BDT is 100,000.00 (Taka one hundred thousand). However, there is no minimum limit for foreign currency payments and customs duty payment in local currency. There is no maximum limit for RTGS except system's field limit (17 digits). Bangladesh Bank may relax the limit for specific local currency payments like Tax, VAT.
3. I/We hereby authorize Midland Bank (MDB) to carry out the BD-RTGS transaction as per details mentioned above.
4. I/We hereby agree that the aforesaid details including beneficiary bank, branch name & beneficiary account are correct.
5. I/We further acknowledge the MDB accepts no liability for any consequences arising out of erroneous details provided by me/us.
6. I/We agree that the credit will be affected solely on the beneficiary account number information and beneficiary name particulars will not be used for the same.
7. I/We authorize the MDB to debit my/our account with the services charges with VAT as applicable for this transaction.
8. I/We further agree that requests submitted after the cut off time will be sent in next batch or next working day as applicable.
9. I/We hereby agree & understand that the BD-RTGS request is subject to the Bangladesh Bank regulations and guidelines governing the same.
10. I/We also agree and understand that the MDB shall not be liable for any loss of damage arising or resulting from delay in transmission delivery or non-delivery of Electronic message or any mistake, omission or error in transmission or delivery thereof or in deciphering the message form any cause whatsoever from its misinterpretation received or the action of the destination Bank or any act or even beyond control.
11. I/We hereby indemnify the MDB and shall keep the MDB indemnified from time to time and at all times here after from any loss, claim, damage, cost, charge and expenses however caused or arising out of or in connection with the services offered by the MDB.
12. I/We agree and understand that in case the payee branch does not have BD-RTGS facility, the fund will be credited back to my/our account as when it is returned by originating bank to MDB.

Account Holder's Signature & Date
(Seal in case of Company or Firm)

Joint Account Holder's/2nd Applicant Signature & Date
(Seal in case of Company or Firm)