

Frequently Asked Questions (FAQs): MDB Super Saver Plus

1. What is MDB Super Saver Plus?

MDB Super Saver Plus is a high-benefit savings account designed to help you grow your money faster with attractive interest rates, daily interest calculation, and a host of free banking facilities.

2. Who can open this account?

Any Bangladeshi citizen who is 18 years or older can open this account.

3. Where can I open the MDB Super Saver Plus account?

You can open the account at any MDB Branch, Sub-Branch, or Agent Banking Centre (ABCs).

4. What is the minimum amount required to open this account?

You need to deposit a minimum of **BDT 50,000** to open the account.

5. What is the minimum balance I must maintain?

You need to maintain a minimum balance of **Tk. 500**, as per regulatory guidelines.

6. How is the interest calculated and paid?

Interest is calculated daily based on your end-of-day balance and is credited to your account every month.

7. Will I earn interest every day?

Yes, but only if your daily balance is **Tk. 50,000** or more. If your balance falls below this amount, no interest will be earned for that day.

8. What documents do I need to open the account?

- ✚ Completed Account Opening Form (with KYC & Transaction Profile);
- ✚ National ID/Passport/Photo ID of applicant and nominee;
- ✚ 2 passport size photos of the applicant (1 of nominee, attested);
- ✚ Documents commonly accepted by banks as Proof of Address;
- ✚ Proof of income (Salary Certificate, Trade License, Tax return, etc.);
- ✚ Copy of TIN certificate (if available);

9. Can I open a joint account?

Yes, the account can be opened in a single name or jointly.

10. Is it mandatory to add a nominee?

Yes, adding a nominee is mandatory.

11. Can I change the nominee later?

Certainly, you can update or change the nominee any time by giving written instructions.

12. What banking facilities are available with this account?

- ✚ Free ATM/CRM withdrawals from all MDB ATMs;
- ✚ Free Debit Card (1st year);
- ✚ Free Internet Banking (**midland online**);
- ✚ Free SMS Banking;
- ✚ Free monthly e-statement;
- ✚ Free 1st Cheque Book;

13. What is the daily ATM withdrawal limit?

You can withdraw up to **BDT 1,00,000** per day from ATMs using your debit card.

14. What happens if I lose my debit card?

If your card is lost/stolen/damaged, a replacement fee will apply as per the bank's Schedule of Charges (SOC).

15. Are there any account maintenance fees?

Yes, applicable charges are as per MDB's current Schedule of Charges (SOC).

16. What are the charges if I close my account?

The account closure fee will follow the latest Schedule of Charges of MDB.



17. Is Internet Banking available?

Yes! Internet Banking (midland online) is available and completely free of charge.

18. Can I update my information or nominee later?

Yes, just visit your branch and submit a written request to update any information, including nominee details.