MUDARABAH TERM DEPOSIT/SCHEME ACCOUNT OPENING FORM

This form should be completed in "ENGLISH CAPITAL" letters.

Date D D M M Y Y Y Y

For Bank Use Only

Unique Customer ID

A/C No.

Branch: _____

Dear Sir,

I/we am/are applying to open the following account in your branch. My/our detailed information is given below:

Account Title

English

বাংলা

Type of Account

☐ Islamic Term Deposit ☐ Islamic Hajj Deposit ☐ Others (Please Specify)

☐ Islamic Monthly Benefit Scheme ☐ Islamic Monthly Deposit Scheme ☐ Others (Please Specify)

Nature of Account

☐ Individual ☐ Joint ☐ Non-Individual

TERM DEPOSIT INFORMATION

Currency	Tenor	Income-Sharing Ratio(ISR) (Mudarabah Depositors:Bank)	Initial Weightage	Amount in Figures	Amount in Words	Maturity Date

Debit Instruction

☐ Please Debit My/Our Account No.

Signature

Note: To be signed only if fund is debited from account other than Applicant.

Maturity Instruction

☐ Renew principal only and credit profit to the A/C no.

☐ Renew both principal and profit.

☐ Encash at maturity and credit to A/C no.

Signature

Note: To be signed only if fund is credited to account other than Applicant.

Note: If no option is selected and no written instruction is received before maturity, the deposit will be renewed automatically with profit, for the same tenor on the maturity date at the prevailing weightage.

SCHEME INFORMATION

Currency	Tenor of Scheme	Income-Sharing Ratio(ISR) (Mudarabah Depositors:Bank)	Initial Weightage	Amount Per Instalment	Amount in Words	Frequency of Instalment	Instalment Start Date	Expected Payable Amount	Expected Payable Amount (in Words)

Debit Instruction

☐ Please Debit My/Our Account No.

NOMINATION DETAILS

☐ No. of Nominee

☐ New Nominee Assignment: Please fill out the "Nominee Assignment Form"

☐ Same as Operative Account No.

Nominee Details & Photograph Checked by

CS Signature & Seal with Date

DETAILS OF GUARDIAN FOR MINOR APPLICANT - *GUARDIAN MEANS FATHER/MOTHER/LEGAL GUARDIAN

I, being the lawful Guardian of the following applicant(s), hereby declare that the applicant(s) is a minor, His/Her/Their necessary information has been furnished in the enclosed Individual Information

Name of the Minor Applicant (s)	1	2	3
Date of Birth of Minor	1 D D M M Y Y Y Y	2 D D M M Y Y Y Y	3 D D M M Y Y Y Y
Name of the Guardian (s)	1	2	3
Relationship with the Minor	1	2	3

** Individual Information Form must be filled up for both the Minor and Guardian. Both forms must be signed by the Guardian.*

Signature of Guardian

TERMS & CONDITIONS

These terms must be read in conjunction with the Schedule of Fees, Charges, Income Sharing Ratio (ISR) and Weightage for Term Deposit/Scheme Accounts as may be revised/amended by City Bank PLC ("the Bank") from time to time and should be considered as an integral part of the Terms and Conditions[1,2] for Account (as amended from time to time) unless otherwise expressly set out herein. The details about the account(s), operation and maintenance of the account(s), periods, profit and minimum deposits are available upon request. Upon submission of your application, it is warranted that you have read and understood the terms and conditions, features and the details related to the account(s) and being satisfied thereof, requested to open the above-mentioned account(s).

- Profit on Mudarabah based Term Deposit/Scheme Accounts is shared as per the Income-Sharing Ratio (ISR) agreed between the account holder(s) and the Bank (as Mudarib) and the Weightage mentioned by the Bank for the product. Actual profit depends on the Bank's actual earnings calculated at the year end. The Income-Sharing Ratio and Weightage may be revised by the Bank from time to time, as published on the website[3] and applicable going forward.
- Bank shall debit my/our designated bank account(s) maintained with the Bank and credit to the Term Deposit/Scheme Account(s). For Scheme Accounts, an amount as instructed by me/us shall be debited from the designated Account on a regular basis for the period as mentioned.
- In case of early encashment before the maturity date, profit shall be payable at the weightage published for a General Savings Deposit by the Bank for the period actually held, as per the Bank's policy and the terms applicable to the product as Terms and Conditions applicable.
- In case of Scheme Account, if there are insufficient funds in the designated (debit instructed) account on the date on which it is to be debited or if for any reason the Account is not credited with the monthly savings amount on the date on which it is supposed to be credited, the Bank shall be entitled without demand or notice, at its discretion, to terminate the Account. For the avoidance of doubt, profit on the balance in such accounts shall be payable at the expected rate[3] published by the Bank for the period actually held, as per the Bank's policy.
- The Term Deposit Advice issued by the Bank is not to be considered as “receipt”. It is only the evidence of deposit and not a document of title and is not transferable. It cannot be pledged as security. Immediate written notice should be given to the Bank if the deposit advice is not received by the Customer or is lost, stolen, destroyed or mislaid.

SIGNING AUTHORITY AND ACCEPTANCE OF TERMS & CONDITIONS

I/We declare that all information/instruction/authorization provided by me/us relating to my/our operating account, all terms and conditions and any subsequent changes thereon shall be applicable to this Term Deposit/Scheme Account. I/We have read and understood these Terms & Conditions, which are to be read together with the Terms & Conditions[1,2] of the Personal/Non-Individual account opening form accepted by me/us, and I/we accept the Income-Sharing Ratio (ISR) agreed with City Bank PLC, Islamic Banking (i.e. “City Islamic” as Mudarib) and the Initial Weightage mentioned by the Bank for this product. I/We also accept that the ISR and Weightage may be revised by the Bank from time to time, as published on its website[3] in advance, and shall apply prospectively, and that I/we accept the profit paid on the basis of such revisions. I/We declare that I/we will not get any tax benefit (as applicable) if I/we do not submit tax documents at the time of opening of Term Deposit/Scheme Account.

1. www.cb.bd/ipt&c 2. https://www.citybankplc.com/upload/City_Islamic_Non-Individual_T&C_Form.pdf 3. islamic.citybankplc.com/profit-sharing-ratio

***Mode of Operation of A/C** ☐ Singly ☐ Jointly ☐ Anyone ☐ Either or Survivor ☐ Others Please Specify

1st Applicant Signature	2nd Applicant Signature	3rd Applicant Signature

* Affix seal where applicable. *All joint Account holders are required to sign regardless of mode of operating.

FOR BANK USE ONLY

Mandatory Fields For Regulatory

SBS Code ☐☐☐☐☐☐ Deposit Type Code ☐☐☐

Name of Employee ____ RM/Employee Code ____

Monitoring RM ____ Monitoring RM Code ____

Tax Applicable ☐ Yes | Have you taken any proof of tax return? ☐ Yes ☐ No | ☐ No | ☐ Tax Waiver Documents submitted, where applicable

A/C Occupation Code ____ Scheme Product Code ____ Term Deposit Product Code ____

Branch SOL ☐☐☐ Value Date D D M M Y Y Y Y

Comment ____

Signature with Name Seal & Date Account Open by	Signature with Name Seal & Date Recommended by (BOM)	Signature with Name Seal & Date Approved by BM/Designated Officer