

1. Date:        

OFFICE COPY

2. Unique Customer ID No: \_\_\_\_\_

 3. Client Category:  Individual  Organization

5. New Account No.: \_\_\_\_\_

4. Branch: \_\_\_\_\_

6. Are you an existing client of United Finance Limited?

 Yes, If **Yes**, mention the following:

7. Do you want to open the new scheme/product as per any of your existing accounts' instruction &amp; details?

 Yes; 8. If **Yes**, mention the Account No.: \_\_\_\_\_

**[Note: If you want to change any information of the above existing account for this new account, please fill and provide only respective fields of the relevant forms.]**

 No; 9. If **No**, fill and provide required forms

 No; If **No**, fill and provide required forms

I/We hereby request you to open an Earner Scheme deposit, as per following details:

10. Please tick (✓) one box only

 Monthly Earner

 11. \_\_\_\_\_

12. Deposit Amount (Tk.): \_\_\_\_\_

 Quarterly Earner

13. Interest Rate: \_\_\_\_\_ % p.a.      14. Tenure: \_\_\_\_\_ months

**15. SOURCE OF FUND**
 Personal Savings

 Business

 Salary and/or Bonus

 Inheritance

 Remittance

 Investment Returns

 Commission

 Honorarium

 Land/Apartment Sale Proceeds

 Gifts from Family Members/Relatives

 16. \_\_\_\_\_

**TERMS & CONDITIONS:**
**ELIGIBILITY:**

a. Earner scheme is/are allowed for individual (Bangladeshi national) and organization (Partnership/Company/Association/Society/Club/Trust/Charitable Organization) incorporated in Bangladesh.

**GENERAL:**

a. United Finance does not accept cash deposits. United Finance will not be liable for any cash dealing with any of its deposit associates.

b. United Finance only accepts account payee cheque/pay order/bank draft in favor of 'United Finance Limited'.

c. Minimum amount for any Earner Scheme is Tk. 50,000 and there is no maximum ceiling.

d. United Finance reserves the right to amend any/all Terms &amp; Conditions on its own or in compliance with regulatory requirements.

e. Opening of this scheme is not related to any form of financing facility from United Finance, nor does it give any commitment or guarantee for granting any financing facility, except Quick Loan Facility in applicable cases, in the future.

f. Depositor must inform United Finance in writing, of any change in the information provided to United Finance during opening of the scheme.

g. Transfer of scheme/partial withdrawal/switching between any deposit product(s)/scheme(s) during the tenure of a scheme is not allowed, except in cases where it is specifically allowed.

h. All payments made by United Finance will be in Bangladesh and in Taka.

**MINOR:**

a. As individuals, minors can open product(s)/scheme(s) either singly or jointly with another minor or legal guardian. In case of one or all depositor(s) is/are minor(s), details of the legal guardian(s) must be provided in the form and if the minor(s) is/are unable to put his/her signature, the legal guardian must sign on his/her/their behalf.

**NOMINEE:**

a. Individual depositor may nominate one or more persons as his/her nominee(s) and in case of multiple nominees, fix the share of each nominee. If the share is not fixed, the nominees will get equal share. Depositor can cancel and/or change nominee(s) as well as share of the nominees any time during the tenure of the scheme by informing United Finance in writing.

b. In case of demise of a depositor of a joint scheme, the scheme will continue to be operative and the surviving depositor will be entitled to the maturity value, if operating instruction states either or survivor. In case of demise of sole depositor or all depositors, the account will immediately cease to be operative and the premature encashment value of the scheme shall be paid to the nominee(s). If the nominee(s) so authorized remains a minor, the legal guardian(s) of the nominee(s) is/are authorized to receive the encashment value. In absence of any nominee, the encashment value shall be paid to the legal heir(s), as per succession certificate from appropriate court, or as per rules in force.

c. In case of death of sole or all depositors, the nominee(s)/successor(s)/legal heir(s) can transfer the scheme to his/her/their name and continue till maturity.

d. Payment made by United Finance to the nominee(s)/successor(s)/legal heir(s) will be considered as full adjustment of United Finance's liability in respect to that scheme.

**THIRD PARTY AS ACCOUNT OPERATOR:**

a. Individual depositor may appoint a third party as Account Operator to operate the deposit account on his/her/their behalf. Instructions of such appointed account operator shall be considered as if instruction of the depositor(s) and shall be binding on the depositor(s). Such account operator would be able to request for Account Statement, Balance Statement, Tax Certificate, Embassy Letters, etc. Third party operator will not be entitled to avail Quick Loan Facility and draw encashment value upon maturity or prematurely. All pertinent information of the account operator should be provided.

b. In case of demise of the sole or all depositors, the appointment of such account operator shall immediately be considered cancelled.

**PAYMENT OF INTEREST:**

a. Interest on deposit will be paid, as and when due, directly to the account number provided in the account operations form through Bangladesh Electronic Fund Transfer Network (BEFTN).

b. If the due of interest payment is a holiday, then interest amount will be paid on the next working day.

c. Charges as per prevailing Schedule of Fees and Charges will apply if interests are requested to be paid in Post Dated Cheques. Client will be deviating from the norms and undertaking risks associated with delivery and collection of those cheques. United Finance will not be responsible for any loss or damage incurred due to the change of the mode of payment of the said benefits.

**ENCASHMENT OF DEPOSIT:**

a. Depositor(s) can encash the deposit, upon maturity or prematurely, only after three (03) months or as per applicable regulation of Bangladesh Bank, from the date of account opening. Original deposit instrument, duly signed and sealed, if applicable, must be surrendered to United Finance for encashment.

b. All premature encashment are subject to prevailing Schedule of Fees and Charges.

c. The encashment value will be paid out only to the depositor(s). In case of individual joint scheme, encashment value can be paid out to either of the depositors or all depositors jointly. Encashment value cannot be paid to any other third party(ies), including the account operator or nominee(s) of the account.

d. The encashment value will be paid out directly to the account number provided in the account operations form, through Bangladesh Electronic Fund Transfer Network (BEFTN).

**DUTIES, TAXES, CHARGES & LEVIES:**

a. Advance Income Tax (AIT) and Excise Duty are currently deducted from all deposit accounts, as per NBR regulations. United Finance will deduct all taxes, duties and charges as applicable, in compliance with Government directives in the future. United Finance reserves the right to deduct such amount from either principal or interest accrued.

b. United Finance shall always be entitled to levy or impose all charges and expenses in respect to the scheme and/or in respect to any other facilities provided to the depositor(s) by United Finance and to debit the relevant account in accordance with United Finance's normal operating procedures without notice to depositor(s). Such charges are not refundable upon termination of any or all the products(s)/scheme(s).

**DUPLICATE ACKNOWLEDGEMENT OF DEPOSIT:**

a. In case of loss or destruction of an acknowledgement of deposit, a duplicate will be issued. The depositor(s) must present the original copy of a General Diary (GD) in that regard and request in writing to issue a duplicate acknowledgement of deposit. All expenses regarding the procedure to be borne by the depositor(s). Charges will be applicable as per prevailing Schedule of Fees and Charges of United Finance.

**STATEMENT:**

a. Issuance of Balance Statement, Account Statement, Tax Certificate, Embassy Letters, etc. will be subject to prevailing Schedule of Fees and Charges of United Finance.

**QUICK LOAN:**

a. Eligibility, Amount, Interest Rate and Charges of Quick Loan Facility will be applicable as per prevailing Schedule of Fees and Charges of United Finance.

b. Quick Loan Facility must be paid off before maturity of the scheme against which it has been availed. At the time of premature encashment or maturity of the scheme, any amount outstanding against the Quick Loan Facility will be adjusted from the encashment value.

c. Quick Loan Facility receivables against Earner Schemes will be adjusted as per policies of United Finance.

**RENEWAL:**

a. If encashment value is not claimed upon maturity, then the encashment value will automatically be renewed as per existing terms and at prevailing interest rate of United Finance.

b. In case of renewal in the same product, after renewal the deposit can be encashed any time. In case, there is any change in the product at the time of renewal, the renewed product/scheme will be treated as a new deposit and cannot be encashed before completion of three (03) months or as per applicable regulation of Bangladesh bank, from the date of renewal of that scheme.

**DECLARATION:**

I/We hereby acknowledge that, I/we have read and understood the Terms &amp; Conditions governing the Earner Schemes selected with United Finance and agree to comply with them.

I/We have provided all required documents and filled up all relevant forms and agreed to provide any additional documents and/or information as per your request in the future.

Signature of Sole/First Depositor/Partner/Authorized Signatory 1

17. NAME (in block letters): \_\_\_\_\_

18. (বাংলায়): \_\_\_\_\_

Signature of Second Depositor/Partner/Authorized Signatory 2

19. NAME (in block letters): \_\_\_\_\_

20. (বাংলায়): \_\_\_\_\_

**IF DEPOSITOR(S) IS/ARE MINOR:**

I/We, the legal guardian(s) of the above mentioned depositor(s) hereby declare that, he/she/they is/are minor(s). The deposit product will be operated under my/our signature(s) as the legal guardian(s) until the depositor(s) becomes mature or until you receive any notice from me/us in writing to the contrary. I/We have provided all required documents and information, as legal guardian(s).

Signature of Legal Guardian of Sole/First Depositor

Signature of Legal Guardian of Second Depositor



1. Date: 

CUSTOMER COPY

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17. NAME (in block letters): \_\_\_\_\_

18. (বাংলায়): \_\_\_\_\_

Signature of Second Depositor/Partner/Authorized Signatory 2

19. NAME (in block letters): \_\_\_\_\_

20. (বাংলায়): \_\_\_\_\_

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Signature of Legal Guardian of Sole/First Depositor

Signature of Legal Guardian of Second Depositor

