



The Manager

(This form should be filled in using capital letter)

----- Branch

Subject: Application for ATM/ Debit Card.

Dear Sir,

I under signed have been maintaining an account with your branch and hereby intend to apply for ATM (Debit) Card favoring the same. In the following prescribed form related information has been provided for your consideration.

Applicant's Full Name:

Account Title:

Name will appear on the Card:
 (Maximum 19 character)

Online Account No:

Applicants Name: (For joint account please attach additional page with detailed info)

Customer Type: Individual Joint Company Proprietary Staff

Account Type: Savings Current Other: -----

Gender: Female Male

Mother's Name:----- Father's/Husband's Name:-----

Date of birth: DAY----- MONTH----- YEAR----- e-mail (if any)-----

NID No. Mobile No.

Alternative Contract No: (in case of emergency)

Present Address/Mailing Address	Permanent Address
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I do hereby confirm that all the information furnished above are authentic and complete moreover I unconditionally agree with all the terms and conditions stated on the overleaf of this form.

Therefore, I would like to request you to provide me with the applied service.

 Applicant's Signature
 (Must be identical to the account opening signature card)

Date: -----/-----/-----

For Branch Use Only:

Information given by the customer and the specimen signature is verified and we recommend for the issuance of the applied ATM card.

 (Signature and seal of the concerned Officer)

 (Signature and seal of the branch Manager)

For Card Division use only: Card No.

 Data Inputed by:

 Checked by:

 Authorized by:

 Card Delivered by:

Card Received by:

Signature:

Date: -----/-----/-----

TERMS & CONDITIONS

(The terms and conditions stated in this form will be governed by the laws of the “People’s Republic of Bangladesh)

The terms and conditions stated in this Agreement relate to the availing of cash withdrawal and other electronic payment services by using **AGRANI BANK** ATM Card on the Cardholder’s account designated for the purpose :

1. At the request, the Bank may issue a Card PIN if the he or she maintains an account at any of its branches in Bangladesh. The Bank reserves the right to refuse an application for the issuance and/or renewal of a Card. If separate Cards are issued to holders of a joint account, then each Cardholder shall be jointly and severally liable to the Bank under this Agreement.
2. The Card is the property of the Bank and must be returned to the Bank on request or on cancellation or termination of the Card and/or this Agreement. The Card is to be used solely by the Cardholder, and must not be transferred or pledged as security under any circumstances.
3. The Cardholder shall collect and safeguard the PIN and/or Card issued to him, and observe every procedural, security and other requirement and notice of the Bank regarding their use. The Cardholder undertakes to notify the Bank and/or ETN immediately if (a) the PIN is lost or disclosed to any person or (b) the Card is lost or damaged or used by any other person or (c) if any other event occurs which would, under the terms of this Agreement, allow the Bank to suspend or cancel the use of the Card.
4. The Bank may at any time, without notice to the Cardholder and without assigning any reason thereof, and without liability for any inconvenience, loss, damage or injury suffered by the Cardholder or any third party (a) limit, suspend or terminate any or all use of the Card; or (b) disallow any Transaction or allow a Transaction subject to such conditions as the Bank sees fit; or (c) revoke or suspend the Cardholder’s right and authority to use the Card; or (d) retain or reject any Card and/or PIN.
5. The bank shall debit the designated account for the amount withdrawn from any Automated Teller Machine (ATM)/ Point of Sale (POS) or any other payment gateway in Bangladesh by the use of the card. The Bank records generated electronically or other means shall be deemed to be conclusive proof of the correctness of the transaction(s) notwithstanding the fact that there exists no debit voucher signed by the card holder to support transaction.
6. The card holder will have to maintain sufficient funds in his/her account, in order to facilitate continuity of service. This account will be debited with the amount of any withdrawal and / or other transaction effected by the use of ATM Card as well as the related charges there to the bank’s tariff.
7. The Cardholder will be responsible for all Transactions made by the use of the Card by any person purporting to be the Cardholder, with or without the Cardholder’s authority, knowledge or consent, and may not claim against the Bank in respect of any such use or purported use.
8. The Bank shall not be responsible in any way for non-availability of ATM/POS services for any reason whatsoever and howsoever arising as a result of the provision of the Card or ATM, insufficiency of funds in such machines, mechanical or power supply failure or otherwise.
9. This Agreement shall cease to be valid and the Card issued to the Cardholder must be returned to the Bank in the event of (a) expiration of the Card and/or PIN; or (b) the Bank requests the Cardholder to return the Card; or (c) closure of the Designated Account(s); or (d) the Cardholder’s authority to operate the Designated Account is terminated; or (e) death of the Cardholder. The Cardholder may terminate this Agreement by giving the Bank written notice and surrendering any Card. The Bank may without giving any reason terminate this Agreement at any time with or without notice to the Cardholder.
10. Maximum cash withdrawal limit is Tk.20,000 at a time and Tk. 50,000 in a day. Maximum 15 transactions can be made in a day.
11. The Cardholder undertakes to pay the following charges :
 - (a) Tk. 250/=(Consumer) & Tk.200/=(Staff) annual fees for each card. The same charges are applicable for Issue, Renew and Replacement of each card.
 - (b) In case of staff Tk 200 per card for issue, replacement, re-new.
 - (c) In case of PIN reissue/reset Tk 200 for each card for any category.
 - (d) Any VAT or Taxes imposed by the Government on operation and issuance of ATM Card.
12. Transaction fees:
 - a. Tk 10 will be charged for each transaction within the network of ITCL.
 - b. TK. 15 will be charged for each transaction in OMNIBUS network.
 - c. Tk. 30 will be charged for each transaction in DBBL network.
(vat and tax will be imposed on the declared charges)