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TERMS & CONDITIONS

- The name of this scheme is 'MEGHNA BANK DPS' and Account holder indicates DPS Account holder.
- An Applicant can open DPS accounts in his/her own name, in his/her spouse's name. DPS cannot be opened in the name of minor but a minor can be a nominee under legal guardianship.
- 3. The applicant may open/have a savings account at any Branch of Meghna Bank linked to the DPS Account, from which Monthly Installment will be realized. Alternately, the applicant may opt to deposit the Monthly Installment in cash directly into the DPS Account. However, the mode of payment chosen by the applicant at the time of opening of the DPS Accaunt may not be changed later on.
- The minimum monthly deposit will be BDT 500.00. The applicant will have the option of depositing any amount in multiples of BDT 500.00 subject to $maximum\ of\ BDT\ 20,000.00.\ However, initial\ deposit\ amount\ chosen\ by\ the\ applicant\ at\ the\ time\ of\ opening\ of\ the\ account\ cannot\ be\ changed\ later\ on.$
- The tenure of the DPS would be 3/4/5/6/7/8/9/10 years at the discretion of the applicant. However, initial tenure chosen by the applicant at the time of opening of the account cannot be changed later on.
- A passport size photograph is required to open the account,
- Passport size Photograph(s) of the nominee(s) attested by the DPS account holder must be attached with the application form.
- In case of death of the applicant the relevant account will be closed. Nominee/Nominees will receive the proceeds of the account. If the nominee is a minor, the proceeds of the account will go to the legal guardian of the minor.
- Any benefit from DPS may come under purview of Income Tax or any other levy as decided by Government of Bangladesh.
- 10. Deduction of monthly installments will start from the day of opening the DPS Account and all subsequent installments will be on the same day of the following months. Sufficient available/cleared fund must be kept in the link account on or within next ten days of due dates to deduct the deposits.
- 11. In the event of failure to pay monthly installment within next ten days of due dates, it will be the sole responsibility of the DPS Account holder to settle the arrear installment(s) along with the next deposit due through a written instruction to the Bank. In such case there will be a penalty of 5% on the installment amount to be paid with subsequent installment.
- 12. If any Monthly Installment remains unpaid for five consecutive months, the account will be closed automatically and the account will be settled as per the terms and conditions of premature encashment.

Terms & Conditions for premature encashment:

Relationship (No. of Year)	Applied Rate of Interest
Less than 1 year	No interest.
More than 1 year but less than 3 years	Prevailing interest rate on saving account.
More than 3 years but less than 4 years	Matured Value of 3 years and rest as per prevailing interest rate on saving account.
More than 4 years but less than 5 years	Matured Value of 4 years and rest as per prevailing interest rate on saving account.
More than 5 years but less than 6 years	Matured Value of 5 years and rest as per prevailing interest rate on saving account.
More than 6 years but less than 7 years	Matured Value of 6 years and rest as per prevailing interest rate on saving account.
More than 7 years but less than 8 years	Matured Value of 7 years and rest as per prevailing interest rate on saving account.
More than 8 years but less than 9 years	Matured Value of 8 years and rest as per prevailing interest rate on saving account.
More than 9 years but less than 10 years	Matured Value of 9 years and rest as per prevailing interest rate on saving account.

- 13. In case of premature closure of the account Tk. 500/· (Tk. Five Hundred only) will be charged os closing charge.
- 14. DPS Account holder can avail SOD facility (up to 90% of principal deposit amount) against lien of balance in DPS account after 12 months of regular operation
- 15. If there is any loan in the name of the Account holder with MEGHNA BANK, then MEGHNA BANK shall have the right to adjust the loan amount, from the deposit which has been deposited by the Account holder under the scheme of 'MEGHNA BANK DPS'.
- 16. These terms and conditions shall be governed by and construed in accordance with the laws of Bangladesh and the applicant and the Bank hereby irrevocably submit to the non-exclusive jurisdiction of Courts of Bangladesh.

Declaration

I (the undersigned) have read and understood the above terms & conditions. I hereby declare that, I have stated true information in the application form. As an Account holder of the 'MEGHNA BANK DPS', I will abide by the terms and conditions set by Meghna Bank Limited. I also authorise Meghna Bank Limited to change the terms and conditions of my DPS Account with prior notice to me.

Signature of Applicant			Date	