

ACCOUNT OPENING FORM

TITLE OF THE ACCOUNT	
1	
ACCOUNT NO	
l	
DM CODE	
RM CODE	
BRANCH CODE	



Photograph of Account Holder 1



PEOPLE'S LEASING And Financial Services Ltd.

Photograph of Account Holder 2

Account Opening Form

Individual Account

Date: D D M N	M Y E A R	ccount No:
The Branch Manage	r U	nique Customer ID Code:
•	g And Financial Services Ltd.	
Dear Sir/Madam,		
	ng to open a Term Deposit Account (TDR)/Deposit P s under. My/Our detailed information are given belo	ension Scheme (DPS) Account in your institution in the w:
1. bgt	,,	
আবেদনকারীর নাম Applicant's Name	বাংলায়	In English
১ম আবেদনকারী		
First Applicant ২য় আবেদনকারী		
Second Applicant		
৩য় আবেদনকারী Third Applicant		
2. Type of Account	(Please tick): Fixed Profit Bas	sed Double Benefit Deposit Pension Scheme
2. (a) Frequency of pr	rofit withdrawal for Profit Based Deposit (Please tick):	Monthly Quarterly Half Yearly Yearly
3. Declaration Regard	ding Operation of Account (Please tick): Singly	Jointly Either/Survivor Others
Special instruction ((if any)	
4. Information Abo	ut Term Deposit:	
Period:	Year(s)Month(s)	Day(s). Maturity Date:
(Amount should be depo	sited in banking channel instrument like cheque, draft etc.)-	
In case of Renewal :	Renew principal & interest amount Renew	v principal amount only lot applicable
Payment Mode Tk .	, in words (Taka)
Cheque/ Pay Order	number	Date:
Name of bank & bra	nch:	
5. Special Scheme R	telated Information:	
Name of scheme:		
Period of scheme:	One time deposit/amount of installment:	Number of installment (yearly):
Amount at maturity	: Monthly payable	amount:
6. Source of Fund (in	n details):	

necessary information is furnished in the attached form. The account minor becomes adult or otherwise declared by me/us.	will be operated by m	ny/our signature as a le	egal guardian until the
(a) Name of Account Holder (Minor): i)	ii)		
(b) Guardian's Name: i)			
(c) Guardian's Signature :i)			
(d) Relationship with Minor :i)			
(Both the minor and guardian must fill the form related to "Individual Information" and the guardian	n must sign in both the forms)		
8. Information About Nominee:		Nominee's	Nominee's
I/we am/are nominating the following individual(s) as my/our nomine		Photograph	Photograph
after my/our death. I/We preserve the right to change or cancel th	•	(attested by the	(attested by the
time. I/We hereby declare that People's Leasing And Financial Services liable for any transaction according to my/our direction.	s Lta. Will not be nela	Account Holder(s))	Account Holder(s))
,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,			
Name of Nominee1:	Name of Nominee2:		
% of Share:	% of Share:		
Date of Birth:	Date of Birth:		
Father's Name:	Father's Name:		
Mother's Name:	Mother's Name:		
Spouse Name:	Spouse Name:		
Permanent Address of Nominee:	Permanent Address	of Nominee:	
Occupation:	Occupation:		
Relation with Account Holder:	Relation with Accoun	nt Holder:	
Birth Certificate Number and Issuing Authority (if any):	Birth Certificate Numl	per and Issuing Author	ity (if any):
National ID No. (if any):	National ID No. (if ar	ny):	
(If any non-resident is nominated as nominee and he/she gets the	amount payable from	the concerned accou	nt, he/she
may transfer the same to abroad abiding by existing rules and reg	gulations of Foreign E	xchange Regulation A	Act).
9. Nominee's Signature (if applicable): 1.	2.		
10. Declaration & Signature			
I/We hereby ensure that I/We have read all the rules/condition			•
rules/conditions. I/We also consciously declare that the above infor information/documents in excess of provided information as and w		•	vide any other related
Name & Signature of			
<u>1.</u>			
For office			
Comments:			
Account Opening Officer (AOO)	<u> </u>	Approved	by
Signature with Seal of AOO & Date		Signature with Sea	-

Being legal guardian of the following account holder(s) I/We do hereby declare that the account holder(s) is/are minor. His/Her

7. In Case of One or More Minor Account Holder(s):



Account Opening Form

Non - Individual Account

Date: DDMMY	
	Account No:
Manager/ Branch Manager	Unique Customer ID Code:
People's Leasing And Fi	nancial Services Ltd.
Brand	:h
Dear Sir/Madam,	(770)(6-1
1. নাম (বাংলায়):	osit Account (TDR)/Scheme Deposit Account in your institution in the name mentioned as under. My/Our detailed information are given below
Account Name (in English):	
2. Type of Organisation (Plea	L
Private/Public Ltd.	Joint Venture Partnership Proprietorship NGO/ NPO
Government Body	
3. Type of Account (Please tid	Ck): Fixed Profit Based Double Benefit Deposit Pension Scheme
3. (a) Frequency of profit withdra	awal for Profit Based Deposit (Please tick): Monthly Quarterly Half Yearly Yearly
4. Declaration Regarding Opera	ation of Account (Please tick): Singly Jointly Either/Survivor Others
Special instruction (if any)	
5. Address of The Organisation	on:
a) Registered address:	
b) Business/ office addre	PSS:
c) Factory/ industry add	ress:
6. Trade License No:	Date:
7. Registration Authority and	Country:
(Applicable for both local / for	
8. Registration Number:	Date:
9. Tax Idendification Number	(E-TIN):
10. VAT Reg. Number (if any):	
11. Nature of Business (Describ	pe in details):

12. Information about Term Deposit:			
Period: Year(s)	Month(s)	Day(s). Maturity Date	:
(Deposited amount should be in banking channel instrument like cl	heque, draft etc.)		
In case of Renewal: Renew Principal & Interes	st Amount	Renew Principal Amount only	Not Applicabl
Payment Mode Tk	, In Words (Taka		
Cheque/ Pay Order Number :		Date:	
Name of Bank and Branch:			
13. Special Scheme Related Information:			
Name of Scheme:			
Period of Scheme: One Time Deposit/	Amount of Installme	ent: Number of Ir	nstallment (yearly):
Amount at Maturity:	Mon	thly Payable Amount:	
14. Source of Fund (mention in details):			
I/We also consciously declare that the above information in excess of provided information as and when required Name & State 1.	red by you. Signature of Applic		
3.			
<u>5.</u>	6		
	For office use	<u> </u>	
Comments:			
Account Opening Officer (AOO) Signature with Seal of AOO & Date			oved by ith Seal & Date

হিসাব খোলার ফরম: ব্যক্তি সম্পর্কিত তথ্যাবলী

(এই ফরমটি পূরণপূর্বক ব্যক্তি ও অব্যক্তিক হিসাবের মূল অংশের সাথে সংযুক্ত করতে হবে)

Photograph

Date: D D M M Y E A R	Account No:	
	Unique Customer ID Code:	
1. নাম (বাংলায়):		
Name (in English):		
2. Relation with the Account (please tick)		
First applicant Second applicant	Third applicant Director Part	tner
Attorney holder Signatories	Beneficial Owner Others	
3. Father's Name		
(বাংলায়) :		
(in English):		
4.Mother's Name		
(বাংলায়):		
(in English):		
5. Spouse's Name:		
(বাংলায়):		
(in English):		
6. Nationality:		
7. Date of Birth:	Place of Birth:	
8. Sex (Please tick):	Female Other	
9. Occupation (Details description):		
10. Passport Number:		
11. National Identity (NID) Number:		
12. Birth Registration Certificate Number:		

[Any one of documents mentioned in serial no.10-12 to be submitted mandatorily. But in case of submission of Birth Registration Certificate, any Identity Card with photograph of customer/account operator will have to be submitted additionally. Due to unavailability of Identity Card with photograph, upon satisfaction of People's Leasing And Financial Services Ltd. a certificate of identity from elite person* of society will have to be submitted. That identity card or certificate must be with a photograph of customer/account operator. Moreover, additional documents and informations in addition to documents mentioned in serial no. 13-14 and information given in this form will have to be submitted to the People's Leasing And Financial Services Ltd. for its satisfaction to ensure the identity of the customer.]

*Elite person will mean Member of Parliament, City Corporation Mayor, Deputy Mayors & Councilors, First Class Gazetted Officer, Teacher of Public Universities, Chairman & Vice Chairman of Upazila Council, Chairman of Union Council, Paurashava Mayors & Councilors, Principal of Govt, Non-Govt. Colleges, Headmaster of Govt. & Non-Govt. High School and Govt. Primary School, Editor of National Daily Newspaper, Notary Public & First Class Officer of Govt, Semi Govt, Autonomous and State owned Organisation and State owned Banks.

13. Tax Identification Number (E-TIN, if any):
14. Driving License Number (if any):
15. Present Address (Residential)
(বাংলায়) :
(in English):
16. Permanent Address
(বাংলায়) :
(in English):
(£1,8,13,1) .
17. Occupational Address :
17. Occupational Address .
18. Contact
Telephone: Office : Mobile :
E-mail: Fax:
19. Credit Card Information:
Issuing Organisation and Card Number (applicable for card user):
1
2
20. Residential Status (Please tick): Resident Non-resident
(Information to be collected in applicable cases following instructions of Guidelines for Foreign Exchange Transactions)
Signature & Date



Form about Customer Identification (KYC Profile Form)

1. Account Name :					
2. Account Type & No. :					
3. Unique Customer ID Code :					
4. Account Holder's Name :					
5. Account Opening Officer's N	lame :				
	Pł	hotocopy	obtained?		
6. Birth Registration Number		Yes	No		
7. Passport Number		Yes	No		
8. National ID Number		Yes	No		
9. E-TIN		Yes	No		
10. VAT Reg. Number		Yes	No		
11. Driving License No		Yes	No		
collecting detailed information. Moreov	Dwner (In case of company, KYC profile form of the individual shareholder who hold 20% or more ser, KYC profile form of the controlling shareholder to be done by collecting detailed information. In case rson (Beneficial Owner) who is separate from account holder, KYC profile of the Beneficial Owner(s	se of individu	ual account,		
13. What is the Source of Fund	d ? How Source of Fund Verified ? (In applicable case)				
14. Whether Source of Deposit	14. Whether Source of Deposited Amount is Justified with Profession of Client(s) ?				
Confirm justification describing details of client's profession :					

15. What does the Customer do ? / In What Type of Business the Institution is Engaged ? :

01. Art / Antique Dealers	Sl. No.	Category	Risk Level	Score	Mark (√)
03. Cash Investor with a turnover of Tk.25 lac per month 04. Construction Promoters of Projects 05. Film Director/Producer 06. Import / Export Agents 07. Jewellery / Gems Trade 08. Mobile Phone Operator 09. Man Power Business 10. Money Changer/Courier Service Agent 11. Operations in multiple locations 11. Operations in multiple locations 12. Off-shore Corporation 13. Real Estate Agent 14. Restaurant / Bar / Casino / Night 15. Share / Stock Dealer 16. Traders with a turnover of more than 17. Travel Agents 18. Auto Dealers (Used / Reconditioned Cars) 19. Amusement Institution / Park 20. Freight / Shipping/Cargo Agent 21. Insurance/Brokerage Agency 22. Leasing/Finance Company Medium 23. Motor Parts Business Medium 3 a 24. Religious Institution / Organization Medium 3 a 25. Transport Business/Operator Medium 3 a 26. Tobacco/ Cigarette Business Medium 3 a 27. Auto Primary (New Car) 28. Business-Agent Low 1 a 29. Corporate Customers 10. Computer/Mobile Phone dealer Low 1 a 30. Construction materials business Low 1 a 31. Computer/Mobile Phone dealer Low 1 a 32. Farmers Low 1 a 33. House Wife Low 1 a 34. Manufacturers (Other than Arms) Low 1 a 35. Retired from service Low 1 a 36. Shop Owner (Retail) Low 1 a 37. Small Trader (Turnover less than Tk.50 Low 1 a 40. Service Low 1 a 40. Service Low 1 a 41. Software Business Low 1 a 42. Others (PLFSL will provide risk score	01.	Art / Antique Dealers	High	5	
per month 04. Construction Promoters of Projects High 5 05. Film Director/Producer High 5 06. Import / Export Agents High 5 07. Jewellery / Gems Trade High 5 08. Mobile Phone Operator High 5 09. Man Power Business High 5 10. Money Changer/Courier Service Agent High 5 11. Operations in multiple locations High 5 12. Off-shore Corporation High 5 13. Real Estate Agent High 5 14. Restaurant / Bar / Casino / Night High 5 15. Share / Stock Dealer High 5 16. Traders with a turnover of more than Tk.1.00 Crore per annum High 5 17. Travel Agents High 5 18. Auto Dealers (Used / Reconditioned Cars) Medium 3 19. Amusement Institution / Park Medium 3 19. Amusement Institution / Park Medium 3 10. Freight / Shipping/Cargo Agent Medium 3 20. Freight / Shipping/Cargo Agency Medium 3 21. Linsurance/Brokerage Agency Medium 3 22. Leasing/Finance Company Medium 3 23. Motor Parts Business Medium 3 24. Religious Institution / Organization Medium 3 25. Transport Business/Operator Medium 3 26. Tobacco/ Cigarette Business Medium 3 27. Auto Primary (New Car) Low 1 28. Business-Agent Low 1 29. Corporate Customers Low 1 30. Construction materials business Low 1 31. Computer/Mobile Phone dealer Low 1 32. Farmers Low 1 33. Retired from service Low 1 34. Manuafcuturers (Other than Arms) Low 1 35. Retired from service Low 1 36. Shop Owner (Retail) Low 1 37. Small Trader (Turnover less than Tk.50 Low 1 40. Service Low 1 41. Software Business Low 1 42. Others (PLFSt. will provide risk score	02.	Arms Business	High	5	
04. Construction Promoters of Projects 05. Film Director/Producer 16. Import / Export Agents 17. Jewellery / Gems Trade 18. Mobile Phone Operator 19. Man Power Business 10. Money Changer/Courier Service Agent 11. Operations in multiple locations 11. Real Estate Agent 11. Restaurant / Bar / Casino / Night 11. Traders with a turnover of more than 11. Traders with a turnover of more than 11. Trader Agents 11. Auto Dealers (Used / Reconditioned Cars) 11. Insurance/Brokerage Agency 12. Leasing/Finance Company 12. Leasing/Finance Company 12. Religious institution / Organization 12. Transport Business 12. Auto Primary (New Car) 13. Computer/Mobile Phone dealer 14. Religious institution accompany 15. Low 16. Transport Business / Deperator 17. Transport Business / Deperator 18. Auto Dealers (Used / Reconditioned Cars) 19. Amusement institution / Park 19. Amusem	03.	Cash Investor with a turnover of Tk.25 lac	High	5	
05. Film Director/Producer High 5 06. Import / Export Agents High 5 07. Jewellery / Gems Trade High 5 08. Mobile Phone Operator High 5 09. Man Power Business High 5 11. Operations in multiple locations High 5 11. Operations in multiple locations High 5 12. Off-shore Corporation High 5 13. Real Estate Agent High 5 14. Restaurant / Bar / Casino / Night High 5 14. Restaurant / Bar / Casino / Night High 5 15. Share / Stock Dealer High 5 16. Trader Swith a turnover of more than High 5 17. Travel Agents High 5 18. Auto Dealers (Used / Reconditioned Cars) Medium 3 19. Armusement Institution / Park Medium 3 20. Fre		per month			
06. Import / Export Agents High 5 07. Jewellery / Gems Trade High 5 08. Mobile Phone Operator High 5 09. Man Power Business High 5 10. Money Changer/Courier Service Agent High 5 11. Operations in multiple locations High 5 12. Off-shore Corporation High 5 13. Real Estate Agent High 5 14. Restaurant / Bar / Casino / Night High 5 15. Share / Stock Dealer High 5 15. Share / Stock Dealer High 5 16. Traders with a turnover of more than High 5 Tk.100 Crore per pannum High 5 17. Traders with a turnover of more than High 5 18. Auto Dealers (Used / Reconditioned Cars) Medium 3 19. Amusement institution / Park Medium 3 20. Freight / S	04.	Construction Promoters of Projects	High	5	
07. Jewellery / Gems Trade High 5 08. Mobile Phone Operator High 5 09. Man Power Business High 5 10. Money Changer/Courier Service Agent High 5 11. Operations in multiple locations High 5 12. Off-shore Corporation High 5 13. Real Estate Agent High 5 14. Restaurant / Bar / Casino / Night High 5 Club/Residential Hotel Owners High 5 15. Share / Stock Dealer High 5 16. Traders with a turnover of more than High 5 17. Travel Agents High 5 18. Auto Dealers (Used / Reconditioned Cars) Medium 3 19. Amusement Institution / Park Medium 3 19. Amusement Institution / Park Medium 3 21. Insurance/Brokerage Agency Medium 3 22. Leasing/Fina	05.	Film Director/Producer	High	5	
08. Mobile Phone Operator High 5 09. Man Power Business High 5 10. Money Changer/Courier Service Agent High 5 11. Operations in multiple locations High 5 12. Off-shore Corporation High 5 13. Real Estate Agent High 5 14. Restaurant/ Bar / Casino / Night High 5 Club/Residential Hotel Owners High 5 15. Share / Stock Dealer High 5 16. Traders with a turnover of more than Tk.1.00 Crore per annum High 5 17. Travel Agents High 5 18. Auto Dealers (Used / Reconditioned Cars) Medium 3 19. Amusement Institution / Park Medium 3 20. Freight /Shipping/Cargo Agent Medium 3 21. Insurance/Brokerage Agency Medium 3 22. Leasing/Finance Company Medium 3 23. Motor Parts Business Medium 3 24.	06.	Import / Export Agents	High	5	
09. Man Power Business	07.	Jewellery / Gems Trade	High	5	
10. Money Changer/Courier Service Agent High 5 11. Operations in multiple locations High 5 12. Off-shore Corporation High 5 13. Real Estate Agent High 5 14. Restaurant / Bar / Casino / Night High 5 15. Share / Stock Dealer High 5 16. Traders with a turnover of more than Tk.1.00 Crore per annum High 5 18. Auto Dealers (Used / Reconditioned Cars) Medium 3 19. Amusement Institution / Park Medium 3 19. Leasing/Finance Company Medium 3 20. Freight / Shipping/Cargo Agent Medium 3 21. Insurance/Brokerage Agency Medium 3 22. Leasing/Finance Company Medium 3 23. Motor Parts Business Medium 3 24. Religious Institution / Organization Medium 3 25. Transport Business/Operator Medium 3 26. Tobacco/ Cigarette Business Medium 3 27. Auto Primary (New Car) Low 1 28. Business-Agent Low 1 29. Corporate Customers Low 1 30. Construction materials business Low 1 31. Computer/Mobile Phone dealer Low 1 32. Farmers Low 1 33. House Wife Low 1 34. Manufacturers (Other than Arms) Low 1 35. Retired from service Low 1 36. Shop Owner (Retail) Low 1 37. Small Trader (Turnover less than Tk.50 Low 1 38. Self employed professionals Low 1 39. Student Low 1 40. Service Low 1 41. Software Business Low 1 42. Others (PLFSL will provide risk score	08.	Mobile Phone Operator	High	5	
11. Operations in multiple locations High 5 12. Off-shore Corporation High 5 13. Real Estate Agent High 5 14. Restaurant / Par / Casino / Night Club/Residential Hotel Owners 15. Share / Stock Dealer High 5 16. Traders with a turnover of more than Tk.1.00 Crore per annum High 5 17. Travel Agents High 5 18. Auto Dealers (Used / Reconditioned Cars) Medium 3 19. Amusement Institution / Park Medium 3 20. Freight / Shipping/Cargo Agent Medium 3 21. Insurance/Brokerage Agency Medium 3 22. Leasing/Finance Company Medium 3 23. Motor Parts Business Medium 3 24. Religious Institution / Organization Medium 3 25. Transport Business/Operator Medium 3 26. Tobacco/ Cigarette Business Medium 3 27. Auto Primary (New Car) Low 1 28. Business-Agent Low 1 29. Corporate Customers Low 1 30. Construction materials business Low 1 31. Computer/Mobile Phone dealer Low 1 32. Farmers Low 1 33. House Wife Low 1 34. Manufacturers (Other than Arms) Low 1 35. Retired from service Low 1 36. Shop Owner (Retail) Low 1 37. Small Trader (Turnover less than Tk.50 Low 1 38. Self employed professionals Low 1 40. Service Low 1 41. Software Business Low 1 42. Others (PLFSL will provide risk score	09.	Man Power Business	High	5	
12. Off-shore Corporation High 5 13. Real Estate Agent High 5 14. Restaurant / Bar / Casino / Night High 5 15. Share / Stock Dealer High 5 16. Traders with a turnover of more than Tk.1.00 Crore per annum High 5 17. Travel Agents High 5 18. Auto Dealers (Used / Reconditioned Cars) Medium 3 19. Amusement Institution /Park Medium 3 20. Freight /Shipping/Cargo Agent Medium 3 21. Insurance/Frokerage Agency Medium 3 22. Leasing/Finance Company Medium 3 23. Motor Parts Business Medium 3 24. Religious Institution /Organization Medium 3 25. Transport Business/Operator Medium 3 26. Tobacco/ Cigarette Business Medium 3 27. Auto Primary (New Car) Low 1	10.	Money Changer/Courier Service Agent	High	5	
13. Real Estate Agent High 5 14. Restaurant / Bar / Casino / Night High 5 15. Share / Stock Dealer High 5 16. Traders with a turnover of more than Tk.1.00 Crore per annum High 5 17. Travel Agents High 5 18. Auto Dealers (Used / Reconditioned Cars) Medium 3 19. Anusement Institution /Park Medium 3 20. Freight /Shipping/Cargo Agent Medium 3 21. Insurance/Brokerage Agency Medium 3 22. Leasing/Finance Company Medium 3 23. Motor Parts Business Medium 3 24. Religious Institution /Organization Medium 3 25. Transport Business/Operator Medium 3 26. Tobacco/ Cigarette Business Medium 3 27. Auto Primary (New Car) Low 1 28. Business-Agent Low 1	11.	Operations in multiple locations	High	5	
14. Restaurant / Bar / Casino / Night Club/Residential Hotel Owners 15. Share / Stock Dealer 16. Traders with a turnover of more than Tk.1.00 Crore per annum 17. Travel Agents 18. Auto Dealers (Used / Reconditioned Cars) 19. Amusement Institution / Park 20. Freight / Shipping/Cargo Agent 11. Insurance/Brokerage Agency 12. Leasing/Finance Company 22. Leasing/Finance Company 23. Motor Parts Business 24. Religious Institution / Organization 25. Transport Business/Operator 26. Tobacco/ Cigarette Business 27. Auto Primary (New Car) 28. Business-Agent 29. Corporate Customers 29. Corporate Customers 20. Construction materials business Low 10. Construction materials business Low 11. Computer/Mobile Phone dealer 13. Manufacturers (Other than Arms) 14. Manufacturers (Other than Arms) 15. Retired from service 16. Shop Owner (Retail) 17. Small Trader (Turnover less than Tk.50 Lac) 18. Self employed professionals Low 19. Service Low 10. Contucted Insurance Company 10. Service Low 11. Low 12. Computer (Student) Low 13. Small Trader (Turnover less than Tk.50 Low 14. Software Business Low 15. Service Low 16. Low 17. Software Business Low 18. Low 19. Service Low 10. Contuction 10. Service Low 10. Contuction 11. Low 12. Software Business Low 13. Service Low 14. Software Business Low 15. Software Business Low 16. Low 17. Software Business Low 18. Software Business Low 19. Software Business Low 10. Low 10. Service Low 10. Contuction 11. Low 11. Low 12. Software Business Low 13. Low 14. Software Business Low 14. Software Business Low 15. Cothers (PLFSL will provide risk score	12.	Off-shore Corporation	High	5	
Club/Residential Hotel Owners 15. Share / Stock Dealer 16. Traders with a turnover of more than Tk.1.00 Crore per annum 17. Travel Agents 18. Auto Dealers (Used / Reconditioned Cars) 19. Amusement Institution / Park 20. Freight / Shipping/Cargo Agent 21. Insurance/Brokerage Agency 22. Leasing/Finance Company 23. Motor Parts Business 24. Religious Institution / Organization 25. Transport Business/Operator 26. Tobacco/ Cigarette Business 27. Auto Primary (New Car) 28. Business-Agent 29. Corporate Customers 20. Construction materials business Low 1 Computer/Mobile Phone dealer 31. Computer/Mobile Phone dealer 32. Eariners Low 1 Dow	13.	Real Estate Agent	High	5	
15. Share / Stock Dealer High 5 16. Traders with a turnover of more than Tk.1.00 Crore per annum 17. Travel Agents High 5 18. Auto Dealers (Used / Reconditioned Cars) Medium 3 19. Amusement Institution / Park Medium 3 20. Freight / Shipping/Cargo Agent Medium 3 21. Insurance/Brokerage Agency Medium 3 22. Leasing/Finance Company Medium 3 23. Motor Parts Business Medium 3 24. Religious Institution / Organization Medium 3 25. Transport Business/Operator Medium 3 26. Tobacco/ Cigarette Business Medium 3 27. Auto Primary (New Car) Low 1 28. Business-Agent Low 1 29. Corporate Customers Low 1 30. Construction materials business Low 1 31. Computer/Mobile Phone dealer Low 1 32. Farmers Low 1 33. House Wife Low 1 34. Manufacturers (Other than Arms) Low 1 35. Retired from service Low 1 36. Shop Owner (Retail) Low 1 37. Small Trader (Turnover less than Tk.50 Low 1 39. Student Low 1 40. Service Low 1 41. Software Business Low 1 42. Others (PLFSL will provide risk score	14.	Restaurant / Bar / Casino / Night	High	5	
16. Traders with a turnover of more than Tk.1.00 Crore per annum 17. Travel Agents 18. Auto Dealers (Used / Reconditioned Cars) 19. Amusement Institution / Park 20. Freight / Shipping/Cargo Agent 21. Insurance/Brokerage Agency 22. Leasing/Finance Company 23. Motor Parts Business 24. Religious Institution / Organization 25. Transport Business/Operator 26. Tobacco/ Cigarette Business 27. Auto Primary (New Car) 28. Business-Agent 29. Corporate Customers 30. Construction materials business Low 1 Computer/Mobile Phone dealer 31. Computer/Mobile Phone dealer 32. Farmers Low 1 Dow 1		Club/Residential Hotel Owners			
Tk.1.00 Crore per annum 17. Travel Agents 18. Auto Dealers (Used / Reconditioned Cars) 19. Amusement Institution /Park Medium 3 20. Freight /Shipping/Cargo Agent 11. Insurance/Brokerage Agency Medium 3 22. Leasing/Finance Company Medium 3 23. Motor Parts Business Medium 3 24. Religious Institution /Organization Medium 3 25. Transport Business/Operator Medium 3 26. Tobacco/ Cigarette Business Medium 3 27. Auto Primary (New Car) 28. Business-Agent Low 1 29. Corporate Customers Low 1 30. Construction materials business Low 1 31. Computer/Mobile Phone dealer 32. Farmers Low 1 33. House Wife Low 1 34. Manufacturers (Other than Arms) Shop Owner (Retail) 37. Small Trader (Turnover less than Tk.50 Lac) 40. Service Low 1 Low	15.	Share / Stock Dealer	High	5	
17. Travel Agents	16.	Traders with a turnover of more than	High	5	
18. Auto Dealers (Used / Reconditioned Cars) 19. Amusement Institution / Park 20. Freight / Shipping/Cargo Agent 21. Insurance/Brokerage Agency 22. Leasing/Finance Company 23. Motor Parts Business 24. Religious Institution / Organization 25. Transport Business/Operator 26. Tobacco/ Cigarette Business 27. Auto Primary (New Car) 28. Business-Agent 29. Corporate Customers 29. Corporate Customers 10. Construction materials business 11. Computer/Mobile Phone dealer 32. Farmers 33. House Wife 14. Manufacturers (Other than Arms) 25. Retired from service 16. Shop Owner (Retail) 37. Small Trader (Turnover less than Tk.50 Low 10. Low 11. Low 12. Low 13. Low 14. Software Business Low 14. Software Business Low 15. Low 16. Low 17. Low 18. Low 19. Low 10. Low 10. Low 10. Low 10. Low 11. Low 11. Low 12. Low 13. Low 14. Low 15. Retired from service Low 16. Low 17. Low 18. Shap Owner (Retail) 19. Small Trader (Turnover less than Tk.50 Low 10. Low 11. Low 11. Low 12. Low 13. Shap Owner (Retail) 19. Student 19. Others (PLFSL will provide risk score		Tk.1.00 Crore per annum			
19. Amusement Institution /Park Medium 3 20. Freight /Shipping/Cargo Agent Medium 3 21. Insurance/Brokerage Agency Medium 3 22. Leasing/Finance Company Medium 3 23. Motor Parts Business Medium 3 24. Religious Institution /Organization Medium 3 25. Transport Business/Operator Medium 3 26. Tobacco/ Cigarette Business Medium 3 26. Tobacco/ Cigarette Business Medium 3 27. Auto Primary (New Car) Low 1 28. Business-Agent Low 1 29. Corporate Customers Low 1 30. Construction materials business Low 1 31. Computer/Mobile Phone dealer Low 1 32. Farmers Low 1 33. House Wife Low 1 34. Manufacturers (Other than Arms) Low 1 35. Retired from service	17.	Travel Agents	High	5	
20. Freight /Shipping/Cargo Agent Medium 3 21. Insurance/Brokerage Agency Medium 3 22. Leasing/Finance Company Medium 3 23. Motor Parts Business Medium 3 24. Religious Institution /Organization Medium 3 25. Transport Business/Operator Medium 3 26. Tobacco/ Cigarette Business Medium 3 26. Tobacco/ Cigarette Business Medium 3 27. Auto Primary (New Car) Low 1 28. Business-Agent Low 1 29. Corporate Customers Low 1 30. Construction materials business Low 1 31. Computer/Mobile Phone dealer Low 1 32. Farmers Low 1 33. House Wife Low 1 34. Manufacturers (Other than Arms) Low 1 35. Retired from service	18.	Auto Dealers (Used / Reconditioned Cars)	Medium	3	
21. Insurance/Brokerage Agency Medium 3 22. Leasing/Finance Company Medium 3 23. Motor Parts Business Medium 3 24. Religious Institution / Organization Medium 3 25. Transport Business/Operator Medium 3 26. Tobacco/ Cigarette Business Medium 3 27. Auto Primary (New Car) Low 1 28. Business-Agent Low 1 29. Corporate Customers Low 1 30. Construction materials business Low 1 31. Computer/Mobile Phone dealer Low 1 32. Farmers Low 1 33. House Wife Low 1 34. Manufacturers (Other than Arms) Low 1 35. Retired from service Low 1 36. Shop Owner (Retail) Low 1 37. Small Trader (Turnover less than Tk.50	19.	Amusement Institution /Park	Medium	3	
22. Leasing/Finance Company 23. Motor Parts Business Medium 3 24. Religious Institution / Organization Medium 3 3 25. Transport Business/Operator Medium 3 3 26. Tobacco/ Cigarette Business Medium 3 3 27. Auto Primary (New Car) Low 1 1 28. Business-Agent Low 1 29. Corporate Customers Low 1 30. Construction materials business Low 1 1 31. Computer/Mobile Phone dealer Low 1 1 32. Farmers Low 1 1 33. House Wife Amanufacturers (Other than Arms) Low 1 1 35. Retired from service Low 1 2 36. Shop Owner (Retail) 37. Small Trader (Turnover less than Tk.50 Lac) 38. Self employed professionals Low 1 1 40. Service Low 1 1 41. Software Business Low 1 1 42. Others (PLFSL will provide risk score	20.	Freight /Shipping/Cargo Agent	Medium	3	
23. Motor Parts Business Medium 3 24. Religious Institution /Organization Medium 3 25. Transport Business/Operator Medium 3 26. Tobacco/ Cigarette Business Medium 3 27. Auto Primary (New Car) Low 1 28. Business-Agent Low 1 29. Corporate Customers Low 1 30. Construction materials business Low 1 31. Computer/Mobile Phone dealer Low 1 32. Farmers Low 1 33. House Wife Low 1 34. Manufacturers (Other than Arms) Low 1 35. Retired from service Low 1 36. Shop Owner (Retail) Low 1 37. Small Trader (Turnover less than Tk.50 Low 1 Lac) Lac) Low 1 39. Student Low 1 40. Service Low 1 41. Software Business Low 1 42. Others (PLFSL will provide risk score	21.	Insurance/Brokerage Agency	Medium	3	
24. Religious Institution /Organization Medium 3 25. Transport Business/Operator Medium 3 26. Tobacco/ Cigarette Business Medium 3 27. Auto Primary (New Car) Low 1 28. Business-Agent Low 1 29. Corporate Customers Low 1 30. Construction materials business Low 1 31. Computer/Mobile Phone dealer Low 1 32. Farmers Low 1 33. House Wife Low 1 34. Manufacturers (Other than Arms) Low 1 35. Retired from service Low 1 36. Shop Owner (Retail) Low 1 37. Small Trader (Turnover less than Tk.50 Low 1 Lac) 1 38. Self employed professionals Low 1 39. Student Low 1 40. Service Low 1 41. Software Business <td< td=""><td>22.</td><td>Leasing/Finance Company</td><td>Medium</td><td>3</td><td></td></td<>	22.	Leasing/Finance Company	Medium	3	
25. Transport Business/Operator Medium 3 26. Tobacco/ Cigarette Business Medium 3 27. Auto Primary (New Car) Low 1 28. Business-Agent Low 1 29. Corporate Customers Low 1 30. Construction materials business Low 1 31. Computer/Mobile Phone dealer Low 1 32. Farmers Low 1 33. House Wife Low 1 34. Manufacturers (Other than Arms) Low 1 35. Retired from service Low 1 36. Shop Owner (Retail) Low 1 37. Small Trader (Turnover less than Tk.50 Low 1 Lac) Low 1 38. Self employed professionals Low 1 40. Service Low 1 41. Software Business Low 1 42. Oth	23.	Motor Parts Business	Medium	3	
26. Tobacco/ Cigarette Business Medium 3 27. Auto Primary (New Car) Low 1 28. Business-Agent Low 1 29. Corporate Customers Low 1 30. Construction materials business Low 1 31. Computer/Mobile Phone dealer Low 1 32. Farmers Low 1 33. House Wife Low 1 34. Manufacturers (Other than Arms) Low 1 35. Retired from service Low 1 36. Shop Owner (Retail) Low 1 37. Small Trader (Turnover less than Tk.50 Low 1 Lac) Low 1 38. Self employed professionals Low 1 39. Student Low 1 40. Service Low 1 41. Software Business Low 1 42. Others (PLFSL will provide	24.	Religious Institution /Organization	Medium	3	
27. Auto Primary (New Car) Low 1 28. Business-Agent Low 1 29. Corporate Customers Low 1 30. Construction materials business Low 1 31. Computer/Mobile Phone dealer Low 1 32. Farmers Low 1 33. House Wife Low 1 34. Manufacturers (Other than Arms) Low 1 35. Retired from service Low 1 36. Shop Owner (Retail) Low 1 37. Small Trader (Turnover less than Tk.50 Low 1 Lac) Low 1 38. Self employed professionals Low 1 39. Student Low 1 40. Service Low 1 41. Software Business Low 1 42. Others (PLFSL will provide risk score Image: Compact of the provide risk score	25.	Transport Business/Operator	Medium	3	
28. Business-Agent Low 1 29. Corporate Customers Low 1 30. Construction materials business Low 1 31. Computer/Mobile Phone dealer Low 1 32. Farmers Low 1 33. House Wife Low 1 34. Manufacturers (Other than Arms) Low 1 35. Retired from service Low 1 36. Shop Owner (Retail) Low 1 37. Small Trader (Turnover less than Tk.50 Low 1 Lac) Low 1 38. Self employed professionals Low 1 39. Student Low 1 40. Service Low 1 41. Software Business Low 1 42. Others (PLFSL will provide risk score	26.	Tobacco/ Cigarette Business	Medium	3	
29. Corporate Customers 30. Construction materials business Low 1 31. Computer/Mobile Phone dealer Low 1 32. Farmers Low 1 33. House Wife Low 1 34. Manufacturers (Other than Arms) Low 1 35. Retired from service Low 1 36. Shop Owner (Retail) Low 1 37. Small Trader (Turnover less than Tk.50 Lac) 38. Self employed professionals Low 1 40. Service Low 1 41. Software Business Low 1 42. Others (PLFSL will provide risk score	27.	Auto Primary (New Car)	Low	1	
30. Construction materials business 1	28.	Business-Agent	Low	1	
31. Computer/Mobile Phone dealer Low 1 32. Farmers Low 1 33. House Wife Low 1 34. Manufacturers (Other than Arms) Low 1 35. Retired from service Low 1 36. Shop Owner (Retail) Low 1 37. Small Trader (Turnover less than Tk.50 Low 1 Lac) Low 1 38. Self employed professionals Low 1 40. Service Low 1 41. Software Business Low 1 42. Others (PLFSL will provide risk score Low 1	29.	Corporate Customers	Low	1	
32. Farmers Low 1 33. House Wife Low 1 34. Manufacturers (Other than Arms) Low 1 35. Retired from service Low 1 36. Shop Owner (Retail) Low 1 37. Small Trader (Turnover less than Tk.50 Low 1 Lac) Low 1 38. Self employed professionals Low 1 39. Student Low 1 40. Service Low 1 41. Software Business Low 1 42. Others (PLFSL will provide risk score Low 1	30.	Construction materials business	Low	1	
33. House Wife Low 1 34. Manufacturers (Other than Arms) Low 1 35. Retired from service Low 1 36. Shop Owner (Retail) Low 1 37. Small Trader (Turnover less than Tk.50 Low Low 1 Lac) Low 1 38. Self employed professionals Low 1 39. Student Low 1 40. Service Low 1 41. Software Business Low 1 42. Others (PLFSL will provide risk score Image: Company of the score of th	31.	Computer/Mobile Phone dealer	Low	1	
34. Manufacturers (Other than Arms) 35. Retired from service 36. Shop Owner (Retail) 37. Small Trader (Turnover less than Tk.50 Low Lac) 38. Self employed professionals 39. Student 40. Service 41. Software Business 42. Others (PLFSL will provide risk score)	32.	Farmers	Low	1	
35. Retired from service Low 1 36. Shop Owner (Retail) Low 1 37. Small Trader (Turnover less than Tk.50 Low 1 38. Self employed professionals Low 1 39. Student Low 1 40. Service Low 1 41. Software Business Low 1 42. Others (PLFSL will provide risk score	33.	House Wife	Low	1	
36. Shop Owner (Retail) Low 1 37. Small Trader (Turnover less than Tk.50 Low 1 38. Self employed professionals Low 1 39. Student Low 1 40. Service Low 1 41. Software Business Low 1 42. Others (PLFSL will provide risk score Image: Company of the compan	34.	Manufacturers (Other than Arms)	Low	1	
37. Small Trader (Turnover less than Tk.50 Low 1 38. Self employed professionals Low 1 39. Student Low 1 40. Service Low 1 41. Software Business Low 1 42. Others (PLFSL will provide risk score	35.	Retired from service	Low	1	
Lac) Low 1 38. Self employed professionals Low 1 39. Student Low 1 40. Service Low 1 41. Software Business Low 1 42. Others (PLFSL will provide risk score Image: Control of the score of th	36.	Shop Owner (Retail)	Low	1	
39. Student Low 1 40. Service Low 1 41. Software Business Low 1 42. Others (PLFSL will provide risk score	37.		Low	1	
40. Service Low 1 41. Software Business Low 1 42. Others (PLFSL will provide risk score	38.	Self employed professionals	Low	1	
41. Software Business Low 1 42. Others (PLFSL will provide risk score	39.	Student	Low	1	
42. Others (PLFSL will provide risk score	40.	Service	Low	1	
	41.	Software Business	Low	1	
	42.	Others (PLFSL will provide risk score			
depending on category)		depending on category)			

(The upper limit in table No. 16 to 18 will be considered as the same category e.g. Taka 50.00 lac will be included in the range of Taka 0-50 Lac).

16. The Networth of the Customer:

Amount (Tk.)

Risk Level

Risk Rating

Mark

V

Below 50 Lac

Low

0

50 Lac to 5 Crore

Medium

1

Above 5 Crore

High

3

17. How was the Account Opened?

Mode	Risk Level	Risk Rating	Mark (√)
Relationship Manager / Officer of the Branch	Low	0	
Direct Sales Agent	Medium	1	
Internet	High	3	
Self motivated/Walk-in	High	3	

18. Total Exposure of the Client:

Amount	Risk Level	Risk Rating	Mark
Up to 10 Lac	Low	0	
Above 10 Lac But Below 50 Lac	Medium	1	
Above 50 Lac	High	3	

19. Overall Risk Assessment:

Total Risk Rating	Risk Assessment	Mark
Equal to 14 or above	High	
Below 14	Low	

Comments:	
comments.	

(Comment about risk level of client shall be given in comment part under subjective consideration. In identifying risk level of client analyze details information of client's occupation. When client's profession is business classify them as high or low risk based on type, size and location of business, size of fund, actual beneficial owner, etc. and other special issues as well. In case of service classify as high or low risk client considering nature of job & responsibilities. Regular monitoring should be done for risky client.)

20. Has the address of the customer been verified ?	Yes	No No	
21. If yes, then how it has been verified?			
22. Is the client a politically exposed persons? If yes, A. Has the approval of Senior Management been taken? B. Mention the source of wealth	Yes Yes	☐ No	
C. Has face-to-face interview with the customer been taken ?	Yes	No	
RM's/ AO's/ DA's Signature with seal & Date	Approver's Sign	nature with seal & Da	ite
23. In the case of special approval (if necessary)			
Comments :			

Approver's Signature with seal & Date

24. Date of Last Review/Update of Information related to the Account & the Customer:

Clientele Acknowledgment Form (CAF)

As per Bangladesh Bank Products & Services Guideline

Amount of Deposit:	Type of I	Deposit:	
-		Comments	
Questions	PLFS's Comment	Client's Comment	
1. What will be the interest rate?		Agreed with the PLFS's comment	
2. When will be the deposit account matured?		Agreed with the PLFS's comment	
(a) Will the interest rate be same in case of early encashment?(b) If no, whether the client is fully informed about tenure-wise different rates for early encashment?	No Yes	Agreed with the PLFS's comment	
4. Will it be automatically renewed if the amount is not withdrawn at maturity and no instructions is given by the client in this regard?	Yes	Agreed with the PLFS's comment	
5. (a) Will there be any fees charged against the deposit account?(b) If so, whether the depositor is informed about it or not.	No Yes	Agreed with the PLFS's comment	
	Officer's Signature with date	Customer's Signature & Date	

গ্রাহক অঙ্গীকার নামা

বাংলাদেশ ব্যাংকের প্রোডাক্টস্ ও সার্ভিসেস গাইডলাইন অনুযায়ী

গ্রাহকের নাম:		
আমানতের পরিমাণঃ	আমানতের	ধরণ:
প্রশুসমূহ	মন্তব্য	
47,10%	পিএলএফএস এর মন্তব্য	গ্রাহকের মন্তব্য
১. আমানতের উপর প্রদত্ত সুদ হার কত?		প্রতিষ্ঠানটির মন্তব্যের সাথে একমত
২. আমানত হিসাবটির মেয়াদ কবে শেষ হবে?		প্রতিষ্ঠানটির মন্তব্যের সাথে একমত
৩. (ক) মেয়াদ পূর্তির পূর্বে আমানতকৃত অর্থ	না	
উত্তোলন করা হলে সুদহার কি একই থাকবে? (খ) যদি সুদহার একই না থাকে, সেক্ষেত্রে আমানতের মেয়াদ ভিত্তিক সুদহার সম্পর্কে গ্রাহককে অবহিত করা হয়েছে কিনা?	হঁ্যা	প্রতিষ্ঠানটির মন্তব্যের সাথে একমত
৪. মেয়াদ পূর্তিতে আমানতকৃত অর্থ উত্তোলন করা না হলে এবং গ্রাহক কোন ধরনের নির্দেশনা না দিয়ে থাকলে হিসাবটি স্বয়ংক্রিয়ভাবে নবায়ন হবে কি?	হঁ্যা	প্রতিষ্ঠানটির মন্তব্যের সাথে একমত
 ৫. (ক) আমানত হিসাবের বিপরীতে কোন ফি 	না	
আরোপ করা হবে কিনা? (খ) যদি এরূপ ফি আদায় করা হয়, তবে সে বিষয়ে গ্রাহককে অবহিত করা হয়েছে কিনা?	হঁ্যা	প্রতিষ্ঠানটির মন্তব্যের সাথে একমত
		_
	তারিখসহ অফিসারের স্বাক্ষর	তারিখসহ গ্রাহকের স্বাক্ষর

Clientele Feedback Form (CFF) As per Bangladesh Bank Products & Services Guideline

Quartiens	Comments	
Questions	PLFS's Comment	Client's Comment
(a) Despite not mentioned in the agreement will the Maintenance Fee or similar fee be deducted?		Yes/No
2. (b) If deducted, what was the reason?		Agreed/Disagreed with the PLFS's comment
	Officers Signature with date	Customer's Signature with date

গ্রাহক মতামত ফরম

বাংলাদেশ ব্যাংক-এর প্রোডাক্টস্ ও সার্ভিসেস নীতিমালা অনুযায়ী

প্রশ্নসমূহ	মন্তব্য	
	পিএলএফএস এর মন্তব্য	গ্রাহকের মন্তব্য
১. (ক) চূক্তিনামায় উলেখ না থাকলেও মেইনটেন্যান্স বা একই রকমের অন্যান্য ফি কি কর্তন করা হবে?		হঁ্যা / না
২. (খ) যদি কর্তন করা হয়, তাহলে কর্তন করার কারণ কী?		পিএলএফএস এর মন্তেব্যের সাথে একমত / একমত না
	 অফিসারের স্বাক্ষর ও তারিখ	 গ্রাহকের স্বাক্ষর ও তারিখ

ACKNOWLEDGEMENT

Received with thanks from Mr./Mrs./Ms			
Cheque for BDT	. In Words		
CH/P.O/D.D No	Date	Drawn on	Bank.
Received by : Name of (PLFS) Officer			
Signature		Date	

Note: The original instrument will be issued after realization of the proceeds of the cheque / pay order.

Terms and Conditions: Term Deposit Receipt (TDR)

- 1. General: People's Leasing And Financial Services Ltd., hereinafter referred to as PLFS acts only as a collecting agent and assume no responsibility for the realization of the proceeds of any instrument deposited with PLFS. Proceeds of cheques or other instruments deposited and/or interest thereon are not available for withdrawal until their proceeds are collected by PLFS.
- 2. Mode of Acceptance: Deposit shall be made by "Account Payee" cheque/ Pay Order drawn in favor of "People's Leasing And Financial Services Ltd." together with duly filled in the Account Opening Form. TDR Block/Cerfificate will be issued after realization of cheque/Pay Order. The period of deposit and calculation of interest will commence from the date of realization.
- 3. Mode of Repayment: The Account holder(s) has/have to return the TDR Block/Certificate duly discharged by him/her/them to PLFSL office while receiving the payment cheque. If the deposit matures on a holiday, payment will be made on next working day.
- 4. Transfer: TDR Block/Certificate of PLFS are non-transferable and non-negotiable. However, it can be kept under lien.
- 5. Renewal: Any or all matured accounts will be automatically renewed with accrued interest for the same period at prevailing rate unless otherwise advised by the client. Upon maturity of Double Money Deposit Scheme PLFS will hold the encashment value in custody until claim by the depositor. During this period no interest/Profit will be paid.
- 6. Post Dated Cheque: For Profit Based Account, interest will be paid in the form of Post Dated Cheques (PDCs) which will be realized after submission at the date of cheque by the Account holder(s).
- 7. Premature/Early Encashment: Deposit account cannot be encashed before completion of 03 months or time prescribed by Bangladesh Bank from time to time. In case of Premature encashment, interest will be calculated at reduced rate of 4% less from the Prescribed rate/approved rate.
- 8. Quick Loan:
 - **8.1. Loan Amount:** Depositor(s) can take loan against deposit at any time after opening a deposit account. PLFS at its sole discretion shall determine the amount of loan, which shall not in any case exceed 90% of deposit amount. Maximum Tenure of Loan against TDR Shall not exceed 1 year. Loan will be disbursed only in the name of depositer through A/C Payee cheque.
 - **8.2.** Interest Rate: Interest rate on loan against TDR will be @ 2% and 2.5% higher than Printed rate on respective TDR in case of availing loan upto 80% and 90% of Principal amount of TDR respectively.
 - **8.3.** Loan Processing Fees and Charges: PLFS reserve the right to charge fees for any service it deems appropriate. VAT on fees will be borne by the customer as per prevailing law at the time of realization of fees. The depositor needs to submit original TDR Block/Certificate for availing loan. The account holder(s) need to sign all the loan related documents and discharge the TDR Block/Certificate.
 - **8.4. Loan Repayment:** The maturity period of the loan should not exceed the maturity period of the TDR. Depositor can repay any amont at any time a against the loan amount. At the time of repayment, interest amount would be adjusted first and the remaining balance would be adjusted against the principal amount. Loan amount and interest would be adjusted with the maturity value of the deposit if repayment of the loan is not made before the maturity of the deposit.
- 9. Either or Survivor: For fixed/term deposit with operating instructions `Either or Survivor; the signatures of both the depositors need not be obtained for granting loan against the deposit or for payment of the amount of the deposits on maturity after deducting liability (if any).
- 10. Liability: All agreements, indemnities, obligations, liabilities and authorities given by one or more of the account holders shall be assumed as jointly and severally. In other words, each of the depositor(s) will be fully liable in respect of the account both jointly or serverally.
- 11. Duplicate Block/Certificate: In the event of loss or destruction of TDR Block/Certificate PLFS may at its discretion issue a duplicate receipt upon receiving an indemnity from the depositor subject to compliance of such terms and conditions as PLFS may require. All expenses regarding this will be borne by the depositor.
- 12. Taxes & Levies: Any benefit from PLFS deposit scheme may come under purview of income tax or any other levy as decided by the Government of Bangladesh from time to time. Any change in the interest rate or imposition of any tax or levy by the Government, the redemption rate will be adjusted accordingly.
- 13. Information & Documents: PLFS reserves the right to call for any information or paper from depositor(s) as it deems fit.
- 14. Rules & Regulations: The depositor is further subject to rules and regulations issued by Bangladesh Bank from time to time.
- **15. Right to Decline:** PLFS reserves the right to decline any deposit application without assigning any reason.
- 16. Right to Change: PLFS reserves the right to change or amend any or all of the terms and conditions stated herein, without prior notice.



Deposit Pension Scheme (DPS)-Terms and Condition

SCHEME FEATURES:

- 01. Deposit Pension Scheme is for 3/4/5/8/10 years.
- 02. The depositor/account holder should have to deposit minimum of BDT 1000/2000/3000 or its multiplier in each month. Maximum limit for monthly DPS installment is BDT 25,000/-

ELIGIBILITY:

- 01. Only Bangladeshi national can open this account.
- 02. No minor can open this account but Father/Mother or Legal Guardian of the minor can open this account in the name of minor.

GENERAL!

- 1. People's Leasing & Financial Services Ltd. (PLFS) will not be liable for any cash dealing with any of its deposit associates.
- 2. PLFS reserves the right to amend any/all Terms & conditions on its own or in compliance with regulatory requirements.
- 3. Depositor must inform PLFS in writing about any change in the information provided to PLFS at the time of opening of the scheme.
- 4. Transfer of scheme/partial withdrawal/switching between any deposit product(s)/scheme(S) during the tenure of a scheme is not allowed.
- 5. The account holder must deposit his monthly installment on or before 15th day of each month. In the event of failure to deposit the monthly installment within 15th day of each month the account holder/depositor will have to pay penalty of 1% on installment amount for each defaulting month.
- 6. Failure to Six (6) consecutive installments will terminate the scheme automatically. Terminated scheme cannot be resumed again.
- 7. Any deposit or benefit under this scheme will fall under purview of Income Tax, Excise Duty etc. or any other levy as decided by the Government from time to time.
- 8. Monthly installment can be deposited in advance but no interest/profit for the advance installment will be paid.
- 9. PLFS reserves the right to change/amend/modify the above terms and conditions including revision of rate of interest rate.

NOMINEE:

- 1. Individual depositor may nominate one or more persons as his / her nominee(s). If the share is not fixed, the nominee(s) will get equal share. Depositor can cancel and/ or change nominee(S) as well as share of the nominee at any time during tenure of the scheme by informing PLFS in writing.
- 2. In case of demise/death of a depositor of a joint scheme, the scheme will continue to be operative by the surviving depositor and he will be entitled to get the maturity value. In case of demise/death of sole depositor or all depositor(s), the account will immediately cease to be operative and the pre- mature 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 the court or as per rules in force.
- 3. Payment to the Nominee(s) / Successor(s)/ Legal Heirs will be made in Bangladesh in Taka.
- 4. Payment made by PLFS to the Nominee(s) /Successor(s)/ Legal heirs will be considered as full and final settelment of PLFS liability in respect to that scheme.

ENCASHMENT OF DEPOSIT:

- 1. 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 depositor or all depositor(s) jointly. Encashment value cannot be paid to any other third party(ies), including the account operator or nominee(s) of the account.
- 2. The encashment value will be paid directly to the account holder through account payee cheque.
- 3. An account holder may close the account at any time by a written application and if he/she wants to close the account premature and the account will be settled as detailed below:

Duration	Applied Rate of Interest
Less than 1 year	No Interest
More than 1 year but less than 3 years	Interest paid @ 5% P.A
More than 3years but less than 4 years	Matured value of 3 years and rest will be paid @5% P.A
More than 4 years but less than 5 years	Matured value of 4 years and rest will be paid @ 5% P.A
More than 5 years but less than 8 years	Matured value of 5 years and rest will be paid @ 5% P.A
More than 8 years but less than 10 years	Matured value of 8 years and rest will be paid @ 5% P.A

ACCOUNT ACTIVATION:

The account will be activated only after depositing the first installment. Or the date of receiving cash or clearing fund by PLFS will be considered as the account activation date.

DECLARATION:

I/ we hereby acknowledge that, I/we have read and understood the terms and conditions governing the deposit kept with PLFS and agreed to comply with the Govt. laws & regulations.

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 the First Depositor

Signature of Second Depositor

Name (in Block Letters): Name	(in block letters):
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www.plfsbd.com



PEOPLE'S LEASING And Financial Services Ltd.

REGISTERED OFFICE

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HEAD OFFICE

City Centre, Level-17, 90/1, Motijheel C/A, Dhaka-1000. Hunting No: 55110930-4, Fax: 55110939, E-mail: email@plfsbd.com, Website: www.plfsbd.com

Gulshan Branch

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