

# Cash Line Supplementary Documents

Terms and Conditions

In consideration of Standard Chartered Bank (together with its successors and assigns hereinafter called "the Bank") agreeing to grant me/us (herein referred to as "the Customer/Client") loan facility(ies) (each a "facility") under 'Cash Line Overdraft/Fixed' product, as applied by me/us, I/we agree that by signing the declaration below I/we shall be bound by the following terms and conditions:

- 1. Each facility shall be made available for the Customer from date of the Bank's acceptance of the Customer's application until such time as stipulated in the Banking Arrangement Letter (the "BA letter") and any supplementary amendment letter to the same and the amounts outstanding under each facility shall continue until full repayment to the Bank with interest and other charges.
2. The Bank is authorized to open and maintain, for the purposes of a facility in addition to any current/overdraft account(s) utilized in respect of the facility, such other or further account(s) as may be necessary for the purpose of administering and recording the obligations owed and payments made by the Customer in respect of the facility.
3. Interest on each facility shall accrue at the rate as mentioned in the applicable BA Letter or such other rate to be altered from time to time at the Bank's sole discretion, upon reasonable notice to the Customer, within Bangladesh Bank guidelines. Any repayment of a facility, whether in part or full, will be attributable first to interest which has accrued on the facility and then to principal. The rate of interest determined by the Bank from time to time shall remain in full force and effect as if the facility(ies) granted to the Customer were still in force, even though the account/accounts in the Customer's name with the Bank are closed, have become dormant or are subject to litigation, until full settlement of all of the Customer's liabilities to the Bank.
4. All payments required to be made of a facility shall be made by the Customer on the respective due date and the Customer hereby irrevocably authorizes the Bank to debit any of the Customer's accounts with the Bank for all amounts owing in respect to any facility, including interest, charges and expenses (together the "indebtedness"), at such time as the same shall become or be due and payable and to transfer such sum to the loan account (or other relevant account) for adjustment. Notwithstanding the foregoing authorisation, the Customer shall remain liable for, and agrees to make payment in full of, all such sums to the Bank.
5. As a condition precedent to the Customer's utilisation of any facility, the Customer must provide such documents as the Bank requires, to create, and/or evidence the creation of, a security interest (each a "Security Document") , which may include, but is not restricted to, any or all of the following:
a. Demand Promissory Note
b. Letter of Lien and Set-off over Deposit Account
c. Letter of Lien and Set-off over Wage Earner Development Bond (WEDB)
6. The Customer must, at all times, maintain sufficient collateral against each facility with the Bank, as identified under the relevant BA letter and any supplement to the same, such that the aggregate "lending value" (as defined in clause 7 below) of such collateral exceeds the principal amount outstanding under such facility. Without limiting the generality of the rights of the Bank under clause 9 below, if at any time the Bank determines that the Customer has insufficient collateral as required by this Clause 6, the Bank may, at its discretion, demand that the Customer: (a) promptly furnish the Bank with additional collateral acceptable to the Bank, and/or (b) repay all or part of the facility; and the Customer shall satisfy such demand in accordance with the requirements of the Bank. The Bank may also immediately enforce any of its rights under the Terms and Conditions, the relevant product agreement(s) (including the terms and conditions contained in this application) and/or Security Documents and/or immediately terminate any or all product(s).
7. "Lending value" of each item of collateral will be calculated as: (i) the lower of the face value or current market value of the asset (e.g. cash in the Deposit Account, WEDB) multiplied by (ii) the Loan to Value ratio ("LTV") assigned by the Bank for the relevant asset. The Loan-To-Value ratios are determined at the Bank's absolute discretion and are subject to the Bank's periodic review and change at any time without notice to the Customer.
8. In the event of any default on the part of the Borrower (including, but not limited to any breach of the requirements of clause 6 above) and without limiting the generality of the rights of the Bank under clause 9 below, the Bank shall be entitled at its sole and absolute discretion to do any of the following without further notice:
(a) require the Borrower to immediately reduce its liabilities to the Bank by such extent and in such manner as the Bank may in its sole and absolute discretion determine;
(b) cancel or reduce any facility;
(c) withhold further drawing of any facility by the Borrower;
(d) require the Borrower to furnish to the Bank additional collateral and/or execute such additional Security Document(s) as shall be satisfactory to the Bank; and/or
(e) realise and set-off the assets, or otherwise exercise any of its rights against the Borrower and/or any third-party collateral provider or surety (as the case may be).
9. Facilities are terminated and are available to the payment of the Bank under the discretion. The Bank retains the right at any time and in its unreserved, sole and absolute discretion, to review the facilities, terminate facilities, and/or demand repayment of any amount outstanding under such facilities, whether or not any default has occurred and without any prior notice to or the consent of the Customer or any other party, and without being required to provide any reason .
10. Without limiting the generality of the rights of the Bank under clause 9 above, in the event of death or incapacity of the Customer, the Bank shall be entitled to immediate repayment of all amounts outstanding under the facilities.
11. The Bank's statement and records shall be binding on the Customer and constitute conclusive evidence of debit for all purposes.
12. If, at any time, any provision of hereof becomes illegal, invalid or unenforceable in any respect, the legality, validity and the enforceability of the remaining provisions shall neither be affected or impaired thereby.
13. Notices made by the Bank in respect of the facility may be through any legally permitted means, and if delivered by mail to the address given by the Customer to the Bank, shall be deemed to have been served to the Customer by 3(three) business days from the date of posting
14. If the declaration below is signed by more than one person as Customer, the liability of each such person thereunder, and these terms and conditions shall be joint and several.
15. These terms and conditions shall be governed by and construed in accordance with the laws of Bangladesh and the Customer and the parties hereby irrevocably submit to the non-exclusive jurisdiction of the courts of Bangladesh.
16. In the event, that one or both of the Customer(s) becomes a Non-Resident at any time during the tenor of the loan, the Customer(s) shall immediately notify the Bank, repay any outstanding amount, interest and charges due and settle the facility.

Declaration:

I/we have applied for the Cash Line Overdraft/Fixed facility and have read and fully understood the above terms and conditions including the authorization for the encashment of the securities mentioned hereinabove. I/we declare that the borrowing proceeds only shall not be utilized for the purchase of any of the following purposes:

- Repayment of any loan
• Payment to any Money Exchange, Investment Companies, Auto Vendors or Securities and Exchange Houses
• Investment in Government securities/Shanchaypatras or Term Deposits

I/We declare that we shall notify the Bank, immediately, in the event that we become Non-Residents of Bangladesh at any time during the tenor of the loan. Consequently, we shall abstain from utilizing the limit any further and ensure immediate repayment of any outstanding amounts along with any accrued interest and charges.

I/we hereby warrant that all the information furnished by me/us in this application is true, complete and accurate in all respects and that I/we have not wilfully withheld any material fact.

I/we acknowledge that the facility requested by me/us in this application will be made available at the absolute discretion of the Bank.

First Applicant Signature

Joint Applicant's Signature

Witnessed By:

Name: Signature:

Address:

Contact:

## RISK DISCLOSURE

If you intend to use the *credit facilities* to enter into investments, you should carefully consider if you are able to tolerate losses in excess of the value of the underlying collateral. While the bank may assess your suitability before recommending an investment product to you, this is independent from the assessment of the risks of utilising financing in relation to that investment. Utilising *loans* to make investments exposes you to higher risks than if you were to enter into the same investments without leverage. Losses as well as gains on the investments will be magnified.

We offer the *credit facilities*, investments and services to you on the basis that you understand, accept and acknowledge the risks involved.

### FOR INFORMATION PURPOSES ONLY

#### Margin Calls

Over the tenor of the investment, its value may fluctuate and this may result in you being required to reduce the outstanding loan by repaying all or part of the loan or pledging additional collateral to the Bank ("top up") or in some circumstances it may give the Bank the right without notice to you to automatically sell all or any collateral to pay down the loan ("sell-down").

If the top-up level is reached, a letter will be sent out to request you to repay all or part of the loan/provide additional collateral within a pre-determined number of business days. If you do not top-up within this time period your investment may be liquidated.

If the sell-down level is reached at any time during the period of the loan, the Bank has the option without notice to you to instruct that your investments held as collateral be liquidated.

Should the Bank instruct that your investments be liquidated, the proceeds will be used to pay off the outstanding loan plus interest and any unwinding and administrative charges. The remaining monies, if any, will be refunded to you.

Post-liquidation, if there continues to be a shortfall, you will be liable to the Bank to pay any amount outstanding.

#### By signing this document, you understand, accept and/or acknowledge that:

1. I/We have read and understood the Risk Disclosure above.
2. Standard Chartered Bank ("Bank") has explained if the investments securing a *loan* fall in value, I/we may be required to provide additional cash/collateral or repay part of the *loan* outstanding as directed by the Bank. If I/we fail to do so, the Bank may, without prior notice, transfer other monies held by me/us with [Standard Chartered Bank<sup>1</sup>] to satisfy any such requirements of the Bank.
3. If the investments securing a *loan* default or otherwise become of no value, I/we will remain liable to service and repay the *loan* in full. I/We understand that, amongst other things, investment maturity dates may be extended or that issuers may compulsorily redeem my/our investment prior to the end of the *loan* term, and in such event(s) the *loan* will continue for its full term in accordance with the terms of the *credit facility*.
4. The return on investments securing a *loan* may be less than the amount needed to service interest on the loan and I/we are responsible for paying interest on the *loan* irrespective of any return on the investment.
5. Loan-To-Value ("LTV") ratios are subject to the Bank's periodic review and may change at any time. I/We must ensure that at all times the total lending value of the collateral I/we hold in my/our account is equal to or more than my/our total outstandings. In the event the total *lending value* of the *collateral* is less than my/our total outstandings, the Bank may, at its discretion, act according to its CashLine OD Terms and Conditions.
6. In a sell-down situation or if I/we fail to provide additional *collateral* or repay part of the *total outstandings* within the period notified to me/us by the Bank, the Bank has the right to liquidate the investment, at the prevailing market value, even if the investment securing the *loan* is structured to return principal at maturity. This may result in the liquidation proceeds being less than the principal sum.
7. If a *loan* is utilised in a currency different from the underlying investment, I/we will be exposed to additional cross-currency risk.
8. I/We understand and accept that this is not a suitability assessment for investments and thus is independent from the Bank's suitability assessment processes which are required prior to purchasing investment products
9. Granting *credit facilities* against a Sharia'a compliant investment does not make such *credit facilities* Sharia'a compliant.

\_\_\_\_\_  
Signature of First Applicant

\_\_\_\_\_  
Signature of Second Applicant

Date: \_\_\_\_\_

## RISK DISCLOSURE

If you intend to use the *credit facilities* to enter into investments, you should carefully consider if you are able to tolerate losses in excess of the value of the underlying collateral. While the bank may assess your suitability before recommending an investment product to you, this is independent from the assessment of the risks of utilising financing in relation to that investment. Utilising *loans* to make investments exposes you to higher risks than if you were to enter into the same investments without leverage. Losses as well as gains on the investments will be magnified.

We offer the *credit facilities*, investments and services to you on the basis that you understand, accept and acknowledge the risks involved.

### FOR INFORMATION PURPOSES ONLY

#### Margin Calls

Over the tenor of the investment, its value may fluctuate and this may result in you being required to reduce the outstanding loan by repaying all or part of the loan or pledging additional collateral to the Bank ("top up") or in some circumstances it may give the Bank the right without notice to you to automatically sell all or any collateral to pay down the loan ("sell-down").

If the top-up level is reached, a letter will be sent out to request you to repay all or part of the loan/provide additional collateral within a pre-determined number of business days. If you do not top-up within this time period your investment may be liquidated.

If the sell-down level is reached at any time during the period of the loan, the Bank has the option without notice to you to instruct that your investments held as collateral be liquidated.

Should the Bank instruct that your investments be liquidated, the proceeds will be used to pay off the outstanding loan plus interest and any unwinding and administrative charges. The remaining monies, if any, will be refunded to you.

Post-liquidation, if there continues to be a shortfall, you will be liable to the Bank to pay any amount outstanding.

#### By signing this document, you understand, accept and/or acknowledge that:

1. I/We have read and understood the Risk Disclosure above.
2. Standard Chartered Bank ("Bank") has explained if the investments securing a *loan* fall in value, I/we may be required to provide additional cash/collateral or repay part of the *loan* outstanding as directed by the Bank. If I/we fail to do so, the Bank may, without prior notice, transfer other monies held by me/us with [Standard Chartered Bank<sup>1</sup>] to satisfy any such requirements of the Bank.
3. If the investments securing a *loan* default or otherwise become of no value, I/we will remain liable to service and repay the *loan* in full. I/We understand that, amongst other things, investment maturity dates may be extended or that issuers may compulsorily redeem my/our investment prior to the end of the *loan* term, and in such event(s) the *loan* will continue for its full term in accordance with the terms of the *credit facility*.
4. The return on investments securing a *loan* may be less than the amount needed to service interest on the loan and I/we are responsible for paying interest on the *loan* irrespective of any return on the investment.
5. Loan-To-Value ("LTV") ratios are subject to the Bank's periodic review and may change at any time. I/We must ensure that at all times the total lending value of the collateral I/we hold in my/our account is equal to or more than my/our total outstandings. In the event the total *lending value* of the *collateral* is less than my/our total outstandings, the Bank may, at its discretion, act according to its CashLine OD Terms and Conditions.
6. In a sell-down situation or if I/we fail to provide additional *collateral* or repay part of the *total outstandings* within the period notified to me/us by the Bank, the Bank has the right to liquidate the investment, at the prevailing market value, even if the investment securing the *loan* is structured to return principal at maturity. This may result in the liquidation proceeds being less than the principal sum.
7. If a *loan* is utilised in a currency different from the underlying investment, I/we will be exposed to additional cross-currency risk.
8. I/We understand and accept that this is not a suitability assessment for investments and thus is independent from the Bank's suitability assessment processes which are required prior to purchasing investment products
9. Granting *credit facilities* against a Sharia'a compliant investment does not make such *credit facilities* Sharia'a compliant.

\_\_\_\_\_  
Signature of First Applicant

\_\_\_\_\_  
Signature of Second Applicant

Date: \_\_\_\_\_

Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

To  
Manager  
Standard Chartered Bank  
Dhaka, Bangladesh

Dear Sir/Madam:

**Subject: Purpose and End Use of Fund Declaration for Overdraft/Loan**

I/We \_\_\_\_\_

refer to the Application No. \_\_\_\_\_ dated \_\_\_\_\_

submitted by me/us to Standard Chartered Bank.

The said Overdraft/Loan facility is for the purpose of \_\_\_\_\_.  
I/We hereby represent, warrant and confirm that the aforesaid purpose is a valid purpose and is not speculative or illegal in any manner. I/We undertake that the facility will be used for the purpose it is granted by the Bank/declared by me at the time of availing the facility and not for repayment of any loan, investment in the stock market through any Securities and Exchange Houses, payment to any Money Exchange, investment in any saving certificates including Shanchaypatra or any term deposits, etc., payment to any auto vendor or payment to any investment companies in any form. I/We hereby attach a declaration of the estimate of the cost of the purpose for which the facility has been availed.

I/We further agree, confirm and undertake that the purpose of use of funds under the Overdraft/Loan shall not be changed in any manner during the tenure of the loan, or that such change in purpose shall take place only with the prior written permission of Standard Chartered Bank.

I/We agree that any breach or default in complying with all or any of the aforesaid undertaking(s) will constitute an event of default under the Loan Agreement. In such case the Bank will have the right to recall the facility at any time.

Yours Sincerely,

\_\_\_\_\_  
Primary Applicant (Signature)

\_\_\_\_\_  
Secondary Applicant (Signature)

Name: \_\_\_\_\_

Name: \_\_\_\_\_

Date: \_\_\_\_\_

Date: \_\_\_\_\_

Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

To  
Manager  
Standard Chartered Bank  
Dhaka, Bangladesh

Dear Sir/Madam:

With reference to the application no. \_\_\_\_\_ dated \_\_\_\_\_  
submitted by me/us to Standard Chartered Bank, please find below the cost estimate for the purpose of availing the Overdraft/Loan.

Purpose	Estimate (BDT)
Total	

Total Amount in Words: BDT \_\_\_\_\_

Yours Sincerely,

\_\_\_\_\_  
Primary Applicant (Signature)

\_\_\_\_\_  
Secondary Applicant (Signature)

Name: \_\_\_\_\_

Name: \_\_\_\_\_

Date: \_\_\_\_\_

Date: \_\_\_\_\_

Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

To  
Manager  
Standard Chartered Bank  
Dhaka, Bangladesh

Dear Sir/Madam:

**Subject: Purpose and End Use of Fund Declaration for Overdraft/Loan**

I/We \_\_\_\_\_

refer to the Application No. \_\_\_\_\_ dated \_\_\_\_\_

submitted by me/us to Standard Chartered Bank.

The said Overdraft/Loan facility is for the purpose of \_\_\_\_\_.  
I/We hereby represent, warrant and confirm that the aforesaid purpose is a valid purpose and is not speculative or illegal in any manner. I/We undertake that the facility will be used for the purpose it is granted by the Bank/declared by me at the time of availing the facility and not for repayment of any loan, investment in the stock market through any Securities and Exchange Houses, payment to any Money Exchange, investment in any saving certificates including Shanchaypatra or any term deposits, etc., payment to any auto vendor or payment to any investment companies in any form. I/We hereby attach a declaration of the estimate of the cost of the purpose for which the facility has been availed.

I/We further agree, confirm and undertake that the purpose of use of funds under the Overdraft/Loan shall not be changed in any manner during the tenure of the loan, or that such change in purpose shall take place only with the prior written permission of Standard Chartered Bank.

I/We agree that any breach or default in complying with all or any of the aforesaid undertaking(s) will constitute an event of default under the Loan Agreement. In such case the Bank will have the right to recall the facility at any time.

Yours Sincerely,

\_\_\_\_\_  
Primary Applicant (Signature)

\_\_\_\_\_  
Secondary Applicant (Signature)

Name: \_\_\_\_\_

Name: \_\_\_\_\_

Date: \_\_\_\_\_

Date: \_\_\_\_\_

Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

To  
Manager  
Standard Chartered Bank  
Dhaka, Bangladesh

Dear Sir/Madam:

With reference to the application no. \_\_\_\_\_ dated \_\_\_\_\_  
submitted by me/us to Standard Chartered Bank, please find below the cost estimate for the purpose of availing the Overdraft/Loan.

Purpose	Estimate (BDT)
Total	

Total Amount in Words: BDT \_\_\_\_\_

Yours Sincerely,

\_\_\_\_\_  
Primary Applicant (Signature)

\_\_\_\_\_  
Secondary Applicant (Signature)

Name: \_\_\_\_\_

Name: \_\_\_\_\_

Date: \_\_\_\_\_

Date: \_\_\_\_\_



## DEMAND PROMISSORY NOTE

Date .....20.....

Place .....

No. ....

BDT .....

On Demand I/we ..... irrevocably promise to pay to Standard Chartered Bank immediately at their office in Bangladesh or order, for value received the sum of BDT ..... with interest at the rate of ..... % per annum.

\_\_\_\_\_  
Signature of First Applicant

\_\_\_\_\_  
Signature of Joint Applicant

# LETTER OF CONTINUATION

Date: \_\_\_\_\_ 20 \_\_\_\_\_

The Manager

STANDARD CHARTERED BANK

\_\_\_\_\_  
\_\_\_\_\_

Dear Sir/Madam,

I/We beg to enclose a Demand Promissory Note for BDT \_\_\_\_\_  
(BDT \_\_\_\_\_) only  
signed by me/us \_\_\_\_\_ or  
in my/our behalf and endorsed over to pay by me/us and which is given to you as security for the repayment of any overdraft/loan which is at  
present outstanding in my/our name or in the name of \_\_\_\_\_ and  
also for the repayment of any overdraft/loan to the extent of BDT \_\_\_\_\_  
(BDT \_\_\_\_\_) only which I/we may avail of hereafter and the said  
Promissory Note is to be a security to you for the repayment of the ultimate balance of sum remaining unpaid on the overdraft/loan and I/we  
am/are to remain liable on the Promissory Note, notwithstanding the fact that by payments made into the account of the overdraft/loan from time  
to time may, from time to time, be reduced or extinguished or even that the balance of the said account may be at credit.

It is understood that you are at liberty to take such steps as you consider expedient in order to enforce payment of the Promissory Note at any  
time after your notice demanding payment has been posted and default made in payments for 3 days after posting such notice, and that this  
guarantee shall apply to any other Promissory Note that may be given in renewal or substitution of the original.

Yours faithfully,

\_\_\_\_\_  
Signature of First Applicant

\_\_\_\_\_  
Signature of Joint Applicant

# Letter of Lien and Set-off over Deposit Accounts/WEDB

The Manager  
STANDARD CHARTERED BANK

Date: \_\_\_\_\_ 20 \_\_\_\_\_

Place: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

Dear Sir/Madam,

1. In consideration of your granting or continuing banking facilities or other accommodation in any amount as long as the Bank may think fit to me/us/M/s \_\_\_\_\_,  
I/we hereby declare and acknowledge that the deposits/WEDB maintained including interest accrued in the WEDB/Fixed Deposit/Account No. \_\_\_\_\_ with Standard Chartered Bank, Bangladesh in my/our name (s) be held by you under lien as security for repayment of any advances you may make from time with interest and charges thereon from time to time agreed upon.
2. I/We hereby declare and acknowledge that the deposits/WEDB maintained in the aforesaid WEDB/Fixed Deposit/Account including interest accrued thereon in my/our name(s) will be a continuing security, notwithstanding the fact that by payment made into the account of the loan from time to time, the loan may from time to time reduce or extinguish or even that the balance of the said account may be at credit.
3. I/We hereby agree that the Bank may at any time or times hereinafter without notice to me/us set off, transfer or apply all or any of the moneys from time to time standing to the credit of my/our aforesaid account in or towards the discharge and satisfaction of all sums of money which now are or at any time, or times hereinafter may become due or owing to the Bank by me/us either alone or jointly with any other person or persons, or company or companies on any account or in respect of any liability whatsoever whether actual or contingent and whether in the character of principal debtor or guarantor or surety of otherwise.
4. I/We hereby also agree that until all contingent liabilities shall have been fully discharged and satisfied, the Bank may retain such moneys as the Bank in its absolute discretion may consider necessary to meet such liabilities on maturity.
5. I/We further declare and acknowledge that I/we shall have no claim whatsoever to the amount in the WEDB/Fixed Deposit/Account including interest accrued thereon held by you under lien and on drawing would be permitted either from principal amount or from the accrued interest until I/we have received from you notice in writing to the effect that you no longer require the WEDB/Fixed Deposit as security for the purpose herein specified
6. I/We further hereby declare that this undertaking and authorisation shall be binding in the manner aforesaid on my/our heirs, successors and assigns.
7. I/We hereby further declare that this letter shall be binding on my heirs and successors and shall be valid notwithstanding any change in the document of the incorporation of the Bank or amalgamation, merger or acquisition of the Bank with any other body corporate.
8. I/We hereby further declare that I/we hereby authorise the Bank to disclose the information with regard to this security to any regulatory authority, any office of the Bank, any assignee of the Bank, agent to the Bank or to any subsidiary company of the Bank.

Yours faithfully

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Signature

Witnessed By:

Name: \_\_\_\_\_

Signature: \_\_\_\_\_

## AUTHORISATION FOR ENCASHMENT OF SECURITIES

The Manager

STANDARD CHARTERED BANK

\_\_\_\_\_  
\_\_\_\_\_

Dear Sir/Madam,

You are hereby authorised to encash the following Wage Earner Development Bond (WEDB) and/or Fixed Deposit (hereinafter referred to as "Security") duly discharged by me/us and held by you as Security to liquidate the outstanding loan/overdraft.

Details of Security:

Type of Security	Date of Purchase	WEDB Registration Number/FD No.	Face Value

This authority shall be valid notwithstanding any change in your document of incorporation of amalgamation, merger or acquisition of yourself with any other body corporate.

Yours faithfully

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Signature

# MEMORANDUM OF DEPOSIT OF SECURITIES (Only for Wage Earner Development Bond)

The Manager

STANDARD CHARTERED BANK

\_\_\_\_\_  
 \_\_\_\_\_

Date \_\_\_\_\_

Place \_\_\_\_\_

WHEREAS I/we \_\_\_\_\_  
 of \_\_\_\_\_

\_\_\_\_\_ in consideration of your providing me/us  
 facility of BDT \_\_\_\_\_ (in words BDT \_\_\_\_\_

\_\_\_\_\_ ) have agreed to create charge on the securities described in the schedule below:

Type of Security	Date of Purchase	Number	Face Value

IN WITNESS WHEREOF I/ WE SIGNED THIS INSTRUMENT ON THE DATE MENTIONED ABOVE.

Now under this instrument, I/we \_\_\_\_\_  
 of (Address) \_\_\_\_\_

do hereby confirm, acknowledge and record that I/we have already deposited with you the instrument(s) described in the schedule above, for the  
 purpose of securing the repayment to you, on demand, of all outstanding dues including all charges and interest charge against \_\_\_\_\_

\_\_\_\_\_ facility of BDT \_\_\_\_\_ (in words BDT  
 \_\_\_\_\_ ) only given to me/us

\_\_\_\_\_ by you either solely and/or jointly.

I/we hereby irrevocably authorize and empower you at your absolute discretion to sell the security at my/our risk and on my/our account and out  
 of the proceeds of such sale, after paying all costs, charges and expenses incidental to the sale, to adjust the outstanding dues in my/our  
 account and any other outstanding accounts along with interest thereon. In the event of any shortfall in the said account, I/we shall remain  
 personally responsible to repay the shortfall amount to you within specified period.

I/we hereby declare that this memorandum shall be binding on me/us and my/our heirs and successors and shall be valid notwithstanding any  
 charge in the document of incorporation of the Bank or amalgamation, merger, or acquisition of the Bank with any other body corporate.

Yours faithfully

\_\_\_\_\_  
 Signature

\_\_\_\_\_  
 Signature

Witness:

Name \_\_\_\_\_

Signature \_\_\_\_\_

# Debit Authority

In consideration of granting me/us a Cash Line facility, Loan Account Number:   -          -

I/We authorize the bank to debit my/our account no:   -           -

for BDT       -   in   consecutive monthly instalments as on   day for following

working days of each month commencing from the month of \_\_\_\_\_  
Month Year

\_\_\_\_\_  
Signature of First Applicant

\_\_\_\_\_  
Signature of Second Applicant

Date \_\_\_\_\_

A/C No: 

Branch: \_\_\_\_\_

Date: \_\_\_\_\_

**BANKING ARRANGEMENT LETTER**

Dear \_\_\_\_\_

We are pleased to advise that the following facility has been granted to you on the basis of your application dated \_\_\_\_\_ for the purpose of \_\_\_\_\_

FACILITY	OVERDRAFT	Fixed Loan
Limit Amount	BDT	BDT
Interest Rate (Floating)	% p.a	% p.a
Expiry Date		
Tenor		
Arrangement Fee	BDT	BDT
Early Settlement Fee	BDT	BDT
First Instalment Due Date		
Number of Instalments		
Instalment Amount		
SI for Instalment Payment from Account Number		

**DOCUMENTATION**

DP and Letter of Continuation for BDT \_\_\_\_\_

Letter of Lien and Set-off over Deposit A/C No. \_\_\_\_\_ for BDT \_\_\_\_\_

Memorandum of Deposit of Securities over \_\_\_\_\_ for BDT \_\_\_\_\_

Authorisation for Encashment of Securities executed by \_\_\_\_\_

Others \_\_\_\_\_

**SECURITY**

Your borrowing is to be secured by the following securities in the manner prescribed hereinafter, together with any other security which nor or hereinafter may be held by the Bank, all of which securities shall be available to it as security for all liabilities of the borrower(s) at any time. All clauses, terms, conditions, convenience etc. expressed in those securities will apply, unless expressly modified or varied therein.

TYPE	ISSUING DATE	NUMBER	FACE VALUE
<b>TOTAL</b>			

Any tax / fees/ levy imposed by the Government and/or appropriate authorities from time to time either on the principal or on the interest portion of the Fixed Deposit (FD)/ Wage Earner's Development Bond (WEDB) shall have to be borne by the borrower. The borrower, in this connection, will ensure timely payment of such tax/fees/levy and indemnifies the Bank against all possible losses/ penalties/expenses incurred therefrom due to his/her failure in doing so.

The Bank will not take any responsibility for monitoring the maturity dates of a borrower's securities and as such will not be responsible for any interest forgone as a result of the borrower's failure to renew such securities upon maturity.

The above facility is granted in accordance with the terms and conditions contained in the Cash Line application form signed by you. While the above facility is subject to review on or before the date of expiry specified above, it is at all time available solely at the Bank's discretion and is, therefore, subject to repayment on demand.

The Bank may renew the facility, at its absolute discretion, based upon an application of renewal made by you before the expiry date, given that any outstanding amount and accrued interest is paid off by the end of the existing loan tenor and the maturity of the pledged security suffices to secure the loan for the renewed period.

Any legal fees and other costs incurred by the Bank in connection with the facilities will be due to your account.

In case of non-servicing or non-payment of any instalment/interest the outstanding would be settled by encashing the said FD/ WEDB at Bank's discretion.

By accepting this offer you hereby authorise the Bank to disclose the information of your loan to any regulatory authority, any office of the Bank, any assignee of the Bank, agent of the Bank or to any subsidiary company of the Bank.

You hereby agree that the Bank may at any time or times hereinafter without notice to you apply the right of set off of all or any of the moneys from time to time standing to the credit of your account with the Bank, in whichever form they are and whatever name they may be called, in or towards the discharge and satisfaction of all sums of money which now are or at any time or times hereinafter may become due or owing to the Bank by you either alone or jointly with any other person or persons, company or companies on any account or in respect of any liability whatsoever whether actual or contingent and whether in the capacity of the principal debtor or guarantor surety or principal obligor or otherwise. You also agree or authorise the Bank to restrict withdrawal from any of your accounts as designated by the Bank after notice to you until all of your liability with the Bank is fully adjusted and settled.

Upon acceptance, this offer shall be construed as a valid contract between the Bank and yourself and valid and binding upon yourself and your successors and shall be valid notwithstanding any change in the document of incorporation of the Bank or any merger, acquisition or amalgamation of the Bank with any other corporate body.

Yours faithfully,

\_\_\_\_\_  
Authorised Signature

\_\_\_\_\_  
Authorised Signature

## ACCEPTANCE

I/we expressly agree to the above terms and conditions

\_\_\_\_\_  
Signature of First Applicant

\_\_\_\_\_  
Signature of Second Applicant

Date: \_\_\_\_\_



A/C No: 

Branch: \_\_\_\_\_

Date: \_\_\_\_\_

**BANKING ARRANGEMENT LETTER**

Dear \_\_\_\_\_

We are pleased to advise that the following facility has been granted to you on the basis of your application dated \_\_\_\_\_ for the purpose of \_\_\_\_\_

FACILITY	OVERDRAFT	Fixed Loan
Limit Amount	BDT	BDT
Interest Rate (Floating)	% p.a	% p.a
Expiry Date		
Tenor		
Arrangement Fee	BDT	BDT
Early Settlement Fee	BDT	BDT
First Instalment Due Date		
Number of Instalments		
Instalment Amount		
SI for Instalment Payment from Account Number		

**DOCUMENTATION**

DP and Letter of Continuation for BDT \_\_\_\_\_

Letter of Lien and Set-off over Deposit A/C No. \_\_\_\_\_ for BDT \_\_\_\_\_

Memorandum of Deposit of Securities over \_\_\_\_\_ for BDT \_\_\_\_\_

Authorisation for Encashment of Securities executed by \_\_\_\_\_

Others \_\_\_\_\_

**SECURITY**

Your borrowing is to be secured by the following securities in the manner prescribed hereinafter, together with any other security which nor or hereinafter may be held by the Bank, all of which securities shall be available to it as security for all liabilities of the borrower(s) at any time. All clauses, terms, conditions, convenience etc. expressed in those securities will apply, unless expressly modified or varied therein.

TYPE	ISSUING DATE	NUMBER	FACE VALUE
<b>TOTAL</b>			

Any tax / fees/ levy imposed by the Government and/or appropriate authorities from time to time either on the principal or on the interest portion of the Fixed Deposit (FD)/ Wage Earner's Development Bond (WEDB) shall have to be borne by the borrower. The borrower, in this connection, will ensure timely payment of such tax/fees/levy and indemnifies the Bank against all possible losses/ penalties/expenses incurred therefrom due to his/her failure in doing so.

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The Bank may renew the facility, at its absolute discretion, based upon an application of renewal made by you before the expiry date, given that any outstanding amount and accrued interest is paid off by the end of the existing loan tenor and the maturity of the pledged security suffices to secure the loan for the renewed period.

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You hereby agree that the Bank may at any time or times hereinafter without notice to you apply the right of set off of all or any of the moneys from time to time standing to the credit of your account with the Bank, in whichever form they are and whatever name they may be called, in or towards the discharge and satisfaction of all sums of money which now are or at any time or times hereinafter may become due or owing to the Bank by you either alone or jointly with any other person or persons, company or companies on any account or in respect of any liability whatsoever whether actual or contingent and whether in the capacity of the principal debtor or guarantor surety or principal obligor or otherwise. You also agree or authorise the Bank to restrict withdrawal from any of your accounts as designated by the Bank after notice to you until all of your liability with the Bank is fully adjusted and settled.

Upon acceptance, this offer shall be construed as a valid contract between the Bank and yourself and valid and binding upon yourself and your successors and shall be valid notwithstanding any change in the document of incorporation of the Bank or any merger, acquisition or amalgamation of the Bank with any other corporate body.

Yours faithfully,

\_\_\_\_\_  
Authorised Signature

\_\_\_\_\_  
Authorised Signature

## ACCEPTANCE

I/we expressly agree to the above terms and conditions

\_\_\_\_\_  
Signature of First Applicant

\_\_\_\_\_  
Signature of Second Applicant

Date: \_\_\_\_\_

# Form for reporting SBS-2 & SBS-3 Returns

(To be filled in English by the bank officials)

## A. আনাতকারীর তথ্য (Depositor's Information): (For SBS-2 Reporting)

হিসাব নম্বর (Account No.):  
ব্যক্তির ক্ষেত্রে (For individual)

১। হিসাবখারীর নাম (Account opener's Name):  
(In Block Letter)

২। পেশা (Profession):  
৩। হিসাবের ধরণ (Type of Account)

প্রতিষ্ঠানের ক্ষেত্রে (For Institution/office/Company/Farm etc.):

১। প্রতিষ্ঠানের নাম (Name of the Institution):  
(In Block Letter)

২। প্রতিষ্ঠানের ধরণ (Type of Institution):  
৩। হিসাবের ধরণ (Type of Account):

<b>Sector Code:</b> (See page 87-102 of Guidelines for SBS-12&3 Returns)									
<b>Type of Deposit Code:</b> (See page 103 of Guidelines for SBS -12&3 Returns)									

<b>Sector Code:</b> (See page 87-102 of Guidelines for SBS-12&3 Returns)									
<b>Type of Deposit Code:</b> (See page 103 of Guidelines for SBS -12&3 Returns)									

## B. ঋণ গ্রহণকারীর তথ্য (Borrower's Information): (For SBS-3 Reporting)

হিসাব নম্বর (Account No.):  
ব্যক্তির ক্ষেত্রে (For individual)

১। ঋণ গ্রহণকারীর নাম (Borrower's Name)  
(In Block Letters)

২। পেশা (Profession):  
৩। ঋণ গ্রহণের উদ্দেশ্য  
(Purpose of loans/advances) :

৬। এসএমই কি না (SME): হ্যাঁ/না।

প্রতিষ্ঠানদের ক্ষেত্রে (For Institution/ Office/ Company/Farm etc.):

১। ঋণ গ্রহণকারী প্রতিষ্ঠানের নাম (Name of the Borrowing Institution):  
(In Block Letters)

২। প্রতিষ্ঠানের ধরণ (Type of Institution):  
৩। ঋণ গ্রহণের উদ্দেশ্য  
(Purpose of loans advances):

৪। জামানত (Security):  
৫। ঋণের ধরণ (Type of Loan):

৬। এসএমই কি না (SME): হ্যাঁ/না।

<b>Sector Code:</b> (See page 87-102 of Guidelines for SBS-12&3 Returns)									
<b>Economic Purpose Code:</b> See page 107-111 of Guidelines for SBS-12 &3 Returns)									
<b>Sector Code:</b> (See page 112 of Guidelines for SBS-12 &3 Returns)									
<b>Product Code:</b> (See page 118 of Guidelines for SBS-12 &3 Returns)									
<b>SME Code:</b> See page 115 of Guidelines for SBS -12 &3 Returns)									

<b>Sector Code:</b> (See page 87-102 of Guidelines for SBS-12&3 Returns)									
<b>Economic Purpose Code:</b> See page 107-111 of Guidelines for SBS-12 &3 Returns)									
<b>Sector Code:</b> (See page 112 of Guidelines for SBS-12 &3 Returns)									
<b>Product Code:</b> (See page 118 of Guidelines for SBS-12 &3 Returns)									
<b>SME Code:</b> See page 115 of Guidelines for SBS -12 &3 Returns)									

Prepared by:

Verified by:

Approved by:

Note:

- Form টি Account opening Form এর সঙ্গে সংরক্ষণীয়।
- ঋণ গ্রহণকারীর তথ্যসমূহ Loan Sanction হওয়ার পর প্রতিটি ঋণ গ্রহীতা ব্যক্তি/প্রতিষ্ঠানের Loan File এর সঙ্গে সংরক্ষণীয়।
- Joint Account এর ক্ষেত্রে 1st Applicant কে বিবেচনা করতে হবে।
- একাধিক Security দ্বারা Loan গ্রহণ করলে Reporting এর সময় এদের মধ্যে effective Security বিবেচনা করে তার Security Code বসাতে হবে।
- SBS-2/SBS-3 Reporting এর সময় এই ফর্মের Code গুলো অবশ্যই সন্নিবেশিত হবে।

# Branch/Sub-branch Directory

## Dhaka

### Gulshan Branch

67 Gulshan Avenue

### Gulshan North Branch

Gulshan Centre Point  
House 23 - 26, Road 90,  
Gulshan - 2

### Islamic Banking Centre

Gulshan Centre Point  
House 23 - 26, Road 90,  
Gulshan - 2

### Banani Branch

14 Kemal Ataturk Avenue, Banani

### Bashundhara Branch

Haveily Center (GF), Ka-11/2/A,  
Jagannathpur,  
Bashundhara Road, Dhaka.

### Dhanmondi Road 5 Branch

House 6, Road 5, Dhanmondi R/A

### Kakrail Branch

Karnaphuli Garden City,  
109 Kakrail Road

### Kawran Bazar Branch

53 Kawran Bazar

### Sonargaon Booth

L101 Pan Pacific Sonargaon Hotel,  
107 Kazi Nazrul Islam Avenue

### Motijheel Branch

Alico Building, 18-20 Motijheel C/A

### Uttara Branch

Update Tower, Shahajalal Avenue  
Plot-1, Sector 6, Uttara

### Savar Branch

Dhaka Export Processing Zone,  
Zone Service Complex

### Narayanganj

#### Narayanganj Branch

26 Shaista Khan Road  
(near Narayanganj Club)

### Chattogram

#### Chattogram Main Branch

Sheikh Mujib Road, Agrabad

#### Karnaphuli EPZ Branch

Mohajan Golden Tower, 98/A, Mohajan  
Ghata, Karnaphuli EPZ Gate,  
Patenga Road, Chattogram

#### Nasirabad Branch

1 Shahid Abdul Halim Road  
East Nasirabad

### CEPZ Branch

Zone Service Building  
Chattogram Export Processing Zone  
Free Port Road  
Ward 39, Chattogram City Corporation  
P.S. Bandar, Chattogram

### Bogura

#### Bogura Branch

Shatani House, Sherpur Road

### Khulna

#### Khulna Branch

Jibon Bima Bhaban, KDA Avenue

### Sylhet

#### Sylhet Branch

7 Noya Sharak, Jail Road,  
Ward-16

Call our 24-hour Client Care Centre at 8332272 or 16233 (from mobile) or visit your nearest Standard Chartered branch.