

# Important Notice

## MANAGE YOUR ACCOUNT

### SUBMIT YOUR e-TIN NUMBER TO THE BANK

As per newly amended Income Tax Ordinance, 1984 through Finance Act 2014, if customers do not submit their 12 digit e-TIN, the banks will have to deduct/withhold 15% income tax instead of 10% at source from interest/profit earnings on the Deposit Accounts. In view of above please collect and fill up the e-TIN confirmation form from the branch of your bank you maintain Account with and submit it with any of the following documents:

- > Copy of the e-TIN certificate, or
- > Copy of the Tax clearance certificate having 12 digit e-TIN, or
- > Copy of acknowledgement receipt of Tax Return issued by the Tax Authority with 12 digit e-TIN.

If you are a Credit Card user but do not maintain a Deposit Account with the bank, you still need to submit your e-TIN for the record of your Credit Card.

For more information, please visit any branch of your bank.

### POSITIVE PAY INSTRUCTION

As advised by Bangladesh Bank, to prevent any possibility of fraud through counterfeit Cheque, fake signature, MICR Line distortion etc.

- > Every individual customer/personal Accountholder has to provide a mandatory **Positive Pay** Instruction to honor the Clearing Cheque of BDT 5 Lac & above.
- > Every Corporate/SME/Proprietorship business has to provide a mandatory **Positive Pay** Instruction to honor the Clearing Cheque of BDT 1 Lac & above.

If **Positive Pay** Instruction is not provided by the customer, paying bank may return the Cheque(s) showing the reason "**Advice not received**". This Positive Pay instruction is a confirmation from you to honor the Cheque.

For details, please contact the nearest branch of your bank.

### UPDATE YOUR ACCOUNT INFORMATION

As per the regulatory guidelines of Bangladesh Bank, updating customer's information is mandatory. You are, therefore, requested to provide the following information and documents within 30 days to the branch you maintain your Account with:

1. Recent passport size photograph of you and your nominee (one copy each)
2. Photocopy of National ID/valid passport/valid driving license
3. Photocopy of recent electricity/WASA/phone bill
4. New account opening form to be filled in at the branch

Please note that non-submission of requested documents may result in temporary suspension of the following services:

- > Account operation
- > Debit Card usage
- > Internet Banking

For details, please contact the nearest branch of your bank.

### KEEP YOUR CHEQUEBOOK SAFE

#### Basic Information Verification:

Please verify the basic information provided in your Chequebook: a) Account number, b) name of Accountholder(s), c) Cheque serial numbers & number of Cheque leaves.

#### Reporting Lost/Stolen Cheque:

Do not leave your Chequebook unattended. Always keep it at a secured location. If any Cheque leaf or Chequebook is lost or stolen, please notify the bank immediately and initiate a written "Stop Payment" instruction.

#### Pre-signing of Cheque:

Never pre-sign Cheques, nor provide a person a signed Cheque and ask them to complete the details.

#### Authentication of Change:

Avoid using Cheques with changes on them; issue a new Cheque if possible. Never sign in multiple places unless authenticating a change.

#### Filling up of Cheque Leaf:

Make sure that you fill out Cheques fully so it cannot be easily altered. Place a line through unused spaces. Write the amount clearly in words and figures as close to the left-hand margin as possible so as to leave no space for further insertions. The amount in words and figures must agree.

#### Requisition of Chequebook:

Please preserve the requisition slip included

at the rear end of the Chequebook. New Chequebook is only supplied personally to Accountholder or nominated person on submission of the requisition slip.

#### Usability of Cheque Leaf:

To ensure usability of Cheque leaf never write/sign/mark/pin/staple/paste/fold on the MICR band. When you cancel a Cheque, mutilate the MICR band and write "CANCEL" across the face of the Cheque.

#### Cash Receipt at Counter:

A Cheque is crossed by drawing two parallel lines through the top left hand corner of the Cheque. Do not place crossed Cheque if you want to draw cash from the counter. The bank shall not pay cash against Cheque(s) issued in the name of Company/Firm/Organization.

#### Cheque Reconciliation:

Keep a record of the amount and date at left end of the Cheque leaf. Periodically reconcile your Cheques with bank Account statement and immediately report the bank if any inconsistency found.

On behalf of all the member banks of Association of Bankers, Bangladesh Limited (ABB)



Association of Bankers  
Bangladesh Limited