

**Terms & Conditions for TBL (secured / unsecured)
Loan Monthly Installment (EMI) Collection through EFTN**

Definition

Wherever used in this Agreement the following terms shall have the meanings set forth below:

- i) EFTN means Electronic Fund Transfer Network Operating Rules of Bangladesh Bank as applicable and amended from time to time.
- ii) Bank shall mean the bank which maintains account(s) of the account holder(s) other than Trust bank Limited.
- iii) TBL refers to Trust Bank Limited.
- iv) Customer(s) or Loan Account holder(s) shall mean and include the customer(s) who has/ have successfully availed the TBL facility for TBL (secured / unsecured) loan and maintain accounts with the bank.
- v) Instruction refers to the written authorization by the customer(s) / Loan accountholder(s) whereby a request to Bank is submitted for payment of TBL EMI Loan from his /her account(s) held with the Bank through EFTN, and accepted by Bank after proper verification of identity.

Terms and Conditions

1. Transactions under this instruction will be subject to the EFTN Operating Rules of Bangladesh Bank as applicable from time to time. The laws of Bangladesh shall govern the following terms and conditions.
2. EFT facility for TBL (secured / unsecured) Loan monthly installment (EMI) payment can be availed after the loan agreement is executed between TBL and the Customer(s).
3. This instruction form must be sent in original to TBL. Facsimile or photocopies or scan copies are not acceptable. Photocopy of the MICR cheque leaf should be attached with this form so that TBL can record the Bank Account details accurately.
4. The instruction is accepted by subject to- a) the bank account details of loan accountholder(s) must match with the records of his /her respective bank b) verification of signature(s) of loan accountholder(s) by his/ her respective bank c) availability of funds in the mentioned account.
5. The receipt copy of this instruction must reach to TBL Branch office at least thirty (30) days before the date on which it is to be activated. If the payment instruction date falls on a non-business day, the same may be effective on the next business day.
6. The instruction should remain in full force and effect until otherwise advised in writing by the loan accountholder(s) to bank and such instruction must accompany a written consent for TBL at least thirty (30) days before the next payment is due. Any such amendment / cancellation will not release the loan accountholder(s) from the liability to his/her bank having executed the instruction before receipt of such amendment / cancellation(s).
7. The loan accountholder(s) should ensure that sufficient funds are available in the bank account at the time of debit date and that this instruction is not dishonored. Sometimes it is possible that due to some technical or other reason EMI payment is not debited on the debit date and is delayed by few days. To avoid such situation please ensure the availability of the funds until the scheduled EMI is debited. TBL will not be responsible for any issue with regards to dishonored instruction raised by the bank and any dispute regarding same should be taken up with the bank only.
8. In case this instruction is dishonored by the bank, the EMI for the due date(s) of these dishonored EFT Debit has to be paid through cheque by the loan accountholder(s).
9. Any queries with regard to TBL home loan and EMI payment amount shall be raised with TBL and payments to the bank with regard to the settlement of amounts paid in this regard are committed and not deferrable for any reason whatsoever. The transaction appearing on the account statement will be the proof of payment.
10. Under this instruction, if any amount excess or in below the correct amount is debited, the loan accountholder(s) will have to contact TBL for clarification. Any type of refund from TBL on account of this instruction will be settled by TBL with its loan accountholder separately.
11. An annual statement, Certificate as applicable may be obtained from TBL Head Office upon request of the loan accountholder(s). Please contact with nearest TBL Branch if needed for any information on your TBL (secured / unsecured) loan payment through EFTN.

I/We confirm having read and agreed to the terms and conditions as mentioned above.

Specimen Signature of the Account Holder

Date			/			/		
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Specimen Signature of the Account Holder

Date			/			/		
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