

**New Remitter or
Amendments to Existing Details**

Tick box as appropriate

Remitter Post Code

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Remitter Number (if registered)

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How to apply for Registration

Simply complete this application form and take this form to the Bank and hand in the completed form or ask a member of staff if you need help to complete it. You will also need to complete form SB401 – Beneficiary Details.

You will need to provide positive identification using a Government issued document and proof of address. Please ask a member of staff for details of documents which we can accept.

Remitter Details

Title Gender (M/F) Nationality Date of Birth DD MM YYYY

Surname

Forenames

Address

Town

Postcode

Tele No Mobile No

Details of Identification documentation details provided:

Anticipated annual Remittances: Under £5,000 £5,000 - £10,000 £10,001 - £20,000 £20,000 and Over

How will you normally make your Remittances? Debit Card Credit Card - please note the Bank does not accept American Express

Purpose of Remittances?
 Family Support Investment Medical Support Educational Support Other(please specify)

To whom will the remittances be made? Family member(s) Friend Rajuk Others(please specify)

Please provide details of your annual Income: £.....(please specify)

Occupation: Employed Unemployed Self Employed Student Retired

If Employed/Self Employed, Employer Name and Address:

Verification of income: Pay Slip Employment letter Others(please specify)

I have received a copy of the terms and conditions overleaf together with the complaints procedure and agree to be bound by such terms and conditions. I understand that for my own benefit and protection I should read these carefully before signing this form. I will ask you for further information if I do not understand any point. I confirm that the information given in this form is true and complete and I authorise Sonali Bank (UK) Limited to register my details as requested.

I/we hereby consent to the provision of payment services and authorise the Bank to take payments from my/our debit or credit card for the purpose of remitting money to beneficiaries in Bangladesh. I/we further agree that the Bank will not make transactions if there is any doubt as to the identity of the caller giving the remittance instructions and understand that telephone calls will be recorded.

Applicant's Signature: Date:

NOTE: Form SB401 Beneficiary Details must be completed with this form if a new registration is being made.

For Bank use only NOTE: This form must be accompanied by the completed Registration Checklist

Action	ID & confirmation of address copied and in order.	Data keyed by		Data checked by		Registration card issued to customer by/date		SB416 completed and placed in diary	
		Initial	Date	Initial	Date	Initial	Date	Initial	Date
Staff Initial									

Terms and Conditions for Remittance Registration and Payments ("Terms")

1. Application of these Terms

- 1.1 These Terms, along with any other terms that may apply, form the agreement that governs completely all business conducted between you and Sonali Bank (UK) Ltd ("the Bank"). You may not rely on any other agreement or understanding of any kind, even if such agreement or understanding is reached with a staff member of the Bank. Your use of our services indicates that you accept, agree to be bound by these Terms.
- 1.2 We may revise these Terms at any time, following which an updated copy of the revised Terms will be made available to you and on our website.

2. Registration

- 2.1 You agree that in order to use our services, you are required to register with us providing us with your full name, usual residential address and contact telephone number, and any supporting identification documents and other information that we may request. This may include details of anticipated remittances, your income and the source of funds you wish to use to affect a remittance.
- 2.2 For the purpose of 2.1 above, you warrant that all information that you provide is correct, and that any supporting documents you provide to us are genuine. You agree to indemnify and/or compensate us in respect of any and all claims that may arise as a result of, or incidental to, the information you provide to us being inaccurate or false, and/or the documents you provide to us not being genuine.
- 2.3 In order to keep your registration up to date, we reserve the right to require from you current supporting documents and information at such intervals and occasions we consider appropriate. You also agree to notify us of any changes to your personal details and circumstances prior to giving us instructions for any new remittance.

3. Payment Delivery Timescales

- 3.1 The Bank's Remittance System is designed to deliver electronic payments to Bangladesh by the next business day to specified branches of Sonali Bank Ltd.
- 3.2 Beneficiaries at outlying branches of Sonali Bank Ltd in Bangladesh and branches of other banks can expect slightly increased delivery timescales but normal delivery can be expected within seven business days.
- 3.3 The Sterling/Taka conversion rate applicable will be that which applies on the date of remittance.

4. Charges

- 4.1 The Bank applies charges in accordance with the existing published tariff. Agents and beneficiary banks may, however, make charges for handling the payment. The Bank is not responsible for such charges.
- 4.2 We reserve the right to amend our charges at any time. We will make a copy of the revised tariff available to you and on our website.
- 4.3 The Payment Services Regulation 2017 (PSD2) requires that the payer must pay any charges levied by his Payment Services Provider (payer PSP)
- 4.4 while the payee must pay any charges that may be levied by his/her Payment Services Provider (payee PSP).

5. Cancellations and Amendments

- 5.1 If you request the Bank to cancel a remittance payment that has already been sent and received by the beneficiary bank in Bangladesh, we will use all reasonable endeavours to obtain the return of monies and you acknowledge that this may require the authority of the beneficiary. In the event that we are unable to recover such funds we shall upon written request provide you with all relevant information to enable you to reclaim payment of such funds. You must also provide us with your written notice of cancellation. Monies returned may also have charges deducted by the beneficiary's bank to cover costs. Any charges made to make the initial payment will not be refunded. The Bank reserves the right to make a cancellation charge to recognise the cost of the work incurred in making recovery. We shall not be liable to you to refund you any monies if they have already been released to the beneficiary prior to receipt by us of your written notice of cancellation. For the purposes of this clause, your written notice will be deemed to have been received by us at the close of the working day on which it is actually read by a member of staff of the Bank.
- 5.2 We shall not be responsible for refunding any monies if they have been released to the beneficiary in the time between our receiving your written notice of cancellation and our transmitting of the cancellation instruction.
- 5.3 If you request us to investigate or amend an existing payment, the Bank reserves the right to make a charge to recognise the cost of the work done in making the amendment. If an error has arisen which is due to the actions of the Bank then no charge will be made.
- 5.4 The Bank does not, unless it otherwise agrees, guarantee that funds will be credited to the beneficiary's bank within any particular period.
- 5.5 The Bank shall not be liable to you or any beneficiary for any loss of profit, contracts or goodwill or any other loss or damage including any indirect consequential loss (whether arising in contract, negligence or otherwise and whether or not the possibility of such loss or damage was known or brought to the attention of the Bank at the time it accepted the remittance instruction to effect the relevant remittance transfer) provided always that the Bank will, if requested by the customer, use all reasonable endeavours to trace and recover (at the customer's cost and expense) the amount of any remittance transfer not received at the beneficiary's bank.
- 5.6 The Bank shall only be liable for a delay in funds being credited to the beneficiary's bank to the extent that the Bank has been negligent, in which case, the Bank shall be liable to compensate you for loss of interest for the period during which the payment has been delayed. In the event of the funds failing to be credited to a beneficiary's bank, the Bank shall only be liable if it has been negligent but shall not be liable to you for any loss of profit, contracts or goodwill or any other loss or damage including any indirect or consequential loss.
- 5.7 The Bank shall not have any liability for any failure to perform its obligations as a result of computer systems failure, industrial dispute, or any circumstances beyond its reasonable control.
- 5.8 Under no circumstances shall the Bank be liable for more than the principal sum of the remittance plus the charges in the event of delay, non-delivery or underpayment of the remittance, due to fault, error or omission of the Bank. In the event of non-delivery, the principal amount of the remittance shall be refunded to the remitter once the funds have been returned to the Bank.
- 5.9 You may not include conditions to be satisfied before payment can be released to the beneficiary as neither the Bank nor beneficiary banks can accept responsibility for policing such conditions.
- 5.10 We reserve the right, at our sole discretion, to refuse to process your remittance, particularly if you fail to produce satisfactory identification documents are required by condition 2 above, or we feel that the transaction may be connected with any money laundering or other illegal activity. Furthermore, we shall not be liable to you for any damage or loss sustained by you as a result of, or incidental to, our refusal to process your remittance.

6. Liability

- 6.1 The Bank is not responsible for checking details of the remittance (including details of the beneficiary or the beneficiary's bank provided by you).
- 6.2 You are solely responsible for the accuracy of the information you provide for the purposes of processing your remittance. We will not take any responsibility, or compensate you in any way, for non-payment or delays in the payment of any monies as a result of inaccurate information provided to us.

7. Instructions and Security Procedures

- 7.1 You must give us instructions in writing unless we inform you that instructions may be given in any other way. Where you give us an instruction, we will start to process it straight away. The Bank is not normally able to change or cancel an instruction to make a remittance once it has been processed.
- To reduce the risk of fraud, we may keep a copy of your signature by any means that we reasonably consider appropriate, including image processing
- 7.2 We may use the signature in our records and use it to check your identity and authenticity of written instructions for payment and registration of beneficiary details.
- 7.3 If we have reason to suspect fraudulent activity whether on the part of you or otherwise, we reserve to suspend the remittance service to you, while we conduct our own investigation.
- 7.4 Where an investigation leads to believe that fraudulent activity was entered into or attempted, we reserve the right to continue the suspension of the remittance service to you, and any other activity thereon, pending the completion of legal action and/or other measures to our satisfaction.
- 7.5 To help us with fraud prevention or any investigation you must provide us with all reasonable assistance we may require. We may require you to obtain a crime reference number from the police if you believe that someone has fraudulently used the remittance service using your personal details.
- 7.6 We will not act on instructions given to us by telephone or electronically until we have agreed appropriate security procedures with you. Security procedures includes the use of a password, cards, PINs, personal identifiers or encryption devices which you may agree to change from time to time. The Bank reserves the right to suspend or cancel any such arrangements.

8. Your Rights

We recognise that you have certain rights as a data subject. These rights including

- o how we collect and process your information
- o Why we do this and
- o How you can exercise your rights
- o Who to contact in the event you're unhappy with our performance

are set out in the Bank's Privacy Policy <https://www.sonali-bank.com/images/Docs/privacy%20policy.pdf>

- 8.1 which is displayed on Sonali Bank (UK) Limited's website <https://www.sonali-bank.com/> under Legal. Please read this document carefully and get in touch with our Compliance Department should you have any questions.

9. Changes to conditions

- 9.1 We may change these Terms (including our charges) and introduce changes to our services at any time by notifying you of the changes. We may make changes for any valid reason, including technical reasons and to take account of changes in market conditions, changes in the cost of providing a service to you and changes in legal or other requirements affecting us.
- 9.2 We will inform you of any changes by putting messages on or with your confirmation, by notice in our offices and/or on our website. By continuing to use the service for at least 60 days after notification, you will be consenting to that change.

10. Exchange Rate

- 10.1 The exchange rates that we apply to international payments will be linked to a "reference exchange rate" (an exchange rate that comes from a publicly available source or one of our "standard exchange rates").
- 10.2 We can change our standard exchange rates at any time other than reference exchange rates that we do not set and which change automatically. You can find out about changes to reference exchange rates in our Osborn Street office or by calling us.

12. Complaints

The Bank is committed to dealing professionally and personally with customers at all times, however, sometimes things may go wrong, including when customers feel we have not lived up to their expectations. If this happens we want to know about your dissatisfaction so that we can put it right. We have established procedures to help us ensure that any complaints we receive are dealt with quickly and fairly. You will have received the Bank's complaints procedure <https://www.sonali-bank.com/images/Docs/complaints%20procedure.pdf> as part of your registration for remittance services a copy of which can be found on our website <https://www.sonali-bank.com/> under Legal.

13. Legal Jurisdiction

These Terms will be governed by and construed in accordance with the laws of England and the Bank and you hereby submit to the jurisdiction of English Courts.

SB404 May 2018