



## REMITTANCE SERVICE

“Guaranteed additional income for expatriate remittances”

Non Resident Bangladeshi (NRBs) will get additional income by directly sending their hard earned money from anywhere in the world to his/her own **AB bank account or his/her beneficiary's AB Bank account.**

### Special Features

- ♦ **1 % more Incentive** is offered by AB Bank and ensuring an additional income of Non-resident Bangladeshis in addition to Govt. provided 2% cash incentive on inward remittance (2% Bangladesh Govt. + 1% Provided by AB Bank Total 3% incentives).
- ♦ Direct & fast transfer to sender/beneficiary's account maintained with AB Bank Ltd.
- ♦ By using AB direct internet banking solution customer can monitor his/her account real time information from any part of the world.

The following Accounts are especially developed for expatriate Bangladeshis for their convenience

- ♦ AB Jonmobhumi Savings Account.
- ♦ AB Jonmobhumi MSDS Account (Monthly Savings Deposit Scheme).
- ♦ AB Jonmobhumi FD Account (Fixed Deposit Account).

### SMS Service

- ♦ The recipient is notified via SMS at his/her registered mobile number as soon as the money is credited.

### Other Services

- ♦ Locker service, utility bill payment, tuition fee payment secured loan facility, free personal banking consultancy by experienced bankers etc.

Government incentive	Provided by AB Bank	Total incentive
2%	+ 1%	= 3%

NRBs and their beneficiaries will get additional 3% incentive, if they have account with AB Bank Ltd.



## AB JONMOBHUMI SAVINGS ACCOUNT

**AB Jonmobhumi Savings Account** is a regular savings account in local currency for Non-Resident Bangladeshis (NRBs) living abroad. This savings account gives them more than generic Savings Account interest on their hard earned money for their future security and family maintenance.

### AB Jonmobhumi Savings Account type

- ♦ Taka Account.

### Eligibility for AB Jonmobhumi Savings Account

- ♦ Aged 18 years or above and an expatriate Bangladeshi (NRB) or going abroad (having valid work permit/G.O) or are on temporary leave in Bangladesh.

### Initial Deposit

- ♦ No maximum ceiling.

### Interest

- ♦ AB Jonmobhumi Savings Account interest rate is 0.25 % higher than AB Bank's generic Savings Account.

### Interest Frequency

- ♦ Twice a year (June & December).

### Other Facilities

- ♦ Cheque book & debit card facility is available.
- ♦ By using AB direct internet banking solution customer can monitor his/her account real time information from any part of the world.
- ♦ The recipient is notified via SMS at his/her registered mobile number as soon as the money is credited.

### Documents required for AB Jonmobhumi Savings Account

- ♦ Bank prescribed account opening form duly filled up.
- ♦ Passport size photograph of the applicant (2 copies).
- ♦ Copy of valid Passport, work Permit and salary certificate/ Source of foreign income.
- ♦ Applicant's NID (if any).
- ♦ Nominee's passport size photograph should be verified by account holder(1 copy), any legal Govt. Photo ID.
- ♦ Any others account opening related documents.



## AB Jonmobhumi MSDS (Monthly Savings Deposit Scheme)

**AB Jonmobhumi MSDS** is a monthly installment based scheme product in local currency for NRB wage earner individuals, which gives them more than the generic MSDS interest on their hard earned small savings and ensure their future security.

### AB Jonmobhumi MSDS Account type

- ♦ Taka Account.

### Interest

- ♦ AB Jonmobhumi MSDS Account Interest rate is 0.50% higher than AB Bank's existing MSDS.

### Minimum Installment Size

- ♦ Taka 500.00 Per month.

### Maximum Deposit

- ♦ Any amount, multiple of Taka 500.00 Per month.

### Tenor

- ♦ 3/5/7/10 Years.

### Other Features

- ♦ To pay monthly installment of MSDS account NRBs must have an AB jonmobhumi Savings account.
- ♦ In case customer permanently returns to Bangladesh prior to maturity of AB Jonmobhumi MSDS, he/she will be able to continue the mentioned MSDS at the existing rate (rate applying to local customers) set by the bank.
- ♦ Non Resident Bangladeshi can avail secured loan facility up to 90% of deposited amount.



## AB Jonmobhumi FIXED DEPOSIT

**AB Jonmobhumi Fixed Deposit** is a long term savings for NRB wage earner individuals.

### AB Jonmobhumi Fixed Deposit Account Type

- ♦ Taka Account.

### Interest

- ♦ AB Jonmobhumi Fixed Deposit Account Interest rate is 0.25% higher than AB Bank's existing Fixed Deposit.

### Minimum Deposit

- ♦ Taka 25,000.

### Maximum Deposit

- ♦ No maximum ceiling.

### Tenor

- ♦ 1 year (Auto Renewable).

### Other Features

- ♦ To open Jonmobhumi FD account NRBs must have Jonmobhumi Savings account.
- ♦ In case customer permanently returns to Bangladesh prior to maturity of AB Jonmobhumi Fixed Deposit, he/she will be able to continue the mentioned Fixed Deposit at the existing rate (rate applying to local customers) set by the bank.
- ♦ Secured loan facility up to 90% of deposited amount.

### Note

- ♦ Bangladesh Bank expatriate (NRB) banking guideline are applicable.
- ♦ NRBs can open their AB Jonmobhumi Account at any branch of AB Bank Ltd or any AB Agent Outlet in Bangladesh.

\*Conditions apply

For further info please visit any nearest branch of AB Bank Ltd. or call **16207, +88 09678916207** or visit **www.abbl.com**



প্রবাসী রেমিট্যান্সে  
বড়তি আয়ের নিশ্চয়তা

