

Guidelines for processing of Wage Earner Development Bonds (WEDB)

□ Wage Earner Development Bond (WEDB) Purchase Guideline

- ◆ Download the following forms from HSBC <https://www.hsbc.com.bd/1/2/retail-banking/sanchayapatra-govt-bond> in your laptop or desktop computer
 - WEDB Purchase Form (Form DB-1)
 - Account Debit Instruction
- ◆ Fill up the forms with appropriate information in relevant fields as per following Dummy Form.

1. WEDB Purchase Form_DB 1



ফরম সংখ্যা ডি বি-১

ওয়েজ আর্নার ডেভেলপমেন্ট বন্ড ক্রয়ের দরখাস্ত ফরম

ক্রমিক সংখ্যা.....

তারিখ 15-09-2020

ম্যানেজার,

HSBC

জনাব,

আমি IMRAN KHAN মোট 200,000/- টাকা

(স্পষ্ট অক্ষরে নাম)

মূল্যের ৫ বছর মেয়াদী ওয়েজ আর্নার ডেভেলপমেন্ট বন্ড ক্রয় করার জন্য এতদসঙ্গে TWO LAC TAKA ONLY

প্রদান করিলাম। কত মূল্যমান অনুযায়ী বন্ডের সংখ্যা ও মূল্য, ধারক ও তাহার মনোনীতকের নাম ও ঠিকানা এবং যে ব্যাংক হইতে সুদ, পরিশোধ মূল্য, মৃত্যু-বুঁকির সুবিধা(প্রাপ্য হইলে) সহ বন্ড ভাংগানো যাইবে তাহার বিবরণ নিম্নে দেওয়া গেল :

মূল্যমান	সংখ্যা	নাম ও ঠিকানা		যে ব্যাংক হইতে বন্ড ভাংগানো যাইবে
		বন্ড ধারক	বন্ড মনোনীতক	
		IMRAN KHAN HOUSE: 01, ROAD: 02, DHANMONDI, DHAKA-1200, BANGLADESH	IMRAN KHAN HOUSE: 01, ROAD: 02, DHANMONDI, DHAKA-1200, BANGLADESH	HSBC
মোট -	200,000/-			

২। আপনার প্রদত্ত নিম্নবর্ণিত বিনিময় হার আমি গ্রহণ করিতে সম্মত হইলাম।

৩। আমি ঘোষণা করিতেছি যে--

(ক) ওয়েজ আর্নার বিনিময় হারের সুবিধা পাওয়ার যোগ্য আমি একজন ওয়েজ আর্নার। (ব্যাংকের নাম) HSBC ব্যাংকে আমার বৈদেশিক মূদা হিসাব(এফ,সি একাউন্ট) সংখ্যা 013-123456-789 আছে।

আমি একজন CHIEF ENGINEER হিসাবে APPLE INC, 55 BROAD ST.#18, NEW YORK, NY 14270-0112, USA

(পদবী)

(প্রতিষ্ঠানের নাম ও ঠিকানা)

বৈদেশিক মূদা উপার্জন করি।

(খ) জনাব..... যিনি.....	(পদবী)
(ওয়েজ আর্নারের নাম)	
হিসাবে.....এ নিযুক্ত আছেন, ওয়েজ আর্নার হিসাবে	
(প্রতিষ্ঠানের নাম ও ঠিকানা)	
তাহার প্রেরিত বৈদেশিক মূদার মনোনীতক হিসাবে আমি একজন স্বত্বভোগী।	

৪। আমি অঙ্গীকার করিয়া বলিতেছি যে--

(ক) উপরে বর্ণিত বিবৃতি সত্য এবং ওয়েজ আর্নার ডেভেলপমেন্ট বন্ড ক্রয় করার জন্য যে মূদা প্রদান করা হইয়াছে তাহা ওয়েজ আর্নার হিসাবে আমার বিদেশে অর্জিত আয় হইতে সঞ্চয় করা হইয়াছে।



(খ) উপরে বর্ণিত বিবৃতি আমার বিশ্বাস ও জানামতে সত্য।

৫। (বিদেশে বন্ড ক্রয় করার ক্ষেত্রে) : আমি আপনার..... শাখাকে
(ব্যাংকের নাম)

প্রদানকারী ব্যাংক হিসাবে মনোনয়ন করিলাম।

৬। আমি এতদ্বারা ওয়েজ আর্নার ডেভেলপমেন্ট বন্ড রুল, ১৯৮১ মানিতে সম্মত হইলাম।

আপনার বিশ্বস্ত
ওয়েজ আর্নার/স্বত্বভোগীর স্বাক্ষর।

ঠিকানা : স্পষ্টাক্ষরে নাম IMRAN KHAN.....

(ক) পাসপোর্ট নং AC 1234567.....তারিখ.....

বিদেশের CARTER HOUSE WAY, MARYLAND, USA.....
যেখান হইতে ইস্যু করা হইয়াছে DHAKA.....

(খ) বৈদেশিক মূদ্রা হিসাব সংখ্যা 013-123456-789.....

বাংলাদেশের HOUSE: 01, ROAD: 02, DHANMONDI,.....
ব্যাংকের নাম HSBC.....

৭। ইস্যুকৃত বন্ডের বিবরণ :

বন্ডের ক্রমিক সংখ্যা	মূল্যমান	এর নাম ও ঠিকানা		যে ব্যাংক হইতে বন্ড ভাংগানো যাইবে
		ধারক	মনোনীতক	
		IMRAN KHAN HOUSE: 01, ROAD: 02, DHANMONDI, DHAKA-1200, BANGLADESH	IMRAN KHAN HOUSE: 01, ROAD: 02, DHANMONDI, DHAKA-1200, BANGLADESH	HSBC
মোট -				

উপরে বর্ণিত বন্ড (গুলি) প্রদান করা হইল।

অনুমোদিত অফিসার

অনুমোদিত অফিসার

৮। উপরে বর্ণিত টাকা.....(.....টাকা) মূল্যমানের বন্ড বুঝিয়া পাইলাম।
এই বন্ডসমূহ আমার বর্ণনার সংগে সংগতিপূর্ণ।

দরখাস্তকারীর স্বাক্ষর

নাম IMRAN KHAN.....

তারিখ.....

বাংসংমুঃ- ৯৫/৯৬-৩৬৪২ সি-২৫০০০-২৭-১২-৯৫ ।

Issued by The Hongkong and Shanghai Banking Corporation Limited in Bangladesh [September 2020]

2. Account Debit Instruction_WEDB

	Customer Copy	<div style="border: 2px solid red; padding: 2px; display: inline-block;">SAVE</div>	Bank Copy
The Hongkong and Shanghai Banking Corporation Limited Incorporated in the Hong Kong SAR with limited liability		Date 0 1 0 1 2 0 2 0	
<p>FORM FOR PROCESSING OF GOVERNMENT SAVINGS CERTIFICATES / BOND ISSUANCE Please tick(✓) where applicable and use BLOCK LETTERS</p>			
The Manager HSBC, Bangladesh..... Branch		Please specify the branch name for collection DHANMONDI BRANCH	
<p>Dear Sir Please issue Government Savings Certificate/Bond following the Informations below</p>			
Name of the Account Holder	Mr. Imran Khan		
Account Number to be Debited	0 0 1 — 1 2 3 4 5 6 — 1 2 3		
Address (as per the bank record)	H: 01, Rd: 02, Dhanmondi, Dhaka		
Mobile Number of the Account Holder	0 1 7 1 3 0 0 0 0 0 0 0		
Beneficiary Name on the Bond Script to be issued	Mr. Imran Khan		
Currency of the account to be Debited	<input type="checkbox"/> BDT <input checked="" type="checkbox"/> USD <input type="checkbox"/> GBP <input type="checkbox"/> EUR		
Amount to be issued	In Figures 100,000.00		In Words One Lac only
Type to be issued	<input type="checkbox"/> Bangladesh Sanchaya Patra (BSP) <input type="checkbox"/> Three Months Interest Bearing Sanchaya Patra (TSP) <input type="checkbox"/> Family Sanchaya Patra (FSP)		
<input checked="" type="checkbox"/> Wage Earner Development Bond (WEDB) <input type="checkbox"/> USD Investment Bond (DIB) <input type="checkbox"/> USD Premium Bond (DPB)			
<p>Declaration against Purchase (Only Applicable for BSP/TSP/FSP): I/we confirm that I/we have already purchased BSP/TSP/FSP for BDT(in figures)..... (in words) only in individual name and / or BDT (in figures)..... (in words) only in joint name.</p>			
<p>Terms and Conditions : Customer hereby agrees to the following Terms and Condition:</p> <ul style="list-style-type: none"> BSP/TSP is allowed only BDT3,000,000.00 in individual name or BDT 6,000,000.00 in joint names and FSP is allowed only BDT 4,500,000.00 in individual name set by the Bangladesh Bank for Purchasing such financial instruments from within the bank or outside the bank No interest shall be gained in case of purchase of over limit BSP/TSP/FSP from the Bank or other organization. Government Savings Certificate & Bond interest rate will remain fixed subject to government Bond Policy for the entire tenure until maturity and in case of early encashment before maturity the interest rate breakdown will be applicable as per Government Bond Policy during issuance of Bond script/s. The interest rates of bonds are subject to change as per the direction of Regulatory Authority. HSBC does not give any tax advice to the customer and the customer has full responsibility to full comply with all of his/her tax obligation. If the customer has tax obligation in the USA, HSBC understands that customer will fulfill all related requirements on their own responsibility. Customer is required to collect the Online Version Certificate or instrument(s) within 30 working days from the date of issuance of the instrument(s) The bank will not be liable for any damages or losses for uncollected bonds if any failure for collection within stipulated timeline. <p>I/we confirm that I/we have instructed HSBC to undertake the above transaction(s) on my/our behalf and also confirm that I/we have not received any investment advice, suggestions or other guidance from HSBC relation to the investment(s) detailed above. I/we further confirm that any transaction I/we have decided to make is being made at my/our own volition and at my/our own risk having read and understood all relevant product literature and key risks and features of the product. I/We acknowledge and understand that the arrangement of any transaction by HSBC on my/our behalf is not in any way a confirmation or an endorsement from HSBC that it is suitable for me.</p> <p>I/We hereby declare that the acknowledgement has been signed & executed by me/us with complete understanding. I/we shall not hold HSBC or any of its employees liable if there is any negligence on my/our part to fill this form duly and understand the terms and conditions.</p>			
<div style="border: 1px solid black; border-radius: 50%; width: 30px; height: 30px; display: flex; align-items: center; justify-content: center; margin: 0 auto;">S.V</div>			
Signature of the Account Holder(s)			
Name <u>Mr. Imran Khan</u>			
1. Savings Certificates/Bond Holder		2. Savings Certificates/Bond Holder	
<div style="border: 1px solid black; border-radius: 50%; width: 30px; height: 30px; display: flex; align-items: center; justify-content: center; margin: 0 auto;">S.V</div>		<div style="border: 1px solid black; border-radius: 50%; width: 30px; height: 30px; display: flex; align-items: center; justify-content: center; margin: 0 auto;">S.V</div>	
Signature of the Savings Certificates/Bonds Holders		Signature of the Savings Certificates/Bonds Holders	
Name <u>Mr. Imran Khan</u>		Name	
<p>For Bank Use only</p>			
Photo Verified by		Initial	
Document Version: October 2018			

- ◆ Take print out of the filled up forms and sign in appropriate places
- ◆ In the account debit instruction the signature should match with signature used for debiting your HSBC account.
- ◆ In addition to aforementioned form you need to arrange the following and submit all these at HSBC Branches
 - Photocopy of your valid passport including respective pages where Visa information, Arrival & Departure date are mentioned
 - Valid job contract/agreement. Please note, latest contract date must be valid at the time of purchase or permanent employee of a foreign company
 - NID/passport copy of the nominee

□ Wage Earner Development Bond (WEDB) Encashment Guideline

- ◆ Download the following form from HSBC <https://www.hsbc.com.bd/1/2/retail-banking/sanchayapatra-govt-bond> in your laptop or desktop computer
 - WEDB interest claim/encashment Form (Form DB-19)
 - Encashment Form _ Sanchayapara or NRB bonds
- ◆ Fill up the forms with appropriate information in relevant fields as per following Dummy Form.

1. WEDB interest claim/encashment Form (Form DB-19)



DB 19
The Manager
The Hongkong and Shanghai Banking Corporation Limited
Anchor Tower
108, Bir Uttam C R Dutta Road, Dhaka 1205.

WAGE EARNER DEVELOPMENT BOND(S) CLAIM FOR INTEREST / REDEMPTION VALUE ETC.

Dear Sir,

I submit herewith the under noted Wage Earner Development Bond(s) and request you to kindly arrange for the payment of the interest / surrender value / redemption value / death risk benefit thereon for the..... half year ended which I am entitled to draw in terms of the Wage Earner Development Bond Rule, 1981. The payment may be made by a Cashier Order / Demand Draft / on my account...013-123456-789..... Bank :HSBC..... Branch

Full Name (Block Letter)	:	IMRAN KHAN
Nominee Name	:	HALIMA KHAN
Present Address	:	HOUSE: 01, ROAD: 02, DHANMONDI, DHAKA, BANGLADESH
Permanent Address	:	HOUSE: 04, ROAD: 08, GULSHAN, DHAKA, BANGLADESH
Nationality	:	BANGLADESHI
Date of Application	:	15-09-2020
Phone / Mobile No	:	01712345678

Yours faithfully

(Signature of the Bond Holder)

Date of Issue	Denomination (Tk.)	Printed No. of Bond(s)	No. of Pieces	Face Value (Tk.)
01-01-2020	100000	AAAA 1234567-8	02	200000
Total : 200000				

1. INTEREST: Received Payment In Words being the amount of interest half year of above mentioned Wage Earner Development Bond(s) on

(Signature of the Bond Holder)

2. PRINCIPAL: Received Payment In Words being the amount of payment of the interest / surrender value / redemption value of above mentioned Wage Earner Development Bond(s) on

(Signature of the Bond Holder)

3. Encashment Form _ WEDB



Branch..... GULSHAN

Date... 0 1 / 0 1 / 2 0

Government Savings Certificate/non-resident Bangladeshi (NRB) Bonds Encashment Request Form

 PSP BSP TSP TSP Coupon WEDB USDIB USDPB

I hereby issue the mandate/instruction to the The Hongkong and Shanghai Banking Corporation Limited, Bangladesh to encash the following Government Savings Certificate/ NRB Bonds currently held by me to my

Account No: ... 001-123123-001 Account Name... IMRAN KHAN

Details of Government Savings Certificate/NRB Bonds Requested to be Encashed

Type of Bonds	Registration No.	Serial No.	Amount
WEDB	WDB 123456	AAAA 1234567-68	200000
Total Amount			

I/We acknowledge that the interest rate will remain fixed subject to the relevant Savings Certificate/Bond rules issued by the regulator for the entire tenure until maturity and in case of early encashment before maturity, the interest rate will be applicable as per Government Savings Certificate/Bond rules (i.e. Sanchayapatra Rules, 1977; The Wage Earner Development Bond Rules, 1981; U.S. Dollar Investment Bond Rules, 2002; The U.S. Dollar Premium Bond Rules, 2002) during issuance of Bond script/s. The interest rates of bonds are subject to change as per the direction of the Regulatory Authority. I/We hereby declare that the acknowledgement has been signed & executed by me/us with complete understanding of the applicable rules and regulations, including (without limitation) the applicable rules and regulations with respect to encashment of the aforementioned savings certificates/bonds.

Thanks for your kind co-operation

Yours faithfully

Signature of the bond/ Account Holder/s

Name ... IMRAN KHAN

Address (as per bank record) H: 01, RD 02, Dhanmondi, Dhaka

Phone Number ... 01712345678

For Bank use only

Photo and Signature Verified by	Initial

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- ◆ Take print out of the filled up forms as per following and sign in appropriate places in each form.
 - Form DB 19 - 03 Copies for each registration for Interest Claim purpose
 - Form DB 19 - 03 Copies for each registration for redemption purpose
- ◆ Submit all these forms along with signed original WEDB leaf at HSBC Branches

□ Wage Earner Development Bond (WEDB) Interest Claim Guideline

- ◆ Download the following form from HSBC <https://www.hsbc.com.bd/1/2/retail-banking/sanchayapatra-govt-bond> in your laptop or desktop computer
 - WEDB interest claim/encashment Form (Form DB-19)
- ◆ Fill up the form with appropriate information in relevant fields as per relevant Dummy Forms mentioned earlier
- ◆ Take print out of the filled up forms as per following and sign in appropriate places in each form.
 - Form DB 19 - 03 Copies for each registration for Interest Claim purpose
- ◆ Submit all these forms along with signed original WEDB leaf at HSBC Branches

□ Wage Earner Development Bond (WEDB) Reinvestment Guideline

- ◆ Download the following forms from HSBC <https://www.hsbc.com.bd/1/2/retail-banking/sanchayapatra-govt-bond> in your laptop or desktop computer
 - WEDB Purchase Form (Form DB-1)
 - WEDB interest claim/encashment Form (Form DB-19)
 - Account Debit Instruction
- ◆ Fill up the forms with appropriate information in relevant fields as per relevant Dummy Forms mentioned earlier.
- ◆ Take print out of the filled up forms as per following and sign in appropriate places in each form.
 - Form DB 19 - 03 Copies for each registration for Interest Claim purpose
 - Form DB 1 - 01 Copy
 - Account Debit Instruction - 01 Copy
- ◆ In the account debit instruction the signature should match with signature used for debiting your HSBC account.
- ◆ In addition to aforementioned form you need to arrange the following and submit all these at HSBC Branches
 - Photocopy of your valid passport including respective pages where Visa information, Arrival & Departure date are mentioned
 - Job contract/agreement (At the time of initial purchase)
 - NID/passport copy of the nominee