

Date:

The Manager,
Commercial Bank of Ceylon Limited,
 Branch

Dear Sir / Madam,
Please open a **DotCom Spin Junior Saver Account** as follows. I agree to be bound by the rules and regulations applicable for the conduct of such account.

(Please fill in block capitals / Delete whichever is inapplicable)

Full name of minor on whose behalf the Account is to be opened. (As appearing in Birth Certificate)

Master / Miss:

(Underline the name usually used at home and the surname)

Date of Birth of Minor (DD - MM - YY)

(Copy of Birth Certificate to be attached)

NIC / Postal ID No. of Minor (if available)

Full Name of Parent: Mr / Mrs (*Underline Surname*)

Address of Parent (Bank's correspondence would be sent to this address)

Tel No.

NIC / Passport No. of the Parent

Occupation of Parent

FOR BANK USE ONLY

Account No.

CIF

CIF (If parents are existing account holders)

POSTAL CODE

15TH BIRTHDAY

18TH BIRTHDAY

INPUT BY CHECKED BY

AUTHORISED BY

Further, I confirm that the Bank may convert this account to a DotCom Teen Saver Account and issue a new Card when the abovenamed minor reaches the age of 15 years, at the request of the minor. Where such conversion has not been made, the Bank may at its own discretion convert the DotCom Spin Junior Saver Account to an ordinary Savings Account in the name of the minor upon reaching the age of 18 years.

Yours faithfully,

Signature of Parent

Signature of Minor

RULES AND REGULATIONS FOR DOTCOM SPIN JUNIOR SAVER ACCOUNT

1. This account could be opened and operated on behalf of anyone between 10 and 15 years of age by the parent.
2. The original of the Minor's Birth Certificate together with a photocopy and a photocopy of the Identity Card/Passport of the Parent should be produced at the time of opening this account. If original Birth Certificate is not available, a photocopy of the Birth Certificate certified as a true copy by the parent should be submitted.
3. Minimum deposit required to open an account is Rs.1,000/-
4. No Passbook would be issued. In its place a Quarterly Statement of account would be issued.
5. Interest will be calculated on the daily balances and credited monthly.
Bank reserves the right to withhold interest if the balance in account falls below Rs.1,000/-.
6. Cheques or any other deposits will be accepted to the credit of this account only at the discretion of the Bank.
7. Withdrawals of up to Rs.1,000/- per day could be made through any CAT Automated Teller Machine. Over the counter withdrawals are confined to the account holding branch and would be restricted to a maximum of Rs.1,000/- per day on production of the DotCom Spin Junior Saver Card by the Minor. Over the counter withdrawals in excess of Rs.1,000/- could only be done along with the Parent.
8. Not to hold the Bank liable, responsible or accountable in any way whatsoever for any loss or damage howsoever arising due to allowing the minor named overleaf to make withdrawals from the account as set out in rule No.7 above.
9. The maximum balance lying to the credit of this account should not exceed Rs.200,000/- or such higher amounts specified by the Bank from time to time.
10. Accounts which carry less than the required minimum balance may be closed by the Bank.
11. Upon reaching 15 years of age, the Minor may request the Bank to convert the DotCom Spin Junior Saver Account to a DotCom Teen Saver Account. The necessary DotCom Teen Saver Account Opening Form and Card Application Form should be completed and handed over.
12. Where DotCom Spin Junior Saver Account has not been closed or converted to a DotCom Teen Saver Account, the Bank reserves the right to convert it into an ordinary Savings Account in the name of the minor, after setting off the balance against any loan outstandings on or after the 18th birthday.
13. Unless the loss of the card has been reported and acknowledged by the Bank, any payments made by the Bank upon the production of the DotCom Spin Junior Saver Card and the correctly signed withdrawal form shall have the same effect as if made to the account holder personally.
14. The Bank reserves the right to alter or add to these rules at any time.



Signature of Parent



DOTCOM SPIN JUNIOR SAVER CARD APPLICATION

ATMDCSJ-E

[to be completed by the parent]

The Manager
Commercial Bank of Ceylon Ltd.

Date:

Branch

Account No.

Dear Sir / Madam,

On behalf of my Son / Daughter, I wish to apply for a **DotCom Spin Junior Saver Card** and give below our details to enable you to process the application.

Full name of minor: Master / Miss:

NIC / Postal ID No. of Minor (If available)

Please issue the **DotCom Spin Junior Saver Card** in the name of

Maximum 24 characters (including spaces)

Postal Address:

Tel No.

I () hereby confirm that the information given above are true and correct. I further confirm that I have read and understood the terms and conditions governing the issue of **DotCom Spin Junior Saver Card** as detailed overleaf. I hereby agree to abide by them and subsequent amendments, variations or changes, which may at any time be made by the Bank.

Further, I confirm that the Bank may issue a **DotCom Teen Saver Card** in place of the **DotCom Spin Junior Saver Card** upon the minor reaching 15 years of age.

Yours faithfully

Signature of Parent

Signature of parent / Date

Signature of parent / Date

I confirm safe receipt of:- PIN Mailer

Card

FOR BRANCH USE ONLY	FOR CARD CENTRE USE ONLY	NUMBER
Fees recovered & Checked by Date	Original Card	
Remarks	First replacement	
	Second replacement	

TERMS AND CONDITIONS - DOTCOM SPIN JUNIOR SAVER CARD

In consideration of Commercial Bank of Ceylon Limited (Bank), pursuant to my request, making available to my Son / Daughter Automated Teller Machine (ATM) Facilities and issuing a **DOTCOM SPIN JUNIOR SAVER CARD**, I agree to be bound by the following terms and conditions on behalf of the Minor.

1. At all times to regard the **DotCom Spin Junior Saver Card**, as the property of the Bank and to surrender it unconditionally and without reservation upon demand by the Bank.
2. At no time to use or to attempt to use the **DotCom Spin Junior Saver Card** unless there are sufficient funds in the account to cover the withdrawal or transfer.
3. To restrict the use of the **DotCom Spin Junior Saver Card** to the Minor as it is not transferable to any other party.
4. Not to use or attempt to use the **DotCom Spin Junior Saver Card** after any notification of its cancellation or withdrawal has been given to me by the Bank or by any person acting on behalf of the Bank.
5. At no time and under no circumstances to disclose to any person other than the Minor the Personal Identification Number (PIN) allotted.
6. To immediately notify the Bank of the loss or theft of the **DotCom Spin Junior Saver Card**.
7. To accept full responsibility for all transactions processed from use of the **DotCom Spin Junior Saver Card** except any transactions occurring after the Bank shall have confirmed to me that it has received notice of loss or the theft of the **DotCom Spin Junior Saver Card** or of unauthorized acquisition of the Personal Identification Number.
8. Subject to (7) above to accept Bank's record of withdrawals and/or transfers as conclusive and binding for all purposes and authorize the Bank to debit the **DotCom Spin Junior Saver Account** with all amounts withdrawn or transferred with or without my knowledge or authority.
9. To acknowledge that the amounts stated on the ATM screen or a printed inquiry slip or receipt advice shall not for any purpose whatsoever be taken as conclusive of the state of this account.
10. Not to hold the Bank liable, responsible or accountable in any way whatsoever for any loss or damage howsoever arising caused by any malfunction or failure of the **DotCom Spin Junior Saver Card** or the ATM or the insufficiency of funds in the ATM.
11. Notwithstanding and without prejudice to the generality of the provisions (10) above, the use of the **DotCom Spin Junior Saver Card** shall be at my sole risk and I assume any and all risks incidental to or arising out of the use of the **DotCom Spin Junior Saver Card**.
12. The Bank will not be responsible for the **DotCom Spin Junior Saver Card** not being honoured for any reason whatsoever.
13. To return the **DotCom Spin Junior Saver Card** for cancellation should it be no longer required or should this account for any reason be closed.
14. That the Bank shall be at liberty to terminate the facility at any time without notice to me by cancelling or refusing to renew **DotCom Spin Junior Saver Card**.

15. Cash and/or cheque deposited by use of the **DotCom Spin Junior Saver Card** will only be credited to the account after verification by the Bank. The statement issued by the Automated Teller Machine at the time of deposit will only represent what is purported to have been deposited and shall not be binding on the Bank. The Bank's count of the amount contained in the envelope shall be conclusive. Cheques will be accepted for collection only and the proceeds will not be available for drawing until the cheques are cleared and realized.
16. All rules and regulations relating to operation of other accounts shall be applicable to **DotCom Spin Junior Saver accounts**.
17. The Bank reserves the right to vary these terms and conditions.



Signature of Parent