

**LETTER OF LIEN FOR ADVANCE AGAINST SECURITY**

Date:

To  
The In-Charge  
Citizens Bank PLC.

.....

Dear Sir,

I/we enclose **SB/CD/STD/FDR/FC/RFCD/** .....receipt no: .....

Dated:...../...../..... for Tk./USD:.....

Favoring myself/ourselves.....

duly discharged I/we hereby confirm that this is being handed over to you by way of security against loan and/or overdraft which you have granted or which you may from time to time grant to

.....

.....

You may, at any time before or after the maturity of the deposit, credit the amount of this receipt or renewals thereof, together with interest, if any accrued thereon, to the aforesaid loan/overdraft account in adjustment of the same without reference to me/us in the event of my/our failure to give you instruction regarding the renewal of the receipt, you will continue to hold the same as security, against your advance. Reduction and full or part adjustment of the loan/overdraft, amount hereby secured, in the normal course of business or as a result of day-to-day operation will not discharge or invalidate your lien on the receipt or renewals thereof in respect of advances made after such reduction or adjustment and the security hereinafter described will continue notwithstanding the existence of a credit balance on the said account at any time or any partial payment or any fluctuations of account.

.....

Name:  
Contact no:

**LETTER OF AUTHORITY TO DEBIT MY ACCOUNT**

To

Date:...../...../.....

The Head of Card  
Citizens Bank PLC.

.....

**Subject: Letter of Authority to debit my/our Current / Savings/ FDR/.....**  
**Account No: ..... maintained with Citizens Bank PLC.**

Dear Sir,

I/We do hereby irrevocably authorize you (Citizens Bank PLC. Card Division) to debit my/our above Current/Savings/FDR/..... Account with you to realize your margin, charges, interest and other charges full or partial payable by me/us in respect of Credit Cards/Credits/advances/loans granted in my/our favor.

Yours faithfully,

.....

Name:  
Contact no:

CD/SB/FDR/..... A/C No.:

**LETTER OF ENCASHMENT**

Date: ...../...../.....

To

The Head of Card  
Citizens Bank PLC.

.....

**Subject: Letter of Authority for Encashment of Current/Savings/FDR/.....**  
**Account no: .....**

Dear Sir,

I do hereby authorize Citizens Bank PLC to encash my following Current/Savings/FDR/..... accounts towards the settlement of my Citizens Bank PLC Credit Card bill, charges, etc. if I fail to adjust the Credit Card liability in the scheduled time.

SI No.	Instrument No. & Issue date	Issuing Bank and Branch	Value

Thanking You

Yours Truly,

.....

**Signature**

Name:

Contact no:

**LETTER OF AUTHORITY TO MARK LIEN**

Date:

The Branch Manager  
Citizens Bank PLC.

..... Branch  
.....

**Subject: To mark Lien on SB/CD/STD/FDR/FC/RFC/.....**

**A/c no: .....of.....**

**for issuance of Citizens Bank Plc Credit Card in favor of .....**

Sir,

I/we do hereby authorize you to mark lien on my/our above subject account for BDT .....  
or USD ..... against the issuance of Citizens Bank PLC. Credit Card in  
favor of Mr./Mrs:.....  
and requesting you to confirm CZB Card Division; that payment to be made to CZB Card Division  
unconditionally on their first demand without fail.

On your confirmation of lien to CZB Card Division, you are automatically bound not to release the  
above-mentioned fund to anybody under any circumstances without the written consent of CZB Card  
Division.

Yours faithfully,

.....  
Name:  
Contact no: