

March 28, 2017

Dear Valued Customer,

We are pleased to draw your attention on Bangladesh Bank PSD Circular no. 04/2013 dated Nov 26, 2013 regarding "Positive Pay instruction". Bangladesh Bank has made it mandatory for the banks to obtain a "Positive Pay Instruction" before making payment of a cheque to prevent any possibility of fraud & forgery by way of alteration / rubbing in the MICR cheque. So while issuing cheque(s) exceeding the below mentioned amounts, you are requested to send positive pay instructions which should reach us before presentation of the cheque for payment.

Cheque issued from personal accounts : BDT 500,000 or more

Cheque issued from Company/Partnership /SME/Proprietorship Accounts : BDT 100,000 or more

In case of non availability of "Positive Pay Instruction" at the time of processing the cheque, bank shall have to return the cheque without any further notice with the reason "Advice not Received".

We therefore expect your fullest cooperation to safeguard the interest of both the Bank and you by sending "Positive Pay Instruction" which is enclosed herewith within the stipulated time frame and allow us to act according.

Thank you for choosing Commercial Bank of Ceylon PLC for your financial needs. We appreciate the opportunity to serve your needs.

Thanking you

Yours faithfully

Commercial Bank of Ceylon PLC