

Transaction Profile

1. Title of Account

2. Type of Account

3. Account or Reference No.

Deposit	Particulars	No. of Transactions (Monthly)	Maximum Transaction amount (each Transaction)	Total amount (Monthly)
	Cash Deposit (inclusive of Online Transactions)			
	Transfer/deposit by Instruments			
	Foreign Remittance Receivable			
	Export Revenue Receivable			
	Others (specify).....			
Total Deposit (approx.)				

Withdrawal	Particulars	No. of Transactions (Monthly)	Maximum Transaction amount (each Transaction)	Total amount (Monthly)
	Cash withdrawal (inclusive of Online Transactions and ATM)			
	Transfer/payment by Instruments			
	Foreign Remittance withdrawal			
	Settlement of Import expenses			
	Others (specify).....			
Total withdrawal (approx.)				

4. Sources of Fund

I/We the undersigned hereby acknowledge that the transactions limit is my/our organization's usual transactions. I/We do hereby acknowledge that if necessary, I/we will change/update the transaction profile.

Signature	
Name	
Designation	
Date	

Signature	
Name	
Designation	
Date	



.....Branch

KYC Profile Form

For Personal & Non-personal/Corporate Account Only

1. Title of Account

2. Type of Account

3. Account or Reference No.

4. Name of A/C Opening Officer Designation

5. Type of Business and sources of Fund

6. Describe how the sources of Funds have been verified and comments on the levels/types of amounts of transactions are commensurate with the nature of business.

7. Information about Beneficial Owner of Account
(in case of Company, details informations of controlling Shareholder and 20% or above single shareholder)

8. Passport Number Photocopy obtained? Yes No

9. Voter ID Card Number Photocopy obtained? Yes No

10. National ID Number Photocopy obtained? Yes No

11. TIN Photocopy obtained? Yes No

12. VAT Registration Number Photocopy obtained? Yes No

13. Driving License Number Photocopy obtained? Yes No

14. In case of non-resident & Foreigner

a) Reasons for opening the Account

b) Type of Visa Resident Work Valid upto

15. What does the customer do?

Sl.	Category/Nature of business	Risk Level	Score
01.	Jewellery/Gems Trade	High	5
02.	Money Exchange/Courier Service Agent	High	5
03.	Real Estate Agent	High	5
04.	Construction Project Promoter	High	5
05.	Offshore Corporation	High	5
06.	Art/Antique Dealers	High	5
07.	Restaurant/Bar/Night Club/Hotel & Motel owner	High	5
08.	Import/Export Agent	High	5
09.	Cash Intensive Business (monthly Tk.25.00 lac)	High	5
10.	Share/Stock Dealer	High	5
11.	Manpower Export Business	High	5
12.	Operations in Multiple Locations	High	5
13.	Film Producer/Distributor	High	5
14.	Arms Dealer	High	5
15.	Mobile Phone Operator	High	5
16.	Investor (more than Tk.1.00 crore/annum)	High	4
17.	Travel Agent	High	4

Sl.	Category/Nature of business	Risk Level	Score
18.	Transport Operator	Medium	3
19.	Auto Dealer (Reconditioned Cars)	Medium	3
20.	Non-banking financial Institution (NBFI)	Medium	3
21.	Freight/Shipping/Cargo Agent	Medium	3
22.	Insurance/Brokerage Agent	Medium	3
23.	Religion Institute/Organization	Medium	3
24.	Entertainment Organization/Amusement Park	Medium	3
25.	Motor Parts Business	Medium	3
26.	Tobacco & Cigarette Business	Medium	3
27.	Auto Primary (New Car)	Low	2
28.	Shop Owner (Retail)	Low	2
29.	Business – Agent	Low	2
30.	Small Trader (Turnover less than Tk.50.00 lac per annum)	Low	2
31.	Self Employed Professional	Low	2
32.	Corporate Customer	Low	2
33.	Construction Material Business	Low	2
34.	Computer/Mobile Phone Dealer	Low	2
35.	Software Business	Low	1
36.	Manufactures (other than Arms)	Low	1
37.	Retired from Service	Low	0
38.	Service	Low	0
39.	Student	Low	0
40.	Housewife	Low	0
41.	Farmer	Low	0
42.	Others (Bank will score the risk according to nature)		

For table 16 to 21 inclusive class limit will be followed. Example: 50 lac will be within 0 – 50 class

16. Net worth of the Customer

Amount (Taka)	?	Risk Level	Risk Rating
1 – 50 lac		Low	0
50 lac to 2 crore		Medium	1
Above 2 Crore		High	3

17. How was the A/C opened

Amount (Taka)	?	Risk Level	Risk Rating
Relationship Manager/Branch		Low	0
Direct Sales Agent		Medium	1
Internet		High	3
Walk-in/Unsolicited		High	3

18. Expected value of monthly Transactions

Transactions in Current Account (Figure in Lac)	Transactions in Savings Account (Figure in Lac)	?	Risk Level	Risk Rating
1–10	1–5		Low	0
10–50	5–20		Medium	1
Above 50	Above 20		High	3

19. Expected number of monthly Transactions

No. of Transactions in Current Account	No. of Transactions in Savings Account	?	Risk Level	Risk Rating
0–100	0–20		Low	0
100–250	20–50		Medium	1
Above 250	Above 50		High	3

20. Expected value of monthly Cash Transactions

Transactions in Current Account (amount in Lac)	Transactions in Savings Account (amount in Lac)	?	Risk Level	Risk Rating
1-10	1-2		Low	0
10-25	2-7		Medium	1
Above 25	Above 7		High	3

21. Expected number of monthly Cash Transactions

No. of Transactions in Current Account	No. of Transactions in Savings Account	?	Risk Level	Risk Rating
0-15	0-5		Low	0
15-30	5-10		Medium	1
Above 30	Above 10		High	3

22. Overall Risk Assessment

Total Risk Rating	?	Risk Assessment
Above/Equal 14		High
Below 14		Low

Comments (if any)

(* Customer may be assessed as high risk according to subjective cause when the risk grading is below 14 also, in that case the reasons must be specified)

23. Address(es) of Account Holder(s) verified or not? Yes No

24. If yes, How the address(es) is verified

25. Political Exposed Person(s) PEPs : (According to A.M.L. Circular – 14)

a) Approval obtained from Senior Management Yes No

b) Sources of Wealth

c) Customer(s) interviewed personally Yes No

Prepared by (Account Opening Officer/Relationship Manager)	
Signature with date	<input style="width: 100%;" type="text"/>
Name	<input style="width: 100%;" type="text"/>
Name Seal	<input style="width: 100%;" type="text"/>

Verified by (Head of Branch/Operation Manager)	
Signature with date	<input style="width: 100%;" type="text"/>
Name	<input style="width: 100%;" type="text"/>
Name Seal	<input style="width: 100%;" type="text"/>

26. When the account related information is reviewed and updated finally Date

Compliance Officer		
Name	<input style="width: 300px;" type="text"/>	<input style="width: 100px;" type="text"/>
Designation	<input style="width: 300px;" type="text"/>	Signature and date



NON-PERSONAL / CORPORATE BANKING

Account Number

TERMS & CONDITIONS

1. **Governing Law, Regulations and Rules :** These terms and conditions shall apply to such accounts and services as offered by the bank to its customers, existing or new, from time to time. The terms and conditions herein shall be governed by the laws, rules and regulations of the Central Bank of Bangladesh, Government of Bangladesh and the Bank's policies and practices.
2. **Acceptance of Rules:** Any Person opening the account shall be deemed to have read, understood and accept the terms and conditions herein governing the account.
3. **Information about Customers:** It is the Bank's policy that it will offer high quality services to customers but not to customers who are engaged in illegal activities and activities that are harmful to the welfare of the people of the country. It is therefore necessary for the Bank to obtain information about its customers that are true and correct. The customer agrees to provide the Bank such information, particulars and documents as the Bank may require from time to time in connection with the customer's financial condition, background and dealings with the Bank and businesses. All information, particulars and documents that the customer provides are true, correct and complete and that if there are any changes to the information provided, the customer will immediately inform the Bank in writing. The customer authorizes the Bank to obtain any information that the Bank considers necessary from other banks, organizations and sources that provide information relative to the customer's financial conditions. It is the Bank's policy to maintain confidentiality of customer information. However, the laws and regulations in Bangladesh may require disclosure of customer information to Government organizations and/or regulatory organizations such as the Bangladesh Bank. The Bank may also consider sharing customer information in a way that in considers most suitable with other organizations to improve banking services. The customer authorizes the Bank to disclose or share information at the sole discretion of the Bank and indemnifies the Bank from any accidental disclosure of information during the process of printing, transportation and filing of information.
4. **Fees:** The Bank shall be entitled without notice to levy or impose all customary banking and other charges and expenses (including collection fees and legal expenses) in respect of any account or in respect of any other banking facilities provided to the customer by the Bank and to debit the relevant account(s) in accordance with the bank's normal banking procedures. Such charges are not refundable upon termination of any or all of a customer's account(s).
5. **Credits of the Account:** The Bank acts only as the collection agent and assumes no responsibility for the realization of any items deposited with the Bank for collection. Thus, proceeds of cheques or other instruments deposited are not available for withdrawal until collected by the Bank. The Bank reserves the right to debit any account that may have been inadvertently credited with an item subsequently unpaid on collection.
6. **Withdrawals from STD A/C. :** Deposit in Short Notice Term Deposit (STD) will bear interest as applicable from time to time. For withdrawal of any amount from the STD Account 7 (seven)/30 (thirty) days notice, as per option will be required. Otherwise, interest for the month will be forfeited.
7. **Issue and Safety of Cheques:** Cheques will only be issued to a customer when all documentation considered necessary by the Bank has been obtained. It is the responsibility of the account holder to ensure cheques in their possession are kept safely. The customer must all time exercise due care to prevent cheques, payment orders and other order or instruments from being altered or forged in a manner which may facilitate fraud. In such events, the Bank is not responsible for any loss suffered by the customer or any other person. Any loss or misuse of the cheques or orders or other instruments must be immediately reported to the Bank and confirmed in writing without any delay.
8. **Changes of Terms and Conditions:** The Bank may at any time as it deems necessary add/ amend/delete the present terms and conditions. The Bank may give notice of such changes where it considers appropriate to the account holder(s) by ordinary mail.
9. **Closure of Accounts:** The Bank reserves the right to close any account or related service without giving prior notice if the conduct of the account is unsatisfactory in the opinion of the Bank or for any other reason(s) whatsoever. The Bank shall pay the customer all available and finally collected balances after all dues to the Bank have been recovered/realized at the time of the closure of the account.

10. Minimum Balance and Interest Payment: The minimum average monthly balance as prescribed by the Bank from time to time is required to be maintained Current and STD accounts. The Bank reserves the right to change the minimum balance requirement. If the balance falls below the required minimum for a period, the Bank may not credit any interest for the period.

11. Periodic Statement and Advices: The customer may be provided account statements (a "statement") monthly, half yearly, or yearly. The customer is required to promptly notify the Bank of the failure to receive an expected Statement or Advice. If the account holder does not bring the errors, discrepancies or irregularities to the notice of the Bank in writing within fifteen (15) calendar days after the mailing of the Statement/Advice, it will be construed that the transaction shown in the account Statement/Advice are correct and complete.

12. Deposits, Withdrawals and Banking Facilities: The Bank shall meet its obligations exclusively at the branch office where the account is maintained by the customer. When appropriate telecommunication is possible, deposits or withdrawals of monies may be made at any of the Bank's Branches in Bangladesh subject to the terms and conditions of the Bank. The Customer shall ensure that there are sufficient funds (or pre-arranged credits) for the Bank to honor cheques presented to the Bank or for debits to the account in accordance with instructions made by the customer for his/her account provided always that the bank may, at its sole discretion carry out the instruction notwithstanding such inadequacy and may do so without seeking prior approval from or notice to the customer and the customer shall be responsible to repay the resulting overdraft, advance of credit thereby created and for all related charges.

Suspicious Transactions: The Bank may refuse to process any transaction on any account of the customer if the Bank, in its sole discretion suspects fraud or illegality therein. The decision of the Bank with regards to whether a transaction is or is likely to be involving a fraud or illegality or irregularity shall be final and conclusive and binding on the customer.

Instruments Deposited: The Bank will not accept stale or post-dated instruments for deposit. The Bank may refuse to accept and instrument payable to "cash" if the instrument is not payable to "bearer". The Bank will refuse to accept an instrument for deposit if the payee's name is not identical to the name of the customer in the Bank's records.

Orders to Stop Payment or Amend Instruction: A customer may place a stop payment order for a cheque in writing. The Bank will not make the payment if it has reasonable opportunity to act on such order.

Service Disruption: The customer agrees that the Bank will not be liable for any loss or any damage if it is unable to provide services in connection with any customer accounts due to postal, courier, electrical, mechanical, telecommunications or computer failure or an act of God, catastrophe, war, civil or industrial disturbance.

No Liability for Loss : The customer agrees that the Bank will not be liable for any loss, damage or liability incurred by the customer in connection with any of its accounts with or services provided or agreed to be provided by the Bank or inaction on part of the Bank or any of its officers, agents, employees and representatives. The customer agrees not to hold the Bank liable for any loss or damage arising from : (A) non-discovery of any forgeries or frauds, except to the extent that the Bank has acted with gross negligence, (B) The Bank closing the customers account for whatever reason whatsoever, (C) directly or indirectly, the error, failure, negligence, act or omission or any other, person, system, institution or payment infrastructure.

Indemnity: The customer shall keep the Bank indemnified at all times against all loss, costs, damages, expenses (including legal fees), claims or demands arising in any way in connection with the customer's account or in enforcing these terms and conditions and in recovering of any amount due to the Bank or incurred by the Bank in any legal proceedings or whatever nature.

I/We have gone through the terms and conditions mentioned above and understood them in entirety and undertake to abide by those terms and conditions relating to the account. I/we also agree to be bound by such terms & conditions as may be amended or supplemented from time to time.

Signature of the Applicant

Signature of the Applicant

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