

10. Nominee's Details:

Photograph of
Nominee
(Attested by
account holder)

I/We do hereby nominate the following person(s) to receive the entire amount deposited in the above account in the event of my/our death. I/We do hereby reserve the right to cancel or change the said nominee at any time. I/We do hereby also declare that the bank will not be held responsible for any transaction done as per instruction given by me/us.

Nominee's Name		Date of Birth/Age	
Father's Name			
Mother's Name			
Spouse Name			
Mailing Address			
Occupation		Relationship with A/C Holder	
National ID Card No.			

NB: If any NRB is nominated and become beneficiary of the Account, the Foreign Exchange Regulation Act will be applicable while remitting the money.

11. In case of Account Holder(s) is/are minor:

As a duly appointed guardian of the account holder, I hereby declare that the account holder is a minor. His/Her necessary information is/are attached herewith. The account will be operated by me until the account holder becomes an adult or I furnish further declaration.

Account Title (Minor)			
Name of Guardian		Relationship with Minor	

(For Minor and Guardian - Two Personal Information Forms are to be filled up and Guardian must sign both the forms)

12. Sources of Fund

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13. Declaration and Signature:

I/We hereby acknowledge that I/we have read the aforesaid terms & conditions and agreed to abide by the mentioned terms & conditions. I/We solemnly declare that the information mentioned above is correct. I/We shall also submit any type of additional information/documents as and when required.

Date: _____ / _____ / _____ Signature : _____
 Applicant's Name : _____

For Bank's Use only**Comments (if any)**

<hr/> <hr/> <p style="text-align: center;">_____ Account Opening Officer (With name, designation seal & date)</p>

<hr/> <hr/> <p style="text-align: center;">_____ Approved by (With name, designation seal & date)</p>

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 (NBF1)	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 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 value of 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"/>	
Designation	<input style="width: 300px;" type="text"/>	Signature and date



PERSONAL ACCOUNT

Account Number

TERMS & CONDITIONS

1) **Account Opening requirements:** Account Opening Form- to be filled in and signed by each account holder, Latest passport size photograph (2 copies) for each account holder attested by the introducer, copy of passport / voter identity card. Introduction of account holder-to be signed by introducer with account number, 1 (one) copy of nominee's photograph (attested by the account holder) and signature of the nominee. Minor accounts additionally require - copy of the birth certificate and photograph. Foreign citizens in Bangladesh additionally require-Photocopy of passport with valid visa and work permit.

2) **Eligibility for opening the account:** An adult individual having sound mind can open a Savings Bank Account singly or jointly. Guardian can open minor account. But a minor of 12 years of age can open SB A/C in his name provided he can understand, read and write independently. Any club, Society and similar organization also eligible to open SB A/C providing Bye-Laws/Resolution/Articles of Association acceptable to the Bank. An illiterate person can open SB A/C as per applicable Laws of the Bank by left hand thumb impression and physical attendance. An adult individual having sound mind can open a Current/STD Account singly, jointly or in the name of an organization Club, Association, Organization or Institution can open Current Account providing Byelaws and Articles of Association acceptable to the Bank.

3) **Initial deposit and minimum balance:** The initial minimum deposit of Tk.1,000/- is required to open the Savings Bank Deposit Account and Tk.5,000/- is required to open the Current Deposit Account, and shall have to maintain minimum balance of Tk.500/- in case of SB A/C. and Tk.2,000/- in case of CD A/C. Tk.25,000/- is required as the initial amount for opening the Short Term Deposit Account and shall have to maintain the minimum balance of Tk.25000/- in the STD A/C.

4) **Deposits, withdrawals:** A depositor can withdraw from his Savings Bank Deposit account twice in a week, 25% of his balance or Tk. 25,000/- whichever is lower. If any depositor wants to withdraw more than 25% of the balance or more than Tk.25,000/-, 7 days notice is required to be served to the Bank for information, otherwise the customer will not be entitled to interest for that month. If any depositor repeatedly withdraws more than 25% of the balance or more than Tk.25,000/- or more than twice in a week, service charge as applicable for Current Account will be applicable to that SB account. A depositor can deposit and withdraw from the Current Account as many time as required and Cheques, Drafts, Pay Orders are to be crossed at the time of deposit. The Bank acts only as the collecting 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. Balance in Short 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.

5) **Identification of the account:** Each account will be given one account number. This number is to be properly quoted for each deposit and for any correspondence to the Bank. The Bank will not be responsible for any loss or damage occurring as a result of wrong quotation of account number.

6) **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 other instruments must be immediately reported to the Bank and confirmed in writing without any delay. Chequebook and other securities will be valid if signed by authorized officials.

7) **Signing of cheque:** Cheque leaf is to be signed by the account holder/account operator as per specimen signature recorded with the Bank and any alteration and cutting should be confirmed by full signature. No cheque will be honored if the same is post dated, anti-dated or mutilated. Bank reserves the right to impose fine fro bounce of cheque for insufficient fund in the account.

8) **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 or order.

9) **Bank's right:** Bank reserves the right to enquire the customer for source of fund as per Anti-Money Laundering Act-2002 and ask for nominee as per Bank Companies Act-1991. Bank reserves the right to close any account if found unsatisfactor or may decline to issue fresh chequebook without assigning any reason. Bank reserves the right to realize charges from any account as per prevailing norms of the Bank. Bank is authorized to realize excise duty, income tax etc. as per government instruction. The Bank reserves the right to debit any account that may have been inadvertently credited with an item subsequently unpaid on collection.

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

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Signature of the Applicant