

KYC Profile & Risk Grading Calculation Form [Annexure-4(2)]

Institutional Account

Confidential and to be filled in by bank



Date :

ONE Bank PLC

Branch

Bank Use Only

CIF Number

Account Number

1. Account Name :

2. Type of Account (Put ✓) : ☐ Savings ☐ Current ☐ SND ☐ FC ☐ RFCD ☐ NFCD ☐ NITA ☐ Others

3. Type of Organization (Put ✓) ☐ Sole Proprietorship ☐ Partnership ☐ Joint Venture ☐ Private Limited Company ☐ Public Limited Company
☐ Trust ☐ NGO/NPO ☐ Club/Society ☐ Educational Institution ☐ Religious Institution ☐ Foreign Mission
☐ Others

4. Net Worth of the Organization :

5. Source(s) of Fund (in details) :

6. Following documents collected for ensuring source of fund (details with documents).

i.
 ii.
 iii.

Whether collected documents have been verified?

☐ Yes ☐ No

7. How address(es) of the Organization have been verified (in details) ?

8. Whether Beneficial Owner (BO) of the account has been determined ? * ☐ Yes ☐ No

(If the answer is Yes, then information of the Beneficial Owner to be collected as per Annexure-1(1))

* (In case of a company, KYC to be completed as per Annexure-1(1) of the share holder who is holding share of 20% or above singly. Moreover, KYC to be completed of the controlling share holder after collecting detailed information.)

9. Identity Papers :

Copy Obtained (Put ✓) Verified (Put ✓)

☐ E-TIN No.
☐ VAT Registration No.
☐ Organization's Registration No.
☐ Other Documents

10. Purpose of the account opening (in case of Foreign Company / Institutions) :

(a) Name of Controlling Authority :

(b) Approval related information :

11. Whether there are any Politically Exposed Person (PEP) / Influential Person (IP) / Chief of any International Organization or high official or their family member or close Associates (as per BFIU circular) ? ☐ Yes ☐ No

If the answer is Yes, a) Has approval been obtained from Senior Management ? ☐ Yes ☐ No

b) Has face to face interview been taken? ☐ Yes ☐ No

12. Is the organization's / directors' / signatories' name is similar to or match with person or entity suspected under various resolutions of United Nations Security Council (UNSC) for terrorism, financing in expansion of weapons of mass destruction and with listed persons/ entity as declared banned by Bangladesh Government in light with existing laws, regulations and circulars ? ☐ Yes ☐ No

If the answer is Yes, then describe the measures taken :

13. Risk Grading as per Annexure-4(5) :

| Sum of Risk Score | Overall Risk Rating |
|-------------------|---------------------|
| > = 15 | High |
| < 15 | Low |

Comments:

(Though risk rating of any account is below 15, a customer may also be assessed as high risk on subjective judgment basis considering high risk of Beneficial Owner)

Annexure-4(5) [Depositor's Risk Calculation Form]

| A. Product / Service and Channel Risk | | Score |
|---|---|--------------|
| A(1). Product / Service Types : | | |
| 1. | Savings Account | 1 |
| 2. | Current Account | 4 |
| 3. | Fixed Deposit | 3 |
| 4. | Deposit Scheme (up to Tk. 12 lac) | 1 |
| 5. | Deposit Scheme (above Tk. 12 lac) | 3 |
| 6. | FC Account | 5 |
| 7. | SND Account | 3 |
| 8. | RFCN Account | 5 |
| A(2). Type of Onboarding : | | |
| 1. | Branch Manager / Relationship Manager | 2 |
| 2. | Sales Agent | 3 |
| 3. | Internet / Non-Face to face | 5 |
| 4. | Walk-In | 3 |
| B. Geographical Risk (Based on Residential Status) : | | Score |
| 1. | Resident Bangladeshi | 1 |
| 2. | Non-Resident Bangladeshi | 2 |
| 3. | Foreigner | 3 |
| For Foreigner: If the foreigner is a citizen of a country in FATF jurisdiction under increased monitoring and under High-Risk Jurisdictions subject to a call for action or listed under UN or other sanctioned list: | | |
| <input type="checkbox"/> Yes | | 5 |
| <input type="checkbox"/> No | | 1 |
| C. Business or Service Related Risk : | | Score |
| 1. | Business Score [as per Risk Grading (a)] | — |
| 2. | Activities / Related Profession / Score [as per Risk Grading (b)] | — |
| D. Relationship Related Risk : | | Score |
| Is the client a PEPs / IPs / Chief of any International Organization or High Official: | No | 0 |
| | Yes | 5 |
| Is the client a family member of PEPs / IPs / Chief of any International Organization or High Official / Close Associate: | No | 0 |
| | Yes | 5 |
| E. Transactional Risk : (annual average transaction of the Client) | | Score |
| 1. | Upto Taka 10 lac | 1 |
| 2. | Taka 10 lac to Taka 50 lac | 2 |
| 3. | Taka 50 lac to Taka 5 crore | 3 |
| 4. | Above Taka 5 crore | 5 |
| F. Transparency Related Risk : | | Score |
| Have the Account Holder provided trustworthy information on source(s) of fund: | Yes | 1 |
| | No | 5 |
| Total Score | | Score |
| [A(1) + A(2) + B + C + D + E + F] | | |

| | |
|--|-----------------------------------|
| Signature of Higher Official's approved the account in case of PEP/IP/High Officials of any International Organization | Signature with Name Seal and Date |
|--|-----------------------------------|

| (a) Types of Business | | Score |
|-----------------------|--|-------|
| 1 | Jewelry/Gold business/business of precious metal | 5 |
| 2 | Money Changer/Courier Service/Mobile Banking Agent | 5 |
| 3 | Real Estate Developer/Agent | 5 |
| 4 | Construction Project Promoter/Contractor | 5 |
| 5 | Antique/ Art Dealer | 5 |
| 6 | Restaurant/Bar/Night Club/Parlour/Residential Hotel Business | 5 |
| 7 | Import/Export and Import/Export Agent | 5 |
| 8 | Manpower Export Business | 5 |
| 9 | Arms Business | 5 |
| 10 | Garment Business/Garment Accessories/Packaging/Buying House | 5 |
| 11 | Share/Stock Dealer, Broker, Portfolio Manager, Merchant Banker | 5 |
| 12 | Software/ICT Business | 5 |
| 13 | Off-shore/Non-Resident Corporation | 5 |
| 14 | NGO/NPO | 5 |
| 15 | Film Producer/Distribution Organization | 5 |
| 16 | Mobile Phone Operator/Internet or Cable TV Operator | 5 |
| 17 | Land/House Broker | 5 |
| 18 | Insurance/Brokerage Agencies | 5 |
| 19 | Religious/Educational Institute | 5 |
| 20 | Trust | 5 |
| 21 | Petrol Pump/CNG Station Business | 5 |
| 22 | Ship Breaking Business | 5 |
| 23 | Bank/Leasing/Finance Company | 4 |
| 24 | Indenting Business | 4 |
| 25 | Outsourcing Business | 4 |
| 26 | Law/Engineering/Consultancy Firm | 4 |
| 27 | Fuel and Power Generation Company | 4 |
| 28 | Print/Electronic Media | 4 |
| 29 | Travel Agent/Tourism Company | 4 |
| 30 | Merchant investing more than Tk. 1 crore | 4 |
| 31 | Chain Store/Shopping Mall | 4 |
| 32 | Freight/Shipping/Cargo Agent/CNF Agent | 4 |
| 33 | Auto Car Business (New/Recondition) | 4 |
| 34 | Business (Hide & Related Product) | 4 |
| 35 | Business of House Construction Materials | 4 |
| 36 | Business Agent | 3 |
| 37 | Yarn/Jhut Business | 3 |
| 38 | Transport Operator | 3 |
| 39 | Production of Medicine and Marketing | 3 |
| 40 | Frozen Business (Cold Storage) | 3 |
| 41 | Advertisement Business | 3 |
| 42 | Service Provider | 3 |
| 43 | Tobacco/Cigarette Business | 3 |
| 44 | Amusement Park/Entertainment Business | 3 |
| 45 | Motor Parts Traders/Workshop Business | 3 |
| 46 | Poultry/Dairy/Fishing Farm | 2 |
| 47 | Agro Business/Rice Mill/Beverage | 2 |
| 48 | Small Business (investment less than Tk. 50 lac) | 2 |
| 49 | Computer/Mobile Phone Dealer | 2 |
| 50 | Manufacturer (Except Arms) | 2 |
| 51 | Others (Specify) | 1-5 |

| (b) Client Profession | | Score |
|-----------------------|---|-------|
| 1 | Pilot/Flight Attendant | 5 |
| 2 | Trustee | 5 |
| 3 | Professional (Journalist, Lawyer, Doctor, Engineer, Chartered Accountant etc. | 4 |
| 4 | Director (Private/Public Ltd. Company) | 4 |
| 5 | High Official of Multinational Company | 4 |
| 6 | Housewife | 4 |
| 7 | Service Holder— IT Sector | 4 |
| 8 | Athlete/Media Celebrity/Producer/Director | 4 |
| 9 | Freelance Software Developer | 4 |
| 10 | Service Holder— Government | 3 |
| 11 | Land Owner | 3 |
| 12 | Private Service Holder: Management Level | 3 |
| 13 | Teacher (Govt./Private/Autonomous Educational Institution) | 2 |
| 14 | Private Service Holder | 2 |
| 15 | Self-employed | 2 |
| 16 | Student | 2 |
| 17 | Retired Person | 1 |
| 18 | Farmer/Fisherman/Labourer | 1 |
| 19 | Others (Specify) | 1-5 |

| | |
|---|------------------------------------|
| Preparer (Account Opening Officer / Relationship Manager) | Reviewer (Branch Manager / BAMLCO) |
| Signature with Name Seal and Date | Signature with Name Seal and Date |

| | |
|--|-----------------------------------|
| 15. When was the information related to Account last reviewed & updated? | |
| Name of the Officer | Signature with Name Seal and Date |