

Date : The Manager
ONE Bank PLC Branch

Dear Sir/Madam,

Bank Use Only

CIF Number

Account Number

I/We hereby apply to open an account with your branch. My/Our account related detailed information is furnished below (আমি/আমরা আপনার শাখায় একটি হিসাব খোলার জন্য আবেদন করছি। আমার/আমাদের হিসাবের বিস্তারিত তথ্য নিম্নে প্রদান করছি) :

Part-1 : Account Related Information

1. Account Title :
(বাংলায়)

In English (Block Letters)

2. Nature of Account (Put ✓) ☐ Individual ☐ Joint 3. Currency ☐ Taka ☐ Dollar ☐ Euro ☐ Pound ☐ Others

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

5. Initial Deposit (In Number) : (In Words)

6. Cheque Book : ☐ Yes ☐ No If Yes, Number of leaves 7. Debit Card : ☐ Yes ☐ No

8. SMS Alert : ☐ Yes ☐ No If No, please fill up "Service Discontinuation Request Form"

9. OK Wallet : ☐ Yes ☐ No If Yes, (For OK Wallet Service NID & Mobile Number must be Required)

Part-2 : Personal Information

1. Name of Applicant :
(বাংলায়)

In English (Block Letters)

2. Relationship with the Account (Put ✓) ☐ 1st Applicant ☐ 2nd Applicant ☐ 3rd Applicant ☐ Guardian ☐ Minor ☐ Others

3. Date of Birth : 4. Gender : ☐ Male ☐ Female ☐ Third Gender

5. Nationality : ☐ Bangladeshi ☐ Others (In case of foreign citizen, copy of the passport with valid VISA must be obtained) 6. Resident Status : ☐ Resident ☐ Non-Resident (Instructions of Guidelines for Foreign Exchange Transactions will be followed by Bank if necessary)

7. Father's Name:

8. Mother's Name:

9. Spouse's Name:

10. Email Address:

11. Contact No : Cell No. : Others :

12. Identity Document : ☐ NID ☐ Passport ☐ Birth Certificate Registration ☐ Others (please specify)

Number : Expiry Date (where applicable) :

13. Source of Income : ☐ Salary ☐ Rent ☐ Agriculture ☐ Own Business ☐ Gift/Inheritance/Retrun on Investment ☐ Others

14. Details of Profession :

<input type="checkbox"/> Public Service <input type="checkbox"/> Private Service (if ticked, specify below) <input type="radio"/> Multinational Organization <input type="radio"/> Local Organization	<input type="checkbox"/> Business (if ticked, specify below) <input type="radio"/> Proprietorship <input type="radio"/> Partnership <input type="radio"/> Limited Company <input type="checkbox"/> Self-Employed <input type="checkbox"/> Others <input type="text"/>	<input type="checkbox"/> Housewife <input type="checkbox"/> Student <input type="checkbox"/> Un-Employed
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(a) Organization Name : (b) Position/Designation :

(c) Nature/Type of Business : (d) Monthly Income :

15. Introducer's Information : (needed in case account holder does not have NID)

Name of Introducer :

NID Number / Account No. : Date of Birth:

Introducer's Signature : Signature

Signature Verified by

*In case of joint account, information of each person to be obtained.

*Please Fill out required Field and close untied/Blank Field

Initial of the Account Opening Officer

16. a. Present Address (Residence) :

Flat No./House/Holding No./Landmark:

Road/
Village:Post
Office:Upazila
/Thana:

District:

Country:

b. Correspondence Address :

Flat No./House/Holding No./Landmark:

Road/
Village:Post
Office:Upazila
/Thana:

District:

Country:

c. Permanent Address :

Flat No./House/Holding No./Landmark:

Road/
Village:Post
Office:Upazila
/Thana:

District:

Country:

17. E-TIN No. :**18. Proof of Return Submission:** ☐ Yes ☐ No**If the account holder is a Minor, legal guardian must fill up the following information and a separate “Information on Individual” Form.**

I, as the legal guardian of the account holder named below, declare that, the Account Holder is a Minor. His /Her required information is furnished in the attached form. The account will be operated under my signature as the legal guardian until further written instructions from me or until such time the account holder becomes adult. (Guardian means father or mother or others legal guardian)

Name of the Legal Guardian :**Relationship with the Minor :****Part-4 : Foreign Account Tax Compliance Act (FATCA)****Please put (✓) in the applicable box below:****1. Are you a U.S. Citizen?** ☐ Yes ☐ No **2. Are you a U.S. Green Card Holder?** ☐ Yes ☐ No **3. Are you a U.S. Resident?** ☐ Yes ☐ No

Subject to applicable local laws, I/We hereby consent for ONE Bank PLC or any of its affiliates (including branches) (collectively “the Bank”) to share my/our information with domestic or overseas regulators or tax authorities where necessary to establish my tax liability in any jurisdiction. Where required by domestic or overseas regulator or tax authorities, I/We consent and agree that the Bank may withhold from my account(s) such amounts as may be required according to applicable laws, regulations and directives. I/We undertake to notify the Bank within 30 calendar days if there is a change in any information which I have provided to the Bank.

Part-7 : Specimen Signature & Acceptance of Terms and Conditions

I/We confirm our assurance that, I/We have read all the rules/terms and conditions governing the account and will be bound to comply with the same. I/We am are fully aware of the prevailing Anti Money Laundering Act, and declare that I/We shall not do any act/transaction in contravention of the provision of the said Act. I/We have read and agreed with all sections of the Account Opening Form and Terms & Conditions of the Account and also agree to be bound by any amendment made by you as and when necessary. I/We agree to inform you of any changes in the information provided in this Form or in related documents.

I/We confirm that all funds transacted by me using the OK Wallet service are lawfully acquired, and the service will not be used for any illegal activity. Furthermore, I further agree that if there are any amendments, additions, deletions, or changes to the above terms and conditions from time to time, I/We shall be bound to abide by those terms and conditions.

Mode of Operation (Put ✓) ☐ Singly ☐ Jointly ☐ Any One ☐ Either or Survivor ☐ Others**Account Name :****Account Number :**Please attach photograph here
(1st Applicant)Please attach photograph here
(2nd Applicant)Please attach photograph here
(3rd Applicant)

Signature

Signature

Signature

Signature

Signature

Signature

Name: _____**Name:** _____**Name:** _____

Part-3 : Nominee Related Information

I/We nominate the following person to receive the balance of my/our account after my/our death. I/We reserve the right to cancel or change the nomination at any point of time. I/We also confirm my/our agreement to the effect that the Bank will not be responsible or liable in any way for execution of transactions as per my/our instruction.

Number of Nominees* :

1. Name of the Nominee :

2. Address :

3. Percentage : %

4. Contact No :

5. Date of Birth :

6. Relationship :

7. Identity Document: ☐ NID ☐ Passport ☐ Birth Certificate ☐ Others

Number :

Expiry Date
(where applicable) :

Photo of
Nominee

8. In case the nominee is minor, the deposit receipt information during minority period of the nominee, in case of death of Account Holder(s), as per section 103 (2) of the Bank Company Act, 1991:

Name of Guardian :

Permanent Address :

Relationship with Nominee:

Identity Document : ☐ NID ☐ Passport ☐ Birth Certificate ☐ Others (please specify)

Number :

Expiry Date (where applicable) :

(In case the Nominee is a non resident and is entitled to the Proceeds, all prevalent Exchange Control Rules and Regulations will be applicable at the time of remittance Proceeds outside Bangladesh.)

* In case of multiple nominees, please fill up "Information on Nominee" form for 2nd nominee and onwards.

Part-5 : Declaration & Signature

I/We consciously and in sound mind declare that all the information furnished above is true, complete and accurate. I/We will also furnish any additional documents and/or information as per your requirements. আমি/আমরা সজ্ঞানে ও সুস্থ মনে ঘোষণা করছি যে, উপরোল্লিখিত তথ্যাদি সত্য, সম্পূর্ণ ও সঠিক। আমি/আমরা প্রদত্ত তথ্যের অতিরিক্ত সংশ্লিষ্ট যে কোন প্রয়োজনীয় তথ্য / দলিলাদি ব্যাংকের চাহিদা মোতাবেক সরবরাহ করব।

Signature of 1st Applicant

Signature of 2nd Applicant

Signature of 3rd Applicant

Part-6 : Terms & Conditions

1. SAVINGS RULES AND REGULATIONS:

- A depositor may deposit money as often as he or she wishes. Cheques, Drafts, and Dividend Warrants will be accepted for collection and credited after realisation to Savings Bank Account (s) provided the Bank is satisfied as to the identity of the payees.
- The minimum balance required to be maintained at all times is Tk. 5,000/- and the Bank reserves the right to change the minimum balance requirement and/or to close such account without prior notice if the balance falls below this amount.
- The Bank reserves to itself the right not to pay any cheque presented that contravenes the rules. In the event of a cheque being returned for want of funds, penalty charge as per schedule of charges will be made.
- Withdrawal is allowed twice a week i.e. eight times a month up to 25% of the total balance in the account. Withdrawal beyond the maximum limit will entail forfeiture of interest for the month in which the withdrawal occurs.
- A depositor cannot withdraw a sum in cash smaller than Tk. 300/-
- Rates in interest may be altered from time to time. Any alteration in rate will be displayed.
- Interest will be allowed only on account bearing a minimum balance of Tk. 5,000/- per calendar month. Subject to the foregoing, calculations will be made for each calendar month on the lowest credit balance in account for the month.
- Should an account be closed any time, account closing charge to be realised as per schedule of charges.
- It is in the interest of the account holder that every change of address be intimated to the Bank promptly for regularity of records.
- The Bank reserves to itself the right to close any account without assigning any reason thereof.
- If the provisions of these rules are contravened continually, the Bank will be empowered to levy a service charge at its discretion.
- The Bank reserves to itself the right to alter or add to these rules at any time.
- The Bank shall be free from any and all responsibility (ies) against any loss or damage to funds, securities or property deposited with the Bank due to any order of Government or other Authority, law, levy, tax, embargo, moratorium, exchange restriction or any other cause whatsoever beyond its control.
- I/We have gone through the above rules and regulations governing the operation of this Account and hereby agree to abide by the same. These rules are subject to change from time to time at the discretion of the Bank.

2. GENERAL CONDITIONS GOVERNING ACCOUNTS

- The law, rules and regulations of Bangladesh, usual customs and procedures common to Banks in Bangladesh will apply to and govern the conducts of the account opened with the Bank.
- Any person opening an account will be deemed to have read, understood and accepted the rules governing the account. Minimum balance to be maintained in Current and SND A/C. Tk. 10,000/- and in Savings A/C. Tk. 5,000/- only.
- A suitable introduction (in applicable case) by an introducer acceptable to the Bank is required prior to opening of any account. Recent photographs of the account openers duly attested by the introducer must be produced.
- Each account will be given one account number. This number is to be properly quoted on all letters and / or documents addressed to the Bank and on all deposit slips. The Bank will not be responsible for any loss or damage occurring as a result of wrong quotation of account number.
- Interest/commissions/service or maintenance of account charges will be levied by the Bank as determined by the Bank from time to time and as per Bangladesh Bank regulation.
- The funds available in any of the account holder's account (the customer) with the Bank will be considered by the Bank to be a security for any commitment(s), the Bank is entitled without giving prior notice to the customer to utilize such funds against the obligation(s) and/or commitment(s) of the customer to the Bank.
- Any statement of account dispatched to the customer will be considered as approved unless any discrepancy(-ies) is/are notified in writing to the Bank within 15 days from the date of dispatch. The Bank is not responsible for delays or non-delivery due to mail problems. Statement of account to be picked up will be considered as approved even if not picked up 15 days after the date they are produced. Statements of account are not produced when there is no operation during the month. Those can be obtained on special request.
- Account holders must provide maximum security to the cheque books in their possession and the Bank is not responsible for any loss occurring due to inadequacy of security. Any cheque book loss or misuse must be immediately reported to the Bank and confirmed in writing without any delay.

- j) When cheque deposited are payable by other Banks or outstation, they are available after clearing or collection only. Service charge as per schedule of charges will be realized.
- k) The Bank reserves the right to close any account 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.
- l) The Bank reserves the right to amend the present rules at any time in any manner with or without giving prior notice to the account holder(s) separately or to the public. The cheque book will not be issued unless and until all the required formalities are completed.
- m) The customers must at all times exercise due care to prevent cheques 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 customers or any other person.
- n) 7 days prior notice in case of SND A/C is required to withdraw fund. If withdrawal is made without submission of the requisite written notice, no interest will be paid to that account for the month. [The account which is opened and operated for bill collection, IPO collection and as Escrow Account and written agreement exist between the customer and the Bank to transfer funds from those accounts at certain intervals (at least 7 days) are exempted from submission of written notice]
- o) The Bank may refuse to process any transaction on any customer's account(s) if the Bank suspects fraud or illegality therein. The Bank's decision on whether the transaction is or likely to be involved a fraud or irregularity shall be final and conclusive and binding on the customer.
- p) The Bank reserves the right to debit any account that may have been inadvertently credited with an item/transaction subsequently unpaid on collection or detected to be the wrong entry without giving any information to the customer.
- q) As per Prevailing Banking Company Act, unclaimed deposit over 10(ten) years to be transferred to Bangladesh Bank.
- r) In case of FC, RFCD, NFD, NITA or other account, respective account related terms and conditions will be applicable.
- s) The Account Holder must provide a "Positive Pay Instruction" as per Bangladesh Bank directives. The Bank will return a clearing cheque by stating the reason "Advice not received".

OK WALLET:

- The Mobile Financial Services operated by ONE Bank PLC will be referred to as "OK Wallet."
- Each 'OK Wallet' subscriber will be assigned a number to manage their mobile account, which will serve as the subscriber's 'OK Wallet' account number. ONE Bank PLC authorities will not be responsible if the customer uses an incorrect number in any document related to the 'OK Wallet' account and experiences any resulting loss.
- The customer shall not disclose their 'OK Wallet' Account PIN to anyone, including ONE Bank PLC officials. The customer is personally and solely responsible for ensuring the maximum confidentiality and security of the PIN. The secret number must be changed immediately if there is a risk of a breach of confidentiality or misuse. ONE Bank PLC authorities will not be responsible in any way if the customer is cheated or damaged due to negligence, carelessness, a mistake, or a breach of the PIN's confidentiality by the customer or due to any misuse of the PIN. If the mobile phone/SIM is lost, immediately call the call center (16269 or 9666716269) to suspend the account and contact the agent point/branch for further action.
- ONE Bank PLC reserves the right to close the account of an 'OK Wallet' customer without any prior notice if the transaction amount is deemed unsatisfactory or suspicious at the bank's discretion.
- The authorities of ONE Bank PLC reserve the right to amend, develop and change the present rules at any time without prior notice.
- Maximum confidentiality shall be maintained in all matters relating to 'OK Wallet' customer accounts and transactions. Nevertheless, ONE Bank PLC retains the authority to disclose/provide any information related to the customer in the following cases:
 - As required by the regulator, supervisor, or any government authority having jurisdiction over the bank.
 - In compliance with a court order or any person authorized by law.
 - For the purpose of conducting various authorized activities with any service provider, financial institution, or organization affiliated with ONE Bank PLC.
- The bank reserves the right to determine various commission/service charges and account maintenance charges for mobile financial services from time to time in accordance with the regulations of Bangladesh Bank.
- If the customer violates any condition or part thereof as prescribed by the Bank, the Bank reserves the right to suspend or permanently stop the services covered by Mobile Banking.
- Before using mobile banking financial services, it is essential to deposit a sufficient amount of money into the 'OK Wallet' account. The authority shall not be responsible if a transaction is not completed due to an insufficient balance in the 'OK Wallet' account.
- The Bank reserves the right to assess the customer's existing status against any liability without prior notice and use said status to settle the liability.
- The Bank reserves the right to suspend or close the customer's 'OK Wallet' account upon receiving news of the customer's death. In such cases, necessary measures will be taken based on the instructions of the appropriate authorities and relevant information.
- In case of rectification of information, the customer should contact the concerned agent/branch to know the next steps.
- Before leaving the counter/agent point, the customer shall ensure that the correct amount has been deposited, withdrawn, or processed for payment into or from the intended account. No complaints will be entertained later.
- In accordance with the Prevention of Money Laundering Act-2012, Anti-Terrorism Act-2009, and circular policies issued by Bangladesh Bank, ONE Bank PLC is obligated to provide any information demanded by the customer to the bank authorities.
- The customer shall be solely responsible for all matters related to the account-related SIM card and SIM card replacement. ONE Bank PLC authorities will not be responsible.
- The authorities of ONE Bank PLC reserve the right to send promotional phone calls or SMS to customers at any time in accordance with relevant regulations.
- If the customer wants to close his 'OK Wallet' account completely, he can request to close the account with zero balance.
- Customers of 'OK Wallet' can report any complaints related to 'OK Wallet' services by visiting ONE Bank PLC branches, calling the Call Center (16269 or 9666716269), or emailing at okwallet@onebank.com.bd. ONE Bank PLC authorities will conduct investigations to resolve any complaints related to the transactions of 'OK Wallet' customers. This may involve summoning the complainant and/or accused 'OK Wallet' customers to the office of ONE Bank PLC and the authority reserves the right to suspend, close, terminate the account of 'OK Wallet' customers, or take any corrective or legal action deemed appropriate."
- The customer shall be deemed to have read, understood, and consented to all the above-mentioned conditions related to account management.

Part-8 : Bank Use Part

Tax Applicable	<input type="checkbox"/> Yes	<input type="checkbox"/> An acknowledgement receipt of return prescribed by the Board <input type="checkbox"/> A system generated certificate containing name and Taxpayer's Identification Number (TIN) of the person and the year for which return has been submitted <input type="checkbox"/> A certificate issued by the Deputy Commissioner of Taxes containing name and TIN of the person and the year for which return has been submitted
	<input type="checkbox"/> No	<input type="checkbox"/> Tax Waiver Document Submitted

Mandatory SBS Code : (as per Bangladesh Bank Guideline)

A. Depositor's Information: Sector Code : Type of Deposit Code:

B. Borrower's Information: Sector Code : Economic Purpose Code: Security Code:

Name of RM / Branch Employee: RM Code:

Employer's Code (if Payroll A/C) :

Account Opening Officer's Seal, Signature and Date	Approving Officer's Seal, Signature and Date
Signature with Name Seal	Signature with Name Seal

Dispaceft Unit	Maker	Onboarding unit	Scan Unit	Archive Unit
	Checker			

Date : **Bank Use Only**

CIF Number

Account Number

1. Account Title :

2. Name of the Applicant :

(বাংলায়)

In English
(Block Letters)

3. Relationship with the Account (Put ✓)

- ☐ 1st Applicant ☐ 2nd Applicant ☐ 3rd Applicant ☐ Partner ☐ Director ☐ Minor ☐ Guardian
☐ Signatory ☐ Trustee ☐ Beneficial Owner ☐ Attorney Holder ☐ Others

4. Date of Birth : 5. Gender: ☐ Male ☐ Female ☐ Third Gender6. Nationality: ☐ Bangladeshi ☐ Others (In case of foreign citizen, copy of the passport with valid VISA must be obtained)7. Resident Status: ☐ Resident ☐ Non-Resident (Instructions of Guidelines for Foreign Exchange Transactions will be followed by Bank if necessary)8. Email Address: 9. Contact No : Cell No. : Others : Photo of
Applicant / Signatory10. Father's Name: 11. Mother's Name: 12. Spouse's Name: 13. Identity Document : ☐ NID ☐ Passport ☐ Birth Certificate ☐ Others (please specify) Number : Expiry Date
(where applicable) :14. Source of Income : ☐ Salary ☐ Rent ☐ Agriculture ☐ Own Business ☐ Gift/Inheritance/Retrun on Investment ☐ Others

15. Details of Profession :

- ☐ Public Service
☐ Private Service (if ticked, specify below)
☐ Multinational Organization ☐ Local Organization

- ☐ Business (if ticked, specify below)
☐ Proprietorship ☐ Partnership ☐ Limited Company
☐ Self-Employed ☐ Others

- ☐ Housewife
☐ Student

(a) Organization Name : (b) Position/Designation : (c) Nature/Type of Business : (d) Monthly Income :

16. a. Present Address (Residence) :

Flat No./House/Holding No./Landmark:

 Road/Village: Post Office: Upazila/Thana: District: Country:

b. Correspondence Address :

Flat No./House/Holding No./Landmark:

 Road/Village: Post Office: Upazila/Thana: District: Country:

c. Permanent Address :

Flat No./House/Holding No./Landmark:

 Road/Village: Post Office: Upazila/Thana: District: Country:
17. E-TIN No. : 18. Proof of Return Submission: ☐ Yes ☐ No

Please put (✓) in the applicable box below:

1. Are you a U.S. Citizen? ☐ Yes ☐ No

2. Are you a U.S. Green Card Holder? ☐ Yes ☐ No

3. Are you a U.S. Resident? ☐ Yes ☐ No

Subject to applicable local laws, I/We hereby consent for ONE Bank PLC or any of its affiliates (including branches) (collectively “the Bank”) to share my/our information with domestic or overseas regulators or tax authorities where necessary to establish my tax liability in any jurisdiction. Where required by domestic or overseas regulator or tax authorities, I/We consent and agree that the Bank may withhold from my account(s) such amounts as may be required according to applicable laws, regulations and directives. I/We undertake to notify the Bank within 30 calendar days if there is a change in any information which I have provided to the Bank.

APPLICANT'S ACCEPTANCE

I confirm that the information given above is true and complete and agree to comply with the rules governing customer accounts with ONE Bank PLC.

Signature of Applicant / Signatory

Account Opening Officer

Signature with Name Seal & Date

Approving Officer

Signature with Name Seal & Date

Date : Branch**Bank Use Only**

CIF Number

Account Number

1. Account Title :

I/We nominate the following person to receive the balance of my/our account after my/our death. I/We reserve the right to cancel or change the nomination at any point of time. I/We also confirm my/our agreement to the effect that the Bank will not be responsible or liable in any way for execution of transactions as per my/our instruction.

2. Name of the Nominee:

3. Father's Name:

4. Mother's Name:

5. Spouse's Name:

6. Date of Birth: 7. Percentage to be entitled : %

8. Relationship:

9. Permanent Address : ☐ Same As Applicant ☐ RA ☐ PA

House/Holding No./Landmark:

Road/Village: Post Office:

Police Station: District:

Country:

Photo of Nominee

10. Contact No :

11. Identity Document : ☐ NID ☐ Passport ☐ Birth Certificate ☐ Others (please specify)

Number : Expiry Date (where applicable) :

12. In case the nominee is minor, the deposit receipt information during minority period of the nominee, in case of death of Account Holder(s), as per section 103 (2) of the Bank Company Act, 1991:

Name of Guardian :

Date of Birth : Relationship with Nominee:

Permanent Address :

Flat No./House/Holding No./Landmark:

Road/Village: Post Office: Upazila/Thana: District: Country:

Identity Document : ☐ NID ☐ Passport ☐ Birth Certificate ☐ Others (please specify)

Number : Expiry Date (where applicable) :

(In case the Nominee is a non resident and is entitled to the Proceeds, all prevalent Exchange Control Rules and Regulations will be applicable at the time of remittance Proceeds outside Bangladesh.)

Signature of 1st Applicant

Signature of 2nd Applicant

Signature of 3rd Applicant

Signature Verifier's Sign with Seal & Date

KYC & TP PROFILE FORM

Individual Account

Date :

ONE Bank PLC

Branch

Confidential and to be filled in by bank

CIF Number

Account Number

1. Account Name :

2. Type of Account (Put √) :

☐ Savings☐ Current☐ SND☐ FC☐ RFCD☐ NFCD☐ NITA☐ Others

3. Purpose of Opening the Account :

4. Customer's Profession (in details) :

5. Anticipated Monthly Income :

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

7. How source of income of the Account Holder have been verified (details with documents) ?

i.

ii.

iii.

Whether collected documents have been verified?

☐ Yes☐ No

8. How address(es) of the Account Holder have been verified (in details) ?

9. Whether Beneficial Owner (BO) of the account has been determined ?

☐ Yes☐ No☐ Not Applicable

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

10. Identity Papers :

☐

National ID No.

☐

Passport No.

☐

Birth Certificate

☐

Others

Copy Obtained (Put √)

Verified (Put √ where applicable)

☐☐☐☐☐☐☐☐

11. Purpose of the account opening in case of Non-resident and Foreigners :

(a) Type of Visa :

Validity :

(b) Is there approval from competent authority for work permit and opening of the Bank Account favoring the work permit recipient? ☐ Yes ☐ No

(Copy of passport in case of NRB and copy of Passport with Visa must be obtained from foreigners)

12. Is the client a Politically Exposed Person (PEP)/International 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

13. Is the customer's 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 :

14. 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.

** Approval of Higher Official is required for the account in case of PEP / IP / Higher officials of any International Organization.

Preparer :	Reviewer :
(Account Opening Officer/ Relationship Manager)	(Branch Manager / Branch Anti Money Laundering Compliance Officer)
Signature :	Signature :
Name Seal :	Name Seal :
Date :	Date :

.....
(Signature of higher official's approved the account in case of PEP/IP/higher officials of any International Organization)

Seal :

Date :

15. When was the information related to the Account last reviewed & updated ?

Name of Officer performing review & update :

Signature with seal : Date :

DEPOSITOR'S RISK CALCULATION FORM

Account Number

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.	RFCD Account	5
A(2). Type's 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 :		Score	
(Annual average transaction of the Client)		Individual	Company
1.	Upto Taka 10 lac	1	0
2.	Taka 10 lac to Taka 50 lac	2	1
3.	Taka 50 lac to Taka 5 crore	3	2
4.	Above Taka 5 crore	5	4

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]	

(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)

Signature with Name Seal and Date

TRANSACTION PROFILE FORM [Annexure-3]

Individual and Institutional Account

Date

..... Branch

Bank Use Only

CIF Number

Account Number

1. Account Name :

2. Anticipated Monthly Income :

3. Anticipated Monthly Sales Turnover (Incense of organization) :

Particulars			
Deposits :	No. of anticipated transaction [Monthly]	Highest Amount of Single transaction	Total anticipated Amount[Monthly]
Cash (Including online & CRM)			
Transfer / Instruments			
Foreign Inward Remittance			
Exports Proceeds			
Deposit / Transfer from BO Account (Stock Market)			
Others (Please Specify)			
Total			

Particulars			
Withdrawals :	No. of anticipated transaction [Monthly]	Highest Amount of Single transaction	Total anticipated Amount[Monthly]
Cash (Including online & ATM)			
Transfer / Instruments			
Foreign Outward Remittance			
Import Payments			
Deposit / Transfer to BO Account			
Others (Please Specify)			
Total			

7. Reason for changing / not changing Transaction Profile :

I/We the undersigned hereby fixed the anticipated transaction amount and frequency that are in line with the persons/company's normal transactions.

Transaction Profile of the account has been reviewed as per Bangladesh Bank/BFIU Directives. This transaction profile will be revised on completion of 06 month considering actual transaction.

Preparer (Account Opening Officer / Relationship Manager)

Reviewer (Branch Manager / BAMLCO)

Signature with Name Seal & Date

Signature with Name Seal & Date

Transaction Profile of the account has been reviewed as per Bangladesh Bank / BFIU Directives

Reason for Changing / Not Changing Transaction Profile: _____

Date of Review :

Signature with Name Seal & Date