

Non-Personal Account

Photograph of
Nominee
(Attested by
Account Holder)

14. **Initial Deposit** (Amount) :

15. **Special Instruction** (if any) :

16. Nominee Information:

I/We do hereby nominate the following person to receive the balance amount of this account after my/our death.
I/We reserve the right to cancel or change the said nominee at any time. I/We also agree that the bank will not be liable in any manner for the activities as instructed by me/us.

Name of Nominee : Date of Birth/Age :

Father's Name :

Mother's Name :

Spouse's Name :

Permanent address of Nominee :

..... Occupation : Relation :

National ID No. : Signature :

17. **Source of Fund** :

18. Declaration regarding Account Operation and Signature:

I/We affirmed that I/we have read all terms/conditions of the account and I/we will be abide by these terms/conditions. I/We further declare that the above information is true. In addition to above information, I/we will provide any necessary information/documents as per your requirement.

Customer's Signature, Name, Designation & Date

1. 2. 3.

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For Bank Use Only

Comments:

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Account Opening Officer
(Seal with Name, Signature and Date)

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Operation Manager
(Seal with Name, Signature and Date)

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Relationship Manager
(Seal with Name, Signature and Date)



Photograph

Photograph

[illegible]Export Import Bank of Bangladesh Limited

Transaction Profile

1. Title of Account :
2. Nature of Account :
3. Account or Reference No :

Description	No. of Transaction (Monthly)	Maximum Transaction Amount (Per Transaction)	Total Amount (Monthly)
<u>Deposit:</u>			
Cash Deposit (Including Online)			
Deposit through Transfer/Instrument			
Foreign Remittance Deposit			
Export Proceeds			
Others (Specify)			
Total Probable Deposit			
<u>Withdrawal:</u>			
Cash Withdrawal (Including Online/ATM)			
Payment through Transfer/Instrument			
Foreign Remittance Withdrawal			
Import Payments			
Others (Specify)			
Total Probable Withdrawal			

4. Source of Transacted Fund :

I/We the undersigned confirm that the aforesaid Transaction Profile is my/our normal and real transaction. If the above Transaction Profile turns to be changeable because of genuine ground, I/we shall notify the bank and submit a fresh Transaction Profile.

Signature:
Name:
Designation:
Date:

Signature:
Name:
Designation:
Date:

KYC Profile Form

1. Title of Account :
2. Nature of Account :
3. Account or Reference No :
4. Name of Account Opening Officer :
5. Nature of Business and Source of Fund :
6. Mention, how the Source of Fund is confirmed and explain whether the declared Transaction Profile is resembled to the business with mentioning the nature of business in details to establish the business relationship.

7. Monthly Income :
8. Information of Beneficial Owner of the Account (In case of Company, detail information of Controlling Share Holder and Individual Share Holder having 20% or more share) :
9. Passport No.: Is photocopy received? Yes/No (If applicable)
10. Voter ID Card No.: Is photocopy received? Yes/No (If applicable)
11. National ID Card No.: Is photocopy received? Yes/No (If applicable)
12. TIN: Is photocopy received? Yes/No (If applicable)
13. VAT Reg. No.: Is photocopy received? Yes/No (If applicable)
14. Driving License No.: Is photocopy received? Yes/No (If applicable)
15. Confirm the reasons for opening Non-resident and Foreigners' account. Nature of VISA (Residence/Work) :
16. Customer's Profession/Nature of the Business:

Sl. No.	Nature	Risk level	Rating
01	Jewelry/Gems trade	High	5
02	Money Changers/Courier Service Agents	High	5
03	Real Estate Agents	High	5
04	Construction promoters of projects	High	5
05	Offshore Corporation	High	5
06	Art/antique dealers	High	5
07	Restaurant/Bar/Casino/Night club/Residential hotel owners	High	5
08	Import/Export agents	High	5
09	Cash Intensive business (25 lac in a month)	High	5
10	Share & stock dealer	High	5
11	Manpower Export Business	High	5
12	Operations in multiple locations	High	5
13	Film Production/Distribution Agency	High	5
14	Arms Dealer	High	5
15	Mobile Phone Operator	High	5
16	Traders with a turnover of more than 1 crore per annum	High	4
17	Travel agents	High	4
18	Transport Operators	Medium	3
19	Auto dealers (Reconditioned cars)	Medium	3
20	Leasing/Finance Company	Medium	3
21	Freight/Shipping/Cargo Agent	Medium	3
22	Insurance/Brokerage Agency	Medium	3
23	Religious Organization/Agency	Medium	3
24	Amusement Organization/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 – Agents	Low	2
30	Small trader (turnover less than 50 lac per annum)	Low	2
31	Self Employed Professionals	Low	2
32	Corporate Customers	Low	2
33	Business of House Building Materials	Low	2
34	Computer/Mobile Phone Dealer	Low	2
35	Software business	Low	1
36	Manufacturers (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 categorize risk according to nature)		

(The upper limit of range for table no. 17 to 22 will be considered same. Example: Tk. 50 Lac will be in the same class of 0 – 50.)

17. Net Worth of Customer :

Amount (Tk.)	Risk Level	Risk Rating
1-50 Lac	Low	0
50 Lac - 2 Crore	Medium	1
> 2 Crore	High	3

18. Nature of Account Opening :

Nature	Risk Level	Risk Rating
Relationship Manager/Branch	Low	0
Direct Sales Agent	Medium	1
Internet	High	3
Unexpected/Self Motivated	High	3

19. Monthly expected amount of Transaction of the Account Holder:

Transaction Amount in Al-Wadeeah Current Deposit Account (Tk. in Lac)	Transaction Amount in Mudaraba Savings Deposit Account (Tk. in Lac)	Risk Level	Risk Rating
0-10	0-5	Low	0
10-50	5-20	Medium	1
> 50	> 20	High	3

20. Monthly expected Number of Transaction:

No. Transaction in Al- Wadeeah Current Deposit Account	No. Transaction in Mudaraba Savings Deposit Account	Risk Level	Risk Rating
0-100	0-20	Low	0
100-250	20-50	Medium	1
> 250	> 50	High	3

21. Monthly expected amount of Cash Transaction:

Transaction in Al-Wadeeah Current Deposit Account (Tk. in Lac)	Transaction in Mudaraba Savings Deposit Account (Tk. in Lac)	Risk Level	Risk Rating
0-10	0-2	Low	0
10-25	2-7	Medium	1
> 25	> 7	High	3

22. Monthly expected Number of Cash Transaction:

No. Transaction in Al-Wadeeah Current Deposit Account	No. Transaction in Mudaraba Savings Deposit Account	Risk Level	Risk Rating
0-15	0-5	Low	0
15-30	5-10	Medium	1
> 30	> 10	High	3

23. Overall Risk Assessment:

Risk Rating	Risk assessment
>=14	High
<14	Low

Comment:

24. Has the Address(s) of Account Holder been verified?

25. If yes, how verified?

26. Politically Exposed Persons (PEPs) : (According to AML Circular-14)

a. Has the Approval been obtained from the Senior Management. Yes/No

b. Source of wealth:

c. Has the face to face interview of the customer been taken? Yes/No

Prepared by: (Account Opening Officer) Signature (with Seal): Name : Date :	Reviewer: (Relationship Manager/Chief of Operation) Signature (with Seal): Name : Date :
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27. When did you review and update the Information regarding account for the last time?

Name of Reviewing & Updating Officer :

 Signature (with Seal):
 Name :
 Date :

GENERAL TERMS & CONDITIONS

1. The account will be operated as per Mudaraba Principles except Al-Wadeeah CD Account. At least 65% of investment income will be distributed among the Mudaraba Depositors as per weightage allocated for each account.
2. Bank reserves right to change the weightage and the profit distribution principles as per Bank's standard & policy.
3. The laws, rules and regulations of Bangladesh, custom and procedures applicable to the scheduled bank in Bangladesh shall apply to and govern the conduct of the account opened with the bank.
4. Service charge or maintenance charge of account shall be levied by the bank from time to time as per Bank's standard & policy. Bank reserves right to recover all costs and expenses (including collection fees and legal expenses) arising in any way in connection with the account. Income Tax on Profit, VAT, Excise Duty and any other Government charges will be applicable as per Government circular/instruction.
5. Though the Bank maintains strict confidentiality in all affairs of the account and business, Bank shall always be entitled to disclose any information regarding customers' business and accounts held with the Bank to any of the followings-
 - a) any regulatory, supervisory, governmental or quasi governmental authority with the jurisdiction over the bank.
 - b) any person to whom the bank is required or authorized by law or court order to make disclosure.
6. Any change of the information furnished by the customer herewith must be notified to the bank immediately, otherwise the bank will not be liable for the consequences.
7. The customer agrees that the bank will not be liable for any loss or any damage if the bank is unable to provide services in connection with any customer's accounts due to postal, courier, electrical, mechanical, telecommunications or by reason of act of god, catastrophe, war, civil or industrial disturbance, computer failure or any other cause beyond Bank's control and that cannot be overcome by reasonable diligence and without unusual expenses.
8. The Bank reserves right to close any account without giving prior notice if the operation of the account is unsatisfactory in the opinion of the Bank or any other reason(s) whatsoever. The opinion passed by the bank in this regard shall be final and conclusive and binding upon the customer.
9. The bank reserves right to amend the present rules at any time in any manner as it deems necessary with or without giving prior notice to the account holder(s) separately or to the public.
10. In case of death of account holder(s), the account shall cease to be operative and the entire deposited amount with profit (if applicable) shall be paid to the nominee(s) as mentioned in the account opening form. If the nominee is minor, the same shall be paid to the legal guardian of the minor. In other cases, the amount shall be released as per rules in force.
11. If the account is encashed/closed before declaration of yearly final rate of profit, the account holder(s) will be entitled to receive provisional rate of profit and Bank or account holder(s) shall not reserve any right to claim additional profit if the declared yearly final rate of profit varies from the provisional rate of profit. But the additional amount of profit may be allowed to the account holder(s) if the declared final rate of profit exceeds the provisional rate of profit and the account holder(s) claim the same in writing.
12. The additional terms & conditions of each account to be considered as integral part of terms & conditions as stated above.

I/We hereby acknowledge that I/we have read and understood the terms & conditions stated above and agreed to comply with them.

Signature of the Account holder(s)

ADDITIONAL TERMS & CONDITIONS FOR AL-WADEEHAH CD/MSD/MSND ACCOUNT:

- 1) Deposit of Al-Wadeeah CD/MSD/MSND Account will bear following weightage:
 - b) Deposit of Al-Wadeeah Current Deposit Account will be received on Al-Wadeeah principles and weightage of the same will be zero and will not get any profit. The Bank reserves right to use the deposit of Al-Wadeeah Current Account.
 - c) Mudaraba Savings Deposit will bear 0.75 weightage.
 - d) Mudaraba Special Notice Deposit will bear 0.62 weightage.
- 2) All instructions to the bank regarding stop payment, issuance of chequebook, Bank Solvency Certificate, statement of Account, on-line transactions, balance inquiry etc. should be in writing. Bank may, at the customer's request, handover the cheque book, Bank Solvency Certificate, statement etc. in a closed envelope to any person duly authorized by the customer. Any stop payment instruction received after payment of the cheque/instrument(s) will be considered as invalid.
- 3) The Bank may refuse to process any transaction on any account of the customer if the bank suspects fraud or illegality therein. The decision of the bank with regards to whether the transaction is or is likely to be involved in fraud or irregularity shall be final and conclusive and binding on the customer.
- 4) The customer must observe proper documentation formalities before opening of account with the bank. No chequebook will be issued unless and until all the required formalities are completed.
- 5) Al-Wadeeah CD Account will be transferred to Dormant Status if it remains inoperative for 01 (one) year.
- 6) Mudaraba Savings Deposit Account will be transferred to Dormant Status if it remains inoperative for 02 (two) years.
- 7) The bank reserves right to close any account having zero balance and without transaction for 01 (one) year.
- 8) Account will be blocked or considered as unclaimed as per law of the land if it remains inoperative for 10 (ten) years.

Signature of the Account holder(s)

REQUIREMENT FOR OPENING AL-WADEEAH-CD/MSD/MSND ACCOUNT:

- i) Account opening form to be filled in and signed by the account holder(s).
- ii) Introduction by an account holder with signature and account number or any person acceptable to the bank.
- iii) Two copies of recent passport size photograph of each account holder attested by the introducer.
- iv) One copy passport size photograph of nominee attested by the account holder(s).
- v) Initial deposit.
- vi) Copy of Passport/National ID Card/Driving License/Office ID/Word Commissioner's Certificate/any ID Card acceptable to the bank.
- vii) Attested photocopy of passport with valid visa and work permit (In case of Foreign Currency Account only).
- viii) Joint Account Declaration Form (to open Joint Account only).

ADDITIONAL REQUIREMENT FOR

Proprietorship Account:

- i) Copy of updated Trade License
- ii) Sole proprietorship declaration
- iii) TIN Certificate.

Partnership Account:

- i) Registered Partnership Deed
- ii) Copy of updated Trade License
- iii) Resolution of partners to open the A/C and authorization for its operation duly certified by the Managing Partner.
- iv) Partnership Letter duly signed by the all partners.

Private and Public Limited Company Account:

- i) Certified copy of the Memorandum and Article of Association of the company
- ii) Certified copy of Certificate of Incorporation of the company
- iii) Certified copy of Certificate of Commencement (incase of Public Limited Company)
- iv) Board Resolution for opening the account and authorization for its operation duly certified by the Chairman/Managing Director of the Company
- v) Copy of updated Trade License.
- vi) List of Directors along with designation
- vii) Certified copy of Form-xii certified by Register of Joint Stock Company (incase of change in directorship)
- viii) Certificate of Registration incase of insurance companies.
- ix) Copy of updated TIN/VAT Certificate.

Association/Club/Trust/Society/Charity Organization/Educational Institution/Moshjid/Madrasa Account:

- i) Certified copy of By-Laws/Memorandum and Article of Association/Trust Deed.
- ii) Certified copy of Certificate of Registration/Permission from the concerned Department(s) of the Government.
- iii) List of members of the Governing Body/Executive Committee with their Address and Phone Number
- iv) Resolution of the Board/Executive Committee/Governing Body for opening the Account and authorization for its operation duly certified by the Chairman/Secretary/President.
- v) Registration Certificate (If registered).
- vi) Permission Letter from Bureau of N.G.O. (incase of N.G.O. A/C)

NOTE:

Please present the original document(s) for each photocopy submitted and confirm any overwriting by full signature.