

# Account Opening Form

## Non-Individual Deposit Scheme

Let Your Money Grow In Safe Hands



Account Name

Account Number

ARM Code

RM Code

CIF Number

Growing Together...



CRG:	
Sector Code:	
Economic Purpose Code:	
FA:	
Rate of Interest:	

**Bankultimas Information:**

Customer ID (Applicant):	
Customer ID (Guarantor):	
Group ID	
Proposal ID:	
Commitment ID:	
Account Number:	

**Recommendation**

Forwarded by			
Designation		Employee ID	
Source/Branch			
Signature			
Recommended by		Employee ID	
Signature			
Supported by		Employee ID	
Signature			



**Corporate Financial Services**  
**Deposit Scheme Account Opening Form [Non-Individual]**



**SL No.**

Date 

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

CIF Number

The Manager  
LankaBangla Finance Ltd.

TDR Account No.

\_\_\_\_\_ Branch

Dear Sir,

I/We are applying to open the following deposit scheme account. Our Organization detailed information are given below:

- ☐ Earn First    ☐ Classic TDR    ☐ Monthly Earner  
☐ Quarterly Earner    ☐ Half Yearly Earner    ☐ Money Builders  
☐ Double Money    ☐ Triple Money    ☐ Shohoj Sanchoy \_\_\_\_\_ months  
☐ Others \_\_\_\_\_

Deposit Amount    BDT. \_\_\_\_\_  
Interest Rate    \_\_\_\_\_ . \_\_\_\_\_ %  
Tenure    \_\_\_\_\_ Years    \_\_\_\_\_ Months  
Cheque No. \_\_\_\_\_ Date \_\_\_\_\_  
Drawn on (Bank Name) \_\_\_\_\_

**Deposited Amount (in words)** \_\_\_\_\_

**Source of Fund** \_\_\_\_\_

**Renewal Option:** ☐ Principle with interest    ☐ Principle only    ☐ Others \_\_\_\_\_

**Account Information**

Account Title (English) \_\_\_\_\_

হিসাব শিরোনাম/স্বত্ব (বাংলা) \_\_\_\_\_

Type of Organization    ☐ Partnership    ☐ Private/Public Limited    ☐ NGO/NPO    ☐ Proprietorship    ☐ Joint Venture  
☐ Govt. Organization    ☐ Club/Society    ☐ Others (Please Specify) \_\_\_\_\_

Trade License Number \_\_\_\_\_ Date 

D	D	M	M	Y	Y	Y	Y
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Trade License Authority \_\_\_\_\_

e-TIN Number \_\_\_\_\_

VAT Number \_\_\_\_\_

Country Name \_\_\_\_\_ If Foreign \_\_\_\_\_

Registration Number \_\_\_\_\_ Date 

D	D	M	M	Y	Y	Y	Y
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Registration Authority \_\_\_\_\_

Nature of Business \_\_\_\_\_

Registered Address \_\_\_\_\_

Business/Office Address \_\_\_\_\_

Factory Address \_\_\_\_\_

Mailing Address  
(Any type of documents  
delivery purpose) \_\_\_\_\_

Note: Issue an A/C Payee Cheque/Pay Order/Bank Draft in favor of LankaBangla Finance Limited



## Terms & Conditions

### A. General

- TDR is a non-negotiable instrument fixed for the period specified and cannot be endorsed or discounted
- LankaBangla Finance Limited (LBFL) will receive deposits only for a specific period of time
- Issue only an A/C Payee Cheque/Pay Order/Bank Draft in favour of **LankaBangla Finance Limited**
- TDR will be accepted and the instrument will be provided subject to realization of Cheque/Pay Order/Demand Draft etc.
- Each deposit will be given an account number which shall be quoted on all correspondence by the depositor
- In case of death of the depositor, upon receipt of death certificate the account will cease to be operative and the amount deposited so far net off deduction will be paid to the nominee, and in absence of nominee, to the legal heirs of the deceased as per rules in force
- TDR shall be governed by any guideline from Bangladesh Bank as well as others controlling authority of Bangladesh
- Interest on such loan shall be fixed at 2% over interest rate of the respective TDR
- Any repayment received by LBFL shall be used to adjusting outstanding interest and the outstanding loan principle
- Loan fee applicable

### E. Taxes & Levies

- Taxes, Excise duty and Levies will be applied on deposit accounts as per Government rules and regulations

### F. Transferability

- TDR accounts are not transferable

### B. Minimum Amount

- Minimum deposit amount is BDT 50,000 (Incase of Money Builder minimum deposit amount is BDT 500)

### C. Premature/Early Encashment

#### C.1 Term Deposit

Deposit amount cannot be encashed before completion of 3 months from the opening date of the TDR. For premature encashment after completion of 3 months interest rate of the concerned account will be reduced by according to the following schedule:

Number of Months the deposit remained with LBFL	91 days to 120 days	121 days to 180 days	181 days & above
Interest Rate	No interest	LBFL declared saving rate	Reduced by 2.50%

**For Double Money & Triple:** No interest will be accord before completion of 3 years

### D. Loan Against TDR

- Quick Loan against TDR shall be allowed at any time after opening a TDR account
- An account holder can get loan against TDR maximum 80% (for Earn First maximum 70%) of his/her deposited amount or 90% by the Discretion of LBFL authority



## Photograph(s) of Signatories

Signatory-1 Photograph

Signatory-2 Photograph

Signatory-3 Photograph

Signatory-4 Photograph

## Signing Authority & Acceptance of Terms & Conditions

☐ Singly ☐ Jointly ☐ Either or Survivor ☐ Others (Please Specify) \_\_\_\_\_

☐ Special Instruction (if any)

I/We hereby declare that the above mentioned information are correct and shall provide any future information that is required. I/We hereby also acknowledge that we have read, understood and agreed to the Terms & Conditions governing corporate account(s) and all other products as indicated above with LBFL.

**Signature with seal**

Name: \_\_\_\_\_

Designation: \_\_\_\_\_

Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

**Signature with seal**

Name: \_\_\_\_\_

Designation: \_\_\_\_\_

Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

**Signature with seal**

Name: \_\_\_\_\_

Designation: \_\_\_\_\_

Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

**Signature with seal**

Name: \_\_\_\_\_

Designation: \_\_\_\_\_

Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

## FOR OFFICE USE ONLY

Date of Application 

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Date of Acceptance/Issue 

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Amount of TDR 

--	--	--	--	--	--	--	--

Rate of Interest 

		.		
--	--	---	--	--

 %

Tenure 

--	--

 Years 

--	--

 Months

Date of Maturity 

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

ARM Code 

--	--	--	--	--	--	--	--

 Branch Code 

--	--	--	--	--	--	--	--

 Product Code 

--	--	--	--	--	--	--	--

RM Code 

--	--	--	--	--	--	--	--

 Sector Code 

--	--	--	--	--	--	--	--

 Cost Centre 

--	--	--	--	--	--	--	--

**For**  
LankaBangla Finance Limited

Authorized Signature

Authorized Signature



## Signatory Information-1

Date :

A/C Number

CIF Number

Relationship with this Account: ☐ Director ☐ Partner ☐ Signatory ☐ Power of Attorney Holder ☐ Others .....

Title: ☐ Mr. ☐ Mrs. ☐ Ms. ☐ Others.....

Name

নাম

Father's Name

পিতার নাম

Mother's Name

মাতার নাম

Spouse Name

স্বামী/স্ত্রীর নাম

Nationality  Date of Birth         Birth Place

Occupation  Designation

National ID Number                Gender ☐ Male ☐ Female

Passport Number (if any)

Tax ID Number (if any)

Birth Certificate No.

Driving Licence No.

Present Address (Resident)

বর্তমান ঠিকানা

Permanent Address

স্থায়ী ঠিকানা

Office Address

Mailing Address

Mobile Number  Telephone (Office)

Fax  E-mail ID

Resident Status ☐ Resident ☐ Non-Resident

Credit Card Details

Issuance Bank Name 1.  2.

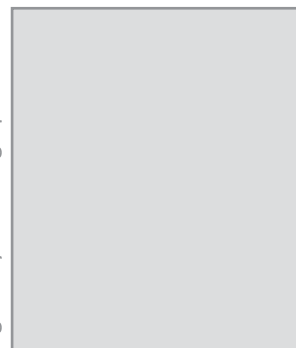
**Signature with seal**

Name:

Designation:

Date:  /  /

Signatory-1 Photograph





## Signatory Information-2

Date :	<input type="text"/>	A/C Number	<input type="text"/>
	<input type="text"/>	CIF Number	<input type="text"/>
Relationship with this Account:	<input type="checkbox"/> Director <input type="checkbox"/> Partner <input type="checkbox"/> Signatory <input type="checkbox"/> Power of Attorney Holder <input type="checkbox"/> Others .....		
Title:	<input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms. <input type="checkbox"/> Others.....		
Name	<input type="text"/>		
নাম	<input type="text"/>		
Father's Name	<input type="text"/>		
পিতার নাম	<input type="text"/>		
Mother's Name	<input type="text"/>		
মাতার নাম	<input type="text"/>		
Spouse Name	<input type="text"/>		
স্বামী/স্ত্রীর নাম	<input type="text"/>		
Nationality	<input type="text"/>	Date of Birth	<input type="text"/>
Occupation	<input type="text"/>	Birth Place	<input type="text"/>
National ID Number	<input type="text"/>	Designation	<input type="text"/>
Passport Number (if any)	<input type="text"/>	Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female
Tax ID Number (if any)	<input type="text"/>		
Birth Certificate No.	<input type="text"/>		
Driving Licence No.	<input type="text"/>		
Present Address (Resident)	<input type="text"/>		
	<input type="text"/>		
বর্তমান ঠিকানা	<input type="text"/>		
	<input type="text"/>		
Permanent Address	<input type="text"/>		
	<input type="text"/>		
স্থায়ী ঠিকানা	<input type="text"/>		
	<input type="text"/>		
Office Address	<input type="text"/>		
	<input type="text"/>		
Mailing Address	<input type="text"/>		
Mobile Number	<input type="text"/>	Telephone (Office)	<input type="text"/>
Fax	<input type="text"/>	E-mail ID	<input type="text"/>
Resident Status	<input type="checkbox"/> Resident <input type="checkbox"/> Non-Resident		
Credit Card Details	<input type="text"/>		
Issuance Bank Name	1. <input type="text"/>	2. <input type="text"/>	

<b>Signature with seal</b>

Name: \_\_\_\_\_

Designation: \_\_\_\_\_

Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

Signatory-2 Photograph





### Signatory Information-3

Date : DDMMYYYY

A/C Number CIF Number Relationship with this Account: ☐ Director ☐ Partner ☐ Signatory ☐ Power of Attorney Holder ☐ Others .....

Title: ☐ Mr. ☐ Mrs. ☐ Ms. ☐ Others.....

Name \_\_\_\_\_

Father's Name

পিতার নাম \_\_\_\_\_

Mother's Name

মাতার নাম	
-----------	--

Spouse Name

স্বামী/স্ত্রীর নাম

Nationality \_\_\_\_\_ Date of Birth DD MM YY YY YY YY YY Birth Place \_\_\_\_\_

Occupation		Designation	
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National ID Number                 Gender ☐ Male ☐ Female

Passport Number (if any)

Tax ID Number (if any)

Birth Certificate No.

Driving Licence No.

Present Address (Resident)

বর্তমান ঠিকানা

Permanent Address

श्री ठिकाना

Office Address

Mailing Address

Mobile Number		Telephone (Office)	
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Fax		E-mail ID	
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Resident Status ☐ Resident ☐ Non-Resident

## Credit Card Details

Issuance Bank Name	1.	2.
--------------------	----	----

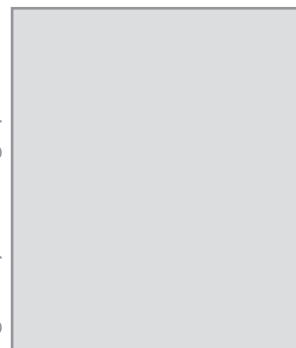
<b>Signature with seal</b>

Name: \_\_\_\_\_

Designation:

Date:        /        /

### Signatory-3 Photograph





## Signatory Information-4

Date : 

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

A/C Number

CIF Number

Relationship with this Account: ☐ Director ☐ Partner ☐ Signatory ☐ Power of Attorney Holder ☐ Others .....

Title: ☐ Mr. ☐ Mrs. ☐ Ms. ☐ Others.....

Name

নাম

Father's Name

পিতার নাম

Mother's Name

মাতার নাম

Spouse Name

স্বামী/স্ত্রীর নাম

Nationality 



 Date of Birth 

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

 Birth Place

Occupation 



 Designation

National ID Number 



 Gender ☐ Male ☐ Female

Passport Number (if any)

Tax ID Number (if any)

Birth Certificate No.

Driving Licence No.

Present Address (Resident)

বর্তমান ঠিকানা

Permanent Address

স্থায়ী ঠিকানা

Office Address

Mailing Address

Mobile Number 



 Telephone (Office)

Fax 



 E-mail ID

Resident Status ☐ Resident ☐ Non-Resident

Credit Card Details

Issuance Bank Name 1. 



 2.





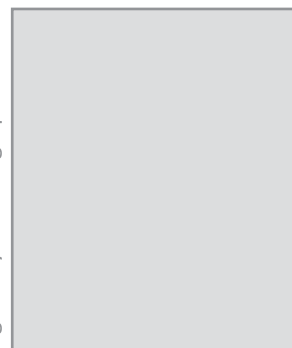


Name: \_\_\_\_\_

Designation: \_\_\_\_\_

Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

Signatory-4 Photograph





# ELECTRONIC FUND TRANSFER AUTHORIZATION FORM

(EFT Credit Entries to Receive Payment through BEFTN)

Date :

To  
LankaBangla Finance Limited  
Dhaka, Bangladesh

Subject: **AUTHORIZATION TO RECEIVE MONTHLY/QUARTERLY/HALF YEARLY/YEARLY INTEREST OR ENCASHMENT AMOUNT THROUGH BEFTN**

Dear Sir,

I/We hereby authorize LankaBangla Finance Ltd., to credit my/our Monthly/Quarterly/Half Yearly/Yearly interest or encashment amount through BEFTN service and Supplement to my/our account at the bank listed below, to receive the interest income from the account in connection with the TDR mentioned. This authority will remain in effect until the LankaBangla Finance Ltd. (LBFL) is notified by me/us in writing to cancel it or until such discharge of amounts payable in connection with the Term Deposit in the sole satisfaction of LBFL.

TDR Account No.	<input type="text"/>									
TDR Account Name	<input type="text"/>									
Bank Account Name	<input type="text"/>									
Bank Account Number	<input type="text"/>									
Bank Name	<input type="text"/>									
Branch	<input type="text"/>					Account Type	<input type="checkbox"/> Current	<input type="checkbox"/> Savings		
Bank Routing No.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
TIN	<input type="checkbox"/> Yes		<input type="checkbox"/> No		E-mail Address:	<input type="text"/>				
TIN Number (if available)	<input type="text"/>									
SMS Service Mobile No.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
bKash Account (Mobile Number)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

<b>Signing Authority-1</b>

Name \_\_\_\_\_

Date \_\_\_\_/\_\_\_\_/\_\_\_\_

<b>Signing Authority-2</b>

Name \_\_\_\_\_

Date \_\_\_\_/\_\_\_\_/\_\_\_\_



# KYC PROFILE FORM

Applicant

As per Bangladesh Bank AML Guideline



1. a. Account Name		2. Account Number:	
1. b. Account Holder Name			
3. Type of Account		4. CIF Number:	
5. Name of Account Opening Officer		6. ARM Code:	
7. Type of Business & Source of Fund:			

8. a. How the source of fund has been verified? \_\_\_\_\_

8. b. Whether amount of transaction is relevant with the client's business/profession (details) \_\_\_\_\_

9. Information of Beneficial Owner (Relevant cases only): \_\_\_\_\_

10. Passport Number		Photocopy Obtained?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Not Applicable
11. National ID No.		Photocopy Obtained?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Not Applicable
12. TIN		Photocopy Obtained?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Not Applicable
13. VAT Reg. No		Photocopy Obtained?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Not Applicable
14. Driving License		Photocopy Obtained?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Not Applicable

15. Obtained Confirmation about the reason for opening Non-residence account opened by Foreigners

\_\_\_\_\_

	Nature of Visa	Resident	Work	
Sl.	Category		Risk Level	Rating
1	Jewelry/Gems Trade		High	
2	Money Changer/Courier Service Agents		High	
3	Real Estate Agents		High	
4	Construction Promoters of Projects		High	
5	Offshore Corporations		High	
6	Art/Antique Dealers		High	
7	Restaurant/Bar/Casino/Night Club Owners		High	
8	Import/Export Agents		High	
9	Cash Intensive Business (Cash deposit > 25 lacs in a month)		High	
10	Share/Stock Dealers		High	
11	Manpower Business		High	
12	Operations in Multiple Locations		High	
13	Film/Production/Presentation Organization		High	
14	Arms Dealers		High	
15	Mobile Phone Operators		High	
16	Trader with a turnover of more than 1 crore per annum		High	
17	Travel Agents		High	
18	Transport Operators		Medium	
19	Auto Dealers (Reconditions Cars)		Medium	
20	Leasing/Financing Companies		Medium	
21	Freight/Shipping/Cargo Agents		Medium	

Sl.	Category	Risk Level	Rating
22	Insurance/Brokerage Agencies	Medium	
23	Religion Organizations/Institutions	Medium	
24	Amusement Organization/Parks	Medium	
25	Moto Parts Businesses	Medium	
26	Tobacco and Cigarette Businesses	Medium	
27	Auto Primary (New Car)	Low	
28	Shop Owners (Retail)	Low	
29	Business Agents	Low	
30	Small Traders (Turnover less than 50 lacs per annum)	Low	
31	Self-Employed Professionals	Low	
32	Corporate Customers	Low	
33	Construction Materials Businesses	Low	
34	Computer/Mobile Phone Dealers	Low	
35	Software Businesses	Low	
36	Manufacturers (Other than arms)	Low	
37	Other... (LBFL will decide the risk level according type)	Low	

• Account Holders' address(s) verified or not?

• If yes, how? \_\_\_\_\_

• Politically Exposed Person: (as per A.M.L Circular-14)

a. Approval taken from Top Management ☐ Yes ☐ No

b. Face to face interview with the customer ☐ Yes ☐ No

Overall Risk Assessment: ☐ Low ☐ High ☐ Moderate

Comments:

Risk Treatment: SDD/EDD

Prepared by	Approved by
_____	_____
Name & Designation	Name & Designation

Last review/update time of customer and account related information: \_\_\_\_\_

Signature of concerned person made the update/review (with Name, Designation, Seal & Date)



## A Template of Customer Risk Profiling (CRP) Form

Risk Determinants	RiskVariables/Determinants	Assigned Risk Weight															
Customers	Exceptions in getting KYC related information from customer																
	High net worth customer or high value transactions: <table border="1" style="margin: 5px auto; width: 80%;"> <thead> <tr> <th>Value</th><th>Risk Level</th><th>Risk weight</th></tr> </thead> <tbody> <tr> <td>0-5 million</td><td>Low</td><td>0</td></tr> <tr> <td>5-20 million</td><td>Medium</td><td>10</td></tr> <tr> <td>&gt;20 million</td><td>High</td><td>20</td></tr> </tbody> </table>	Value	Risk Level	Risk weight	0-5 million	Low	0	5-20 million	Medium	10	>20 million	High	20				
	Value	Risk Level	Risk weight														
	0-5 million	Low	0														
	5-20 million	Medium	10														
	>20 million	High	20														
	A customer who has a business which involves large amount of cash (e.g. Jewelry/Gems trade, money transmitters/changers, art/antique dealers, restaurant/bars, share & stock brokers etc.																
	Non-resident customer																
	Politically exposed person, its close associate or family member																
	Relatively complex control/ownership structure (in case of corporate customer)																
	Reliability/trustworthiness of verification measures																
Unclear source of funds or income from undocumented sources																	
Customer opens account in the name of his/her family member who intends to credit large amount of deposits not consistent with the known sources of legitimate family income.																	
Beneficial ownership of funds may not belong to customer																	
Product & Services	Use of products & services which entail non face-to-face contact																
	Customer seeks private banking (i.e. prioritized or privileged banking) or other riskier services																
	Payment received from unknown or unrelated third parties																
	Service to walk-in Customers																
Channels	How was the account opened? <table border="1" style="margin: 5px auto; width: 80%;"> <thead> <tr> <th>Mode</th><th>Risk Level</th><th>Risk Weight</th></tr> </thead> <tbody> <tr> <td>RM/Affiliate</td><td>Low</td><td>0</td></tr> <tr> <td>Direct Sales agent</td><td>Medium</td><td>10</td></tr> <tr> <td>Internet</td><td>High</td><td>20</td></tr> <tr> <td>Walk-in/Unsolicited</td><td>High</td><td>20</td></tr> </tbody> </table>	Mode	Risk Level	Risk Weight	RM/Affiliate	Low	0	Direct Sales agent	Medium	10	Internet	High	20	Walk-in/Unsolicited	High	20	
	Mode	Risk Level	Risk Weight														
	RM/Affiliate	Low	0														
Direct Sales agent	Medium	10															
Internet	High	20															
Walk-in/Unsolicited	High	20															
	Level of cash based transactions																
	Element of anonymity in transactions																
Locations	Customer is based or linked to any country which is identified by credible sources as having significant level of corruption and criminal activity																
	Customer is based or linked to UN Sanctioned list/countries																
	Customer's link to any country known to be a tax heaven and identified by credible sources as providing funding or support for terrorist activities or that have designated terrorist organizations operating within their country																
	Any country unidentified by FATF or FSRBs as not having adequate AML&CFT system																
	Any country/place identified as destination of illicit financial flow																
	Customer is linked to any country subject to economic or trade sanctions																
Others	Transaction pattern matches with central bank's examples on Red Alerts or guidance provided by BFIU on ML/FT typologies																
	Customer/beneficial owner identification and verification not done properly																
	Any other risk factors etc.																



	Total Risk Score	
Scale	Please note that risk weight assigned as above have been selected according to prevalence of risk i.e. <b>Never = 0</b> <b>Low = 5</b> <b>Moderate = 10</b> <b>High = 20</b>	
	<b>Benchmarking</b>	
	<b>Risk Score Range</b>	<b>Rating</b>
	Below 50	1
	51 -80	2
	81 -110	3
	111 -140	4
	141 -170	5
	170 & above	6
<b>Rating</b>	<b>Customer Risk Profiling</b>	<b>Check</b>
1-2	Low Risk	
3-4	Moderate Risk	
5-6	High Risk	
	Customer Risk Profile is re-considered in line with pre-defined criteria of central bank or LBFL's own Internal Risk Assessment	

Prepared by

Approved by

---

Name & Designation  
(with seal & signature)

---

Name & Designation  
(with seal & signature)



## Clientele Acknowledgment Form (CAF)

As per Bangladesh Bank Products & Services Guideline

<b>Name of Client:</b>		
<b>Amount of Deposit:</b>		<b>Type of Deposit:</b>
Questions	Comments	
	LBFL's Comment	Client's Comment
1. What will be the interest rate?		Agreed with the LBFL's comment
2. When will be the deposit account matured?		Agreed with the LBFL's comment
3. (a) Will the interest rate be same in case of early encashment?  (b) If no, whether the client is fully informed about tenure-wise different rates for early encashment?	No  Yes	Agreed with the LBFL's comment
4. Will it be automatically renewed if the amount is not withdrawn at maturity and no instruction is given by the client in this regard?	Yes	Agreed with the LBFL's comment
5. (a) Will there be any fees charged against the deposit account?  (b) If so, whether the depositor is informed about it or not.	No	Agreed with the LBFL's comment
	_____ Official's Signature & Date	_____ Customer's Signature & Date



# গ্রাহক অঙ্গীকার নামা

বাংলাদেশ ব্যাংকের প্রোডাক্টস ও সার্ভিসেস নীতিমালা অনুযায়ী

গ্রাহকের নাম:		
আমানতের পরিমাণ:		আমানতের ধরণ:
প্রশ্নসমূহ	মন্তব্য	
	প্রতিষ্ঠানের মন্তব্য	গ্রাহকের মন্তব্য
১. আমানতের উপর প্রদত্ত সুদ হার কত?		প্রতিষ্ঠানটির মন্তব্যের সাথে একমত
২. আমানত হিসাবটির মেয়াদ কবে শেষ হবে?		প্রতিষ্ঠানটির মন্তব্যের সাথে একমত
৩. (ক) মেয়াদ পূর্তির পূর্বে আমানতকৃত অর্থ উত্তোলন করা হলে সুদহার কি একই থাকবে?	না	প্রতিষ্ঠানটির মন্তব্যের সাথে একমত
৩. (খ) যদি সুদহার একই না থাকে, সেক্ষেত্রে আমানতের মেয়াদ ভিত্তিক সুদহার সম্পর্কে গ্রাহককে অবহিত করা হয়েছে কিনা?	হ্যাঁ	
৪. মেয়াদ পূর্তিতে আমানতকৃত অর্থ উত্তোলন করা না হলে এবং গ্রাহক কোন ধরনের নির্দেশনা না দিয়ে থাকলে হিসাবটি স্বয়ংক্রিয়ভাবে নবায়ন হবে কি?	হ্যাঁ	প্রতিষ্ঠানটির মন্তব্যের সাথে একমত
৫. (ক) আমানত হিসাবের বিপরীতে কোন ফি আরোপ করা হবে কিনা?	না	প্রতিষ্ঠানটির মন্তব্যের সাথে একমত
৫. (খ) যদি এরূপ ফি আদায় করা হয়, তবে সে বিষয়ে গ্রাহককে অবহিত করা হয়েছে কিনা?		
	অফিসারের স্বাক্ষর ও তারিখ	গ্রাহকের স্বাক্ষর ও তারিখ



## Clientele Feedback Form (CFF)

As per Bangladesh Bank Products & Services Guideline

Name of Client:		
Name of Deposit:		Type of Deposit:
Questions	Comments	
	LBFL's Comment	Client's Comment
1. (a) Despite not mentioned in the agreement will the Maintenance Fee or similar fee be deducted?		Yes/No
2. (b) If deducted, what was the reason?		Agreed/Disagreed with the LBFL's comment
	Official's Signature & Date	Customer's Signature & Date

## গ্রাহক মতামত ফর্ম

বাংলাদেশ ব্যাংক-এর প্রোডাক্টস ও সার্ভিসেস নীতিমালা অনুযায়ী

গ্রাহকের নাম:		
আমানতের পরিমাণ:		আমানতের ধরণ:
প্রশ্নসমূহ	মন্তব্য	
	প্রতিষ্ঠানের মন্তব্য	গ্রাহকের মন্তব্য
১. (ক) চুক্তিনামায় উল্লেখ না থাকলেও মেইনটেন্যান্স বা একই রকমের অন্যান্য ফি কি কর্তন করা হবে?		হ্যাঁ/না
২. (খ) যদি কর্তন করা হয়, তাহলে কর্তন করার কারণ কী?		প্রতিষ্ঠানের মন্তব্যের সাথে একমত/একমত না
	অফিসারের স্বাক্ষর ও তারিখ	গ্রাহকের স্বাক্ষর ও তারিখ



## General Documents Checklist:

	Client	RM	OPS.
<input type="checkbox"/> Trade License	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> TIN	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Board Resolution	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Photographs of Signatories	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Signatures of Signatories	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Copies of National ID/ Passport/ Valid ID of Signatories	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Trust Deed	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> NBR Certificate (If Available)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Memorandum/Articles of Association (MOA). (If Available)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Certificate of incorporation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Others (Please mention below)			
a) _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b) _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c) _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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Signature with Date

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Signature with Date



# NOTES