

Individual Deposit Scheme **Account Opening Form**

Let your money grow in safe hands



Account Name

Account Number

Branch Code

CIF Number

Retail Financial Services

Deposit Scheme Account Opening Form [Individual]



SL No.

Date

The Manager
LankaBangla Finance PLC.

_____ Branch

Dear Sir,

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

- ☐ Earn First ☐ Flexi Deposit ☐ Agroj (Sr. Citizen) _____
- ☐ Money Builders ☐ Double Money ☐ Triple Money
- ☐ Periodic Return: ☐ Monthly / ☐ Quarterly / ☐ Half Yearly / ☐ Yearly
- ☐ Classic TDR (Actual Days) _____ ☐ Classic TDR
- ☐ Shohoj Sanchoy ☐ Quick Sanchoy ☐ Others _____
- ☐ Installment Amount _____ ☐ Initial Amount _____

☐ New Relation ☐ Existing Relation

CIF Number

Account No.

Deposit Amount (TDR) BDT

Interest Rate . %

Tenure Years Months

Cheque No. Date

Drawn on (Bank Name)

Source of Income/Fund ☐ Own Business ☐ Salary ☐ Commission ☐ Gift/Return on Investment ☐ Others _____

Renewal Option ☐ Principle with interest ☐ Principle only ☐ Renew Principle and credit interest to the provided A/C
☐ Others _____

Applicant's Personal Information

Account Title ☐ Mr. ☐ Mrs. ☐ Ms. ☐ Others _____

Applicant's Name
(Capital Letter)

আবেদনকারীর নাম

Father's Name

পিতার নাম

Mother's Name

মাতার নাম

Date of Birth

Marital Status

Religion

Spouse Name

স্বামী/স্ত্রীর নাম

Professional Status

Designation

Work/Business Details

Organization

e-Tax ID Number

☐ Yes ☐ No

e-TIN No. (If yes)

National ID No.

Nationality

Passport No. (if any)

Expiry Date

Present Address

Permanent Address

Mailing Address

Working Address

*Mobile No.

Phone No. (if any)

Resident Phone No.

*E-mail ID

* Issue an A/C Payee Cheque/Pay Order/ Bank Draft In Favour of **LankaBangla Finance PLC.** [Cash Deposit Not Allowed]

Information of Joint Applicant	
Name (Capital Letter) নাম	
Father's Name পিতার নাম	
Mother's Name মাতার নাম	
Date of Birth	<div> <div>D</div> <div>D</div> <div>M</div> <div>M</div> <div>Y</div> <div>Y</div> <div>Y</div> <div>Y</div> </div> Relationship with Applicant
Spouse Name	
Professional Status	
NID/Passport No.	*Mobile Number
Present Address	
Permanent Address	
*E-mail ID	

Information of Nominee(s)		
Particulars	Nominee(1)	Nominee(2)
Name		
Father's Name		
Mother's Name		
Date of Birth		
Relationship with Applicant		
NID/Passport No.		
Permanent Address		
Share (%)		

Minor Detail (if any Nominee or Account Holder is Minor)

This part is to be filled up by the guardian of the Minor Nominee of Minor Account Holder

☐ The Nominee is a Minor
☐ The Account Holder is a Minor. As the legal guardian, I/We hereby declare that the Account Holder is a Minor. His/Her relevant information are provided in the form. The account will be operated under my signature as the legal guardian of the Account Holder until further notice or until Account Holder attains maturity.

Minor Applicant/Nominee's Name			
Name of the Guardian of the Minor			
Relationship between Guardian & Minor		Guardian's National ID	
Guardian's E-mail		Guardian's Contact No.	
Guardian's Address			

<div> <div> Photograph of Applicant(s) </div> <div> One Copy </div> </div>	<div> <div> Photograph of Nominee-1/ Joint Applicant(s) </div> <div> One Copy </div> </div>	<div> <div> Photograph of Nominee-2/ Guardian of Minor Nominee </div> <div> One Copy </div> </div>	
Applicant's Signature	Joint Applicant's Signature	Nominee's Signature	Minor's Guardian's Signature

*To be Attested at the back of the Nominee's Photographs by the Applicant(s)

Terms & Conditions

A. General

- TDR is non-negotiable instrument fixed for the period specified and cannot be endorsed or discounted.
- LankaBangla Finance PLC. (LBF) 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 PLC.**
- 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.

B. Eligibility for Opening the TDR Account

- Only individual customers of 18 years old and above can open the account. In case of below 18 years old, one legal guardian is mandatory.

C. Minimum Amount

- Minimum deposit amount is BDT 50,000. In case of Money Builder, minimum deposit amount is BDT 500 and Quick Sanchoy minimum amount is BDT 50,000.

D. Premature/Early Encashment: As Per LBF encashment Policy

D.1 Term Deposit

- Deposit amount cannot be encashed before completion of 3 (three) months from the opening date of the TDR. For premature encashment after completion of 3 (three) months, interest rate of the concerned account will be adjusted by according to the terms & conditions of LankaBangla Finance PLC.(LBF).

D.2 Money Builder

- The amount on maturity will be paid after one month from the date of deposit of the final installment. The specified amount on maturity is subject to regular installment payment at the specified time. For any irregular installment payment against Money Builder, the matured value will be less than the scheduled amount as per policy of LBF.

- Installment must be deposited within the fixed date of every month. For any delay payment, customer will be entitled for interest of that specific amount from the date of deposit. However for any delay payment, the matured value will be less than the scheduled amount as per LBF policy. If the scheduled payment is a holiday, installment may be deposited on the following working day.
- In case of death of the depositor, 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.
- Deposit amount cannot be encashed before completion of 6 (six) months from the opening date of Money Builder.
- An account holder may close the account after completion of 6 (six) months (prior to maturity) by a written application duly signed by the applicant. No interest will be given in such encashment as per policy of LBF.
- Before completion of one year, if the depositor fails to deposit 3 (three) consecutive monthly installments on time, LankaBangla may treat the account to be closed and the amount deposited so far net off deduction shall be paid to the depositor after completion of one year.
- Money Builder premature encashment will be executed as per LBF policy.

D.3 Double Money & Triple Money

- As per Encashment Policy Excise duty will be applicable for each year as per the Bangladesh Bank instruction(s).
- Premature encashment will be executed as per LBF encashment policy.

E. Loan Against TDR

- Loan against TDR (SOD) may be allowed at any time after opening a TDR account subject to compliance with the policy of LBF. Any repayment received by LBF shall be used to adjust outstanding interest, fees & charges and principle (if applicable).

F. Taxes & Levies

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

G. Transferability

- TDR accounts are not transferable.

* Conditions Apply

* LBF reserved the right to amend any/all terms and conditions on its own or in compliance with regulatory requirements.

Signing Authority & Acceptance of Terms & Conditions

☐ Singly ☐ Jointly (all) ☐ Either or Survivor ☐ Others (Please Specify) _____

I/We hereby acknowledge that, I/we have read and understood the Terms & Conditions of LankaBangla Finance PLC. regarding opening of account and will be bound to abide by the same. I/We also declare that the above information are correct and true. I/We also will be bound to provide additional information in addition to already provided information if required by LankaBangla Finance PLC.

Signature of First Applicant

Name: _____

Date: ____/____/____

Signature of Joint Applicant

Name: _____

Date: ____/____/____

Signature of Minor's Guardian

Name: _____

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

PMO ID

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

RM ID

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

Referrer ID

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

PMO Name

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

RM Name

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

Referrer Name

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

Authorized Signature
(with date & seal)

Authorized Signature
(with date & seal)

Clientele Acknowledgement Form (CAF)

As per Bangladesh Bank Products & Services Guideline

Name of Client:		
Amount of Deposit:		Type of Deposit:
Questions	Comments	
	LBF's Comment	Client's Comment
1. What will be the interest rate?		Agreed with the LBF's comment
2. When will be the deposit account matured?		Agreed with the LBF'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 LBF'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 LBF'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 LBF's comment
	_____ Official's Signature & Date	_____ Customer's Signature & Date

গ্রাহক অঙ্গীকার নামা

বাংলাদেশ ব্যাংকের প্রোডাক্টস ও সার্ভিসেস গাইডলাইন অনুযায়ী

গ্রাহকের নামঃ		
আমানতের পরিমাণঃ		আমানতের ধরনঃ
প্রশ্নসমূহ	মন্তব্য	
	প্রতিষ্ঠানের মন্তব্য	গ্রাহকের মন্তব্য
১. আমানতের উপর প্রদত্ত সুদহার 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 কি না?	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 কি না?	না	প্রতিষ্ঠানটির মন্তব্যের সাথে একমত
৫. (খ) যদি এরূপ ফি আদায় করা হয়, তবে সে বিষয়ে গ্রাহককে অবহিত করা হয়েছে কি না?		
	তারিখসহ অফিসারের স্বাক্ষর	তারিখসহ গ্রাহকের স্বাক্ষর

Clientele Feedback Form (CFF)

As per Bangladesh Bank Products & Services Guideline

Name of Client:		
Amount of Deposit:		Type of Deposit:
Questions	Comments	
	LBF'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 LBF's comment
	_____ Official's Signature & Date	_____ Customer's Signature & Date

গ্রাহক মতামত ফর্ম

বাংলাদেশ ব্যাংক-এর প্রোডাক্টস ও সার্ভিসেস নীতিমালা অনুযায়ী

গ্রাহকের নামঃ		
আমানতের পরিমাণঃ		আমানতের ধরনঃ
প্রশ্নসমূহ	মন্তব্য	
	লংকাবাংলা ফাইন্যান্স পিএলসি এর 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?		লংকাবাংলা ফাইন্যান্স পিএলসি এর মন্তব্যের সাথে একমত/একমত না
	_____ অফিসারের স্বাক্ষর ও তারিখ	_____ গ্রাহকের স্বাক্ষর ও তারিখ

ELECTRONIC FUND TRANSFER AUTHORIZATION FORM

(EFT Credit Entries to Receive Payment through BEFTN)

Date ____/____/____

To
LankaBangla Finance PLC.
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 PLC. to credit my 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 LankaBangla Finance PLC. (LBF) 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 LBF.

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

Signature of First Applicant

Name: _____

Date: ____/____/____

Signature of Joint Applicant

Name: _____

Date: ____/____/____

NOTES

LankaBangla Finance PLC.Branch KYC Profile Form (for Individual & Proprietorship concern)			
1.	Account Title	:	A/C Number:
2.	Customer Name	:	Customer CIF:
3.	Type of Account	:	
4.	Profession of the Customer	:	
5.	Monthly Income (Approx.)	:	
6.	Source of fund (In details)	:	
7.	List of the documents collected as supporting to source of fund:		
		
		
		
	Are the documents verified? Yes/No		
8.	How is the address of the customer verified?		
9.	Is Actual Beneficial Owner determined? Yes/No		
	If the answer is "Yes"		
	a) Name of the Beneficial Owner		
	(If yes, personal information of BO to be collected and KYC to be completed accordingly.)		
10	Identification:	Copy Collected	Verified
	a) National ID number	Yes/No	Yes/No
	b) Passport number	Yes/No	Yes/No
	c) Birth Certificate number	Yes/No	Yes/No
	d) E-TIN number	Yes/No	Yes/No
	e) VAT Registration number	Yes/No	Yes/No
	f) Registration number of the organization	Yes/No	Yes/No
	g) Others	Yes/No	Yes/No
11.	Purpose of account opening by Non-Resident Bangladeshi and/or Foreigners:		
	a) Type of Visa:	Expiry Date:	
	b) Does the applicant have Work Permit and approval from relevant authority for opening account?	Yes/No	
(For non-resident copy of passport and for foreigners copy of passport along with visa must be obtained)			
12.	Is the customer Politically Exposed Person (PEP)/Influential Person (IP)/Chief or high level official of an international agency and family member or close associates of them?		Yes/No
	If the answer is "Yes":		
	a) Is approval obtained from senior management?	Yes/No	
	b) Is the customer interviewed in person?	Yes/No	

13.	Is the name of the customer matched with the lists as covered by the resolution of United Nations Security Council (UNSCR) for terrorist acts, financing in terrorist acts and the list of individuals or entities listed as suspicious for financing to spread weapons of mass destruction and the list of names of the individuals or banned entities as listed by Bangladesh Government according to the relevant laws, regulations and circulars?		Yes/No
If the answer is "Yes", what measures are taken in the regard:			
14.	Customer risk grading: (as per attached form for risk grading of "Bangladesh Bank")		
	Sum of risk score	Overall risk rating	
	>=15	High	
	<15	Low	
Comment:			
(*Despite the risk rating is below 15, the customer could be regarded as high risky, mentioning the causes from subjective perspective considering other risk factors including the Beneficial Owner. For any high risk customer/BO or score above 14, EDD must be conducted as per BFIU Circular.)			
<div style="display: flex; justify-content: space-between;"> <div> <p>.....</p> <p>Prepared By A/C Opening Officer/Relationship Manager (Signature, Seal & Date)</p> </div> <div> <p>.....</p> <p>Approved By BAMLCO (Signature, Seal & Date)</p> </div> </div>			
<div style="display: flex; justify-content: space-between;"> <div> <p>.....</p> <p>Product Head</p> </div> <div> <p>.....</p> <p>CAMLCO</p> </div> </div>			
<p>(Signature with date and seal of high official as approval authority for PEP/IP/Chief or high level official of an international agency/High Risky Client.)</p> <p>Note: Approval through email from CAMLCO and product head for the above mentioned clients can also be obtained. However, the email approval will have to be attached with the KYC form as proof.</p>			
14.	Date of last assessment or Review & Update of the account and customer related information:.....		
<p style="text-align: center;">Signature with seal and date of the Reviewer and Updater.</p> <div style="display: flex; justify-content: space-between;"> <div> <p>.....</p> <p>Updated by</p> </div> <div> <p>.....</p> <p>Reviewed by</p> </div> </div>			

Form for Customer Risk Grading:

1. Type of On-boarding:	Score
Branch/Relationship Manager	2
Product Marketing Officer	2
Walk-in	3
Internet/Self check-in/Other Non-face-to-face	5
2. Geographic Risks:	Score
Client is-	
Resident Bangladeshi	1
Non-resident Bangladeshi	2
Foreign Citizen	3
For Foreigners:	
Risk classification of country of origin	
Does client's country of citizenship feature in FATF/EU/OFAC/UN Black List/Grey List?	
No	0
Yes	5
3. Type of Customer:	Score
Is client a PEP/Chief or High Official of International Organization, as per BFIU Circular?	
No	0
Yes	5
Is client's family/close associates related to PEP/Chief or High Official of International Organization?	
No	0
Yes	5
Is client a IP? or his family/close associates related to IP?	
No	1
Yes (based on assessed risk)	5

4. Product and Channel Risk :	Score
Type of Product	
Term Deposit	3
Deposit Scheme up to 12 lac	1
Deposit Scheme above 12 lac	3
Credit Card	3
Factoring Loan	3
All other Loan	2
5. Business and Activity Risk :	Score
(a) Business	
Please pick Applicable from Annexure and put the relevant score in the next column
(b) Profession	
Please pick Applicable from Annexure and put the relevant score in the next column
6. Transactional Risks:	Score
What is the client's Average Yearly Transactions Worth?	
<BDT 1 million	1
From BDT 1 million to 5 million	2
From BDT 5 million to 50 million (5 crores)	3
More than BDT 50 million (5 crores)	5
7. Transparency Risk	Score
Has client provided credible source of funds	
No	5
Yes	1

Annexure: Select Business or Profession (for item no. 5)

Client Business	Score
Jeweller/Gold/Valuable Metals Business	5
Money Changer/Courier Service/Mobile Banking Agent	5
Real Estate Developer/Agent	5
Promoter/Contractor: Construction Projects	5
Art and Antiquities Dealer	5
Restaurant/Bar/Night Club/Parlour/Hotel	5
Export/Import	5
Manpower export	5
Firearms	5
RMG/Garments Accessories/Buying House	5
Share/Stocks Investor	5
Software/Information and Technology Business	5
Travel Agent	4
Merchant with over BDT 10 million invested in business	4
Freight/Shipping/Cargo Agent	4
Automobiles business (New or Reconditioned)	4
Leather/Leather goods Business	4
Construction Materials Trader	4
Business Agent	3
Thread/"Jhut" Merchant	3
Transport Operator	3
Tobacco and Cigarettes Business	3
Amusement Park/Entertainment Provider	3
Motor Parts Trader/Workshop	3

Client Business	Score
Small Business (Investment below BDT 5 million)	2
Computer/Mobile Phone Dealer	2
Manufacturer (except weapons)	2
Others: (Please State Below and circle numerical score as needed)	
	1..2..3..4..5
Pilot/Flight Attendant	5
Trustee	5
Professional (Journalist, Lawyer, Doctor, Engineer, Chartered Accountant, etc.)	4
Director (Private/Public Limited Company)	4
High Official of Multinational Company (MNC)	4
Homemaker	4
Information Technology (IT) sector employee	4
Athlete/Media Celebrity/Producer/Director	4
Freelance Software Developer	4
Government service	3
Landlord/Homeowner	3
Private Service: Managerial	3
Teacher (Public/Private/Autonomous Educational Institution)	2
Private Sector Employee	2
Self-employed Professional	2
Student	2
Retiree	1
Farmer/Fisherman/Labourer	1
Others: (Please State Below and circle numerical score as needed)	
	1..2..3..4..5



Corporate Office

Safura Tower (Level-11), 20, Kemal Ataturk Avenue
Banani, Dhaka 1213, Bangladesh
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