

# Individual Deposit Scheme **Account Opening Form**

Let your money grow in safe hands



Account Name

Account Number

Branch Code  CIF Number

**Personal Financial Services**  
**Deposit Scheme Account Opening Form [Individual]**



SL No.

Date

The Manager  
LankaBangla Finance Ltd.

Branch

CIF Number

Account No.

New Relation  Existing Relation

Dear Sir,

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

- Earn First  Classic TDR  Agroj (Sr. Citizen) \_\_\_\_\_  
 Monthly Earner  Quarterly Earner  Half Yearly Earner  
 Money Builders  Double Money  Triple Money  
 Flexi Deposit  
 Shohoj Sanchoy \_\_\_\_\_ months  Others \_\_\_\_\_  
 Quick Sanchoy \_\_\_\_\_ months  Installment  
 Initial Amount \_\_\_\_\_ Amount \_\_\_\_\_

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 \_\_\_\_\_

**Information of Joint Applicant**

Name <i>(Capital Letter)</i> নাম	
Father's Name পিতার নাম	
Mother's Name মাতার নাম	
Date of Birth	D   D   M   M   Y   Y   Y   Y 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 Address	

Photograph of Applicant(s)

One Copy

Photograph of Nominee-1/  
Joint Applicant(s)

One Copy

Photograph of Nominee-2/  
Guardian of Minor Nominee

One Copy

Applicant's Signature

Joint Applicant's Signature

Nominee's Signature

Minor 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 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.

### 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 1,00,000.

### D. Premature/Early Encashment: As Per LBFL 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 reduced as per LBFL encashment policy.

#### 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.

- Installment must be deposited within the fixed date of every month. If the depositor cannot deposit the installment within the fixed date, he/she must deposit it within the 20th of that month. If the scheduled installment payment is a holyday, 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. In such cases BDT 100/- will be realized as Closing Charge from this account and no interest will be given in such encashment.
- 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 Per-mature Encashment will be executed as per LBFL encashment 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 LBFL encashment policy.

**E. 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 and loan amount ratio will be followed by LBFL SOD policy.
- 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.

**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*

\* *LBFL reserved the right to ammend any/All terms and conditions on its own or in compliance with regulatory requirements.*

**Signing Authority & Acceptance of Terms & Conditions**

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

I/We hereby acknowledge that, I/we have read and understood the Terms & Conditions of LankaBangla Finance Limited 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 Limited.

Signature of First Applicant

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

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

Signature of Joint Applicant

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

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

**FOR OFFICE USE ONLY**

Date of Application	<input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>	Date of Acceptance/Issue	<input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>
Amount of TDR	<input type="text"/>	Rate of Interest	<input type="text"/> . <input type="text"/> %
Tenure	<input type="text"/> Years <input type="text"/> Months	Date of Maturity	<input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>
PMO ID	<input type="text"/>	RM ID	<input type="text"/>
		Referrer ID	<input type="text"/>
PMO Name	<input type="text"/>	RM Name	<input type="text"/>
		Referrer Name	<input type="text"/>

\_\_\_\_\_  
Authorized Signature  
(with date & seal)

\_\_\_\_\_  
Authorized Signature  
(with date & seal)

## 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 প্রোডাক্টস্ ও সার্ভিসেস গাইডলাইন অনুযায়ী

গ্রাহকের নাম:		
আমানতের পরিমাণ		আমানতের ধরণ:
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 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?		
	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	
	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	
	লংকাবাংলা ফাইন্যান্স লিঃ এর মন্তব্য	গ্রাহকের মন্তব্য
১. (ক) চূড়ান্তীয় 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 লিঃ 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 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 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 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.	[REDACTED]		
TDR Account Name	[REDACTED]		
Bank Account Name	[REDACTED]		
Bank Account Number	[REDACTED]		
Bank Name	[REDACTED]		
Branch Name	[REDACTED]	Account Type	<input type="checkbox"/> Current <input type="checkbox"/> Savings
Bank Routing No.	[REDACTED]	[REDACTED]	[REDACTED]
E-TIN	<input type="checkbox"/> Yes <input type="checkbox"/> No	E-mail address:	[REDACTED]
E-TIN Number (if available)	[REDACTED]		
SMS Service Mobile No.	[REDACTED]	[REDACTED]	[REDACTED]

**Customer's Signature**

Name \_\_\_\_\_

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

**Customer's Signature (Joint)**

Name \_\_\_\_\_

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

# NOTES

# KYC PROFILE FORM

Applicant

As per Bangladesh Bank AML Guideline



1. Account Name  2. Account Number:
3. Type of Account  4. CIF Number:
5. Name of Account Opening Officer  6. ARM Code:
7. Type of Business & Source of Fund:
8. How the source of fund was assured? (For establishment of business relationship, if should be described whether the amount of transaction is relevant to business by clearly mentioning the nature of business):

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

10. Passport Number  Photocopy Obtained?  Yes  No  Not Applicable
11. Voter ID Card No  Photocopy Obtained?  Yes  No  Not Applicable
12. National ID No.  Photocopy Obtained?  Yes  No  Not Applicable
13. TIN  Photocopy Obtained?  Yes  No  Not Applicable
14. VAT Reg. No  Photocopy Obtained?  Yes  No  Not Applicable
15. Driving License  Photocopy Obtained?  Yes  No  Not Applicable

16. 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	Retired from Services	Low	
38	Services	Low	
39	Students	Low	
40	House Wife	Low	
41	Farmers	Low	
42	Other... (LBFL will decide the risk level according type)	Low	

- Account Holders' address(s) verified or not?
- If yes, how?
- Political Persons : (as per A. M. L Circular - 14)
  - a. Approval taken from Top Management  Yes  No
  - b. Source of Income/Fund
  - c. Face to face interview with the customer  Yes  No

Overall Risk Assessment:  Low  High  Moderate

Comments:

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	Risk Variables/Determinants	Assigned Risk Weight															
Customers	Exceptions customer in getting KYC related information from																
	High net worth customer or high value transactions: <table border="1" style="margin-left: 20px;"> <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>30</td> </tr> </tbody> </table>	Value	Risk Level	Risk weight	0-5 million	Low	0	5-20 million	Medium	10	>20 million	High	30				
	Value	Risk Level	Risk weight														
	0-5 million	Low	0														
	5-20 million	Medium	10														
	>20 million	High	30														
	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-left: 20px;"> <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>30</td> </tr> <tr> <td>Walk-in/Unsolicited</td> <td>High</td> <td>30</td> </tr> </tbody> </table>	Mode	Risk Level	Risk Weight	RM/Affiliate	Low	0	Direct Sales agent	Medium	10	Internet	High	30	Walk-in/Unsolicited	High	30	
	Mode	Risk Level	Risk Weight														
	RM/Affiliate	Low	0														
	Direct Sales agent	Medium	10														
Internet	High	30															
Walk-in/Unsolicited	High	30															
	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 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.																

<b>Total Risk Score</b>		
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  
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**Corporate Office**

SafuraTower (Level-11), 20, Kemal Ataturk Avenue  
Banani, Dhaka 1213, Bangladesh  
Phone: (88 02) 9883701-10, Fax: (88 02) 58810998  
[www.lankabangla.com](http://www.lankabangla.com)