

ACCOUNT OPENING FORM

NRB Global Bank
great experience



Name of the Account Holder

Account Number

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

Customer ID

Name of the Branch

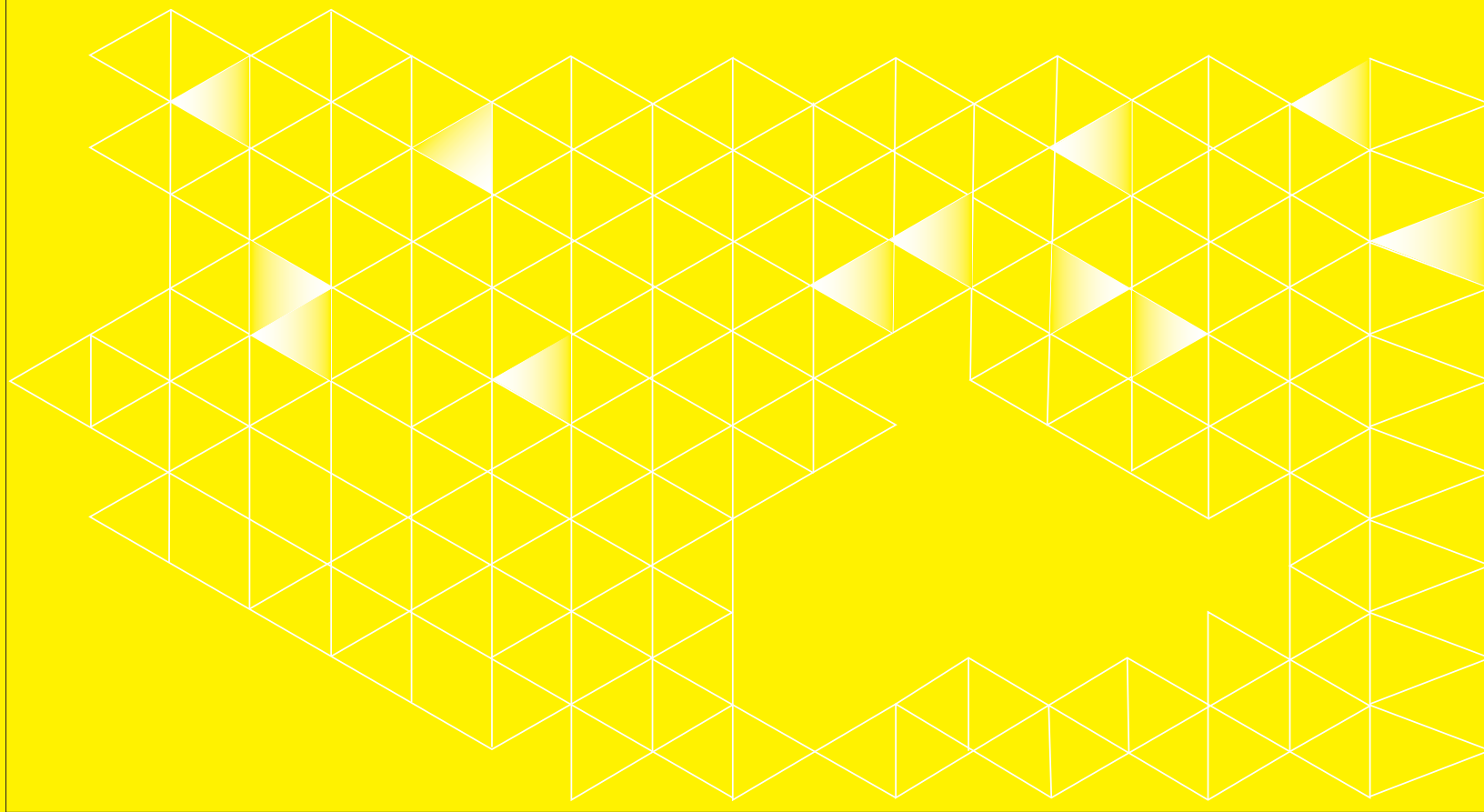
Account Type

<input type="checkbox"/> Savings	<input type="checkbox"/> Current	<input type="checkbox"/> STD
<input type="checkbox"/> Fixed	<input type="checkbox"/> FC	<input type="checkbox"/> RFCD
<input type="checkbox"/> NFCD	<input type="checkbox"/> Others	

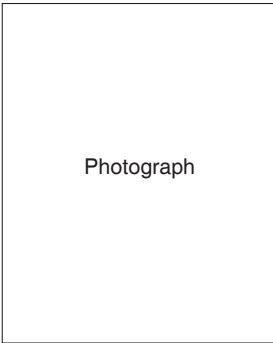


The Following Papers / Documents are Required

- 1) Two copies of passport Size Photograph of the Account Holder(s) / Person(s) who will operate the A/C duly attested by the introducer.
- 2) A/C to be introduced by current / savings Account Holder.
- 3) Photocopy of valid passport (1 to 7 Pages) / Driving License / National ID Card / Employer's Certificate / Nationality Certificate issued by the Ward Commissioner or Chairman etc.
- 4) Paper related to sources of income.
- 5) One copy passport size photograph of nominee (Attested by Account Holder).
- 6) TIN Certificate (if applicable).



Nominee's Information



10. Nominee's Details

I/we do hereby nominate the following person(s) to receive the entire amount deposited in the above account in the event of my/our death. I/we do hereby reserve the right to cancel or change the said nominee at any time. I/we do hereby also declare that the bank will not be held responsible for any transaction done as per instruction given by me/us.

a. Nominee's Name	<input type="text"/>		
b. Mother's Name	<input type="text"/>	c. Date of Birth	<input type="text"/>
d. Spouse Name	<input type="text"/>	e. Relationship with Account Holder	<input type="text"/>
f. Mailing Address	<input type="text"/>		
g. Occupation	<input type="text"/>		
h. National ID Card No.	<input type="text"/>		

NB: If any NRB is nominated and become beneficiary of the account, the Foreign Exchange Regulation Act will be applicable while remitting the money.

In the event, the Nominee who is so authorized above remains a minor at the time of my/our death

Mr./Ms.
of
is authorized to receive/draw the amount of deposit held in my/our account.

Signing Instruction

Please specify Mode of Operation.....

11. In case of Account Holder(s) is/are minor

As a duly appointed guardian of the account holder, I hereby declare that the account holder is a minor. His/her necessary information is/are attached herewith. The account will be operated by me until the account holder becomes a major or furnish further declaration.

a. Account Title (Minor)	<input type="text"/>		
b. Name of Guardian	<input type="text"/>	c. Relationship with Minor	<input type="text"/>

(For Minor and Guardian - two personal information forms are to be filled up and Guardian must sign both the forms.)

12. Source of Fund

Nominee Signature

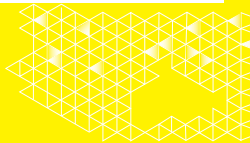
13. Declaration and Signature

I/we hereby acknowledge that I/we have read the aforesaid terms & conditions and agreed to abide by the mentioned terms & conditions. I/we solemnly declare that the information mentioned above is correct. I/we shall also submit any type of additional information/documents as and when required.

<input type="text"/>	<input type="text"/>	<input type="text"/>
Signature with date	Signature with date	Signature with date

For Bank's Use Only

Remarks (if any)	Remarks (if any)	Remarks (if any)
Signature of the Account Opening Officer (with name, designation, seal & Date)	Signature Admitted by (with name, designation, seal & Date)	Approved by (with name, designation, seal & Date)



Transaction Profile

Title of the Account

Type of Account

Account No

Particulars	Number of Transaction (Monthly)	Highest Transaction Amount (Each Transaction)	Total Amount (Monthly)
-------------	---------------------------------	---	------------------------

Deposit:			
Cash deposit (including online)			
Deposit through transfer/instrument			
Foreign remittance deposit			
Export income			
Other (please specify)			
Total Deposit			

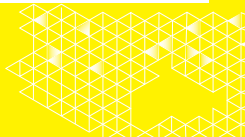
Withdrawal:			
Cash withdrawal (including online and ATM)			
Payment through transfer/instrument			
Foreign remittance withdrawal			
import expenditure			
Other (please specify)			
.....			
Total Withdrawal			

Sources of fund to transact

I/We the undersigned ensure that the transaction profile given above is an usual of myself/organization. I/We further confirm that the transaction profile will be rectified/updated as and when required.

Signature of the First Applicant
Name:
Designation:
Date:

Signature of the First Applicant
Name:
Designation:
Date:



KYC Profile Form

01. Account Title

02. Type of Account

03. Account No

04. Account Opening Officer's Name

05. Nature of Business

06. Sources of Fund

07. Please mention how the source of fund of the client is authenticated. Also describe whether transactions of the client are consistent with the concerned business detailing the nature thereof in establishing business relationship.

08. Information about the true beneficial Owner (in case of company, detailed information of the controlling shareholder and the individual holding 20% or more of the total shares):

09. Passport No. Whether photocopy obtained? Yes No (Where applicable)

10. National ID Card No. Whether photocopy obtained? Yes No (Where applicable)

11. TIN No. Whether photocopy obtained? Yes No (Where applicable)

12. VAT Registration No. Whether photocopy obtained? Yes No (Where applicable)

13. Driving License No. Whether photocopy obtained? Yes No (Where applicable)

14. Please confirm the reason for opening account by Non-resident and Foreigner. Type of visa (residence /work)

15. Occupation of the Client / the organization is engaged in:

Sl. No.	Nature	Risk Level	Score
01	Jewellery/Goldsmith	High	5
02	Money Changer/Currer Service Agent	High	5
03	Real Estate Agent	High	5
04	Promoter of Construction Project	High	5
05	Off-shore Corporation	High	5
06	Paintings/Antique Dealer	High	5
07	Owner of Restaurant/Bar/Night Club/Residential Hotel	High	5
08	Import/Expot Agent	High	5
09	Cash Investor (Tk. 25,00,000 monthly)	High	5
10	Share/ Stock Dealer	High	5
11	Manpower Export Business	High	5
12	Floating business	High	5
13	Film Producing/Distribution Agent	High	5
14	Arms Business	High	5
15	Mobile Phone Operator	High	5
16	Businessman investing fund above Tk. 1 crore per annum	High	4
17	Travel Agent	High	4
18	Transport Business	Medium	3
19	Automobile dealer (Recondition Car)	Medium	3
20	Leasing /Finance Company	Medium	3
21	Freight/ Shipping / Cargo Agent	Medium	3

Sl. No.	Nature	Risk Level	Score
22	Insurance/Brokerage Agency	Medium	3
23	Religious Institutions / Organization	Medium	3
24	Amusement Institution / Park	Medium	3
25	Motor Parts Business	Medium	3
26	Tobacco and Cigarette Business	Medium	3
27	Automobile Dealer (New Car)	Low	2
28	Shop Owner (Retail)	Low	2
29	Business-Agent	Low	2
30	Small Businessman (Yearly turnover less than Tk. 50 lac)	Low	2
31	Self employed professional	Low	2
32	Corporate Customer	Low	23
33	House Construction Materials Business	Low	2
34	Computer / Mobile Phone Dealer	Low	2
35	Software Business	Low	1
36	Manufacturer (except Arms)	Low	1
37	Retired Service Holder	Low	0
38	Service	Low	0
39	Student	Low	0
40	house wife	Low	0
41	Farmer	Low	0
42	Others (Bank will determine the rickscore according to business nature)		

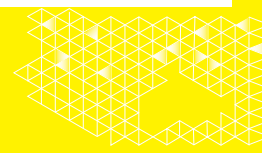
(The upper limit in table 16-21 will be treated to belong to the same category, For Example; Tk. 50.00 lac shall be included in the limit of Tk. 0-50)

16. Amount of the Customer's Net Worth

Amount (in Tk.)	Risk Level	Risk Rating
01-50 Lac	Low	0
50-2 Crore	Medium	1
>2 Crore	High	3

17. The way of opening then Account

Opened Through	Risk level1	Risk Rating
Relationship manager/branch	Low	0
District Sales agent	Medium	1
Internet	High	3
Uncalled/self initiative	High	3



KYC Profile Form

18. Amount of monthly transaction:

Amount of current Account transaction (Tk in Lac)	Amount of Savirgs account transaction (Tk in Lac)	Risk Level	Risk Rating
0-10	0-5	Low	0
10-50	5-20	Medium	1
>50	>20	High	3

19. Number of monthly transaction:

Number of current Account transaction	Number of Savings Account transaction	Risk Level	Risk Rating
0-100	0-20	Low	0
100-250	20-50	Medium	1
>250	>50	High	3

20. Amount of Monthly Cash Transaction:

Current Account transaction (Tk. In lac)	Savings Account transaction (Tk. In lac)	Risk Level	Risk Rating
0-10	0-2	Low	0
10-25	2-7	Medium	1
>25	>7	High	3

21. Number of Monthly Cash Transaction

Number of current Account transaction	Number of Savings Account transaction	Risk Level	Risk Rating
0-15	0-5	Low	0
15-30	5-10	Medium	1
>30	>10	High	3

22. Overall Risk Assessment:

Risk Level	✓	Risk Assessment	Comments
Above/Equal 14	<input type="checkbox"/>	High	
Below 14	<input type="checkbox"/>	Low	

(In spite of risk rating below 14 a customer may be treated to belong to high risk level under subjective consideration mentioning the reason thereof).

23. Whether the address/s of the account holder is/are verified? Yes No

24. If reply is positive then mention the way of the verification:

25. Politically Exposed Person (PEPs): (According to the A.M.L circular-14)

a. Whether approval of the Senior Management accorded? Yes No

b. Sources of Assets

c. Whether face to face interview with the client is held? Yes No

Prepared by:
Signature & Seal of the Account Opening Officer / Relationship Manager
Name:
Designation:
Date:

Authenticated by:
Signature & Seal of the Branch Manager / Branch Operation Chief
Name:
Designation:
Date:

26. When Was the account related information Reviewed & Updated last?

Reviewed & Updated by:
Designation:
Name:

Signature _____
Date _____



KYC Profile Form

(Applicable for Special Scheme / Fixed Term Deposit)

01. Account Title

02. Type of Account

03. Account No.

04. Account Opening Officer's Name

05. Source of Fund

06. Information about the true beneficial Owner (in case of company, detailed information of the controlling shareholder and the individual holding 20% or more of the total shares):

07. Passport No. Whether photocopy obtained? Yes No (Where applicable)

08. National ID Card No. Whether photocopy obtained? Yes No (Where applicable)

09. TIN No. Whether photocopy obtained? Yes No (Where applicable)

10. VAT Registration No. Whether photocopy obtained? Yes No (Where applicable)

11. Driving License No. Whether photocopy obtained? Yes No (Where applicable)

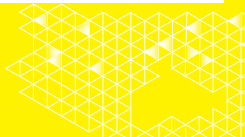
12. What is the client's occupation? (Please mention in detail)

Comments (if any)

(*Here comment may be passed about the risk level of the client under subjective consideration)

Prepared by:
Signature & Seal of the Account Opening Officer / Relationship Manager
Name:
Designation:
Date:

Authenticated by:
Signature & Seal of the Branch Manager / Branch Operation Chief
Name:
Designation:
Date:



Terms & Conditions

1. Account opening requirements: Account Opening Form to be filled in and signed by each account holder, latest passport size photograph (2 Copies) for each account holder attested by the introducer, copy of passport/voter identity card, Introduction of account holder to be signed by introducer with account number, 1 (one) copy of nominee's photograph (attested by the account holder) and signature of the nominee. Minor accounts additionally require-copy of the birth certificate and photograph. Foreign citizens in Bangladesh additionally require- photocopy of passport with valid visa and work permit.

2. Eligibility for opening the Account: An adult individual having sound mind can open a Saving Bank Account singly or jointly. Guardian can open minor's account. But a minor of 12 years of age can open SB A/C in his name provided he can understand, read and write independently. Any club, Society and similar organization also eligible to open SB A/C providing By-Laws/Resolution/Articles of Association acceptable to the Bank. An illiterate person can open SB A/C as per applicable Laws of the Bank by left hand thumb impression and physical attendance.

An adult individual having sound mind can open a Current/STD Account single, jointly or in the name of an Organization, Club, Association, Organization or Institution can open Current Account providing Byelaws and Articles of Association acceptable to the Bank.

3. Initial deposit and minimum balance: The initial minimum deposit of Tk. 1,000/- is required to open the Savings Bank Deposit Account and Tk 2,000/- is required to open the Current Deposit Account, in case of STD A/C Tk 25,000/- is required as the initial amount and shall have to maintain the minimum balance of Tk 10,000/- in the STD A/C.

4. Identification of the account: Each account will be given one account number. This number is to be properly quoted for each deposit and for any correspondence to the Bank. The Bank will not be responsible for any loss or damage occurring as a result of wrong quotation of account number.

5. Issue and safety of cheques: Cheques will only be issued to a customer when all documentation considered necessary by the Bank has been obtained. It is the responsibility of the account holder to ensure cheques in their possession are kept safely. The customer must all time exercise due care to prevent cheques, payment orders and other orders or instruments 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 customer or any other person. Any loss or misuse of the cheques or other instruments must be immediately reported to the Bank and confirmed in writing without any delay. Cheque book and other securities will be valid if signed by authorized officials.

6. Signing of cheque: Cheque leaf is to be signed by the account holder/account operator as per specimen signature recorded with the Bank and any alteration and cutting should be confirmed by full signature. No cheque will be honored if the same is post dated, anti-dated or mutilated. Bank reserves the right to impose fine for bounce of cheque for insufficient fund in the account.

7. Orders to stop payment or amend instruction: A customer may place a stop payment order for a cheque in writing. The Bank will not make the payment if it has reasonable opportunity to act on such order.

8. Bank's right: Bank reserves the right to enquire the customer for source of fund as per Money Laundering Prevention Act-2012 and ask for nominee as per Bank Company (amendment) Act-2013. Bank reserves the right to close any account if found unsatisfactory or may decline to issue fresh cheque book without assigning any reason. Bank reserves the right to realized charges from any account as per prevailing norms. Bank is also authorized to realize charges from any account as per prevailing norms. Bank is also authorized to realized excise duty, income tax etc. as per government instruction. The Bank reserves the right to debit any account that may have been inadvertently credited with an item subsequently unpaid of collection.

I/We have gone through the terms and conditions mentioned above and understood them in entirety and undertake to abide by those terms and conditions relating to the account. I/We also agree to be bound by such terms & conditions as may be amended or supplemented from time to time.

Signature of the Applicant

Signature of the Applicant

Signature of the Applicant

