## Account Opening Form



The Manager
Dutch-Bangla Bank Limited

## Dear Sir,

Branch

I/We request you to open an account in your branch. My / Our full particulars are given below :

Individual Account
(For Bank use only)


1. Title of Account
i.
ii.
2. Type of Account-please Tick ( $\sqrt{ }$ )

3. Particulars of accounts of allied or sister concern of the customer (if any):

| SI. No. | Account Number(s) | Type | Title the account | Relationship |
| :---: | :---: | :---: | :---: | :---: |
| 01. |  |  |  |  |
| 02. |  |  |  |  |

6. Other Bank Accounts of the Customer (If any)

| Name of the Bank(s) |  | Branch(es) |  |  | Type of Account - please Tick ( $\sqrt{\prime}$ ) |  |  |
| :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- |
| a) | a) | $\square$ | Deposit A/C | $\square$ | Loan A/C | $\square$ | Others |
| b) | b) | $\square$ | Deposit A/C | $\square$ | Loan A/C | $\square$ | Others |

7. Introducer's declaration and information:

I hereby declare that I personally know the account holder thoroughly. The particulars given in the account opening form are correct to the best of my knowledge.


Renewal / Redemption payout mode
$\square$ By cash
Interest Transfer Account No

\[\)|  Unless instruction to the contrary is received, the Bank will renew  |
| :--- |
|  principal plus interest at the interest rate prevailing on maturity date.  |

\]

Pay in Mode : $\square$ Cash $\square$ Transfer from DBBL Account
$\square$ Cheque No ................................... Drawn on ................................... Bank ................................ Branch

| Tenure | One time Deposit (If any) | No. of Installments | Installment Type | Installment Amount | Payable on maturity |
| :--- | :--- | :--- | :--- | :--- | :--- |
|  |  |  | $\square$ Monthly |  |  |
|  |  |  | $\square$ Quarterly |  |  |
|  |  |  | $\square$ Yearly |  |  |

11. Sources of Fund $\square$
12. Cheque Book Request (Charge applicable for each leaf) Please issue cheque book containing $\square 20$ leaves $\square 50$ leaves $\square 100$ leaves $\square$ Cheque Book (SB/CD) (CD only)
13. Details of Nominee(s):

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 nominee(s) 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.

Photograph of Nominee(s) with Signature duly attested by the A/C Holder

| Particulars | Nominee -1 | Nominee-2 |
| :--- | :--- | :--- |
| Name |  |  |
| Date of Birth |  |  |
| Percent of Share |  |  |
| Father's Name (with prefix*) |  |  |
| Mother's Name (with prefix*) |  |  |
| Spouse Name (with prefix*) |  |  |
| Permanent Address |  |  |
| Profession |  |  |
| Relationship with the ACC Holder |  |  |
| National ID Card Number, if not minor |  |  |
| Signature of Nominee(s), if not minor |  |  |

In the event that the nominee remain(s) a minor at the time of account holder's death following person is authorized to receive / draw the amount of deposits held by the bank on behalf of the minor.

| Name |  | Date of Birth |  |
| :--- | :--- | :--- | :--- |
| National ID Card Number |  | Relationship with the A/c Holder |  |
| Address |  |  |  |
| Signature of Authorized Person |  |  |  |

*(If any Non-resident is appointed Nominee in such case Foreign Exchange Regulation act shall be applicable for remitting the proceeds outside the country)
*Prefix such as Mr./Mrs./Dr./Haji/Alhaj/Moulavi/Engineer/Barrister/Advocate etc.
14. In case of Account Holder(s) being minor :

As a duly appointed guardian(s) of the account holder. I/we hereby declare that the account holder is a minor. His/Her particulars are given in a separate CIF. The account will be operated under my/our signature(s) as a legal guardian(s) until the account holder becomes a major or l/we declare otherwise.


Note : For Minor and Guardian - "Two Personal Information Forms" are to be filled up and Guardian must sign both the forms 15. Declaration and Signature of account Holder(s):

I/We hereby confirm that I/we have read and understood all the terms \& conditions related to opening account and agree to abide by the same. I We solemnly declare that the information given above including nominee particulars is correct. I/We shall also submit any additional information/documents as and when required

Signature
$: 1$.
2.

## Applicant's Name : 1.

2. 

## For Bank's Use only

Comments (If any)

| (Signature with date) | (Signature with date) | (Signature with date) |
| :---: | :---: | :---: |
| Account Opening Officer (Seal with name \& designation) | Authorized officer (Seal with name \& designation) | Approved by Manager/Branch Incharge (Seal with name \& designation) |



Cheque No to both number Inclusive issued.

If the account is used as settlement account for loan, please fill-in the following :

| Loan/Contract No. | Loan Type | Guarantor ID | Guarantor Amount | Economic purpose code | SecurityCode |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  |

input by Checked and authorized by

## Dutch-Bangla Bank Limited

## Personal Information

(CIF - Customer Information Form)
(For Bank use only)

A/C No. |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- |

Customer ID Number 

Customer IC |  |  |  |  |  |  |  |  |  |  |  |  |
| :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- |


(Note : If a Bangladeshi live abroad for more than 6 months, he will be considered as non-resident)


## Applicant's Signature

Photo and Specimen Signature


For Bank use only
Customer IC $\square$
Account No.


Customer ID

Sector Code (for CIB \& SBS-2)

$\square$


Customer's Signature Admitted by $\qquad$ Introducer's signature verified by $\qquad$
input by Checked \& Authorized by

Branch Manager /Authorized Officer $\qquad$

* Prefix such as Mr. / Mrs. / Dr. / Haji / Alhaj / Moulavi / Engineer / Barrister / Advocate etc.


## Dutch-Bangla Bank Limited

## Transaction Profile

1. Title of Account
2. Type of Account
3. Account or Reference No.

|  | Particulars | No. of Transactions (Monthly) | Maximum Transaction amount (each Transaction) | Total amount (Monthly) |
| :---: | :---: | :---: | :---: | :---: |
| $\begin{aligned} & \frac{4}{0} \\ & \frac{8}{8} \\ & \frac{8}{0} \end{aligned}$ | Cash Deposit (inclusive of Online Transactions) |  |  |  |
|  | Deposit by Transfer / Instruments |  | ${ }^{\circ}$ |  |
|  | Deposit of Foreign Remittance |  |  |  |
|  | Export Revenue |  |  |  |
|  | Others (specify) ........................ |  |  |  |
| Total Deposit (approx.) |  |  |  |  |


| N33은33 | Particulars | No. of Transactions (Monthly) | Maximum Transaction amount (each Transaction) | Total amount (Monthly) |
| :---: | :---: | :---: | :---: | :---: |
|  | Cash withdrawal (inclusive of Online Transactions and ATM) |  |  |  |
|  | Transfer by Instruments |  |  |  |
|  | Foreign Remittance withdrawal |  |  |  |
|  | Settlement of Import expenses |  |  |  |
|  | Others (specify)............................ |  |  |  |
| Total withdrawal (approx.) |  |  |  |  |

## 4. Sources of Transacted Funds

I/We the undersigned hereby confirm that the projected transactions volume is my/our (organization's) normal transactions, I/We do hereby assure that if necessary, I/we will change/update the transaction profile.
$\square$

KYC Profile Form
For Individual and Non-Individual Accounts

1. Title of Account $\square$
2. Type of Account $\square$
3. Account or Reference No. $\square$
4. Name of $\mathrm{A} / \mathrm{C}$ Opening Officer

5. Nature of Business and sources of Fund
6. Describe how the sources of Funds have been verified. It should be clearly stated whether the transactions are in keeping with volume and nature of business.
7. Information about Beneficial Owner of Account (in case of Company, detail information of regulalory Shareholder and $20 \%$ or above single shareholder)
8. Passport Number
9. National ID Number
10. TIN


11. In case of non-resident / Foreigner
a) Reasons for opening the Account
b) Type of Visa $\square$ Valid upto $\square$
12. Occupation / Nature of Business of the Individual / Organization. (Please tick)

| SI. | Category/Nature of business | Risk Level | Score |
| :---: | :--- | :---: | :---: |
| 01. | Jewellery/Gold Traders | High | 5 |
| 02. | Money Exchange/Courier Service Agent | High | 5 |
| 03. | Real Estate Agent | High | 5 |
| 04. | Construction Project Promoter | High | 5 |
| 05. | Offshore Corporation | High | 5 |
| 06. | Art/ Antique Dealers | High | 5 |
| 07. | Restaurant/Bar/Night Club/Hotel \& Motel owner | High | 5 |
| 08. | Import/Export Agent | High | High |
| 09. | Cash money Lender (of taka 250.000 monthly) | High | 5 |
| 10. | Share/Stock Dealer | High | 5 |
| 11. | Manpower Export Business | High | 5 |
| 12. | Operations in Multiple Locations | High | 5 |
| 13. | Film Producer/Distributor | High | 5 |
| 14. | Arms Dealer | High | 5 |
| 15. | Mobile Phone Operator | High | 5 |
| 16. | Money lender (of more than taka one crore yearly) | High | 4 |
| 17. | Travel Agent | 4 |  |


| SI. | Category/Nature of business | Risk Level | Score |
| :---: | :--- | :---: | :---: |
| 18. | Transport Operator | Medium | 3 |
| 1. | Auto Dealer (Reconditioned Cars) | Medium | 3 |
| 20. | Non-banking financial Institution (NBFI) | Medium | 3 |
| 21. | Freight/Shipping/Cargo Agent | Medium | 3 |
| 22. | Insurance/Brokerage Agencies | Medium | 3 |
| 23. | Religious Institutions/Organizations | Medium | 3 |
| 24. | Entertainment Organization/Amusement 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 -Agent | Low | 2 |
| 30. | Small Trader (Turnover less than Tk. 50.00 lac per annum) | Low | 2 |
| 31. | Self Employed Professional | Low | 2 |
| 32. | Corporate Customer | Low | 2 |
| 33. | Construction Material Business | Low | 2 |
| 34. | Computer/Mobile Phone Dealer | Low | 2 |
| 35. | Software Business | Low | 1 |
| 36. | Manufactures (other than Arms) | Low | 1 |
| 37. | Retired Persons | Low | 0 |
| 38. | Service | Low | 0 |
| 39. | Student | Low | 0 |
| 40. | Housewife | Low | 0 |
| 41. | Farmer | Low | 0 |
| 42. | Others ....................................... (Bank will rate the risk according to nature) |  |  |

For table 16 to 21 upper limit will be considered as same category. Example: 50 lac will be under the category of $0-50$ class
15. Net worth of the Customer (Please tick)

| Amount (Taka) | Risk Level | Risk Rating |
| :--- | :---: | :---: |
| $1-50$ lac | Low | 0 |
| 50 lac to 2 crore | Medium | 1 |
| Above 2 Crore | High | 3 |

16.Procurement of accounts (Please tick)

| Procurements | Risk Level | Risk Rating |
| :--- | :---: | :---: |
| Relationship Manager/Branch | Low | 0 |
| Direct Sales Agent | Medium | 1 |
| Internet | High | 3 |
| Walk-in/Self motivated | High | 3 |

17. Estimated monthly transactions (Please tick)

| Transactions in Current Account <br> (figure in Lac) | Transactions in Savings Account <br> (figure in Lac) | Risk Level | Risk Rating |
| :---: | :---: | :---: | :---: |
| $0-10$ | $0-5$ | Low | 0 |
| $10-50$ | $5-20$ | Medium | 1 |
| Above 50 | Above 20 | High | 3 |

18. Estimated number of monthly transactions (Please tick)

| No. of transactions in Current <br> Account | No. of transactions in Savings <br> Account | Risk Level | Risk Rating |
| :---: | :---: | :---: | :---: |
| $0-100$ | $0-20$ | Low | 0 |
| $100-250$ | $20-50$ | Medium | 1 |
| Above 250 | Above 50 | High | 3 |

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19. Estimated monthly Cash Transactions (Please tick)

| Transactions in Current Account <br> (amount in Lac) | Transactions in Savings Account <br> (amount in Lac) | Risk Level | Risk Rating |
| :---: | :---: | :---: | :---: |
| $1-10$ | $1-2$ | Low | 0 |
| $10-25$ | $2-7$ | Medium | 1 |
| Above 25 | Above 7 | High | 3 |

20. Estimated number of monthly Cash Transactions (Please tick)

| No. of transactions in Current <br> Account | No. of transactions in Savings <br> Account | Risk Level | Risk Rating |
| :---: | :---: | :---: | :---: |
| $0-15$ | $0-5$ | Low | 0 |
| $15-30$ | $5-10$ | Medium | 1 |
| Above 30 | Above 10 | High | 3 |

21. Overall Risk Grading (Please tick)

| Total Risk Rating | Risk Assessment |
| :---: | :---: |
| Above/Equal 14 | High |
| Below 14 | Low |

## Remarks

$\square$
24. Politically Exposed Person(s) (PEPs): (According to A.M.L. Circular -14)

c) Customer(s) interviewed personally


| Verified by <br> (Head of Branch/Operation Manager) |  |
| :--- | :--- |
| Signature <br> with date |  |
| Name |  |
|  |  |
| Name Seal |  |

25. When the account related information is reviewed and updated last

| Compliance Officer |  |  |
| :---: | :---: | :---: |
| Name |  |  |
| Designation |  |  |
| Signature and date |  |  |

KYC Profile Form
Applicable for Special Scheme/Term Deposit

1. Title of Account

2. Type of Account
3. Account or Reference No. $\square$
4. Name of A/C Opening Officer $\square$

5. Sources of fund \& how it was verified.
6. Information about Beneficial Owner of Account (in case of Company, detail information of regulatory Shareholder and $20 \%$ or above single shareholder)
7. Passport Number
8. National ID Number
9. TIN
10. VAT Registration Number
11. Driving License Number

12. Customer's Occupation.
$\square$
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Comments (if any)
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Comments (if any) on Customer risk by subjective consideration
(Account Opening Officer / Relationship Manager)


Authorized Officer

|  |  |
| :--- | :--- |
| Signature <br> with date |  |
| Name |  |
| Name Seal |  |

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## TERMS AND CONDITION

1. The law, rules, regulations of Bangladesh Bank, customs and procedures applicable to the scheduled bank in Bangladesh shall apply to and govern the conduct of accounts opened with the Bank,
2. Any person opening an account shall be deemed to have been read, understood and accepted the rules governing the account.
3. Each account will be given one account number. This number Is to be property quoted on all letters and /or documents addressed to the Bank and on all deposit slips. The bank will not be responsible for any loss or damage occurring as result of wrong quotation to account number.
4. Interest /Commissions / Service or Maintenance of account charges shall be levied by the Bank from time to time and as per Bangladesh Bank Regulations. Bank shall also have the right to fully recovered all costs and expenses (Including legal fees) arising In any way In connection with the above accounts. These terms and conditions or In enforcing these terms and conditions and In recovering of any amount due to the bank or Incurred by the bank In any legal proceedings of whatever nature.
5. The funds available in any of the account holder's account (the customer) with the Bank will be considered by the bank to be a security for any commitment(s), and or obligation(s) present and or future of the customer to the Bank, In the event of dishonor or non-fulfillment of such obligation(s) and or commitment(s), the Bank is entitled without giving prior notice to the customer to utilize such funds against the obligation(s) and or commitment(s) of the customer to the Bank.
6. Whilst the Bank maintains strict confidentiality In all relating to accounts and business, Bank shall always be entitled to disclose any Information concerning customers business and accounts held with the bank to any of the following:
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.
7. Account holders must provide maximum security to the Cheque Books In their possession and the bank is not responsible for any. loss occuring due to inadequacy of security, any cheque book loss of misuse must be immediately reported to the Bank with subsequent confirmation in writing without any delay.
8. The Bank reserves the right to close any account without giving prior notice if the conduct of the account is unsatisfactory In the opinion of the Bank or for any other reason(s) whatsoever. The opinion passed by the Bank In the regard shall be final and conclusive and binding upon the customer.
9. The balance In the account(s) is payable solely at Dutch -Bangle Bank Limited and shall be governed by and subject to Laws with effect In Bangladesh. As used herein 'Laws' will included Bank Circulars, Modifications, Regulations and Orders of the Government and Bangladesh Bank Including Practies of Banking.
10. The Bank reserves the right to amend the present rules at any time In any manner with or without giving prior notice to the account holder(s) separately or to the public. The cheque book will not be Issued unless and untill all the required formalities are completed.

## ACKNOWLEDGEMENT

I/ we hereby acknowledge that I / we have read and understood the terms and conditions stated above and agree to comply with them.
Signature(s) of Applicant(s) :

2.

I/We have enclosed the following documents with the application form ; (Please tick)
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
Account payee cheque in favour of the Account holder or cash deposit
Copy of passport / National indentity card / Motor driving license/Office ID/Ward Commissioner certificate with Photo/Gazzetted officer certificate with Photo/Other ID with Photo acceptable to the bank
Introduction of account holder (Mandatory): To be signed by Introducer with ID and account number
1 copy of nominee's photograph (attested by the account holder)
Minor account additionally require : 1 copy passport size phtoograph
Foreign citizens in Bangladesh additionally require
Photocopy of passport with valid visa and work permit
In case of Proprietorship Account :
$\square$ Attested copy of valid Trade license
Attested copy of passport of the proprietor / National ID Card / Motor driving license
Company seal \& TIN Certificate
In case of Partnership Account :Partnership Letter
Copy of notarize Partnership Deed certified by all the Partners or Registered Partnership Deed (registered with the register of Joint Stock Companies and firms) dully certified by the Register of Joint Stock Companies and FirmsPartnership Resolution signed by all the Partners to open account with DBBL Indicating type of account and mode of operation
In case of Private / Public Limited Company Account :
$\square M$
Memorandum and Articles of Association -duly certified by the Register of Joint Stock Companies and Firms
Certificate of Incorporation - duly certified by the Register of Joint Stock Companies and Firms
Board Resolution - duly certified by the Chairman / Scretary of the Company
FORM XII and Schedule X - duly certified by the Register of Joint Stock Companies and Firms
$\square$ Certificate of Commencement of Business - duly certified by the Register of Joint Stock Companies and Firms (only Incase
of Public Limited Company)
In case of Club / Society :Certified copy of Registration Certificate
Certified copy of Charter/Bye-Laws and Regulations / Constitution of the relevant organizationCopy of Resolution of Managing Committee /Executive Committee for opening Account with DBBL and operation of account - duly certified by the Chairman / Secretary
$\square$ List of Members of Managing Committee /Executive Committee - duly certified by the Chairman/Secretary
In case of Non-Government School / College/ University / Madrasha / Muktab :
$\square$ Certified copy of Registration Certificate


Copy of Resolution of Managing Committee / Governing Body authorizing opening and operation of account with DBBL
-duly certified by President/Secretary of management committee
List of Members of Managing Committee /governing Body-duly certified by a Gazetted Officer
In case of Sector Corporations :
$\square$ Certified copy of the relevant Presidential Order /Act of Parliament establishing the Corporation


Resolution of Board of Directors /Competent Authority to open Account with DBBL
Certified list of Board of Directors (If any)

## In case of Local Authorities, City Corporation etc :

Certified copy of the Statute /any other Law by which the body Is created and governedResolution of Municipal Committee / Managing Body (if any) to open Account with DBBL - duly certified by Chairman /Mayor /Competent Authority
$\square$ List of Members of such Committee / Body - duly certified by Chairman / Mayor /Competent Authority
Please bring all the originals' documents for verification at the time of opening the Account.
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## Customer Options Form

## Account No

## Account Title

## DBBL Cards

Features
Charges/Renewal Fee

Options
: DBBL has the largest ATM Network in all over Bangladesh, which is growing rapidly. A customer can withdraw highest Tk. 50,000 lowest Tk. 100 in a day and make 5 transactions in a day. DBBL has a POS network of $4,500+$ POS terminals which is also growing rapidly. In all the ATM \& POS terminals, the DBBL cards can be used.
: There is no issuance fee for the DBBL NEXUS Classic Card for the $1^{\text {st }}$ year, however from $2^{\text {nd }}$ year onward a renewal fee of Tk.400/- only and ATM network fee of Tk. 200/- only is payable per year. The account holders have also option to ask for a branded maestro/Cirrus and/or Visa Electron/Plus Debit Card for which we charge the customer only Tk. 500/- per year. The branded cards can also be used in other Bank's ATM and POS networks.
: I want to get the following Card (s) :DBBL-NEXUS
Maestro/Cirrus
Visa Electron/Plus card

## Internet Banking

Features : DBBL Internet banking enables customer to access his/her personal or business accounts anytime anywhere from home, office or abroad. It can save time, money and effort. It's fast, easy, secure and best of all.

Customer can enjoy following services through internet banking:

- Account Balance
- Open Term Deposit (FDR)
- Utility Bills Payment
- Account Statement
- Redeem (encash) Term Deposit (FDR)
- Refill Pre-Paid Card
- Fund Transfer
- Cheque Status Enquiry
- Standing Instructions
- Stop Payment Cheque


## Charges/Renewal Fee

Options
Annual Fee of Tk. 200 only.
: I want to get DBBL Internet ID \& Password
Yes $\square$ No.

## SMS \& Alert Banking

DBBL SMS Banking enables customer to check his/her account balance, make statement enquiry and pay mobile bill just sending a SMS.
DBBL Alert Banking enables customer to get message for each debit or cardit transaction in his/her account and also to get month end account balance.

Charges/Renewal Fee
Options

Free of charges
I want to get DBBL SMS \& Alert Banking Password $\square$ Yes $\square$ No.

My mobile number is $\square$

## Customer Signature

## For Bank use only

The Customer request is communicated to:
i) Card Division (for DBBL cards) on $\qquad$ vide letter \# $\qquad$
i) IT Division (for IB \& SMS/Alert) on $\qquad$
$\qquad$

