Avj-Iqv`xqvn PjwZ wnmve †Lvjvi Av‡e`b dig

(Al-Wadeeah Current Account Opening Application Form)

(e¨w³K wnmve)

(Individual Account)

ইসলামী ব্যাংক
বাংলাদেশ লিমিটেড
ইসলামী শরী'আহ্ মোতাবেক পরিচালিত

Islami Bank Bangladesh Limited
Based on Islamic Shariah

☐ Avj-Iqv`xqvn PjwZ wnmve (AWCA)
Al-Wadeeah Current Account (AWCA)

☐ Gdwm wnmve (FCA)
Foreign Currency Account (FCA)

☐ bb-†iwm‡WÝ Bb‡f÷im UvKv wnmve (NITA)
Non-Resident Investors Taka Account (NITA)

wnmve wk‡ivbvg : Title of the Account:	

wnmve bs: Account No:																

BDwbK Kv÷gvi AvBwW †KvW : (Unique Customer ID Code):													

wbevmx MvnK‡`i Rb¨ c‡qvRbxq KvMRcÎ (Documents Required for Resident Customer):

1. wnmve ‡Lvjvi Av‡e`b cÎ hv c‡Z¨K Av‡e`bKvix‡K ciY I ¯v¶i Ki‡Z n‡e|
   (AOF to be filled in and signed by each applicant)
2. cwiPq c`vbKvix KZ„K mZ¨wqZ c‡Z¨K Av‡e`bKvixi m¤cwZ †Zvjv 2 (`B) Kwc cvm‡cvU mvB‡Ri Qwe|
   2 (two) copies of passport size recent photograph for each applicant and to be attested by the introducer.
3. RvZxq cwiPq cÎ/ˆea cvm‡cvU /WvBwfs jvB‡mÝ/A_ev Ab¨vb¨ Qwe m¤wjZ cwiPq c‡Îi Abwjwc|
   Copy of National ID Card/Valid Passport/Driving License/ or any other photo paste ID card .
4. Bmjvgx e¨vs‡Ki ‡h †Kvb PjwZ wnmveavix KZ„K cwiwPwZ c`vb [cwiPq`vbKvixi wnmvewU wbqwgZ n‡e Ges Kgc‡¶ 6 gvm a‡i wnmve cwiPvjbv Ki‡Z n‡e]| Introduction by any Al-Wadeeah Current Account holder of IBBL [who has been maintaining regular account for at least 6 months].
5. bwgbx ev bwgbxM‡Yi we¯wiZ weeiY I Av‡e`bKvix KZ„K mZ¨wqZ c‡Z¨‡Ki 1 (GK) Kwc cvm‡cvU mvB‡Ri Qwe |
   Nominee(s) details & 1(one) copy of passport size photograph for each nominee to be attested by the applicant.
6. wnmve wVKvbvi ¯c‡¶ mv¤cwZK BDwUwjwU wej (M¨vm, we`¨r, Iqvmv, †Uwj‡dvb) Gi Abwjwc (hw` _v‡K)|
   Copy of recent utility bill (Gas, Electricity, WASA, Telephone) as a proof of mailing address(if any).
7. we‡`kx bvMwi‡Ki †¶‡Î cvm‡cvU, ˆea wfmv I IqvK cviwgU Gi Abwjwc|
   Photocopy of Passport, valid VISA & Work Permit for foreign citizen.
8. nvjbvMv` wU.AvB.Gb mvwUwd‡K‡Ui Abwjwc (hw` _v‡K) Photocopy of up-to-date TIN certificate (if any)
9. Av‡e`bKvix c`vbkxb wkw¶Z gwnjv n‡j e¨vs‡Ki wbKU cwiwPZ Ggb MvnK KZ„K cwiwPwZ c`vb Ki‡Z n‡e| wbi¶i gwnjv Av‡e`bKvixi †¶‡Î †Pnviv D¤§³ Qwe c`vb Ki‡Z n‡e Ges c‡Z¨K †jb‡`‡bi mgq †Pnviv D¤§³ ivL‡Z n‡e| A Pordanshin woman, if educated, has to be introduced by the client known to the Bank and if illiterate, has to submit face exposed photograph and keep her face open at the time of each transaction.
10. bvevjK wnmv‡ei †¶‡Î Av‡e`b cÎ wnmve cwiPvjbvKvix Awf fveK KZ„K ¯v¶wiZ n‡Z n‡e|
    In case of Minor Account, the application to be signed by its operator (guardian) .

`óe¨(Notes):

1. hvPvB Gi ¯v‡_ c‡qvR‡b Dc‡iwjwLZ KvMRc‡Îi gj Kwc Dc¯vcb Ki‡Z n‡e (Original copy of above documents to be presented for verification)|
2. NlvgvRv/KvUvKwUi ‡¶‡Î Av‡e`bKvixi cY ¯v¶i w`‡q cZ¨wqZ Ki‡Z n‡e (In case of overwriting/cutting, it will be authenticated by the applicant's full signature)|

Awbevmx MvnK‡`i Rb¨ c‡qvRbxq KvMRcÎ (Documents required for Non-Resident Bangladeshi customer):

1. wnmve ‡Lvjvi Av‡e`b cÎ hv c‡Z¨K Av‡e`bKvix‡K ciY I ¯v¶i Ki‡Z n‡e|
   Account opening form to be filled in & signed by each applicant.
2. we‡`kx bvMwi‡Ki †¶‡Î cvm‡cvU, ˆea wfmv I IqvK cviwgU Gi Abwjwc (we‡`kx cvm‡cv‡Ui †¶‡Î Óevsjv‡`‡ki Rb¨ wfmv c‡hvR¨ bqÓ) cÖwZU msh³ Ki‡Z n‡e| Copy of passport along with valid VISA/Work permit to be enclosed (in case of foreign passport, the page sealed with "no visa is required for Bangladesh" is necessary).
3. PvKixi cgvYcÎ, DcvRb mb`cÎ, †c-w¯c, PvKixi wb‡qvMcÎ hv‡Z evrmwiK ev gwmK Avq ewYZ _v‡K ev me‡kl AvqKi wiUvb dig Gi Abwjwc| Proof of employment /income (employment certificate /pay slip /employment contract mentioning annual income/Bank statement mentioning monthly salary or latest tax return)
4. wnmve wVKvbvi ¯c‡¶ mv¤cwZK BDwUwjwU wej (M¨vm, we`¨r, Iqvmv, †Uwj‡dvb) Gi Abwjwc| Copy of recent utility bill(Gas, electricity ,WASA, Telephone) as a proof for mailing address.
5. cwiPq c`vbKvix KZ„K mZ¨wqZ c‡Z¨K Av‡e`bKvixi m¤cwZ †Zvjv 2 (`B) Kwc cvm‡cvU mvB‡Ri Qwe| 2 (two) copies of passport size recent photograph for each applicant and to be attested by the introducer.
6. bwgbx ev bwgbxM‡Yi we¯wiZ weeiY I Av‡e`bKvix KZ„K mZ¨wqZ c‡Z¨‡Ki 1 (GK) Kwc cvm‡cvU mvB‡Ri Qwe|
   Nominee(s) details & 1(one) copy of passport size photograph for each nominee (to be attested by the applicant).

`óe¨(Notes):

mKj KvMRcÎ Bs‡iRx ev evsjv fvlvq n‡Z n‡e| Ab¨vb¨ fvlvi †Kvb KvMR _vK‡j Zv Ab‡gw`Z Abev`Kvix KZ„K Bs‡iRx ev evsjv fvlvq Abev` K‡i Rgv w`‡Z n‡e|(All the above documents submitted must be in English or Bangla (If the documents are in other language, it has to be translated into English or Bangla)

FORMALITIES TO BE OBSERVED FOR OPENING FOREIGN CURRENCY ACCOUNT

1. Account Opening Form duly filled in and signed.
2. Original Passport to be produced for verification and its photocopy of first seven pages (One set) to be submitted.
3. Any letter about service or its photocopy from the employer or photocopy of contract form.
4. Two passport size photographs of Account holder and nominee(s), photograph to be attested by account holder.
5. Service/Contract/Appointment letter/Visa for appointment, if be other than Bengali & English shall be submitted with the Account. Opening Form duly translated in Bengali or English.
6. In case the intending persons desire to open the account from abroad all the necessary papers (excluding original passport) to be sent duly attested by the authorized official of Bangladesh Embassy working there. Please also note to sign the forms exactly in the same manner as your signature appears in the passport.

Islami Bank Bangladesh Limited

Based on Islamic Shariah

ZwiL: Date :	w`b(Day)	gvm (Month)	eQi (Year)

e¨e¯'vcK,
The Manager
Bmjvgx e¨vsK evsjv‡`k wjwg‡UW
Islami Bank Bangladesh Limited
.....kvLv (Branch)|

cvm‡cvU mvB‡Ri mZ¨vwqZ Qwe
Recent passport size photograph [Duly Attested by the introducer].

Rbve,
Sir
Avmmvjvg AvjvBKg|
Assalamu Alaikum.

Awg/Avgiv Avcbvi kvLvq GKwU wnmve †Lvjvi Rb¨ Av‡e`b KiwQ| Avgvi/Avgv‡`i wnmve msµvš—I e¨w³MZ we¯—vwiZ Z_¨ c‡qvRbxq bw_cÎ mn c`vb Kijvg|
I/We, hereby, apply for opening an account at your branch. In this regard, I/We submit my /our account related as well as detailed personal information with necessary documents at your end.

Av‡e`bKZ wnmve msµvš—Z_¨: (Account's information, applied for) :

1. wnmve wk‡ivbvg (evsjvq): .....
   Title of Account (In Bangla)
   Bs‡iRx‡Z (Block Letter): .....
   In English

2. wnmv‡ei cKwZ (wUK w`b): ☐ Avj-Iqv`xqvn PjwZ wnmve (AWCA) ☐ Gdwm wnmve (FCA) ☐ bb-†iwm‡WÝU Bb‡f÷im UvKv wnmve (NITA)
   Nature of account (please tick): Al-Wadeeah Current Account (AWCA) Foreign Currency Account (FCA) Non-Resident Investors Taka Account (NITA)

3. g`v (wUK w`b): ☐ UvKv ☐ Wjvi ☐ BD‡iv ☐ cvDÛ ☐ Ab¨vb¨ .....
   Currency (please tick): Taka Dollar Euro Pound Others.....

4. wnmve cwiPvjbv msµvš—‡NvlYv (wUK w`b): ☐ GKKfv‡e ☐ †hŠ_fv‡e ☐ †h †Kvb GKRb ☐ RxweZ Rb ☐ Ab¨vb¨
   Declaration regarding Account operation : (please tick): Singly Jointly Any one Either or Survivor Others

5. Ab¨ †Kvb e¨vs‡K cwiPvwjZ wnmve Av‡Q wK (wUK w`b)? : ☐ n¨v ☐ bv DËi n¨v n‡j:.
   Account maintained in other Bank (if any) (please tick): Yes No If yes :

e¨vs‡Ki bvg Bank's Name	kvLvi bvg Branch's Name	wnmve bs Account No.	cwiPvjbvKZ wnmv‡ei cKwZ (wUK w`b) Nature of operating account(please tick)		
K)	K)	K)	☐ Rgv wnmve Deposit A/C	☐ wewb‡qvM/FY wnmve Investment/Loan A/C	☐ Ab¨vb¨ Others
L)	L)	L)	☐ Rgv wnmve Deposit A/C	☐ wewb‡qvM/FY wnmve Investment/Loan A/C	☐ Ab¨vb¨ Others
M)	M)	M)	☐ Rgv wnmve Deposit A/C	☐ wewb‡qvM/FY wnmve Investment/Loan A/C	☐ Ab¨vb¨ Others

Av‡e`bKvix bvevjK n‡j (If the applicant is minor):

6. Awg wbæewYZ wnmveavix/wnmveavixMY Gi %ea Awffveˇ wn‡m‡e GB g‡g †NvlYv KiwQ †h, wnmveavix/wnmveavixMY bvevjK| Zvi/Zv‡`i c‡qvRbxq Z_¨ msh³ di‡g (wnmve mswkó e¨w³ msµvš—Z_¨vejx) c`vb Kiv n‡jv| wnmveavix mvevjK bv nIqv chš—wKsev Avgvi KZK cieZx †NvlYv bv †`qv chš—wnmvewU ˆea Awffveˇ wn‡m‡e Avgvi ¯v¶‡i cwiPvwjZ n‡e| I, being the legal guardian of the account holder, mentioned below, declare that the account holder(s) is/are Minor(s). His /Her/their required information are provided in the attached form. Until the account holder reach(s) the age of majority (adult) or any further declaration is given by me, the account will be operated by me being the legal guardian.

1) K. wnmveavix (bvevjK) Gi bvg Name of the account holder (minor): .....Rb¥ ZwiL/eqm Date of Birth/Age: .....
   L. wnmveavix (bvevjK) Gi bvg Name of the account holder (minor): .....Rb¥ ZwiL/eqm Date of Birth/Age: .....
   M. wnmveavix (bvevjK) Gi bvg Name of the account holder (minor): .....Rb¥ ZwiL/eqm Date of Birth/Age: .....
2) Awffve‡Ki bvg Name of the guardian: ..... bvevj‡Ki mv‡_ m¤úK (Relation with the minor):.....

* (bvevjK Ges Awffveˇ-Df‡qi Rb¨B ÔÔe¨w³ msµvš—Z_¨vejxÕ dig ciY Ki‡Z n‡e Ges Dfq di‡gB Awffve‡Ki ¯v¶‡i Ki‡Z n‡e)|

* CIF form must be filled in for both the minor(s) and the guardian. Both the forms must be signed by the guardian.

cwiPq`vbKvixi Z_¨ (Information of the introducer) :

7. (K) bvg (evsjvq): ..... Bs‡iRx‡Z: .....
Name (In Bangla) In English
(L) wnmve bs: ..... RvZxq cwiPq cÎ bs: .....
Account No. National ID No
(M) kvLvi bvg: ..... †Uwj‡dvb bs: .....
Branch Name Telephone No
(N) ¯v¶i (ZwiLmn): ..... Mvn‡Ki mv‡_ m¤úK: .....
Signature (with Date) Relation with the customer

e¨vs‡Ki e¨envi‡ii Rb¨ (For Bank's use only)

cwiPq`vbKvixi wnmve †Lvjvi ZwiL.....
Introducer's A/C opening date

cwiPq`vbKvix KZ¸‡jv cwiPq c`v‡bi msL¨v:.....
Number of introduction given by the introducer

cwiPq`vbKvixi bv‡g †Kvb Sanction ev Adverse Media Report Av‡Q wK? □n¨v □bv
Is there any Sanction or Adverse Media Report against the introducer? (please tick) Yes No.

Awg wbæ ¯v¶iKvix Dc‡iv³ cwiPq`vbKvixi Z_¨mgn h_vh_fv‡e hvPvB K‡iwQ| h_vh_ Screening cwµqvi gva¨‡g cvß Z_¨vw` mwbœwnZ K‡iwQ| Ges GB g‡g cZ¨qb KiwQ †h, wnmve †Lvjvi Rb¨ cwiPq`vbKvix KZ¸‡jv Av‡e`bKvixi c`Ë cwiPq MnY Kiv †h‡Z cv‡i| I, the undersigned, have verified the above mentioned information of the introducer properly & inserted the data by proper screening procedure & certified that introduction of introducer for opening the account may be accepted.

cÖZ¨qbKvixi (Verifying) Employee ID No

cÖZ¨qbKvix KgKZv (bvgh³ mxjmn ¯v¶i I ZwiL)
Verifying Officer (Seal with name ,signature & date)

*Av‡e`bKvix e¨vs‡Ki eZgvb wbqwgZ MvnK n‡j, wnmve †Lvjvi KgKZvi mšÍvb m¤ú~c‡¶ cwiwPwZ QvovB wnmve †Lvjv †h‡Z cv‡i|
* If the applicant is an existing customer, the account may be opened without introduction upon satisfaction of the A/C opening officer.

bwgbx msµvš—Z_¨ (Information of Nominee):

8. Awg/Avgiv GB wnmv‡ei A_ Avgvi/Avgv‡`i gZ¨i ci wb‡ev³ fv‡e wb‡ev³ e¨w³‡K c`v‡bi Rb¨ g‡bvbxZ Kijvg| Awg/Avgiv D‡jwLZ g‡bvbqb †h †Kvb mgq ewZj ev cwieZ‡bi AwaKvi msi¶Y Kwi| Awg/Avgiv GB g‡g Av‡iv m¤§wZ Ávcb KiwQ †h, Avgvi/Avgv‡`i wb‡`kbv †gvZv‡eK †jb‡`‡b e¨vsK †Kvb fv‡e `vqe× n‡e bv| bwgbx wbR `wq‡Z Mw'QZ UvKv DËiwaKvi weavb Abmv‡i DËiwaKvix‡`i g‡a¨ e‡Ub Ki‡eb| I/We, nominate the following person to receive the balance held in my/our account after my/our death. I/We retain the right to cancel or change this nomination at any time . I /We hereby accord my /our consent that the Bank shall not be liable in any manner whatsoever to make payment as per my/our instruction. The nominee in his own responsibility will distribute the remaining balance among successors as per the law of inheritance.

(K) bwgbxi bvg: ..... (L) wcZvi bvg: .....
Nominee's Name Father's Name
(M) gvZvi bvg: ..... (N) ¯vgx/¯xi bvg: .....
Mother's Name Name of the Spouse
(O) †ckv: ..... (P) wnmveavixi mv‡_ m¤úK: .....
Occupation Relation with the account holder
(Q) Rb¥Zwi L/eqm: ..... (R) RvZxq cwiPqcÎ b¤i/cvm‡cvU bs : .....
Date of Birth/Age National ID No/Passport No
(S) bwgbxi ¯vdqx wVKvbv: .....
Permanent address of Nominee
(T) Rb¥ wbeÜb mb` bs: ..... (U) bwgbx GKwaK n‡j (kZKiv nv‡i): .....
Birth registration certificate No If nominee is more than one (Percentage)

bwgbxi Qwe (MvnK KZK mZ¨wqZ)
Photograph of Nominee(attested by the customer)

.....
Av‡e`bKvix/wnmveavixi ¯v¶i
Signature of the Applicant/A/C holder
* ‡Kvb Awbevmx‡K bwgbx Kiv n‡j H Awbevmx msMÖnmv‡ei A_ cvc¨ n‡j cvß A_ we‡`‡k †ci‡Yi ‡¶‡Î we`¨gvb ˆe‡`wkK g`v wbqšY AvB‡bi weva weavb c‡hvR¨|
* If the nominee is non-resident and when the person is entitled to get the amount of the account, in that case the existing rules of Foreign Exchange Regulation Act shall be applicable for remitting the fund outside the country.
* bwgbx GKwaK n‡j di‡gi GB Ask d‡UvKwc K‡i gj As‡ki mv‡_ msh³ Ki‡Z n‡e|
* If the nominee is more than one, photocopy of this part of the AOF to be attached with the original form.

cÖv_wgK Rgv I A‡_i Drm (Initial Deposit & Source of Fund):

9. cv_wgK Rgvi cwigvYt ..... Rgvi aib: □bM` □†PK □UvÝdvi
Amount of initial deposit Nature of deposit Cash Cheque Transfer
‡P‡K Rgv n‡j, †PK bs: .....
If deposit by cheque, cheque No.
10. A‡_i Drmt .....
Source of Fund

AvaywbK e¨vswKs mweav (Modern Banking Facility):

11. AvaywbK e¨vswKs †mev: Awg/Avgiv wb‡¤¢v³ AvaywbK e¨vswKs †mev e¨vs‡Ki wbqgvbhvqx MnY Ki‡Z B'QK (wUK w`b):

Modern Banking Service: I/We like to avail the following modern Banking services as per Bank's norms:

☐Online Service ☐ATM Service ☐i-Banking ☐SMS Service ☐Others

‡NvlYv I ¯v¶i(Declaration & signature):

12. Awg/Avgiv GB g‡g wbðqZv c`vb KiwQ †h, c`Ë Z_¨vw` mZ¨| Avcbvi Pvwn`v †gvZv‡eK c`Ë Z‡_¨i AwZwi³ mswkó †h †Kvb c‡qvRbxq Z_¨vw`/`wjjvw` mieivn Kie Ges Avil wðqZv c`vb KiwQ †h, D³ wnmv‡ei gva¨‡g †Kvb ai‡bi A¯vfweK I m‡›`nRbK ‡jb‡`b hv gwbjÛvwis cwZ‡iva AvBb 2012(2015 Gi ms‡kvabxmn), mšvm we‡ivax AvBb 2009 (2012-2013 Gi ms‡kvabxmn) I wewagvjv 2013 Gi `wó‡Z gwb jÛvwis Aciva wnmv‡e cZxqgvb n‡Z cv‡i, Zv †_‡K weiZ _vKe| I/We confirm that the information given are correct. In addition of above information, I/we will provide other concerned information/documents as per your requirement and further assure that I/we will abstain from any abnormal and suspicious transactions which may be considered as a money laundering crime as per Money Laundering Prevention Act-2012(amended 2015), Anti-Terrorism Act-2009 (amended 2012-2013)& Rules 2013.

.....	.....	.....
Av‡e`bKvixi bvg, ¯v¶i I ZwiL	Av‡e`bKvixi bvg, ¯v¶i I ZwiL	Av‡e`bKvixi bvg, ¯v¶i I ZwiL
Name of the applicant, Signature & Date	Name of the applicant, Signature & Date	Name of the applicant, Signature & Date

e¨vs‡Ki e¨envi‡i Rb¨(For Bank's use only)

gše¨: (Remarks)	evsjv‡`k e¨vsK †m±i †KvW (BB Sector Code)	SBS-2				
		CIB				
		Type of Deposit				

wnmve †Lvjvi KgIKZv (bvgh³ mxjmn ¯v¶i I ZwiL)
A/C opening officer (Seal with name, Signature & Date)

Abyhvqx `bKvix KgIKZv/kvLv cÖavb (bvgh³ mxjmn ¯v¶i I ZwiL)
Authorized officer/Head of Branch (Seal with name, Signature & Date)

wnmve mswkó e¨w³ msµvš–Z_¨vejx dig

Customer Information Form (CIF)

(wnmve †Lvjvi Av‡e`bKvix GKwaK e¨w³ n‡j c‡Z¨K‡K di‡gi GB Ask (d‡UvKwc K‡i) Avjv`vfv‡e ciYceK di‡gi gj As‡ki mv‡_ msh³ Ki‡Z n‡e|)

(If the applicant are more than one, photocopy of this part of AOF to be filled in separately by each applicant and to be attached with the original AOF)

1. MvnK/ cwiPvj‡Ki bvg (evsjvq)t.....
   Name of Customer/Operator (In Bangla)
   Bs‡iRx‡Z (Block Letter) t.....
   In English

2. wnmv‡ei mv‡_ m¤úK (wUK w`b) t ☐c_g Av‡e`bKvix ☐wØZxq Av‡e`bKvix ☐ZZxq Av‡e`bKvix ☐bvevjK ☐Awffve K ☐G¨vUbx †nvìvi ☐wmM‡bUwiR
   Relation with A/C (Please Tick) 1st applicant 2nd applicant 3rd applicant Minor Guardian Attorney holder Signatories
   ☐cKZ mweav‡fvMx ☐g¨v‡ÛU †nvìvi ☐Ab¨vb¨
   Beneficial owner Mandate holder Others

3. wcZvi bvg (evsjvq) t.....
   Father's Name (In Bangla)
   Bs‡iRx‡Z (Block Letter) t.....
   In English

4. gvZvi bvg (evsjvq) t.....
   Mother's Name (In Bangla)
   Bs‡iRx‡Z (Block Letter) t.....
   In English

5. ¯vgx/¯xi bvg (evsjvq) t.....
   Name of the Spouse (In Bangla)
   Bs‡iRx‡Z (Block Letter) t.....
   In English

6. RvZxqZv t.....
   Nationality

7. Rb¥ ZwiL t..... wUK w`b ☐ci ¶ ☐gwnjv ☐ZZxq wj½
   Date of birth Please Tick Male Female 3rd Gender

8. Rb¥ ¯vb t..... RvZxq cwiPqcÎ bs t.....
   Place of birth National ID No.

9. †ckv (we¯wiZ D‡jLceK `wjjw` c`vb Ki‡Z n‡e) t.....
   Occupation(Please mention in detailed and produce the related documents)

10. cvm‡cvU b¤i (hw` _v‡K) Passport No.(if any) t..... Bm¨ ZwiL (Issuing date) t.....

11. U¨v· AvBwW b¤i (TIN No.) t..... WvBwfs jvB‡mÝ b¤i (Driving License No) .....

12. eZgvb wVKvbv (Avevm¯j) t.....
    Present address (Residence)
    ‡Uwj‡dvb t evmv t..... Awdm t..... †gvevBj t.....
    Telephoe : (Residence) Office Mobile
    B-‡gBj (E-mail) t..... d¨v· (Fax)t.....

13. ¯vqx wVKvbv(Permanent address)t .....

14. †ckvMZ wVKvbv (Business address)t .....

15. †µwWU KvW msµvš–Z_¨ t Bm¨Kvix cwZôvb I KvW b¤i t (1) ¯vbxq..... (2) AvšRwZK .....
    Information regarding Credit Card: Issuing Organization & Card No: (1) Local (2) International

16. †iwm‡WÝ ÷¨vUvm (wUK w`b) t ☐†iwm‡WwJ ☐bb-‡iwm‡WwJ
    Residence status (please tick) Resident Non-resident

17. bb-‡iwm‡WwJ evsjv‡`kx n‡j wb‡¤œ³ Z_¨w` ciY Ki‡eb(The following information to be filled in, if the customer is a Non-Resident Bangladeshi)t

Passport No. ..... Date of Issue.....

Issued by..... Issued at.....

Date of Visa (If available)..... Validity date of Visa.....

Issuing authority of Visa..... Occupation.....

Foreign address.....

18. Introduced by Bangladesh Embassy/Bonafide Account Holder of any Branch/IBBL Representative working abroad (In case of those only who wish to open account from abroad) :

19. MvnK FATCA cwicvj‡bi Rb¨ †hvM¨ wK bv? ☐n¨v ☐bv| DËi n¨v n‡j, FATCA cwicvjb wbwðZ Kiv n‡q‡Q wK bv? ☐n¨v ☐bv
    Whether the customer is eligible for complying with FATCA ? Yes No. If yes, has the FATCA compliance been ensured? Yes No

Seal & Signature (Bangladesh Embassy/Account Holder/IBBL Representative) Seal & Signature of A/C Opener Av‡e`bKvixi ¯v¶i,ZwiLmn (Applicant's Signature with Date)

* ïagvÎ RbwbeÜb mb`cÎ c`vbceK wnmve †Lvjvi †¶‡Î RbwbeÜb mb`c‡Îi AwZwi³ MvnK/wnmve cwiPvjbvKvixi Av‡jvKwPÎmn †h †Kvb cwiwPwZcÎ c`vb Ki‡Z n‡e|
  In case of opening of account by only Birth Registration Certificate, the customer has to submit, in addition, any photo paste ID.

* MvnK/ wnmve cwiPvjbvKvixi Proof of Address Gi ¯c‡¶ WK‡gwJm msMn Ki‡Z n‡e| Documents to be collected in favor of proof of address of customer/account operator.

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bgybv ¯v¶i KvW (Specimen Signature Card)

Specimen Signature Card of A/C No: | | | | | | | | | | | | | | | | | |

Title of Account: .....

¯v¶iKvixi cY bvg (Full Name of the Signatory)	bgybv ¯v¶i (Specimen Signature)	cvm‡cvU mvB‡Ri mZ¨vwqZ Qwe Recent passport size photograph [Duly Attested by the introducer].
1.		
2.		
3.		
we‡kl wb‡`kbv (hw` _v‡K) Special Instruction (if any)		

Signature admitted by

Authorized Officer / Manager

Date: .....

†jb‡`‡bi AbyhvqZ gvÎv (Transaction Profile)

wnmve wk‡ivbvg (Title of Account):.....

ZwiL: Date — w`b (Day) | gvm (Month) | eQi (Year)

wnmve bs: | | | | | | | | | | | | | | | | | |

Accont No.

m¤ú~¨ Rgv (Probable Deposit)			
Rgvi cÖKvZ (Nature of deposit)	gvwmK Rgvi msL¨v (No. of monthly deposit)	GKK Rgvi m‡ev'P cwigvY (Maximum amount of a single deposit)	†gvU gvwmK Rgvi cwigvY (Total monthly deposit)
bM` Rgv (AbjvBb mn) Cash deposit (including online)			
UvÝdvi ev Bb÷‡g›U Gi gva¨‡g (Transfer or by Instrument)			
Avš÷kvLv Rgv (Inter Branch deposit)			
BACH Gi gva¨‡g Rgv (Deposit through BACH)			
BEFTN Gi gva¨‡g Rgv (Deposit through BEFTN)			
B›Uvi‡bU e¨vswKs Gi gva¨‡g Rgv (Deposit through i-Banking)			
Gg K¨vk GKvD›U †_‡K Rgv (Deposit from m-Cash Account)			
%e‡`wkK †iwg‡UÝ Rgv (Deposit as Foreign Remittance)			
ißvbx n‡Z Avq (Income from Export)			
ZZxq c¶ KZK Rgv (3rd party deposit)			
Ab¨vb¨ (wbw`ó Ki'b) Others (Please specify)			
‡gvU m¤ú~¨ Rgv (gvwmK) Total probable deposit (monthly)			
m¤ú~¨ D‡Ëvjb (Probable Withdrawal)			
D‡Ëvj‡bi cÖKvZ (Nature of withdrawal)	gvwmK D‡Ëvj‡bi msL¨v (No. of monthly withdrawal)	GKK D‡Ëvj‡bi m‡ev'P cwigvY (Maximum amount of a single withdrawal)	†gvU gvwmK D‡Ëvj‡bi cwigvY (Total monthly withdrawal)
bM` D‡Ëvjb (AbjvBb I GwUGg mn) Cash withdrawal (including Online & ATM)			
UvÝdvi ev Bb÷‡g›U Gi gva¨‡g (Transfer or by Instrument)			
Avš÷kvLv D‡Ëvj‡bi cwigvY (Amount of Inter Branch withdrawal)			
BACH Gi gva¨‡g D‡Ëvjb (Withdrawal through BACH)			
BEFTN Gi gva¨‡g D‡Ëvjb (Withdrawal through BEFTN)			
B›Uvi‡bU e¨vswKs Gi gva¨‡g D‡Ëvjb (Withdrawal through iBanking)			
Gg K¨vk GKvD›U †_‡K D‡Ëvjb (Withdrawal from m-Cash Account)			
%e‡`wkK †iwg‡UÝ D‡Ëvjb (Foreign remittance withdrawal)			
Avg`vbx wej (Import Bill)			
ZZxq c¶ KZK D‡Ëvjb (3rd party withdrawal)			
Ab¨vb¨ (wbw`ó Ki'b) Others (Please specify)			
‡gvU m¤ú~¨ D‡Ëvjb (gvwmK) Total probable withdrawal (monthly)			

Avwg/Avgiv wb¤œ¯v¶iKvix (MY) G g‡g wbðqZv c`vb KiwQ †h, m¤ú~¨ †jb‡`‡bi AbyhvqZ gvÎv Avgvi/Avgv‡`i ¯vfvweK/cKZ †jb‡`b| Avwg/Avgiv Av‡ivwbðqZv c`vb KiwQ †h, c‡qvRb‡ev‡a Avwg/Avgiv m¤ú~¨ †jb‡`‡bi AbyhvqZ gvÎv ms‡kvab/nvjbvMv` Kie|

I/We, the undersigned, confirm that the above transaction profile is my/our normal/real transactions. I/We, further assure that I/we will update the same from time to time, if required.

m¤ú~¨ †jb‡`‡bi AbyhvqZ gvÎv MÖnYKvix e¨vsK KgkZvi bvg I c`exmn ¯v¶i t

(Probable transaction profile accepting Bank official's signature with name & designation)

Mvn‡Ki bvg (Customer's Name):

¯v¶i (Signature):

ZwiL (Date):

MvnK cwiwPwZ m¤úwKZ dig (KYC Profile Form)

ZwiL (Date):. . . . . .

1. wnmv‡ei wk‡ivbvg (evsjvq): .....
   Title of Account (In Bangla)
   Bs‡iRx‡Z (Block Letter):
   In English
2. wnmv‡ei cKwZ: .....
   Nature of Account
3. wnmve b¤i: .....
   Account No.
4. BDwbK MvnK AvBwW †KvW: .....
   Unique customer ID Code
5. Mvn‡Ki †ckv (we¯wiZ): .....
   Occupation of Customer (Detailed)
6. Mvn‡Ki gvwmK m¤ve¨ Avq: .....
   Probable monthly income of the customer
7. A‡_i Drm/Drmmgn (we¯wiZ): .....
   Source/Sources of Fund (Detailed)
8. A‡_i Drm wbwðZ Kivi †¶‡Î msMÖnxZ `wjjw`: .....
   Documents Ccollected to ascertain the source of fund
9. wnmveavixi wVKvbv (mgn) wKfv‡e hvPvB Kiv n‡q‡Q (we¯wiZ)?.....
   How the addresses of the customers have been verified (Detailed) ?
10. wnmv‡ei cKZ mweav‡fvMx (Beneficial Owner)Av‡Q wK? ☐ n¨v ☐ bv | DËi n¨v n‡j: cKZ mweav‡fvMx (Beneficial Owner) Gi Avjv`v **KYC** msh³ K‡i‡Qb wK? ☐ n¨v ☐ bv|
    Is there any benificial owner of the account ? Yes No . If yes : Is separate KYC of the beneficial owner attached ? Yes No
11. `wjjw`i Abwjwc: ☐cvm‡cvU ☐RvZxq cwiPq cÎ ☐Rb¥ wbeÜb mb`cÎ ☐AvqKi mb`cÎ ☐WvBwfs jvB‡mÝ ☐Ab¨vb¨ (D‡jL Ki'b): ..
    Photocopy of documents: Passport National ID Birth Registration Certificate TIN Certificate Driving License Others
12. Awbevmx (Non-resident) wnmve †Lvjvi †¶‡Î:
    Applicable for opening of Non-resident Account:
    K) D‡Ïk¨(Purpose): .....
    L) wfmvi cKwZ (Nature of Visa): .....
    M) wnmve †Lvjvi Rb¨ h_vh_ KZ¢‡¶i Ab‡gv`b i‡q‡Q wK bv (wUK w`b) t ☐n¨v ☐bv
    Whether permission has been taken from the competent authority? (please tick) Yes No
13. cwjwUKvwj G·‡cvmW cvimbm **(PEPs)** /cfvekvjx e¨w³/AvšRwZK ms¯'vi cavb Ges Zv‡`i **Close Associates** Gi †¶‡Î (weGdAvBBD mvKjvi bs 10 ZwiL 28 wW‡m¤i 2014 G eWZ msÁvbmv‡i): In respect of PEPs/Influential Person/Head of International Organization & their Close Associate (As per definition of BFIU Circular No.10 dated 28 December 2014)
    K) wmwbqi g¨v‡bR‡g›U n‡Z Ab‡gv`b †bqv n‡q‡Q wK bv? (wUK w`b) t ☐n¨v ☐bv
    Whether permission has been taken from the senior management (please tick) Yes No
    L) Mvn‡Ki g‡LvgwL mv¶vrKvi †bqv n‡q‡Q wK bv? (wUK w`b) t ☐n¨v ☐bv
    Whether face to face interview has been taken from the customer ? (please tick) Yes No
14. K) mswkó AvBb, wewagvjv I mvKjv‡ii Av‡jv‡K Mvn‡Ki bvg RwZms‡Ni wbivcËv cwil‡`i wewfbœ‡iR‡jk‡bi AvIZvq mšvm, mšvmx Kvh I e¨vcK a'ŸsmvZ‡K A¯ we¯‡i A_vq‡b RwoZ m‡›`‡n Zwjkvf³ †Kvb e¨w³ Ges evsjv‡`k miKvi KZ„K ZwjKvf³ †Kvb e¨w³i bv‡gi ZwjKvi mv‡_ hvQvB evQvB ceK †Kvb wgj cvIqv wM‡q‡Q wK bv? (wUK w`b) t ☐n¨v ☐bv
    At the time of verification, has the name of the customer been found similar with the sanction list as suspected by UN Security council in each different resolutions with regard to terrorism, terrorist activities and proliferation of any weapons of mass destruction and also black listed by Bangladesh Govt. as per concerned acts, rules and circular ? (please tick) : ☐Yes ☐No.
    L) Mvn‡Ki bv‡g †Kvb Sanction ev Adverse Media Report Av‡Q wK? ☐n¨v ☐bv
    Is there any Sanction or Adverse Media Report against the customer? (please tick) Yes No.
15. DËi n¨v n‡j MÖnxZ e¨e¯'vi weeiY: .....
    If yes, please mention in detailed the steps taken:

16. MvnK wK K‡ib/wK ai‡bi e¨emv‡q wb‡qvwRZ i‡q‡Q? (What customer does/In what type of business he/she is involved)

µwgK (SL)	cÖKvZ (Nature)	SyKi gvÎv (Degree of Risk)	‡Rvi (Score)
1	R‡qjvix/¯‡Yi e¨emv/gj¨evb avZi e¨emv (Business of Jewelry/Gold/ Precious Metal)	D'P (High)	5(5)
2	gwb †PÄvi/Kwiqvi mwfm/‡gvevBj e¨vswKs G‡RÝ/ G‡RÝ e¨vswKs (Money Changer/Courier Service/Mobile Banking Agent/Agent Banking)	D'P (High)	5(5)
3	wi‡qj G‡÷U †W‡fjcvi/G‡RÝ (Real Estate Developer/Agent)	D'P (High)	5(5)
4	wbgvY cKí wVKv`vi (Contactor of Construction Firm)	D'P (High)	5(5)
5	Ad‡mvi K‡cv‡ikb (Offshore Corporation)	D'P (High)	5(5)
6	wPÎKjv/GwÝ‡Ki wWjvi (Painting/Antic dealer)	D'P (High)	5(5)
7	†i‡¯‡ivi/evi/bvBU Kve/Avewmk †nv‡Uj/cvjvi e¨vemv (Restaurant/Bar/Night Club/Residential Hotel/Parlour Business)	D'P (High)	5(5)
8	Avg`vbx/ißvbx I Avg`vbx/ißvbx G‡RÝ (Import/Export & Import /Export Agent)	D'P (High)	5(5)
9	Mv‡gÝm e¨emv (Garments business)	D'P (High)	5(5)
10	†kqvi/÷K wWjvi, †evKvi, †cvU †dwjI g¨v‡bRvi, gv‡PÝ e¨vsKvi (Share/Stock Dealer,Broker, Portfolio Manager,Marchant Banker)	D'P (High)	5(5)
11	†kqvi/÷K e¨emvq wewb‡qvMKvix (Investor of Share/Stock Business)	D'P (High)	5(5)
12	GbwRI/GbwcI (NGO/NPO)	D'P (High)	5(5)
13	Rbkw³ ißvbx e¨emv (Manpower Export Business)	D'P (High)	5(5)
14	Pjw'PÎ c‡hvRbv/cwi‡ekbv ms¯'v (Film Producing /Presenting Agency)	D'P (High)	5(5)
15	A‡¯i e¨emv (Business of Weapons)	D'P (High)	5(5)
16	†gvevBj †dvb Acv‡iUi (Mobile Phone Operator)	D'P (High)	5(5)
17	ivR%bwZK `j (Political Party)	D'P (High)	5(5)
18	Kve (Club)	D'P (High)	5(5)
19	†mvmvBwU (Society)	D'P (High)	5(5)
20	Uv÷ (Trust)	D'P (High)	5(5)
21	P¨vwiwU (Charity)	D'P (High)	5(5)
22	Uv‡fj G‡RÝ (Travel Agent)	D'P (High)	5(5)
23	cwienb e¨vemvqx (Transport Businessman)	D'P (High)	5(5)
24	A‡Uv wWjvi (wiKwÚkb Mvox) Auto Dealer (Reconditioned Vehicle)	D'P (High)	5(5)
25	Kw¤úDUvi/†gvevBj †dv‡bi wWjvi (Computer/Mobile Phone Dealer)	D'P (High)	5(5)
26	†dBU/wkwcs/Kv‡Mv G‡RÝ (Freight/Shipping/Cargo Agent)	D'P (High)	5(5)
27	wjwRs dvBbvÝ †Kv¤úvbx (Leasing Finance Company)	ga¨g(Medium)	3(3)
28	BÝ¨‡iÝ/‡evKv‡iR G‡RÝx (Insurance/Brokerage Agency)	ga¨g(Medium)	3(3)
29	agxq cwZôvb/ms¯'v (Religious Institution/Organization)	ga¨g(Medium)	3(3)
30	we‡bv`bKvix cwZôvb/cvK (Entertainment Organization/Park)	ga¨g(Medium)	3(3)
31	†gvUi cvUm Gi e¨emv (Motor parts Business)	ga¨g(Medium)	3(3)
32	ZvgvK I wmMv‡i‡Ui e¨emv (Tobacco & Cigarette business)	ga¨g(Medium)	3(3)
33	Drcv`bKvix cwZôvb (Manufacturing Organization)	ga¨g(Medium)	3(3)
34	PvKix (†eZb wnmve e¨ZxZ Ab¨ wnmve) Service (Account, other than Salary)	ga¨g(Medium)	3(3)
35	QvÎ (Student)	ga¨g(Medium)	3(3)
36	Mvnbx (Housewife)	ga¨g(Medium)	3(3)
37	A‡Uv cvBgvix (bZb Mvox) Auto Primary (New Car)	wb¤œ(Low)	2(2)
38	†`vKv‡bi gwjK (LPiv) Shop owner (retail)	wb¤œ(Low)	2(2)
39	e¨emv-G‡RÝ (Business-Agent)	wb¤œ(Low)	2(2)
40	¶` e¨emvqx (ewlK Uvb I fvi 50 j¶ UvKvi bx‡P) Small businessman (Yearly turn over less than 50 lac Taka)	wb¤œ(Low)	2(2)
41	evox wbgvY mvgMxi e¨emv (Business of House Building Materials)	wb¤œ(Low)	2(2)
42	mdUIq¨vi e¨emv (Software Business)	wb¤œ(Low)	2(2)
43	PvKix (ïagvÎ †eZb wnmve) Service (only Salary Account)	wb¤œ(Low)	1(1)
44	PvKix n‡Z AemiMnYKvix (Retired person)	wb¤œ(Low)	1(1)
45	KwIRxex (Farmer)	wb¤œ(Low)	1(1)
46	Ab¨vb¨.....(aiY Abmv‡i e¨vsK wi¯‹¡¯‹i c`vb Ki‡e) Others (Scoring as per nature)		

**`ÖÖe¨:** KYC m¤úv`bKvix KgKZv Mvn‡Ki e¨emv‡qi ev †ckvi cKwZ, e¨emv‡qi GjvKv, e¨emv‡qi AvKvi, wnmv‡ei cKZ mwevw‡fvMx cfvZ welqmgn we‡ePbvq wb‡q MvnK†f‡` 27-46 µwg‡K D‡jwLZ †ckvi †¶‡Î eyYZ ¯'vwi A‡c¶v D'PZi ¯'vwi c`vb Ki‡Z cvi‡e| Av‡e`bKvix QvÎ n‡j, Dc‡iv‡jwLZ QK Abhvqx Zvi Awffve‡Ki SwK wbi‡cb Ki‡Z n‡e|

NB : In case of scoring as mentioned in the serial Nos. 27-46, the KYC executing official may mark the score high, considering customer's nature of business or profession, area of business, size of business and beneficial owner of the account. If the applicant is a student, the guardian's risk scoring to be made following the table.

17. Mvn‡Ki wbU m¤ú‡`i cwigvY: (Amount of Net Worth of Customer)

cwigvY (UvKvq) Amount (in Taka)	wi¯‹†j‡fj (Risk Level))	wi¯‹†iwUs(Risk Rating)
1-50 j¶ (1-50 lac)	wb¤œ(Low)	0 (0)
>50 j¶ - 2 †KwU (>50 lac-2 crore)	ga¨g(Medium)	1(1)
> 2 †KwU (>2 crore)	D'P(High)	3(3)

18. wnmve ‡Lvjvi aiY (Way of Account Opening)

aiY (Nature)	wi¯‹†j‡fj (Risk Level)	wi¯‹†iwUs (Risk Rating)
wi‡jkbkxc g¨v‡bRvi/kvLv KZ…K (By Relationship Manager/Branch)	wb¤œ(Low)	0 (0)
WvB‡i± †mjm/G‡RÖU KZ…K (By Direct Sales/Agent)	ga¨g(Medium)	2(2)
BÖUvi‡bU Gi gva¨‡g (Via Internet)	D'P(High)	3(3)
AhwPZ / ¯c‡Yvw`Zfv‡e (Unexpected/Intentionally)	D'P(High)	3(3)

19. Mvn‡Ki AbwgZ gwmK †jb‡`‡bi cwigvY (Amount of probable monthly transaction of customer):

†jb‡`‡bi weeiY (Particulars of transaction)	†jb‡`‡bi cwigvY (Amount of Transaction)	SwKi gvÎv (Degree of Risk)	wi¯‹†iwUs (Risk Rating)
†jb‡`‡bi cwigvY (j¶ UvKvq) Amount of Transaction(Fig. in lac)	0-10(0-10)	wb¤œ(Low)	0 (0)
	>10-50(>10-50)	ga¨g(Medium)	1(1)
	>50(>50)	D'P(High)	3(3)
†jb‡`‡bi msL¨v (Number of Transaction)	0-100(0-100)	wb¤œ(Low)	0 (0)
	>100-250(>100-250)	ga¨g(Medium)	1(1)
	>250(>250)	D'P(high)	3(3)
bM` †jb‡`‡bi cwigvY (j¶ UvKvq) Amount of Cash Transaction (Fig. in lac)	0-10(0-10)	wb¤œ(Low)	0 (0)
	10-25(10-25)	ga¨g(Medium)	1(1)
	>25(>25)	D'P(High)	3(3)
bM` †jb‡`‡bi msL¨v (Number of Cash Transaction)	0-15(0-15)	wb¤œ(Low)	0 (0)
	15-30(15-30)	ga¨g(Medium)	1(1)
	>30(>30)	D'P(High)	3(3)

20. mvweK SwK (µwgK 16 †_‡K 19 chš—i¯‹†iwUs Gi †hvMdj) Comprehensive Risk (Summation of Risk Rating from SL No. 16 to 19) :

wi¯‹†iwUs (Risk Rating)	SwKi cKwZ (Nature of Risk)	gše¨ (Remarks)
>=14 (>=14)	D'P(High)	
<14 (<14)	wb¤œ(Low)	

(*wi¯‹†iwUs 14 Gi Kg n‡j I KviY D‡jLceK Subjective we‡ePbvq MvnK‡K D'P SwK m¤úbœn‡m‡e wbifcY Kiv †h‡Z cv‡i|)
(A customer may be graded as high risky on the basis of subjective criteria, even though the score of the customer is less than 14)

c¯ZKvix KgKZv (bvgh³ mxjmn ¯v¶i I ZwiL)	chv‡jvPbvKvix KgKZv (bvgh³ mxjmn ¯v¶i I ZwiL)	g¨v‡bRvi Acv‡ikbm (bvgh³ mxjmn ¯v¶i I ZwiL)	kvLv e¨e¯'vcK/kvLv cavb (bvgh³ mxjmn ¯v¶i I ZwiL)
Preparing Officer (Seal with name, Signature & Date)	Verifying Officer (Seal with name, Signature & Date)	Manager Operations (Seal with name, Signature & Date)	Branch Incumbent/ Head of Branch (Seal with name, Signature & Date)

Review & Update KvixKgKZv (bvgh³ mxjmn ¯v¶i I ZwiL)
(Seal with name, Signature & Date)

c‡hvR¨ wbqgvejx (Applicable Rules):-

kZvejx (Conditions)t

K. GwU wnmveavix MvnK Ges Bmjvgx e¨vsK evsjv‡`k wjwg‡U‡Wi g‡a¨ m¤úvw`Z Bmjvgx kixqvn wfwËK GKwU Avj-Iqv`xqvn Pv³ (This is an Al-Wadeeah contract based on Islamic Shariah accomplished between the account holder and Islami Bank Bangladesh Limited)|

L. MvnK Zvi wnmv‡e A_ Rgv Ki‡e| e¨vsK RgvKZ A‡_i wbivc` †ndvRZ Ki‡e Ges Mvn‡Ki Pwnevgvi RgvKZ A_ AvswkK ev m¤úY †dvi c`v‡b eva¨ _vK‡e|
The customer will deposits fund in the account. Bank will secure the deposited fund and will be obliged to repay the same partially or fully as and when required by the cutomer.

M. Avj-Iqv`xqvn bxwZgvjvi wfwËi‡Z e¨vsK Mvn‡Ki RgvKZ A_ wewb‡qvM Ki‡Z cvi‡e Ges G wewb‡qvM n‡Z e¨vs‡Ki AwRZ gbvdv ev †jvKmv‡b MvnK Askx`vi n‡e bv|
The Bank can invest the deposited fund as per Al-Wadiah principle and no profit or loss, thereof, be shared to the customer.

wnmve cwiPvjbvi wbqgvejx (Rules for operation of Accounts)t

1. e¨vsK †jb‡`b PjvKvjxb mg‡q GKwaKevi A_ Rgv c`vb I D‡Ëvjb Kiv hvq (Customer can deposit and withdraw money several times during the transaction period) |
2. Avj-Iqv`xqvn PjwZ wnmve †Lvjvi Rb¨ bb¨Zg $1000/- cv_wgK Rgv w`‡Z nq Ges bb¨Zg w¯wZ $1000/- mn c‡hvR¨ nv‡i bb¨Zg miKvwi ï‡éi mgcwigvb UvKvi w¯wZ msi¶b Ki‡Z n‡e| Ab¨_vq e¨vsK †PK †dir †`qvi AwaKvi msi¶b K‡i (An applicant must deposit minimum Tk.1000 as an initial amount for opening of Al-Wadeeah Current Account, with this minimum balance of Tk.1000, the customer has to maintain an additional amount applicable as govt tax, other wise, the Bank reserves the right to return cheque.
3. e¨vsK KZK Bm¨KZ Cheque/ATM Card Ges Online /i-Banking/SMS Gi gva¨‡g UvKv †ZvjvI/¯vbvš—i Kiv hvq| ZvQvov Online /i-Banking/m-Cash Service/SMS Gi gva¨‡g wnmve msµvš—wewfbœZ_¨ Rvbv hvq (Money can be withdrawn/transferred by cheque/ATM Card/i-Banking and Online/m-Cash issued by the Bank. Besides, the customer can get access to various information related to banking through the Online/i-Banking/m-cash service / SMS |
4. e¨vsK KZK IvbÁvmK wfwËi‡Z wnmve i¶bv‡e¶Y wd wnmve †_‡K weKjb K‡i| wnmve eÜ Kivi mgq e¨vs‡Ki wbawiZ wd (Closing Charge) $300/- UvKv KZb Kiv nq (Bank realizes account maintaining charge on half yearly basis by debiting the account and Tk.300 is realized as closing charge at the time of closure of an account)|
5. MvnK †PK eB‡qi Rb¨ wbawiZ dig Gi gva¨‡g Av‡e`b K‡i †PK eB msMn Ki‡Z cv‡ib(Customer can collect the cheque book applying through prescribed form)|
6. ‡PK eB MnY Kivi mgq MvnK‡K †PK eB‡qi cvZv ¸‡Y wb‡Z nq Ges †PK eB wbivc` ¯v‡b (wbR¯ †ndvR‡Z) msi¶Y Ki‡Z nq †hb †Kvb †PK Gi cvZv Pvi/‡Lvqv ev Ace¨envi bv nq| Pvi ev †Lvqv hvIqv †Kvb †P‡Ki gva¨‡g Rwjqvwi msNwUZ n‡j e¨vsK `vqx _vK‡e bv(Customer will count pages of cheque book at the time of its receiving and the same should be preserved in secured place(self custody) so that no page is stolen/lost or misused. Bank will not be responsible for any fraud or forgery committed by stolen or lost cheque)|
7. wnmveaviK e¨vs‡K mieivnKZ bgbv ¯v¶i Abhvqx †PK mvn Ki‡eb| bgbv ¯v¶i cwieZb Ki‡Z n‡j Zv cev‡ÿB wjwLZfv‡e e¨vsK‡K AewnZ Ki‡Z n‡e| e¨vs‡Ki mv‡_ †h †Kvb cKvi wjwLZ †hvMv‡hvMi †¶‡Î bgbv ¯v¶i e¨envi Ki‡Z n‡e (Customer will sign cheque as per his/her specimen signature provided to the Bank. Customer should inform the bank in written earlier if he/she wants to bring any change in specimen signature. Customer will use his specimen signature at the time of any written communication with the Bank)|
8. c‡Z¨K wnmveawix‡K e¨vsK wfbœfbœnmve b¤i mieivn K‡i| wnmve b¤i I wnmv‡ei wk‡ivbvg D‡jL K‡i RgvKvix‡K h_vh_ fv‡e Rgvi iwk` ciY K‡i bM` UvKv/‡PK BZ¨vw` Rgv w`‡q ïagvÎ ¶gZvcvß e¨vsK Awdmv‡ii ¯v¶i m¤wjZ h_vh_ iwk` wb‡Z n‡e| †PK Rgv †`qvi mgq †P‡K AvovAwo `vM †K‡U (CROSSING) w`‡Z nq| msM‡ni Rb¨ RgvKZ †PK †dvi n‡j wbqg †gvZv‡eK e¨vsK Li‡Pi UvKv/Kwgkb eve` cwZ †P‡Ki Rb¨ wbawiZ wd KvUv nq (Bank will provide different account numbers to each of the account holder.Customer will receive the slip with the signature of authorized officer of the Bank at the time of depositing Cash/Cheque mentioning the number and title of the account. Cheque should be crossed at the time of depositing the same. Bank will realize commission/expense as per Bank rules when cheque is returned)|
9. ‡PK cwi‡kva eÜ (Stop payment) ivLvi wb‡`k e¨vsK mZKZvi mv‡_ bw_f³ K‡i| wKš‘fjekZ D³ †P‡Ki UvKv cwi‡kvwaZ n‡j e¨vsK `vqx n‡e bv (Bank lodges the stop payment instruction carefully. Bank will not be responsible if the cheque is honored mistakenly)|
10. m¯'gw®‹I cwßeq¯‹‡Kvb e¨w³ ev e¨w³eM GKK ev †hŠ_ bv‡g G wnmve Lj‡Z cv‡ib| bvevjK/bvewjKvi bv‡gI Zvi wcZv/gvZv/AvBbMZ Awffve KMY GB wnmve Lj‡Z cvi‡eb [An adult person or a group of people having sound mind individually or jointly can open this Account. Legal guardian/parents can open this account in the name of minor(s)]||
11. wnmv‡ei gwjK‡K Pwn`v †gvZv‡eK wnmve weeiYx c`vb Kiv nq| 30 (wÎk) w`‡bi g‡a¨ wjwLZ †Kvb Awf‡hvM bv †c‡j wnmv‡ei w¯wZ mvVK Av‡Q e‡j a‡i †bqv n‡e(Account statement will be provided as per demand of the Account holder. The balance of the account will be considered correct, if no written complaint is lodged within 30 days)|
12. D³ wnmve †_‡K c‡qvRbxq Li‡Pi UvKv/WvKgvïj/e¨vs‡Ki wbqgvbhvqx IvbÁvmK wfwËi‡Z wnmve cwiPvjbv wd Ges Ab¨vb¨ c‡hvR¨ wd/PvR KZb Kiv n‡e| GQvov e¨vsK KZK miKvix wbqg Abhvqx f¨vU, Ki ev ïé KZb Kiv n‡e(VAT/Tax or tariff and maintenance fees/postal charge as well as other charges/fees of the Bank will be realized on half yearly basis as per Govt. rules and rules of the Bank)|
13. ‡Kvb Rgvi Dci Mvn‡Ki wnmve †_‡K e¨vsK hwKvZ c`vb K‡i bv| MvnK‡K wbR `wq‡Z hwKvZ c`vb Ki‡Z n‡e(Bank does not pay " Zakat" from any customer's Account . The customer himself will be responsible payment of " Zakat" from his/her Account)|
14. e¨vsK †Kvbi¸‡c KviY `kv‡bv e¨ZxZ †h †Kvb wnmve eÜ Ki‡Z cv‡i Ges G Rb¨ †Kvb †bwUk c`vb Kiv nq bv(Bank reserves the right to close any account without showing any reason or issuing any notice to the Account holder)|
15. wnmveavi‡Ki wVKvbvi †Kvb cwieZb n‡j Awej‡¤^ Zv e¨vsK‡K Rvbv‡Z n‡e| e¨vsK mvaviYZt WvK/Kwiqvi †hv‡M wnmve gwjw‡Ki mv‡_ †hvMv‡hvM i¶v K‡i| WvK/Kwiqvi †hv‡M †cwiZ †Kvb wPwVcÎ h_vmg‡q ev Av‡`Šwej bv n‡j e¨vsK `vqx _vK‡ebv(The customer has to inform the Bank immediately, if any change occurs in the address of the account holder. Bank generally communicates with the Account holder through postal/courier service. Bank will not be held responsible, if no letters/documents are delivered in time or not at all through postal/courier service)|
16. Mvn‡Ki wnmve e¨vsK mZKZvi mv‡_ AvKjb/weKjb K‡i| fjekZ †Kvb A_ AvKwjZ/weKwjZ n‡j e¨vsK Zv ms‡kvab Ki‡Z cv‡i (Bank debits/credits customer account carefully. Bank can adjust the wrongly debited/credited amount)|
17. wnmveaviK Ae¨eüZ †PK eB †dvi w`‡q h_vh_ ¯v¶iceK Av‡e`b K‡i †h †Kvb mgq wnmve eÜ Ki‡Z cv‡ib (Account holder can close his/her account through submitting an application duly signed in as well as returning unused cheque book and paying required fees for closing the Account)|
18. e¨w³MZ wnmveavix/wnmveavixMY KZK Zvi ev Zv‡`i gZ¨i ci RgvKZ UvKv D‡Ëvjb‡bi Rb¨ bwgbx g‡bvbxZ Ki‡Z cv‡ib| wnmveavi‡Ki gZ¨i ci mswkó wnmv‡ei RgvKZ A_ D‡Ëvjb‡bi Rb¨ bwgbx KZK Zvi/Zv‡`i Av‡e`b c‡Îi mv‡_ g‡bvbq‡bi ¯c‡¶ cgvY ¯i¸‡c wb¤œwjwLZ KvMR-cÎ/`wjjw` `wLj Ki‡Z n‡e| G †¶‡Î bwgbx KZK †KvU c`Ë mvK‡mkb mvwUwd‡KU `wLj Kivi c‡qvRb †bB(Individual account holder can nominate a nominee to withdraw the remaining balance of those Accounts after the death of the constituents. The following documents as well as application as per nomination must be submitted by the nominee at the time of withdrawal of the remaining balance of the concerned account. In such case, the nominee is not required to produce succession certificate issued by the Court)|
   K. wnmveavi‡Ki gZ¨RwbZ mb`cÎ| cev‡m gZ¨ n‡j mb`cÎ mswkó †`‡k Aew¯'Z evsjv‡`k `Zvevm KZK ¯v¶wiZ n‡Z n‡e(Death certificate of the Account holder. In case of death in the foreign land, Death Certificate signed by the Bangladesh Embassy of the concerned country has to be produced)|
   L) bwgbxi cwiwPwZi ¯c‡¶ e¨vs‡Ki `BRb m¤§wbZ MvnK A_ev e¨vs‡Ki `BRb KgKZv A_ev BDwbqb cwil` †Pqvig¨vb/wmwU K‡cv‡ikb ev wgDwbwmc¨wjwUi IqvW KvDwÝji KZK c`Ë mb`cÎ(A certificate in favour of the nominee issued by two valued customers or two officials of the Bank or Chairman of Union Parishad/City Corporation or Municipality's Ward Councilor)|
   M) bwgbxi cvm‡cvU AvKv‡ii mZ¨wqZ Qwe (Attested passport size photograph of nominee)|
   N)bwgbx KZK Bb‡Wgwbwu eÛ c`vb (Indemnity Bond to be signed by the nominee)|

19. K. †hŠ_ wnmv‡ei †¶‡Î hw` GKR‡bi gZ¨ nq Ges wnmveiU hw` †hŠ_ ¯v¶‡i cwiPvjbvi wb‡`k _v‡K A_ev we‡kl wb‡`kbvq ejv _v‡K †h, †h †Kvb GKRb wnmve cwiPvjbv Ki‡Z cvi‡e (Any one can operate the Account) Z‡e †h †Kvb GKR‡bi gZ¨i mv‡_ mv‡_ mswkó wnmveiU‡Z †jb‡`b eÜ n‡q hv‡e| G‡¶‡Î IqvW KvDwÝji/BDwbqb cwil` †Pqvig¨vb KZK c`Ë Iqwikvb mb‡`i gva¨‡g Av`vj‡Zi wb‡`k QvovB D³wnmve Mw"QZ A_ RxweZ e¨w³ gZ e¨w³i Iqwik‡`i mv‡_ †hŠ_fv‡e Av‡e`b Kiv mv‡c‡¶ D‡Ëvjb Ki‡Z cvi‡eb (If there is any instruction to operate a joint account in joint signature or it is said in the special instruction that ‘ Any one can operate the account’ in such case the transaction will be stopped instantly after getting the news of death of the account holder. In that case, survivor as well as successor of the deceased person can withdraw the remaining balance through submission of a joint application along with succession certificate issued by Ward Councilor/Chairman of Union Parishad without any Court Order)|

L. †hŠ_ wnmv‡ei †¶‡Î hw` GKR‡bi gZ¨ nq Ges wnmveiU we‡kl wb‡`kbvq D‡jL _v‡K †h, †h †Kvb GKRb ev RxweZ e¨w³ (Any one or survivor can operate the Account) wnmveiU cwiPvjbv Ki‡Z cvi‡e, Zvn‡j RxweZ e¨w³ mswkó wnmveiU cwiPvjbv Ki‡Z m‡hvM cv‡e Ges RxweZ e¨w³ B'Qv Ki‡j Av`vj‡Zi wb‡`k QvovB D³ wnmv‡e Mw"QZ A_ D‡Ëvjb Ki‡Z cvi‡eb(In case of death of any constituents of Joint Account and if it is mentioned in the special instruction that “Either or survivor can operate the account”, in such situation, the survivor can operate the account and can withdraw the remaining balance as he/she wishes)|

M. GKK bv‡g cwiPwjZ wnmv‡e we‡kl wb‡`‡k hw` bwgbx wnmv‡e †Kvb e¨v³‡K g‡bvbxZ Kiv nq, Z‡e H e¨v³ wnmveiU cwiPvjbvKvix e¨w³i gZ¨i ci mswkó wnmv‡e Mw"QZ A_ h_vixwZ mbv³KiY mv‡c‡¶ wbqgvbhvqx D‡Ëvjb Ki‡Z cvi‡e| †m‡¶‡Î †KvU KZK c‡`q mvK‡mkb mwUwd‡KU `wLj Ki‡Z n‡e bv| Z‡e UvKv D‡Ëvj‡bi mv‡_ mv‡_ wnmveiU eÜ n‡q hv‡e| bwgbx wnmve cwiPvjbv Ki‡Z PvB‡j Zv‡K wbqgvbhvqx bZb wnmve Lj‡Z n‡e (If any person is nominated as nominee as per special instruction of the account as individual account, the nominee may be allowed to withdraw the remaining balance of the account as per rules ensuring proper identification. But the account will be closed after withdrawal of the remaining balance. If nominee intends to continue the account,he/she is required to open a new account)|

20. e¨vsK †h †Kvb mgh e¨vsK wnmve msµvš–†h †Kvb wbhgvejx cwieZb,cwieab,ms‡kvab ev ewZj Ki‡Z cv‡i Ges wnmveavix Zv †g‡b Pj‡Z eva¨ _vK‡eb (The Bank can change, add, amend or nullify any rules related to account and the account holder is obliged to abide by the instruction made by the Bank in this regard at any time)|

21. 1991 mv‡ji e¨vsK †Kv¤úvbx AvBb Abhvqx 10 (`k) eQi I Z`aŸ‡gqv` chš–†Kvb wnmv‡e †jb‡`b bv n‡j mswkó wnmveiU A`weKZ (Unclaimed) wnmv‡e MY¨ K‡i D³ wnmv‡ei w¯‹Z evsjv‡`k e¨vs‡K ¯vbvš‡i Kiv nq (If no transaction occurs in an account for 10 years or more , then the account will be treated as an unclaimed Account as per Bank Company Act-1991 and the balance of that particular account will be transferred to Bangladesh Bank)|

22. gwbjÛwis cwZ‡iva AvBb 2012(2015 Gi ms‡kvabxmn), mšvm we‡ivax AvBb 2009 (2012-2013 Gi ms‡kvabxmn)I weagvjv 2013 I ‡`kx-we‡`kx dvBb¨wÝqvj B‡Ubj‡RÝ BDwbU (weGdAvBBD), evsjv‡`k e¨vsK KZK mg‡q mg‡q RvixKZ mvKjvi/bxwZgvjv Abhvqx MvnK e¨vs‡Ki Pwn`v †gvZv‡eK †h †Kvb Z_¨ mieivn Ki‡Z eva¨ _vK‡eb| e¨vsK †h †Kvb †i¸‡jUix A_wiUi Pwn`v Abhvqx Z_¨ c`vb Ki‡Z cvi‡e(Customer is obliged to submit any information as per demand of the Money Laundering Prevention Act-2012(amended 2015), Anti Terrorism Act-2009(amended 2012-2013),Rules -2013, Local/Foreign Financial Intelligence Unit (FIU) and Circulars/Rules issue time to time by Bangladesh Bank)| The Bank can provide the account information to the Regulary Authority, on demand.

Declaration for opening Foreign Currency Account (if applicable)

I, the undersigned .....Son/Daughter/Wife of ....
Holding Passport No..... Dated..... Valid upto..... Issued at..... by..... ..... do hereby solemnly declare that I am a Bangladeshi and ordinarily resident in with profession as .....I further declare and confirm that I do not receive any Foreign Exachange from Bangladesh and my income will not be derived from any Bangladeshi sources. I/We declare that I/We shall abide by rules governing Foreign Currency Current Account and shall intimate you any change of my/our foreign address.

Avgiv Dfqc¶ D³ wbqgvejx Ges GZ`msµvš–cÖPvjZ mKj AvBb †g‡b Pj‡Z ivRx n‡q wb‡¤œ¯v¶i K‡i AÎ Pv³bvgv m¤úv`b Kijvg (We, the undersigned, are agreed to accomplish this contract standing for all aforementioned conditions & prevailing laws regarding the matter)|

wnmveavix/wnmveavixM‡Yi bvg, ¯v¶i I ZwiL (Name of the Account holder(s), Signature & date): 1) 2) 3)	**mswkó KgKZvi ¯v¶i I ZwiL(bvgh³ mxjmn)** Signature of the concerned official and date (Seal with name)