

# গ্যে বিবে তগ্গব` x,eU l we tkl - xg wnmve tLvj vi Avte` b dig

(Mudaraba Term, Bond & Special Scheme Account Opening Application Form)

(e`w³K wnmve)

(Individual Account)



- গ্যে বিবে we tkl m`Aqx (tcbkb) wnmve(MSSA)  
Mudaraba Special Savings(Pension) Account (MSSA)
- গ্যে বিবে n³/4; m`Aqx wnmve(MHSA)  
Mudaraba Hajj Savings Account (MHSA)
- গ্যে বিবে tgvni m`Aqx wnmve(MMSA)  
Mudaraba Mohor Savings Account (MMSA)
- গ্যে বিবে তগ্গব` x Rgv wnmve(MTDRA)  
Mudaraba Term Deposit Receipt Account (MTDRA)
- গ্যে বিবে tnrw³sm eU wnmve(MSBA)  
Mudaraba Savings Bond Account(MSBA)
- গ্যে বিবে GbAvi we tnrw³sm eU wnmve (MNSBA)  
Mudaraba NRB Savings Bond Account(MNSBA)
- গ্যে বিবে gw³mK g³v³d³w³f³w³E³K Rgv wnmve(MMPDSA)  
Mudaraba Monthly Profit Deposit Scheme Account (MMPDSA)

wnmve wkt³v³vg : Title of the Account:																					
wnmve bs: Account No:	<table border="1" style="width: 100%; height: 20px; border-collapse: collapse;"> <tr> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> </tr> </table>																				
BD³bK Kv³gvi AvB³w t³K³w : (Unique Customer ID Code):	<table border="1" style="width: 100%; height: 20px; border-collapse: collapse;"> <tr> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> </tr> </table>																				

**৳নমবে ঙLvj vi cঐqvRbxq KvMRcঐ (Documents Required to open Account):**

- ৳নমবে ঙLvj vi Avঐb cঐ hv cঐZ K Avঐb bKvixঐK cঐY I ঐঐi Ki ঙZ nঐ | (AOF: To be filled in and signed by each applicant)
- cui Pq cঐvbKvix KZঐ mZ'wqZ cঐZ K Avঐb bKvixi mঐcঐZ tZvj v 2 (ঐ) Kuc cvmঐcvUঐmvBঐRi Oue |  
2 (two) copies of passport size recent photograph for each applicant and to be attested by the introducer.
- Riziq cui Pq cঐ /ea cvmঐcvUঐWMBurfs j vBঐmY/A\_ev Ab vb Oue mঐঐj Z cui Pq cঐ i Abij uc |  
Copy of National ID Card/Valid Passport/Driving License/ or any other photo paste ID card .
- Bmj vgx e'vsঐKi ঐ ঐKvb mঐQx A\_ev Pj wZ ৳নমবেarix KZঐ cui wPuz cঐvb [cui Pq vbKvixi ৳নমবেU ubqigZ nঐ Ges Kgcঐ] 6 gym aঐ ৳নমবে cui Pj bv Ki ঙZ nঐ | Introduction by any Savings or Current Account holder of IBBL [who has been maintaining regular account for at least 6 months].
- bigbx ev bigbxMঐyi we'wii Z weei Y I Avঐb bKvix KZঐ mZ'wqZ cঐZ ঐKi 1 (GK) Kuc cvmঐcvUঐmvBঐRi Oue |  
Nominee(s) details and 1(one) copy of passport size photograph for each nominee to be attested by the applicant.
- bvej ঐKi ৳নমবেi ঐঐঐ Rb' mb' cঐ i Abij uc Ges Aurf'viek KZঐ mZ'wqZ mঐcঐZ tZvj v cvmঐcvUঐmvBঐRi Oue |  
In case of Minor Account, photocopy of the birth certificate and recent passport size photograph duly attested by the guardian.
- ৳নমবে wKvbvi 'cঐঐ mঐcঐZK BDuuj ul wej (M'vm, we'yr, I qvmv, tuj ঐcvb) Gi Abij uc (hv' vঐK) | |  
Copy of recent utility bill (Gas, Electricity, WASA, Telephone) as a proof of mailing address(if any).
- we' kx b'wii ঐKi ঐঐঐ cvmঐcvUঐ ea w'wfmv I I qvK'cviugU Gi Abij uc | Photocopy of Passport, valid VISA & Work Permit for foreign citizen.
- nj b'w' ul AvB.Gb m'w'ঐঐ ঐKi Abij uc (hv' vঐK) Photocopy of up-to-date TIN certificate (if any)
- Avঐb bKvix c'v'kxb w'w'Z gunj v nঐ e'vsঐKi vbKU cui wPuz Ggb M'nk KZঐ cui wPuz cঐvb Ki ঙZ nঐ | vb' ঐi gunj v Avঐb bKvixi ঐঐঐ ঐPviv D'ঐ Oue cঐvb Ki ঙZ nঐ Ges cঐZ K t'j b' ঐi mgq ঐPviv D'ঐ i vL'Z nঐ | 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.
- bvej K ৳নমবেi ঐঐঐ Avঐb cঐ ৳নমবে cui Pj bvKvix Aurf'viek KZঐ ঐঐঐ Z nঐ nঐ In case of Minor Account,the application to be signed by its operator(guardian)

**ঐe' (Notes):**

- hvPvB Gi 'ঐcঐqvRঐ Dcঐw'ulZ KvMRcঐ i gj Kuc Dc'vcb Ki ঙZ nঐ (Original copy of above documents to be presented for verification) |
- N'vgyRv/KvUk'w' ঐঐঐ Avঐb bKvixi cY'ঐi w' t'q cঐwqZ Ki ঙZ nঐ (In case of overwriting/cutting,it will be authenticated by the applicant's full signature)

**৳বেvmx M'nkঐ i Rb' cঐqvRbxq KvMRcঐ (Documents required for Non-Resident Bangladeshi customers):**

- ৳নমবে ঙLvj vi Avঐb cঐ hv cঐZ K Avঐb bKvixঐK cঐY I ঐঐi Ki ঙZ nঐ |  
Account opening form to be filled in & signed by each applicant.
- we' kx b'wii ঐKi ঐঐঐ cvmঐcvUঐ ea w'wfmv I I qvK'cviugU Gi Abij uc (we' kx cvmঐcvUঐ ঐঐঐ ঐe'vsj v' ঐKi Rb' w'wfmv cঐhvR' bqঐ) cঐw'U msh'ঐ Ki ঙZ nঐ | 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).
- PvKixi cঐvYcঐ, DcvRঐ mb' cঐ, tc-w'c, PvKixi w'ঐq'vcঐ hv'Z evrmvi K ev gymK Avq ew'Z vঐK ev me'k' AvqKi w' Uvb'dig Gi Abij uc | Proof of employment /income (employment certificate /pay slip /employment contract mentioning annual income/Bank statement mentioning monthly salary or latest tax return)
- ৳নমবে wKvbvi 'cঐঐ mঐcঐZK BDuuj ul wej (M'vm, we'yr, I qvmv, tuj ঐcvb) Gi Abij uc | Copy of latest utility bill(Gas, electricity ,WASA, Telephone) as a proof for mailing address.
- cui Pq cঐvbKvix KZঐ mZ'wqZ cঐZ K Avঐb bKvixi mঐcঐZ tZvj v 2 (ঐ) Kuc cvmঐcvUঐmvBঐRi Oue | 2 (two) copies of passport size recent photograph for each applicant and to be attested by the introducer.
- bigbx ev bigbxMঐyi we'wii Z weei Y I Avঐb bKvix KZঐ mZ'wqZ cঐZ ঐKi 1 (GK) Kuc cvmঐcvUঐmvBঐRi Oue | Nominee(s) details & 1(one) copy of passport size photograph for each nominee (to be attested by the applicant).

**ঐe' (Notes):**

mKj KvMRcঐ BsঐRx ev e'vsj v f'vlvq nঐZ nঐ | Ab'vb' f'vlvi ঐKvb KvMR ev b'w' vK'j Zv Ab'vgw' Z Ab'ev' Kvix KZঐ BsঐRx ev e'vsj v f'vlvq Ab'ev' Kঐ Rgv w' ঙZ nঐ | (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.

# Islami Bank Bangladesh Limited

## Based on Islamic Shariah

Zwi L: Date	w̄ b (Day)	ḡm (Month)	eQi (Year)

e`e`vck,  
The Manager  
Bmj vgx e`vsK ersj v`f` k wj wjUW  
Islami Bank Bangladesh Limited  
.....kvlv (Branch) |



Rbve,  
Sir  
Avmñvj vgyAvj vBKg |  
Assalamu Alaikum.

Awg/Avgi v Avcbvi kvLiq GKwU wmwve tlvj vi Rb` Avte` b KiwQ | Avgri /Avgrf` i we`wii Z Z` c`çqvRbxq bñ c`ñ mn c`v b Ki j vj |  
I/We, hereby apply for opening an account at your branch. In this regard, I/We submit my /our detailed information with necessary documents at your end.

**Avte` bKZ wmwve mspvS-Z` ( Account's information, applied for):**

1. wmwve wk`ñ v bvg (e`vsj vq)	Title of Account(In Bangla):..... Bs`ñ R`çZ (Block Letter) In English: .....
2. wmwve`i c`kñZ (wJK w` b)	Nature of Account(Please tick): <input type="checkbox"/> ḡj vi vev we`k l m`Aqx (çcbkb) wmwve(MSSA) <input type="checkbox"/> ḡj vi vev n`¼j m`Aqx wmwve(MHSA) <input type="checkbox"/> ḡj vi vev t̄gvi m`Aqx wmwve(MMSA) Mudaraba Special Savings(Pension) Account (MSSA)            Mudaraba Hajj Savings Account (MHSA)            Mudaraba Mohor Savings Account (MMSA) <input type="checkbox"/> ḡj vi vev t̄gqv` x Rgv wmwve (MTDRA) <input type="checkbox"/> ḡj vi vev t̄mwfsm e`U wmwve (MSBA) <input type="checkbox"/> ḡj vi vev GbAvi we t̄mwfsm e`U wmwve (MNSBA) Mudaraba Term Deposit Receipt Account(MTDRA)            Mudaraba Savings BondAccount (MSBA)            Mudaraba NRB Savings Bond Account (MNSBA) <input type="checkbox"/> ḡj vi vev ḡvmK ḡbrcv wfvEK Rgv wmwve (MMPDSA)            Mudaraba Monthly Profit Deposit Scheme Account(MMPDSA) Mudaraba Savings Bond Account (MSBA)            Mudaraba Monthly Profit Deposit Scheme Account(MMPDSA)
3. wmwve`i t̄gqv` (Tenure of Account) t	K. MSSA/MMSA/MNSBA n`ñj (wJK w` b) <input type="checkbox"/> 5(cvP) eQi <input type="checkbox"/> 10(`k) eQi For MSSA/MMSA/MNSBA (Please tick)            5(five) years            10(ten) years L. MHSA wmwve`i t̄ññ t̄gqv` (1-25 eQi )D`ñj L Ki `b : . . . . For MHSA Account tenure (1-25 years) Please mention: ..... M. MSBA n`ñj (wJK w` b) <input type="checkbox"/> 5(cvP) eQi <input type="checkbox"/> 8(AvU) eQi For MSBA (Please tick)            5(five) years            8(eight) years N. MTDRA n`ñj (wJK w` b) <input type="checkbox"/> 1(GK) ḡvm <input type="checkbox"/> 3(wZb) ḡvm <input type="checkbox"/> 6(Oq) ḡvm <input type="checkbox"/> 12(evi) ḡvm <input type="checkbox"/> 24(PweYk) ḡvm <input type="checkbox"/> 36(Qw`k) ḡvm For MTDRA (please tick)            1(one) month            3(three) months            6(six) months            12(twelve) months            24(twenty four) months            36(thirty six) months O. MMPDSA n`ñj (wJK w` b) <input type="checkbox"/> 3 (wZb) eQi <input type="checkbox"/> 5(cvP) eQi For MMPDSA (Please tick)            3(three) years            5(five) years P. th wmwve`i ḡbrcv Rgv n`ñe (Number of account in which profit will be deposited) t .....
4. ḡj` (wJK w` b):	<input type="checkbox"/> UvKv <input type="checkbox"/> Wj vi <input type="checkbox"/> BD`ñ v <input type="checkbox"/> cvDÜ <input type="checkbox"/> Ab`vb` ..... Currency (please tick):            Taka            Dollar            Euro            Pound            Others.....
5. wmwve çvi Pvj bv mspvS-ñvI Yv (wJK w` b):	<input type="checkbox"/> GKK f`vte <input type="checkbox"/> thS f`vte <input type="checkbox"/> th t`kvb GKRB <input type="checkbox"/> RmeZ Rb <input type="checkbox"/> Ab`vb` Declaration regarding Account operation : (please tick):            Singly            Jointly            Any one            Either or Survivor            Others
6. Ab` t`kvb e`vs`K çvi Pvj Z wmwve Av`Q wK (wJK w` b)?:	<input type="checkbox"/> niuv <input type="checkbox"/> bv            D`Ei niuv n`ñj : Account maintained in other Bank (if any) (please tick):            Yes            No            If yes:

e`vs`Ki big Bank's Name	kvLvi big Branch's Name	wmwve bs Account No	çvi Pvj bvKZ wmwve`i c`kñZ (wJK w` b) Nature of operating account(please tick)
K) .....	K) .....	K) .....	<input type="checkbox"/> Rgv wmwve Deposit A/C <input type="checkbox"/> weib`çqvM/FY wmwve Investment/Loan A/C <input type="checkbox"/> Ab`vb` Others
L) .....	L) .....	L) .....	<input type="checkbox"/> Rgv wmwve Deposit A/C <input type="checkbox"/> weib`çqvM/FY wmwve Investment/Loan A/C <input type="checkbox"/> Ab`vb` Others
M) .....	M) .....	M) .....	<input type="checkbox"/> Rgv wmwve Deposit A/C <input type="checkbox"/> weib`çqvM/FY wmwve Investment/Loan A/C <input type="checkbox"/> Ab`vb` Others

**Avte` bKvi x bvej K nŋj** (If the applicant is minor):

7. Awg wbaewYz unmeavi x/unmeavi xMY Gi %ea AwffveK unmeavi GB gŋg@ŋvl Yv Ki wQ th, unmeavi x/unmeavi xMY bvej K | Zvi /Zv# i cŋqRbix Z\_` mshy# di ŋg (unme mskŋ e`w# mspvš-Z\_`vej x) cŋvb Kiv nŋj v | unmeavi x mvej K bv nl qv chš-wKsev Avgvi KZ# cieZ# ŋvl Yv bv # qv chš-unmeviU `ea AwffveK unmeavi Avgvi `ŋŋi cwi Pwŋ Z nŋe | 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. unmeavi x (bvej K) Gi bvg Name of the account holder (minor): ..... Rb# Zwi L/eqm Date of Birth/Age: .....
  - L. unmeavi x (bvej K) Gi bvg Name of the account holder (minor): ..... Rb# Zwi L/eqm Date of Birth/Age: .....
  - M. unmeavi x (bvej K) Gi bvg Name of the account holder (minor): ..... Rb# Zwi L/eqm Date of Birth/Age: .....
  - 2) Awffve#Ki bvg Name of the guardian: ..... bvej #Ki mv# m#úK#(Relation with the minor):.....
- (bvej K Ges AwffveK-Df#qi Rb#B ŋe`w# mspvš-Z\_`vej xŋ di g c#Y Ki ŋZ nŋe Ges Df# di ŋgB Awffve#Ki `ŋŋi Ki ŋZ nŋe) |
- \* CIF form must be filled in for both the minor(s) and the guardian. Both the forms must be signed by the guardian.

**cwi Pq`vbKvi xi Z\_`** (Information of the Introducer) :

- 8. (K) bvg (ersj vq) : ..... Bs# R#Z: .....
- Name (In Bangla) In English
- (L) unme bs: ..... RvZix cwi Pq c# bs: .....
- Account No National ID No
- (M) kvLvi bvg (Branch Name): ..... ŋuj #c#v bs (Telephone No): .....
- (N) `ŋŋi (Zwi Lmn) Signature (with Date): ..... Mŋ#Ki mv# m#úK#(Relation with the customer): .....
- (O) Employee ID No (Avte` bKvi x e`vs#Ki Staff nŋj): .....

**e`vs#Ki e`env# i Rb`** (For Bank's use only)

cwi Pq`vbKvi xi unme ŋLvj vi Zwi L.....  
Introducer's A/C opening date

cwi Pq`vbKvi x KZ# cwi Pq cŋvbi mSLv:.....  
Number of introduction given by the introducer

cwi Pq`vbKvi xi b#ŋg ŋKvb Sanction er Adverse Media Report Av#Q wK?  niiv  bv  
Is there any Sanction or Adverse Media Report against the introducer? (please tick) Yes No.

Awg wbae `ŋŋi Kvi x Dc#v# cwi Pq`vbKvi xi Z\_`mga h\_vh\_fv#e hvPvB K#i wQ | h\_vh\_ Screening cŋuqvi gva ŋg cŋB Z\_`w# mub#ek K#i wQ | GesGB gŋg@c#Z`qb Ki wQ th, unme ŋLvj vi Rb` cwi Pq`vbKvi x KZ# Avte` bKvi xi cŋE cwi Pq MŋY Kiv ŋ#Z cv# | 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.

**c#Z`qbKvi xi** (Verifying) Employee ID No

**c#Z`qbKvi x KgRZP**(bghy# mxj mn `ŋŋi i Zwi L)  
Verifying Officer (Seal with name ,signature & date)

- \* Avte` bKvi x e`vs#Ki eZ#vb ubqgZ MŋK nŋj , unme ŋLvj vi KgRZP mSŋŋ mv#ŋŋ cwi PwZ QrovB unme ŋLvj v ŋ#Z cv# |
- \* If the applicant is an existing customer, the account may be opened without introduction upon satisfaction of the A/C opening officer.
- \* Avte` bKvi x e`vs#Ki Employee nŋj HRM system Gi Data Card c#Z`qb mv#ŋŋ unme ŋLvj v ŋ#Z cv# |
- If the applicant is employee of the Bank, account will be opened after verification of data card by HRM system.



# নম্নে মস্কó e³ মস্পস-Ζ-vej x dig

## Customer Information Form (CIF)

(নম্নে তল্য় বি আত্বে বক্ৰিখ গক্ৰাক e³ ন্ত্জ চত্জ ক্ৰক দি ত্জি GB Ask (দত্ত্বক্ৰ ক্ৰী) Avj v'vfve cİ YceK্ৰ দি ত্জি গ্জ Ask'i mvt msh³ K'i t'z n'je )  
 (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. **মস্কó/চম্পই ক্ৰী বগ (e'sj vq) t**.....  
 Name of Customer/Operator(In Bangla)  
**Bs: Ri: Z (Block Letter) t**.....  
 In English
2. **নম্নেই মন্থে ম-úK (UK w b) t**  GKK mEpaKri x  Askri vi  cmi Pj K  G'v'ub'p' thvi vi  mMt'b'ui R  cKZ m'p'ar't'f'w'  g'v'it'u' thvi vi  Ab'vb'  
 Relation with Account (Please Tick)    Proprietor            Partner            Director            Attorney holder            Signatories            Beneficial owner            Mandate holder            Others
3. **নব্জি বগ (e'sj vq) t**.....  
 Father's Name( In Bangla)  
**Bs: Ri: Z (Block Letter) t**.....  
 In English
4. **গব্জি বগ (e'sj vq) t**.....  
 Mother's Name(In Bangla)  
**Bs: Ri: Z (Block Letter) t**.....  
 In English
5. **ন'গ'ব/ন'জি বগ (e'sj vq) t**.....  
 Name of the Spouse(In Bangla)  
**Bs: Ri: Z (Block Letter) t**.....  
 In English
6. **Rv: Zi: q: Zv t**.....  
 Nationality
7. **Rb'f' Zwi L t**.....                                  **UK w' b**                                   **ci: j' 1**                                   **g'w'j v**                                   **Zz: xq wj ½**  
 Date of birth    Please Tick                                  Male                                  Female                                  3<sup>rd</sup> Gender
8. **Rb'f' thb t**.....                                  **Rv: Zi: q: cmi Pq: cT' bs t**.....  
 Place of birth    National ID No.
9. **tckv (we' wii Z Dtj LceK' wj j w' cÓ vb Ki t'z n'je) t**.....  
 Occupation( Please mention in detailed and produce the related documents )
10. **cvm: t'c'v' b'af' (hw' v'K) Passport No. (if any) t**.....                                  **Bmj Zwi L Issuing date t**.....
11. **U'v: AvBw b'af' (TIN No.) t**.....                                  **W'bw'f's j vB'f' b'af' (Driving license No.) t**.....
12. **eZ'g'vb w'K'rbv (Ave'm' j) t**.....  
 Present address (Residence)  
**š'w'j t'clvb t emv t**.....                                  **Awdm t**.....                                  **t'g'v'ebj t**.....  
 Telephone : (Residence)                                  Office                                  Mobile  
**B-t'g'bj (E-mail) t**.....                                  **d'v: (Fax) t**.....
13. **v'qx w'K'v'bv (Permanent address) t**.....
14. **tckvMz w'K'v'bv (Business address) t**.....
15. **t'p'w'U K'w'q'ns'p's-Z' t BmjKri x cÓZ'vb I K'w' b'af' t (1) v'bxq**.....                                  **(2) Av'SR'm'ZK**.....  
 Information regarding Credit Card: Issuing Organization & Card No. :                                  Local                                  International
16. **ti m'š'w'Y ÷ 'v'U'm (UK w' b) t**  **ti m'š'w'U**  **bb-š' m'š'w'U**  
 Residence status(please tick)                                  Resident                                  Non-resident

17. **bb-š' m'š'w'U e'sj v'f' k'x n't'j m'p'e' Z' w' c'Y Ki t'eb** (The following information to be filled in, if the customer is Non-Resident Bangladeshi)

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. **মস্কó FATCA চম্পই ক্ৰী বগ কি ন্ত্জ ম'প' e' Z' w' c'Y Ki t'eb?**  **nuw**  **bv** | **DEi nuw n't'j, FATCA চম্পই ক্ৰী বগ ম'প' e' Z' w' c'Y Ki t'eb?**  **nuw**  **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 **আত্বে বক্ৰিখি ন'গ্জি, Zwi Lmn** (Applicant's Signature with Date)

\* **i ag'v' t' Rb'w'e'Úb m'b' cT' cÓ vbceK' nম্নে তল্য় বি ন'গ্জি Rb'w'e'Úb m'b' c'f'i Au: m'³ Mh'K/nম্নে চম্পই ক্ৰী ক্ৰিখি Avj v'k'p't'mn th t'Kvb cmi Pz'cT' cÓ vb Ki t'z n'je |**  
 In case of opening of account by only Birth Registration Certificate, the customer has to submit, in addition, any photo paste ID.

\* **Mh'K/ nম্নে চম্পই ক্ৰী ক্ৰিখি Proof of Address** Gi t'c'f'j W'K'g'j'm m'š'w' K'i t'z n'je | Documents to be collected in favor of proof of address of customer/account operator.

# MônK cwi Pz múnKZ dig (KYC Profile Form)

Zwi L (Date): .....

1. **inmvtai wktivbg (eivj vq):** .....  
Title of Account (In Bangla)  
**Bstí RxtZ (Block Letter):** .....  
In English
2. **inmvtai cKúZ (Nature of Account) :** .....
3. **inmve baf ( Account No.):** .....
4. **BDwbK MônK AvBwv tKvW:** .....  
Unique customer ID Code
5. **MónKi tckv (we`wvi Z):** .....  
Occupation of Customer (Detailed)
6. **MónKi gwmK m`te` Avq:** .....  
Probable monthly income of customer
7. **At`P Drm/Drmmga (we`wvi Z):** .....  
Source/Sources of Fund (Detailed)
8. **At`P Drm wvóZ Kivi t`f`f msMpxZ `wjj w` :** .....  
Documents collected to ascertain source of fund
9. **inmveavi xi wKvbn (mga) wKfvte hvPvB Kiv n`q`q (we`wvi Z)?**.....  
How the addresses of the customers have been verified?
10. **inmvtai cKZ mjeavfvmx (Beneficial Owner) AvtQ wK?**  niú  bv | **DÉi niú n`j : cKZ mjeavfvmx (Beneficial Owner) Gi Avj v`v KYC mshp` Kt` Qb wK?**  niú  bv |  
Is there any beneficial owner of the account ? Yes No . If yes : Is separate KYC of beneficial owner attached ? Yes No
11. **`wjj w` i Abvj uc:**  cvm`civU  RivZxq cwi Pq cT  Rb`wbeÜb mb` cT  AvqKi mb` cT  WwBwfs j vb`mY  Ab`vb` (D`j L Ki `b):  
Photocopy of documents: Passport National ID Birth Registration Certificate TIN Certificate Driving License Others (Please mention)
12. **Awbemx (Non-Resident) inmve tLvj vi t`f`f (Applicable for opening a Non-Resident Account):**  
**K) D`f` k` (Purpose):** .....  
**L) wfmvi cKúZ (Nature of Visa):** .....  
**M) inmve tLvj vi Rb` h`\_vh\_ KZ` t`f`f Abvjgv` b i t`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. **cwjj wKwjj G` tcvmW cvi mbn (PEPs) /c`f`iekvj x e`w`3 /AvSR`KZK ms`vi c`v`b Ges Zv`f` i **Close Associates** Gi t`f`f (weGdAvBBD mvK`f`vi bs 10 Zwi L 28 w`v`m`f` 2014 G` evb`z ms`Ávbnv`f`):** 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) inmbqi g`v`bR`q`J n`z Abvjgv` b t`bqv n`q`q wK bv? (wUK w` b) t`**  niú  bv  
Whether permission has been taken from the senior management (please tick) Yes No  
**L) MônKi gylvgL mv`f`vrKvi t`bqv n`q`q wK bv? (wUK w` b) t`**  niú  bv  
Whether face to face interview has been taken from the customer (please tick) Yes No
14. **K) msukó AvBb, wexagv v l mvK`f`v`f`i Avtj v`K MônKi bvg Rvzms`f`ni wbi v`c`Év cwi l`f` i w`f`b`d`f`i R`f`j k`f`bi Avl Zvq m`š`ym, m`š`ym Kvh`e` e`v`c`k a`š`mv`Z`K A`\_w`e`-`w` A`\_f`q`b RvóZ m`f` t`n Zwij Kv`f`3 t`Kvb e`w`3 Ges eivj v`f` k mi Kvi KZ`K Zwij Kv`f`3 t`Kvb e`w`3 i b`v`f`j Zwij Kvi mv`t` hvQvB evQvB ce`K t`Kvb w`g`j cvl qv w`v`t`q`q wK bv? (wUK w` b) t`**  niú  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) MônKi b`v`f`j t`Kvb Sanction ev Adverse Media Report AvtQ wK?**  niú  bv  
Is there any Sanction or Adverse Media Report against the customer? (please tick) Yes No.
15. **DÉi niú n`j MpxZ e`e`vi weeiY:** .....  
If yes, please mention in detailed the steps taken:
16. **wi`c` t`Mwvst (Risk Grading) :** ...

(e`v`K KgRZP MônKi e`v`m`t`q`i ev t`ckvi cKúZ, e`v`m`t`q`i G`j vKv, e`v`m`t`q`i AvKvi, inmvtai cKZ mjeavfvmx c`f`v`Z w`l q` m`ga w`e`t`e`P`v`q` w`b`q` MônKi S`ik D`P ev ubæ Zv ubaf`f` b Ki Z g`š`e` mn D`j L Ki t`e) Bank official can determine the risk with comments in the grade of High/Medium/Low considering the Nature of business/service, area of business, volume of business, nature of account and real beneficial owner.

c`f`ZKvi x KgRZP (bvghy`p` mxj mn `f`f`i l Zwi L) Preparing Officer (Seal with name, Signature & Date)	ch`f`fj v`P`v`Kvi x KgRZP (bvghy`p` mxj mn `f`f`i l Zwi L) Verifying Officer (Seal with name, Signature & Date)	g`v`b`R`vi Acv`f`i kbm (bvghy`p` mxj mn `f`f`i l Zwi L) Manager Operations (Seal with name, Signature & Date)	kvLv e`e`v`c`K/kvLv c`v`b (bvghy`p` mxj mn `f`f`i l Zwi L) Branch Incumbent/ Head of Branch (Seal with name, Signature & Date)
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**Review & Update Kvix KgRZP (bvghy`p` mxj mn `f`f`i l Zwi L)**







**তত্ত্বাব্ধী, e0 I গুমক গবর্চনার্থক নমুনা শর্তাবলী (For Term, Bond and Mudaraba Monthly Profit Deposit Scheme Account):**

1. ম্য'গুর-ম=ubad c0Beq<0Kib e'is er e'is e'is GKK er thS b'atg t'gq' x I গুমক গবর্চনার্থক Rgv নমুনা Lj tZ cri t'eb | b'rej K/b'renj Kri b'itgi Zri icZiv/g'zvi/AvBbMZ Aurf'vieKmb GB নমুনা Lj tZ cri t'eb |  
(An adult person or persons having sound mind individually or jointly can open Term and Monthly Profit Deposit Account. Legal guardian or parents can also open this account in name of the Minor)
2. G RvZxq নমুনা শর্তাবলী MhKAK Kib IPK eB c0ib Kiv nq br i'agv' i m' c0ib Kiv nq hv n'v's-i-thm' b'at | নমুনারি AvgbtZi i m' h\_vh\_f'rte msi q'ib Ki t'eb | i m' Kib Kri b' nmi t'g M'j, b0 n'j, c'jto M'j er Ab Kib f'rte a'sm n'q M'j er t'lxq M'j Z'r q'ib K'f'rte e'vK KZ e'q' i K Rmb'at' u'ib' 0 c'p'q'v m=ub'ie' q'ra t'g W'c'K'U i m' MhY Ki t'z n'je | নমুনারি Mwdj u'zi Kri b' Ab K'D AvgbtZi i m' f'w'z'q u'bj e'vK 'v'q' u'K'je br | No cheque book is provided to the customer against this account, only receipt is issued which is not negotiable. Account holder must preserve the Receipt of Deposit properly. Duplicate receipt has to be collected immediately following proper formalities by the account holder when it is found that the cheque is lost, damaged, burn or destroyed.
3. গুমক গবর্চনার্থক AvgbZ নমুনা Kgc'q' 1,00,000/- (GK j q') U'K'v er Zri 'ubZK th K'ib c'at'gib 3 (u'z) I 5 (c'p) e0i t'gq' t'lxj v' h'q' | MMPDSA for 3(three) and 5(five) years of tenure can be opened through depositing minimum Tk.1,00,000 or its any multiple amount.
4. MMPDS নমুনা শর্তাবলী গুমক গবর্চনার্থক c0ib i i 'n'je AvgbZ Mh'v' Z'ni L t'K ceeZ'P'gr'mi msk0 Z'ni L | Monthly profit will be counted from the date of receiving deposit to the same date of the following month.
5. নমুনা t'lxj vi GKe0'i i g'ta U'K'v D'E'j b Kiv n'j K'ib g'v'c'v c0ib Kiv n'je br | Z'je t'gq' c'b'nl q'ri c'je'q' n'mu t'lxj vi GK e0i ci U'K'v D'E'j b Kiv n'j g'j v'iv' m'Ax' n'mu c0'E n'v'i g'v'c'v c0ib Kiv n'je | G'q' i g'j v'iv' গুমক গবর্চনার্থক m'Ax' n'mu c0'E n'v'i g'v'c'v g'v'c'v th g'v'c'v c0ib Kiv n'j t'g'v' n'g'sq' Kiv n'je | No profit will be distributed if the fund is withdrawn within a year for MMPDS Account. But, in case of encashment, before maturity or after one year of account opening, profit will be distributable at the rate of Mudaraba Savings Account. In such case, the profit ,which is distributed per month at the rate of Mudaraba Monthly Profit Deposit Scheme Account, will be adjusted.
6. t'gq' x n'mu bb Zg 1000 U'K'v Ges 100 U'K'v 'ubZK n'mu D'ta'v' th K'ib c'at'gib U'K'v 3, 6, 12, 24 Ges 36 গুম t'gq' t'lxj v' h'q' | Z'je 1 গুম t'gq' x নমুনা শর্তাবলী bb Zg 10 j q' U'K'v er Z' a'v'c'v'g'ib U'K'v n'mu Lj t'z n'je | Term Account for 3,4,12,24 and 36 months of tenure can be opened through depositing minimum Tk.1,000 and any multiple amount of Tk.100. But minimum Tk.10.00 lac and above is required for account of 1(one) month of tenure.
7. GK g'v'c'v t'gq' x নমুনা শর্তাবলী গুম c'az'P c'je'q' Ges Ab' t'gq' i u'z'b গুম c'b'nl q'ri c'je'q' U'K'v Z'j u'bj D'3 R'gri D'ci K'ib c'K'ri j'v' f'q' nq br | Ab' i K' GK গুম/uz'b গুম c'b'nl q'ri c'je'q' t'gq' v'ib'nl q'ri c'je'q' U'K'v Z'j u'bj D'3 R'gri D'ci c'lm'z'K t'gq' i n'v'i j'v'f' n'mu K'ri D'3 j'v'f' t'K Av'p'm'ZK n'v'i GK গুম/uz'b g'v'c'v j'v'f' er' i' t'q' b'U j'v'f' n'mu e'v'K c0'ib Kiv nq | No profit will be distributed if the fund is withdrawn before elapsing the month for 1 month term deposit account and before elapsing 3 months for other term deposit accounts. On the other hand, rest of the profit (except 3 month) will be distributed proportionately before maturing the account after deducting the profit of 3 (three) months .
8. নমুনা তত্ত্বাব্ধী c'b'nl q'ri ci 30 i' b'ie g'ta U'K'v D'E'j b br Ki t'j t'g'v' i' u'z' c'je'q' t'z' t'gq' i R'b' 'q'v'p'q'f'rte GKB k'z'v'be'q'Z n'mu Mb' n'je | The account will be automatically renewed on the basis of total remaining balance and in the same tenure, if the fund is not withdrawn within the next 30 days of maturity.
9. 5 I 10 e0i t'gq' 25,000 U'K'v, 50,000 U'K'v, 1,00,000 U'K'v, 2,00,000 U'K'v, 5,00,000 U'K'v I 10,00,000 U'K'v Gb'Av'ie t'm'f'sm e0 i' agv' A'ubem' esj'v'f' k'x b'm'i K GKK er th S'br'tg' m'q' Ki t'z cri t'eb | G e0 3 e0'i i g'ta b'm' v'q'b Ki t'j g'j v'iv' m'Ax' n'mu c'je'q' n'v'i g'v'c'v c0'ib Kiv n'je | Only, Non-Resident Bangladeshi can purchase Mudaraba Non-Resident Bangladeshi Savings Bond individually or jointly for 5 & 10 years of tenure valuing at Tk.25,000, Tk.50,000, Tk.1,00,000, Tk.2,00,000, Tk.5,00,000 and Tk.10,00,000. Profit will be distributed at the rate of Mudaraba Savings Account, in case of encashment of the Bond within 3 years of opening.
10. MSB Gi শর্তাবলী 5 I 8 e0i t'gq' 5000 U'K'v, 10,000 U'K'v, 50,000 U'K'v, 1,00,000 U'K'v, 5,00,000 U'K'v I 10,00,000 U'K'v g'j'v'v' m'Ax' e0 m'q' Kiv h'v'e | GK er mi Aw'z'p'v's-n'q'ri c'je'q' e0 b'm' v'q'b Kiv n'j D'3 e'0'i D'ci K'ib g'v'c'v f'q'v n'je br Ges t'gq' c'az'P c'je'q' K'S'GK e0i Aw'z'p'v's-ne'ri ci e0 f'v'z'j D'3 R'gri D'ci c'lm'z'K I t'q' u'bj i'v'f'rte t'z j'v'f' n'mu K'ri D'3 j'v'f' t'K Av'p'm'ZK n'v'i u'z'b g'v'c'v j'v'f' er' i' t'q' b'U j'v'f' n'mu e'v'K c0'ib Kiv nq | Mudaraba Savings Bond valuing at Tk.5,000, Tk.10,000, Tk.50,000, Tk.1,00,000, Tk.5,00,000 and Tk.10,00,000 can be purchased for 5 & 8 years of tenure. No profit will be distributed if the Bond is encashed within a year and in case of withdrawal, before maturity or after one year of purchasing the Bond, net profit will be distributed at the rate of regular weightage after deducting the profit of 3 months.

Av'ig'v' D'f'q'c'q' D'3 ub'gg'ej' x Ges GZ' m's'p'v's-c'0'ij' Z m'K | Av'Bb t'g'ub Pj t'z I v'R'x n'q' u'b'je' q'v' i K'ri A'T P'r'3' b'v'g'v' m'0'v' b K'j I j'g (We, the undersigned, are agreed to accomplish this contract standing for all aforementioned conditions & prevailing laws regarding the matter)

<p>নমুনারি/নমুনারি ম'v'v' b'ig, 'q'v' i Z'ni L (Name of the Account holder(s), Signature &amp; date ):</p> <p>1)</p> <p>2)</p> <p>3)</p>	<p>msk0 K'g'K'ZA 'q'v' i Z'ni L (b'gh'p' m'j m'n)</p> <p>Signature of the concerned official and date (Seal with name)</p>
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