

Avj -I qv` xqvn Pj wZ wnmve tLvj vi Avte` b dig  
( Al-Wadeeah Current Account Opening Application Form)  
(A-e'w³K wnmve)  
(Non-Individual Account)



- Avj -I qv` xqvn Pj wZ wnmve (AWCA)  
Al-Wadeeah Current Account (AWCA)
- Gdwm wnmve (FCA)  
Foreign Currency Account (FCA)
- bb-ti wnm#W%J Bb#f ÷ i m UvKv wnmve (NITA)  
Non-Resident Investors Taka Account (NITA)

wnmve wk#i vbyg : Title of the Account:	
wnmve bs: Account No:	
BDwbK Kv÷ gvi AvBwW tKwW : (Unique Customer ID Code):	

**inbevix MvnxKf i Rb" cdtqRbxq KivMRCI (Documents Required for Resident Customer):**

1. inmvve iluj vi Avte` b cI hv cdtZ`K Avte` bKvixK cYI I` i Ki z nte | (AOF to be filled in and signed by each applicant)
2. cni Pq cD vbKvix KZK mZ wqZ cdtZ`K Avte` bKvixi m=cdtZ` tZjv 2 (B) Kuc cimctiU`mB`Ri One | 2 (two) copies of passport size recent photograph for each applicant and to be attested by the introducer.
3. RiZiq cni Pq cI /`ea cimctiU`mB`RifS j vB`mY/A`ev Ab`vb` One m=ej Z cni Pq cdtZ` i Abjij uc | Copy of National ID Card/Valid Passport/Driving License/ or any other photo paste ID card .
4. Brij vgx e`vs`K i` h`Kvix Pj vZ inmvveavi x KZK cni Pz cD vb [cni Pq vbKvixi inmvveiu ubqigZ nte Ges Kgc`i 6 gym a`i inmvve cni Pj bv Ki z nte] | Introduction by any Al-Wadeeah Current Account holder of IBBL [who has been maintaining regular account for at least 6 months].
5. bigbx ev bigbm`Y i we` wii Z weei Y I Avte` bKvix KZK mZ wqZ cdtZ` K i 1 (GK) Kuc cimctiU`mB`Ri One | Nominee(s) details & 1(one) copy of passport size photograph for each nominee to be attested by the applicant.
6. bvej K i inmvveite i`i` h` Rb`mb` c`i i Abjij uc Ges Awf`vieK KZK mZ wqZ m=cdtZ` tZjv v cimctiU`mB`Ri One | In case of Minor Account, photocopy of the birth certificate and recent passport size photograph duly attested by the guardian.
7. inmvve mKivri `c`i`i m=cdtZ`K BDuuj u` wej (M`m, we` jr, I qm, tuj` t`vb) Gi Abjij uc (hw` v`K ) | Copy of recent utility bill (Gas, Electricity, WASA, Telephone) as a proof of mailing address(if any).
8. we` kx bWmi` K i i`i` h` cimctiU` `ea wfmv I I qvK`cvi`ugU Gi Abjij uc | Photocopy of Passport, valid VISA & Work Permit for foreign citizen.
9. nuj bWm` u` AvB.Gb mWu`i` K i` i` Abjij uc (hw` v`K) Photocopy of up-to-date TIN certificate (if any)
10. Avte` bKvix c` `b`k`b` u`v`i` g`m`j` v` n`j` e`v`i`k`i` v`b`k`u` c`ni`P`Z` G`g` M`h`n` K`Z`K` c`ni`P`Z` c`D`v`b` K`i`z` n`te` | v`b`i`i` g`m`j` v` Avte` bKvixi i`i` h` i`P`n`v`i` D`e`j` One c`k`v`b` K`i`z` n`te` Ges c`dtZ`K` t`j`b`f` `b`i` m`g`q` i`P`n`v`i` D`e`j` i`v`l`z` n`te` | 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.
11. bvej K inmvveite i`i` h` Avte` b cI inmvve cni Pj bvKvix Awf`vieK KZK `i`i` h` Z nte In case of Minor Account, the application to be signed by its operator(guardian)

**`be` (Notes):**

1. hvPvB Gi `i`c`dtqR`b` Dc`i`w`j` u`L`Z` KivMRC`i` g`j` Kuc Dc`v`cb` K`i`z` n`te` (Original copy of above documents to be presented for verification) |
2. NI vgvR/KvUvKwU i` i` h` Avte` bKvixi c`y`e`i` i` w` t`q` c`l`z` w`q`Z` K`i`z` n`te` (In case of overwriting/cutting, it will be authenticated by the applicant's full signature)

**Abemv MhKf i Rb" cdtqRbxq KivMRCI (Documents required for Non-Resident Bangladeshi customer):**

1. inmvve iluj vi Avte` b cI hv cdtZ`K Avte` bKvixK cYI I` i Ki z nte | Account opening form to be filled in & signed by each applicant.
2. we` kx bWmi` K i i`i` h` cimctiU` `ea wfmv I I qvK`cvi`ugU Gi Abjij uc (we` kx cimctiU`P` i`i` h` `e`v`j` v`f` K`i` R`b` w`f`m`v` c`d`h`v`R` b`q`D` c`D`w`j` m`sh`j` K`i`z` n`te` | 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. P`i`K`i`x`i` c`d`h`Y`c`I` D`c`v`R`b` m`b`c`I` t`c`-`i`c` P`i`K`i`x`i` i`b`q`m`c`I` h`v`z` e`v`m`m`i`K` e`v` g`m`m`K` A`v`q` e`w`y`z` v`d`k` e`v` m`e`k`l` A`v`q`K`i` i`i` U`v`b`d`i`g` G`i` A`b`j`i`j` u`c` | Proof of employment /income (employment certificate /pay slip /employment contract mentioning annual income/Bank statement mentioning monthly salary or latest tax return)
4. inmvve mKivri `c`i`i` m=cdtZ`K BDuuj u` wej (M`m, we` jr, I qm, tuj` t`vb) Gi Abjij uc | Copy of recent utility bill (Gas, electricity, WASA, Telephone) as a proof for mailing address.
5. cni Pq cD vbKvix KZK mZ wqZ cdtZ`K Avte` bKvixi m=cdtZ` tZjv 2 (B) Kuc cimctiU`mB`Ri One | 2 (two) copies of passport size recent photograph for each applicant and to be attested by the introducer.
6. bigbx ev bigbm`Y i we` wii Z weei Y I Avte` bKvix KZK mZ wqZ cdtZ` K i 1 (GK) Kuc cimctiU`mB`Ri One | Nominee(s) details & 1(one) copy of passport size photograph for each nominee (to be attested by the applicant).

**`be` (Notes):**

mKj KivMRCI B`i`h`R`x` e`v` e`v`j` v` f`v`l`v`q` n`z` n`te` | A`b`h`K`v`b` f`v`l`v`i` t`k`v`b` KivM`R` v`K`j` Z`v` A`b`y`g`w` Z` A`b`e`v` K`v`i`x` K`Z`K` B`i`h`R`x` e`v` e`v`j` v` f`v`l`v`q` A`b`e`v` K`h` R`g`v` w` z` n`te` | (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 Forms 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 A/C 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.

**cDZovb`f`f` AwZui` KivMRCI (Additional documents as per Institution) :**

GKK gwj Kwab cDZovb` n`j` (For proprietorship Firm)	
1. nuj bWm` u` j`v`b`m`Y (Uptodate Trade License)	
2. inmvve cni Pj bvi Rb` Abjij uc bKZ` KivMRCI cDZovb` i` t`j` Uvi` t`n`W` c`v`w` m`x` m`n` Dc`v`cb` K`i`z` n`te` (Authorized papers must be submitted in the letter head pad of the firm with Seal)	
3. cDZovb` KZK` Abjij uc Z` inmvve cni Pj bvKvixi i`i` h` i` c`l`z` q`b` c`I` (Signature of authorized operator certified by Firm)	
Ask`v`i`x` cDZovb` n`j` (For Partnership Firm)	
1. Ask`v`i`x` `i`j`j` (Partnership Deed)	
2. Ask`v`i`MY GKK` e`v` f`v`te` (Ab`vb` Ask`v`i` KZK` h`v`h` f`v`te` Abjij uc Z` inmvve cni Pj bv Ki z nte` Cvi` t`e` (Partners can operate the account individually or jointly as authorized by other partners)	
cDZovb` w`j` u`g` u`w` t`K`v`u`v`b`x` n`j` (For Limited Company)	
1. t`j` t`j`v`i` D`i`g` G`U` A`w`u`K`j` m` A`e` G`m`w`m`t`q`k`b` G`i` m`Z` w`q`Z` A`b`j`i`j` u`c` (Attested photocopy of Memorandum & Articles of Association)	
2. mWu`i`c`i`K`U` A`e` B`b`K`c`i`k`b` G`i` A`b`j`i`j` u`c` (Photocopy of Certificate of Incorporation)	
3. mWu`i`c`i`K`U` A`e` K`t`j`y` t`j`j` A`e` w`e`R`t`b`m` G`i` A`b`j`i`j` u`c` (c`v`e`j` K` u`j` u`g` u`w` t`K`v`u`v`b`x`i` i`i` h` c`d`h`v`R`) (Photocopy of Certificate of Commencement of Business for Public Limited Company)	
4. A`b`j`i`j` u`c` Z` e`w`i`e`w`i`MY KZK` inmvveiu` t`l`j`v` I` c`ni` P`j`j` Z` n`te` G`b` g`t`g`i`K`v`u`v`b`x`i` c`ni` P`j`j` b`v` c`I` KZK` M`q`z` i`m`x`v`t`S`- A`b`j`i`j` u`c` (Photocopy of Resolution of the Board of Directors authorizing operator can open and operate the account)	
5. G`R`R`J` KZK` inmvve` t`l`j`v` Ges` c`ni` P`j`j` b`v`i` R`b` G`R`R`J`i` m`v`t` P`i`S`i` A`b`j`i`j` u`c` (Photocopy of Agreement with Agent with regard to opening & operating the account by the Agent)	

cDZovb` U`i`-` n`j` (For Trusty Firm)	
1. U`i`-` `i`j`j` (Trust Deed).	
2. Avte` b c`i` mKj` U`w`-` i` i`i` h` v`K`z` n`te`   (The account opening form must be signed by all the trustees)	
v`b`x`q` KZK`e`i`i` mWu` K`c`i`k`b` `R`j` v` c`ni` l` `t`c`S`m`f`v` BZ` w` (Local authority, City Corporation, Zila Parishad Pourashava etc.)	
1. t`h` A`v`B` e`v` w`e`a`v`t`b`i` g`v`a`t`g` Avte` bKvix` cDZovb` m`S`M`W`Z` n`t`q`Z` Z`v`i` A`b`j`i`j` u`c`   (Photocopy of Law or Regulation based on which applicant Firm has been formed)	
cDZovb` K`v`e` I` t`m`v`m`B`w` n`j`	
1. Constitution/bye-laws	
2. A`w`d`m` w`e`q`v`i`v`i` f`i` Z`w`j` K`v` (w`K`v`b`m`n`) List of Officer bearers (with address)	
3. A`b`y`g`w` Z` e`w`i`e`w`i`MY KZK` inmvveiu` t`l`j`v` I` c`ni` P`j`j` Z` n`te` G`B` g`t`g`i`K`v`u`v`b`x`i` M`q`z` i`m`x`v`t`S`- A`b`j`i`j` u`c` (Photocopy of Resolution of proper authority authorizing operator can open and operate the account)	

# Islami Bank Bangladesh Limited

## Based on Islamic Shariah

w̄ b(Day)    gym (Month)    eQi (Year)

Zwi L:  
Date

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ēēvc̄K,  
The Manager  
Bmj v̄gx ēvs̄K evs̄j v̄f̄ k w̄j w̄ḡj̄UW  
Islami Bank Bangladesh Limited  
.....KivLv (Branch) |



Rb̄ve,  
Sir  
Av̄m̄h̄vj̄ v̄gȳAv̄j̄ v̄BK̄ḡ |  
Assalamu Alaikum.

Av̄w̄ḡ/Av̄ḡiv̄ Av̄cb̄vī kv̄Lv̄q̄ GKiv̄Ū w̄m̄vē t̄Lv̄j̄ vī Rb̄ Av̄t̄ē b̄ Kiv̄Ū | Av̄ḡiv̄/Av̄ḡv̄f̄ ī, c̄h̄Z̄ȫv̄t̄bī wē w̄ī Z̄ Z̄ c̄h̄q̄v̄R̄bx̄q̄ b̄w̄ c̄T̄ mn̄ c̄ȫvb̄ Kiv̄j̄ v̄ḡ |  
I/We, hereby apply for opening an account at your branch. In this regard, I/We submit my /our, firm's detailed information with necessary documents at your end.

**Av̄t̄ē b̄K̄Z̄ w̄m̄vē m̄s̄p̄v̄S̄-Z̄:** (Account's information, applied for):

1. w̄m̄vē w̄k̄f̄ī v̄b̄vḡ (ev̄sj̄ v̄q̄): .....  
Title of Account (In Bangla)  
Bs̄f̄ī R̄x̄f̄Z̄ (Block Letter): .....  
In English

2. w̄m̄vēt̄ēī c̄K̄w̄Z̄ (w̄K̄ w̄ b̄):  Av̄j̄ -Ī qv̄ x̄qv̄n̄ P̄j̄ w̄Z̄ w̄m̄vē (AWCA)    Ḡd̄um̄ w̄m̄vē (FCA)    b̄b̄ t̄ī w̄m̄w̄j̄ B̄b̄f̄ ÷ ÷ ī m̄ Ūv̄K̄v̄ w̄m̄vē (NITA)  
Nature of Account (please tick):    Al-Wadeeah Current Account (AWCA)    Foreign Currency Account (FCA)    Non Resident Investors Taka Account (NITA)

3. ḡȳf̄ (w̄K̄ w̄ b̄):    Ūv̄K̄v̄    W̄j̄ v̄ī    B̄D̄f̄ī v̄    c̄v̄D̄Ü    Ab̄v̄b̄ .....  
Currency (please tick):    Taka    Dollar    Euro    Pound    Others.....

4. K̄) w̄m̄vē c̄wī P̄v̄j̄ b̄v̄ m̄s̄p̄v̄S̄-f̄N̄v̄l̄ Ȳv̄ (w̄K̄ w̄ b̄):    ḠK̄K̄ f̄v̄t̄ē    t̄h̄S̄ f̄v̄t̄ē    t̄h̄ t̄K̄v̄b̄ ḠK̄R̄b̄    R̄w̄ēZ̄ R̄b̄    Ab̄v̄b̄  
Declaration regarding Account operation : (please tick):    Singly    Jointly    Any one    Either or Survivor    Others

L) Av̄t̄ē b̄K̄v̄ix̄ c̄h̄Z̄ȫv̄t̄bī c̄K̄w̄Z̄:  ḠK̄K̄ ḡw̄j̄ K̄v̄b̄v̄    t̄h̄S̄ D̄f̄ w̄M̄    Ask̄x̄ v̄ix̄    c̄ȫB̄f̄Ū/c̄v̄ēv̄j̄ K̄ w̄j̄ :    mī K̄v̄ix̄    Ḡb̄w̄R̄Ī    K̄v̄ē/t̄m̄w̄v̄B̄īŪ  
Nature of Applicant's Firm (please tick): Proprietorship    Joint Venture    Partnership    Private/Public Ltd.    Gov't    NGO    Club/Society  
 Ḡb̄w̄c̄Ī    Ūf̄÷    Ab̄v̄b̄ (D̄t̄j̄ L̄ K̄ī t̄b̄) .....  
NPO    Trust    Others (please mention)

5. Ab̄ t̄K̄v̄b̄ ēvs̄t̄K̄ c̄wī P̄w̄j̄ Z̄ w̄m̄vē Av̄t̄ȫ w̄K̄ (w̄K̄ w̄ b̄)?:  n̄īv̄    b̄v̄   D̄Ēī n̄īv̄ n̄t̄j̄ :  
Account maintained in other Bank (if any) (please tick):    Yes    No    If yes :

ēvs̄t̄K̄ī b̄vḡ Bank's Name	K̄v̄L̄vī b̄vḡ Branch's Name	w̄m̄vē b̄s̄ Account No	c̄wī P̄v̄j̄ b̄v̄K̄Z̄ w̄m̄vēt̄ēī c̄K̄w̄Z̄ (w̄K̄ w̄ b̄) Nature of operating account (please tick)	
K) .....	K) .....	K) .....	<input type="checkbox"/> R̄gv̄ w̄m̄vē Deposit A/C	<input type="checkbox"/> w̄ēb̄t̄q̄w̄M̄/FȲ w̄m̄vē Investment/Loan A/C
L) .....	L) .....	L) .....	<input type="checkbox"/> R̄gv̄ w̄m̄vē Deposit A/C	<input type="checkbox"/> w̄ēb̄t̄q̄w̄M̄/FȲ w̄m̄vē Investment/Loan A/C
M) .....	M) .....	M) .....	<input type="checkbox"/> R̄gv̄ w̄m̄vē Deposit A/C	<input type="checkbox"/> w̄ēb̄t̄q̄w̄M̄/FȲ w̄m̄vē Investment/Loan A/C
				<input type="checkbox"/> Ab̄v̄b̄ Others
				<input type="checkbox"/> Ab̄v̄b̄ Others
				<input type="checkbox"/> Ab̄v̄b̄ Others

**Av̄t̄ē b̄K̄v̄ix̄ b̄v̄ēj̄ K̄ n̄t̄j̄** (If the applicant is minor):

6. Av̄w̄ḡ w̄b̄ǣw̄Z̄ w̄m̄vēv̄ix̄/w̄m̄vēv̄ix̄ M̄Ȳ Gī %ēā Āw̄f̄f̄v̄ēK̄ w̄n̄t̄ē GB̄ ḡt̄ḡ® t̄N̄v̄l̄ Ȳv̄ Kiv̄Ū t̄h̄, w̄m̄vēv̄ix̄/w̄m̄vēv̄ix̄ M̄Ȳ b̄v̄ēj̄ K̄ | Z̄vī/Z̄v̄f̄ī c̄h̄q̄v̄R̄bx̄q̄ Z̄ m̄sh̄ȳp̄ dī t̄ḡ (w̄m̄vē m̄s̄k̄ó̄ ēw̄³ m̄s̄p̄v̄S̄-Z̄ v̄ej̄ x̄) c̄ȫvb̄ Kiv̄ n̄t̄j̄ v̄ | w̄m̄vēv̄ix̄ m̄v̄ēj̄ K̄ b̄v̄ n̄l̄ qv̄ c̄h̄S̄-w̄K̄s̄ēv̄ Av̄ḡv̄ī K̄Z̄ c̄iēZ̄® t̄N̄v̄l̄ Ȳv̄ b̄v̄ t̄ qv̄ c̄h̄S̄-w̄m̄vēv̄ix̄ t̄ē Āw̄f̄f̄v̄ēK̄ w̄n̄t̄ē Av̄ḡv̄ī t̄h̄ c̄wī P̄w̄j̄ Z̄ n̄t̄ē | 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. w̄m̄vēv̄ix̄ (b̄v̄ēj̄ K̄) Gī b̄vḡ Name of the account holder (minor): ..... R̄b̄f̄ Z̄w̄ī L̄/ēqm̄ Date of Birth/Age: .....  
L. w̄m̄vēv̄ix̄ (b̄v̄ēj̄ K̄) Gī b̄vḡ Name of the account holder (minor): ..... R̄b̄f̄ Z̄w̄ī L̄/ēqm̄ Date of Birth/Age: .....  
M. w̄m̄vēv̄ix̄ (b̄v̄ēj̄ K̄) Gī b̄vḡ Name of the account holder (minor): ..... R̄b̄f̄ Z̄w̄ī L̄/ēqm̄ Date of Birth/Age: .....

2) Āw̄f̄f̄v̄ēK̄ī b̄vḡ Name of the guardian: ..... b̄v̄ēj̄ t̄K̄ī m̄t̄ē m̄ēŪK̄® (Relation with the minor): .....  
(b̄v̄ēj̄ K̄ Ḡes̄ Āw̄f̄f̄v̄ēK̄-D̄f̄t̄q̄ī R̄b̄ B̄ Ȫē w̄³ m̄s̄p̄v̄S̄-Z̄ v̄ej̄ x̄) d̄iḡ c̄t̄Ȳ K̄ī t̄Z̄ n̄t̄ē Ḡes̄ D̄f̄q̄ dī t̄ḡ B̄ Āw̄f̄f̄v̄ēK̄ī t̄h̄ K̄ī t̄Z̄ n̄t̄ē) |

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



**AvaybK e'vsiKs m'ear (Modern Banking Facility):**

11. AvaybK e'vsiKs t'mev: Awg/Avgiv w'ab'ev<sup>3</sup> AvaybK e'vsiKs t'mev e'vst'Ki w'bgv'bhvqx M'hy Ki t'z B'QK:  
 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

**#Nvl Yv I 'v'ji (Declaration & signature):**

12. Awg/Avgiv GB g'g'w'ob'qZv c'vb Kiw' th, c'É Z\_'w' m'Z' | Avcbvi Pwn'v t'gvZv'teK c'É Z'\_i Aw'Zwi<sup>3</sup> m'suk'ó th t'Kvb c'q'vRbxq Z\_'w' /'wj j'w' mieivn Kie Ges Avil w'ob'qZv c'vb Kiw' th, D<sup>3</sup> w'nmv'tei g'ra't'g t'Kvb ai't'bi A'v'f'weK I m'p'nRbK t'j b'f' b hv g'w'bj Úwi's c'úZ't'iva AvBb 2012(2015 Gi m'st'kvab'xmn), m'sym we't'ivax AvBb 2009 (2012-2013 Gi m'st'kvab'xmn) I we'ag'yj v 2013 Gi 'w'p'z g'w'b j Úwi's Ac'iva w'nmv'te c'Z'x'q'g'v'v n't'z cv't'i, Zv t'z'K we'iz 'v'Ke | 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'te' b'Kvixi b'vg, 'v'ji I Z'wi L Name of the applicant ,Signature & Date	..... Av'te' b'Kvixi b'vg, 'v'ji I Z'wi L Name of the applicant ,Signature & Date	..... Av'te' b'Kvixi b'vg, 'v'ji I Z'wi L Name of the applicant ,Signature & Date
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**e'vst'Ki e'ent'ji i Rb' (For Bank's use only)**

g's'e': (Remarks)	e'sj v'f' k e'vsk t'm'e'i t'Kw' (BB Sector Code)	SBS-2				
		CIB				
		Type of Deposit				

**w'mve t'lvj vi KgRZP**(b'ghj<sup>3</sup> mxj mn 'v'ji I Z'wi L)  
 Account opening officer ( Seal with name, Signature & Date)

**Ab'g'v' b'Kvixi KgRZP/kv'Lv c'arb** (b'ghj<sup>3</sup> mxj mn 'v'ji I Z'wi L)  
 Authorized officer/Head of Branch (Seal with name, Signature & Date)

**নামসমীক্ষা এবং মসৃণ-জ-বেজিগ**  
**Customer Information Form (CIF)**

(নামসমীক্ষা এবং মসৃণ-জ-বেজিগ একাধিক ব্যক্তি বা আবেদনকারীদের ক্ষেত্রে এই অংশটি আলাদা আলাদা করে পূরণ করতে হবে এবং মূল আবেদনকারীর সাথে সংযুক্ত করা হবে।)  
(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. **নাম/স্বত্বাধিকারীর নাম (বঙ্গীয় ভাষায়)** t.....  
Name of Customer/Operator(In Bangla)  
**ব্লক লেটার (ব্লক লেটার)** t.....  
In English
2. **নামসমীক্ষা এবং মসৃণ-জ-বেজিগের সাথে সম্পর্ক** t  **প্রথম আবেদনকারী**  **দ্বিতীয় আবেদনকারী**  **তৃতীয় আবেদনকারী**  **কনিষ্ঠ**  **আবেদনকারীর অভিভাবক**  **গণপরিচালক**  **আবেদনকারীর আইনজীবী**  **স্বাক্ষরকারী**  
Relation with A/C (Please Tick) 1<sup>st</sup> applicant 2<sup>nd</sup> applicant 3<sup>rd</sup> applicant Minor Guardian Attorney holder Signatories  
 **কাজে মজুর**  **আবেদনকারীর আইনজীবী**  **অন্যান্য**  
Beneficial owner Mandate holder Others
3. **বাবার নাম (বঙ্গীয় ভাষায়)** t.....  
Father's Name (In Bangla)  
**ব্লক লেটার (ব্লক লেটার)** t.....  
In English
4. **মায়ের নাম (বঙ্গীয় ভাষায়)** t.....  
Mother's Name (In Bangla)  
**ব্লক লেটার (ব্লক লেটার)** t.....  
In English
5. **স্বামীর নাম (বঙ্গীয় ভাষায়)** t.....  
Name of the Spouse (In Bangla)  
**ব্লক লেটার (ব্লক লেটার)** t.....  
In English
6. **জাতীয়তা** t.....  
Nationality
7. **জন্ম তারিখ** t..... **জন্মের তারিখ**  **পুরুষ**  **মহিলা**  **তৃতীয় লিঙ্গ**  
Date of birth Please Tick Male Female 3<sup>rd</sup> Gender
8. **জন্মস্থান** t..... **জাতীয় পরিচয়পত্র নং** t.....  
Place of birth National ID No.
9. **পেশা (দetailed এবং সংশ্লিষ্ট নথি প্রস্তুত রাখতে হবে)** t.....  
Occupation( Please mention in detailed and produce the related documents )
10. **পাসপোর্ট নং (যদি থাকে)** t..... **পাসপোর্ট ইস্যুর তারিখ** t.....  
Passport No.(if any) t Bmj Zmii L(Issuing date) t
11. **আবেদনকারীর আইডি নং (TIN No.)** t..... **ড্রাইভিং লাইসেন্স নং** t.....  
U-v AvbW baf (TIN No.) t WBwfs j vB-mY baf (Driving License No) t
12. **বর্তমান ঠিকানা (বাসস্থান)** t.....  
Present address (Residence)  
**স্বাক্ষরিত** t..... **ফোন** t..... **মোবাইল** t.....  
Telephone : (Residence) Office Mobile  
**ই-মেইল** t..... **ফ্যাক্স** t.....  
E-mail (E-mail) t d-v (Fax)t
13. **স্থায়ী ঠিকানা (স্থায়ী ঠিকানা)** t.....  
Permanent address (Permanent address)t
14. **ব্যবসায়িক ঠিকানা (ব্যবসায়িক ঠিকানা)** t.....  
Business address (Business address)t
15. **ক্রেডিট কার্ডের ইস্যুকারী সংস্থা এবং কার্ড নং** t (1) **স্থানীয়** (2) **আন্তর্জাতিক**  
Information regarding Credit Card: Issuing Organization & Card No: (1) Local (2) International
16. **বাসস্থান (ক্রেডিট কার্ডের সাথে)** t  **স্থায়ী বাসস্থান**  **স্থায়ী বাসস্থান নয়**  
Residence status(please tick) Resident Non-resident

**17. স্থায়ী বাসস্থান (বঙ্গীয় ভাষায়) (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. **নামসমীক্ষা এবং মসৃণ-জ-বেজিগের সাথে FATCA**  **নির্দেশিত**  **না**  **হ্যাঁ**  **না**, **FATCA**  **নির্দেশিত**  **না**  **হ্যাঁ**  **না**।  
Whether the customer is eligible for complying with FATCA ? Yes No. If yes, has the FATCA compliance been ensured? Yes No

**সীল এবং স্বাক্ষর (বাংলাদেশ প্রতিনিধিত্ব মন্ত্রণালয়/আবেদনকারীর/IBBL প্রতিনিধিত্ব মন্ত্রণালয়) সীল এবং স্বাক্ষর (আবেদনকারীর/আবেদনকারীর/IBBL প্রতিনিধিত্ব মন্ত্রণালয়)** **আবেদনকারীর স্বাক্ষর** **তারিখ** (Applicant's Signature with Date )

\* **যদি শুধুমাত্র জন্ম নিবন্ধন প্রমাণপত্রের উপর ভিত্তি করে অ্যাকাউন্ট খোলা হয়, তবে আবেদনকারীকে অতিরিক্তভাবে জন্ম নিবন্ধন প্রমাণপত্রের একটি কপি প্রমাণপত্রের সাথে সংযুক্ত করা করতে হবে।**  
In case of opening of account by only Birth Registration Certificate, the customer has to submit, in addition, any photo paste ID.

\* **নামসমীক্ষা এবং মসৃণ-জ-বেজিগের সাথে Proof of Address** **সংগ্রহ করা হবে।** **নামসমীক্ষা এবং মসৃণ-জ-বেজিগের সাথে Proof of Address** **সংগ্রহ করা হবে।** Documents to be collected in favor of proof of address of customer/account operator.





**MôhK cni Pz m'ukZ dig (KYC Profile Form)**

Zwi L (Date): .....

1. **inmvtei uk'ivbvq (evsj vq):** .....  
Title of Account (In Bangla)  
**Bs'i RxtZ (Block Letter):** .....  
In English
2. **inmvtei cKuz:** .....  
Nature of Account
3. **inmve b'at:** .....  
Account No.
4. **BDubK MôhK AvBw tKiv:** .....  
Unique customer ID Code
5. **MôhKi tckv (we'wi Z):** .....  
Occupation of Customer (Detailed)
6. **MôhKi gwmK m'oe' Avq:** .....  
Probable monthly income of the customer
7. **A'F Drm/Drmmgn (we'wi Z):** .....  
Source/Sources of Fund (Detailed)
8. **A'F Drm ubw'Z Kivi t'f'f' msMpxZ 'uj j w':** .....  
Documents collected to ascertain the source of fund
9. **inmveavi xi w'Kvbn (mgn) uk'fvte hvPvB Kiv n'q'q (we'wi Z)?** .....  
How the addresses of the customers have been verified (Detailed) ?
10. **inmvtei cKZ m'ear'fvMx (Beneficial Owner) Av'Q uk?  niiv  bv** | **D'ei niiv n'j: cKZ m'ear'fvMx (Beneficial Owner) Gi Avj v'v**  
**KYC msh'p K'f' q'v uk?  niiv  bv**  
Is there any beneficial owner of the account? Yes No . If yes : Is separate KYC of the beneficial owner attached ?  Yes  No
11. **'uj j w' i Ab'ij uc:**  cim'cvU  RvZiq cwi Pq c'  Rb'v'be'Ub mb' c'  AvqKi mb' c'  W'w'f's j vB'f'  Ab'v' (D'f' L Ki 'b): ..  
Photocopy of documents: Passport National ID Birth Registration Certificate TIN Certificate Driving License Others (please mention)
12. **Aubemx (Non-resident) inmve t'lv vi t'f'f' :**  
Applicable for opening of Non-resident Account:  
**K) D'f' K' (Purpose):** .....  
**L) w'f'vi cKuz (Nature of Visa):** .....  
**M) inmve t'lv vi Rb' h\_vh\_ KZ' t'f'f' i Ab'it'v' b i t'q'q uk' bv (w'K w' b) t  niiv  bv**  
Whether permission has been taken from the competent authority? (please tick) Yes No
13. **cuj w'Kw'j G- t'cvm'w' c'v m'bn (PEPs) /c'f'v'ek'v j e'w'3/Av'SR'w'ZK ms'vi c'v'v Ges Z'v'f' i **Close Associates** Gi t'f'f' (we'GdAvBBD m'K'f'vi bs 10 Zwi L 28 w'w'f' 2014 G e'w'Z ms'Av'v'v'f'f' ):** In respect of PEPs/Influential Person/Head of International Organization & their Close Associate (As per definition of BFUI Circular No.10 dated 28 December 2014)  
**K) inmb'qi g'v'f'v'v' n'Z Ab'it'v' b t'bv n'q'q uk' bv? (w'K w' b) t  niiv  bv**  
Whether permission has been taken from the senior management (please tick) Yes No  
**L) MôhKi g'v'v'v'v' m'v'v'v'v' t'bv n'q'q uk' bv? (w'K w' b) t  niiv  bv**  
Whether face to face interview has been taken from the customer ? (please tick) Yes No
14. **K) ms'k'ó AvBb, we'aguj v l m'K'f'v'f' i Av'f' v'K MôhKi big R'w'Zms't'Ni ubi v'c'v' c'w' l f' i we'f'v'v'v'v' R'f'j k'f'bi Avl Z'v'q m's'ym, m's'ymx K'v'h' e'v'c'K a'f'v'm'v'ZK A'we'v' A'f'q'f' R'w'Z m'f' f' Z'w'j K'v'f'3 t'K'v' e'w'3 Ges evsj v'f' k mi K'vi KZ'Z' Z'w'j K'v'f'3 t'K'v' e'w'3 i b'v'f'gi Z'w'j K'vi m'v'f' hv'QvB e'v'v'v' ce'f' t'K'v' w'j cvl qv w'w'f'q'q uk' bv? (w'K w' b) t  niiv  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) MôhKi b'v'f'g t'K'v' Sanction e'v' Adverse Media Report Av'Q uk?  niiv  bv**  
Is there any Sanction or Adverse Media Report against the customer? (please tick) Yes No.
15. **D'ei niiv n'j M'pxZ e'e'vi we'ei Y:** .....  
If yes, please mention in detailed the steps taken:



16. මානව කාර්යභාරය අන්තර්ගතය කුමක්ද? (What customer does/In what type of business he/she is involved)

සංඛ්‍යා (SL)	ලක්ෂණය (Nature)	ව්‍යවහාරය (Degree of Risk)	ප්‍රතිඵලය (Score)
1	රත්න ව්‍යවහාරය/අලුත් ජවය/ගුණ වටිනාකම (Business of Jewelry/Gold/ Precious Metal)	D'P (High)	5(5)
2	මුදල් පරිවර්තක/විදුලි සන්නායක/මිලදුන්ගැනීමේ සේවක/විදුලි සන්නායක (Money Changer/Courier Service/Mobile Banking Agent/Agent Banking)	D'P (High)	5(5)
3	මිලදුන්ගැනීමේ සේවක/විදුලි සන්නායක (Real Estate Developer/Agent)	D'P (High)	5(5)
4	ඉදිකරු (Contractor of Construction Firm)	D'P (High)	5(5)
5	අලුත්විදුලි සන්නායක (Offshore Corporation)	D'P (High)	5(5)
6	චිත්‍රකරු/විදුලි සන්නායක (Painting/Antic dealer)	D'P (High)	5(5)
7	ඉරිඟු පැන්සේවක/මධ්‍යම කළු පැන්සේවක/වේලක්කු/වේලක්කු ව්‍යවහාරය (Restaurant/Bar/Night Club/Residential Hotel/Parlour Business)	D'P (High)	5(5)
8	අලුත්විදුලි සන්නායක/විදුලි සන්නායක (Import/Export & Import /Export Agent)	D'P (High)	5(5)
9	ඔත්තම් ව්‍යවහාරය (Garments business)	D'P (High)	5(5)
10	සාධක/මුදල් භාණ්ඩාලක, ආගමන උපදේශක, මුදල් භාණ්ඩාලක, ආගමන උපදේශක (Share/Stock Dealer,Broker, Portfolio Manager,Merchant Banker)	D'P (High)	5(5)
11	සාධක/මුදල් භාණ්ඩාලක (Investor of Share/Stock Business)	D'P (High)	5(5)
12	ව්‍යවහාරය (NGO/NPO)	D'P (High)	5(5)
13	මනුෂ්‍ය මූලාශ්‍ර ව්‍යවහාරය (Manpower Export Business)	D'P (High)	5(5)
14	පිටු උපදේශන/පිටු උපදේශන (Film Producing /Presenting Agency)	D'P (High)	5(5)
15	කුඩා ව්‍යවහාරය (Business of Weapons)	D'P (High)	5(5)
16	මිලදුන්ගැනීමේ සේවක (Mobile Phone Operator)	D'P (High)	5(5)
17	විප්ලවවාදී පක්ෂය (Political Party)	D'P (High)	5(5)
18	කුඩා (Club)	D'P (High)	5(5)
19	ව්‍යවහාරය (Society)	D'P (High)	5(5)
20	විප්ලවවාදී (Trust)	D'P (High)	5(5)
21	විප්ලවවාදී (Charity)	D'P (High)	5(5)
22	විදුලි සන්නායක (Travel Agent)	D'P (High)	5(5)
23	මාර්ගය ව්‍යවහාරය (Transport Businessman)	D'P (High)	5(5)
24	කුඩා ව්‍යවහාරය (කුඩා ව්‍යවහාරය) Auto Dealer (Reconditioned Vehicle)	D'P (High)	5(5)
25	විදුලි සන්නායක/විදුලි සන්නායක (Computer/Mobile Phone Dealer)	D'P (High)	5(5)
26	මාර්ගය/මාර්ගය/විදුලි සන්නායක (Freight/Shipping/Cargo Agent)	D'P (High)	5(5)
27	විදුලි සන්නායක (Leasing Finance Company)	ga'g(Medium)	3(3)
28	විදුලි සන්නායක/විදුලි සන්නායක (Insurance/Brokerage Agency)	ga'g(Medium)	3(3)
29	විදුලි සන්නායක/විදුලි සන්නායක (Religious Institution/Organization)	ga'g(Medium)	3(3)
30	විදුලි සන්නායක/විදුලි සන්නායක (Entertainment Organization/Park)	ga'g(Medium)	3(3)
31	විදුලි සන්නායක (Motor parts Business)	ga'g(Medium)	3(3)
32	විදුලි සන්නායක (Tobacco & Cigarette business)	ga'g(Medium)	3(3)
33	විදුලි සන්නායක (Manufacturing Organization)	ga'g(Medium)	3(3)
34	විදුලි සන්නායක (විදුලි සන්නායක) Service (Account, other than Salary)	ga'g(Medium)	3(3)
35	විදුලි සන්නායක (Student)	ga'g(Medium)	3(3)
36	විදුලි සන්නායක (Housewife)	ga'g(Medium)	3(3)
37	විදුලි සන්නායක (විදුලි සන්නායක) Auto Primary (New Car)	ඉහළ (Low)	2(2)
38	විදුලි සන්නායක (විදුලි සන්නායක) Shop owner (retail)	ඉහළ (Low)	2(2)
39	විදුලි සන්නායක (Business-Agent)	ඉහළ (Low)	2(2)
40	විදුලි සන්නායක (විදුලි සන්නායක) Small businessman (Yearly turn over less than 50 lac Taka)	ඉහළ (Low)	2(2)
41	විදුලි සන්නායක (විදුලි සන්නායක) Business of House Building Materials)	ඉහළ (Low)	2(2)
42	විදුලි සන්නායක (විදුලි සන්නායක) Software Business)	ඉහළ (Low)	2(2)
43	විදුලි සන්නායක (විදුලි සන්නායක) Service (only Salary Account )	ඉහළ (Low)	1(1)
44	විදුලි සන්නායක (විදුලි සන්නායක) Retired person)	ඉහළ (Low)	1(1)
45	විදුලි සන්නායක (විදුලි සන්නායක) Farmer)	ඉහළ (Low)	1(1)
46	විදුලි සන්නායක (විදුලි සන්නායක) Others ( Scoring as per nature)		

විදුලි සන්නායකය: KYC මාරුකරු වන අතර, KYC ප්‍රධානියා විසින් සකස් කළ, ව්‍යවහාරයේ ස්වභාවය, ව්‍යවහාරයේ ව්‍යුහගතිය, ව්‍යවහාරයේ ව්‍යුහගතිය, ව්‍යවහාරයේ ව්‍යුහගතිය, ව්‍යවහාරයේ ව්‍යුහගතිය 27-46 සංඛ්‍යා ධන ලකුණක් ලෙස අගය කළ යුතුය.

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. **Miniki wbu m=uf i cwi gvY:** (Amount of Net Worth of Customer)

<b>cwi gvY (UvKvq) Amount (in Taka)</b>	<b>ni - &lt;ij fji (Risk Level)</b>	<b>ni - &lt;ti wJs(Risk Rating)</b>
1-50 j qj (1-50 lac)	wb=(Low)	0 (0)
>50 j qj - 2 tkwU (>50 lac-2 crore)	ga g(Medium)	1(1)
> 2 tkwU (>2 crore)	D'P(High)	3(3)

18. **wmwv tlvj vi aiY (Way of Account Opening)**

<b>aiY (Nature)</b>	<b>ni - &lt;ij fji (Risk Level)</b>	<b>ni - &lt;ti wJs (Risk Rating)</b>
wi tj kbkc g vrbRvi /kvLv KZR (By Relationship Manager/Branch)	wb=(Low)	0 (0)
WvBti ± tmj m/GPRJ KZR (By Direct Sales/Agent)	ga g(Medium)	2(2)
Bjvi tBU Gi gva tuj (Via Internet)	D'P(High)	3(3)
AhwpZ / cfiYw Zfvte (Unexpected/Intentionally)	D'P(High)	3(3)

19. **Miniki Abygz gwmmK tj bf tbi cwi gvY** (Amount of probable monthly transaction of customer):

<b>tj bf tbi weiy (Particulars of transaction)</b>	<b>tj bf tbi cwi gvY (Amount of Transaction)</b>	<b>SyKi gviv (Degree of Risk)</b>	<b>ni - &lt;ti wJs (Risk Rating)</b>
<b>tj bf tbi cwi gvY (j qj UvKvq)</b> Amount of Transaction(Fig. in lac)	0-10(0-10)	wb=(Low)	0 (0)
	>10-50(>10-50)	ga g(Medium)	1(1)
	>50(>50)	D'P(High)	3(3)
<b>tj bf tbi msLv (Number of Transaction)</b>	0-100(0-100)	wb=(Low)	0 (0)
	>100-250(>100-250)	ga g(Medium)	1(1)
	>250(>250)	D'P(High)	3(3)
<b>bM tj bf tbi cwi gvY (j qj UvKvq)</b> Amount of Cash Transaction (Fig. in lac)	0-10(0-10)	wb=(Low)	0 (0)
	10-25(10-25)	ga g(Medium)	1(1)
	>25(>25)	D'P(High)	3(3)
<b>bM tj bf tbi msLv (Number of Cash Transaction)</b>	0-15(0-15)	wb=(Low)	0 (0)
	15-30(15-30)	ga g(Medium)	1(1)
	>30(>30)	D'P(High)	3(3)

20. **mweK SyK (µwgK 16 t tk 19 chS-wi - <ti wJs Gi thwMdj)** Comprehensive Risk (Summation of Risk Rating from SL No. 16 to 19) :

<b>ni - &lt;ti wJs (Risk Rating)</b>	<b>SyKi ckwZ (Nature of Risk)</b>	<b>gSe (Remarks)</b>
>=14 (>=14)	D'P(high)	
<14 (<14)	wb=(Low)	

(\*ni - <ti wJs 14 Gi Kg nj I Kvi Y D tj LceK Subjective we tPbvq Miniki D'P SyK m=ubom tte wbi fY Kiv th z c t j )

(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)

**cZ Kvi x KgRZP**  
(bghy<sup>3</sup> mxj mn - fji I Zwi L)  
Preparing Officer  
(Seal with name, Signature & Date)

**chfj vPbvKvi x KgRZP**  
(bghy<sup>3</sup> mxj mn - fji I Zwi L)  
Verifying Officer  
(Seal with name, Signature & Date)

**gvrbRvi Acvti kbm**  
(bghy<sup>3</sup> mxj mn - fji I Zwi L)  
Manager Operations  
(Seal with name, Signature & Date)

**kvLv e e - tck/kvLv cawb**  
(bghy<sup>3</sup> mxj mn - fji I Zwi L)  
Branch Incumbent/ Head of Branch  
(Seal with name, Signature & Date)

**Review & Update Kvi x KgRZP** (bghy<sup>3</sup> mxj mn - fji I Zwi L)

(Seal with name, Signature & Date)



19. K. *thā inmatēi t̄q̄ñi hir GKR̄bi gZ̄i nq Ges inmatēu hir thā t̄q̄ñi cūi Pj̄i b̄i ub̄ā R v̄t̄k A ev̄t̄k i ub̄ā R̄b̄iq ej̄ v̄t̄k th, th t̄k̄ib GKR̄b inmatē cūi Pj̄i b̄i Ki t̄z̄ c̄vi t̄ē (Any one can operate the Account) Z̄t̄ th t̄k̄ib GKR̄bi gZ̄i m̄t̄ m̄t̄ ms̄ikō inmatēu t̄z̄ t̄j̄ b̄ā b̄ eū n̄t̄q̄ h̄v̄t̄ē | Ḡt̄ñiñ I q̄w̄K̄v̄D̄v̄j̄ i/BD̄ib̄q̄b cūi l̄ t̄P̄q̄i ḡv̄b KZ̄K̄ c̄l̄ē I q̄m̄i k̄ib mb̄ā i ḡv̄t̄q̄ Av̄ v̄j̄ t̄z̄i ub̄ā R̄ Q̄v̄ib D̄ inmatē M̄r̄QZ̄ A\_ R̄m̄ez̄ ēv̄i i I q̄m̄i k̄ā i m̄t̄ thā f̄v̄t̄ē Av̄t̄ē b̄ K̄iv m̄v̄t̄c̄ñi D̄ t̄z̄i b̄ Ki t̄z̄ c̄vi t̄ēb (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. *thā inmatēi t̄q̄ñi hir GKR̄bi gZ̄i nq Ges inmatēu t̄k̄l̄ ub̄ā R̄b̄iq D̄ t̄z̄i L v̄t̄k th, th t̄k̄ib GKR̄b ev̄ R̄m̄ez̄ ēv̄i (Any one or survivor can operate the Account) inmatēu cūi Pj̄i b̄i Ki t̄z̄ c̄vi t̄ē, Z̄m̄t̄j̄ R̄m̄ez̄ ēv̄i ms̄ikō inmatēu cūi Pj̄i b̄i Ki t̄z̄ m̄j̄ñm̄ c̄v̄t̄ē Ges R̄m̄ez̄ ēv̄i B̄v̄i Ki t̄z̄ Av̄ v̄j̄ t̄z̄i ub̄ā R̄ Q̄v̄ib D̄ inmatē M̄r̄QZ̄ A\_ D̄ t̄z̄i b̄ Ki t̄z̄ c̄vi t̄ēb (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. *GKK̄ b̄v̄t̄q̄ cūi Pj̄i Z̄ inmatē t̄k̄l̄ ub̄ā R̄k̄ hir̄ b̄iḡb̄x̄ inmatē t̄k̄ib ēv̄i t̄k̄ ḡt̄b̄v̄z̄ K̄iv nq, Z̄t̄ H̄ ēv̄i inmatēu cūi Pj̄i b̄i K̄v̄i x̄ ēv̄i i gZ̄i c̄i ms̄ikō inmatē M̄r̄QZ̄ A\_ q̄ v̄i m̄z̄ m̄b̄v̄i K̄i Ȳ m̄v̄t̄c̄ñi ub̄q̄ḡv̄b̄v̄q̄x̄ D̄ t̄z̄i b̄ Ki t̄z̄ c̄vi t̄ē | t̄m̄ñiñ t̄k̄v̄i K̄Z̄K̄ c̄t̄ē q̄ m̄v̄k̄ t̄m̄k̄b̄ m̄v̄l̄t̄c̄ñi K̄U v̄l̄j̄ Ki t̄z̄ n̄t̄ē b̄v̄ | Z̄t̄ Ūv̄K̄v̄ D̄ t̄z̄i b̄i m̄t̄ m̄t̄ inmatēu eū n̄t̄q̄ h̄v̄t̄ē | b̄iḡb̄x̄ inmatē cūi Pj̄i b̄i Ki t̄z̄ P̄v̄t̄j̄ Z̄v̄t̄k̄ ub̄q̄ḡv̄b̄v̄q̄x̄ b̄Z̄b̄ inmatē L̄j̄ t̄z̄ n̄t̄ē (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. *ēv̄s̄k̄ th̄ t̄k̄ib m̄gh̄ ēv̄s̄k̄ inmatē m̄s̄p̄v̄s̄-th̄ t̄k̄ib ub̄h̄ḡv̄j̄ x̄ cūi ēZ̄b̄, cūi ēāb̄, ms̄t̄k̄v̄ab̄ ev̄ em̄Z̄j̄ Ki t̄z̄ c̄v̄ñi Ges inmatē v̄i x̄ Z̄v̄ t̄ḡt̄ P̄j̄ t̄z̄ ēv̄ v̄t̄k̄ t̄ēb (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 m̄v̄t̄j̄ i ēv̄s̄k̄ t̄k̄v̄v̄b̄x̄ Av̄B̄b̄v̄b̄v̄q̄x̄ 10 (k) ēQ̄i I Z̄ v̄p̄t̄ḡq̄r̄ c̄h̄s̄-t̄k̄ib inmatē t̄j̄ b̄ā b̄ v̄ n̄t̄j̄ ms̄ikō inmatēu A v̄ēKZ̄ (Unclaimed) inmatē M̄Ȳ K̄ñi D̄ inmatēi n̄v̄z̄ ēs̄j̄ v̄f̄ k̄ ēv̄s̄t̄k̄ v̄b̄v̄s̄t̄ K̄iv 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. *ḡm̄b̄j̄ Ū̄m̄i s̄ c̄l̄z̄ñi va Av̄B̄b̄ 2012(2015 Gi ms̄t̄k̄v̄ab̄m̄n), m̄s̄j̄m̄ v̄ēñi va Av̄B̄b̄ 2009 (2012-2013 Gi ms̄t̄k̄v̄ab̄m̄n) I v̄ēaḡv̄j̄ v̄ 2013 I t̄ k̄v̄v̄ēf̄ k̄x̄ c̄v̄b̄b̄v̄v̄q̄j̄ B̄t̄l̄j̄ t̄R̄Ȳ BD̄v̄b̄ (v̄ēḠd̄Av̄B̄B̄D), ēs̄j̄ v̄f̄ k̄ ēv̄s̄k̄ KZ̄K̄ m̄ḡt̄q̄ m̄ḡt̄q̄ R̄v̄i x̄KZ̄ m̄i K̄f̄v̄i /b̄m̄Z̄ḡv̄j̄ v̄ Ab̄h̄v̄q̄x̄ M̄ñ̄k̄ ēv̄s̄t̄k̄i P̄m̄ñ̄ v̄ t̄ḡv̄Z̄v̄t̄k̄ th̄ t̄k̄ib Z̄ñ̄ m̄i ēv̄n̄ Ki t̄z̄ ēv̄ v̄t̄k̄ t̄ēb | ēv̄s̄k̄ th̄ t̄k̄ib t̄i t̄j̄ Ū̄i x̄ A v̄ñi Ū̄i P̄m̄ñ̄ v̄ Ab̄h̄v̄q̄x̄ Z̄ñ̄ c̄l̄v̄b̄ Ki t̄z̄ c̄vi t̄ē (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 issued time to time by Bangladesh Bank) | The Bank can provide the account information to the Regulatory 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 Exchange 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.*

**Av̄ḡiv̄ D̄f̄q̄c̄ñi D̄ ub̄q̄ḡv̄j̄ x̄ Ges GZ̄ m̄s̄p̄v̄s̄-c̄ñiñ Z̄ m̄K̄j̄ Av̄B̄b̄ t̄ḡt̄ P̄j̄ t̄z̄ i v̄R̄x̄ n̄t̄q̄ ub̄ā t̄ē v̄ñiñi K̄ñi ĀT̄ P̄ñ̄v̄b̄v̄ḡ m̄ēv̄ñ̄ b̄ K̄l̄j̄ v̄ḡ (We, the undersigned, are agreed to accomplish this contract standing for all aforementioned conditions & prevailing laws regarding the matter)**

<p><b>inmatēv̄i/inmatēv̄i m̄ñi b̄v̄g, t̄ñiñi I Z̄m̄i L (Name of the Account holder(s), Signature &amp; date):</b></p> <p>1)</p> <p>2)</p> <p>3)</p>	<p><b>ms̄ikō K̄ḡR̄Z̄ñi t̄ñiñi I Z̄m̄i L (b̄v̄gh̄ñ̄ m̄j̄ m̄n)</b> Signature of the concerned official and date (Seal with name)</p>
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