

SL No. Organization Type Documents Type Require Document List

01 Limited Company

(Private or Public)

External

Duly filled in account opening form.

Signature cards of Signatories

Valid Trade License copy.

Valid NID/ Passport copies for all Signatories, At least Five Directors (including nominated directors) and Beneficial owners with 20% or more ownership.

Individual Information Form for all signatories, At least Five Directors (including nominated directors) and BO from for Beneficial owners with 20% or more ownership

(BO Form/IIF to be signed by any one authorized signatory who has authority to operate the account. Alternatively company secretary may sign. Incase IIF/BO is signed by directors or shareholders and they are not authorized signatories of the account, authorized signatories will need to sign in parallel. RM/BM can sign the IIF on exceptional basis with business head's approval only.)

Two (2) copies of Passport size photographs of all Signatories, At least Five Directors and Beneficial owners having 20% or more ownership

Entity FATCA Form (Attached with AOF)

Photocopy of MOA & AOA (certified by RJSC).

Certificate of incorporation from RJSC(certified by RJSC)

Latest form (xii) & (x) copy where applicable

Approval from concerned authority (if required)

Board Resolution (BR) with A/C opening & operating instruction

PLC Certificate for Commencement of Business (certified by RJSC) for Public Limited Company

A copy of E-Tin (if available)

Business Specific

License

Please be guided as per Annexure provided by AMLD.

Customer attestation on all Photocopy documents

(RM may attest all Constitutive documents on behalf of customer with affix seal/ writing "Original Seen" incase customer is reluctant to sign)

02

Govt. organization

Account/Semi

Government/

Autonomous Body/

City Corporation

External

Duly filled in Govt Account Opening form.

\*\*Govt Account opening from is different which is available BBL Touch)

Signature cards of Signatories

Resolution to open an account can be collected with identification of those who have authority to operate the account.

Instead of Resolution copy and NOC, Forwarding letter will be sufficient. For City Corporation, forwarding letter should be come from Mayor or CEO (in absence of the Mayor).

Statue formation of the entity/Proggapon is Optional. But in case of any Govt. Project, proggapon is mandatory in order to understand the timeline and underlying purpose of the project

Valid NID Copies of signatories

Photographs of signatories

Individual Information Form of signatories

(IIF to be signed by any one authorized signatory who has authority to operate the account. RM/BM can sign the IIF on exceptional basis with business head's approval only.)

Customer attestation on Photocopy documents,

(RM may attest all Constitutive documents on behalf of customer with affix seal/ writing "Original Seen" incase customer is reluctant to sign)

03 Consulate office

(Embassy) Account External

Duly filled in account opening form.

Signature cards of Signatories

Valid Passport copy of signatories & Ambassador with valid VISA

Individual Information Form for signatories & Ambassador with valid VISA

(IIF to be signed by any one authorized signatory who has authority to operate the account. Alternatively Ambassador may sign. RM/BM can sign the IIF on exceptional basis with business head's approval only.)

Two (2) copies of Passport size photographs of all signatories

Entity FATCA Form (Attached with AOF)

Clearance from ministry of foreign affairs for establishment of embassy & appointment of ambassador/ Photo copy of Ambassadors ID card issued by Ministry of Foreign Affairs.

Request letter from Ambassador to open & operate the account.

Customer attestation on Photocopy documents

(RM may attest all Constitutive documents on behalf of customer with affix seal/ writing "Original Seen" incase customer is reluctant to sign)

04 UN Organization External

Duly filled in account opening form.

Signature cards of Signatories

Copy of Valid Passport or NID (for Bangladeshi National) of signatories Organization with valid VISA (A type for resident foreigners)

Individual Information Form for All signatories including Authorized person who has the right to operate the account with valid VISA

(IIF to be signed by any one authorized signatory who has authority to operate the account. RM/BM can sign the IIF on exceptional basis with business head's approval only.)

Two (2) copies of Passport size photographs of all signatories & Authorized persons

Copy of Constitution/ By laws,

BR/Letter of Intent to open & operate the account issued by headquarter

Delegation of authority/Power of Attorney to appoint signatory in Bangladesh issued by headquarter

Work permit/ A Type Visa for resident foreign signatories,

Duly filled in & signed QA 22 form for all signatories, [www.bracbank.com](http://www.bracbank.com)

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SL No. Organization Type Documents Type Require Document List

Customer attestation on Photocopy documents

(RM may attest all Constitutive documents on behalf of customer with affix seal/ writing "Original Seen" incase customer is reluctant to sign)

05

Alumni Association

of School/college/

University

External

Require Document list

Duly filled in account opening form.

Signature cards of Signatories

Valid NID copy as a photo ID for All signatories

Individual Information Form for all signatories

(IIF to be signed by any one authorized signatory who has authority to operate the account. RM/BM can sign the IIF on exceptional basis with business head's approval only.)

Two (2) copies of Passport size photographs of all Signatories

Entity FATCA Form (Attached with AOF)

Constitution /By laws of the said association approved by concern registration authority

Certificate of registration from competent authority

Updated & approved executive committee

Approval from concerned management committee to open/ take part to this type of association.

Copy of resolution signed by the executive committee members according to quorum mentioning Clear signing instruction in association's pad.

PSR

Proof of submission of Income Tax Return

Customer attestation on Photocopy documents

(RM may attest all Constitutive documents on behalf of customer with affix seal/ writing "Original Seen" incase customer

is reluctant to sign)

06 School/college

Account External

Duly filled in account opening form.

Signature cards of Signatories

Valid NID copy as a photo ID for All signatories

Individual Information Form of signatories(IIF to be signed by any one authorized signatory who has authority to operate the account. RM/BM can sign the IIF on exceptional basis with business head's approval only.)

Two (2) copies of Passport size photographs of all signatories

Entity FATCA Form (Attached with AOF)

Bank A/C should be governed by Rules and Regulation provided by Secondary & Higher Secondary Education Board under education ministry.

In case of Private School Letter from Governing body is required

Approval from Education ministry to start the school & teaching work

Governing body /Executive Committee certified by Secondary & Higher Secondary Education Board.

For Government School Relevant Authority's approval on Governing body/Management Committee is required

Copy of resolution provided by governing body /Executive Committee members according to quorum mentioning signing instruction in school/ college pad.

> Copy of Trade license (If available)

Customer attestation on Photocopy documents,

(RM may attest all Constitutive documents on behalf of customer with affix seal/ writing "Original Seen" incase customer is reluctant to sign)

07 University Account External

Duly filled in account opening form.

Signature cards of Signatories

Valid NID copy as a photo ID for All signatories

Individual Information Form of signatories

(IIF to be signed by any one authorized signatory who has authority to operate the account. RM/BM can sign the IIF on exceptional basis with business head's approval only.)

Two (2) copies of Passport size photographs of all signatory

Entity FATCA Form (Attached with AOF)

Approval from UGC to start university & teaching work

Rules and Regulation (proggapon) copy provided by University Grant Commission (UGC)/ RSCJ/Ministry of Education

Governing body /Executive Committee certified by UGC/ RJSC/ Ministry of Education

Copy of resolution provided by governing body /Executive Committee members according to quorum mentioning signing instruction in University Pad

If University is governed by absolutely trust (eg. Sir Abed & foundation) in that case business/account services will approach to legal for further vetting from legal end.

Customer attestation on Photocopy documents

(RM may attest all Constitutive documents on behalf of customer with affix seal/ writing "Original Seen" incase customer is reluctant to sign)

08

Club/Association/

Society/Religious

Institution Account

External

Duly filled in account opening form.

Signature cards of signatories

Valid NID copy as a photo ID for All signatories

Individual Information Form for All signatories

(IIF to be signed by any one authorized signatory who has authority to operate the account. RM/BM can sign the IIF on exceptional basis with business head's approval only.)

Two (2) copies of Passport size photographs of all signatory

Entity FATCA Form (Attached with AOF)

Certified copy of By Laws/Rules and Regulations /Constitutions

List of members of the Executive, /Managing /Governing Committee.(Approved by concern authority).

Certificate of registration issued by competent authority (if any) like- Ministry of Social Welfare /Welfare Society

Copy of resolution provided by governing body /Executive Committee member's on club/association/society's pad

according to quorum mentioning signing instruction clearly  
PSR TIN and Proof of submission of Return is mandatory [www.bracbank.com](http://www.bracbank.com)

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SL No. Organization Type Documents Type Require Document List

Customer attestation on Photocopy documents

(RM may attest all Constitutive documents on behalf of customer with affix seal/ writing "Original Seen" incase customer is reluctant to sign)

09 NGO Account

External

Duly filled in account opening form.

Signature cards of Signatories

Valid NID copy as a photo ID for All signatories, Five executive committee members

Individual Information Form of all signatories & five executive committee members

(IIF to be signed by any one authorized signatory who has authority to operate the account. Alternatively company secretary may sign. Incase IIF/BO is signed by EC members or shareholders and they are not authorized signatories of the account, authorized signatories will need to sign in parallel. RM/BM can sign the IIF on exceptional basis with business head's approval only.)

QA 22 form for resident signatories in case of foreign NGP/NPO

Two (2) copies of Passport size photographs of all signatory, Five executive committee members

Entity FATCA Form (Attached with AOF)

Certified copy of By Laws/Rules and Regulations /Constitutions (certified by notary public from the country of incorporation & counter certified by Bangladesh embassy domiciled in that country in case the NGO is incorporated overseas).

List of members of the Executive, /Managing /Governing Committee.(Approved by concern authority)(certified by notary public from the country of incorporation & counter certified by Bangladesh embassy domiciled in that country in case the NGO is incorporated overseas).

Certificate from NGO Bureau to form NGO business/social welfare (or similar type of approvals)

Certificate of registration issued by competent authority (certified by notary public from the country of incorporation & counter certified by Bangladesh embassy domiciled in that country in case the NGO is incorporated overseas).

Copy of resolution provided by governing body /Executive Committee member's on club/association/society's pad according to quorum mentioning signing instruction clearly (certified by notary public from the country of incorporation & counter certified by Bangladesh embassy domiciled in that country in case the NGO is incorporated overseas).

If NGO is governed by absolutely trust (eg. Sir Abed & foundation) in that case business/account services will approach to legal for further vetting from legal end.

PSR TIN and Proof of submission of Return is mandatory

Specific

requirement for

MFI

For MFI (Micro Finance) customer needs to fillup and submit "Declaration Form- AML-CFT Due Diligence" duly signed by respective Authorized signatories.

Customer attestation on Photocopy documents, (RM may attest all Constitutive documents on behalf of customer with affix seal/ writing "Original Seen" incase customer is reluctant to sign)

10

Flat owners

Association Account

(Un-Registered)

External

Duly filled in account opening form.

Signature cards of Signatories

National ID Card of the signatories

Individual Information Form for signatories

(IIF to be signed by any one authorized signatory who has authority to operate the account. RM/BM can sign the IIF on exceptional basis with business head's approval only.)

Photo of signatories

By-laws/constitution certified by notary public

List of Management Committee & member (with at least names & profession) certified by notary public

Other Bank statement (in case of existing association, for new, it's not required)

Resolution provided by Executive Committee on letter head pad to open and operate the Account (resolution should be passed according to by-laws/constitution). Incase BR is silent about execution of resolution, at least 3/4th of the member

to execute the resolution.

Entity FATCA Form (Attached with AOF)

Source of Fund Document

Following is an indicative list- (Take any one)

1. Service Charge money receipt

2. Service Charge maintenance book

3. Declaration on source of fund can be signed by Management committee or Authorized Signatory as per mode of operation.

4. Telco Tower, shop rental copy (if any)

Customer attestation on Photocopy documents,

(RM may attest all Constitutive documents on behalf of customer with affix seal/ writing "Original Seen" incase customer is reluctant to sign)

11

Flat owners

Association Account

(Registered)

External

Duly filled in account opening form.

Signature cards of Signatories

Resolution of the executive committee to open an account and to operate the Account (resolution should be passed according to by-laws). Incase BR is silent about execution of resolution, at least 3/4th of the member to execute the resolution.

Certificate of registration issued by the competent authority

Duly certified By-laws/constitution

Certified list of Executive committee & member (at least name & profession)

A copy of last available financial statements duly certified by a professional (only if audited)

Other Bank statement (in case of existing association, for new, it's not required)

National ID Card of the signatories

Individual Information Form for signatories

(IIF to be signed by any one authorized signatory who has authority to operate the account. RM/BM can sign the IIF on exceptional basis with business head's approval only.)

Photo of signatories & Executive committee member

Entity FATCA Form (Attached with AOF)

Valid Proof of Address for all signatories, Executive committee members [www.bracbank.com](http://www.bracbank.com)

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SL No. Organization Type Documents Type Require Document List

Source of Fund Document

Following is an indicative list- (Take any one)

1. Service Charge money receipt

2. Service Charge maintenance book

3. Declaration on source of fund can be signed by Management committee or Authorized Signatory as per mode of operation.

4. Telco Tower, shop rental copy (if any)

Customer attestation on Photocopy documents

(RM may attest all Constitutive documents on behalf of customer with affix seal/ writing "Original Seen" incase customer is reluctant to sign)

12 ERQ/ARQ/EPZ

Account

External

Duly filled in account opening form.

Signature cards of Signatories

Valid NID copy as a photo ID for All signatories, At least five directors & BO from for Beneficial owners with 20% or more ownership

Individual Information Form for all signatories, directors and beneficial owners with 20% or more ownership

(IIF to be signed by any one authorized signatory who has authority to operate the account. Alternatively company secretary may sign. Incase IIF/BO is signed by directors or shareholders and they are not authorized signatories of the account, authorized signatories will need to sign in parallel. RM/BM can sign the IIF on exceptional basis with business head's approval only.)

Two (2) copies of Passport size photographs of all signatory, At least five directors & beneficial owners above 20% or more ownership

Entity FATCA Form (Attached with AOF)

Certified copy of MOA & AOA/By Laws/Rules and Regulations /Constitutions

Board Resolution (BR) with A/C opening & operating instruction

Certificate of incorporation

Latest form (xii) & (x) copy where applicable

Valid Trade License copy.

Specific requirement for ERQ & EPZ

Valid Export Registration Certificate (ERC)

or

Valid BEPZA Permission copy for EPZ customers

Specific requirement for ARQ

Department of Textile (DOT) license for buying house business

Membership certificate of Bangladesh Garment Buying House Association (BGBA)/Chamber of Commerce

Customer attestation on Photocopy documents

(RM may attest all Constitutive documents on behalf of customer with affix seal/ writing "Original Seen" incase customer is reluctant to sign)

13 Branch/liaison/Repo/project Office External

Duly filled in account opening form.

Signature cards of Signatories

Valid photo ID of all signatories, At least Five directors & beneficial owners with 20% or more ownership from EC & passport for foreign signatories.

Individual Information Form for all signatories, directors and beneficial owners with 20% or more ownership (IIF to be signed by any one authorized signatory who has authority to operate the account. Alternatively company secretary may sign. Incase IIF/BO is signed by directors or shareholders and they are not authorized signatories of the account, authorized signatories will need to sign in parallel. RM/BM can sign the IIF on exceptional basis with business head's approval only.)

Two (2) copies of Passport size photographs of all signatories, At least Five directors and beneficial owners having 20% or more ownership

Duly filled in & signed QA 22 form for all signatories

Entity FATCA Form (Attached with AOF)

Photocopy of MOA & AOA (certified by notary public from the country of incorporation & counter certified by Bangladesh embassy domiciled in that country).

Certificate of incorporation/registration(certified by notary public from the country of incorporation & counter certified by Bangladesh embassy domiciled in that country).

List of directors (certified by notary public from the country of incorporation & counter certified by Bangladesh embassy domiciled in that country).

Board Resolution (BR) executed as per AOA with A/C opening & operating instruction (certified by notary public from the country of incorporation & counter certified by Bangladesh embassy domiciled in that country).

BIDA approval for establishment of office in Bangladesh

Work permit for resident foreign signatories

A copy of E-tin certificate

Ultimate Beneficial Owners Declaration (UBOD) or Document showing the Shareholding Structure

14 Mutual Fund External

Duly filled in Account Opening form.

Trust deed copy (Registered)

Trustee permission letter issued for Account opening and Signatory names with mode of operation (BGIC/ICB/Insurance companies etc.)

Forwarding letter from the Asset Management Company

SEC Certificate for the Mutual Fund investment.

Duly filled Individual Information Form for all signatories

(IIF to be signed by any one authorized signatory who has authority to operate the account. Alternatively company

secretary may sign. Incase IIF/BO is signed by Trustee and they are not authorized signatories of the account, authorized signatories will need to sign in parallel. RM/BM can sign the IIF on exceptional basis with business head's approval only.)

2 copies of photograph of the signatories

Signature cards of Signatories

NID Copy of signatories

Entity FATCA Form (Attached with AOF)www.bracbank.com

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SL No. Organization Type Documents Type Require Document List

Customer attestation on Photocopy documents,

(RM may attest all Constitutive documents on behalf of customer with affix seal/ writing "Original Seen" incase customer is reluctant to sign)

15 Proposed NRTA

Account External

Duly filled in account opening form.

Signature cards

Valid NID/passport copies as a photo ID of all signatories & At least 5 promoters (Directors)

Individual Information Form for all signatories, At least Five Directors and BO from for Beneficial owners with 20% or more ownership

(IIF to be signed by any one authorized signatory who has authority to operate the account. Alternatively company secretary may sign. Incase IIF/BO is signed by directors or shareholders and they are not authorized signatories of the account, authorized signatories will need to sign in parallel. RM/BM can sign the IIF on exceptional basis with business head's approval only.)

Two (2) copies of Passport size photographs of all signatories & promoters (Directors)

Valid Name Clearance Certificate copy

Draft MOA & AOA signed by directors/signatories

Board Resolution (BR) executed as per AOA with A/C opening, operating instruction by the Promoters

Entity FATCA Form (Attached with AOF)

Fund transfer request letter to permanent a/c once proposed a/c is closed and permanent a/c is opened

Customer attestation on Photocopy documents,

(RM may attest all Constitutive documents on behalf of customer with affix seal/ writing "Original Seen" incase customer is reluctant to sign)

\*\* Account should be Non Resident Scheme.

\*\* Branch have to ensure no fund credited from local source as Cash or Cheque.

Duly signed NID Verification copies of all signatories & directors if Bangladeshi

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Provident Fund/

Gratuity Fund/

Workers Participation

Fund/ Workers

welfare Fund/Trust

Fund/other Funds

External

Duly filled in account opening form.

List of trustee's

Trustees resolution to open and operation of the bank Account

Registered Trust Deed & Trust Rules copy

(For unregistered PF & GF accounts, business head's approval is required being the risk owner )

Signature cards of Signatories

Valid NID copy as a photo ID of all signatories

Individual Information Form for all signatories

Two (2) copies of Passport size photographs of all signatories

Entity FATCA Form (Attached with AOF)

Other Than PF/GF/WPF/ WWF, If any fund account or any organization/ institution is governed by absolutely trust (eg. Sir Abed & foundation) in that case business/account services will approach to legal for further vetting from legal end.

PSR

Proof of Submission of Return is mandatory

Customer attestation on Photocopy documents,

(RM may attest all Constitutive documents on behalf of customer with affix seal/ writing "Original Seen" incase customer

is reluctant to sign)

17

Special Foreign

Currency

Account (for Local

Company)

External

Duly filled in account opening form.

Signature cards of signatories

Valid Trade License copy.

Valid NID/Passport copies for all signatories, At least Five directors & beneficial owners with 20% or more ownership.

Individual Information Form for all signatories, At least Five directors and beneficial owners with 20% or more ownership (IIF to be signed by any one authorized signatory who has authority to operate the account. Alternatively company secretary may sign. Incase IIF/BO is signed by directors or shareholders and they are not authorized signatories of the account, authorized signatories will need to sign in parallel. RM/BM can sign the IIF on exceptional basis with business head's approval only.)

Two (2) copies of Passport size photographs of all signatories, At least Five directors and beneficial owners having 20% or more ownership

Entity FATCA Form (Attached with AOF)

Photocopy of MOA & AOA (certified by RJSC).

Certificate of incorporation from RJSC(certified by RJSC)

Latest form (xii) & (x) copy where applicable

Approval from Business specific license issued from concerned authority as per AMLD requirement

Board Resolution (BR) with A/C opening & operating instruction

Ultimate Beneficial Owners Declaration (UBOD) or Document showing the Shareholding Structure

A copy of E-Tin (if available)

Specific

Requirement

Approval from Bangladesh Bank

Additional document to Obtain Approvach Bangladesh Bank for Approval:

> Customer Request letter for opening SFCY account,

> All supporting documents relevant to the probable transaction of the requested SFCY account

> Updated Tax Return certificate

Customer attestation on Photocopy documents,

(RM may attest all Constitutive documents on behalf of customer with affix seal/ writing "Original Seen" incase customer is reluctant to sign)

18 Exchange House

(Foreign Company) Internal/External

Internal account opening form signed by RM based on letter of intent

Certificate of registration or certificate of incorporation

Letter of intent or copy of Board resolution with original ink signature,

(Extraction of board resolution or MOA/AOA that confirms the individual(s), who signed the letter of intent has the authority to sign the document and establish relationship with the bank)

Memorandum of Association or Article of Association/Constitutionwww.bracbank.com

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SL No. Organization Type Documents Type Require Document List

For obtaining ID of board members, any of the following can be collected:

i) List of latest Board members along with photocopies of photo IDs of top five shareholding directors (including nominated directors has to be obtained.

ii) In case, such cannot be obtained IDs of at least 2 board members or 2 senior management committee member (Chairman/MD/CFO) can be obtained.

iii) In case, the entity is a publicly listed company, only Chairman/MD/CFO has to be collected.

(As per BRPD circular 2 dated 23 February 2020)

Last 03 years audited financial statements. For new exchange companies who does not have 3 years financials, projected financials of next 2-3 years from the exchange companies can be obtained.

Signed agreement copy

Credit report from reputed credit agency

Filled up AML-KYC form or Wolfsberg questionnaire



W8/W9 form for US registered entity or US national (Board Members)

19 Exchange House

(Financial Institution)

Internal/ External

Account opening request through SWIFT /Internal account opening form signed by RM based on letter of intent or Board resolution

Signed agreement copy

Certificate of Registration/certificate of incorporation or copy of Banking/FI License

Letter of intent or copy of Board resolution with original ink signature or SWIFT message.

(Extraction of board resolution or MOA/AOA that confirms the individual(s), who signed the letter of intent has the authority to sign the document and establish relationship with the bank)

Memorandum of Association or Article of Association/ Constitution

List of latest Board members along with photocopies of photo IDs of board members and incase such cannot be obtained at least 2 board members or 2 senior management committee members ID (Chairman/MD/CFO) should be collected

**\*\*Special Note**

If the Customer is unable to share the photocopies of photo IDs of their board members due to their own regulations, maximum relevant information available from their website will be provided instead.

Financial statements of last 1 year (published)

Filled up AML-KYC form or Wolfsberg questionnaire

W8/W9 form for US registered entity or US national (Board Members)

Duly filled & signed KYC form

Dedupe check for existing CIF

Sanction search evidence for Entity name & Directors or Beneficial owners with 20% shareholders & attach duly signed search copy with AOF

RM may attest all Constitutive documents

20 Bank/Financial

Institution External

Duly filled in account opening form.

Signature cards of signatories

Valid Trade License copy (for local entity)

Valid NID copies for all Signatories, Directors and Beneficial owners with 20% or more ownership.

In absense of NID, valid copy of Passport can be obtained with appropriate rational and Approval

Individual Information Form for all signatories, Directors and Beneficial owners with 20% or more ownership

(IIF to be signed by any one authorized signatory who has authority to operate the account. Alternatively company secretary may sign. Incase IIF/BO is signed by directors or shareholders and they are not authorized signatories of the account, authorized signatories will need to sign in parallel. RM/BM can sign the IIF on exceptional basis with business head's approval only.)

Two (2) copies of Passport size photographs of all Signatories, Directors and Beneficial owners having 20% or more ownership

Entity FATCA Form. W8-BEN-E for FFI and W9 for US Citizen individual need to obtain for reportable organization

Photocopy of MOA & AOA (certified by RJSC).

Certificate of incorporation from RJSC(certified by RJSC)

Latest form (xii) & (x) copy where applicable

Approval from concerned authority / Approved FI Licence

Board Resolution (BR) with A/C opening & operating instruction

Ultimate Beneficial Owners Declaration (UBOD) or Document showing the Shareholding Structure

A copy of E-Tin (if available)

Customer attestation on Photocopy documents

(RM may attest all Constitutive documents on behalf of customer with affix seal/ writing "Original Seen" incase customer is reluctant to sign)

21

Vostro Account

(International

Bank/FI)

External

Signature cards (if the customer transactions are only done through SWIFT no need to provide signature card)

Duly attested MOA & AOA (certified by notary public from the country of incorporation & counter certified by Bangladesh

embassy domiciled in that country)

Certificate of incorporation (certified by notary public from the country of incorporation & counter certified by Bangladesh embassy domiciled in that country)

Copy of Banking/FI License (certified by notary public from the country of incorporation & counter certified by Bangladesh embassy domiciled in that country)

Board Resolution (BR) with A/C opening & operating instruction or Power of Attorney (certified by notary public from the country of incorporation & counter certified by Bangladesh embassy domiciled in that country)/ Board Resolution received through SWIFT

FATCA Form

Valid Photo ID copies for all signatories/directors/beneficial owners with 20% or more ownership.

Individual Information Form with photograph for all signatories, directors and beneficial owners with 20% or more ownership

(IIF to be signed by any one authorized signatory who has authority to operate the account. Alternatively company secretary may sign. In case IIF/BO is signed by directors or shareholders and they are not authorized signatories of the account, authorized signatories will need to sign in parallel. RM/BM can sign the IIF on exceptional basis with business head's approval only.) [www.bracbank.com](http://www.bracbank.com)

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SL No. Organization Type Documents Type Require Document List

List of Directors (certified by notary public from the country of incorporation & counter certified by Bangladesh embassy domiciled in that country)/ Director list Received through SWIFT

Ultimate Beneficial Owners Declaration (UBOD) or Document showing the Shareholding Structure

Customer attestation on Photocopy documents,

(RM may attest all Constitutive documents on behalf of customer with affix seal/ writing "Original Seen" in case customer is reluctant to sign)

22 Airlines/ Shipping

Lines (Foreign Entity)

External

Duly filled in account opening form.

Signature cards of Signatories

Valid Passport copy for Foreigners or NID copy of all signatories, At least Five directors & beneficial owners with 20% or more ownership.

Individual Information Form for all signatories, At least Five directors and beneficial owners with 20% or more ownership (IIF to be signed by any one authorized signatory who has authority to operate the account. Alternatively company secretary may sign. In case IIF/BO is signed by directors or shareholders and they are not authorized signatories of the account, authorized signatories will need to sign in parallel. RM/BM can sign the IIF on exceptional basis with business head's approval only.)

Two (2) copies of Passport size photographs of all signatories, At least Five directors and beneficial owners having 20% or more ownership

Duly filled in & signed QA-22 form for all signatories

Entity FATCA Form (Attached with AOF)

Photocopy of MOA & AOA (certified by notary public from the country of incorporation & counter certified by Bangladesh embassy domiciled in that country).

Certificate of incorporation/registration (certified by notary public from the country of incorporation & counter certified by Bangladesh embassy domiciled in that country).

List of directors (certified by notary public from the country of incorporation & counter certified by Bangladesh embassy domiciled in that country).

Board Resolution (BR) executed as per AOA with A/C opening & operating instruction (certified by notary public from the country of incorporation & counter certified by Bangladesh embassy domiciled in that country).

BIDA approval for establishment of office in Bangladesh

Work permit for resident foreign signatories

Copy of Airline registration certificate from Civil Aviation Authority of Bangladesh (CAAB)

or

Copy of Certificate of Registration of a Bangladesh ship from the Director General of Shipping (under Ministry of Shipping)

A copy of E-tin certificate (if available)

Note

If STD/ Interest bearing account is opened then a Non-Convertible Taka Account needs to be opened too. The interest amount generated in Account should be of credited to a Non-Convertible Taka Account (Account services Origination will ensure this through system maintenance during Account opening)

Customer attestation on Photocopy documents,  
(RM may attest all Constitutive documents on behalf of customer with affix seal/ writing "Original Seen" incase customer is reluctant to sign)

23 Trust cum Settlement  
Account (TCSA) External  
Duly filled in account opening form.  
Signature cards of Signatories  
Valid Trade License copy.  
Valid NID/ Passport copies for all Signatories, At least Five Directors and Beneficial owners with 20% or more ownership.  
Individual Information Form for all signatories, At least Five Directors and BO from for Beneficial owners with 20% or more ownership  
(BO Form/IIF to be signed by any one authorized signatory who has authority to operate the account. Alternatively company secretary may sign. Incase IIF/BO is signed by directors or shareholders and they are not authorized signatories of the account, authorized signatories will need to sign in parallel. RM/BM can sign the IIF on exceptional basis with business head's approval only.)  
Two (2) copies of Passport size photographs of all Signatories, At least Five Directors and Beneficial owners having 20% or more ownership  
Entity FATCA Form (Attached with AOF)  
Photocopy of MOA & AOA (certified by RJSC).  
Certificate of incorporation from RJSC(certified by RJSC)  
Latest form (xii) & (x) copy where applicable  
Approval from concerned authority (if required)  
Board Resolution (BR) with A/C opening & operating instruction  
Ultimate Beneficial Owners Declaration (UBOD) or Document showing the Shareholding Structure  
A copy of E-Tin (if available)  
For PSO/PSO Obtaining client declaration Form #2  
Approval License Issued by Bangladesh Bank for Mobile Financial Services (MFS), Payment Service Provider (PSP), Payment System Operator (PSO)  
Valid agreement copy between the Trust Cum Settlement Bank and the Trustee mentioning operational procedures of the account along with the roles and responsibilities of each party.  
Bangladesh Bank approval copy  
\*\* The title of the account shall include "Trust Cum Settlement Account (TCSA)"  
\*\*\*In case of opening multiple Trust Cum Settlement Accounts in the same bank, the Trustee and the Bank shall inform Bangladesh Bank within 15 days of opening the subsequent Trust Cum Settlement Account(s).  
\*\*No Cheque Book will be issued

Customer attestation on all Photocopy documents,  
(RM may attest all Constitutive documents on behalf of customer with affix seal/ writing "Original Seen" incase customer is reluctant to sign)www.bracbank.com

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SL No. Organization Type Documents Type Require Document List

24 JV/ Joint Venture  
Contracting Firms External  
Duly filled in account opening form.  
Copy of Work Order from Govt. Authority,  
Board Resolution or Power of attorney from each respective firms who is authorized to represent, sign documents, contracts/agreements, MoU  
MOU between Joint Venture participant organization's (Joint Venture Deed)  
Board Resolution from Joint Venture (as per MOU) to open, operate, change, update signatory/account operation (Limited Company)  
Signature cards  
Individual Information Form for all signatories and controlling person of J.V  
(IIF to be signed by any one authorized signatory who has authority to operate the account. RM/BM can sign the IIF on exceptional basis with business head's approval only.)  
Two (2) copies of Passport size photographs of all signatories and controlling person of J.V  
Valid Passport copy for Foreigners or NID copy of all signatories and controlling person of J.V  
Work permit for resident foreign signatories  
FATCA form required for J.V  
Constitutive Documents Required from Involved Entities

Certificate of Incorporation (For Foreign Entity-certified by notary public from the country of incorporation & counter certified by Bangladesh embassy domiciled in that country).

Trade License copy for Local Entity

MOA & AOA/By-Laws/Constitution Document (For Foreign Entity-certified by notary public from the country of incorporation & counter certified by Bangladesh embassy domiciled in that country).

List of Directors or Form XII (For Foreign Entity-certified by notary public from the country of incorporation & counter certified by Bangladesh embassy domiciled in that country)

List of Shareholders (Limited Company) or Schedule X

BIDA approval for establishment of J.V in Bangladesh

NOC is required from existing AD Bank to change of local currency accounts or open and operate one or more local currency accounts

A copy of E-tin certificate

Customer attestation on Photocopy documents,

(RM may attest all Constitutive documents on behalf of customer with affix seal/ writing "Original Seen" incase customer is reluctant to sign)

25 NITA (Institutional)

External

Duly filled in account opening form.

Signature cards

Valid photo ID of all signatories, At least Five directors & beneficial owners with 20% or more

Individual Information Form for all signatories, directors and beneficial owners with 20% or more ownership (IIF to be signed by any one authorized signatory who has authority to operate the account.)

Two (2) copies of Passport size photographs of all signatories, At least Five directors and beneficial owners having 20% or more ownership

Photocopy of Memorandum (MOA) & Articles of Association (AOA) (Document produced outside of bangladesh must be authenticated as per process mentioned below).

Certificate of incorporation/registration (Document produced outside of bangladesh must be authenticated as per process mentioned below).

List of directors (Document produced outside of bangladesh must be authenticated as per process mentioned below).

Board Resolution (BR) executed as per AOA with A/C opening & operating instruction (Document produced outside of bangladesh must be authenticated as per process mentioned below).

Entity FATCA Form (Attached with AOF)

Document

Authentication

process

Alternative 1

- All copy documents (identity, income & address proof documents) notarized
- Getting a certificate from a commercial bank containing investor's name, bank account number, passport number, and signature of the investor along with authorizing bank personnel's work email address and phone number for cross verification purpose (BRAC Bank will sent an email to the issuer seeking validation); or, the bank certifying person can send an email to [custodialservices@bracbank.com](mailto:custodialservices@bracbank.com) from his/her work email address attaching the certificate issued.
- All such documents will be submitted without requiring any "original seen" signature from RMs
- Accounts (FCY, NITA, BO) will be opened for relevant transactions

Alternative 2 [Another Agreed Alternative to the Existing Process]:

- All copy documents (identity, income & address proof documents) notarized
- All such documents will be submitted without requiring any "original seen" signature from RMs
- Accounts (FCY, NITA, BO) will be opened but will be kept "inoperative" until a remittance is received with account holder's passport number in the SWIFT message accompanying the remitted amount (in the place of ordering customers details)
- A copy of swift message to be shared with account services team by remittance team and account services shall check passport number mentioned in ordering customers details and if matched, mark the account operative and inform remittance team to credit the fund. Incase passport number is mentioned in 70 fields or passport number does not match, account service shall inform transaction banking team about it.

Alternative 3 [The Existing Process]:

- All copy documents (identity, income & address proof documents) notarized & consularized from the High Commissions or, Embassies or, consular offices of Bangladesh
- All such documents will be submitted without requiring any "original seen" signature from RMs
- Accounts (FCY, NITA, BO) will be opened for relevant transactions

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E-Commerce,  
Online Retailer,  
PSP, PSO  
External

Duly filled in account opening form.

Signature cards of Signatories

Valid Trade License copy.

Valid NID/ Passport copies for all Signatories, At least Five Directors (including nominated directors) and Beneficial owners with 20% or more ownership. [www.bracbank.com](http://www.bracbank.com)

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SL No. Organization Type Documents Type Require Document List

Individual Information Form for all signatories, At least Five Directors (including nominated directors) and BO from for Beneficial owners with 20% or more ownership

(BO Form/IIF to be signed by any one authorized signatory who has authority to operate the account. Alternatively company secretary may sign. In case IIF/BO is signed by directors or shareholders and they are not authorized signatories of the account, authorized signatories will need to sign in parallel. RM/BM can sign the IIF on exceptional basis with business head's approval only.)

Two (2) copies of Passport size photographs of all Signatories, At least Five Directors and Beneficial owners having 20% or more ownership

Entity FATCA Form (Attached with AOF)

Photocopy of MOA & AOA (certified by RJSC).

Certificate of incorporation from RJSC (certified by RJSC)

Latest form (xii) & (x) copy where applicable

Approval from concerned authority (if required)

Board Resolution (BR) with A/C opening & operating instruction

Ultimate Beneficial Owners Declaration (UBOD) or Document showing the Shareholding Structure

A copy of E-Tin (if available)

Specific

Document

requirement

based on

customer

Approval License Issued by Bangladesh Bank for Mobile Financial Services (MFS), Payment Service Provider (PSP), Payment System Operator (PSO)

Client Declaration Form (E-commerce entity - Online Retailer / Online Marketplace) (Annexure-1)

Client Declaration Form (PSP/PSO) (Annexure-2)

Customer attestation on all Photocopy documents

(RM may attest all Constitutive documents on behalf of customer with affix seal/ writing "Original Seen" in case customer is reluctant to sign)

27 Legal Name

Change External

Required Document list- Entity

Duly Signed Request letter on Company Letter Head

Duly Signed Resolution

RJSC Certified Amended MOA & AOA

RJSC Certified Certificate of Name change

Updated Trade License, Form XII, Schedule-X

Name Change Reporting Documents/Approval in Appropriate Authority (if applicable)

If the constitutive documents are generated from outside of Bangladesh; Docs should be certified by notary public from the country of incorporation & counter certified by Bangladesh embassy domiciled in that country