

Personal Account

Opening Form

Account Opening Date: / /

Account Name.....

wnmvꠤei bvg (evsjvq).....

Account CIF.....

(for Bank use only)

Account Number.....

(for Bank use only)

Preferred Branch Name.....

Scheme Code.....

Source Code (PSO).....

Monitoring PSO.....

Source Name & PIN.....

Cost Center

Sector Code

Deposit Code

D D M M Y Y Y Y

In English (Block Letter)

(as per Bangladesh Bank SBS 2 Guidelines)

(as per Bangladesh Bank SBS 2 Guidelines)1 of 8

Personal Account Opening Form

2: Personal information

2. Date of Birth:

3. National ID No.:

4. TIN/e-TIN No. (if any):

5. Passport No.:

(a) Issue Date:

(b) Expiry Date:

(c) Issue Place:

6. Other ID No. (in case of NID or Passport is not available) 7. Religion:

8. Father's Name:

9. Mother's Name:

10. Spouse Name:

11. Gender: Male Female Transgender

12. Nationality:

13. Marital Status: Married Single Others 14: Resident Status: Resident Non-Resident

1. Account holder's Name:

D D M M Y Y Y Y Y

evsjvq:

D D M M Y Y Y Y Y D D M M Y Y Y Y Y

Signature-----Account Approved By

Signature-----Account Opened By

(Information should be obtained according to Bangladesh Bank Guideline for Foreign Exchange Transactions)

(If account holder is a foreign national, passport copy including VISA must be obtained by the bank.)

I am an existing customer Yes (please write your account/card no. and skip to section 4 directly) No (please fill up from

Existing Account/Card No. (You must ensure that existing data are correct)

please fill up the specific fields below to update your existing data)

1: Account Related Information

1. Account Title:

wnmvꠤei bvg (evsjvq):

2. Type of Account:

3. Currency:

4. Mode of Operation:

5. Initial Deposit: BDT

In Words

Cash

Cheque

Taka Dollar Euro Pound Others.....

Savings Current RFCD NFCD NITA Probashi Savings

Probashi Current Others Please specify the product.....

Singly Jointly Anyone Either or Survivor Others.....

Please complete all details in CAPITAL letter and strike out the fields/ boxes which are not applicable.

Manager

..... Branch

Dear Sir,

I/we are applying to open the following account in your branch. My/our detailed information are given below:

D D M M Y Y Y Y Date:

X

(e) Source of Income/Fund: ☐ Own Business ☐ Salary ☐ Commission ☐ Gift/Inheritance/Return on Investment
☐ Others

(a) Organization name: (b) Position /Designation:

(c) Nature/Type of Business: (d) Monthly Income:

15. Details of Profession:

Public Service

Private Service

Multinational Organization

Local Organization

Business

Proprietorship

Partnership

Limited Company

Self- Employed

Others.....c. NID/Passport/Birth Certificate No./Others:

*If the account holder is a minor, legal guardian must fill up the following information and a separate "PERSONAL INFORMATION" form. As the legal guardian, I hereby declare that the account holder is a minor. His/her relevant information are provided in the form. This account will be operated under my signature as the legal guardians of the account holder until further notice or until the account holder attains maturity.

17. Name of Minor's Legal Guardian:

18. Relationship with Minor:.....

3: Introducer's Information (Required only if the account holder/s do not have NID)

1. Name of Introducer:

2. Account No.: 3. Relationship with Applicant:

4. Signature of Introducer:

5. Signature Verified:

2 of 8

Detail information of the receiver of the fund on behalf of the Nominee (in case of Minor Nominee) if the account holder(s) dies while still minor as per Bank Company Act 1991 section 103(2):

Detail information of the receiver of the fund on behalf of the Nominee (in case of Minor Nominee) if the account holder(s) dies while still minor as per Bank Company Act 1991 section 103(2):

4: Nominee Details

D D M M Y Y Y Y

D D M M Y Y Y Y

I/We hereby nominate the following person to receive the entire balance in my/our account, upon my/our death. I/We hereby reserve the right to cancel/amend the below nomination at any point of time. I/We further declare that Bank will not be liable for any transaction affected according to my/our instruction.

1. Name of Nominee:

2. Date of Birth: 3. No. of Nominee: 4. Percentage: %

(in case of more than one nominee, separate nominee details should be obtained for each nominee)

5. Relationship with Applicant:

6.

NID/Passport/Birth Certificate No./Others:

8. Name of Legal Guardian:

a. Relationship with Nominee: b. Date of Birth:

c. Legal Guardian's Address:

Road/House/Area/Block

Upazila/Thana

City/District

*(In case of other ID, please specify)

Please attach photograph here

(Nominee)

7. Nominee Permanent Address:

Road/House/Area/Block

Upazila/Thana

City/District

Post Code

Preferred Mailing/Communication Address ☐ Present Address ☐ Permanent Address ☐ Work Address

Preferred Contact: *Mobile No. 1: *E-mail:

(*Your mobile number and email address are mandatory)

Work Address

Flat /House /Road /Block /

Area/Village

Upazila/Thana

City/District

Post Code

Country

Contact No. (Phone/Mobile) Home: Office:

e-Mail Personal: Office:

Address Permanent Address Present Address

16. Contact Details:

(for probashi customer permanent address needs to be in Bangladesh)

(Name, Date and Seal. Bank use only)

Signature-----Account Approved By

Signature-----Account Opened By3 of 8

Yes No

5: FATCA

1. Country of Residence: 2. Country of Birth:

SI. No Indicia of U.S. Status

1 Are you a U.S. Resident?

2 Are you a U.S. Citizen?

3 Do you hold a U.S. Permanent Resident Card (Green Card)?

4 Do you have a U.S. address (including P .O. Box) or U.S. phone number or U.S. e-mail address?

5 Have you granted Power of Attorney to someone who has a U.S. address or U.S. phone number or U.S. e-mail address?

6 Do you receive payments sourced from USA? That is Interest, Dividend, Rent, Payment for services (Salaries) and any other Fixed Determinable Annual Periodical [FDAP] income.

6: Debit Card, Cheque Book and Alternative Banking Facilities

1. Cheque Book ■ Yes ■ No

4. SMS Banking ■ Yes ■ No

5. E-Statement ■ Yes ■ No

6. Internet Banking ■ Yes ■ No

Name to be printed on the card (within 21character including blank spaces)

2. Debit Card Facility ■ Yes ■ No 3. ■ Visa ■ MasterCard

*2Factor Authentication is mandatory when it comes to transactions that require OTP and the SMS is free of cost.

*In case of non-resident nominee, proceed of the relevant account is payable to that non-resident, Exchange Control Regulation remittance.

*In case of Probashi Customer, Nominee's and Legal Guardian's Passport/Birth Certificate number can be acceptable

8: For Bank Use Only

Reviewed by ■ Branch Manager ■ RM ■ ASM ■ ARM/RM Code

Account Opened By

Business Operations

Data Entry By Data Entry Verified ByAccount Approved By

Seal and Signature

.....

Seal and Signature

.....

Seal and Signature

.....

Seal and Signature

.....

Phone:

e-mail:

7: Signing Authority

1. First Applicant

Please attach photograph here

(First Applicant)

Signature (First Applicant)

Name.....

.....

Name.....

.....

Name.....

2. Joint Applicant (Second Applicant)

Please attach photograph here
(Second Applicant)

Signature (Second Applicant)

3. Joint Applicant (Third Applicant/Legal Guardian)

Please attach photograph here
(Third Applicant/Legal Guardian)

Signature (Third Applicant/Legal Guardian)

I/We hereby declare that the information I/we have provided in the account opening form are all correct. I/We shall provide any information if needed.

*If you have answered Yes to any of the previous questions, please fill up W9 form.4 of 8

Customer Declaration (Bank's copy)

Dear Customer, please read and sign this form to confirm that all relevant information regarding your bank account have been provided for account opening.

Accountholder's Declaration: I confirm that I have understood and agreed with all the following points:

1. I/We hereby declare that the information I/we have provided in the account opening form are all correct. I/We shall provide any information if needed.
2. I/We have provided all the required documents to open the account and the information in those documents are correct to the best of our knowledge.
3. I/We hereby also acknowledge that I/we have read, understood and agreed to the Terms & Conditions governing customer access to products as indicated in BRAC Bank Website (www.bracbank.com).
4. I/We declare that the bank representative has explained to me/us regarding all the rules & regulations and other information related to the account accordingly I/we have decided to open an account in BRAC Bank Limited.
5. I/We also declare that I am aware of all the fees and charges related to this account and interest rate and rules & regulations.
6. I/We understand that Debit Card (charge applicable) is mandatory for my/our account which will be delivered in deactivated state.
7. I/We also understand that SMS Banking (charge applicable) is mandatory for my/our account and I/we agree to receive promotional messages from the Bank at my/our communication addresses.
8. If no customer induced transaction takes place for 2 years in case of Savings Account and 1 year in case of Current Account, the account will be marked as "Dormant".

9.

I/We also declare that I/we have not given any cash or cheque to any Bank representative to open the account without receiving any benefit. BDT 500 will be kept as minimum balance in my/our account to pay Government Excise Duty (applicable annually for all accounts) and 15% VAT is applicable for all fees and charges.

11. I hereby consent for BRAC Bank Limited to treat my account as per the directions of FATCA. BRAC Bank Limited or any of its branches may share my/our entity information with domestic or overseas or tax authorities where necessary to establish my tax liability in any country as required by domestic or overseas or tax authorities, Bank may withhold from my account(s) such amounts as may be required as per the regulations and directive. I undertake to notify BRAC Bank Limited within 30 calendar days if there is a change in any information related to the Bank.

*The Bank reserves the right to amend the Schedule of Charges (available in www.bracbank.com) and Interest Rates at any time without prior notice. For more details, please refer to Schedule of Charges available at all BRAC Bank branches/Website.

Acceptance Signature of Applicant

Name:

.....

Seal/ Signature & Date

.....

Seal/ Signature & Date

Name & PIN:

Bank Official (person who booked the Account)

Customer Declaration (Customer copy)

Dear Customer, please read and sign this form to confirm that all relevant information regarding your bank account have been provided for account opening.

Accountholder's Declaration: I confirm that I have understood and agreed with all the following points:

1. I/We hereby declare that the information I/we have provided in the account opening form are all correct. I/We shall provide any information if needed.
2. I/We have provided all the required documents to open the account and the information in those documents are correct to the best of our knowledge.
3. I/We hereby also acknowledge that I/we have read, understood and agreed to the Terms & Conditions governing customer access to products as indicated in BRAC Bank Website (www.bracbank.com).
4. I/We declare that the bank representative has explained to me/us regarding all the rules & regulations and other information related to the account accordingly I/we have decided to open an account in BRAC Bank Limited.

5. I/We also declare that I am aware of all the fees and charges related to this account and interest rate and rules & regulations
6. I/We understand that Debit Card (charge applicable) is mandatory for my/our account which will be delivered in deactivated state
7. I/We also understand that SMS Banking (charge applicable) is mandatory for my/our account and I/we agree to receive prom from the Bank at my/our communication addresses.
8. If no customer induced transaction takes place for 2 years in case of Savings Account and 1 year in case of Current Account marked as "Dormant".
- 9.

I/We also declare that I/we have not given any cash or cheque to any Bank representative to open the account without receiving BDT 500 will be kept as minimum balance in my/our account to pay Government Excise Duty (applicable annually for all acc and 15% VAT is applicable for all fees and charges.

11. I hereby consent for BRAC Bank Limited to treat my account as per the directions of FATCA. BRAC Bank Limited or any of share my/our entity information with domestic or overseas or tax authorities where necessary to establish my tax liability in any , required by domestic or overseas or tax authorities, Bank may withhold from my account(s) such amounts as may be required a regulations and directive. I undertake to notify BRAC Bank Limited within 30 calendar days if there is a change in any informatio the Bank.

*The Bank reserves the right to amend the Schedule of Charges (available in www.bracbank.com) and Interest Rates at any tim For more details, please refer to Schedule of Charges available at all BRAC Bank branches/Website.

Acceptance Signature of Applicant

Name:

Seal/ Signature & Date

Seal/ Signature & Date

Name & PIN:

Bank Official (person who booked the Account)5 of 8

MÖvnK Ki tNvYvcl (MÖvnK Kwc)

wcÖq MÖvnK, AbyMÖn Kti GB dg© cto Ges ^vji Kti wbdZ Kiæb th, Avcbvi A^vKvD^UwU tLvji mgq mswkó mg^ Z_ Av A^vKvD^U tNvYvcl tNvYv: Avwg wbdZ KiwQ th Avwg wbdZ ewY©Z mKj AvtjvP^ welq eyStZ tciwQ Ges Gi mv^ mšwZ

1. Avwg/Avgiv GZØviv tNvYv KiwQ th, Avwg/Avgiv A^vKvD^U ltcwbs dtg© th Z_ vejx cÖ^ vb KtiwQ Zv mš~Y© mwVK| cieZ
2. Avwg/Avgiv A^vKvD^U LyjtZ cÖtqvRbxq me WKztg^U cÖ^ vb KtiwQ Ges H WKztg^U tjtZ cÖ^ E Z_ Avgvi/Avgvt^i Rbv g
3. Avwg/Avgiv GZØviv Avtjv ^xKvi KiwQ th, Avwg/Avgiv MÖvnK A^vKvD^U Ges e^vK e^vsK lqemvBtU (www.bracbank.com) wbt^wkZ Ab^ mKj tCÖvWv± mg~n wbsZ YKvix kZveix ctowQ, Abyaveb KtiwQ Ges mšZ ntqwQ|

4. Avwg/Avgiv GZØviv tNvYv KiwQ th, e^vsK cÖwZwbwa Avgvi/Avgvt^i A^vKvD^U mswkó mg^ wbgg-Kvbyb Ges Ab^vb^ Z_ wmxvšl wbtqwQ|

5. Avwg/Avgiv Avtjv tNvYv KiwQ th, Avwg A^vKvD^U mswkó mKj dx Ges PvR©, gybvdi nvi Ges gybvdi cvlqi wbgg-Kvbyb
6. Avwg/Avgiv eywS th, Avgvi/ Avgvt^i A^vKvD^Ui Rb^ tWweU KvW© (PvR© cÖthvR^") AZ^vek^K hv wbivcEvRwbZ KvitY wby
7. Avwg/Avgiv Avtjv eywS th, Avgvi/ Avgvt^i A^vKvD^Ui Rb^ GmGgGm e^vswKs (PvR© cÖthvR^") AZ^vek^K Ges Avwg/ Avgvi GmGgGm/ B-tgBj cvlqi e^vcvti mšZ|

8. mÄqx wnmvti t^t^l 2 eQi Ges PjwZ wnmvti t^t^l 1 eQtii gta^ hw^ MÖvnK Øviv tKvb tjb^ b mšbæ bv nq Zvntj A^vKvD^U
9. Avwg/Avgiv Avtjv tNvYv KiwQ th, e^vsK iwm^ cvlqv e^ZxZ Avwg/ Avgiv A^vKvD^U tLvji Rb^ tKvb e^vsK cÖwZwbwa^K th
10. miKvwi AvBb Abyhvqx, miKvwi AveMvwi ië (mKj A^vKvD^Ui Rb^ cÖwZ eQi cÖthvR^") cÖ^vti Rb^ Avgvi/Avgvt^i A^vKvD^U cÖthvR^ nte|

11. Avwg GZØviv mšZ th FATCA Gi wbt^kbv Abyhvqx e^vK e^vsK Avgvi A^vKvD^Ui e^vcvti e^v wbtZ cvti| e^vK e^vsK cÖwpmvq (cÖthvR^ t^t^l) ië `vq cÖwZöwq, Avgvi/Avgvt^i cÖwZöwvti Z_ t^kx-wet^kx A_ev ië KZ©,ct^i KvQ RbvvtZ cvi^t t^ cÖweavb Ges wbt^k Abyhvqx Avgvi A^vKvD^U t^tK cÖtqvRbxq cwigvY UvKv Rā Kitz cvi^t| Avgvi cÖ^ E tKvb Zt_ hw^ tK cÖwZkæwZ w^w^Q|

*e^vsK PvR©i ZvwjKv (

www.bracbank.com G mnRjf^") Ges gybvdi nvi t^tKvb mgq mstkva^bi AwaKvi msi^Y Kti|

Avtjv we^lvwiZ RvbtZ, AbyMÖn Kti e^vK e^vs^Ki mKj kvLvZ A_ev lqemvBtU mnRjf^ PvR©i ZvwjKvU coybl

Avte^bKvixi MÖnYthvM^ ^vyi

bvg:

wmj/^vyi l ZvwiL

wmj/^vyi l ZvwiL

bvg l wcb:

e^vsK Kg©KZ©v (th A^vKvD^UwU eyK KtitQb)

MÖvnþKi þNvYvcl (e`vsK Kwc)

wcÖq MÖvnK, AbyMÖn Kþi GB dg© cþo Ges `^v¶i Kþi wbwðZ Kiæb þh, Avcbvi A`vKvD`UwU þLvjvi mgq mswkðó mg`Í Z` Av

A`vKvD`U þnvivþii þNvYv: Avwg wbwðZ KiwQ þh Avwg wbtþæ ewY©Z mKj AvþjvP` welq eyStþZ þcþiwQ Ges Gi mvþ_ mþ\$wZ

1. Avwg/Avgiv GZØviv þNvYv KiwQ þh, Avwg/Avgiv A`vKvD`U lþcwbs dþg© þh Z`vejx cÖ`vb KþiwQ Zv mþú~Y© mwVK| cieZ

2. Avwg/Avgiv A`vKvD`U LyjþZ cÖþqvRbxq me WKzþg`U cÖ`vb KþiwQ Ges H WKzþg`U, þjvþZ cÖ`É Z` Avgvi/Avgvþ`i Rvbv g

3. Avwg/Avgiv GZØviv Avþiv `^xKvi KiwQ þh, Avwg/Avgiv MÖvnK A`vKvD`U Ges e`vK e`vsK lþqemvBþU

(www.bracbank.com) wbt`©wkZ Ab` mKj þcÖvWv± mg~n w bqš¿ YKvix kZ©vejx cþowQ,

Abyaveb KþiwQ Ges mþ\$Z nþqwQ|

4. Avwg/Avgiv GZØviv þNvYv KiwQ þh, e`vsK cÖwZwbwa Avgvi/Avgvþ`i A`vKvD`U mswkðó mg`Í wbqg-Kvbyb Ges Ab`vb` Z`

wmþvšl wbtþqwQ|

5. Avwg/Avgiv Avþiv þNvYv KiwQ þh, Avwg A`vKvD`U mswkðó mKj dx Ges PvR©, gybvdivi nvi Ges gybvdivi cvlqvi wbqg-Kvbyb

6. Avwg/Avgiv eywS þh, Avgvi/ Avgþ`i A`vKvDþ`Ui Rb` þWweU KvW© (PvR© cÖþhvR`) AZ`vek`K hv wbivcÉvRwbZ KviþY wbv

7. Avwg/Avgiv Avþiv eywS þh, Avgvi/ Avgvþ`i A`vKvDþ`Ui Rb` GmGgGm e`vswKs (PvR© cÖþhvR`) AZ`vek`K Ges Avwg/ Avgi

GmGgGm/ B-þgBj cvlqvi e`vcvþi mþ\$Z|

8. mÁqx wnmvþei þ¶þl 2 eQi Ges PjwZ wnmvþei þ¶þl 1 eQþii gþa` hw` MÖvnK Øviv þKvb þjbþ`b mþúþæ bv nq Zvnþj A`vKvD`

9. Avwg/Avgiv Avþiv þNvYv KiwQ þh, e`vsK iwm` cvlqv e`ZxZ Avwg/ Avgiv A`vKvD`U þLvjvi Rb` þKvb e`vsK cÖwZwbwaþK þh

10. miKvwi AvBb Abyhvqx, miKvwi AveMvwi ié (mKj A`vKvDþ`Ui Rb` cÖwZ eQi cÖþhvR`) cÖ`vþbi Rb` Avgvi/Avgvþ`i A`vKvDþ`

cÖþhvR` nþel

11. Avwg GZØviv mþ\$Z þh FATCA Gi wbt`©kbv Abyhvqx e`vK e`vsK Avgvi A`vKvDþ`Ui e`vcvþi e`e`v wbtþZ cvþil e`vK e`vsK

cÖwþqvq (cÖþhvR` þ¶þl) ié `vq cÖwZðvq, Avgvi/Avgvþ`i cÖwZðvþbi Z` `þ`kx-weþ`kx A_ev ié KZ©, cþ¶i KvþQ RvbvþZ cviþel þ

cÖweavb Ges wbt`©k Abyhvqx Avgvi A`vKvD`U þ`þK cÖþqvRbxq cwigvY UvKv Rā KiþZ cviþel Avgvi cÖ`É þKvb Zþ` hw` þK

cÖwZk`æwZ w`w`Q|

*e`vsK PvþR©i ZvwjKv (

www.bracbank.com G mnRjf`) Ges gybvdivi nvi þhþKvb mgq mstþkvaþbi AwaKvi msi¶Y Kþil

Avþiv we`lvwiZ RvbþZ, AbyMÖn Kþi e`vK e`vsþKi mKj kvLvþZ A_ev lþqemvBþU mnRjf` PvþR©i ZvwjKvU coybl

Avþe`bKvixi MÖnYþhvM` `^vþi

bvg:

.....

wmj/^vþi l ZvwiL

.....

wmj/^vþi l ZvwiL

bvg l wcb:

e`vsK Kg©KZ©v (þh A`vKvD`UwU eyK KþiþQb)BANK USE ONLYTransaction Profile

Account Opening Purpose: ■ Personal Transaction ■ Savings ■ Loan Re-payment ■ Foreign Remittance ■ Investment

■ Salary ■ Others

No. of

Transaction

Highest Amount

(for individual

transaction)

Total AmountDeposit Type

Cash Deposit (including online)

Deposit (Transfer/Instrument)

Foreign Remittance Deposit

Earning from Export

From BO Account (Deposit/Transfer)

Others (specify)

Total Probable Deposit

No. of

Transaction

Highest Amount

(for individual

transaction)

Total AmountWithdrawal Type

Cash Withdrawal (including online, ATM)

Payment (Transfer/Instrument)

Foreign Remittance Withdrawal

Expense through Import

To BO Account (Deposit/Transfer)

Others (specify)

Total Probable Withdrawal

Nature and Volume of Transaction:

Deposit (monthly) Withdrawal (monthly)

6 of 8

Bank Use Only

Account Number:

CIF: Branch:

1. Account Title:

2. Type of Account:

3. Profession of Customer (Details):

4. Estimated Monthly Income of the Customer:

5. Source(s) of Fund(s) (in Details):

6. Documents that Have been Obtained to Ascertain

Source of Fund:

Have the obtained documents been verified?

7. If Yes, How has the Address(es) of the A/C

Holder has/have been verified? (Detail)

8. Whether the Beneficial Owner(s) of the Account has/have been identified? ☐ YES ☐ NO ☐ Not Applicable
(If yes, information about each of the beneficial owners of the account must be collected as per Annexure-1(A).)

1.

2.

3.

☐ YES ☐ NO ☐ YES ☐ NO

9. Identification Document:

(a) Passport No.:

(b) National Identification No.:

(c) Birth Registration Certificate No.:

(d) Electronic-Tax ID (E-TIN) No.:

(e) Driving License No:

(f) Others

10. Purpose of opening accounts in case of a non-residents and foreigners:

(a) Type of Visa:

D

M

M

Y

Y

Y

Y

D

Copy Obtained Verified

☐ ☐

☐ ☐

☐ ☐

☐ ☐

☐ ☐

If Applicable

If Applicable

If Applicable

If Applicable

If Applicable

☐ Resident ☐ Work Date of Expiry:

■ Others (please specify):

Has the address of the Accountholder Verified?

KYC Profile Form for Individual Customer Account 7 of 8

(While assessing the risk associated with the customer, detailed analysis of the customer's occupation is required; in case of business, the level of money involved, location and size of the business, the account's beneficial owner etc. along with other special aspects should be taken into consideration to categorize the customer either as a 'low risk' or a 'high risk' customer. Similarly, in case of service, the risk assessment should be assessed after obtaining the details about the job, specially the nature and the responsibilities of the job. Taking all these into consideration, the risk score than the score mentioned may be given to respective customers in serial number 16-47)

(b) Monthly Income of the Customer

Amount (BDT)	Risk Score
--------------	------------

Up to 1 Lac	0
-------------	---

> 1 to 3 Lacs	1
---------------	---

More than 3 Lacs	3
------------------	---

(c) Customer Acquisition Channel

Amount (BDT)	Risk Score
--------------	------------

By Relationship Manager/By Branch	0
-----------------------------------	---

By Direct Sales Agent	3
-----------------------	---

Internet/Non Face to Face	3
---------------------------	---

Walk-in/Unsolicited	3
---------------------	---

Sl. Risk

No.	Category Score
-----	----------------

1 Jewelry/Gold Business/Precious Metal Business/Gems Trade	5
--	---

2 Money Changer/Courier Service/Mobile Banking Agent	5
--	---

3 Real Estate Developer/Agent	5
-------------------------------	---

4 Construction Project Promoter/Contractor	5
--	---

5 Painting/Antique Dealer	5
---------------------------	---

6 Restaurant/Bar/Night Club/Residential Hotel/Parlor Business	5
---	---

7 Import/Export	5
-----------------	---

8 Manpower Export Business	5
----------------------------	---

9 Arms Business	5
-----------------	---

10 Garments Business/Garments Accessories/Buying House	5
--	---

11 Pilot/Flight Attendant	5
---------------------------	---

12 Trustee	5
------------	---

13 Share/Stock Investor	5
-------------------------	---

14 Software Business/Information Communication and Technology Business	5
--	---

15 Expatriate (Foreigner Working in Bangladesh)	5
---	---

16 Travel Agent	4
-----------------	---

17 Businessman with Yearly Investment of More than Tk. 1 Crore	4
--	---

18 Freight/Shipping/Cargo Agent	4
---------------------------------	---

19 Auto Business (New/Reconditioned Cars)	4
---	---

20 Business (Leather & Leather Products)	4
--	---

21 Home Construction Materials Business	4
---	---

22 Professional (Journalist, Lawyer, Doctor, Engineer, Chartered Accountant)	4
--	---

23 Director (Private/Public Limited Company)	4
--	---

24 Senior Officials of Multinational Company	4
--	---

Sl. Risk

No.	Category Score
-----	----------------

25 Housewife	4
--------------	---

26 Service in the Information Communication and Technology Sector	4
---	---

27 Player/Media Celebrity/ Producer/Director	4
--	---

28 Freelance Software Developer	4
---------------------------------	---

29 Business - Agent	3
---------------------	---

30 Government Service	3
-----------------------	---

31 House Owner	3
----------------	---

32 Thread Trader/Garments Waste Trader	3
--	---

33 Transport Operator 3
34 Tobacco & Cigarette Business 3
35 Entertainment Business/Park 3
36 Motor Parts/Workshop Business 3
37 Private Service Managerial 3
38 Teacher (Government/Private/Autonomous Educational Institution) 2
39 Service (Private) 2
40 Small Entrepreneur (Annual Turnover Less than Tk. 50 lac) 2
41 Self Employed Professional 2
42 Computer/Mobile Phone Dealer 2
43 Manufacturer (Other than arms) 2
44 Student 2
45 Retired from Service 1
46 Farmer/Laborer/Fisherman 1
47 Others (Please specify in detail) 1-5

13. Risk Grading on Profession/Business:

(a) What does the customer do/What kind of occupation is he/she engaged in?

(b) Is there the work-permit copy and approval from the competent authority for opening bank accounts of work permit holders?

(If applicable) ☐ YES ☐ NO

(For non-resident Bangladeshi customers, copy of passports and for foreign customers, copy of passport with visa must be obtained)

11. Is the customer a Politically Exposed Person (PEP)/Influential Person (IP)/Chief or High Officials of an International Organization?

family members or close associates (as per the definition in the circular issued by BFIU)? ☐ YES ☐ NO

If yes:

(a) Has the approval been taken from the senior management ? ☐ YES ☐ NO

(b) Has a face to face interview of the client been taken? ☐ YES ☐ NO

12. While screening, in light of relevant acts, rules, and circulars, has the customer's name matched with the suspected individuals

under various resolutions of the United Nations Security Council for terrorist activities, financing of terrorism and financing the proliferation

of mass destruction and banned list of individuals or entities by the government of the people's republic of Bangladesh? ☐ YES ☐ NO

(a) If yes, steps taken in this regard: 8 of 8

(Even if the risk rating is less than 14, taking the high risk of the beneficial owner into consideration, and stating the reason, a customer can be categorized as a high risk customer based on subjective judgment)

D

M

M

Y

Y

Y

Y

D

Date when the information of the account and

the customer was last reviewed and updated:

Reviewed & Updated by Officer:

Signature:

(with seal)

Name:

Date:

COMMENT:

.....
(Approving Senior Official for PEP/IP/Senior Official of International Organizations)

Signature, date and seal with name

14. Overall Risk Rating Assessment (Sum of risk scores of

serial no. (a) to (g) above)

Overall Risk Rating

High

Low

Sum of Risk Score

≥ 14

<14

Prepared by:

(Account Opening Officer)

Signature:

(with seal)

Name:

Date:

Reviewed & Confirmed by:

(BAMLCO)

Signature:

(with seal)

Name:

Date:

(e) Estimated Number of Transactions of the Customer on a Monthly Basis

Number of

Transactions in

Current Account

0-15

16-25

>25

Number of

Transactions in

Savings Account

0-10

11-20

>20

Risk Score

0

1

3

(f) Estimated Value of the Cash Transactions of the Customer on a Monthly Basis

Value of Transaction

in Current Account

(Tk.-Lacs)

0-5

>5-10

>10

Value of Transaction

in Savings Account

(Tk.-Lacs)

0-2

>2-5

>5

Risk Score

0

1

3

Risk Score

0

1

3

(g) Estimated Number of Cash Transactions of the Customer on a Monthly Basis

Number of

Transactions in

Current Account

0-10

11-20

>20

Number of

Transactions in

Savings Account

0-5

6-10

>10

(d) Estimated Value of the Transactions of the Customer

on a Monthly Basis

Value of Transaction

in Current Account

(Tk.-Lacs)

Value of Transaction

in Savings Account

(Tk.-Lacs)

Risk Score

0-5

>5-10

>10

0-10

>10-20

>20

0

1

3Customer Segmentation Checklist

Div

Value

Retail

Code

3

Proposition

Tick box Value

Mass-TARA

EB

EB-TARA

PB

PB-TARA

NRB

NRB-TARA

Mass

EB-PB

EB-PB-TARA

NRB-PB

NRB-PB-TARA

Code

11

12

13

14

15

16

17

18

19

20

21

22

BRAC Bank Employee's Signature

Segment

Tick box Value

Kids

Students

Professionals

Self-Employed

Salaried

Foreigners

Homemaker

Senior Citizen

Code

31

32

33

34

35

36

37

38

Sub-segment

Tick box Value

Null

Doctors

Engineers

Accountants

Lawyer

Architect

Freelancer

Others

301

302

303

304

305

306

307

Small

Emerging Corporate

Corporate

Landlord/Lady

Others

320

321

322

323

324

Salary

Business person

350

351

House wife

Spouse

360

361

Null 300

Teacher
Bank Financial institution,
Security & Insurance (BFSI)
Govt. Employee
NGO
Local Corporate
MNC
Embassies & Development
Organization
RMG
Defense & LEA
BRAC Family
BBL Staffs
Others

330

331

332

333

334

335

336

337

338

339

340

341

300

Code

(Bank Use Only)

For Employee Banking:

Company code:

Company category:24-hour Call Centre: 16221

For Overseas Callers: +880 2 55668055-6

www.bracbank.com Version-7