



Non-Personal Account

Fixed Deposit Account Opening Form

Name of the Customer

FD Account Number

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Unique Customer Identification Code

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Branch Name

Required Documents

1. One passport size photograph of Account Holder/Operator(s)/NID/Passport/Driving License, E-Tin (if applicable) is required for opening an account.
2. Existing Non Personal account opening documents requirement applicable for opening organization's account.
3. Photograph of the Nominee, duly attested by the depositor & Birth Certificate/NID/Passport/Driving License shall be provided at the time of opening the account.
4. An Organization can open more than one account in any branch of Prime Bank Ltd.

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Third Part: Applicant's Personal Information

Confidential & for Bank's use only	
A/C No.	<input type="text"/>
Unique Customer Identification Code	<input type="text"/>

Self Attested
Photo**1. Name of Customer** (Block Letter):.....

গ্রাহকের নাম:.....

2. Date of Birth:.....**3. Father's Name**.....**4. Mother's Name:**.....**5. Spouse's Name:**.....**6. Nationality:**..... **7. Gender:** Male Female Other **8. Resident Status:** Please Tick (√) Resident Non-Resident (If needed instructions on Guideline of Foreign Exchange Transactions to be followed)**9. Occupation (Details):** **Relation with Organization:**.....**10. Monthly Income:** **11. Source of Fund:****12. Electronic Tax ID (E-TIN) No:****13. a) Present Address:** Road/Vill: P.O:..... Thana:.....

District:..... Phone/Mobile No: E-mail:

b) Permanent Address: Road/Vill: P.O:..... Thana:.....

District:..... Phone/Mobile No: E-mail:

14. Identification National ID card No/Passport No/Birth Registration Certificate No:**Declaration & Signature:**

I, the undersigned, declare that the information provided above is true. I will provide necessary information/ documents on demand of Bank.

.....
Applicant's name, designation, signature and date:.....
A/C Opening officer's signature with Name Seal, Signature & Date.....
Approved by Signature with Name Seal

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KYC Profile Form

Applicable for Opening Non-Personal Account

A/C No.	<input type="text"/>
Unique Customer Identification Code	<input type="text"/>
Confidential & for Bank's use only	

1. Title of Account (Block Letter)

2. Type of Account

3. Organization's Type (in detail)

4. Organization's Net Worth

5. Source(s) of Fund (in detail)

6. Documents Collected to Verify Source of Fund

1.

2.

3.

Collected Documents Verified? Yes No

7. How the Organization's Address(es) are verified (details)?

8. Beneficial Owner Determined: Yes No

If yes, information needs to be collected for each as per Beneficial owner's Personal Information Form (Annexure-1 Ka):

[For Companies KYC to be completed by obtaining Signatory(s) and Beneficial Owner's Personal Information for individual share holder's of 20% or more single shareholding. Also KYC to be completed for regulatory share holders of the company by collecting detailed information.]

	Copy Received	Copy Verified
9. Electronic Tax ID (E-TIN) No.	<input type="checkbox"/>	<input type="checkbox"/> (If Applicable)

10. VAT Reg. No.	<input type="checkbox"/>	<input type="checkbox"/> (If Applicable)
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11. Organization's Registration No.	<input type="checkbox"/>	<input type="checkbox"/> (If Applicable)
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12. Other Documents <input type="text"/>	<input type="checkbox"/> (If Applicable)
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13. Purpose of Opening Account of Foreign Company/Organization: (if applicable)

a. Name of Related Controlling Authority b. Permission Related Information

14. Is the organization related to Politically Exposed Person (PEP)/Influential Person (IP)/Head or High Official of International Organization and member of their family or close associates (according to definition of BFIU)?

if applicable Yes No

If Yes

a. Whether Approval Obtained from Senior Management?

Yes No

b. Whether Customer(s) Interviewed Personally?

Yes No

15. In light of related Act, Laws, Rules and Circular have any match been found in screening the customer's name with the listed persons or entities under different resolutions of United Nations Security Council relating to terrorist activities, financing of terrorist activities and financing of weapons of mass destructions and persons listed or banned entities by Government of Bangladesh?

Yes No

a. If Yes, measures taken on this:

16. Risk Score (As per Annexure-2):

Total Risk Score	Overall Risk Rating
≥ 15	High
< 15	Low

Comments

(*Even if risk rating is below 15 considering Beneficial Owners high risk customer can be rated as high risk customer under subjective consideration with clear mentioned reasons.)

Prepared by
Account Opening Officer/Relationship Manager

Signature (with name seal)

Name

Date

Checked & Verified by
BAMLCO/HOB

Signature (with name seal)

Name

Date

Signature of Authorized Officer with Name Seal & Date (In case of PEP/IP/High Official of International Organization)

17. Date of Review and Update of Account and Customer Related Latest Information

Reviewed & Updated by (signature & date with name seal)

Customer's Risk Rating Form:

Annexure-2

Product/Service & Channel Risk	Score
Type of Product/Service	
Savings Account /MSA	1
Current Account / AWCA	4
FDR / MTDR / MMBDS / MBDS	3
Deposit Scheme(upto 12 Lacs)	1
Deposit Scheme(more than 12 Lacs)	3
FC Account/Islamic FC Account	5
SND/MSND	3
RFCD / NCFD	5

Nature of On boarding	Score
Relationship Manager/By Branch	2
By Direct Sales Agent	3
Internet/Non Face to Face	5
Walk In	3

Risk related with Territory	Score
Non Resident Risk-	
Customer:	
a. Resident Bangladeshi	1
b. Non Resident Bangladeshi	2
c. Foreign National	3
For Foreign National :	
Classification of risk on basis of Birth Place/Resident is the nation of customer enlisted in FATF of Jurisdiction under increased monitoring and High-risk jurisdictions subject to a call for action or is the customer enlisted under UN or any other Sanctioned List-	
YES	5
NO	1

Risk related with Business	Score
Business (Nature of Customer's Business) From Attached List-1	

Relation Risk	Score
According to BFIU Circular, is the customer is a Politically Exposed Person (PEP)/Influential Person (IP)/Head or High Official of International Organization-	
NO	0
YES	5
According to BFIU Circular, is the customer related to Politically Exposed Person (PEP)/Influential Person (IP)/Head or High Official of International Organization and member of their family or close associates-	
NO	0
YES	5

Transaction related risk	Score
Annual turnover of Customer	Non Personal
Upto 10 Lacs	0
More than Taka 10 Lacs to 50 Lacs	1
More than Taka 50 Lacs to 5 Crore	2
More than 5 Crore	4

Transparency related risk	Score
Has the customer provided reliable information regarding source of fund-	
YES	1
NO	5

.....
A/C Opening officer's signature with Name Seal, Signature & Date

.....
Approved by Signature with Name Seal

R16 SL No.	Nature of Customer's business	Risk Score
201	Agro Business/Rice Miles/Beverage	2
202	Arms Dealer	5
203	Art and Antique Dealer	5
204	Auto-dealer (New/Reconditioned Car)	4
205	Bank/Leasing/Finance Company	4
206	Broker of Land/Building sale/purchase	5
207	Business (Advertising)	3
208	Business (Cold Storage)	3
209	Business (Indenting)	4
210	Business (Leather & Leather Goods)	4
211	Business (Medicine manufacturing and distribution Agent)	3
212	Business (Outsourcing)	4
213	Business (Petrol Pump/CNG Station)	5
214	Business Agent	3
215	Business- Amusement Park and Recreation	3
216	Business of thread \ Jhut	3
217	Chain Store/Shopping mal	4
218	Computer/Mobile Phone Dealer	2
219	Construction Project Promoter/Contractor	5
220	Film Producer/Distributor	5
221	Freight/Shipping/Cargo Agent/CNF Agent	4
222	Garments Business/Garments Accessories/Packaging/Buying House	5
223	House Construction Material Business	4
224	Import/Export & Import/Export Agent	5
225	Insurance/Brokerage Agency	5
226	Jewelry Business/Gold related Business/Precious Metal Business	5
227	Law Firm/Engineering Firm/Consultancy Firm	4
228	Manpower Export Business	5
229	Manufacturer (Other than Arms)	2
230	Mobile Phone Operator/Internet/Cable TV Operator	5
231	Money Exchange/Courier Service/Mobile Banking Agent	5
232	More Than Tk.10 Million investor merchant	4
233	Motor Parts Trader / Workshop Business	3
234	NGO/NPO	5
235	Offshore/Non Resident Corporation	5
236	Poultry/Dairy/Fishing Farm	2
237	Power and Energy Manufacturing Company	4
238	Print/Electronic Media	4
239	Real Estate Developer/ Agent	5
240	Religious Institution/Organization & Educational Institution	5
241	Restaurant/Bar/Night Club /Parlor Business/Residential Hotel	5
242	Service Provider	3
243	Share/Stock Dealer, Broker, Portfolio Manager, Merchant Banker	5
244	Ship Breaking Business	5
245	Small Business(investment less than 50 lacs)	2
246	Software/Information and Technology Business	5
247	Tobacco and Cigarette Business	3
248	Transport Operator	3
249	Travel Agent/Tourism Company	4
250	Trust	5
251	Other 1	1
252	Other 2	2
253	Other 3	3
254	Other 4	4
255	Other 5	5

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TERMS & CONDITIONS:

A/C No.	<input type="text"/>
Unique Customer Identification Code	<input type="text"/>
Confidential & for Bank's use only	

Fixed Deposit

- FD can be encashed only to the branch from which the same is purchased, account will not be transferred to other Branch.
- This deposit will be renewed automatically for a similar term upon maturity at the rate prevailing at the time of renewal unless instructions to the contrary have been given prior to maturity.
- No benefits including interest shall be allowed for premature encashment of FD within one month. If the account/ deposit is closed/ encashed prematurely after one month of its opening/ renewal benefits shall be allowed on the deposit at prevailing savings deposit rate (for the maturity of 3 months or more).
- Fixed deposit account will be opened within next working day after availability of fund.
- Fixed deposit account may not be opened, if the application form is incomplete even in case of available balance in the account.
- Customer can collect fixed deposit advice after two working days of the application date from concern branch.
- Income Tax and all other applicable taxes, surcharges etc. shall be deducted at source on the interest earned as per applicable rates in force.
- Rights and obligations arising hereunder (including deposits and payments) shall be governed by and subject to the laws of Bangladesh.
- The amount and tenure will not be changed in any case. New account will be opened, if required.
- 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.
- If the amount of monthly profit already paid exceeds the amount payable at normal Savings rate, the difference shall be realized from the principal deposit amount, if and when necessary.
- In case of death of a depositor, the A/C shall cease to be operative and the amount deposited so far shall be paid to the nominee, as mentioned in the account opening form, and in absence of nominee, to the legal heirs of deceased as per rules in force.
- Advance against loan can be allowed as per bank's rules.
- If the Depositor expires after availing a Loan/ Overdraft, Nominees/ Heirs will be paid the balance amount after making full adjustment of Loan/ Overdraft (including accrued interest and other charges, if any) in connection with the scheme/ deposit account.
- Normally no statement of the account will be served to the depositor. In case of need of any depositor, bank will provide the same on realization of charge.
- The deposited amount shall be repayable only on the date of maturity, with the applicable interest rate of the deposit. Partial/ premature withdrawal shall be subject to the terms and conditions imposed by the Bank, including the reduction or cease of interest rate payable on the deposit.
- In case the instrument is lost the procedure for issue of a duplicate will be the same as per Bank's existing rules.

Signature of 1st Applicant

Signature of 2nd Applicant

Signature of 3rd Applicant

Signature of 4th Applicant



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