

তাওফের

মুদারাবা ফরেন রেমিট্যান্স হিসাব

ইসলামী শরীয়াহভিত্তিক
আমানত হিসাব

TAWFEER MUDARABA FOREIGN REMITTANCE ACCOUNT

Application Form



Islamic Banking Division

DHAKA BANK
L I M I T E D
EXCELLENCE IN BANKING

www.dhakabankltd.com



Applicant's Photograph

The Manager
Dhaka Bank Limited

ACCOUNT NUMBER

in the name and style

1. Type of the Account :

☐ Individual☐ Joint

2. Name of the Applicant(s)

Mother's Name

Father's/Spouse's Name

i) _____

i) _____

i) _____

ii) _____

ii) _____

ii) _____

iii) _____

iii) _____

iii) _____

3. Present Address :

4. Permanent Address :

5. Passport Details : No. _____ Date of Issue _____ Date of Expiry _____ Place of Issue _____

6. Date of Birth : D D M M Y Y Y Y

7. Nationality

8. Occupation

8. Occupation : _____

8. Occupation : _____

9. Telephone

9. Telephone : Office : Residence : Mobile :

9. Telephone : Office : Residence : Mobile :

10. Nominee(s)

: In case of my/our death, I/we nominate the following person(s) to receive the balance of the account. I/We can change or cancel my/our nomination as and when required.

Name & Address	Date of Birth	Relation	Share %	Signature or Thumb impression

In case of Minor (Nominee), details of the Legal Guardian :

Name: _____ Relationship: _____

Address: _____

12. Initial Deposit

☐ Cash☐ Cheque

Total Tk.

13. Introducer's Information :

Name: _____

Account Number: _____

Signature of Introducer

Signature of the Applicant(s)



CUSTOMER INFORMATION DETAILS *
(In compliance with Bangladesh Bank Rules and Regulations)

Customer IC:

Customer ID:

A/C:

The information is given below for:

(Please use separate Form for each of the following person, where applicable)

- | | | | | |
|--|--|--|--|--|
| <input type="checkbox"/> Applicant No. (1) | <input type="checkbox"/> Applicant No. (2) | <input type="checkbox"/> Applicant No. (3) | <input type="checkbox"/> Applicant No. () | <input type="checkbox"/> Partner |
| <input type="checkbox"/> Nominee | <input type="checkbox"/> Guardian | <input type="checkbox"/> Minor | <input type="checkbox"/> Proprietor | <input type="checkbox"/> Others (please specify) |

Applicant's General Information

Full Name Short Name
Father's Name Mother's Name
Marital Status ☐ Married ☐ Unmarried Spouse Name
Gender: ☐ Male ☐ Female Religion Nationality

Credit Card Information

(i) Card No. Bank Name Limit
(ii) Card No. Bank Name Limit
(iii) Card No. Bank Name Limit

Residency Status: ☐ Resident ☐ Non-Resident

Photograph & Specimen Signatures

Recent photograph (1 copy)

Specimen Signatures

(Attested by the Introducer)
or
(For Nominee, attested by
the Account Holder)

*Photocopy of Customer Information details may be used where required.



Applicant's Address

Present/Residence/Mailing Address Foreign Address (if required)	Permanent Address
District : _____	District : _____
Upazilla/Thana : _____	Upazilla/Thana : _____
Upz./Thana Code : _____	Upz./Thana Code : _____
Country : _____	Country : _____
Postal Code : _____	Postal Code : _____
Phone : _____	Phone : _____
Mobile : _____	Mobile : _____
Fax : _____	Fax : _____
E-mail : _____	E-mail : _____
Professional/Registered/Business Address	

District : _____	
Upazilla/Thana : _____	
Upz./Thana Code : _____	
Country : _____	
Postal Code : _____	
Phone : _____	
Mobile : _____	
Fax : _____	
E-mail : _____	

Applicant's Acceptance

I/We confirm that the information furnished above is true & complete and agree to comply with the rules governing customer accounts with Dhaka Bank Limited.

Signature: _____

Date: _____

For Bank's Use Only

Sector Code:

--	--	--	--	--

Profession Code:

--	--	--	--	--

Business Code :

--	--	--	--	--

Maker:

Name: _____

Employee ID: _____

Signature: _____

Checker:

Name: _____

Employee ID: _____

Signature: _____

Manager/Authorized Officer :

Name: _____

Employee ID: _____

Signature: _____



TRANSACTION PROFILE FORM
(The Money Laundering Prevention Act, 2012)

Date:

D	D	M	M	Y	Y	Y	Y
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I/We solemnly declare that the following information which is required as per instructions of Bangladesh Bank in addition to the information furnished in the Account Opening Form are correct.

I/We also authorize you to furnish the information supplied by me/us to any competent authority as and when required under any provisions of Law/Act or instructions of Bangladesh Bank or any authorized government agency.

Title of Account: _____

Type of Account: _____

Account Number:

--	--	--

Present Address: _____
(in case of change)

Source of Income: _____

Sales Turnover/Networth of the Customer: _____

Transaction profile (Monthly) :

Type of Transaction	No. of Transaction	Maximum Size (per Transaction)	Amount (Tk.)	Type of Transaction	No. of Transaction	Maximum Size (per Transaction)	Amount (Tk.)
Cash Deposit				Cash Withdrawal			
Cheque Deposit				Cheque Payment			
Inward Remittance				Outward Remittance			
Transfer (Incoming)				Transfer (Outgoing)			
Export Proceeds				Import Payment			
Other Credit (please specify)				Other Debit (please specify)			

Annual Turnover: Debit Summation Tk.
Credit Summation Tk.

I/We the undersigned hereby confirm that this Transaction Profile truly represents the expected transactional activities in any Account/Business of our organization. I/We also confirm to revise our transactional profile or any of the above information, if necessary from time to time.

Authorized Signature(s) (with designation seal as per Board Resolution for company account) :

Signature of the 1st Applicant

Name :

Signature of the 2nd Applicant

Name :

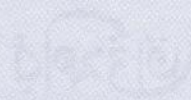
Signature of the 3rd Applicant

Name :

Signature verified By : _____

Name :

PA number (if any) :



Annexure D: KYC Profile Form
(For Savings, Current & STD account)
(To be completed by the Account Opening Officer/Relationship Manager)

1. Customer/Account Name:

2. Type of Account:

3. Account or Reference Number:

4. Name of A/C Opening Officer/Relationship Manager:

5. Source of Fund:

6. Describe how the source of funds have been verified and confirmation of whether or not the levels, type of amounts of transactions are commensurate with nature of the business described when the relationship was established:

7. Information regarding Beneficial Owner of the account (In case of company, information regarding controlling shareholder(s) and the shareholder(s) holding 20% or more shares.)

8. Passport No. Is photocopy obtained (where applicable)? Yes/No

9. Voter ID No. Is photocopy obtained (where applicable)? Yes/No

10. National ID No. Is photocopy obtained (where applicable)? Yes/No

11. TIN Is photocopy obtained (where applicable)? Yes/No

12. VAT Reg. No. Is photocopy obtained (where applicable)? Yes/No

13. Driving Licence No. Is photocopy obtained (where applicable)? Yes/No

14. For Non-Resident & Foreigners ensure the reason for opening the Account in Bangladesh.

Type of Visa ☐ Resident ☐ Work

15. What does the Customer Do/What type of business the institute does?

Sl.	Category	Risk level	Rating
1	Jewellery/Gems Trade	High	5
2	Money Transmitters/Changers/Courier Service Agent	High	5
3	Real Estate Agents	High	5
4	Construction Promoters of Projects	High	5
5	Offshore Corporation	High	5
6	Art/Antique Dealers	High	5
7	Restaurant/Bar/Casino/Night Club Owners	High	5
8	Import/Export Agents	High	5
9	Cash Intensive Business (Cash Deposit more than Tk. 25.00 lac in a month)	High	5
10	Share & Stock Broker	High	5
11	Manpower Exporting Business	High	5
12	Operations in Multiple Locations	High	5
13	Film Producing/Distributing Firm	High	5
14	Arms Business	High	5
15	Mobile Phone Operator	High	5
16	Traders Investing Money of more than Tk. 1.00 crore per annum	High	4
17	Travel Agents	High	4
18	Transport Operators	Medium	3
19	Auto Dealers (used/reconditioned cars)	Medium	3
20	Leasing/Finance Companies	Medium	3
21	Freight/Shipping/Cargo Agent	Medium	3
22	Insurance/Brokerage Agency	Medium	3
23	Religious Institute/Organization	Medium	3
24	Amusement Institute/Park	Medium	3
25	Motor Parts Business	Medium	3
26	Tobacco & Cigarette Business	Medium	3
27	Auto Primary (new vehicle)	Low	2
28	Shop Owner (retail)	Low	2
29	Business-Agents	Low	2
30	Small Trader (turnover less than Tk. 50.00 lac per annum)	Low	2
31	Self-Endeavoured/Employed Professionals	Low	2
32	Corporate Customer	Low	2
33	House Building Materials Business	Low	2
34	Computer/Mobile Phone Dealer	Low	2
35	Software Business	Low	1
36	Manufacturers (other than Arms)	Low	1
37	Retired from Service	Low	0
38	Service	Low	0
39	Student	Low	0
40	Housewife	Low	0
41	Farmer	Low	0
42	Others (Bank will assess risk as per profession/business of the A/C holder)		



(In table 16-21, Upper limit of the grade to fall in that grade. Example: Tk. 50 lac to be graded in 0 -50)

16. Net worth of the Customer:

Amount (Tk.)	Risk level	Risk rating
1-50 lac	Low	0
50 lac-2 crore	Medium	1
> 2 crores	High	3

17. Mode of Account opening:

Mode	Risk level	Risk rating
By the Relationship Manager/Branch	Low	0
By the Direct Sales Agent	Medium	1
Through Internet	High	3
Walk-in/Unsolicited	High	3

18. Expected value of transactions on a monthly basis.

Transaction amount in Current Account (in lac Tk.)	Transaction amount in Savings Account (in lac Tk.)	Risk level	Risk rating
0-10	0-5	Low	0
10-50	5-20	Medium	1
>50	>20	High	3

19. Expected number of transactions on a monthly basis.

Transaction amount in Current Account (in lac Tk.)	Transaction amount in Savings Account (in lac Tk.)	Risk level	Risk rating
0-100	0-20	Low	0
101-250	21-50	Medium	1
>250	>50	High	3

20. Expected value of transactions on a monthly basis.

Transaction amount in Current Account (in lac Tk.)	Transaction amount in Savings Account (in lac Tk.)	Risk level	Risk rating
0-10	0-2	Low	0
10-25	2-7	Medium	1
>25	>7	High	3

21. Expected Number of Cash Transactions on a monthly basis.

Number of transactions in Current Account (in lac Tk.)	Number of transactions in Savings Account (in lac Tk.)	Risk level	Risk rating
0-15	0-5	Low	0
16-30	6-10	Medium	1
>30	>10	High	3

22. Overall Risk Assessment:

Risk rating	Risk Assessment
≥ 14	High
< 14	Low



Comments:

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(*If risk rating is below 14, a customer may also be assessed as high-risk grade mentioning the reason(s) on subjective judgment)

23. Has the address of the Account Holder been verified? ☐ Yes ☐ No

24. If the answer to the question No. 23 is "Yes", mention the mode of verification:

.....

25. If the Account Holder(s) is/are Politically Exposed Persons (PEPs): (As per AML Circular-14)

a. whether approval has been taken from the Senior Management? ☐ Yes ☐ No

b. Sources of Assets:

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c. Whether the Customer has been interviewed face to face? ☐ Yes ☐ No

Maker: (Account Opening Officer/Relationship Manager)	Evaluated by: (Branch Manager/Manager-Operations)
Signature (with seal):	Signature (with seal):
Name :	Name :
Date :	Date :

26. Information of the account was reviewed & updated on:

Reviewed & Updated by:

Signature:

Name :

Date :



Terms and Conditions governing Tawfeer Mudaraba Foreign Remittance Account

01. The Laws, Rules and Regulations with regard to NRB investment in Bangladesh as specified by Bangladesh Bank shall apply to and govern the conduct of accounts opened by the Account Holders.
02. Any NRB can open and remit money to this account from our authorized Exchange Houses abroad.
03. The family member of any NRB can open and operate this account. They can deposit (sourced through their NRB relatives on production of necessary documents and papers) and withdraw the foreign remittance from this account.
04. A balance of Tk. 10,000.00 must be retained for one month or above for eligibility of profit. If the balance falls below Tk. 10,000.00, no profit will be given for that month.
05. In any month, maximum number of withdrawal allowed is 2 (two) and withdrawal amount cannot be more than the one fourth of the balance. Otherwise, profit will be forfeited for that month.
06. The Account Holder will be entitled to carry out transactions (deposit/withdrawal) in Mudaraba Foreign Remittance Account only through the proceeds of inward remittance from abroad. No local fund will be allowed in such account.
07. If any Account Holder desires to close the account before finalization of the actual rate of profit for any accounting year, profit will be paid at provisional rate subsequently, if actual rate is higher or lower than the provisional rate then neither the accountholder nor the bank will have any claim for the difference.
08. The Account Holder (Family member or relatives of NRB) will produce a letter of declaration wherein he/she will mention the detailed information of the remitter(s) abroad at the time of opening account.
09. Two recent passport size photographs of Account Holder while one recent photograph of the Nominee is required to open TMFR Account.
10. One set of photocopy of contract form/appointment letter/selection letter and other relevant papers regarding occupation has to be provided by NRB client.
11. One set of photocopy of the pages of passport from page number 1-7 i.e. up to Visa page.
12. TMFR Account Holder will have to submit necessary information when asked for to comply with the instructions of Money Laundering Prevention Act and Anti Terrorism Act of the country.
13. Each account will be given one account number. This number is to be properly quoted on all letters and documents addressed to the Bank and on all deposit slips. The Bank will not be responsible for any loss/damage occurring as a result of wrong quotation of Account Number.
14. Fees/Commissions/Charges will be realized as determined by the Bank from time to time as per Bangladesh Bank Regulations.
15. Any statement of accounts dispatched to the customer will be considered as accurate unless discrepancy(ies) are notified in writing to the Bank within 15 days from the date of dispatch. The Bank is not responsible for delays or non-delivery due to mail problems. Statements of accounts to be picked-up will be considered as accurate even if not picked-up 15 days after the date these are produced. Statement of accounts are not produced when there is no transaction during the month. Those too can be obtained on special request.
16. Account Holders must ensure maximum security to the cheque books in their possession and the Bank is not responsible for any loss occurring due to inadequate security. Loss of any cheque book or its misuse must be immediately reported to the Bank and confirmed in writing without any delay. The cheque book will not be issued unless all the required formalities are completed.
17. The Bank reserves the right to close any account without giving prior notice if the conduct of account is unsatisfactory in the opinion of the Bank or for any other reason(s) whatsoever.
18. The balance in the account(s) is payable to solely at Dhaka Bank Limited and shall be governed by and subject to Negotiable Instruments Act and Laws in place in Bangladesh. As used herein "Laws" will include Bank circulars, modification, regulations and orders of the Government and Bangladesh Bank including practice of banking.
19. The Bank reserves the right to amend the present rules at any time in any manner with or without serving prior notice to the accountholder(s) separately or to the public.

Signature of the Applicant

Full Name

Authorized Officer

(Signature, Seal & Date)

