



INDIVIDUAL DEPOSIT APPLICATION FORM

Customer Name :

Customer ID :

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Account Number :

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প্রবাসীর স্বপ্নপূরণের প্ল্যাটফর্ম



REQUIRED DOCUMENTS CHECKLIST

Sl. No.	For Individual	Yes	N/A
01	Account Opening Form (AOF) properly filled-up with signature of the applicant(s) and Nominees		
02	Cross Cheque/Pay Order/NPSB/RTGS/EFT/Online Transfer in favor of Bangladesh Finance Limited		
03	Photo of Applicant(s) and attested it by authorized officer		
04	NID/Passport/Driving license or any other valid ID card of Applicant(s) and nominees attested it by authorized officer		
05	Visa/ Work permit copy of the applicant(s) or beneficiary(ies)		
06	Nominees' information mentioned in the AOF		
07	Nominees' photo attested by Applicant(s)		
08	Nominees' NID/Passport/Driving license or any other valid ID card of Applicant(s) and attested it by Applicant(s)		
09	Account Opening Form (AOF) approved by authorized officers (Two officers)		
10	KYC properly filled-up and approved by authorized officers (Two officers)		
11	Source of fund mentioned in the AOF matches with KYC		

INDIVIDUAL DEPOSIT APPLICATION FORM

Date :

Deposit No. :

Manager
Bangladesh Finance Ltd.

..... Branch

Customer ID :

Dear Sir/Madam,
I /We hereby apply to open / renew a deposit in your organization. My/Our detail information is furnished below.

Name of the 1st Depositor:

Customer ID :

Name (In English)

Name (বাংলায়)

Name of the 2nd Depositor:

Customer ID :

Name (In English)

Name (বাংলায়)

If depositor is minor, deposit account will be operated by Legal Guardian.

Name of the Legal Guardian:

Customer ID :

Name (In English)

Name (বাংলায়)

Relationship

Declaration of Legal Guardian:

I/ we, being the legal guardian of the above mentioned account holder, do hereby declare that the depositor is a minor. His/ her required information is provided in the attached personal information form. The account will be operated under my/ our signature(s) until he /she attains adulthood as per law or until my/our further instruction(s).

Select the Deposit Scheme (Please tick the appropriate box only):

- | | | |
|--|--|---|
| ☐ Term Deposit | ☐ Profit Earners Scheme | ☐ Retirement Plan |
| ☐ Cumulative Deposit | ☐ Platinum Deposit | ☐ Profit First Deposit |
| ☐ Double Money Deposit Scheme | ☐ Gunon | ☐ Lakhopoti Deposit Scheme |
| ☐ Others | ☐ Shurokkha | ☐ Monthly Deposit Scheme (MDS) |

Signature of the First Depositor/ Legal Guardian

Signature of the Second/ Joint Depositor

DEPOSIT RELATED INFORMATION:

Cash Deposit Not Allowed (নগদ ডিপোজিট গ্রহণযোগ্য নয়)

Please issue Account Payee Cheque/ Demand Draft/ Pay Order drawn in favor of "BANGLADESH FINANCE LIMITED"

Deposit Amount (BDT):	only
Taka (in word):	only
Cheque/DD/PO/ Deposit no.	Dated
Drawn on (Bank, Branch, Routing No.)	Account No.

Source of Fund:

- ☐ Own Savings
 ☐ Remittance
 ☐ Gift/Inheritance/Return on Investment
☐ Sales of Property
 ☐ Retirement Benefit
 ☐ Others.....
☐ Term:
 ☒ Months
 ☒ Maturity Date:
 ☒ Rate:.....

Operating Instruction: Deposit will be operated by-

- ☐ 1st Depositor
 ☐ 2nd Depositor
 ☐ Either
 ☐ Joint
 ☐ Special Instruction

(Deposit will be repaid to 1st Depositor unless otherwise instructed)

Instruction for Deposit Renewal: ☐ Renew principal with profit ☐ Renew principal only

Authorization to receive Profit/ LAD/ Repayment to my Bank A/C No. _____

Bank Name:	Branch Name:	Routing No. :
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PHOTO OF THE NOMINEE(S) ATTESTED BY DEPOSITOR	PHOTO OF THE NOMINEE(S) ATTESTED BY DEPOSITOR
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☒ In case of adjustment with Loan EMI, please mention the Loan A/C.....

INFORMATION OF THE NOMINEE(S)

I/We hereby nominate the following person(s) to receive the payment of the deposit in case of my/our death. I /We reserve the right to change/ cancel the nomination at any time. I/We also confirm that BANGLADESH FINANCE cannot be held liable for taking any action as per my/ our instruction(s).

Nominee Details	Nominee 1	Nominee 2
Nominee Name		
Date of Birth		
Relation		
Father's Name		
Mother's Name		
Percentage of Deposit to be Received		
Occupation		
National ID No./ Birth Reg No.		
Permanent Address		

Signature of the Nominee

Signature of the Nominee

Declaration of the Depositor(s):

I/We hereby confirm that I/We have read & understood all the terms and conditions of BANGLADESH FINANCE Deposit schemes (mentioned at the back page of this form) and I/We hereby undertake to comply with those terms and conditions. I/we also declare that all the information furnished by me / us in this form are true and accurate. I/ we further undertake to provide any other necessary information/ documents

Signature of the First Depositor/ Legal Guardian
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Signature of the Second/ Joint Depositor
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INDIVIDUAL CUSTOMER REGISTRATION FORM

 PHOTO
OF THE
SIGNATORY

Branch:

Customer ID :

Name (In English)

Name (বাংলায়)

Father's Name:

Mother's Name:

Spouse's Name:

Date of Birth

Place of Birth:

National ID No:

Nationality:

Present Address:

Permanent Address:

Phone: Res

Office:

Mobile:

E-mail:

Fax:

Passport No. (if any):

Birth Reg. No. (if any):

E-TIN (If any):

Driving Licence No. (if any)

 Gender: ☐ Female

☐ Male

 Resident Status: ☐ Resident

☐ Non-Resident

 Occupation: ☐ Service (Government/Private)

☐ Business

☐ Retired

☐ Student

☐ Other

Designation:

Office Name & Address:

Account details of customer with Other Bank(s):

Name of Bank & Branch

Name of Bank, Branch & Routing No.

Please attach the recent photograph and a copy of valid identification like National ID or passport (if address differs, please attach copy of utility bill or bank statement).

Signature of the Depositor/Legal Guardian

Office Use Only: Scan Ref. No..... Received by.....

KYC PROFILE FORM

1.	Name of the Depositor:	
2.	Type of Account:	
3.	Customer ID No.:	
4.	Name & Code of Dealing Officer:	
5.	Passport No.	: Photocopy Received? ☐ Yes ☐ No (if applicable)
6.	Birth Registration No.	: Photocopy Received? ☐ Yes ☐ No (if applicable)
7.	National Id No.	: Photocopy Received? ☐ Yes ☐ No (if applicable)
8.	E-Tin (If any)	: Photocopy Received? ☐ Yes ☐ No (if applicable)
9.	VAT Registration No.	: Photocopy Received? ☐ Yes ☐ No (if applicable)
10.	Driving License No.	: Photocopy Received? ☐ Yes ☐ No (if applicable)
11.	Information of Beneficial Owner (In case of company, detail information of the controlling shareholders or shareholders holding 20% & above shares of the company).....	
12.	Source of fund and how it was verified:	
13.	Details of customer's occupation with nature:	
14.	Is the amount matched with customer's income level:	
15.	Risk Grading: High Low	
	Comments:	
16.	Date of Updating Information Regarding Account & Depositor:	

Signature of the Officials with Date

Name of Official/ Relationship Manager Code & Signature with Date

Authorizer's Signature with Date

CLIENTELE ACKNOWLEDGEMENT FORM (CAF)

Name of the Customer :
Description of Deposit :
Deposit Amount :
Deposit No. :

Product Type/ category: Retail/ Corporate

Questions		BANGLADESH FINANCE's Comment	Customer's Comment
1.	What will be the Interest rate?		Agreed with Bangladesh Finance's Comment
2.	When will be the Deposit account mature?		Agreed with Bangladesh Finance's Comment
3.	Will the interest rate be same in case of early encashment?	NO	Agreed with Bangladesh Finance's Comment
4.	If no, whether the client is fully informed about tenure-wise different rates of interest for early encashment?	Yes	Agreed with Bangladesh Finance's Comment
5.	Will there be any fees charged against the deposit account?	NO	Agreed with Bangladesh Finance's Comment
6.	If so, whether the depositor is informed about it or not?	N/A	Agreed with Bangladesh Finance's Comment

Official Signature with Date

Client's Signature with Date

গ্রাহক অঙ্গীকার নামা

গ্রাহকের নাম :		
আমানতের পরিমাণ :	আমানতের ধরণ :	

প্রশ্নসমূহ		মন্তব্য	
		প্রতিষ্ঠানের মন্তব্য	গ্রাহকের মন্তব্য
১.	আমানতের উপর প্রদত্ত মুনাফার হার কত?		প্রতিষ্ঠানটির মন্তব্যের সাথে একমত
২.	আমানত হিসাবটির মেয়াদ কবে শেষ হবে?		প্রতিষ্ঠানটির মন্তব্যের সাথে একমত
৩.	(ক) মেয়াদ পূর্তির পূর্বে আমানতকৃত অর্থ উত্তোলন করা হলে মুনাফার হার কি একই থাকবে?	না	প্রতিষ্ঠানটির মন্তব্যের সাথে একমত
৩.	(খ) যদি মুনাফার হার একই না থাকে, সেক্ষেত্রে আমানতের মেয়াদ ভিত্তিক মুনাফার হার সম্পর্কে গ্রাহককে অবহিত করা হয়েছে কিনা?	হ্যাঁ	
৪.	আমানতের মেয়াদ ভিত্তিক মুনাফার হার সম্পর্কে গ্রাহককে অবহিত করা হয়েছে কিনা?	হ্যাঁ	প্রতিষ্ঠানটির মন্তব্যের সাথে একমত
৫.	মেয়াদ পূর্তিতে আমানতকৃত অর্থ উত্তোলন করা না হলে এবং গ্রাহক কোন ধরনের নির্দেশনা না দিয়ে থাকলে হিসাবটি স্বয়ংক্রিয় ভাবে নবায়ন হবে কি?		
৬.	(ক) আমানত হিসাবের বিপরীতে কোন ফি আরোপ করা হবে কিনা?	না	প্রতিষ্ঠানটির মন্তব্যের সাথে একমত
৬.	(খ) যদি এরূপ ফি আদায় করা হয়, তবে সে বিষয়ে গ্রাহককে অবহিত করা হয়েছে কিনা?		

অফিসারের স্বাক্ষর ও তারিখ

গ্রাহকের স্বাক্ষর ও তারিখ

CLIENTELE FEEDBACK FORM (CFF)

Name of the Customer :	
Description of Deposit :	
Deposit Amount :	
Deposit No. :	

Product Type/ category: Retail/ Corporate

Questions	BANGLADESH FINANCE's Comment	Customer's Comment
Whether BANGLADESH FINANCE has charged any extra fee (maintenance fee/ others) which was not mentioned in the agreement?	No	YES/NO
If so, what is the reason?	No	Agreed with BANGLADESH FINANCE's Comment

Official Signature with Date

Client's Signature with Date

*Cash Deposit is Not Allowed (নগদ ডিপোজিট গ্রহণযোগ্য নয়)

ACKNOWLEDGEMENT

Date :

Received with thanks from Mr./Ms	
Tk.	
(in word)	
Cheque/ PO/ DD No.:	Drawn on (Bank):
Branch, Routing No. :	Dated:
Hot Line: 16727	Received by:
	Signature:

গ্রাহক মতামত ফরম

গ্রাহকের নাম :	
আমানতের পরিমাণ :	আমানতের ধরণ :

প্রশ্নসমূহ		মন্তব্য	
		প্রতিষ্ঠানের মন্তব্য	গ্রাহকের মন্তব্য
১.	(ক) চুক্তিনামায় উল্লেখ না থাকলেও মেইনটেন্যান্স বা একই রকমের অন্যান্য ফি কি কর্তন করা হবে?	না	প্রতিষ্ঠানটির মন্তব্যের সাথে একমত
২.	(খ) যদি কর্তন করা হয়, তাহলে কর্তন করার কারণ কী?	প্রযোজ্য নহে	

অফিসারের স্বাক্ষর ও তারিখ

গ্রাহকের স্বাক্ষর ও তারিখ

TERMS & CONDITIONS

- **Mode of Acceptance:** Deposit shall be made by 'Account Payee' cheque drawn in favor of "Bangladesh Finance Ltd." together with duly filled application form. Deposit cheque should be made from the depositor's bank account and repayment cheque/transfer will also be made on that account.
- **Mode of Repayment:** The depositor(s) has to return the deposit certificate duly discharged to BANGLADESH FINANCE office for receiving the repayment cheque/transfer. If the deposit matures on a holiday, payment will be made on the next working day.
Minimum Period: Deposits will be accepted for a minimum term of 3 (Three) months. Deposit cannot be en-cashed before completion of three months as per the rules of the Bangladesh Bank.
- **Deposit of Minors:** Deposit can be made in the name of minors through legal guardian(s). The guardian has to submit his/ her photograph along with the photocopy of valid identification card like national ID, passport or driving license. The legal guardian can also avail loan against deposit.
- **Transfer:** BANGLADESH FINANCE Deposit is not transferable.
- **Premature Withdrawal:** For new deposits, premature encashment may be allowed only after completion of 3 months subject to management approval. For renewed deposits premature encashment can be done any time after maturity at reduced rate for the broken period as per prevailing premature encashment policy of BANGLADESH FINANCE.
Renewal: BANGLADESH FINANCE deposit will be automatically renewed with accrued interest from the date of maturity at the then prevailing rate of return unless otherwise advised.
- **Fixed and Variable Rate Option:** Depositor may choose fixed rate or variable rate deposits. For Fixed rate deposits, rate will remain fixed till maturity. Rate of return on variable rate deposit will be reset at the beginning of each return period.
- **Payment of Profit:** Deposit profit will be transferred to customer's Bank Account through Bangladesh Electronic Fund Transfer Network (BEFTN) or by A/C payee cheque in favor of depositor.
- **Quick Loan Facility:** Depositors can take loan against deposit at any time after placing the deposit with BANGLADESH FINANCE. The amount of the loan will be determined by BANGLADESH FINANCE at its sole discretion. The interest rate and charges for the loan will be as per prevailing loan against deposit policy.
- **Loan Repayment:** Depositor can repay the loan anytime and any amount. At the time of repayment, interest amount would be adjusted first and the remaining balance would be adjusted with the principal amount. Loan amount and interest would be adjusted with the deposit maturity value if repayment is not made before the maturity of the deposit.
- **Taxes and Excise Duties:** Tax on profit will be applicable as per the prevailing government rules and regulations. Government Excise duty will also be applicable as per prevailing government rules and regulations. Any other charges imposed by government, regulator or any other relevant authority from time to time will also be applicable.
- **Nomination Facility:** Depositor/s can place fund in single or joint name. Moreover BANGLADESH FINANCE deposit scheme gives the customers the facility to nominate person(s) to receive the payment of the deposit from BANGLADESH FINANCE in case of their unfortunate demise as per the rules of the Government of Bangladesh.
- **Right to Change:** BANGLADESH FINANCE reserves the right to change the terms and conditions mentioned above without prior notice to customer.

Signature of the First Depositor/ Legal Guardian

Signature of the Second/ Joint Depositor

OFFICE USE ONLY:

Source	☐ Walk in	☐ Sales	☐ Telesales	☐ Emp. Reference	☐ Friends/ Relatives
	☐ Customer Reference	☐ Billboard	☐ Advertisement	☐ SMS Marketing	☐ Mail/ Letter/ Internet
Any Special Offer:	☐ Sr. Citizen	☐ Privilege offer.	☐ Existing BANGLADESH FINANCE Home Loan A/c.#		
	BO A/c (for BANGLADESH FINANCE shareholder)#				
Emp. Ref:		RM Code:		Tele Code:	
Received By: Signature & Seal		Date of Receipt		Authorized by: Signature & Seal	



“ এখনই সময়

Corporate Office

BANGLADESH FINANCE LIMITED

Bangladesh Finance Tower, 64 Motijheel C/A, Dhaka- 1000, Bangladesh

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