



INDIVIDUAL DEPOSIT APPLICATION FORM

REQUIRED DOCUMENT CHECKLIST

Sl. No.	For Individual	Yes	N/A
01	Account Opening Form (AOF) properly filled-up with signature of the applicant(s) and nominee(s)		
02	Account Payee Cheque or Pay Order issued in favour of Bangladesh Finance Limited		
03	Photo of Applicant(s) duly attested by Bangladesh Finance Official		
04	NID/Passport/Driving license or any other valid photo ID card of Applicant(s) duly attested by Bangladesh Finance Official		
05	Nominees information mentioned in the AOF		
06	Nominees' photo attested by Applicant		
07	Nominees' NID/Passport/Driving license or any other valid photo ID card duly attested by Applicant(s)		
08	Account Opening Form (AOF) approved by authorized officials (Two officials)		
09	KYC properly filled-up and approved by authorized officials (Two officials)		
10	Source of fund mentioned in the AOF matches with KYC		

INDIVIDUAL DEPOSIT APPLICATION FORMDate : Deposit No. :

Manager

..... Branch

Bangladesh Finance Ltd.Customer ID : Dear **Muhtaram:**

I /We hereby apply to open / renew a deposit in your organization. My/Our detailed 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):☐ Mudarabah Term Deposit☐ Mudarabah Retirement Plan☐ Mudarabah Hajj Scheme☐ Mudarabah Monthly/Quarterly Profit Scheme☐ Mudarabah Monthly DPS☐ Mudarabah Umrah Scheme☐ Mudarabah Cash Waqf Scheme☐ Mudarabah Flexible DPS

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:

- | | | |
|---|---|--|
| <input type="checkbox"/> Own Savings | <input type="checkbox"/> Bonus/Other Benefit | <input type="checkbox"/> Gift/Inheritance/Return on Investment |
| <input type="checkbox"/> Sale of Property | <input type="checkbox"/> Retirement Benefit | <input type="checkbox"/> Others..... |
| <input type="checkbox"/> Term: | <input checked="" type="checkbox"/> Months <input checked="" type="checkbox"/> Maturity Date: | <input checked="" type="checkbox"/> ISR:Customer:.....NBFI:..... |

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/QAD*/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 Home Financing EMI, Please mention the Investment 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 - 1

Signature of the Nominee - 2

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? <input type="checkbox"/> Yes <input type="checkbox"/> No (if applicable)
6.	Birth Registration No.	: Photocopy Received? <input type="checkbox"/> Yes <input type="checkbox"/> No (if applicable)
7.	National ID No.	: Photocopy Received? <input type="checkbox"/> Yes <input type="checkbox"/> No (if applicable)
8.	E-TIN (If any):	: Photocopy Received? <input type="checkbox"/> Yes <input type="checkbox"/> No (if applicable)
9.	VAT Registration No.	: Photocopy Received? <input type="checkbox"/> Yes <input type="checkbox"/> No (if applicable)
10.	Driving License No.	: Photocopy Received? <input type="checkbox"/> Yes <input type="checkbox"/> 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 <input type="checkbox"/> Low <input type="checkbox"/>	
	Comments:	
16.	Date of Updating information regarding account & Depositor:	

Signature of the Officials 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 investment income sharing ratio (IISR)?		Agreed with Bangladesh Finance's Comment
2.	When will be the Deposit account mature?		Agreed with Bangladesh Finance's Comment
3.	Will the profit 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 profit 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

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

ACKNOWLEDGEMENT

Date :

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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 অঙ্গীকার নামা

গ্রাহকের নাম :	
আমানতের পরিমাণ :	আমানতের ধরণ:

	প্রশ্নসমূহ	মন্তব্য	
		প্রতিষ্ঠানের মন্তব্য	গ্রাহকের মন্তব্য
১.	আমানতের উপর প্রদত্ত মুনাফার আয় বন্টন হার কত?	গ্রাহক:.....প্রতিষ্ঠান:.....	প্রতিষ্ঠানটির মন্তব্যের সাথে একমত
২.	আমানত হিসাবটির মেয়াদ কবে শেষ হবে?		প্রতিষ্ঠানটির মন্তব্যের সাথে একমত
৩.	মেয়াদ পূর্তির পূর্বে আমানতকৃত অর্থ উত্তোলন করা হলে মুনাফার হার কি একই থাকবে?	না	প্রতিষ্ঠানটির মন্তব্যের সাথে একমত
৪.	যদি মুনাফার হার একই না থাকে, সেক্ষেত্রে আমানতের মেয়াদ ভিত্তিক মুনাফার হার সম্পর্কে গ্রাহককে অবহিত করা হয়েছে কিনা?	হ্যাঁ	প্রতিষ্ঠানটির মন্তব্যের সাথে একমত
৫.	আমানত হিসাবের বিপরীতে কোন ফি আরোপ করা হবে কিনা?	না	প্রতিষ্ঠানটির মন্তব্যের সাথে একমত
৬.	যদি এরূপ ফি আদায় করা হয়, তবে সে বিষয়ে গ্রাহককে অবহিত করা হয়েছে কিনা?	প্রযোজ্য নহে	প্রতিষ্ঠানটির মন্তব্যের সাথে একমত

অফিসারের স্বাক্ষর ও তারিখ

গ্রাহকের স্বাক্ষর ও তারিখ

গ্রাহক মতামত ফর্ম

গ্রাহকের নাম :	
আমানতের পরিমাণ :	আমানতের ধরণ:

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

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

Official Signature with Date

Client's Signature with Date

TERMS & CONDITIONS

This is an agreement between account holder(s) and Bangladesh Finance Limited setting forth the terms and conditions for operating Mudarabah-based term and deposit schemes. By signing an account opening form or by using an account, the customer(s) agree(s) to be bound by these terms and conditions, as amended from time to time which will be communicated to customers.

Mudarabah Principle:

The term refers to a form of business contract in which one party brings capital and the other gives effort. The proportionate share in profit is determined by mutual agreement. But the loss, if any, is borne only by the owner of the capital, in which case the entrepreneur, i.e. the financial institution gets nothing for the labour. The financier is known as 'Rab-al-Maal' and the entrepreneur as 'Mudarib'. As a financing technique adopted by Islamic Financial Institutions (IFIs), it is a contract in which all the capital is provided by IFIs while the business is managed by the other party. The profit is shared in pre-agreed ratios, called investment income Sharing Ratio (IISR) and loss, if any, unless caused by negligence, misconduct or breach of contract by the 'Mudarib' is borne by the IFIs. The IFI passes on this loss to the depositors. The deposit is accepted in the Mudarabah Accounts under unrestricted Mudarabah Principles of Islamic Shari'ah and the accepted deposit is invested according to Shari'ah permitted modes of financing.

Some guiding rules for Mudarabah-based Accounts:

- I. Depositor under MSD shall get the share of% of the distributable Investment Income.
 - II. Distributable Investment Income (DII) refers to the income after deductions of the "Mudarabah Profit Equalization Provision"
 - III. Profit shall be calculated on daily balance basis but applied twice in a year i.e. June and December.
 - IV. Mudarabah Term Deposit Account holders for.....Month(s) shall get the share of.....% of the distributable Investment income.
 - V. MTD will be auto renewed for the same period, if it is not encashed within 1 (one) month after maturity.
 - VI. In case of MTD, profit shall be calculated on daily balance of deposit but applied at the maturity. If profit is not withdrawn after maturity, the same shall be added with the principal.
 - VII. The depositors must preserve the Receipts properly and carefully. In case of loss or damage of the Receipts, the depositor must inform us immediately for taking necessary precautions. Duplicate receipt may be issued after observing necessary formalities in that regard as per NBF's existing rules. If the depositor fails to inform the NBF about the loss in due course, the NBF shall not be responsible for withdraw of money against the MTDR through fraudulent means.
 - VIII. MTDR is not transferable instruments as such it cannot be endorsed in favour of others.
 - IX. If the account holder wishes to encash his/her MTDR earlier than 1 (one) month, his right to share profit will be forfeited and absolved to share loss on his deposit for the period remained with the NBF. However, in case of premature encashment of MTDR after one month, profit/loss will be applicable at the reduced rate as per NBF's premature encashment policy.
 - X. In case of Mudarabah Cash Waqf, the depositor (Waqif) cannot withdraw the money for his personal use.
 - XI. Any other terms and conditions of Mudarabah contract will be complied with as decided by the Shari'ah Supervisory Committee as and when required.
- **Mode of Acceptance:** Deposit shall be made by 'Account Payee' cheque or pay order 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 qard 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 Islamic.
 - **Renewal:** Bangladesh Finance deposit will be automatically renewed with accrued profit from the date of maturity at the prevailing rate or return unless otherwise advised. Any changes in profit must be communicated to customers by E-mail/SMS etc.
 - **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 Qard Facility:** Depositors can take qard against deposit at any time after placing the deposit with BANGLADESH FINANCE. The amount of the qard will be determined by BANGLADESH FINANCE at its sole discretion. The actual cost will be taken as service charge for the qard as per prevailing qard against deposit policy.
- **Qard Repayment:** Depositor can repay the qard at any time.
- **Taxes and Excise Duties:** Taxes and Excise Duties on Profit will be applicable as per Govt. rules and regulations. Any other charges imposed by government, regulator of 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 which must be communicated to customers by E-mail/SMS etc.

Signature of the First Depositor/ Legal Guardian


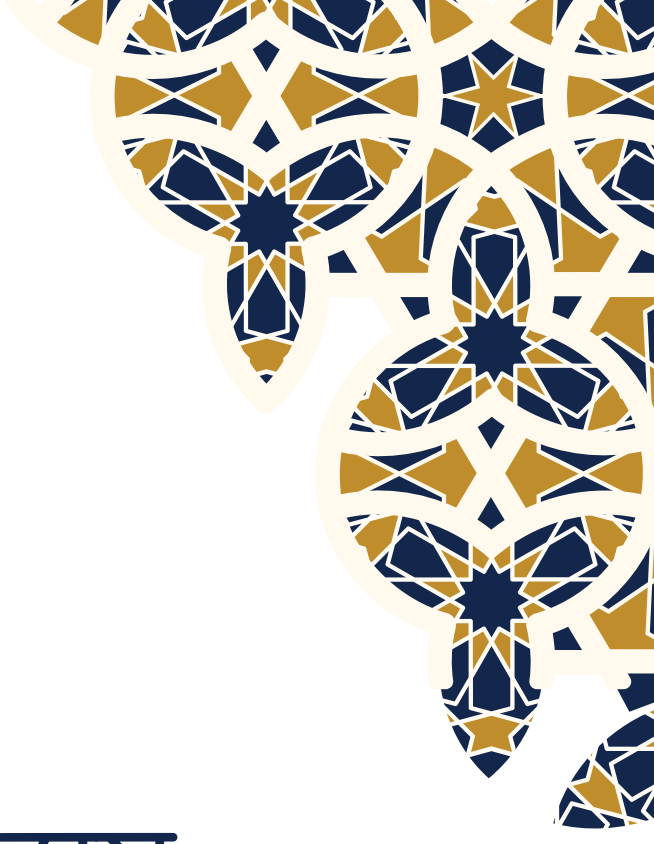
Signature of the Second/ Joint Depositor

OFFICE USE ONLY:

Source	<input type="checkbox"/> Walk in	<input type="checkbox"/> Sales	<input type="checkbox"/> Telesales	<input type="checkbox"/> Emp. Reference	<input type="checkbox"/> Friends/ Relatives
	<input type="checkbox"/> Customer Reference	<input type="checkbox"/> Billboard	<input type="checkbox"/> Advertisement	<input type="checkbox"/> SMS Marketing	<input type="checkbox"/> Mail/ Letter/ Internet

Any Special Offer:	<input type="checkbox"/> Sr. Citizen	<input type="checkbox"/> Privilege offer.	<input type="checkbox"/> Existing BANGLADESH FINANCE Home Financing A/C. #
			BO A/c (for BANGLADESH FINANCE shareholder)#

Emp. Ref. Name & Code:	RM Name & Code:	Tele Name & Code:
Received By: Signature & Seal	Date of Receipt	Authorized by: Signature & Seal



এখনই সময়



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Corporate Office

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