

Probashi Card Opening Form



| | | | | | | | | | | | | | | | | | | | | | |
|-------------------|----------------------------------|------------------------------------|-----------------------------------|--------------------------------|---------------------------------|---|-------------|---|--------|-------------------------------|---------------------------------|--------------------------------------|-------------|---|---|---|---|---|---|---|---|
| Customer Name | | | | | | | | | | | | | | | | | | | | | |
| Date of Birth | D | D | M | M | Y | Y | Y | Y | Gender | <input type="checkbox"/> Male | <input type="checkbox"/> Female | Please Staple Photograph (P.P. Size) | | | | | | | | | |
| National ID | | | | | | | | | | | | | | | | | | | | | |
| Marital Status | <input type="checkbox"/> Married | <input type="checkbox"/> Unmarried | <input type="checkbox"/> Divorced | <input type="checkbox"/> Widow | <input type="checkbox"/> Others | | | | | | | | | | | | | | | | |
| Type of ID & No | | | | | | | Passport No | | | | | | | | | | | | | | |
| Father's Name | | | | | | | | | | | | | | | | | | | | | |
| Mother's Name | | | | | | | | | | | | | | | | | | | | | |
| Mailing Address | | | | | | | | | | | | | | | | | | | | | |
| Permanent Address | | | | | | | | | | | | | | | | | | | | | |
| Telephone (Off) | | | | | (Res) | | | | | Mobile | | | | | | | | | | | |
| E-mail | | | | | | | Fax | | | | | | | | | | | | | | |
| Card No | | | | | | | | | | | | | Expiry Date | D | D | M | M | Y | Y | Y | Y |
| Branch Name | | | | | | | | | | | Branch Code | | | | | | | | | | |

Declaration

- I confirm that all the information provided in this application is true and correct
- I understand and accept that BRAC Bank Limited has the right to accept or reject this application without assigning any reason
- I hereby authorize BRAC Bank limited to verify any information from whatever sources it may consider appropriate
- I shall not disclose the card number to any one other than the Bank
- I confirm that the fund used to purchase this card is legally sourced and the card will not be used in any purpose that are not permitted under the laws of Bangladesh
- I shall pay the relevant fees / charges for issuing and maintaining this card as determined by BRAC Bank limited at any point of time
- I understand the terms and conditions related to BRAC Bank Limited Probashi Card and give my consent thereto
- I ensure that the security of the Card and Personal Identification Number (PIN) is of my sole responsibility

Pre-paid product type I hereby apply for a Probashi Card

| | | | | | | | | | | |
|---|---|------|---|---|---|---|---|---|---|---|
| <input checked="" type="checkbox"/> For Probashi Card | Customer signature for VISA Pre-paid Card | Date | D | D | M | M | Y | Y | Y | Y |
|---|---|------|---|---|---|---|---|---|---|---|

Bank Use Only (Branch)

| | | | | | | | | | | | | |
|-----------------|--|--|--|--|--------------------|--|----------|--|--|----------------------|--|--|
| DSE Name | | | | | | | DSE Code | | | | | |
| DSE's Signature | | | | | Teller's Signature | | | | | Authorized Signature | | |

Cards Operations Use Only

| | Information Captured By | Information Checked By |
|------------------|-------------------------|------------------------|
| Name/Employee ID | | |
| Signature | | |

Date

Date

Please sign on the Customer signature at back page

16. What is the net worth/sales turnover of the customer?

| Amount (Tk.) | Risk Level | Risk Rating |
|----------------|------------|-------------|
| 1-50 Lac | Low | 0 |
| 50 Lac-200 Lac | Medium | 1 |
| > 2 Crore | High | 3 |

17. How was the a/c opened?

| Mode | Risk Level | Risk Rating |
|---------------------|------------|-------------|
| RM/Affiliate | Low | 0 |
| DSE/SSE | Medium | 1 |
| Internet | High | 3 |
| Walk-in/Unsolicited | High | 3 |

18. Expected Value of Transactions on monthly basis:

| Value for Current a/c (Tk.-Lacs) | Value for Savings a/c (Tk.-Lacs) | 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 monthly basis:

| Number of transaction in current account | Number of transaction in savings account | Risk Level | Risk Rating |
|--|--|------------|-------------|
| 0-100 | 0-20 | Low | 0 |
| 100-250 | 20-50 | Medium | 1 |
| >250 | >50 | High | 3 |

20. Expected Value of Cash Transactions on monthly basis:

| Value for Current a/c (Tk.-Lacs) | Value for Savings a/c (Tk.-Lacs) | 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 monthly basis:

| Number of transaction in current account | Number of transaction in savings account | Risk Level | Risk Rating |
|--|--|------------|-------------|
| 0-15 | 0-5 | Low | 0 |
| 15-30 | 5-10 | Medium | 1 |
| >30 | >10 | High | 3 |

22. Over all Risk Assessment:

| Risk Rating | Risk Assessment |
|-------------|-----------------|
| ≥ 14 | High |
| < 14 | Low |

Comments:

(* The customer can be treated as High Risk in spite of having score less than 14 by giving justification)

23. Account holders address verified or not?

24. If Yes, how?

25. Politically Exposed Persons (PEPs): (as per A.M.L Circular -14)

a. Approval taken from Top Management Yes No

b. Source of Fund:

c. Face to face interview with the customer Yes No

Prepared By:

Approved By:

(Account Opening Officer/RM)
Signature (With Seal)
Name:
Date

(Branch Manager/Branch Head of Operation)
Signature (With Seal)
Name:
Date

26. When the information of the account was Reviewed & Updated for the last time:

Name of Reviewing & Updating Officer:

Signature:

Date

KYC Profile Form

As per Bangladesh Bank Circular No. AMLD-1 (Policy)/2008-2324
(Applicable for Opening Account of Individual & Organization)

1. Account Name
2. Type of Account
3. CIF Number:
4. Name of Account Opening Officer
5. Type of Business & Source of Fund:
6. How the source of fund was assured? For establishment of business relationship, it should be described whether the amount of transaction is relevant to business by clearly mentioning the nature of business.
7. Information of Beneficial Owner (In case of company detail information of the controlling shareholder or shareholders holding 20% or above individual share):
8. Passport Number Photocopy Obtained? Yes No Not Applicable
9. Voter ID Card No Photocopy Obtained? Yes No Not Applicable
10. National ID No Photocopy Obtained? Yes No Not Applicable
11. TIN Photocopy Obtained? Yes No Not Applicable
12. VAT Reg. No Photocopy Obtained? Yes No Not Applicable
13. Driving License Photocopy Obtained? Yes No Not Applicable
14. Obtained confirmation about the reason for opening Non-residence account & account opened by Foreigners

Nature of Visa Resident Work

15. Risk category on Profession/Business:

| Sl. No. | Category | Risk Level | Rating |
|---------|---|------------|--------|
| 1 | Jewelry/Gems trade | High | 5 |
| 2 | Money Changers/Courier service agents | 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>25 lacs in a month) | High | 5 |
| 10 | Share/Stock Dealer | High | 5 |
| 11 | Manpower Business | High | 5 |
| 12 | Operations in multiple locations | High | 5 |
| 13 | Film Production/Presentation Organization | High | 5 |
| 14 | Arms Dealer | High | 5 |
| 15 | Mobile Phone Operator | High | 5 |
| 16 | Traders with a turn over of more than 1 crore per annum | High | 4 |
| 17 | Travel Agents | High | 4 |
| 18 | Transport Operator | Medium | 3 |
| 19 | Auto Dealers (Reconditioned cars) | Medium | 3 |
| 20 | Leasing/Finance Company | Medium | 3 |

| Sl. No. | Category | Risk Level | Rating |
|---------|--|------------|--------|
| 21 | Freight/Shipping/Cargo Agents | Medium | 3 |
| 22 | Insurance/Brokerage Agency | Medium | 3 |
| 23 | Religion Organization/Institution | Medium | 3 |
| 24 | Amusement Organization/Park | Medium | 3 |
| 25 | Motor parts business | Medium | 3 |
| 26 | Tobacco & Cigarette business | Medium | 3 |
| 27 | Auto Primary (New Car) | Low | 2 |
| 28 | Shop Owner (Retail) | Low | 2 |
| 29 | Business Agents | Low | 2 |
| 30 | Small Trader (Turnover less than 50 lacs per annum) | Low | 2 |
| 31 | Self employed professionals | Low | 2 |
| 32 | Corporate Customers | Low | 2 |
| 33 | Construction Material 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 | House wife | Low | 0 |
| 41 | Farmer | Low | 0 |
| 42 | Others..... (Bank will decide the risk level according type) | | |

Probashi Card Terms and Conditions

1. "The BRAC Bank Visa Probashi Card" will be known as valid BRAC Bank Visa Probashi Card or Probashi Card respectively issued to applicants signed below to avail services related to drawing cash from ATMs and/or to purchases from merchants with electronic Point of Sale (POS) terminal displaying VISA logo.
2. Here "The Bank" refers to BRAC Bank Limited.
3. BRAC Bank VISA Probashi Card will be valid only in People's Republic of Bangladesh.
4. BRAC Bank VISA Probashi Card is valid for Electronic use only.
5. The necessary Personal Identification Number (PIN) for this Pre-Paid card will be provided by BRAC Bank Limited.
6. "Merchant Establishment" means the authorized establishment within which the authorized member of the "VISA International" has entered into agreement for honoring the "VISA Card" upon proper presentation.
7. The recipient of the card will be known as the cardholder and he/she will be the user of the card.
8. "Card Account" means the account which is maintained by BRAC Bank Limited in the name of the cardholder. Unless written complaints are made within thirty days of supposed errors and/or omissions, the entries made by BRAC Bank Limited in respect of the card account will be judged as valid, genuine and final.
9. Unused balance (if any) shall be encashed into taka subject to application of the cardholder and the card will be invalidated.
10. BRAC Bank VISA Probashi Card will undoubtedly be the property of BRAC Bank Limited at all times.
11. Upon receipt of the card, the recipient will put his/her signature on the designated space on the reverse side of the card.
12. The card is not transferable by the user under any circumstances.
13. If the information provided to BRAC Bank Limited during the initial application for the card is falsified, the Bank unconditionally reserves the right to seize/cancel the card.
14. In the event that BRAC Bank Limited instructs the cardholder to furnish his/her up-to-date financial details, the cardholder shall be obliged to do so unconditionally.
15. When the validity of the BRAC Bank Probashi Card becomes null and void due to cancellation by BRAC Bank the cardholder shall be obliged to return the card to the cards division of BRAC Bank Limited within seven working days of the date of receiving the notice of such cancellation.
16. Any attempt to use the card even after the notice of cancellation or withdrawal of facilities will be treated as fraudulent activity. BRAC Bank Limited reserves the right to bring charges against any such individual user.
17. BRAC Bank Limited reserves the right to renew the card entirely at its own discretion and can refuse the same without assigning any reason whatsoever.
18. BRAC Bank Limited reserves the right to discontinue in providing the services that is associated with VISA logo with the card.
19. Unless renewed, this agreement and the card that is issued under this agreement will expire on the expiry date that is mentioned on the front side of the card.
20. If the card is stolen or lost, the cardholder on his/her own initiative should immediately inform the Bank by telephone/facsimile/ electronic mail or in person.
21. Any such cost that might be incurred for communicating the loss through electronic or print media or through other means, would be borne by cardholder.
22. Issuance fee for duplicate card may be charged by BRAC Bank Limited. Duplicate card may be issued only after the Bank is fully satisfied with all the necessary formalities and security issues.
23. Subject to proper presentation of the card to merchant establishments and proper functioning of the technical parameters, the card will be honored.
24. In the event that any merchant establishment fails to honor the card BRAC Bank Limited will not be held liable in any manner whatsoever.
25. BRAC Bank in no way will be responsible for any defective merchandise purchased or service availed by the cardholder from any merchant establishment. It is solely the cardholder's responsibilities to resolve any dispute with the merchant establishments or realize claims, if any, from the merchant establishment. Under no circumstances BRAC Bank Limited will be involved in this process. However it is cardholder's responsibility to pay all dues for using this card.
26. In the event of air ticket purchases separate debit and credit transaction will take place. The cardholder must pay the charges incurred during the purchasing of ticket even if the ticket is subsequently cancelled. After deducting the service charge and cancellation fee, charged by the ticketing agency, BRAC Bank Limited may refund the rest amount.
27. BRAC Bank Limited may charge the cardholder for any special service that may be offered to the cardholder from time to time.
28. Any sales slip that has the signature of the cardholder will be final proof of the charges recorded therein as incurred by none other than the cardholder himself/herself.
29. BRAC Bank Limited will not provide any charge slip to the cardholder. It is the sole responsibility of the cardholder to collect the cardholder's copy of the sales slip from the merchant establishment after any such transactions.
30. The cardholder is hereby requested to patiently co-operate in case the merchant establishment needs more time to get authorization from BRAC Bank Limited. These added security measures are taken to safe guard the interest of the valued cardholder.
31. Service charge may be charged for cash withdrawal and other services.
32. Cardholders will be allowed to reload as and when they wish, but total spending limit will not exceed the pre-loaded amount.
33. All fees and charges that may be incurred from the card will be debited from the card account.
34. Any fees such as joining fee or reload fee that has already been cleared may not be claimed for reimbursement.
35. BRAC Bank Limited will not provide any statement on the card account. However the cardholder may get the same by paying the applicable fee.
36. The terms and conditions, fees and charges and all other information regarding the usage of the BRAC Bank VISA Pre-paid card are subject to change without any prior notice at the sole discretion of BRAC Bank Limited.
37. All disputes are subject to justification of courts of law in Bangladesh only.
38. In case of any act of God, war, riot, civil disturbance, charges in the prevailing law upon which BRAC Bank Limited has no control, and when any such cases make it impossible for BRAC Bank Limited to abide by this agreement, BRAC Bank Limited reserve the right to terminate this agreement prior to its expiry without assigning any reason whatsoever.
39. It is the sole responsibility of the cardholder to keep safe the card and also not to disclose the Personal Identification Number (PIN) of the card to others. BRAC Bank Limited shall not be held liable for any misuse of the card.
40. The cardholder should keep secured the information viz, balance, expiry date, mother's name, date of birth etc. that are related to the security of the card.
41. No interest or profit will be credited to the cardholder's account with respect to the available balance on his/her card Account.

| | |
|--------------------|------|
| | |
| Customer Signature | Date |