

First Finance Limited



Information for Deposit Account

আমানত হিসাব খোলার তথ্য

Individual Corporate

New

Existing

DATE

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Existing TDR/MSS No. (if any):

Customer ID:

Sector Code:

Product Code:

Branch:

Dear Sir/Madam,

I/We are applying to open the following deposit account. My/Our detailed information are given below:

- | | | |
|--|---|---|
| <input type="checkbox"/> Three Months Term Deposit | <input type="checkbox"/> Half Yearly Term Deposit | <input type="checkbox"/> Annual Profit Term Deposit |
| <input type="checkbox"/> Profit First Deposit | <input type="checkbox"/> Monthly Earner Deposit | <input type="checkbox"/> Quarterly Earner Deposit |
| <input type="checkbox"/> Double Money Scheme | <input type="checkbox"/> Triple Money Scheme | <input type="checkbox"/> Cumulative Profit Term Deposit |
| <input type="checkbox"/> MSS | <input type="checkbox"/> Others | |

NAME OF ACCOUNT :

বাংলা

English

Deposited Amount

In words

Period / Terms

Profit Rate

. %

Installment Size

Per Month

Matured Value (Approx)

Operating Instruction :

Singly

Jointly

Any one

Special instruction (if any)

BANK DETAILS (Individual/Institutional) :

Cheque no Account no Date Bank Tk

Cheque no Account no Date Bank Tk

Account Opening Officer's Name & ID :

Signature

Designation: Phone No.: Department:

ACKNOWLEDGEMENT



Received with thanks from Mr./Ms

CH/P.O./D.D. No Account no Date

For BDT Drawn on (Bank)

In words

Received by (Name & ID)

Signature Date Department

Note : The original instrument will be issued after realization of the proceeds of the Cheque/Pay Order/Demand Draft.

Individual Information (ব্যক্তিগত তথ্য)



1st Applicant/Signatory Name (প্রথম আবেদনকারীর/স্বাক্ষরকারীর নাম):

বাংলা
English

পিতার নাম	বাংলা	<input type="text"/>
Father's Name	English	<input type="text"/>
মাতার নাম	বাংলা	<input type="text"/>
Mother's Name	English	<input type="text"/>
স্বামী/স্ত্রীর নাম	বাংলা	<input type="text"/>
Spouse Name	English	<input type="text"/>

Date of Birth Gender : Male Female, Tel/Cell

Occupation Designation

Mailing Address :

Permanent Address :

NID No : E-TIN No : E-Mail

1 st
Applicant
Photograph

2nd Applicant/Signatory Name (দ্বিতীয় আবেদনকারীর/স্বাক্ষরকারীর নাম):

বাংলা
English

পিতার নাম	বাংলা	<input type="text"/>
Father's Name	English	<input type="text"/>
মাতার নাম	বাংলা	<input type="text"/>
Mother's Name	English	<input type="text"/>
স্বামী/স্ত্রীর নাম	বাংলা	<input type="text"/>
Spouse Name	English	<input type="text"/>

Date of Birth Gender : Male Female, Tel/Cell

Occupation Designation

Mailing Address :

Permanent Address :

NID No : E-TIN No : E-Mail

2nd
Applicant
Photograph

3rd Applicant/Signatory Name (তৃতীয় আবেদনকারীর/স্বাক্ষরকারীর নাম):

বাংলা
English

পিতার নাম	বাংলা	<input type="text"/>
Father's Name	English	<input type="text"/>
মাতার নাম	বাংলা	<input type="text"/>
Mother's Name	English	<input type="text"/>
স্বামী/স্ত্রীর নাম	বাংলা	<input type="text"/>
Spouse Name	English	<input type="text"/>

Date of Birth Gender : Male Female, Tel/Cell

Occupation Designation

Mailing Address :

Permanent Address :

NID No : E-TIN No : E-Mail

3rd
Applicant
Photograph

I/We hereby declare that all information furnished by me/us in this application are true, complete and accurate in all respects and that I/We have not willfully withheld any material fact.
I/We acknowledge that the above Deposit Scheme requested to open by me/us in this application will be made available at the discretion of First Finance Limited.

Signature of 1st Applicant/Signatory

Signature of 2nd Applicant/Signatory

Signature of 3rd Applicant/Signatory



Terms and Conditions of Deposits

Term Deposits

- Minimum Deposit will be Taka 10,000.00 (Ten thousand).
- Interest Rate is subject to change from time to time but fixed for the contract tenure.
- All Term Deposits will be automatically renewed for further similar period with current applicable rate along with accrued interest, if no instruction from customers is given.
- Account can not be encashed before completion of minimum period, in case of premature encashment: i) before completion of 3 (three) months from the date of opening (encashment of any type of deposit is restricted as per Bangladesh bank rule). ii) After completion of 3 (three) months, however 7 (seven) day's prior notice is required for all types of deposits and interest/profit is payable by 3% less from the contract rate.
- At maturity, tax, excise duty, levy or any other charges imposed by Govt. or by Bangladesh Bank will be deducted from the matured value at source.
- In case of death of any account holder, the account will be treated as "Deceased" account or Non-operative. The deposited amount shall be paid to the nominee(s) or in absence of nominee(s), to the legal heirs as per law of the land.

Monthly Savings Scheme (MSS)

- Monthly installment should be deposited on or before 10th day of each month.
- If the account holder fails to Deposit 5(five) consecutive installments, the account will be closed automatically.
- In the event of failure to Deposit the monthly installment within 10th day of the month, the account holder will have to pay penalty @ .50% on monthly installment for each defaulting month.
- Monthly installment can be deposited in advance. In that case no interest/profit will be paid on such advance payment.
- The deposit can not be encashed before completion of six (6) months from the date of Deposit. In case of premature encashment after six (6) months but before the tenure of the scheme, the depositor will be reimbursed the amount of deposit and interest @ 5% p.a. after deduction of Govt. tax (if applicable).

Credit Facility

A depositor can avail up to 90% Loan against his/her deposited amount. The loan amount will be determined by the Company. Interest on Loan amount shall not be less than 3% above of the concerned deposit rate or as desired by the Company.

Transferability of Account- Any type of deposit account is not transferable.

Transaction Mode- Any type of payment to or receive from customer will be made through banking channel.

First Finance right- Company reserves the right to change or amend the terms and conditions of any type of deposits whenever deems necessary.

Taxes & levies-

- Tax deductions on interest earnings will be applicable as per prevailing Government rules and regulations.
- Excise Duty will be applicable for each Deposit account or loan account as per prevailing Government rules and regulations.
- Any other charges imposed by Regulatory Authority or any other relevant authority from time to time will be applicable on each deposit account.

Necessary Documents required to open an Account:

- Photographs(s) of Depositor (s) and Nominee(s) attested by Depositor(s)
- Identity Document(s): a. Depositor(s) National ID/Passport/Driving License/Citizenship Certificate/E-TIN Certificate (if available)
b. In case of the account would be in the name of a minor, Birth Certificate of the minor, Photograph attested by the person who desires to open the account, photograph, NID/Passport Copy/E-TIN of the desires person.
c. Photograph of nominated Guardian duly attested by the beneficiary owner.

Notes

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For Office Use Only

<u>Verified by (1)</u>	<u>Verified by (2)</u>	<u>Approved by</u>
Name:	Name:	Name :
Designation:	Designation:	Date :
Date:	Date:	Signature:
Signature:	Signature:	

গ্রাহক অঙ্গীকার নামা

বাংলাদেশ ব্যাংকের প্রোডাক্টস্ ও সার্ভিসেস পাইলটলাইন অনুযায়ী



গ্রাহকের নাম	১	
	২	
	৩	

আমানতের পরিমাণ:		আমানতের ধরণ:	
ক্রমসমূহ		মন্তব্য	
		প্রতিষ্ঠানের মন্তব্য	গ্রাহকের মন্তব্য
১.	আমানতের উপর প্রদত্ত সুদহার কত?		ফার্স্ট ফাইন্যান্স এর মন্তব্যের সাথে একমত
২.	আমানত হিসাবটির মেয়াদ কবে শেষ হবে?		ফার্স্ট ফাইন্যান্স এর মন্তব্যের সাথে একমত
৩.	(ক) মেয়াদ পূর্তির পূর্বে আমানতকৃত অর্থ উত্তোলন করা হলে সুদহার কি একই থাকবে? (খ) যদি সুদহার একই না থাকে, সেক্ষেত্রে আমানতের মেয়াদ ভিত্তিক সুদহার সম্পর্কে গ্রাহককে অবহিত করা হয়েছে কি?	<input type="checkbox"/> হ্যাঁ <input type="checkbox"/> না <input type="checkbox"/> হ্যাঁ <input type="checkbox"/> না	ফার্স্ট ফাইন্যান্স এর মন্তব্যের সাথে একমত
৪.	মেয়াদ পূর্তিতে আমানতকৃত অর্থ উত্তোলন করা না হলে এবং গ্রাহক কোন ধরনের নির্দেশনা না দিয়ে থাকলে হিসাবটি স্বয়ংক্রিয়ভাবে নবায়ন হবে কি?	<input type="checkbox"/> হ্যাঁ <input type="checkbox"/> না	ফার্স্ট ফাইন্যান্স এর মন্তব্যের সাথে একমত
৫.	(ক) আমানত হিসাবের বিপরীতে কোন ফি আরোপ করা হবে কি? (খ) যদি এরূপ ফি আদায় করা হয়, তবে সে বিষয়ে গ্রাহককে অবহিত করা হয়েছে কি?	<input type="checkbox"/> হ্যাঁ <input type="checkbox"/> না <input type="checkbox"/> হ্যাঁ <input type="checkbox"/> না	ফার্স্ট ফাইন্যান্স এর মন্তব্যের সাথে একমত

Signature of 1st applicant/Signatory	Signature of 2nd applicant/Signatory	Signature of 3rd applicant/Signatory	Signature of First Finance Officer
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গ্রাহক মতামত ফরম

বাংলাদেশ ব্যাংক-এর প্রোডাক্টস্ ও সার্ভিসেস নীতিমালা অনুযায়ী

গ্রাহকের নাম	১	1st Applicant
	২	2nd Applicant
	৩	3rd Applicant

আমানতের পরিমাণ:		আমানতের ধরণ:	
ক্রমসমূহ		মন্তব্য	
		প্রতিষ্ঠানের মন্তব্য	গ্রাহকের মন্তব্য
১.	(ক) চুক্তিনামায় উল্লেখ না থাকলেও মেইনটেন্যান্স বা একই রকমের অন্যান্য ফি কি কর্তন করা হবে?		<input type="checkbox"/> হ্যাঁ <input type="checkbox"/> না
২.	(খ) যদি কর্তন করা হয়, তাহলে কর্তন করার কারণ কী?		ফার্স্ট ফাইন্যান্স এর মন্তব্যের সাথে একমত/একমত না
		অফিসারের স্বাক্ষর ও তারিখ	গ্রাহকের স্বাক্ষর ও তারিখ

KYC PROFILE FORM

(As per Bangladesh Bank AML Guideline)



1. Account Name: _____ 2. Account Number: _____
 3. Type of Account: _____ 4. CIF Number: _____
 5. Name of Account Opening Officer: _____ 6. RM Code: _____
 7. Type of Business & Source of Fund: _____

8. How the source of fund was assured? (For establishment of business relationship, if should be described whether the amount of transaction is relevant to business by clearly mentioning the nature of business):

9. Information of Beneficial Owner (Relevant cases only): _____

10. Passport Number: _____ Photocopy Obtained? Yes No Not Applicable
 11. National ID No. _____ Photocopy Obtained? Yes No Not Applicable
 12. E-TIN _____ Photocopy Obtained? Yes No Not Applicable
 13. VAT Reg. No _____ Photocopy Obtained? Yes No Not Applicable
 14. Driving License _____ Photocopy Obtained? Yes No Not Applicable

15. Obtained Confirmation about the reason for opening Non-residence account opened by Foreigners

 Nature of Visa Resident Work

Sl.	Category	Risk Level	Rating
1	Jewelry/Gems Trade	High	
2	Money Changer/Courier Service Agents	High	
3	Real Estate Agents	High	
4	Construction Promoters of Projects	High	
5	Offshore Corporations	High	
6	Art/Antique Dealers	High	
7	Restaurant/Bar/Casino/Night Club Owners	High	
8	Import/Export Agents	High	
9	Cash Intensive Business (Cash deposit > 25 lacs in a month)	High	
10	Share/Stock Dealers	High	
11	Textile Mills Corporation & Related Enterprise	High	
12	Operations in Multiple Locations	High	
13	Film/Production/Presentation Organization	High	
14	Arms Dealers	High	
15	Mobile Phone Operators	High	
16	Trader with a turnover of more than 1 crore per annum	High	
17	Manpower Business / Travel Agents	High	
18	Transport Operators	Medium	
19	Auto Dealers (Reconditions Cars)	Medium	
20	Leasing/Financing Companies	Medium	
21	Freight/Shipping/Cargo Agents	Medium	

Sl.	Category	Risk Level	Rating
22	Insurance/Brokerage Agencies	Medium	
23	Religion Organizations/Institutions	Medium	
24	Amusement Organization/Parks	Medium	
25	Motor Parts Businesses	Medium	
26	Tobacco and Cigarette Businesses	Medium	
27	Auto Primary (New Car)	Low	
28	Shop Owners (Retail)	Low	
29	Business Agents	Low	
30	Small Traders (Turnover less than 50 lacs per annum)	Low	
31	Self-Employed Professionals	Low	
32	Corporate Customers	Low	
33	Construction Materials Businesses	Low	
34	Computer/Mobile Phone Dealers	Low	
35	Software Businesses	Low	
36	Manufacturers (Other than arms)	Low	
37	Retired from Services	Low	
38	Services	Low	
39	Students	Low	
40	House Wife	Low	
41	Farmers	Low	
42	Other ... (FFL will decide the risk level according type)	Low	

- Account Holders' address(s) verified or not? _____
- If yes, how? _____
- Political Persons : (as per A. M. L Circular - 14)
 - a. Approval taken from Top Management Yes No
 - b. Source of Income/Fund _____
 - c. Face to face interview with the customer Yes No

Overall Risk Assessment: Low High Moderate

Comments:

Prepared by _____ Name & Designation	Approved by _____ Name & Designation
--	--

Last review/update time of customer and account related information: _____

Signature of concerned person made the update/review (with Name, Designation, Seal & Date)

A Template of Customer Risk Profiling (CRP) Form

Risk Determinants	Risk Variables/Determinants	Assigned Risk Weight															
Customers	Exceptions customer in getting KYC related information from																
	High net worth customer or high value transactions:																
	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 30%;">Value</th> <th style="width: 30%;">Risk Level</th> <th style="width: 40%;">Risk weight</th> </tr> </thead> <tbody> <tr> <td>0-5 million</td> <td>Low</td> <td>0</td> </tr> <tr> <td>5-20 million</td> <td>Medium</td> <td>10</td> </tr> <tr> <td>>20 million</td> <td>High</td> <td>30</td> </tr> </tbody> </table>	Value	Risk Level	Risk weight	0-5 million	Low	0	5-20 million	Medium	10	>20 million	High	30				
	Value	Risk Level	Risk weight														
0-5 million	Low	0															
5-20 million	Medium	10															
>20 million	High	30															
Channels	How was the account opened?																
	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 30%;">Mode</th> <th style="width: 30%;">Risk Level</th> <th style="width: 40%;">Risk Weight</th> </tr> </thead> <tbody> <tr> <td>RM/Affiliate</td> <td>Low</td> <td>0</td> </tr> <tr> <td>Direct Sales agent</td> <td>Medium</td> <td>10</td> </tr> <tr> <td>Internet</td> <td>High</td> <td>30</td> </tr> <tr> <td>Walk-in/Unsolicited</td> <td>High</td> <td>30</td> </tr> </tbody> </table>	Mode	Risk Level	Risk Weight	RM/Affiliate	Low	0	Direct Sales agent	Medium	10	Internet	High	30	Walk-in/Unsolicited	High	30	
	Mode	Risk Level	Risk Weight														
	RM/Affiliate	Low	0														
Direct Sales agent	Medium	10															
Internet	High	30															
Walk-in/Unsolicited	High	30															
Level of cash based transactions																	
Element of anonymity intransactions																	
Total Risk Score																	
Scale	Please note that risk weight assigned as above have been selected according to prevalence of risk i.e. Never = 0 Low = 5 Moderate = 10 High = 20																
	Benchmarking																
	Risk Score Range	Rating															
	Below 50	1															
	51 -80	2															
	81 -110	3															
	111 -140	4															
	141 -170	5															
	170 & above	6															
Rating	Customer Risk Profiling	Check															
1-2	Low Risk																
3-4	Moderate Risk																
5-6	High Risk																
	Customer Risk Profiling are considered in line with pre-defined criteria of central bank or FFL's own Internal Risk Assessment																
Prepared by	Approved by																
Name & Designation (with seal & signature)	Name & Designation (with seal & signature)																