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## SBS-2 & SBS-3 REPORTING FORM

(To be filled in English by the bank officials)

### A. Depositor's Information (আমানতকারীর তথ্য)

(For SBS-2 Reporting)

হিসাব নম্বর

#### For Individual / ব্যক্তির ক্ষেত্রে

- |  |                       |  |  |  |  |                      |                      |                      |                      |                      |
|--|-----------------------|--|--|--|--|----------------------|----------------------|----------------------|----------------------|----------------------|
| 1. Depositor's Name / আমানতকারীর নাম (In Block Letter) : | <input type="text"/>  |  |  |  |  |                      |                      |                      |                      |                      |
| 2. Profession / পেশা :                                   | Sector Code:          |  |  |  |  | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| 3. Type of Account / হিসাবের ধরণ :                       | Type of Deposit code: |  |  |  |  | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |

#### For Institution / প্রতিষ্ঠানের ক্ষেত্রে

- |  |                       |  |  |  |  |                      |                      |                      |                      |                      |
|--|-----------------------|--|--|--|--|----------------------|----------------------|----------------------|----------------------|----------------------|
| 1. Name of the Institution/ প্রতিষ্ঠানের নাম (In Block Letter) | <input type="text"/>  |  |  |  |  |                      |                      |                      |                      |                      |
| 2. Type of Institution / প্রতিষ্ঠানের ধরণ :                    | Sector Code:          |  |  |  |  | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| 3. Type of Account / হিসাবের ধরণ :                             | Type of Deposit code: |  |  |  |  | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |

### B. Borrower's Information (ঋণ গ্রহণকারীর তথ্য)

(For SBS-3 Reporting)

হিসাব নম্বর

#### For Individual/ ব্যক্তির ক্ষেত্রে

- |  |                        |  |  |  |  |                      |                      |                      |                      |                      |
|--|------------------------|--|--|--|--|----------------------|----------------------|----------------------|----------------------|----------------------|
| 1. Borrower's Name / ঋণ গ্রহণকারীর নাম (In Block Letter) : | <input type="text"/>   |  |  |  |  |                      |                      |                      |                      |                      |
| 2. Profession / পেশা :                                     | Sector Code:           |  |  |  |  | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| 3. Purpose of loans / advances / ঋণ গ্রহণের উদ্দেশ্য :     | Economic Purpose code: |  |  |  |  | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| 4. Security/ জামানত :                                      | Security Code:         |  |  |  |  | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| 5. Category of loans / ঋণের ধরণ :                          | Product Code:          |  |  |  |  | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| 6. SME / এসএমই কি না: হ্যাঁ/ না :                          | SME Code:              |  |  |  |  | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |

#### For Institution/ প্রতিষ্ঠানের ক্ষেত্রে

- |  |                        |  |  |  |  |                      |                      |                      |                      |                      |
|--|------------------------|--|--|--|--|----------------------|----------------------|----------------------|----------------------|----------------------|
| 1. Name of the Borrowing Institution / ঋণ গ্রহণকারী প্রতিষ্ঠানের নাম (In Block Letter) | <input type="text"/>   |  |  |  |  |                      |                      |                      |                      |                      |
| 2. Type of Institution/ প্রতিষ্ঠানের ধরণ :   | Sector Code:           |  |  |  |  | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| 3. Purpose of loans / advances/ ঋণ গ্রহণের উদ্দেশ্য :                                  | Economic Purpose code: |  |  |  |  | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| 4. Security/ জামানত :  | Security Code:         |  |  |  |  | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| 5. Category of loans / ঋণের ধরণ :  | Product Code:          |  |  |  |  | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| 6. SME / এসএমই কি না: হ্যাঁ/ না :  | SME Code:              |  |  |  |  | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |

Prepared by

Verified by

Approved by

## Account Opening Form

### Individual Account

Date : 

d	d	m	m	y	y	y	y
---	---	---	---	---	---	---	---

Account No. : 

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Head of Branch  
NRB Bank Limited

Unique ID Code : 

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(For Bank's use only)

.....Branch/Agent Outlet

Dear Sir,

I/We hereby apply to open a ..... account with your branch. My/Our account related and  
(Product Name)  
personal detail information is furnished below:-

### 1<sup>st</sup> part : Account Related Information

1. Name of the Account: (Block Letter)				
হিসাবের নাম (বাংলায়):				
2. Type of Account (please √)	<input type="checkbox"/> Savings	<input type="checkbox"/> Current	<input type="checkbox"/> SND	<input type="checkbox"/> FC
	<input type="checkbox"/> RFCD	<input type="checkbox"/> NITA	<input type="checkbox"/> Others .....	
3. Currency (please √)	<input type="checkbox"/> BDT	<input type="checkbox"/> USD	<input type="checkbox"/> EURO	<input type="checkbox"/> GBP
	<input type="checkbox"/> Others .....			
4. Account Operation Instruction (please √)	<input type="checkbox"/> Single	<input type="checkbox"/> Jointly	<input type="checkbox"/> Either or Survivor	
	<input type="checkbox"/> Any One	<input type="checkbox"/> Others .....		
5. Initial Deposit (In Figure)			In Words	

### 2<sup>nd</sup> part : Personal Information

If the account holder is more than one person and if the account holder is a minor, the 2<sup>nd</sup> part personal information of the account holder's guardian (parent or any other legal guardian) and other 2<sup>nd</sup> part personal information should be added separately

1. Name of the Account: (Block Letter)			Photo of Applicant																		
হিসাবের নাম (বাংলায়):																					
2. Date of Birth	<table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td>d</td><td>d</td><td>m</td><td>m</td><td>y</td><td>y</td><td>y</td><td>y</td></tr></table>	d	d	m	m	y	y	y	y	Unique ID Code :	<table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>										
d	d	m	m	y	y	y	y														
3. Father's Name																					
4. Mother's Name																					
5. Spouse Name																					
6. Nationality		Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Third Gender																		
8. Resident Status	<input type="checkbox"/> Resident <input type="checkbox"/> Non-Resident	(Follow the instruction of Foreign Exchange Transaction Guidelines, where applicable)																			
9. Occupation (In Detail)		10. Monthly Income																			
11. Source of fund:																					

12. TIN Number (If any)

13. (a) Present Address

Union:  Thana:  District:

Phone/Mobile Number:  E-mail:

(b) Permanent Address

Union:  Thana:  District:

Phone/Mobile Number:  E-mail:

(c) Office Address

#### 14. Identification document

(a) NID Number  Or,

(b) Passport Number  Expiry Date  Or,

Birth Registration Number  Or, Others\*

(c) Introducer Information (In the case of other identification document apart from NID)

Name  Unique ID code :

Account No. :  Or

NID Number  Date of Birth

signature

### Foreign Account Tax Compliance Act (FATCA)

Please "✓" Yes or No for each of the following questions:		Yes	No
1.	Are you a U.S. Citizen/U.S. resident?		
2.	Do you hold <input type="checkbox"/> U.S. Green Card <input type="checkbox"/> U.S. resident/ correspondence address (including U.S. PO box/ Telephone Number		
3.	If you have ticked any of the above mentioned fields, please provide your U.S. Tax Identification number or social security number (SSN) <input type="text"/> Under obligations of FATCA, i am giving my consent to share my account information to the IRS (Internal Revenue Services).		

### 3<sup>rd</sup> part : Nominee Information

(If there is more than one nominee, each nominee information must be added separately to the 3<sup>rd</sup> part or as an adjunct to the 3<sup>rd</sup> part)

#### 1. Nominee Related Information

I/We have nominated to pay the amount of this account to the person/persons mentioned below after my/our death. I/We reserve the right to cancel or change the nomination any time. Moreover, I/We agree that the Bank will pay the amount as per my/our instruction and after the amount is disbursed, all the liabilities related to the respective deposit will be deemed to have been disbursed.

Photo of  
Nominee  
( Attested by  
Applicant)

(a) Nominee Name

(b) Address

(c) Date of Birth  (d) Relationship with Account Holder  (e) Percentage

\*(In case of only Financial Inclusion Products, specify the identification document which is acceptable by the bank official)

(f) NID Number  Or, Birth Registration Number   
Or, Passport Number  Or, Others

2. In case of the death of the account holder (s) while the nominee is still a minor, the information of the recipient of the deposit on behalf of the nominee as per Section 103 (2) of the Bank Company Act, 1991:

(a) Name

(b) Permanent Address

(c) NID Card Number/Passport Number/Birth Registration Number/Others

(d) Relationship with the nominee

### Account Related Services

Services (please ✓)

1. Debit Card ☐ Yes ☐ No (name to be printed on the card)

2. Internet Banking ☐ Yes ☐ No (mention e-mail address)

3. S.M.S ☐ Yes ☐ No (mention mobile number)

4. Cheque Book ☐ Yes ☐ No

5. Others

### Declaration & Signature

( Signature of the guardian where account holder is a minor)

I/We solemnly declare that the above information is true. We will provide the necessary documents as per the requirement of the Bank.

Signature :	Signature :
Account Holder Name :	Account Holder Name :
Date :	Date :

Signature :	Signature :
Account Holder Name :	Account Holder Name :
Date :	Date :

### For Bank's Use Only

Comments

Account Opening Officer's Signature with Seal & Date

Approving Officer's Signature with Seal & Date (Head of Branch)

# ACCOUNT RULES

**OPENING AN ACCOUNT** : Eligibility, Interest rate, Fees & Charges, documentation requirements and other conditions are as per feature of the product and bank's policy which is changeable time to time.

**MINIMUM DEPOSIT** : A minimum deposit amount as prescribed by the bank shall be applicable while opening the account. As per decision of the Bank a minimum balance shall be maintained by the customer which cannot be withdrawn until the closure of the account.

**WITHDRAWALS** : Cash withdrawals will be made on printed cheque and debit card supplied by the bank.

**CLOSURE OF ACCOUNT** : When the account is closed either by the constituents or by the Bank, the constituent is required to return all the unused cheques and cards if any to the Bank. Closing charge as per our prevailing Schedule of Charges will be recovered from an account holder who closes an account. The Bank reserves unequivocal right to close any unsatisfactory account as decided by the Bank at its absolute discretion.

## CHEQUEBOOKS

1. Undelivered cheque book will be retained by the Bank for up to 90 days. After 90 days, undelivered cheque book will be destroyed by the Bank and necessary charges will be realised from the respective customer account as per Bank's Schedule of Charges.
2. Customer shall count pages of cheque book at the time of its receiving and the same should be preserved in secured place(self-custody) so that no page is stolen/lost or misused. Bank will not be responsible for any fraud or forgery committed by stolen or lost cheque.

**STOP PAYMENT OF THE CHEQUE** : Account holder(s), shall immediately notify the Bank if any of the cheques issued to him/them, is lost or stolen. Account holder(s) shall understand that the Bank may in its absolute discretion, accept from the customer any stop cheque instructions (In writing) In cases where Account holder(s) have lost the relevant cheque or, in other circumstances in which it shall be allowed by law and agreed by the Bank.

Should the Bank accept any such instruction from the customer or from some other person purporting to be the customer, the customer hereby undertake to indemnify the Bank against any loss, damage, cost, (including any legal cost) or demand incurred by it as a result of, or in connection therewith. Necessary charge as per the bank's prevailing Schedule of Charges will be recovered for recording stop payments.

**FRAUD & FORGERY DUE TO PAYMENT OF CHEQUE** : The customer must at all times exercise due care to prevent cheques from being altered or forged in a manner which may facilitate fraud. In such events, the Bank is not responsible for any loss suffered by the customer or any other person. Any loss or misuse of the cheques must be immediately reported to the Bank and confirmed in writing without any delay.

**POSITIVE PAY** : As per instruction of Bangladesh Bank on Positive Pay for clearing cheque, the account holder must inform the Bank (NRB Bank) in writing or through contact Center after issuance of a cheque otherwise cheque may be dishonored.

## GENERAL

1. The Bank reserves the right to close any account without assigning any reason in accordance with the rules and regulations circulated by regulatory authorities.
2. The Bank reserves the right to close any account having zero balance without transaction for one year.
3. Balance of the account (Current/Savings) will be sent to the customer through SMS on half yearly basis. If any statement is requested by the customer then charge will be levied as per our current Tariff.
4. Accounts upon which an attachment order or other legal notice prohibiting operation of the account has been received will be ruled off and no further operation will be allowed till such time as the prohibiting order is removed.
5. Account holders should notify the Bank of any change of address in writing. Otherwise, Bank will not be liable for delivering account statement/Bank communication to the recorded address of the account holder.
6. The Bank may without notice combine or consolidate account(s) with any liabilities to the Bank and set-off or transfer any sum(s) standing to the credit of such accounts, or any other suit(s) owing to the customer from the Bank in or towards satisfaction, or the customer's liabilities to the Bank on any other respect whether such liabilities be actual or contingent, primary or collateral and several or joint.
7. In addition to any general lien or other rights or remedies to which the Bank shall be entitled, the Bank may at any and from time to time apply any credit balance to which the customer(s) is/are entitled on any account(s) with the Bank (including the above account(s)) in satisfaction of any of its indebtedness to the Bank. Further, any of the account(s) of the customer(s) with any branch of the Bank shall be treated as one combined account.
8. Operations of the Non-Resident accounts shall be governed as per the guidelines of Bangladesh Bank. Holders of Non-Resident accounts should advise the Bank immediately, upon return to Bangladesh if they intend to take permanent residence in Bangladesh. It is also responsibility of the customer to inform the Bank in writing before leaving country.
9. The Bank reserves the right to amend the terms and conditions, current Tariff without any notice. The Bank shall be entitled without notice to levy or impose fees and other charges and expenses (including collection fees and legal fees) as per Bank's Schedule of Charges and necessary rules and regulations of the regulatory authority.
10. The account holder is solely responsible for prompt examination of all entries in the statement and must give the Bank written notice within 14 days of the date of the relevant statement of any discrepancy that he believes exists between any such statement and his own records. In the absence of any such notice from the Account holder, he/she will be deemed to have agreed and certified conclusively (for all purposes) the correctness of the relevant statement of account.
11. The Bank may refuse to process any transaction on any customers' account(s) if the Bank suspects fraud or illegality therein. The Banks' decision on whether the transaction is or likely to be involved a fraud or irregularity shall be final and conclusive and binding on the customer.
12. Bank debits/credits customer account carefully. Bank can adjust the wrongly debited/credited amount. Inadvertently credited amount will be returned by the customer.
13. The Bank can change, add, amend or nullify any rules related to account as per prevailing laws and rules of competent authority and the account holder is obliged to abide by the instruction made by the Bank in this regard at any time.
14. Bank has the right to reject any transaction if it seems illegal and fraudulent. If any transaction any involve or may be involve with fraudulent or illegal or suspicious activities in that case decision taken by Bank will be final and the depositor shall be obliged to accept it
15. In case of more than 1 account holder i.e. joint account holders, the liabilities and obligations of each account holders are joint and several and notice to one customer shall be taken as notice to all.
16. In case of more than 1 account holder i.e. joint account holders and the account operating instructions are stated as joint then in such case the Bank shall not be liable for any loss suffered by the account holder(s) due to putting on hold the joint account pending joint written instructions from all the holder of the joint account. The account holder(s) shall keep the Bank indemnified for all consequences resulting or arising from putting a hold in any or all of the Joint Accounts.

## Nominee:

1. Nominee is mandatory for the Individual Account/Joint Account.
2. In case of death of account holder of Individual/Joint Account, withdrawal of the remaining balance of the concerned account will be distributed to the nominee for Individual account and for Joint account follow the instruction of deceased policy of the bank and relevant prevailing laws.

**AUTOMATED TELLER MACHINE (ATM)/DEBIT CARD:**

- i) The Bank may in its absolute discretion issue card(s) to the account holders. However the card will remain the property of the Bank and it shall be surrendered unconditionally to the Bank at the time of closing the account(s) or upon demand by the Bank at any time.
- ii) The cardholder shall immediately notify the Bank of the loss or theft of a card or of unauthorized acquisition of the personal identification number relating to it and shall accept full responsibility for all ATM or other transactions effected by use of a card.

**CONFIDENTIALITY AND DISCLOSURE OF INFORMATION :** Bank will maintain confidentiality in respect of my/our accounts. However, Bank is at liberty to provide/exchange information upon advice from court of law or any regulatory authorities and also for the official purpose of its own.

**INDEMNITY :** I also agree to fully indemnify the Bank against all costs and expenses (including legal fees) arising in any way in connection with the above accounts, these terms and conditions or, in enforcing these terms and conditions and in recovering of any amount due to the Bank of incurred by the Bank in any legal proceedings of whatever nature.

**NEGLIGENCE/FAULT :** The Bank shall not be held liable for any negligent act or omission of the account holder or any fault committed on the part of the account holder which culminated any unauthorized transaction of any nature.

**GOVERNING LAW :** These terms and conditions shall be governed by and construed in accordance with, the laws of Bangladesh.

**Money Laundering Prevention Act and Anti-Terrorism Act:**

- The Money Laundering Prevention Act, 2012 (Amendment in 2015) and Anti-Terrorism Act, 2009 (Amendment in 2012 and 2013) have been issued to combat and tackle the illegal money transfer and smuggling of money or property to different countries.
- The mentioned laws are being implemented by the banks and financial institutions under the supervision of the Bangladesh Financial Intelligence Unit (BFIU).
- Knowingly move, convert, or transfer proceeds of crime or property involved in an offence for the purpose of concealing or disguising the illicit origin/nature, source, location, ownership or control of the proceeds of crime, assisting any person involved in the commission of the predicate offence to evade the legal consequences of such offence and smuggling money or property earned through legal or illegal means to a foreign country is contrary to national interest.
- Hundi activities are highly detrimental to the country's economy. Sending and receiving money through Hundi or assisting in the activities concerning Hundi is a punishable offence under the Money Laundering Prevention Act.
- In many cases, banks are used by dishonest individuals to carry out the illegal activities described above. Therefore, you are requested to assist the authorities during account opening and transferring money by providing accurate and complete information concerning customer identification.
- The BFIU may examine the transactions of any account in case of suspicion due to abnormal transactions. If the transactions are proven to be illegal, then a case may be filed in the court and all the offences under this Act are non-bailable.
- Courts may impose penalties under the Money Laundering Prevention Act and, in appropriate cases, may issue investigation order, orders to freeze or attachment of property, fines, compensation order, etc. In that case, any person who commits or abets or conspires to commit the offence of money laundering, shall be punished with imprisonment for a term of at least 4 (four) years but not exceeding 12 (twelve) years and, in addition to that, a fine equivalent to the twice of the value of the property involved in the offence or taka 10 (ten) lakhs, whichever is greater. Any entity which commits the offence of money laundering shall be punished with a fine of not less than twice of the value of the property or taka 20 (twenty) lakhs, whichever is greater and in addition to this the registration of the said entity shall be liable to be cancelled.
- If any person is found guilty of any of the offences related to terrorist financing, the person shall be punished with an imprisonment for a term not exceeding 20 (twenty) years but not less than 4 (four) years, and in addition to that, a fine may be imposed equal to twice the value of the property involved with the offence or taka 10 (ten) lakhs, whichever is greater. If any entity is found guilty, a fine may be imposed equal to thrice the value of the property involved with the offence or taka 50 (fifty) lakhs, whichever is greater; and the head of such entity, whether he is designated as Chairman, Managing Director, Chief Executive or any other name, shall be punished with an imprisonment for a term not exceeding 20 (twenty) years but not less than four years and in addition to that a fine may be imposed equal to twice of the value of the property involved with the offence or taka 20 (twenty) lakhs, whichever is greater.

**Money Laundering Prevention Act 2012 (Amendment-2015) &  
Anti-Terrorism Act 2009 (Amendment-2012-2013)**

**● Issued by Bangladesh Financial Intelligence Unit (BFIU)**

Signature of the First Applicant	Signature of the Second Applicant	Signature of the Third Applicant	Signature of the Fourth Applicant
Name :	Name :	Name :	Name :
Date :	Date :	Date :	Date :



Not Just Another Bank

**NRB Bank Limited**

Corporate Head Office: Uday Sanz, Plot # 2/B, Road # 134, Block- SE (A), Gulshan South Avenue, Gulshan-1, Dhaka-1212, Bangladesh.

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