

## Individual Account Probable Transaction Profile

Account No. :

Customer ID :

Account Name

Customer's Possible Monthly Income

Source of Fund

### Deposits

Particulars	Probable Monthly Number of Deposits	Monthly Total Amount of Deposit	Maximum Amount of Single Deposit
Cash Deposit (including Online/ATM)			
Deposit through Transfer / Instruments			
Foreign Inward Remittance			
Export Proceeds			
Deposit /Transfer from BO Account			
Others ( specify) .....			
<b>Total Expected Monthly Deposit</b>			

### Withdrawals

Particulars	Probable Monthly Number of Withdrawals	Monthly Total Amount of Withdrawals	Maximum Amount of Single Withdrawal
Cash Withdrawals (including Online/ATM)			
Withdrawals through Transfer /Instruments			
Withdrawal of Foreign Outward Remittance			
Import Payment			
Deposit /Transfer to BO Account			
Others ( specify).....			
<b>Total Expected Monthly Withdrawal</b>			

### For Bank's Use Only

Customer's Probable Transaction Profile has been reviewed as per the Guidelines of Bangladesh Financial Intelligence Unit.

Reasons behind changing / not changing the Probable Transaction Profile of the Customer

Account Opening Officer's Signature with Seal & Date

Approving Officer's Signature with Seal & Date

# KYC Profile Form

(For Individual Account)

Account No. :

Customer ID :

1. A/C Name

2. Nature of Account

3. Purpose of A/C Opening

4. Occupation (Details)

5. Monthly Probable Income

6. Source of Fund (Details)

7. How the Source of Fund confirmed (Details with documents)

8. Whether the address of the account holder is verified (details)

9. Whether the Beneficial Owner is identified  Yes  No

If the answer is Yes then Beneficial Owner Form should be filled up

10. Identification Documents	Copy Collected	Verified	Please (√) mark
a) Passport No. :	<input type="checkbox"/>	<input type="checkbox"/>	if applicable
b) NID No. :	<input type="checkbox"/>	<input type="checkbox"/>	if applicable
c) Birth Registration Certificate No. :	<input type="checkbox"/>	<input type="checkbox"/>	if applicable
d) Others :	<input type="checkbox"/>	<input type="checkbox"/>	if applicable

11. For Non resident and foreigners ( if applicable)

a) Type of visa  Expiry Date

Whether the copy of work permit and certification of entitled authority for account opening are collected or not?  Yes  No

**A copy of passport has to be collected compulsorily in case of non-resident Bangladeshis and in case of foreigners, the copy of passport must be collected with a valid visa.**

12. Whether the customer is a Politically Exposed person ( PEP)/ Influential Person (IP)/Head of an International Organization or a High Official and their family members or close associates?

Yes  No

If the answer is ' yes'

a) Whether approval from the Senior Management has been obtained?  Yes  No

b) Whether Customer's face to face interview has been taken?  Yes  No

13. As per related laws, regulations and circulars, does the customer's name resemble with the enlisted persons/ institutions involved in terrorism, terrorist financing and financing on proliferation of weapons of mass destruction under different resolutions of United Nations Security Council and the enlisted person or any banned entity by the Government of Bangladesh after proper screening?  Yes  No

a) Description of steps taken if the answer is ' yes' :

14. Risk Grading (As per Customer Risk Grading Form)

Summation of Risk Score	Overall Risk Rating
<input type="text"/> > =15	High
<input type="text"/> < 15	Low

Remarks

*(The customer's risk rating may be assessed as High considering the High Risk of the Beneficial Owner and mentioning the reasons on the basis of subjective judgement even if the Risk Rating is less than 15.)*

Maker (Account Opening officer/ Relationship Manager)  _____ Signature (with seal) : Name : Date :	Reviewed and confirmed officer (Head of Branch/ Branch Anti Money Laundering Compliance Officer (BAMLCO))  _____ Signature (with seal) : Name : Date :
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CAMLCO/DCAMLCOs' signature with seal and Date in case of approving PEP / IP/ High officials of international Organizations :	
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15. When the account and customer's information were last reviewed and updated:

Reviewed and updated by :  
  
 \_\_\_\_\_  
 Signature (with seal) :  
 Name :  
 Date :

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### Customer Risk Grading Form

Product/Service & Channel Risk	Score
<b>Type of Products/Services :</b>	
Savings Account	1
Current Account	4
FDR	3
Deposit Scheme (up to 12 lacs)	1
Deposit Scheme (above 12 lacs)	3
FC Account	5
SND Account	3
RFCD Account	5
<b>Nature of Onboarding :</b>	
HOB/ Relationship Manager	2
Direct Sales Agent	3
Internet/Non Face to Face	5
Walk-In	3

Business & Occupation Risk	Score
<b>Business</b>	
As per attachment-1	.....
<b>Occupation</b>	
As per attachment-1	.....

Relationship Risk	Score
<b>As per BFIU Circular, is the customer PEPs/IPs/ Chief or Senior Official of International Organization:</b>	
No	0
Yes	5
<b>As per BFIU Circular, is the customer close associates of PEPs/IPs/ Chief or Senior Official of International Organization:</b>	
No	0
Yes	5

Geographical Risk	Score
<b>Non Resident Risk</b>	
<b>Customer :</b>	
Bangladeshi Resident	1
Non Resident Bangladeshi	2
Foreign Nationalities	3
<b>For Foreign Nationalities :</b>	
<b>Classification of risk depends on Place of Birth/Residency</b>	
Is the country of which the customer is a citizen included in FATF's jurisdiction under increased monitoring and High-Risk jurisdictions subject to a call for action or is the customer included in the UN or other Sanctioned Lists	
Yes	5
No	1

Transaction Risk	Score	
Yearly Customer Ave. Transaction (Taka) :	Individual	Institution
Below 10 Lacs	1	0
10 Lacs to 50 Lacs	2	1
50 Lacs to 5 Crore	3	2
Above 5 Crore	5	4

Transparency Risk	Score
The customer provided reliable information of sources of fund :	
Yes	1
No	5

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## Business & Occupation Related Risk

### Type of Business of the Customer

Type of Business	Score
Jewelry/Gold/Valuable Metals Business	5
Money Changer/Courier Service/Mobile Banking Agent	5
Real Estate Developer/Agent	5
Construction Project Promoter/Constructor	5
Art/Antique Dealer	5
Restaurant/Bar/Night Club/Parlour/Residential Hotel Business	5
Import/Export & Import/Export Agent	5
Manpower Export Business	5
Arms Business	5
Garments Business/Garment Accessories/Packaging/Buying House	5
Share/Stock Dealer, Broker, Portfolio Manager, Merchant Banker	5
Software/Information & Technology Business	5
Offshore/Non-Resident Corporation	5
NGO/NPO	5
Film Production/Distribution Company	5
Mobile Phone Operator/Internet or Cable TV Operator	5
Land/Home Sales Intermediaries	5
Insurance/Brokerage Agency	5
Religious Institutions/Agency & Educational Institutions	5
Trust	5
Business (Petrol Pump/CNG Station)	5
Software Business	5
Ship Breaking Business	5
Bank/Leasing/Finance Company	4
Business (Indenting)	4
Business (Outsourcing)	4

Type of Business	Score
Law Firm/Engineering Firm/Consultancy Firm	4
Fuel and Power Generation Companies	4
Print & Electronic Media	4
Travel Agent/Tourism Company	4
An investment of more than 10 million worth of business	4
Chain Store/Shopping Mall	4
Freight/Shipping/Cargo Agent/C&F Business	4
Motorcar Business(New/Recondition)	4
Leather/Leather Goods Business	4
Construction Material Business	4
Business-Agent	3
Yarn/Scrap Business	3
Transport Operator	3
Business (Pharmaceutical Production & Marketing)	3
Freezing Business (Cold Storage)	3
Business(Advertising)	3
Service Provider	3
Tobacco and Cigarette Business	3
Amusement Park/Entertainment Business	3
Motor Parts Trader/Workshop	3
Poultry/Dairy/Fishing Firm	2
Agro Business/Rice Mill/Beverage	2
Small Business( Yearly Turnover is less than 50 lac BDT)	2
Computer/Mobile Phone Dealer	2
Manufacturer (Excluding Arms)	2
Others (Please specify if any)	1-5

### Occupation of the Customer

Type of Occupation	Score
Pilot/Flight Attendant	5
Trustee	5
Professionals (Journalists, Lawyers, Doctors, Engineers, Chartered)	4
Accountants	4
Director (Private/Public Limited Company)	4
Senior Officials of Multinational organizations (MNC)	4
Housewife	4
IT Jobs	4
Player/Media Celebrity/Producers/Manufacturers	4
Freelancer Software Developer	4

Type of Occupation	Score
Government Service	3
Landlord	3
Private Service: Managerial	3
Teacher (Government/Private/Autonomous Educational Institutions)	2
Private Service	2
Self Employed Professional	2
Student	2
Retired	2
Farmer/Fisherman/Worker	2
Others (Please specify if any)	1-5