



## CUSTOMER ACCOUNT OPENING INFORMATION FORM

Name of Account Holder .....

Customer Account No. ....

BO Account No. 

1	2	0																	
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Mailing Address .....

Name of Joint Account Holder .....

Phone No. .... E-mail .....

“শেয়ার বাজারে বিনিয়োগ ঝুঁকিপূর্ণ, জেনে ও বুঝে বিনিয়োগ করুন।”

Photograph of 1 <sup>st</sup> Account Holder	Photograph of Joint Account Holder
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“শেয়ার বাজারে বিনিয়োগ বুকিপূর্ণ, জেনে ও বুঝে বিনিয়োগ করুন।”

## CUSTOMER ACCOUNT OPENING INFORMATION FORM

Date:

Customer Account No.

### BO ID No.

Account Type : Cash  Margin  NRB: Yes  No  Status: Individual  Joint  Institution   
Special Remarks (if any)

#### Principle Applicant's Name

.....  
Father's/Husband's Name .....

Mother's Name .....

Dath of Birth ..... Sex: Male  Female

Occupation ..... Nationality.....

Mailing Address .....

.....

Permanent Address .....

.....

Phone No. .... Fax No. ....

Mobile No. .... E-mail .....

National ID No. ....

TIN No. .... Passport No. ....

Issue Date. .... Expiry Date. ....

#### Joint Applicant's Name

.....  
Father's/Husband's Name .....

Mother's Name .....

Dath of Birth ..... Sex: Male  Female

Occupation ..... Nationality.....

Mailing Address .....

.....

Permanent Address .....

.....

Phone No. .... Fax No. ....

Mobile No. .... E-mail .....

National ID No. ....

TIN No. .... Passport No. ....

Issue Date. .... Expiry Date. ....

#### In case of Institution:

Name of the Institution/Organization .....

Address .....

.....

Phone No. .... Fax No. .... Mobile No. .... E-mail .....

**Name of MD/CEO** .....

Organization Status. ....

Registration Number ..... TIN No. .... Date of Incorporation .....

Whether the company is listed in any Stock Exchange? Yes  No

If yes, Name the Stock Exchange .....

BO Account Opening Form

(Bye Law 7.3.3 (b))

Please complete all details in CAPITAL letters. Please fill all names correctly. All communication shall be sent only to the First Named Account Holder's correspondence address.

Application No .....

Date (DDMMYYYY).....

Please Tick whichever is applicable

BO Category: Regular [ ] Omnibus [ ] Clearing [ ] BO Type: Individual [ ] Company [ ] Joint Holder [ ]

Name of CDBL Participant (Up to 99 Characters)
CDBL Participant ID BO ID Date Account Opened (DDMMYYYY)

I / We request you to open a Depository Account in my / our name as per the following details:

1. First Applicant

Name in Full of Account Holder (Up to 99 Characters)
Short Name of Account Holder (Insert full name starting with Title i.e. Mr. / Mrs. / Ms / Dr, abbreviate only if over 30 characters)
(In case of a Company/Firm/Statutory Body) Name of Contact Person
In Case of Individual Male [ ] Female [ ] Occupation (30Characters)
Father's / Husband's Name
Mother's Name

2. Contact Details:

Address
City Post Code State / Division Country Telephone
Mobile Phone Fax E-mail

3. Passport Details

Passport No Issue Place Issue Date Expiry Date

4. Bank Details

Routing Number Bank Account Number
Bank Name Branch Name District Name
Bank Identifier Code (BIC) SWIFT Code International Bank A/C No.(IBAN)
Electronic Dividend Credit: Yes [ ] No [ ] Tax Exemption if any: Yes [ ] No [ ] TIN / Tax ID

5. Others Information

Residency: Resident [ ] Non Resident [ ] Nationality Date Of Birth (DDMMYYYY)
Statement Cycle Code Daily [ ] Weekly [ ] Fortnightly [ ] Monthly [ ] Other (Please Specify)
Internal Ref. No (To be filled in by CDBL Participant)
National ID Card Number:
In Case of Company: Registration No Date of Registration (DDMMYYYY)

6. Joint Applicant (Second Account Holder)

Name in Full (Up to 99 Characters)
Short Name of Account Holder (Insert full name starting with Title i.e. Mr. / Mrs. / Ms / Dr, abbreviate only if over 30 characters)
Title i.e. Mr. /Mrs. /Ms. /Dr.

**7. Account Link Request**

Would you like to create a link to your existing Depository Account ? Yes  No

If yes, then please provide the Depository BO Account Code ( 8 Digits):

**8. Nominees/ Heirs**

If account holder(s) wish to nominate person(s) who will be entitled to receive securities outstanding in the account in the event of the death of the sole account holder / all the joint account holders, a separate nomination Form - 23 must be filled up and signed by all account holders and the nominees giving names of nominees , relationship with first account holder, percentage distribution and contact details. If any nominee is a minor, guardian's name, address, relationship with nominee has also to be provided.

**9. Power of Attorney (POA)**

If account holder(s) wish to give a Power of Attorney (POA) to someone to operate the account, a separate Form - 20 must be filled up and signed by all account holders giving the name, contact details etc. of the POA holder and a POA document lodged with the form.

**10. To be filled in by the Stock Broker / Stock Exchange in case the application is for opening a Clearing Account**

Exchange Name DSE <input type="checkbox"/> Trading ID.....	CSE <input type="checkbox"/> Trading ID.....
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**11. Photograph**

Please paste recent passport size Photograph of 1 <sup>st</sup> Applicant or Authorized Signatory in case of Limited Co. Only	Please paste recent passport size Photograph of 2 <sup>nd</sup> Applicant or Authorized Signatory in case of Limited Co. Only	Please paste recent passport size Photograph of Authorized Signatory in case of Limited Co. Only
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1st Applicant or Authorized Signatory in case of Ltd Co.

2nd Applicant or Authorized Signatory in case of Ltd Co.

Authorized Signatory in case of Ltd Co. Only

**12. Standing Instructions**

I/We authorize you to receive facsimile (fax) transfer instructions for delivery. Yes  No

**13. DECLARATION**

The rules and regulations of the Depository and CDBL Participant pertaining to an account which are in force now have been read by me/us and I/we have understood the same and I/we agree to abide by and to be bound by the rules as are in force from time to time for such accounts. I/We also declare that the particulars given by me/us are true to the best of my/our knowledge as on the date of making such application. I/We further agree that any false/misleading information given by me/us or suppression of any material fact will render my/our account liable for termination and further action.

Applicants	Name of applicants / Authorized signatories in case of ltd Co.	Signature with date
First Applicant		
Second Applicant		
3 <sup>rd</sup> Signatory (Ltd Co. only)		

**14. Special Instructions on operation of Joint Account**

Either or Survivor.  Any one Can operate  Any two will operate jointly  
 Account will be operated by \_\_\_\_\_ with any one of the others.

**15. Introduction**

Introduction by an existing account holder of .....	Depository Participant's Name
I confirm the identity, occupation and address of the applicant(s).....	Introducer's Name
.....Account ID	<input type="text"/>
(Signature of Introducer)	

**Central Depository Bangladesh Limited (CDBL)**  
**Depository Account (BO Account) opened with CDBL Participant**  
**Terms & Conditions – Bye Laws 7.3.3(c)**

CDBL Participant, Dhaka / Chittagong / Sylhet, Bangladesh

Dear Sir,

Please open a Depository account (BO Account) in my/our names(s) on the terms and conditions set out below. In consideration of .....<sup>Insert the name of CDBL Participant</sup>..... (the "CDBL Participant") opening the account providing depository account facilities to me/us, I/we have signed the BO Account Opening Form as a token of acceptance of the terms and conditions set out below.

1. I/we agree to be bound by The Depositories Act, 1999, Depositories Regulations, 2000, The Depository (User) Regulations 2003, and abide by the Bye Laws and Operating Instructions issued from time to time by CDBL.
2. CDBL shall allocate a unique identification number to me/us (Account Holder BO ID) for the CDBL Participant to maintain a separate Account for me/us, unless the I/we instructs the CDBL Participant to keep the securities in an Omnibus Account of the CDBL Participant. The CDBL Participant shall however ensure that my/our securities shall not be mixed with the CDBL Participant's own securities.
3. I/we agree to pay such fees, charges and deposits to the CDBL Participant, as may be mutually agreed upon, for the purpose of opening and maintaining my/our account, for carrying out the instructions and for rendering such other services as are incidental or consequential to my/our holding securities in and transacting through the said depository account with the CDBL Participant.
4. I/we shall be responsible for:
  - (a) The veracity of all statements and particulars set out in the account opening form, supporting or accompanying documents;
  - (b) The authenticity and genuineness of all certificates and/or documents submitted to the CDBL Participant along with or in support of the account opening form or subsequently for dematerialization;
  - (c) Title to the securities submitted to the CDBL Participant from time to time for dematerialization;
  - (d) Ensuring at all times that the securities to the credit of my/our account are sufficient to meet the instructions issued to the CDBL Participant for effecting any transaction / transfer;
  - (e) Informing the CDBL Participant at the earliest of any changes in my/our account particulars such as address, bank details, status, authorizations, mandates, nomination, signature, etc.;
  - (f) Furnishing accurate identification details whilst subscribing to any issue of securities.
5. I/we shall notify the CDBL Participant of any change in the particulars set out in the application form submitted to the CDBL Participant at the time of opening the account or furnished to the CDBL Participant from time to time at the earliest. The CDBL Participant shall not be liable or responsible for any loss that may be caused to me/us by reason of my/our failure to intimate such change to the CDBL Participant at the earliest.
6. Where I/we have executed a BO Account Nomination Form
  - a) In the event of my/our death, the nominee shall receive/draw the securities held in my/our account
  - b) In the event, the nominee so authorised remains a minor at the time of my/our death, the legal guardian is authorised to receive/draw the securities held in my/our account.
  - c) The nominee so authorised, shall be entitled to all my/our account to the exclusion of all other persons i.e., my/our heirs, executors and administrators and all other persons claiming through or under me/us and delivery of securities to the nominee in pursuance of this authority shall be binding on all other persons.
7. I/we may at any time call upon the CDBL Participant to close my/our account with the CDBL Participant provided no instructions remain pending or unexecuted and no fees or charges remain payable by me/us to the CDBL Participant. In such event I/we may close my/our account by executing the Account Closing Form if no balances are standing to my/our credit in the account. In case any balances of securities exist in the account the account may be closed by me/us in one of the following ways:
  - (a) By rematerialization of all existing balances in my/our account;

- (b) By transfer of all existing balances in my/our account to one or more of my/our other account(s) held with any other CDBL Participant(s);
- (c) By rematerialization of a part of the existing balances in my/our account and by transferring the rest to one or more of my /our other account(s) with any other CDBL Participant(s);

8. CDBL Participant covenants that it shall

- a) act only on the instructions or mandate of the Account Holder or that of such person(s) as may have been duly authorized by the Account Holder in that behalf .
- b) not effect any debit or credit to and from the account of the Account Holder without appropriate instructions from the Account Holder.
- c) maintain adequate audit trail of the execution of the instructions of the Account Holder.
- d) not honour or act upon any instructions for effecting any debit to the account of the Account Holder in respect of any securities unless:
  - (i) Such instructions are issued by the Account Holder under his signature or that of his/its constituted attorney duly authorized in that behalf;
  - (ii) The CDBL Participant is satisfied that the signature of the Account Holder under which instructions are issued matches with the specimen of the Account Holder or his / its constituted attorney available on the records of the CDBL Participant;
  - (iii) The balance of clear securities available in the Account Holder's account are sufficient to honour the Account Holder's instructions.
- e) furnish to the Account Holder a statement of account at the end of every month if there has been even a single entry or transaction during that month, and in any event once at the end of each financial year. The CDBL Participant shall furnish such statements at such shorter periods as may be required by the Account Holder on payment of such charges by the Account Holder as may be specified by the CDBL Participant. The Account Holder shall scrutinize every statement of account received from the CDBL Participant for the accuracy and veracity thereof and shall promptly bring to the notice of the CDBL Participant any mistakes, inaccuracies or discrepancies in such statements.
- f) promptly attend to all grievances / complaints of the Account Holder and shall resolve all such grievances / complaints as it relate to matters exclusively within the domain of the CDBL Participant within one month of the same being brought to the notice of the CDBL Participant and shall forthwith forward to and follow up with CDBL all other grievances / complaints of the Account Holder on the same being brought to the notice of the CDBL Participant and shall endeavour to resolve the same at the earliest.

9. The CDBL Participant shall be entitled to terminate the account relationship in the event of the Account Holder:

- (a) Failing to pay the fees or charges as may be mutually agreed upon within a period of one month from the date of demand made in that behalf;
- (b) Submitting for dematerialization any certificates or other documents of title which are forged, fabricated, counterfeit or stolen or have been obtained by forgery or the transfer whereof is restrained or prohibited by any direction, order or decree of any court or the Securities and Exchange Commission;
- (c) Commits or participates in any fraud or other act of moral turpitude in his / its dealings with the CDBL Participant;
- (d) Otherwise misconducts himself in any manner.

10. Declaration and Signature

I/we hereby acknowledge that I/we have read and understood the aforesaid terms and conditions for operating Depository Account (BO Account) with CDBL Participant and agree to comply with them.

Applicants	Name of applicants / Authorized signatories in case of ltd Co.	Signature with date
First Applicant		
Second Applicant		
3 <sup>rd</sup> Signatory (Ltd Co. only)		



**4. Photograph of Power of Attorney Holder**

	Please paste recent passport size Photograph
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(POA Holder)

**5. DECLARATION**

The rules and regulations of the Depository and CDBL Participant pertaining to an account which are in force now have been read by me/us and I/we have understood the same and I/we agree to abide by and to be bound by the rules as are in force from time to time for such accounts. I/We also declare that the particulars given by me/us are true to the best of my/our knowledge as on the date of making such application. I/We further agree that any false/misleading information given by me/us or suppression of any material fact will render my/our account liable for termination and further action.

Applicants	Name of applicants / Authorized signatories in case of ltd Co.	Signature with date
POA Holder		
First Applicant		
Second Applicant		
3 <sup>rd</sup> Signatory (Ltd Co. only)		

# Customer Signature Card

“শেয়ার বাজার বিনিয়োগ ঝুঁকিপূর্ণ, জেনে ও বুঝে বিনিয়োগ করুন”

First Account  
Holder Signature

✓

✓

Joint Account  
Holder Signature

✓

✓

Authorized Person  
Signature

✓

✓

First Account Holder	Joint Account Holder	Authorized Person
Photograph	Photograph	Photograph

## Account Type

Margin

Non-Margin

Single Account

Joint Account

# Required Documents For Account

## 1. List of Required Documents for Individual Account :

- (i) 2 Passport Size Photograph (Applicant's name in block letter, sign and attested by the (CSO).
- (ii) 1 Passpot Size Nominees Photograph (Attested by the applicant). In case the nominee is minor, a document of guardian must be given by the applicant.
- (iii) Photocopy of National ID of Applicant.
- (iv) Photocopy of National ID of Nominee.
- (v) If National ID Card is not available then, Photocopy of Passport/ Driving License/ nationality Certificate with attested photo.
- (vi) Bank Certificate (Mandatory in case where National ID Card is not available)/ Bank Statement.
- (vii) 12 Digit TIN Certificate.
- (viii) Photocopy of Employee ID Card/ Letter of Introduction from Employer/ Visiting Card/ approval of operational head (applicable only for service holder).
- (ix) Trade License/ approval of operational head (if profession is business).
- (x) 1 Photo of authorized person, if any (Attested by the applicant) and also a copy of any national photo ID of the authorized person.

## 2. List of Required Documents for Corporate Account :

- (i) 2 Photographs of Managing Director(s)/ All of the partners/ Members of the Governing Bodies with their names in block letters, sign and must also be attested by the CSO.
- (ii) Bank Certificate/ Bank Statement of the organization.
- (iii) Photocopy of Managing Director's/ All of the partners/ Members of the Governing Bodies National ID card/ Valid Passport/ Driving License/ Nationality Certificate with attested photographs.

## 3. List of Required Documents (Proprietorship) :

- (i) Copy of Valid Trade License.
- (ii) 1 Photograph of Authorized Signatory (if any) attested by the principal applicant.
- (iii) If Nominee is mentioned, then nominee's signature and 1 photograph attested by the applicant.

## 4. List of Required Documents (partnership) :

- (i) Copy of Valid Trade License.
- (ii) Partnership Deed.
- (iii) 1 Photograph of Authorized Signatory (if any) attested by all the partners.
- (iv) Partners letter of authority to open account and authorization for operation.

## 5. List of Required Documents (Liability Company) :

- (i) Copy of Valid Trade License.
- (ii) Cope of RJSC Certified Memorandum and Article of Association (MEMART) and please check the below documents in the Memorandum and Article of Association :
  - (a) Copy of certificate of incorporation and commencement of business (for Public Ltd. Co.)
  - (b) Latest copy of form XI
  - (c) List of Directors along with addresses (Or) A license from Bangladesh Bank (in case of financial institution).
- (iii) List of authorized signatories along with address.
- (iv) Copy of Board resolution to open the account and authorization for operation.

## 6. List of Required Documents (Association/ Trust/ Society/ Provident Fund) :

- (i) Trust deed (for trust account only).
- (ii) Copy of constitution/ by laws/ rules.
- (iii) Certificate of registration.
- (iv) List of members of the governing bodies along with addresses.
- (v) Copy of resolution of governing body to open the account and authorization for operation.
- (vi) List of authorized signatories along with addresses.
- (vii) Reorganization Letter from NBR (for provident fund only).

## KNOW YOUR CUSTOMER (KYC) PROFILE FORM

(To be used for Opening of Individual and Company Accounts)

Source: Letter No. AMLD-1(Policy)/2008-2324 dated 30-06-2008 of Anti-Money Laundering Department, Bangladesh Bank.

01. Account Name :
02. Account Type :
03. Account or Reference No. :
04. Name of Officer Opening the Account :
05. Nature of Business and Sources of Fund :
06. Describe how the source of fund has been verified, and confirmation of whether or not the amount of transaction is commensurate with the nature of business described when the relationship was established :
07. Who is the Beneficial Owner of the account (Detailed information of the shareholder controlling the company and the single shareholder holding 20% or more share) :
08. Passport No. : _____ Photocopy Obtained? Yes / No (If Applicable)
09. Voter ID Card No. : _____ Photocopy Obtained? Yes / No (If Applicable)
10. National ID Card No. : _____ Photocopy Obtained? Yes / No (If Applicable)
11. TIN No. : _____ Photocopy Obtained? Yes / No (If Applicable)
12. VAT Registration No. : _____ Photocopy Obtained? Yes / No (If Applicable)
13. Driving License No. : _____ Photocopy Obtained? Yes / No (If Applicable)
14. For Non-Resident & Foreigners ensure the reason for opening the account in Bangladesh. Type of visa (Resident/Work) :

**15. What does the Customer do/In what type of business is the customer engaged?**

Sl.	Category	Risk Level	Score
01	Jewelry/Gems Trade	High	5
02	Money Changer/Courier Service Agent	High	5
03	Real Estate Agent	High	5
04	Promoter of Construction Project	High	5
05	Offshore Corporation	High	5
06	Arts/Antique Dealer	High	5
07	Owner of Restaurant/Bar/Night Club/Residential Hotel	High	5
08	Import/Export Agent	High	5
09	Cash Investor (Monthly Cash Investment > Tk. 25 Lacs)	High	5
10	Share/Stock Broker	High	5
11	Manpower Export Business	High	5
12	Operations in Multiple Locations	High	5
13	Movie Producer/Distribution Agency	High	5
14	Arms Trade	High	5
15	Mobile Phone Operator	High	5
16	Traders (Annual Turnover of More than Tk. 1 Crore)	High	4
17	Travel Agent	High	4
18	Transport Operator	Medium	3
19	Auto Dealer (Reconditioned Car)	Medium	3
20	Leasing/Finance Company	Medium	3
21	Freight/Shipping/Cargo Agent	Medium	3

Sl.	Category	Risk Level	Score
22	Insurance/Brokerage Agency	Medium	3
23	Religious Institute/Organization	Medium	3
24	Amusement Organization/Park	Medium	3
25	Motor Parts Trader	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 (Annual Turnover less than Tk. 50 Lacs)	Low	2
31	Self-Employed Professional/Entrepreneur	Low	2
32	Corporate Customer	Low	2
33	Hardware/Construction Materials Trader	Low	2
34	Computer/Mobile Phone Dealer	Low	2
35	Software Business	Low	1
36	Manufacturer (Other than Arms)	Low	1
37	Retired from Service	Low	0
38	Service	Low	0
39	Student	Low	0
40	Housewife	Low	0
41	Farmer	Low	0
42	Others _____ (Risk Score may be assigned depending on Category)		

**NOTE: For Tables 16 – 21 below, the Upper Limit of a Level will fall under the same Level.  
For Example, Tk. 50 Lac will fall under the Level 0 – 50 Lacs.**

16. What is the Net Worth/Sales Turnover of the Customer :

Amount (Tk.)	Risk Level	Risk Rating
0 – 50 Lacs	Low	0
50 Lacs – 2 Crore	Medium	1
> 2 Crore	High	3

17. How was the account opened :

Type	Risk Level	Risk Rating
By the Relationship Manager/Branch	Low	0
By Direct Sales Agent	Medium	1
Internet	High	3
Walk-in/Unsolicited	High	3

**Comments :**

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(\* Although Risk Rating may be less than 14, nevertheless the customer may be classified as High Risk Customer depending on subjective judgment mentioning reasons)

18. Has the address of the Account holder been verified? Yes / No

19. If Yes, How verified?

20. Politically Exposed Persons (PEPs) : (Ref.: AML Circular No. 14)

A. Obtained Approval from Senior Management? Yes / No

B. Sources of Fund :

C. Face to Face Interview with the Customer : Yes / No

**Prepared by:** (Customer Relationship Officer/Customer Service Officer)

**Reviewed by:** (Portfolio Manager/CIO/CEO)

Signature (with Seal) :

Signature (with Seal) :

Name :

Name :

Date :

Date :

21. When was the Account related information Reviewed & Updated last?

Reviewed & Updated by :

Signature :

Name :

Date :

