



# SFIL FINANCE PLC.

## এসএফআইএল ফাইন্যান্স পিএলসি

INSTITUTIONAL

### ACCOUNT OPENING APPLICATION FORM (INSTITUTIONAL) [অ-ব্যক্তি হিসাব খোলার আবেদন ফর্ম]

Except where required language is mentioned, this form may be filled in either Bangla or English [এই ফর্মের যেসব স্থানে ভাষার বিষয়ে কিছু উল্লেখ করা নেই সেসব স্থানে বাংলা এবং ইংরেজীর যেকোন একটি ভাষায় পূরণ করা যাবে]

The Manager [কবস্থাপক]

Date [তারিখ]

Branch [শাখা]

A/C No.

SFIL Finance PLC. [এসএফআইএল ফাইন্যান্স পিএলসি]

CIF No.

Dear Sir/Madam [প্রিয় মহোদয়/মহোদয়া],

I/we request you to open a deposit account with your institution. My/our detailed information is furnished below [আমি/আমরা আপনার প্রতিষ্ঠানে একটি মেয়াদী আমানত হিসাব খোলার জন্য আবেদন করছি। আমার/আমাদের বিস্তারিত তথ্যাদি নিচে প্রদান করলাম]:

#### 1. ACCOUNT TITLE [হিসাবের শিরোনাম]:

In English [ইংরেজীতে]

In Bangla [বাংলায়]

#### 2. TYPE OF INSTITUTION (PLEASE CHECK) [প্রতিষ্ঠানের ধরন (টিক দিন)]:

- ☐ Private/Public Ltd. ☐ Partnership ☐ Joint Venture ☐ Government/Autonomous ☐ Proprietorship ☐ Club/Society/Trust  
☐ NGO/NPO ☐ Others \_\_\_\_\_

#### 3. TYPE OF ACCOUNT (PLEASE CHECK) [হিসাবের ধরন (টিক দিন)]:

- ☐ Term Deposit (Days \_\_\_\_\_ Months \_\_\_\_\_ Years \_\_\_\_\_) ☐ Monthly Saving Scheme ☐ Others \_\_\_\_\_

#### 4. DECLARATION ABOUT MODE OF ACCOUNT OPERATION [হিসাব পরিচালনা সংক্রান্ত ঘোষণা]:

- ☐ Singly ☐ Jointly ☐ Either / Survivor ☐ Others \_\_\_\_\_  
☐ Special Instruction (if any) \_\_\_\_\_

#### 5. BOARD RESOLUTION DATE [বোর্ড রেজোলিউশনের তারিখ]:

Date

#### 6. ADDRESS OF INSTITUTION [প্রতিষ্ঠানের ঠিকানা]:

| Address                            | Registered address | Business/Office address | Factory/Industry address |
|------------------------------------|--------------------|-------------------------|--------------------------|
| Flat/House/Road/Block/Area/Village |                    |                         |                          |
| Upazila/Thana                      |                    |                         |                          |
| City/District                      |                    |                         |                          |
| ZIP/Postal Code                    |                    |                         |                          |
| Mobile                             |                    |                         |                          |
| Phone                              |                    |                         |                          |
| E-mail                             |                    |                         |                          |

#### 7. CONTACT PERSON'S DETAILS [যোগাযোগের জন্য ব্যক্তির বিবরণ]:

|        |                      |             |                      |
|--------|----------------------|-------------|----------------------|
| Name   | <input type="text"/> | Designation | <input type="text"/> |
| Phone  | <input type="text"/> | E-mail      | <input type="text"/> |
| Mobile | <input type="text"/> |             |                      |

#### 8. TRADE LICENSE DETAILS [ট্রেড লাইসেন্সের বিবরণ]:

|           |                      |      |                      |
|-----------|----------------------|------|----------------------|
| Number    | <input type="text"/> | Date | <input type="text"/> |
| Issued by | <input type="text"/> |      |                      |

#### 9. REGISTRATION AUTHORITY AND COUNTRY (FOR LOCAL AND FOREIGN BOTH) [নিবন্ধন কর্তৃপক্ষ ও দেশ (দেশী এবং বিদেশী উভয় প্রকার প্রতিষ্ঠানের জন্য):

#### 10. REGISTRATION NUMBER [নিবন্ধন নং]:

REGISTRATION NUMBER

Date

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## 11. E-TIN & VAT REGISTRATION NUMBER [ই-টিন ও ভ্যাট নিবন্ধন নং]:

E-TIN NUMBER

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VAT REGISTRATION NUMBER

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## 12. NATURE OF BUSINESS (IN DETAILS) [ব্যবসার প্রকৃতি (বিস্তারিত বর্ণনা)]:

## 13. FIXED DEPOSIT DETAILS [স্থায়ী আমানত সংক্রান্ত তথ্য]:

Tenure month(s) year(s) Interest Rate % p.a. [বার্ষিক] Amount of Deposit (BDT)

In words

Renewal option (Please check) ☐ Renew principal with interest ☐ Renew principal only ☐ As per instruction at maturity

## 14. MODE OF DEPOSIT TO SFIL FINANCE PLC. [এসএফআইএল ফাইন্যান্স পিএলসি তে আমানত প্রদানের মাধ্যম]:

Deposit to SFIL Finance PLC. must be made through account payee instruments such as cheque, draft, pay order etc.

Cheque/Pay Order No.

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
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Date

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BEFTN No.

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Bank & Branch

## 15. SOURCE OF FUND (IN DETAILS) [অর্থের উৎস (বিস্তারিত ভাবে উল্লেখ করুন)]:

## 16. TERMS & CONDITIONS [শর্তাবলী]:

### A. General

"SFIL Finance PLC." hereinafter referred to as SFIL, acts only as a collection agent and assumes no responsibility for the realization of the proceeds of any instrument deposited with SFIL for collection. Proceeds of cheques or other instruments deposited and/or interest thereon are not available for withdrawal/interest accrual until their proceeds are collected by SFIL. In relation to any dealings in respect of Deposit Account, SFIL shall not be liable for any loss for the customer's death, incapacity or bankruptcy (or any other analogous event or proceeding). Further SFIL shall not be liable to the customer for any loss, damage or delay attributable in whole or in part the action of any government or government or agency or any other event outside SFIL's control (including without limitation, strikes, industrial action equipment failure or interruption of power supply) provided that SFIL shall in each case endeavor to notify the customer of any anticipated delays due any of the above events once SFIL is in communication with the customer. SFIL Deposit Scheme and their payment are governed by the existing and applicable law in Bangladesh and the proceeds of deposit with SFIL are only payable at branch offices of SFIL. The customer shall release form, indemnify and hold SFIL harmless from and against all the actions, suits, proceeding, cost, claims, demands charges, expenses, losses and liabilities whatsoever arising in consequences of or in any way related to:

I. SFIL having acted in good faith in accordance with customer's telephone, email, instruction (s) as above may have been initiated or transmitted in error or fraudulently altered, misunderstood or distorted in the line of communication or transmission, and

II. SFIL having referred from acting in accordance with customer written, telephone, email instruction (s) by reason of failure of actual transmission thereof to SFIL or receipt by SFIL for whatever reason, whether connected with fault, failure, or un-readiness of the sending or receiving equipment's; or

III. Customer's failure to forward all original copies of email or facsimile instruction(s) to SFIL within such period as SFIL may specify. SFIL is authorized to communicate in any form with the client through given mailing address, email, facsimile or mobile no, in case of change customer's contact details, customer is responsible for updating the information with SFIL authorized offices. Save as otherwise provided in these terms & conditions, any demand of communication made by SFIL under terms and conditions shall be in writing and made at the address given by Depositors (or address(es) will notify SFIL from time to time) and if posted, shall be deemed to have been served on depositor on the date of posting.

### B. Terms & Conditions

#### B.1. Terminologies

"Deposit" shall mean money deposited with SFIL for a certain period in the form of any banking instruments including but not limited to, cheques, Pay Order and Demand Draft or through any Bangladesh Bank approved fund transfer mechanism. "Customer" shall mean individual or organization that deposits money with SFIL. "Premature Encashment" shall mean encashment of deposit after elapse of such period as may be prescribed by Bangladesh Bank as the minimum term of deposits, currently being three (03) months, but before end of fixed term for which customer places deposit with SFIL. "Government" shall mean the Government of People's Republic of Bangladesh.

#### B.2. Interest Rate

The Interest rate prevailing on the opening or renewal day of the deposit account will be applicable for interest calculation. Rates of Interest are subject to change at any time without notice to customers, either at the point of maturity or renewal.

#### B.3. Minimum Amount

Minimum deposit amount is BDT 10,000 for term deposit and BDT 500,000 for earner deposit products. These amounts are subject to change at any time at the discretion of SFIL.

#### B.4. Minimum Period.

Minimum period for any term deposit product is 3 (three) months. Any term deposits cannot be encashed before completion of (3) months as per the rules of Bangladesh Bank.

#### B.5. Mode of Acceptance

Deposit shall be made by "Account Payee" cheque, pay order, bank draft or through Bangladesh Electronic Fund Transfer Network (BEFTN) drawn in favor of "SFIL Finance PLC." together with filled application form and necessary documents. Deposit cheque or fund transfer should be issued from customer's bank account and repayment cheque will also be made on that account. No cash deposit will be accepted by SFIL. For MSS, DPS and Millionaire Scheme, the depositor is liable to ensure timely payment of installment as per the terms and conditions of the scheme. When a depositor fails to deposit any installment on time, she/he will have to pay a late payment fee of TK. 300/- at the time of paying their overdue installments, If the monthly installments are not paid for three (3) consecutive months, the scheme will become dormant and will stand closed. Installment must be deposited within 1st to 25th day of each month (as selected by depositor) at the bank nominated by SFIL.

#### B.6. Mode of Payment

Customer is entitled to receive payment against the deposit in the following cases -

I. Encash of deposits [after elapse of such period as may be prescribed by Bangladesh Bank as the minimum term for deposit(s), currently being (3) three months]

II. Interest payment in accordance with the terms and conditions of the relevant deposit product. Payment will be made through account payee cheque or Bangladesh Electronic fund Transfer Network (BEFTN) in favor of customer into his/her bank account from where the cheque was earlier issued. No cash payment will be made. Customer is responsible for providing required information for making payments. In case of encashment and disbursement for loan against deposit, duly signed original instrument has to be submitted to SFIL, along with written instruction from customer. Payment Instruction/Instrument will be issued on following working day after receipt of instruction, If the deposit mature on a holiday, payment instruction/instruments will be issued on the following working day and no interest will be paid for the holiday period (days). Deposit interest will be transferred to customer's bank account through Bangladesh Electronic Fund Transfer Network (BEFTN) or by account payee cheque in favor of customer. Customer availing the cheque facility for any payment is liable to deposit the cheques to their Bank in due time. If any cheque is stole or lost, SFIL reserves the right to charge a fee for re-issuance of cheque. SFIL deposit schemes and their payments are governed by the existing and applicable laws in Bangladesh and proceeds of Deposits with SFIL are only payable at offices of SFIL.

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**B.7. Interest Calculation**

Interest on Deposit Account(s) as well as on loan facilities against such account(s) will be calculated as per Bangladesh Bank Guideline.

**B.8. Loan Against Deposit**

Depositor can avail loan facilities against deposit at any time after opening of account. SFIL at its sole discretion shall determine the amount of loan. Interest rate of loan will be as per prevailing policy.

**B.9. Maturity & Auto Renewal**

Any and all matured accounts will be automatically renewed under the same deposit product and the same tenure if no instruction from customer is received by SFIL in writing or in any other form acceptable to SFIL prior to maturity except DPS, MSS, Millionaire Scheme & Multi- Millionaire Scheme. SFIL prevailing interest rate on maturity date of the respective deposit account will be applicable during auto renewal.

**B.10. Premature Encashment or Early Encashment**

Deposit accounts cannot be encashed before completion of 3 (three) months from the opening date of the new deposit (not applicable for renewal option). After completion of first 3 (three) months, customer may encash his deposit and in such a situation SFIL will pay interest at reduced rates for the broken period as prevailing premature encashment policy.

**B.11. Nomination**

There can be more than one nominee for a single deposit scheme. If the shares of multiple nominee are not specified, all nominee will share equally in the event of the death of the depositor(s), the nominee shall receive/draw the proceeds of deposits from SFIL as per rules of the Government of Bangladesh. In the event the nominee so authorized remains minors at the time of death of the depositors, the nominated guardian shall be authorized to operate the deposit account. The nominee so authorized, shall be entitled to the proceeds of the deposit account(s) to the exclusion of all other persons i.e. depositors heirs, executors and administrators and all other persons claiming through or under the depositor(s) and any payment made to the nominee in pursuance of this authority shall be binding on all other persons.

**B.12. Tax & Excise Duty**

Tax on interest earnings will be applicable as per prevailing Government rules and regulations. Government Excise Duty will be applicable for each deposit.

account as per prevailing Government rules and regulations. Any other charges imposed by Government, Regulator or any other relevant authority from time to time will be applicable on each deposit account.

**B.13. Transferability**

Deposit Account are strictly non-transferable.

**C. Fees & Charges**

SFIL reserves the right to charge fees for any service it deems appropriate as per prevailing fees schedule. VAT on fees will be borne by the customer as per prevailing law of the land as the time of realization of fees. The fees schedule can be changed at any time without prior notice to the customer.

**D. Customer Information**

Though SFIL maintains strict confidentiality in all affairs of the of the account, SFIL shall always be entitled to disclose any information regarding customers deposit account(s) held with SFIL to any of the followings:

I. Any regulatory, supervisory, governmental of quasi-governmental authority with the jurisdiction over SFIL.

II. Any person to whom SFIL is required (in connection with its administration and business, for data information, transaction, document and records collection, processing and storage, fraud detection or prevention, suspicious activities, audit, inspection, provision of services by any third party, debt collection) or authorized by law or court order to make disclosure.

**E. Right to Change**

SFIL reserves the right to change or amend any of the terms & conditions mentioned above any time without prior notice of customer.

**F. Severability**

If any terms or provisions of this agreement shall be held to be invalid, illegal, unenforceable or in conflict with the law of any Jurisdiction, in whole or in part under any enactment or rules of law, such term or provision or part thereof shall to that extent be deemed not to or part of this instrument but the validity, legality and enforceability of the remaining terms or provisions shall not in any way be affected or impaired thereby.

**17. DECLARATION AND SIGNATURE [ঘোষণা ও স্বাক্ষর]:**

I/we hereby confirm that I/we read and understood the Terms and Conditions governing the Deposit account and I/we shall abide by said terms and conditions. I/we also confirm that the above mentioned information is true and accurate. I/we shall provide any relevant information/document as per your requirement in addition to those already provided.

আমি/আমরা এই মর্মে নিশ্চয়তা প্রদান করছি যে, আমি/আমরা হিসাব সংক্রান্ত যাবতীয় নিয়মাবলী/শর্তাবলী পড়েছি এবং উক্ত নিয়মাবলী/শর্তাবলী মেনে চলতে বাধ্য থাকবো। আমি/আমরা সজ্ঞানে ঘোষণা করছি যে, উপরোল্লিখিত তথ্যাদি সত্য ও নির্ভুল। আপনার চাহিদা মোতাবেক প্রদত্ত তথ্যের অতিরিক্ত সংশ্লিষ্ট যে কোন প্রয়োজনীয় তথ্যাদি/দলিলাদি সরবরাহ করবো।

Client's signature, name, designation, seal and date

|   | Name                 | Designation          | Seal, Signature & Date |
|---|----------------------|----------------------|------------------------|
| 1 | <input type="text"/> | <input type="text"/> | <input type="text"/>   |
| 2 | <input type="text"/> | <input type="text"/> | <input type="text"/>   |
| 3 | <input type="text"/> | <input type="text"/> | <input type="text"/>   |
| 4 | <input type="text"/> | <input type="text"/> | <input type="text"/>   |

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# SFIL FINANCE PLC.

## এসএফআইএল ফাইন্যান্স পিএলসি

Photo

Reference Account No.

Individual CIF No.

### CLIENT INFORMATION FORM / [গ্রাহক তথ্য ফর্ম]:

If required, additional individual's information form may be attached with the account opening form

1. Client name (গ্রাহকের নাম)

In English

In Bangla

2. Client's Relation with account (please check) (হিসাবের সাথে সম্পর্ক)

☐ Chairman ☐ Managing Director ☐ Beneficial Owner ☐ Partner ☐ Shareholder ☐ Sponsor Director ☐ Signatory ☐ Proprietor  
☐ Nominated Director ☐ Attorney Holder ☐ Other \_\_\_\_\_

3. Father's Name (পিতার নাম)

In English \_\_\_\_\_

In Bangla \_\_\_\_\_

4. Mother's Name (মাতার নাম)

In English \_\_\_\_\_

In Bangla \_\_\_\_\_

5. Spouse Name (স্বামী/স্ত্রীর নাম)

In English \_\_\_\_\_

In Bangla \_\_\_\_\_

6. Nationality (জাতীয়তা)

\_\_\_\_\_

7. Date of Birth (জন্ম তারিখ)

8. Place of Birth (জন্ম স্থান)

\_\_\_\_\_

9. Gender (please check): ☐ Male ☐ Female

10. Occupation (in details) (পেশা)

\_\_\_\_\_

11. Passport number

Issue Date

Country of issue \_\_\_\_\_

12. National ID number

13. Birth Registration Certificate number

(Any one of the documents mentioned in Sl. no. 11-13 must be provided. However, in case of account opening with Birth Registration Certificate, any identity document containing customer's photo must be provided in addition to the Birth Registration Certificate. If no photo identity document is available, a certificate of identity must be provided from a renowned person<sup>1</sup> acceptable to financial institution. That identity certificate must contain customer's photo. Besides, documents in addition to those mentioned in sl no. 14-15 below as well as any information in addition the information provided in this form must be provided to the satisfaction of the financial institution to verify the identity of the customer)

14. E-TIN (If any)

15. Driving License number (If any)

Expiry Date:

16. Address of Client

| Address                            | Permanent address | Residence address | Office address |
|------------------------------------|-------------------|-------------------|----------------|
| Flat/House/Road/Block/Area/Village |                   |                   |                |
| Upazila/Thana                      |                   |                   |                |
| City/District                      |                   |                   |                |
| ZIP/Postal Code                    |                   |                   |                |
| Mobile                             |                   |                   |                |
| Phone                              |                   |                   |                |
| E-mail                             |                   |                   |                |

17. Contact Address (please check) ☐ Permanent address ☐ Residence address ☐ Office address 18. Resident Status (please check) ☐ Resident ☐ Non Resident

19. Credit Card Information (optional) – Issuing Institution and Card No. (if customer is a credit card user)

| Sl.no. | Credit Card Issuing Institution | Card No. |
|--------|---------------------------------|----------|
|        |                                 |          |
|        |                                 |          |
|        |                                 |          |

(In applicable cases, information must be collected as per the requirement of Guidelines for Foreign Exchange Transactions)

<sup>1</sup> Renowned person will mean Member of the Parliament, Mayor, Deputy Mayor and Counselors of City Corporation, First Class Gazetted Officers, Teachers of Public Universities, Chairman and Vice Chairman of Upazila Parishad, Chairman of Union Parishad, Mayor and counselors of Pourashova, Principal of Non Govt College, Headmasters of Govt/Non Govt High Schools and Govt. Primary School, Editor of National Dailies, Notary Public and First Class Officers of Semi Govt, Autonomous, Nationalized Institutions and Nationalized Banks.

Seal & Signature of Client with date

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# SFIL FINANCE PLC.

## এসএফআইএল ফাইন্যান্স পিএলসি

Photo

Reference Account No.

Individual CIF No.

### CLIENT INFORMATION FORM / [গ্রাহক তথ্য ফর্ম]:

If required, additional individual's information form may be attached with the account opening form

1. Client name (গ্রাহকের নাম)

In English

In Bangla

2. Client's Relation with account (please check) (হিসাবের সাথে সম্পর্ক)

☐ Chairman ☐ Managing Director ☐ Beneficial Owner ☐ Partner ☐ Shareholder ☐ Sponsor Director ☐ Signatory ☐ Proprietor  
☐ Nominated Director ☐ Attorney Holder ☐ Other \_\_\_\_\_

3. Father's Name (পিতার নাম)

In English \_\_\_\_\_

In Bangla \_\_\_\_\_

4. Mother's Name (মাতার নাম)

In English \_\_\_\_\_

In Bangla \_\_\_\_\_

5. Spouse Name (স্বামী/স্ত্রীর নাম)

In English \_\_\_\_\_

In Bangla \_\_\_\_\_

6. Nationality (জাতীয়তা)

\_\_\_\_\_

7. Date of Birth (জন্ম তারিখ)

8. Place of Birth (জন্ম স্থান) \_\_\_\_\_

9. Gender (please check): ☐ Male ☐ Female

10. Occupation (in details) (পেশা) \_\_\_\_\_

11. Passport number  Issue Date  Country of issue \_\_\_\_\_

12. National ID number

13. Birth Registration Certificate number

(Any one of the documents mentioned in Sl. no. 11-13 must be provided. However, in case of account opening with Birth Registration Certificate, any identity document containing customer's photo must be provided in addition to the Birth Registration Certificate. If no photo identity document is available, a certificate of identity must be provided from a renowned person<sup>1</sup> acceptable to financial institution. That identity certificate must contain customer's photo. Besides, documents in addition to those mentioned in sl no. 14-15 below as well as any information in addition the information provided in this form must be provided to the satisfaction of the financial institution to verify the identity of the customer)

14. E-TIN (If any)

15. Driving License number (If any)

Expiry Date:

16. Address of Client

| Address                            | Permanent address | Residence address | Office address |
|------------------------------------|-------------------|-------------------|----------------|
| Flat/House/Road/Block/Area/Village |                   |                   |                |
| Upazila/Thana                      |                   |                   |                |
| City/District                      |                   |                   |                |
| ZIP/Postal Code                    |                   |                   |                |
| Mobile                             |                   |                   |                |
| Phone                              |                   |                   |                |
| E-mail                             |                   |                   |                |

17. Contact Address (please check) ☐ Permanent address ☐ Residence address ☐ Office address 18. Resident Status (please check) ☐ Resident ☐ Non Resident

19. Credit Card Information (optional) – Issuing Institution and Card No. (if customer is a credit card user)

| Sl.no. | Credit Card Issuing Institution | Card No. |
|--------|---------------------------------|----------|
|        |                                 |          |
|        |                                 |          |
|        |                                 |          |

(In applicable cases, information must be collected as per the requirement of Guidelines for Foreign Exchange Transactions)

<sup>1</sup> Renowned person will mean Member of the Parliament, Mayor, Deputy Mayor and Counselors of City Corporation, First Class Gazetted Officers, Teachers of Public Universities, Chairman and Vice Chairman of Upazila Parishad, Chairman of Union Parishad, Mayor and counselors of Pourashova, Principal of Non Govt College, Headmasters of Govt/Non Govt High Schools and Govt. Primary School, Editor of National Dailies, Notary Public and First Class Officers of Semi Govt, Autonomous, Nationalized Institutions and Nationalized Banks.

Seal & Signature of Client with date

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# SFIL FINANCE PLC.

## এসএফআইএল ফাইন্যান্স পিএলসি

Photo

Reference Account No.

Individual CIF No.

### CLIENT INFORMATION FORM / [গ্রাহক তথ্য ফর্ম]:

If required, additional individual's information form may be attached with the account opening form

1. Client name (গ্রাহকের নাম)

In English

In Bangla

2. Client's Relation with account (please check) (হিসাবের সাথে সম্পর্ক)

☐ Chairman ☐ Managing Director ☐ Beneficial Owner ☐ Partner ☐ Shareholder ☐ Sponsor Director ☐ Signatory ☐ Proprietor  
☐ Nominated Director ☐ Attorney Holder ☐ Other \_\_\_\_\_

3. Father's Name (পিতার নাম)

In English \_\_\_\_\_

In Bangla \_\_\_\_\_

4. Mother's Name (মাতার নাম)

In English \_\_\_\_\_

In Bangla \_\_\_\_\_

5. Spouse Name (স্বামী/স্ত্রীর নাম)

In English \_\_\_\_\_

In Bangla \_\_\_\_\_

6. Nationality (জাতীয়তা)

\_\_\_\_\_

7. Date of Birth (জন্ম তারিখ)

8. Place of Birth (জন্ম স্থান)

\_\_\_\_\_

9. Gender (please check): ☐ Male ☐ Female

10. Occupation (in details) (পেশা)

\_\_\_\_\_

11. Passport number

Issue Date

Country of issue \_\_\_\_\_

12. National ID number

13. Birth Registration Certificate number

(Any one of the documents mentioned in Sl. no. 11-13 must be provided. However, in case of account opening with Birth Registration Certificate, any identity document containing customer's photo must be provided in addition to the Birth Registration Certificate. If no photo identity document is available, a certificate of identity must be provided from a renowned person<sup>1</sup> acceptable to financial institution. That identity certificate must contain customer's photo. Besides, documents in addition to those mentioned in sl no. 14-15 below as well as any information in addition the information provided in this form must be provided to the satisfaction of the financial institution to verify the identity of the customer)

14. E-TIN (If any)

15. Driving License number (If any)

Expiry Date:

16. Address of Client

| Address                            | Permanent address | Residence address | Office address |
|------------------------------------|-------------------|-------------------|----------------|
| Flat/House/Road/Block/Area/Village |                   |                   |                |
| Upazila/Thana                      |                   |                   |                |
| City/District                      |                   |                   |                |
| ZIP/Postal Code                    |                   |                   |                |
| Mobile                             |                   |                   |                |
| Phone                              |                   |                   |                |
| E-mail                             |                   |                   |                |

17. Contact Address (please check) ☐ Permanent address ☐ Residence address ☐ Office address 18. Resident Status (please check) ☐ Resident ☐ Non Resident

19. Credit Card Information (optional) – Issuing Institution and Card No. (if customer is a credit card user)

| Sl.no. | Credit Card Issuing Institution | Card No. |
|--------|---------------------------------|----------|
|        |                                 |          |
|        |                                 |          |
|        |                                 |          |

(In applicable cases, information must be collected as per the requirement of Guidelines for Foreign Exchange Transactions)

<sup>1</sup> Renowned person will mean Member of the Parliament, Mayor, Deputy Mayor and Counselors of City Corporation, First Class Gazetted Officers, Teachers of Public Universities, Chairman and Vice Chairman of Upazila Parishad, Chairman of Union Parishad, Mayor and counselors of Pourashova, Principal of Non Govt College, Headmasters of Govt/Non Govt High Schools and Govt. Primary School, Editor of National Dailies, Notary Public and First Class Officers of Semi Govt, Autonomous, Nationalized Institutions and Nationalized Banks.

Seal & Signature of Client with date

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# SFIL FINANCE PLC.

## এসএফআইএল ফাইন্যান্স পিএলসি

Photo

Reference Account No.

Individual CIF No.

### CLIENT INFORMATION FORM / [গ্রাহক তথ্য ফর্ম]:

If required, additional individual's information form may be attached with the account opening form

1. Client name (গ্রাহকের নাম)

In English

In Bangla

2. Client's Relation with account (please check) (হিসাবের সাথে সম্পর্ক)

☐ Chairman ☐ Managing Director ☐ Beneficial Owner ☐ Partner ☐ Shareholder ☐ Sponsor Director ☐ Signatory ☐ Proprietor  
☐ Nominated Director ☐ Attorney Holder ☐ Other \_\_\_\_\_

3. Father's Name (পিতার নাম)

In English \_\_\_\_\_

In Bangla \_\_\_\_\_

4. Mother's Name (মাতার নাম)

In English \_\_\_\_\_

In Bangla \_\_\_\_\_

5. Spouse Name (স্বামী/স্ত্রীর নাম)

In English \_\_\_\_\_

In Bangla \_\_\_\_\_

6. Nationality (জাতীয়তা)

\_\_\_\_\_

7. Date of Birth (জন্ম তারিখ)

8. Place of Birth (জন্ম স্থান) \_\_\_\_\_

9. Gender (please check): ☐ Male ☐ Female

10. Occupation (in details) (পেশা) \_\_\_\_\_

11. Passport number           Issue Date         Country of issue \_\_\_\_\_

12. National ID number

13. Birth Registration Certificate number

(Any one of the documents mentioned in Sl. no. 11-13 must be provided. However, in case of account opening with Birth Registration Certificate, any identity document containing customer's photo must be provided in addition to the Birth Registration Certificate. If no photo identity document is available, a certificate of identity must be provided from a renowned person<sup>1</sup> acceptable to financial institution. That identity certificate must contain customer's photo. Besides, documents in addition to those mentioned in sl no. 14-15 below as well as any information in addition the information provided in this form must be provided to the satisfaction of the financial institution to verify the identity of the customer)

14. E-TIN (If any)

15. Driving License number (If any)

Expiry Date:

16. Address of Client

| Address                            | Permanent address | Residence address | Office address |
|------------------------------------|-------------------|-------------------|----------------|
| Flat/House/Road/Block/Area/Village |                   |                   |                |
| Upazila/Thana                      |                   |                   |                |
| City/District                      |                   |                   |                |
| ZIP/Postal Code                    |                   |                   |                |
| Mobile                             |                   |                   |                |
| Phone                              |                   |                   |                |
| E-mail                             |                   |                   |                |

17. Contact Address (please check) ☐ Permanent address ☐ Residence address ☐ Office address 18. Resident Status (please check) ☐ Resident ☐ Non Resident

19. Credit Card Information (optional) – Issuing Institution and Card No. (if customer is a credit card user)

| Sl.no. | Credit Card Issuing Institution | Card No. |
|--------|---------------------------------|----------|
|        |                                 |          |
|        |                                 |          |
|        |                                 |          |

(In applicable cases, information must be collected as per the requirement of Guidelines for Foreign Exchange Transactions)

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Seal & Signature of Client with date

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# For Official use only [শুধুমাত্র অফিসের ব্যবহারের জন্য]

## KYC PROFILE FORM, INDIVIDUAL / গ্রাহক পরিচিতি সম্পর্কিত ফর্ম, ব্যক্তি

|                                    |  |  |  |  |  |  |  |  |  |  |               |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|------------------------------------|--|--|--|--|--|--|--|--|--|--|---------------|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
| 1. Account Title                   |  |  |  |  |  |  |  |  |  |  |               |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 2. Branch ID & Account No          |  |  |  |  |  |  |  |  |  |  |               |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 3. CIF No.                         |  |  |  |  |  |  |  |  |  |  | Group CIF No. |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 4. Client's Name                   |  |  |  |  |  |  |  |  |  |  |               |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 5. Name of account opening officer |  |  |  |  |  |  |  |  |  |  |               |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |

### Documents / দলিলাদি

If photocopy is obtained, in applicable cases

|   |  |  |  |  |  |  |  |  |  |  |                                      |                                  |  |  |  |                                      |                                  |  |  |  |                                      |                                  |  |  |  |  |  |  |  |  |  |
|---|--|--|--|--|--|--|--|--|--|--|--------------------------------------|----------------------------------|--|--|--|--------------------------------------|----------------------------------|--|--|--|--------------------------------------|----------------------------------|--|--|--|--|--|--|--|--|--|
| 6. Birth Registration Certificate   |  |  |  |  |  |  |  |  |  |  |                                      |                                  |  |  |  |                                      |                                  |  |  |  | <input type="checkbox"/> Yes / হ্যাঁ | <input type="checkbox"/> No / না |  |  |  |  |  |  |  |  |  |
| 7. Passport number  |  |  |  |  |  |  |  |  |  |  | <input type="checkbox"/> Yes / হ্যাঁ | <input type="checkbox"/> No / না |  |  |  |                                      |                                  |  |  |  |                                      |                                  |  |  |  |  |  |  |  |  |  |
| 8. National ID number   |  |  |  |  |  |  |  |  |  |  |                                      |                                  |  |  |  |                                      |                                  |  |  |  | <input type="checkbox"/> Yes / হ্যাঁ | <input type="checkbox"/> No / না |  |  |  |  |  |  |  |  |  |
| 9. Commissioner Certificate   |  |  |  |  |  |  |  |  |  |  |                                      |                                  |  |  |  |                                      |                                  |  |  |  | <input type="checkbox"/> Yes / হ্যাঁ | <input type="checkbox"/> No / না |  |  |  |  |  |  |  |  |  |
| 10. E-TIN   |  |  |  |  |  |  |  |  |  |  | <input type="checkbox"/> Yes / হ্যাঁ | <input type="checkbox"/> No / না |  |  |  |                                      |                                  |  |  |  |                                      |                                  |  |  |  |  |  |  |  |  |  |
| 11. Driving License number  |  |  |  |  |  |  |  |  |  |  |                                      |                                  |  |  |  | <input type="checkbox"/> Yes / হ্যাঁ | <input type="checkbox"/> No / না |  |  |  |                                      |                                  |  |  |  |  |  |  |  |  |  |
| 12. Information on Beneficial Owner (Beneficial owner of the account must be identified and KYC of beneficial owner must be completed in details) |  |  |  |  |  |  |  |  |  |  |                                      |                                  |  |  |  |                                      |                                  |  |  |  |                                      |                                  |  |  |  |  |  |  |  |  |  |

13. What is the source of fund? How source of fund has been verified (if applicable)?

14. Is the source of fund consistent with the profession of the client? (Justify the consistency by giving details description of client's profession)

15. Risk Score ☐ Low ☐ Medium ☐ High ☐ Extreme

Comment:

Risk score to be ascertained as per SFIL Finance PLC's "Money Laundering and Terrorist Financing Risk Based Assessment Guidelines". Risk Treatment action plan to be provided in details under the comment field.

Name of Relationship Manager, Signature (with seal) and date

Approving Officer's Name, Signature (with seal) and Date

Is any of the Names of the applicant/nominee/beneficiary is found in the sanction list or any other blacklist? If answer is Yes, then give detailed description in the comment field.

☐ Yes [হ্যাঁ]

☐ No [না]

Comment :

Verifying Officer's Name, Signature (with seal) and Date

16. Last date of review/update of account and customer information

Comment :

Name, Signature (with seal) of review/updating officer and Date

☐ Please open [হিসাবটি খুলুন]

☐ Do not open [হিসাবটি খুলবেন না]

Signature and Date with Seal of Approving Officer

Account Opening date 

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

Maturity Date 

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

Signature and Date with Seal of Account Opening Officer

Account Opening form scanned by

Name

Signature and Date

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## CLIENTELE ACKNOWLEDGEMENT FORM (CAF)

Name of the Client :

Description of Deposit :

Deposit Amount (BDT) :

Product Category :

| SL No. | Questions   | Comments          |                    |
|--------|---|-------------------|--------------------|
|        |   | SFIL Finance PLC. | Client(s)          |
| 1.     | What will be the interest rate?   |                   |                    |
| 2.     | When will be the Deposit account matured?   |                   |                    |
| 3 (a). | Will the interest rate be same in case of early encashment?   |                   |                    |
| 3 (b). | If no, whether the client is fully informed about tenure-wise different rates for early encashment?                                   |                   |                    |
| 4.     | Will it be automatically renewed if the amount is not withdrawn at maturity and no instruction is given by the client in this regard? |                   |                    |
| 5 (a)  | Will there be any fees charged against the deposit account?   |                   |                    |
| 5 (b). | If so, whether the depositor is informed about it or not.   |                   |                    |
|        |   | SFIL Sign-off     | Client(s) Sign-off |
|        | Date:   |                   |                    |

### Authorization (If Any)

I/we do hereby authorize Mr./Ms. .... whose signature is attached below to collect the cheque/instrument of my /our deposit on my /our behalf from SFIL Finance PLC.

.....  
Signature of Authorized Person

.....  
Signature verified by Client(s)



### CHEQUE ACKNOWLEDGEMENT RECEIPT

Received with thanks from Mr./Ms. ....

Cheque Amount (BDT) ..... Amount (In Words) .....

Cheque No. / P.O / D.D. No. .... Account No.....Date.....

Drawn On Bank .....

|  |                     |
|--|---------------------|
| Received by (Full Name) :<br>Department :<br>ID Number : | Signature with date |
|--|---------------------|

The Original Instrument will be issued after realization of the proceeds of the cheque/Pay Order/Demand Draft

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BACK SIDE OF  
CHEQUE ACKNOWLEDGEMENT RECEIPT

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## Account Opening Form Supplement

This form must be completed by any Individual who wishes to open a loan/deposit account  
(Please complete in BLOCK LETTERS)

|   |  |   |
|---|--|---|
| Name  | :  | _____   |
| Country of Residence  | :  | _____   |
| Country of Birth  | :  | _____   |
| Please check '✓' Yes or No for each of the following questions: |  |   |
|   |  | Yes / No  |
| 1   | Are you a U.S. Resident?                                       | <input type="checkbox"/> <input type="checkbox"/> |
| 2   | Are you a U.S. Citizen?  | <input type="checkbox"/> <input type="checkbox"/> |
| 3   | Do you hold a valid U.S. Permanent Resident Card (Green Card)? | <input type="checkbox"/> <input type="checkbox"/> |

I hereby confirm the authenticity of Information provided above.

Subject to relevant regulatory requirements, I hereby give my consent that SFIL or any of its subsidiaries (collectively SFIL) may disclose my information to Bangladeshi or foreign regulators, including tax authorities, as necessary to ascertain my tax liability in any jurisdiction.

I further consent and agree that, SFIL may withhold from my account(s) such amounts as may be required by applicable laws, regulations and/or directives issued by relevant Bangladeshi or foreign regulators or tax authorities.

I undertake to notify SFIL within 30 calendar days of any changes in the information provided by me during opening the account.

Signature : \_\_\_\_\_

Date : \_\_\_\_\_



**CLIENTELE FEEDBACK FORM (CFF)**  
(As per Bangladesh Bank Product & Service Guideline)

|                        |  |
|------------------------|--|
| Name of Client         |  |
| Description of Deposit |  |
| Deposit Amount         |  |
| Product Category       |  |

| Questions   | Comments     |                                  |
|---|--------------|----------------------------------|
|   | FI's comment | Client's comment                 |
| 1(a). Whether FI has charged any extra fee (maintenance fee/others) which was not mentioned in the agreement? |              | Yes / No                         |
| 1(b). If so, what is the reason?  |              | Agreed/not with FI's explanation |

|                                   |             |             |             |             |
|-----------------------------------|-------------|-------------|-------------|-------------|
|                                   |             |             |             |             |
| Official's Signature<br>with Date | Applicant 1 | Applicant 2 | Applicant 3 | Applicant 4 |





## ELECTRONIC FUND TRANSFER AUTHORIZATION FORM

(EFT Credit Entries to receive Payment through BEFTN)

Date: ...../...../.....

To  
Branch Manager  
SFIL Finance PLC.  
..... Branch

### AUTHORIZATION FOR RECEIVING PAYMENT OF INTEREST/ENCASHMENT AMOUNT THROUGH BEFTN

Dear Sir:

I/We hereby authorize SFIL Finance PLC., to credit my/our Monthly/Quarterly/Half Yearly/Yearly interest or encashment amount or amount of loan against deposit through BEFTN service and supplement to my/our account at the bank listed below, or to receive the interest income from the account in connection with the TDR mentioned. This authority will remain in effect until the SFIL is notified by me/us in writing to cancel it or until such discharge of amounts payable in connection with the Term Deposit in the sole satisfaction of SFIL.

|                        |  |
|------------------------|--|
| Deposit Account No.    |  |
| Account Holder's Name  |  |
| Bank Account Name      |  |
| Bank Account No.       |  |
| Bank Account Type      | <input type="checkbox"/> Current <input type="checkbox"/> Savings Others |
| Bank & Branch Name     |  |
| Routing No.            |  |
| Mobile No.             |  |
| TIN No. (If available) |  |

I/We do hereby authorize SFIL Finance PLC. to use BEFTN as a method of transfer of any payment due to me.

| Applicant 1                  | Applicant 2                  | Applicant 3                  | Applicant 4                  |
|------------------------------|------------------------------|------------------------------|------------------------------|
|                              |                              |                              |                              |
| Signature (with seal) & Date | Signature (with seal) & Date | Signature (with seal) & Date | Signature (with seal) & Date |

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**SFIL FINANCE PLC.**

Head Office: Finance Square, Level-15, Holding-22/A, Road-102 & 103, Gulshan-2, Dhaka-1212, Bangladesh  
info@sfilbd.com | Tel: 88 09612 223322 | www.sfilbd.com