

## Documents Required for Account opening

### Single/Joint Account

- » 3 Copies recent passport size photograph of each applicant (s) attested by the introducer
- » 2 copies recent passport size photograph of each nominee attested by the applicants (s)
- » 2 copies recent passport size photograph of the operator (if any) attested by the applicant(s)
- » Photocopy of National ID Card (Applicant, Nominee, Operator) attested by the applicant(s)
- » Latest Bank Account Statement
- » Photocopy of MICR Cheque Leaf attested by the client
- » Photocopy of E-TIN (if any) attested by the client
- » Photocopy of Service ID/Visiting Card (For Service holder)
- » Photocopy of Trade License or related papers (For Business Profession)

### Company Account

- » Two copies of recent passport size photograph of all directors, account holder(s)/persons) who will operate the A/C Duly attested by the introducer.
- » Introduction by an Account Holder of Community Bank Investment Limited.
- » Certified copy of Memorandum of association & Article of Association duly signed or authenticated at each page by the Company Secretary/CFO/Managing Director/Chairman.
- » Certified copy of incorporation
- » Resolution of the Board of Directors for opening & operation of the account duly attested by Company Secretary/ CFO/Managing Director/Chairman.
- » List of Directors with name, father's name, mother's name, spouse's name, date of birth & signature (up-to-date) in Letterhead pad of the company duly certified by the Chairman or Managing Director.
- » Seal (designation wise in the application from) who will operate the account.
- » Valid Trade License
- » Photocopy of valid National ID/Passport/Birth Registration Certificate. In case of Birth Registration Certificate another Photo ID acceptable to the Bank to be provided for Account Operator Signatories, a directors and all Nominees
- » E-TIN certificate.
- » VAT Registration Number (if any).
- » Photocopy of Utility Bill of current month of present business addresses (Electricity/WASA/Gas/Telephone)
- » Certified copy of Certificate of Commencement of Business duly authenticated by the Company Secretary/CFO/ Managing Director/Chairman. (In case of public limited company).
- » All RJSC-related forms in case of transfer of Directorship.

### Proprietorship Account

- » Two copies of recent passport size photograph of the account holder(s)/person (s) who will operate the A/C duly Attested by the introducer.
- » Introduction by an Account Holder of Community Bank Investment Limited.
- » Certified copy of valid Trade License.
- » Proprietorship declaration in Company letterhead.
- » Specimen copy of seal.
- » Photocopy of valid National ID/Passport/Birth Registration Certificate. In case of Birth Registration Certificate, another Photo ID acceptable to the CBIL to be provided for Account Operator / Signatories and all Nominees.
- » E-TIN certificate.
- » VAT Registration Number (if any).
- » One copy of recent passport size photograph of nominee (attested by account holder).
- » Photocopy of Utility Bill of current month of present business addresses (Electricity/WASA/Gas/Telephone).

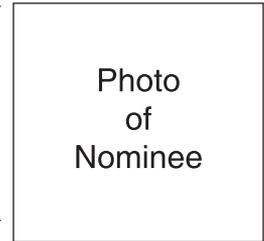




### Particulars of Nominee

01. Name:   
Address:   
Relation:  Age:  Share (%):  Signature: \_\_\_\_\_  
Mobile:  ✓

02. Name:   
Address:   
Relation:  Age:  Share (%):  Signature: \_\_\_\_\_  
Mobile:  ✓



### PARTICULARS OF OPERATOR (IF ANY)

Name of the Operator  Account No (If any)   
Relation  Mobile   
NID No.  Telephone No.   
Address   
E-mail

Signature of the Operator ✓ \_\_\_\_\_



### PARTICULARS OF INTRODUCER

Name   
Address   
NID No.   
Account No.  Telephone No.

I certify that I have known Mr/Ms \_\_\_\_\_ for the past \_\_\_\_\_ months/years and confirm his/her occupation and address as stated elsewhere in this application.

Signature of the Introducer \_\_\_\_\_

### SPECIAL INSTRUCTION

### SOURCE OF FUND

### SIGNATURE OF THE APPLICANT(S)

Principal Applicant

Joint Applicant

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



## PARTICULARS of OPERATORS 1

Name			
Designation		E-mail Address	
Mobile No.			
Telephone No.			
NID			
Emergency Contact			
Signature of the Operator $\checkmark$ _____			Photo of Operator

## PARTICULARS of OPERATORS 2

Name			
Designation		E-mail Address	
Mobile No.			
Telephone No.			
NID			
Emergency Contact			
Signature of the Operator $\checkmark$ _____			Photo of Operator

## PARTICULARS of OPERATORS 3

Name			
Designation		E-mail Address	
Mobile No.			
Telephone No. - 1			
NID			
Emergency Contact			
Signature of the Operator $\checkmark$ _____			Photo of Operator

## MODE OPERATION

Singly  Jointly

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

## DECLARATION & TERMS & CONDITIONS

### Margin Loan Facility

I/We do hereby declare that I/we am/are willfully availing margin loan facility of the Portfolio Manager as per margin loan policy of the Company.

### Order Execution Only Account Acknowledgement

I/We acknowledge that Community Bank Investment Ltd. "CBIL" does not give personal or client specific or tailored investment advice or recommendations to me/us and does not accept any responsibility to advise me/us on the suitability of any of my/our investment decisions or transactions. I/we acknowledge that I/we am/are responsible for my/our investment decisions or transactions as well as for any profits or losses that may result. I further acknowledge that it is my obligation to comply with the requirements of the Stock Exchanges respecting entry and trading of orders and that the portfolio manager reserves the right to reject, change or remove any order which I/we may enter or to cancel any trade resulting from an order I entered which is not in compliance with the requirements of the Stock Exchanges

I/We the undersigned person(s) whose particulars are given above hereby request you to register me/us as a client under the CBIL Discretionary/ Non-Discretionary Portfolio Management Account of Community Bank Investment Ltd.

I/We further agree and confirm that this portfolio account opened by me/us and the fund invested shall be held and governed by the terms and conditions set out in the CBIL Portfolio Management Service Agreement and scheduled thereto as may be modified from time to time which have been read and fully understood by me / us and further governed by applicable laws and regulations of the country. I/We confirm that the information furnished above are true and agree to provide all papers and information as required by the portfolio manager.

**1) Account opening requirements:** Account Opening Form- to be filled in and signed by each account holder, latest passport size photograph (2 copies) for each account holder attested by the introducer copy of passport/ national identity card, introduction of account holder-to be signed by the introducer with account number, 1 (one) copy nominee's photograph (attested by the account holder) and signature of the nominee.

**2) Eligibility for opening the account:** An adult individual having sound mind can open a A/C singly or jointly. An adult individual having sound mind can open a CBIL account singly, jointly or in the name of an organization, Club, Association, Organization or Institution can open the account providing Byelaws and Articles of Association acceptable to the Company.

**3) Identification of the account:** Each account will be given one account number. This number is to be properly quoted for each deposit/ withdraw and for any correspondence to the Bank. The Company will not be responsible for any loss or damage occurring as a result of wrong quotation of account number.

**4) Activation of the account:** Account will only be activated when all documentation considered necessary by Community Bank Investment Ltd. has been obtained, and initial deposit required is made.

**5) Initial deposit and minimum balance:** The initial minimum deposit of Tk. 2000/- is required to open the account. The account holder shall have to deposit minimum balance as per requirement to activate the account.

**6) Company's right:** Community Bank Investment Ltd. reserves the right to enquire the customer for source of fund as per Anti-Money Laundering Act-2012 and ask for nominee as per Bank Company Act 1991 (Amended up to 2023). Community Bank Investment Ltd. reserves the right to close any account if found unsatisfactory or may decline to give permission to do trade without assigning any reason. Company will realize all charges for closing of any account from the customer.

**7) AML/CFT:** Account holder should provide all necessary informations/documents in relations with AML/CFT Act 2012.

I/we have gone through the terms and conditions mentioned above and understood them in entirely and undertake to abide by those terms and conditions relating to the account. I / we also agree to be bound by such terms & conditions as may be amended or supplemented from time to time by the Company.

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\_\_\_\_\_  
Signature of Principal Applicant  
Name:

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\_\_\_\_\_  
Signature of Joint Applicant  
Name:

### FOR OFFICIAL USE ONLY

Prepared by

Signature

Name:

Checked by

Signature

Name:

Approved by

Signature

Name:

Date \_\_\_ / \_\_\_ / \_\_\_

Date \_\_\_ / \_\_\_ / \_\_\_

Date \_\_\_ / \_\_\_ / \_\_\_

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



**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. Exchange

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

Exchange Name DSE  Trading ID..... CSE  Trading ID.....

**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**

**Community Bank Investment Limited**

Introduction by an existing account holder of .....

I confirm the identity, occupation and address of the applicant(s).....

Introducer's Name

.....Account ID

(Signature of Introducer)





## CBIL PORTFOLIO MANAGEMENT SERVICE AGREEMENT

### SCHEDULE- I

The Portfolio Manager may change from time to time any of the provisions of this Schedule (I):

- 1. Margin Loan:** Margin Loan will be given as per Margin Loan Policy of the Company.
- 2. Equity:** Total Asset Value of the Portfolio- Debt Liability, i.e., Equity is the value of the Total Assets of the Portfolio net of Debt Liability.
- 3. Total Asset Value of the Portfolio:** Market Value of Securities + Cash + Receivable Dividend, i.e. Total Asset Value of the Portfolio is the sum of the market value of securities, Cash, and Receivable dividend on the investments.
- 4. Debt Liability:** Extended Margin Loan + Accrued fees & charges, i. e., Debt Liability is the sum of extended margin loan and accrued interest thereon.
- 5. Client Margin Ratio:** (Equity/Asset Value of the Portfolio) \* 100
- 6. 1<sup>st</sup> margin call:** 40% of equity.
- 7. 2<sup>nd</sup> margin call:** 30% of equity.
- 8. Trigger Sale:** 20% of equity
- 9. Margin Deposit:** Debt Liability - Equity, i.e., the Call amount of Margin Deposit shall be the difference between the Debt Liability and the Equity of the Client.
- 10. Maintenance Margin:** Total Value of the securities drops to 40% of their acquisition cost..
- 11. Minimum Value:** Total value of the securities drops to ..... % of their original cost.
- 12. Initial Fund\*:** a Minimum of TK 100,000.00 (Taka One Lac Only)
- 13. Fees , Interest and charges shall be payable to the portfolio Manager in accordance with Article 7**

SL	Particulars	Fees/Charges
01	Documentation Charge	Tk ..... (one off)
02	Management Fee (to be charged.....)	.....p.a. market value of the portfolio (The value of portfolio shall be determined following the valuation policy of the company as mentioned in the Schedule V)
03	Interest on Margin Loan (to be charged quarterly)	.....p.a.
04	Transaction Fee (including Settlement Fee & Brokerage Fee)	..... on transaction value
05	Annual CDBL Charge (Yearly)	At Actual

**14. Out-of-pocket and any third party expenses:** Charges of central depositories are to be levied according to the charging mechanism set by the Central Depository of Bangladesh Limited. These expenses include (but are not limited to)

- a. Central Depository Fees
- b. SMS and other extra-ordinary communication Costs

**14. Addresses for serving of notices:**

In the case of notices to the Portfolio Managers at:

For the attention of: Community Bank Investment Limited.

Address of Head Office: Police Plaza Concord (Level 12, Tower 2) Plot 2, Road 144, Gulshan 1, Dhaka 1212, Bangladesh.

**E-mail:** info@communitybank-investment.com

Phone No : 0255045226

For the attention of : \_\_\_\_\_

Address : \_\_\_\_\_

Phone : \_\_\_\_\_

E-mail : \_\_\_\_\_

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Signature of Principal Applicant

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Signature of Joint Applicant

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

## CBIL PORTFOLIO MANAGEMENT SERVICE AGREEMENT

### SCHEDULE-II DECLARATION OF DIRECTORSHIP WITH LISTED COMPANIES

Date :  
To : The Portfolio Manager  
From : The Client

With reference to Article 1-22 of this Agreement between us dated [ ] I/we hereby declare that I/we hold directorship in the following listed companies;

**Name of Listed Companies**

**Shareholding (%)**

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\_\_\_\_\_  
Signature of Principal Applicant

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\_\_\_\_\_  
Signature of Joint Applicant

## CBIL PORTFOLIO MANAGEMENT SERVICE AGREEMENT

### SCHEDULE- III INDEMNITY FOR ELECTRONIC INSTRUCTION

Date :  
To : The Portfolio Manager  
From : The Client

With reference to Article 1-7, I/We hereby agree that the Portfolio Manager shall not be liable for any losses, damages, expenses, costs, liabilities and claims of whatsoever in nature:-

- (i) Caused by the unauthorized use of forgoing of Client's or any of his/her Authorized Person's signatures provided that in any such case the Portfolio Manager shall have properly investigated such signatures in accordance with approved banking practice and by reference to any certified specimen signatures delivered to the Portfolio Manager; or
- (ii) Arising from any error or ambiguity in any instructions (whether written or verbal) received by the Portfolio Manager;
- (iii) As a result of the Portfolio Manager acting on verbal instructions from the Client or his/her Authorized Persons which are not subsequently confirmed in writing as stated in Article 1-7 or as a result of reverting or attempting to reverse the same.

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\_\_\_\_\_  
Signature of Principal Applicant

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\_\_\_\_\_  
Signature of Joint Applicant

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

**CBIL PORTFOLIO MANAGEMENT SERVICE AGREEMENT**

**SCHEDULE-IV (Part-1)**

**Part 1: APPOINTMENT MANDATE [Article 1-22]**

Date :  
To : The Portfolio Manager  
From : The Client

With reference to Article 1-22 of the Agreement dated [ ], I/we hereby notify you that the persons whose names and signatures (hereby certified as true) are set out below are each appointed to be an Authorized Person as defined in the Agreement.

**Name of Authorized Person**

**Specimen Signature**

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

I/We hereby acknowledge and confirm that the Authorized Person(s) has full power and authority on my/our behalf to issue and to sign singly / any two jointly (\*) on instructions, directions and other communications to you in connection with the services being or to be carried out by you under or pursuant to the Agreement.

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\_\_\_\_\_  
**Signature of Principal Applicant**

\_\_\_\_\_  
**Signature of Joint Applicant**

(\*) \_\_ Please delete as you deem appropriate.

**CBIL PORTFOLIO MANAGEMENT SERVICE AGREEMENT**

**SCHEDULE-IV (Part-2)**

**Part 2: APPOINTMENT MANDATE [Article 1-22]**

Date :  
To : The Portfolio Manager  
From : The Client

With reference to Article 1-22 of the Agreement dated [ ], I/we hereby notify you that the persons whose names and signatures (hereby certified Person for the purpose of the Agreement with effect from the date of your receipt of this notice.

**Name[s] of Person[s] ceasing to be an Authorized Person:**

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

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\_\_\_\_\_  
**Signature of Principal Applicant**

\_\_\_\_\_  
**Signature of Joint Applicant**

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

## CBIL PORTFOLIO MANAGEMENT SERVICE AGREEMENT

### SCHEDULE-V VALUATION POLICIES [Article 13]

With reference to Article 13 of the Agreement the Portfolio Manager shall value the assets of the Clients' portfolios applying the following policies during the period of the Agreement. The Portfolio Manager may change from time to time any of the following provisions of this Schedule -V.

1. In valuing of the assets of the Client's portfolio, the closing price of securities quoted on the last trading day at Dhaka Stock Exchange (DSE) will be used.
2. When the securities were not traded at DSE on the particular valuing date, immediate previous closing price to the valuing date will be taken into account.
3. When the securities are de-listed or suspended for trading, those may be excluded for the purpose of valuation, at the discretion of the Portfolio Manager.
4. For valuation of the shares procured through IPO or pre-IPO placement, the acquisition price shall be taken into account until the securities get listed with the stock exchanges.
5. In case the securities do not get listed within 120 (One Hundred Twenty) days of the close of subscription, the securities shall be treated as non-listed securities.
6. The valuation of non-listed securities including the de-listed securities shall be made by the Valuation Team of the Portfolio Manager.
7. Once non-listed securities are valued, the valued amount shall be considered for purpose of valuing the assets of the Clients' portfolio until the securities are further revalued and the Portfolio Manager shall have the discretion to revalue the securities at any interval of time.
8. Bonus shares shall be taken into account on the date of start of book closure or record date, as the case may be, for the purpose of valuation. The number of bonus shares shall be determined on the basis of Eligible Claim of the client.
9. Right shares shall be valued following the valuation policies applicable to IPO shares. Right shares shall be valued at acquisition cost until the shares are received. After receiving the shares, those will be subjected to valuation for daily price movement.

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\_\_\_\_\_  
**Signature of Principal Applicant**

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\_\_\_\_\_  
**Signature of Joint Applicant**

Principal Applicant  
PhotoJoint Applicant  
Photo

## KYC PROFILE

Client Code Account Type  MSDA  NMSDAAccount Name (First Applicant) (Second Applicant) Account or Reference No **Source of Income:****Service:** Government Private(i) Name of the Organization (ii) Designation (iii) Monthly Income 

(Proof of service i.e. (Salary/Employment Certificate) from the employer MUST be provided)

**Business:** Public Private(i) Name of the Business (ii) Details of the Business 

(Proof of business i.e. TIN number/Trade License MUST be provided)

**Others: (Please specify)** Passport No.  Photocopy Obtained  Yes  No (if applicable)Voter ID Card No.  Photocopy Obtained  Yes  No (if applicable)National ID No.  Photocopy Obtained  Yes  No (if applicable)TIN  Photocopy Obtained  Yes  No (if applicable)VAT Reg. No.  Photocopy Obtained  Yes  No (if applicable)Driving License No.  Photocopy Obtained  Yes  No (if applicable)In case of non-resident & Foreigner) a Reasons for opening the Account 

b) Type of Visa

 Resident Work

Valid upto

Account Holder's Profession/Type of business the company is involved in:



লেনদেনের বিবরণী  
Transaction Profile

হিসাব নম্বর Account Number	<input type="text"/>	তারিখ (Date):	<input type="text"/>
হিসাবধারীর নাম (প্রথম আবেদনকারী) Title of Account (First Applicant)	<input type="text"/>		
(দ্বিতীয় আবেদনকারী) (Second Applicant)	<input type="text"/>		
হিসাবের ধরণ Type of Account	<input type="checkbox"/> INDIVIDUAL ACCOUNT	<input type="checkbox"/> MARGIN	<input type="checkbox"/> DISCRETIONARY
	<input type="checkbox"/> JOINT ACCOUNT	<input type="checkbox"/> NON-MARGIN	<input type="checkbox"/> NON-DISCRETIONARY
		<input type="checkbox"/> NRB	<input type="checkbox"/> NITA
বি.ও. হিসাব নং BO ID	<input type="text"/>		

জমা Deposit	লেনদেনের বিবরণ Particulars	লেনদেনের সংখ্যা (মাসিক) No. of Transactions (Monthly)	সর্বোচ্চ লেনদেনের পরিমাণ (প্রতি লেনদেনের) Maximum Transaction amount ( each Transaction)	মোট পরিমাণ (মাসিক) Total amount (Monthly)
	নগদ জমা (অনলাইনসহ) Cash Deposit (inclusive of Online Transactions)			
	ট্রান্সফার/ইন্সট্রুমেন্ট এর মাধ্যমে জমা Transfer/deposit by Instruments			
	অন্যান্য (নির্দিষ্টভাবে) Others (specify).....			
	মোট সম্ভাব্য জমা Total Deposit (approx.)			

উত্তোলন Withdrawal	লেনদেনের বিবরণ Particulars	লেনদেনের সংখ্যা (মাসিক) No. of Transactions (Monthly)	সর্বোচ্চ লেনদেনের পরিমাণ (প্রতি লেনদেনের) Maximum Transaction amount ( each Transaction)	মোট পরিমাণ (মাসিক) Total amount (Monthly)
	ট্রান্সফার/ইন্সট্রুমেন্ট এর মাধ্যমে উত্তোলন Transfer/deposit by Instruments			
	অন্যান্য (নির্দিষ্টভাবে) Others (specify).....			
	মোট সম্ভাব্য জমা Total Withdrawal (approx.)			

সিকিউরিটি লেনদেন Securities Transaction	লেনদেনের বিবরণ Particulars	লেনদেনের সংখ্যা (দৈনিক) No. of Transactions (Daily)	লেনদেনের পরিমাণ (দৈনিক) Volume of Transaction ( Daily)	লেনদেনের পরিমাণ (মাসিক) Volume of Transaction ( Monthly)
	ক্রয় Buy			
	বিক্রয় Sell			

লেনদেনকৃত অর্থের উৎস  
Sources of Fund

আমি/আমরা নিম্নস্বাক্ষরকারী (গণ) এ মর্মে নিশ্চয়তা প্রদান করছি যে, সম্ভাব্য লেনদেনের অনুমতি মাত্রা আমার/আমাদের প্রতিষ্ঠানের স্বাভাবিক প্রকৃত লেনদেন। আমি/আমরা আরো নিশ্চয়তা প্রদান করছি যে, প্রয়োজনবোধে আমি/আমারা সম্ভাব্য লেনদেনের অনুমতি মাত্রা সংশোধন/হালনাগাদ করব।

I/We the undersigned hereby acknowledge that the transactions limit is my/our organization's usual transactions. I/We do hereby acknowledge that if necessary, I/We will change/update the transaction profile.

স্বাক্ষর Signature	<input type="text"/>	<input type="text"/>	<input type="text"/>
নাম Name	<input type="text"/>	<input type="text"/>	<input type="text"/>

Sl. No	Nature of Business	Medium	Score
1	Jewellery/Gold related Business	High	5
2	Money Changer/ Courier Service Agent	High	5
3	Real Estate Agent	High	5
4	Construction Project Promoter	High	5
5	Offshore Corporation	High	5
6	Art/Antique Dealer	High	5
7	Restaurant/ Bar/ Night Club/ Residential Hotel Owner	High	5
8	Import/Export Agent	High	5
9	Cash intensive business (Taka 25 Lacs per month)	High	5
10	Share/ Stock Dealer	High	5
11	Manpower Export Business	High	5
12	Operating from multiple locations	High	5
13	Film Production/Distribution Business	High	5
14	Arms Business	High	5
15	Mobile Phone Operator	High	5
16	Traders with turnover of more than 1 crore per annum	High	4
17	Travel Agent	High	4
18	Transport Operator	Medium	3
19	Auto Dealer (Recondition vehicles)	Medium	3
20	Leasing/Financing Company	Medium	3
21	Freight/ Shipping/ Cargo Agent	Medium	3
22	Insurance/Brokerage Agency	Medium	3
23	Religious Organization	Medium	3
24	Recreational Firm/ Park	Medium	3
25	Motor Parts Business	Medium	3
26	Tobacco/ Cigarette Business	Medium	3
27	Auto Primary (New Vehicle)	Low	2
28	Retail Shop Owner	Low	2
29	Business Agent	Low	2
30	Small Business (Turnover below Tk. 50 Lacs per Annum)	Low	2
31	Self Employed	Low	2
32	Corporate Customer	Low	2
33	Building Material Business	Low	2
34	Computer/ Mobile Phone Dealer	Low	2
35	Software Business	Low	1
36	Manufacturer (Excluding Weapons)	Low	1
37	Retired from job	Low	0

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

SI. No	Nature of Business	Medium	Score
38	Service	Low	0
39	Student	Low	0
40	Housewife	Low	0
41	Farmer	Low	0
42	Others (Merchant Bank to assign Risk Score based on nature and type)	High	5

(For the tables below; the highest amount in the range should be considered. For Example: Tk. 50 Lacs should be considered in the 0-50 range)

**Net Worth of Customer:**

Amount in Taka	Risk Level	Risk Rating
1-50 Lacs	Low	0
50 Lacs - 2 Crore	Medium	1
Above 2 Core	High	3

**How was Account opened?**

How	Risk Level	Risk Rating
By Relationship Manager/Branch	Low	0
Through Direct Sales Agent of Merchant Bank	Medium	1
Through Internet	High	3
Unsolicited/Walk-in	High	3

**Expected value of Monthly Transactions as per Customer:**

Value of Transactions (Taka in Lacs)	Risk Level	Risk Rating
0-10	Low	0
10-50	Medium	1
Above 50	High	3

**Expected Number of Monthly Transactions as per Customer:**

Number of Transactions	Risk Level	Risk Rating
0-100	Low	0
101 -250	Medium	1
Above 250	High	3

**Expected value of Monthly Cash/ Securities Transactions as per Customer:**

Value of Transactions (Taka in Lacs)	Risk Level	Risk Rating
0-10	Low	0
10-25	Medium	1
Above 25	High	3

**Expected Number of Monthly Cash/ Securities Transactions as per Customer:**

Number of Transactions	Risk Level	Risk Rating
0-15	Low	0
15-30	Medium	1
Above 30	High	3

**Overall Risk Assessment is as follows:**

Risk Level	Risk Rating	Number of Transactions
Low	Below 14	Selective papers need to verified
High	14 or Above	All papers need to be verified

**Comments:**

(\* Customer may be classified as of High Risk after subjective consideration, even if the overall rating is below 14)

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

Have Customer's Addresses been verified?

Yes

No

If yes, how was address verified?

.....

.....

.....

.....

Politically Exposed Persons (PEPs): (as per AML Circular no. 14)

a) Has approval been obtained from Senior Management?

Yes

No

b) Source of Wealth:

.....

.....

c) Was any face to face interview held with customer?

Yes

No

Preparer: Account Opening Officer/Relationship Account Opening Officer / Relationship Manager Seal & Signature:  Name:    Date:  	Reviewer: Branch Manager/ Head of Operations  Seal & Signature:  Name:    Date:  
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d) When was the information related to the Account last reviewed and updated?

Name of Officer performing review and update:

\_\_\_\_\_

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

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



**Foreign Account Tax Compliance Act ('FATCA')**

\_\_\_\_\_ Br.

This form must be completed by any individual/non-individual/entity who wishes to open a portfolio account/have been maintaining one. Please complete in BLOCK LETTERS

**Account Number:** \_\_\_\_\_

**Name:** \_\_\_\_\_

**Country of Residence/Registration:** \_\_\_\_\_

**Country of Birth/Incorporation:** \_\_\_\_\_

**Please Tick “√” Yes or No for each of the following questions:**

	Yes	/	No
1. Are you a US Resident?	<input type="checkbox"/>		<input type="checkbox"/>
2. Are you a US Citizen?	<input type="checkbox"/>		<input type="checkbox"/>
3. Do you hold a US Permanent Resident Card (Green Card)?	<input type="checkbox"/>		<input type="checkbox"/>
4. is your entity a foreign entity where there is substantial "US Ownership" I.e. 10% or more? (For company/Non-Individuals)	<input type="checkbox"/>		<input type="checkbox"/>

I/we hereby confirm the information provided above is true, accurate & complete.

Subject to applicable local laws I/we hereby consent for Community Bank Investment Limited (CBIL), Bangladesh or any of its affiliates (including branches) to share my/our information with domestic/U.S regulators or Tax authorities where necessary to establish my/our tax liabilities in any jurisdiction.

Where require by domestic or U.S regulators or Tax authorities, I/We consent and agree that the company may withhold from my/our account(s), such amounts as may be required according to applicable laws, regulations and directives.

I/we undertake to notify the Company within 30 Calendar days if there is a change in any information which I/we have provided to the company.

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

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

Signature verified by (Name, Designation with seal):

Date: