



# ACCOUNT OPENING FORM

INDIVIDUAL DEPOSITOR

International Leasing And Financial Services Limited

## About the Company

**International Leasing And Financial Services Limited (ILFSL)** is a multi-product Financial Institution having its 20 years' record of innovative and customer-driven financial services. Starting from single-product lease financing services, the company is now an established market leader in the financial services industry.

**International Leasing And Financial Services Limited (ILFSL)** is a Public Limited Company governed under the Financial Institutions Act, 1993 and listed at both Dhaka Stock Exchange Limited and Chittagong Stock Exchange Limited.

The Company offers various attractive deposit schemes namely Fixed Term Deposit Scheme (FTD), Periodic Income Scheme (PIS) and Multiple Deposit Scheme (MDS) to its individual and corporate clients. Our new product range includes Merchant Banking Services (through our subsidiary company, IL Capital Limited), Stock Brokerage (through our subsidiary company, International Leasing Securities Limited). Besides, we are also engaged in Lease, Loan, Real Estate Finance & SME Finance activities. Over the years, through proactive marketing and services, the Company has been able to establish itself as a leading Financial Institution of the country. Our client and market focus will continue as we march ahead with our growth momentum.

### Required documents to be attached with each Deposit Opening Form

SL	Particular	Status	Remarks
1	Deposit form properly filled up with signature of the applicant(s) / 1st Depositor and 2nd (Joint) Depositor.		
2	Cross Cheque / Pay order issued in favor of "International Leasing And Financial Services Ltd."		
3	1 (One) copy of photograph (attested) of the applicant(s)/ 1st Depositor, 2nd (Joint) Depositor and Nominee (attested by applicant) each.		
4	Identity Document(s) of Depositor(s) & Nominee(s): Photocopy of National ID card / Passport/ Citizenship Certificate issued from issuing authority.		
5	E-TIN certificate of Applicants (if any)		
6	KYC form properly filled up.		
7	Documents of source of fund (such as salary certificate, property sale deed, savings certificate, remittance documents, retirement benefit certificate etc.)		
8	Copy of utility bill(s) (like electricity bill, WASA bill, gas bill)		
9	Minor account additionally require: Copy of the birth certificate and photograph to be attested by the guardian.		

#### Notes:

\*Please present the original document for each photocopy submitted.

\*Please confirm any overwriting by full signature.

\_\_\_\_\_  
Date & signature of  
the Relationship Manager

\_\_\_\_\_  
Date & signature of  
the Line Manager

\_\_\_\_\_  
Date & signature of  
the Liability Operation

\_\_\_\_\_  
Date & signature of  
the ICCD



# International Leasing And Financial Services Ltd.

.....Branch

## Account opening form for Individual client

Form Sl. no:

Date:

Account number : .....

Unique Customer ID Code : .....

The Head of Branch

International Leasing And Financial Services Ltd.

.....Branch

Sir,

I/We request you to open a fixed deposit account in your institution in the name mentioned as under. I/We am/ are providing the detailed information below:

1. আবেদনকারী/দের নাম ( বাংলায় ) : .....

Applicant(s)'s name (Block letter in English): .....

প্রথম আবেদনকারী ( বাংলায় ) First applicant (In English)	
দ্বিতীয় আবেদনকারী ( বাংলায় ) Second applicant (In English)	
তৃতীয় আবেদনকারী ( বাংলায় ) Third applicant (In English)	
চতুর্থ আবেদনকারী ( বাংলায় ) Fourth applicant (In English)	

2. Account type (please tick):

- Annual Deposit Scheme (ADS) (3M/6M/12M/24M-60M)  Multiple Benefit Scheme (MBS) (1.5times/2 times/2.5 times/3 times)  Cumulative Deposit Scheme (CDS) (2 years/3-5 years)
- Income Scheme (IS) (Monthly/Quarterly/Half Yearly)  DPS (Installment Amount In Tk.....; Tenure .....Years)

3. Operating Instruction (please tick) :  Singly  Jointly  Anyone

Others .....  Special instruction (if any) .....

4. Fixed deposit related information : .....

Tenure : \_\_\_\_\_ Year \_\_\_\_\_ month \_\_\_\_\_ day, Profit Rate .....% p.a Maturity date :

(Deposited amount should be in Banking channel instrument like cross cheque, pay order etc)

At Renewal :  Renew the Principal along with Interest  Renew only Principal

Not applicable

Deposited amount : Tk. \_\_\_\_\_, in word (Taka \_\_\_\_\_)

Cheque/Pay order number \_\_\_\_\_ Date: \_\_\_\_\_

Name of Bank and Branch \_\_\_\_\_

5. Special scheme related information : .....

Scheme name : .....

Tenure : .....Down payment/Installment amount : .....Number of installment (yearly):.....

Payable at maturity : .....Amount to be paid (monthly) : .....

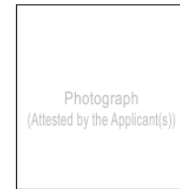
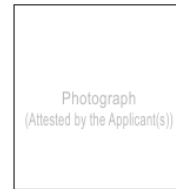
6. Source of fund (describe details):.....

7. In case of one or more minor account holder(s) : Being legal guardian of the following account holder, I/we do hereby declare that the account holder is a minor. His/Her necessary information is given in the attached form. The account will be operated by my/our signature as a legal guardian until the minor becomes adult or otherwise declared by me/us.

- (a) Name of the account holder (minor):.....  
 (b) Guardian's name : i).....ii).....  
 (c) Relation with minor:.....(Both the minor and guardian must fill in the Form related to Individual Information and the guardian must sign in both the forms)

8. Nominee information :

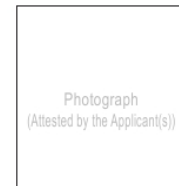
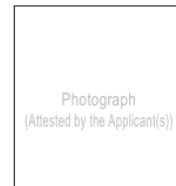
I/we am/are nominating the following individuals as my/our nominee to pay the amount of my/our account after my/our death. I/We preserve the right to change or cancel the nomination. I/We hereby declare that International Leasing And Financial Services Ltd. will not be held liable for any transaction according to my/our direction.



Name of the nominee: 1. \_\_\_\_\_ 2. \_\_\_\_\_  
 % of share: 1. \_\_\_\_\_ 2. \_\_\_\_\_  
 Date of birth: 1. \_\_\_\_\_ 2. \_\_\_\_\_  
 Father's name: 1. \_\_\_\_\_ 2. \_\_\_\_\_  
 Mother's Name: 1. \_\_\_\_\_ 2. \_\_\_\_\_  
 Spouse name: 1. \_\_\_\_\_ 2. \_\_\_\_\_  
 Permanent address of nominee: 1. \_\_\_\_\_ 2. \_\_\_\_\_  
 Occupation: 1. \_\_\_\_\_ 2. \_\_\_\_\_  
 Relation with account holder: 1. \_\_\_\_\_ 2. \_\_\_\_\_  
 Birth certificate number and issuing Authority (if any): 1. \_\_\_\_\_ 2. \_\_\_\_\_  
 National ID number (if any) : 1. \_\_\_\_\_ 2. \_\_\_\_\_

\*(if any non-resident is nominated as nominee and he/she get the amount payable from the concerned account, he/she may transfer the same abroad by following the rules and regulations of Foreign Currency Regulation Act)

9. Guardian Information ( in case of the nominee is minor)



Name of the Guardian : 1. \_\_\_\_\_ 2. \_\_\_\_\_  
 Date of birth : 1. \_\_\_\_\_ 2. \_\_\_\_\_  
 Father's Name : 1. \_\_\_\_\_ 2. \_\_\_\_\_  
 Mothers Name : 1. \_\_\_\_\_ 2. \_\_\_\_\_  
 Permanent address of the Guardian: 1. \_\_\_\_\_ 2. \_\_\_\_\_  
 Occupation : 1. \_\_\_\_\_ 2. \_\_\_\_\_  
 Relation with account nominee : 1. \_\_\_\_\_ 2. \_\_\_\_\_  
 National ID number (if any) : 1. \_\_\_\_\_ 2. \_\_\_\_\_

10. I/We hereby ensure that I/we have read all of the rules/conditions in connection with the account and shall abide by such rules/conditions. I/We also consciously declare that the above information is true and accurate. I/we will provide any other additional information as and when required by you.

Applicant(s)'s / Guardian name, signature & date			Nominees / Guardian name, signature & date		
1		✓	1		✓
2			2		

Comment

For office use only

.....  
 Account opening officer  
 Signature with name, seal and date

.....  
 Approving officer  
 Signature with name, seal and date





## International Leasing And Financial Services Ltd.

.....Branch

### Account opening form for Individual related information

(Please make a copy of the form and fill it up in case of more than one depositor)

Date: 

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Account number : .....

Unique Customer ID Code : .....

1. গ্রাহকের নাম (বাংলায়) : .....

Account holder's name : .....  
(Block letter in English)

Photograph  
(Attested)

2. Relation with account (please tick):

- First applicant       Second applicant       Third applicant       Director  
 Partner       Attorney holder       Signatories       Beneficial owner  
 Others :

3. পিতার নাম (বাংলায়) : .....

Father's Name (In English) : .....

4. মাতার নাম (বাংলায়) : .....

Mother's Name (In English) : .....

5. স্বামী/স্ত্রীর নাম (বাংলায়) : .....

Spouse's Name (In English) : .....

6. Nationality : .....

7. Date of Birth : 

--	--	--	--	--	--	--	--

 Place of Birth : .....

8. Gender (please tick) :       Male       Female

9. Occupation (detail description) : .....

10. Passport number (if any) : .....

11. National ID number : .....

12. Birth registration certificate number : .....

Any one from the deeds as mentioned in serial numbers 10 to 12 must be submitted. But in case of opening an account by submitting birth registration certificate, any ID with photograph of the user or account manager has to be submitted additionally. If ID with photograph is not available, any ID given by publicly renowned person\* who is acceptable to the Financial Institution has to be submitted. That ID must have the photograph of the user or account manager. Besides, to ensure the identity of the user, any additional deed along with the deeds mentioned in the serial numbers 13 and 14 and any additional information that is not mentioned in the form has to be submitted if it is required by the Financial Institution for its satisfaction.

\* Here, publicly renowned person means the member of the Parliament, Mayor or Deputy Mayor or Councilor of City Corporation, first class gazetted officer, teachers of public universities, Chairman or Vice-Chairman of Union Council, Mayor or Councilors of Paurasavas, Principal of private colleges, Headmaster of governmental or non-governmental high schools or governmental primary schools, Editors of national newspapers, notary public, first class officers of semi-governmental, self-governed and state-owned organizations and first class officers of any government bank.

13. Tax Identification Number (E-TIN if any) : .....

14. Driving license number : (if any).....

15. বর্তমান ঠিকানা (আবাসস্থল) : (বাংলা) : .....

.....  
Present address : (In English) .....

.....  
(please provide a copy of utility bill)

16. স্থায়ী ঠিকানা : (বাংলা) .....

.....  
Permanent address: (In English) .....

17. Occupational address : .....

.....  
(Please provide a copy of your business/service ID card)

18. Contact:

Telephone : Home : ..... Office : ..... Mobile : .....

E-mail : ..... Fax : .....

19. Credit Card Information : 1) .....

Issuing organization and card number : 2) .....

(applicable for card user)

20. Residence status (please tick) :  Resident  Non Resident

(In required case, information is to be collected as per the directives of Guidelines for Foreign Exchange Transactions.)

✓  
.....  
(Signature with date)



# International Leasing And Financial Services Ltd.

.....Branch

## Account opening form for Individual related information

(Please make a copy of the form and fill it up in case of more than one depositor)

Date: 

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Account number : .....

Unique Customer ID Code : .....

1. গ্রাহকের নাম (বাংলায়) : .....

Account holder's name : .....  
(Block letter in English)

Photograph  
(Attested)

2. Relation with account (please tick):

- First applicant       Second applicant       Third applicant       Director  
 Partner       Attorney holder       Signatories       Beneficial owner  
 Others :

3. পিতার নাম (বাংলায়) : .....

Father's Name (In English) : .....

4. মাতার নাম (বাংলায়) : .....

Mother's Name (In English) : .....

5. স্বামী/স্ত্রীর নাম (বাংলায়) : .....

Spouse's Name (In English) : .....

6. Nationality : .....

7. Date of Birth : 

--	--	--	--	--	--	--	--

 Place of Birth : .....

8. Gender (please tick) :       Male       Female

9. Occupation (detail description) : .....

10. Passport number (if any) : .....

11. National ID number : .....

12. Birth registration certificate number : .....

Any one from the deeds as mentioned in serial numbers 10 to 12 must be submitted. But in case of opening an account by submitting birth registration certificate, any ID with photograph of the user or account manager has to be submitted additionally. If ID with photograph is not available, any ID given by publicly renowned person\* who is acceptable to the Financial Institution has to be submitted. That ID must have the photograph of the user or account manager. Besides, to ensure the identity of the user, any additional deed along with the deeds mentioned in the serial numbers 13 and 14 and any additional information that is not mentioned in the form has to be submitted if it is required by the Financial Institution for its satisfaction.

\* Here, publicly renowned person means the member of the Parliament, Mayor or Deputy Mayor or Councilor of City Corporation, first class gazetted officer, teachers of public universities, Chairman or Vice-Chairman of Union Council, Mayor or Councilors of Poursavas, Principal of private colleges, Headmaster of governmental or non-governmental high schools or governmental primary schools, Editors of national newspapers, notary public, first class officers of semi-governmental, self-governed and state owned organizations and first class officers of any government bank.

13. Tax Identification Number (E-TIN if any) : .....

14. Driving license number : (if any).....

15. বর্তমান ঠিকানা (আবাসস্থল) : (বাংলা) : .....

Present address : (In English) .....

(please provide a copy of utility bill)

16. স্থায়ী ঠিকানা : (বাংলা) .....

Permanent address: (In English) .....

17. Occupational address : .....

(Please provide a copy of your business/service ID card)

18. Contact:

Telephone : Home : ..... Office : ..... Mobile : .....

E-mail : ..... Fax : .....

19. Credit Card Information :

Issuing organization and card number : 1) .....

(applicable for card user) 2) .....

20. Residence status (please tick) :  Resident  Non Resident

(In required case, information is to be collected as per the directives of Guidelines for Foreign Exchange Transactions.)

✓  
.....

(Signature with date)





## International Leasing And Financial Services Ltd.

### গ্রাহক পরিচিতি সম্পর্কিত ফর্ম (KYC Profile Form)

(Please make a copy of the form and fill it up in case of more than one depositor)

1. হিসাবের নাম (বাংলায়) :  
Account Name (In English):

2. Account Type and Number:

3. Unique Customer ID Code:

4. হিসাবধারীর নাম (বাংলায়)  
Account Holder's Name (In English):

5. Account Opening Officer's Name:

6. Birth registration number.....photocopy obtained: yes/ no (in required case)

7. Passport number.....photocopy obtained: yes/no (in required case)

8. National ID card number.....photocopy obtained: yes/no (in required case)

9. E-TIN.....photocopy obtained: yes/no (in required case)

10. VAT registration number.....photocopy obtained: yes/ no (in required case)

11. Driving license number.....photocopy obtained: yes/no (in required case)

12. Information about the true Beneficial Owner (in case of company, KYC is to be done with detailed information of the controlling shareholder and the individual holding 20% or more of the total shares. In case of individual accounts, KYC of true Beneficiary Owner is to be done.)

.....

13. Source of fund. How is the source of fund verified? (in required case)

.....

14. Is the source of fund justified according to client's occupation?

Confirm the justification mentioning client's occupation in detail :

15. Risk grading :  Extreme  High  Medium  Low

Comment:

(Comments must be given at the remarks part considering the risk based on subjective judgment. To assess the level of riskiness of the client as extreme or high or medium or low, a detailed analysis of the client's profession would be performed considering the nature of his/her business, deposit amount, business area, size of business, the ultimate beneficiary etc. In case of service, risk should be assessed in detail in the same way especially considering the nature of service and the responsibilities assigned thereto. In case of highly risky clients, regular monitoring should be in place.)

.....  
Account Opening Officer/ Relationship Manager  
Signature with name, seal and date

.....  
Approving Officer  
Signature with name, seal and date

16. Date of last assessment/up-to-date of the account and customer related information :

.....  
Review and Update Officer  
Signature with name, seal and date



## International Leasing And Financial Services Ltd.

**TABLE-B: CLIENTLE ACKNOWLEDGEMENT FORM (CAF) FOR LIABILITY SIDE PRODUCTS**

Name of the Customer	:	
Description of Deposit	:	
FDR Amount	:	
FDR No	:	

**Product Type/ Category: Retail/Corporate**

	<b>Questions</b>	<b>ILFSL's Comment</b>	<b>Client's Comment</b>
1.	What will be the interest rate?		Agreed with ILFSL's Comment
2.	When will be the Deposit account mature?		Agreed with ILFSL's Comment
3. (a)	Will be the interest rate be same in case of early encashment?		Agreed with ILFSL's Comment
3. (b)	If no, whether the client is fully informed about tenure-was different rates of interest 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 is given by the client in this regard?		Agreed with ILFSL's Comment
5. (a)	Will there be any fees charged against the deposit account?		Agreed with ILFSL's Comment
5. (b)	If so, whether the depositor is informed about it or not.		

\_\_\_\_\_  
Official signature with date

✓

\_\_\_\_\_  
Client's signature with date



# International Leasing And Financial Services Ltd.

## ELECTRONIC FUND TRANSFER AUTHORIZATION FORM

(EFT Credit Entries to Receive Payment through BEFTN)

Date .....

To  
International Leasing And Financial Services Limited  
Dhaka, Bangladesh

Subject: **AUTHORIZATION TO RECEIVE MONTHLY/QUARTERLY/HALF YEARLY/YEARLY INTEREST OF ENCASHMENT  
AMOUNT THROUGH BEFTN.**

Dear Sir,  
I/We hereby authorize International Leasing And Financial Services Limited to credit my Monthly/Quarterly/Half Yearly/Yearly interest or encashment amount through BEFTN service and Supplement to my/our account at the bank listed below, to receive the interest income from the account in connection with the TDR mentioned. This authority will remain in effect until International Leasing And Financial Services Limited (ILFSL.) 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 ILFSL.

TDR Account No.

TDR Account Name

Bank Account Name

Bank Account Number

Bank Name

Branch Name  Account Type  Current  Savings

Bank Routing No.

E-TIN  Yes  No E-mail address:

E-TIN Number (if available)

SMS Service Mobile No.

Customer's Signature

Name \_\_\_\_\_

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

Customer's Signature (Joint)

Name \_\_\_\_\_

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



## International Leasing And Financial Services Ltd.

TABLE-D: CLIENTLE FEEDBACK FORM (CFF) FOR LIABILITY SIDE PRODUCTS

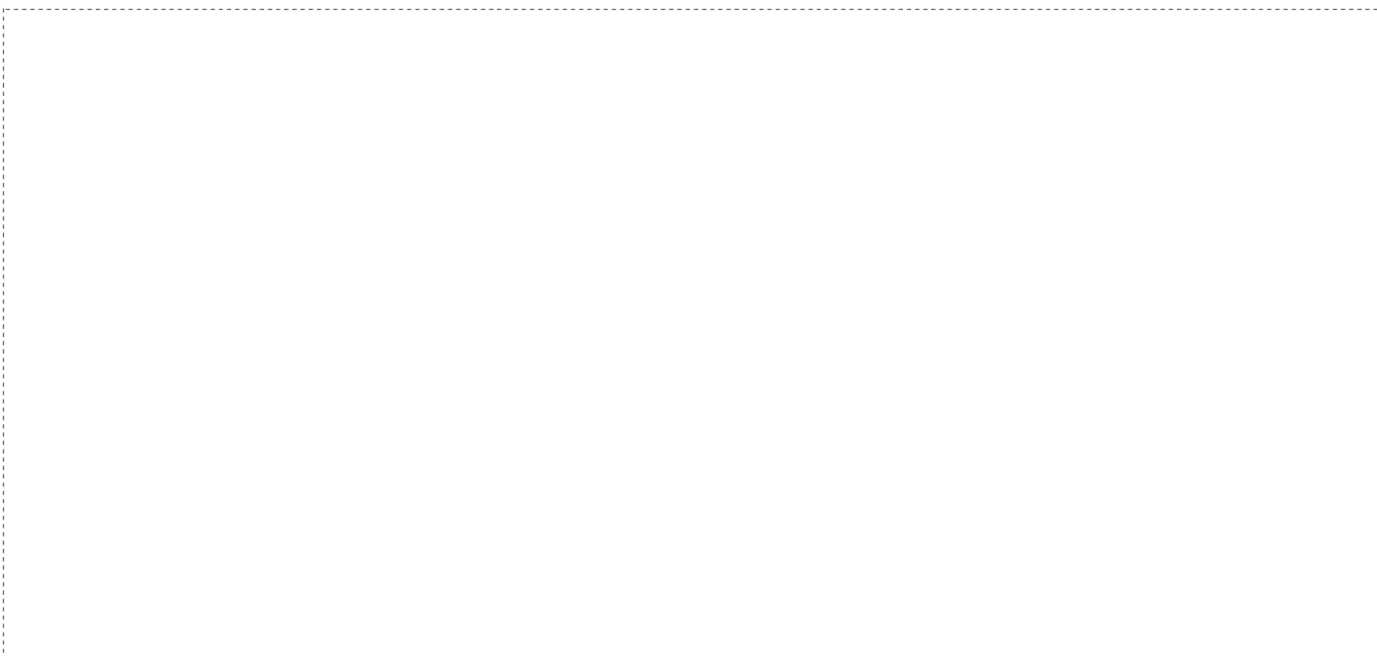
Name of the Customer :	
Description of Deposit :	
FDR Amount :	
FDR No :	

**Product Type/ Category: Retail/Corporate**

	Questions	ILFSL's Comment	Client's Comment
1.	Whether ILFSL has charged any extra fee (maintenance fee/others) which was not mentioned in the agreement?		YES/NO
2.	If so, what is the reason?		Agreed with ILFSL's Comment

\_\_\_\_\_  
Official signature with date

✓  
\_\_\_\_\_  
Client's signature with date







## Terms and Conditions

- A. General :** International Leasing And Financial Services Limited, herein after referred to as ILFSL acts only as a collection agent and assume no responsibility for the realization of the proceeds of any instrument deposited with ILFSL. Proceeds of cheques or other interest deposited and/or interest thereon are not available for withdrawal until their proceeds are collected by ILFSL.
- B. Mode of Acceptance :** Deposit shall be made by "Account Payee" cheque/ Pay Order drawn in favor of "International Leasing And Financial Services Limited" together with duly filled application form.
- C. Mode of Repayment :** The Depositor has to return the deposit certificate duly discharged to ILFSL office while receiving the payment cheque. If the deposit matures on a holiday, payment will be made on next working day.
- D. Transfer :** ILFSL Deposit is not Transferable.
- E. Renewal :** ILFSL deposit is automatically renewed with accrued interest from the date of maturity for further preceding period at the prevailing rate of return unless otherwise advised.
- F. Post Dated Cheque :** For Income Scheme, return will be paid in the form of Post Dated Cheques (PDCs) up to 31st December of the financial year. Remaining PDCs will be given at the beginning of the next financial year.
- G. Interest Rate :**
- G.1.** The interest rate prevailing on the opening day of the deposit account will be applicable for interest calculation.
  - G.2.** The interest rates mentioned in the tables of rates are subject to change at any time without notice to the customers and will continue till maturity.
- H. Nominee :** The Depositor can nominate one or more individual(s) as his/her nominee(s). The nominee can withdraw the deposited amount in case of death of the depositor(s).
- I. Interest Calculation :** Interest on deposit account as well as loan against deposit account will be calculated on the basis of equated daily interest factor (EDIF).
- J. Premature/ Early Encashment :** Deposit account cannot be encashed before completion of 03 months or as per Bangladesh Bank Rules from the opening date of the deposit; premature encashment will be allowed only after completion of 03 months. In such cases, return will be calculated at 2% lower than the prescribed rate and in case of Income Scheme, rate will be reduced by 3%, which was applicable for the period completed.
- K. Quick Loan Facility**
- K.1. Loan Amount :** Depositor(s) can take loan against deposit any time after opening a deposit account. ILFSL, at its sole discretion, shall determine the amount of loan, which shall not, in any case, exceed the deposit amount. The depositor needs to bring original deposit instrument. All signatories need to sign in the loan form and in the counter side of deposit instrument.
  - K.2. Interest Rate** The interest rate of the loan will be upto 2% higher than the effective deposit rate; in case of Income Scheme, interest rate of the loan will be 3% higher than the deposit rate.
  - K.3. Loan Processing Fees and Charges :** ILFSL reserves the right to charge fees for any service as it deems appropriate. VAT on fees will be borne by the customer as per the prevailing law at the time of realisation of fees.
  - K.4. Loan Repayment :** Depositor can repay the loan anytime and by any amount. At the time of repayment, interest amount would be adjusted first and the remaining balance would be adjusted against the principal amount. Loan amount and interest would be adjusted with the deposit maturity value if repayment is not made before the maturity of the deposit.
- L. Tax/Excise Duty/Levy Charges :** Tax/Excise Duty and Levy Charges will be deducted from interest amount earned on deposits as per Government Rules and Regulations as applicable from time to time.
- M. Either or Survivor :** For Fixed/Term Deposit with operating instructions 'Either or Survivor', the signatures of both the depositors need not be obtained for granting loan against the deposit or for payment of the amount of the deposit on maturity after deducting liability. (if any).
- N. Right to Change :** ILFSL reserves the right to change or amend the terms and conditions of deposit placement whenever deemed necessary.


**I/We have read, the above terms and conditions and received the Certificate**

✓

Signature of First Depositor

✓

Signature of the Second (Joint) Depositor



**Registered & Head Office:**

DR Tower (13th Floor), 65/2/2, Bir Protik Gazi Golam Dostogir Road, Purana Paltan, Dhaka-1000.  
Tel- +880-2-9559639, 9586671-75, Fax- +880-2-9559640 [www.ilfsl.com](http://www.ilfsl.com)

**Extended Head Office:**

Hossain Tower (3rd Floor), 116, Bir Protik Gazi Dostogir Road, (Box Culvert Road), Naya Paltan, Dhaka-1000.

**Chittagong Branch Office:**

Ayub Trade Centre (7th Floor), 1269/B, SK. Mujib Road, Agrabad C/A, Chittagong-4100.

**Dhanmondi Branch Office:**

Bikalpa Dental Clinic & Commercial Complex, Plot # 74 (3rd floor), Road # 5/A  
Satmashjid Road, Dhanmondi, Dhaka. Tel: +880-2-9634975, 9635142

**Sylhet Branch Office:**

Firoze Centre, (5th Floor), Chowhatta, Sylhet-3100.

**Uttara Branch Office:**

House No-21 (3rd Floor), Sonargaon Janapath Road, Sector-13, Uttara, Dhaka-1230.