



འབྲུག་གོང་འཕེལ་དངུལ་ཁང་ཚད་འཛིན།
Bhutan Development Bank Limited

“Your Development Partner”

Branch:	Date: <table border="1" style="display: inline-table; text-align: center; width: 100px; height: 20px;"><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table>	D	D	M	M	Y	Y	Y	Y	Recent Passport Sized Photograph
D	D	M	M	Y	Y	Y	Y			
CIF ID (To be filled by Bank Officials):	<table border="1" style="display: inline-table; text-align: center; width: 100%; height: 20px;"><tr><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr></table>									

CUSTOMER INFORMATION FORM (Retail)

Please fill up the form in CAPITAL LETTERS only. The fields marked with * are **mandatory**. Please tick (J) the appropriate option wherever required.

IDENTIFICATION DOCUMENT AND BASIC INFORMATION DETAILS

Identification Document Type*	<input type="checkbox"/> Citizenship ID Card <input type="checkbox"/> Passport <input type="checkbox"/> Work Permit <input type="checkbox"/> Non-National ID Card <input type="checkbox"/> Letter from MoHA																		
Identification Document No.*		Issue Date*	<table border="1" style="display: inline-table; text-align: center; width: 100px; height: 20px;"><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table>	D	D	M	M	Y	Y	Y	Y								
D	D	M	M	Y	Y	Y	Y												
Date of Birth*	<table border="1" style="display: inline-table; text-align: center; width: 100px; height: 20px;"><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table>	D	D	M	M	Y	Y	Y	Y	Expiry Date* (if minor leave blank)	<table border="1" style="display: inline-table; text-align: center; width: 100px; height: 20px;"><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table>	D	D	M	M	Y	Y	Y	Y
D	D	M	M	Y	Y	Y	Y												
D	D	M	M	Y	Y	Y	Y												
Gender*	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Others																		
Title*	<input type="checkbox"/> HRH <input type="checkbox"/> Lyonpo <input type="checkbox"/> Dasho <input type="checkbox"/> Lam <input type="checkbox"/> Aum <input type="checkbox"/> Mr. <input type="checkbox"/> Master <input type="checkbox"/> Mrs. <input type="checkbox"/> Miss																		
Full Name*																			
Father's Name*		Mother's Name																	
Birth Country*		Are you BDB Staff?*	<input type="checkbox"/> Yes <input type="checkbox"/> No <i>(If Yes, Staff ID.....)</i>																
Are you Residing Abroad?*	<input type="checkbox"/> Yes <input type="checkbox"/> No <i>(If Yes, Residing Abroad Start Date*):</i> <table border="1" style="display: inline-table; text-align: center; width: 100px; height: 20px;"><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table>	D	D	M	M	Y	Y	Y	Y	Phone No.*									
D	D	M	M	Y	Y	Y	Y												
Email ID (Required if you are Residing Abroad*)		Enable Mobile Alerts?*	<input type="checkbox"/> Yes <input type="checkbox"/> No																
Taxpayer Number (TPN). (If applicable*)		Politically Exposed Person (PEP) / Linked to PEP?*	<input type="checkbox"/> Yes <input type="checkbox"/> No <i>(If Yes, please obtain approval from the Management)</i>																



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Bhutan Development Bank Limited

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GUARDIAN DETAILS (For Minors only)

Guardian Type*	<input type="checkbox"/> Court Appointed <input type="checkbox"/> Father <input type="checkbox"/> Mother <input type="checkbox"/> Others (Please Specify).....		
Guardian CIF ID*		Guardian Name*	
Guardian ID No.*		Guardian Phone No.*	

ADDRESS DETAILS

1. Permanent Address (Foreigners can fill in only “Country” field)

Thram No.*		Household No.*	
House No.*		Dzongkhag*	
Gewog*		Village*	
Country*		Postal Code	

2. Present Address

Same As Permanent Address?*	<input type="checkbox"/> Yes <input type="checkbox"/> No		
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If No, please provide the following details:

Country*		Dzongkhag* (Not required if you are residing abroad)	
Gewog* (Not required if you are residing abroad)		Village/Locality	
Street Name/No. (Required if you are residing abroad*)		Postal Code	
Address* (Residential/Working/University)			

DEMOGRAPHIC DETAILS

Nationality*	<input type="checkbox"/> Bhutanese <input type="checkbox"/> Others	Marital Status*	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Divorced <input type="checkbox"/> Widow
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If Married, please provide the following details:

Spouse Name*		Spouse’s Identification Document No.*	
Spouse’s Phone No.*		Spouse’s Occupation*	



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EMPLOYMENT AND INCOME DETAILS (Required as per RMA AML/CFT Regulations)

1. Employment Details

Please select the appropriate Employment Type and tick the corresponding options under Occupation

Employment Type*	Occupation*
<input type="checkbox"/> Employed	<input type="checkbox"/> Armed Force <input type="checkbox"/> Associations (NGO) <input type="checkbox"/> Parliamentarian <input type="checkbox"/> Civil Servant <input type="checkbox"/> Corporate Employee <input type="checkbox"/> Diplomat <input type="checkbox"/> Private Employee <input type="checkbox"/> Public Servant (Autonomous) <input type="checkbox"/> International Agency <input type="checkbox"/> Local Govt Employee <input type="checkbox"/> Others (Please Specify).....
<input type="checkbox"/> Self Employed	<input type="checkbox"/> Businessman/woman <input type="checkbox"/> Self Employed (Contractor/Taxi) <input type="checkbox"/> Service <input type="checkbox"/> Others (Please Specify).....
<input type="checkbox"/> Unemployed	<input type="checkbox"/> Student <input type="checkbox"/> Farmer <input type="checkbox"/> Homemaker/House Wife/Husband <input type="checkbox"/> Others (Please Specify).....
<input type="checkbox"/> Retired	<input type="checkbox"/> Pensioner <input type="checkbox"/> Others (Please Specify).....
<input type="checkbox"/> Others	<input type="checkbox"/> Monk/Nun/Layman <input type="checkbox"/> Others (Please Specify).....
Employer Name (if Employed or self-Employed)*	

2. Income Details

Gross Annual Income* (Nu.)	
Source of Income*	<input type="checkbox"/> Salary <input type="checkbox"/> Business <input type="checkbox"/> Rental <input type="checkbox"/> Dividend <input type="checkbox"/> Cash Crops <input type="checkbox"/> Sale of Properties <input type="checkbox"/> Inheritance (Parents) <input type="checkbox"/> Sale of shares or other investments <input type="checkbox"/> Livestocks <input type="checkbox"/> Poultry <input type="checkbox"/> Wages (Labour) <input type="checkbox"/> Others (Please Specify).....



TERMS AND CONDITIONS

A. General Terms & Conditions

- i) I/We agree to abide by Bhutan Development Bank's rules in force from time to time.
- ii) In case of any wrong credit in my/our account, I/we agree to repay the same to the rightful owner/the Bank.
- iii) Bank reserves the right to lien note my/our account against the cheque/debit authority presented for payment to the Bank, recovery of non-performing assets, overdrawn accounts, disputed transaction, properties for seizure and court order.
- iv) In case of failure to update the changed contact details of mobile number and email address, the bank shall not be held responsible for siphoning (misusing) of funds from my/our account.
- v) The Bank shall reserve the right to debit my our/account towards Account Maintenance Fee for certain accounts maintained with the Bank for a financial year that is subject to revision from time to time.
- vi) I/we shall agree to pay the minimal fees to the Bank that are charged towards the additional services provided by the Bank.
- vii) The nominee/s has the absolute right to close the accounts as per the nomination details provided by the account holder after the demise of the account holder. He/she also has the right to withdraw the balances lying therein, after the adjustment of any outstanding/s with this bank & receive the balance in the account/s.
- viii) I/we shall agree to maintain a minimum balance of Nu.1, 000 in my/our Current Deposit account at all times, and in Savings account if cheque facility is availed as required by the Bank's policy that may be subject to revision from time to time.
- ix) I/we shall be absolutely liable for any misuse of the accounts/cards opened in my/our name.
- x) In case of Minor Account, when the minor attains adulthood (18 years), the guardian/s agree to submit a consent letter to the bank stating that the account holder himself/herself can now operate the account. Also, the guardian/s to ensure that the account holder updates the KYC information with the bank along with his/her specimen signature and the latest photo before operating the account.

B. Contractual Clauses

1. Timely KYC Updates and Accurate Information Maintenance

- i) In case of any changes to my/our KYC details and any other information provided during the account on-boarding process, I/we shall agree to **promptly update** the changed details at the earliest with adequate, accurate and up to date information.
- ii) I/we **consent** the bank for the restriction of my/our account operations in case of failure to update KYC details as and when required.

2. Prohibition of Third Party Account Usage

- i) I/we **agree** to use my/our bank accounts solely for intended and lawful purposes only.
- ii) I/we **commit** not to rent, share, or allow third parties to use my/our bank accounts for whatsoever reasons.
- iii) I/we **accept full liability** for any unlawful use of my/our accounts, including but not limited to receiving, transferring, or holding illicit funds.
- iv) I/we **acknowledge** that permitting third parties to use my/our bank accounts for any reason may result in immediate account deactivation if detected by the bank.
- v) I/we **acknowledge** that any such unlawful funds may be confiscated by authorities in accordance with applicable Regulations/Laws.
- vi) I/we **understand** that breaching these terms may result in criminal prosecution or civil penalties as prescribed by Regulations/Laws.



CUSTOMER CONSENT AND DECLARATION

I hereby confirm that the information provided is true and accurate to the best of my knowledge at this time and shall be fully liable if proven otherwise. In case of any changes in the information provided, I undertake to inform the Bank promptly.

I also agree to the disclosure of my account information as required by the regulatory authority and laws of the Kingdom.

I/we have also read and understood the Terms & Conditions and also hereby agree to be bound by the rules and regulations governing the maintenance of accounts with the Bhutan Development Bank Ltd. (the Bank) in force and as amended by the Bank and / or Royal Monetary Authority and laws of the Kingdom.

Signature/Thumb
Impression over
Legal Stamp

Full Name:

Place:

Date:

CHECK LIST

- 1. A copy of valid Identification Document
- 2. TWO recent passport sized photographs
- 3. A dully completed separate Account Opening Form

For Minors:

- 4. Census Details (Family Tree)
- 5. TWO recent passport sized photographs of Minor
- 6. TWO recent passport sized photographs and a copy of ID document of Guardian
- 7. CIF forms need to be filled separately for Guardian (if no CIF created earlier) and for Minor

FOR BANK USE ONLY

Created By (Signature):	Verified By (Signature):
Name:	Name:
Employee ID:	Employee ID:
Date:	Date: