

**Anti-Money Laundering Department  
Bangladesh Bank  
Head Office  
Dhaka.**

**AML Circular No. 20/2008**

**Date : 14/08/2008**

**Chief Executive  
All Money Changers**

**Instructions to be followed by the Money Changers for compliance of the provisions contained in the Money Laundering Prevention ordinance 2008 and anti terrorism ordinance 2008.**

Dear Sir,

Attention is drawn to the AML Circular No. 16/2008 and 17/2008 dated 29/04/2008 and 29/06/2008 respectively. Along with other organizations the money changers in Bangladesh have also been designated as reporting organizations as per the above mentioned /said ordinances. The following instructions are issued as per power conferred in section 23 of money Laundering Prevention Ordinance 2008 and section 15 of Anti Terrorism Ordinance, for proper compliance of the provisions of the said ordinances by the Money Changers.

- Ka) as per section 25(i) of Money Laundering Prevention Ordinance, 2008 each money changer shall preserve correct and complete introductory of every customer and they shall preserve the same for a period of at least five years.
- kha) all officials of the money changers are to remain conscious and alert to identify unusual/suspicious transactions. Cases of unusual/suspicious transactions which may have connections to money laundering will have to be reported immediately on their detection as per section 25(i)(d) of Money Laundering Prevention Ordinance, 2008 in writing as per proforma at Appendix-ka attached herewith to the Anti-Money Laundering Department, Bangladesh Bank, Head Office, Dhaka.
- Ga) no official of the money changer shall disclose anything at any stage regarding the reported unusual/suspicious transactions to the clients or any other persons so that the investigation is not hampered or influenced adversely.
- Gha) in order to ensure proper compliance of the money Laundering Prevention Ordinance 2008, Anti Terrorism Ordinance, 2008 and AML circulars issued by Bangladesh Bank each Money changer shall arrange appropriate training for its officials.
- Umo) besides these, all money changers will comply with the instructions of the circulars issued by Foreign Exchange policy department, all instructions in the Foreign Exchange Control Act, 1947 and Guidelines for Foreign Exchange Transactions.

Yours Sincerely,  
(Signed)  
**(Md. Eskandar Miah)**  
**General Manager(current charge)**  
**Phone - 7124366**

**Suspicious Transaction Report (STR)**  
(Money Changer Company)

**A. Reporting Institution :**

1. Name of the Money Changer:	
2. Address:	
3. Date of report :	

**B. Customer details :**

1. Name of the customer:	
2. Address (Present & Permanent):	
3. Profession of the Customer:	
4. Nationality:	
5. Father's name:	
6. Mother's Name:	
7. Date of birth:	
8. National ID no.:	

**C. Suspicious Activity Information**

Summary characterization of suspicious activity:

- |  |   |  |
|--|---|--|
| a. <input type="checkbox"/> Identity Theft       | b. <input type="checkbox"/> Counterfeit check                                     | c. <input type="checkbox"/> Misuse of Position or Self Dealing |
| d. <input type="checkbox"/> Check Fraud          | e. <input type="checkbox"/> Counterfeit instrument                                | f. <input type="checkbox"/> Mysterious Disappearance           |
| g. <input type="checkbox"/> Check Kitting        | h. <input type="checkbox"/> Mortgage Loan Fraud                                   | i. <input type="checkbox"/> Structuring                        |
| j. <input type="checkbox"/> False statement      | k. <input type="checkbox"/> Defalcation/Embezzlement                              | l. <input type="checkbox"/> Terrorist Financing                |
| m. <input type="checkbox"/> Value of transaction | n. <input type="checkbox"/> Nature of transaction                                 | o. <input type="checkbox"/> Activity in account                |
| p. <input type="checkbox"/> Computer intrusion   | q. <input type="checkbox"/> Predicate Offence Under MLPO, 08 (Pls. Specify) _____ |  |
| r. <input type="checkbox"/> Other _____          |   |  |

**D. Reasons for considering the transaction(s) as unusual/suspicious?**

*(Mention summary of suspicion and consequence of events)*

**E. Documents to be enclosed**

1. Copy of passport (Containing the photo, address, visa, endorsement)
2. Purchase and encashment certificate

Signature : \_\_\_\_\_  
(Authorized officer)  
Name : \_\_\_\_\_  
Designation : \_\_\_\_\_  
Date : \_\_\_\_\_  
Phone : \_\_\_\_\_