Non-Resident TK Accounts for NRB FAQs

1. **Do you have any accounts specially designed for NRBs in TK currency?**
   Yes, we have:
   NRB TK Accounts:

- **Probashi Current Account** for customers who don't want interest features for religious or other reasons. We also offer debit cards and chequebooks for these accounts.
- **Probashi Savings Account** specially designed for customers who want lucrative interest rates. We also offer physical debit cards and chequebooks for these accounts.
- **Probashi Virtual Savings Account** has been designed so that customers don't need any physical card. They can simply open an account from anywhere in the world, and after successfully opening the account, they can log in to Astha and access transaction modes as the virtual card is linked within the account, eliminating dependency on receiving a physical debit card to activate Astha.

2. **How can these accounts be opened without visiting branches?**

If a customer has an NID, he or she can open this account through the eKYC portal. Please click the link (eKYC - BRAC Bank PLC.).
If you don't have an NID, please email us probashi@bracbank.com. The Relationship Manager (RM) will send scanned or soft copies of the Account Opening Forms (AOF) and checklist. The customer will be asked to complete the forms and provide signatures where required. The customer should first share the scanned copies so that the RM can review them and provide guidance if any corrections are needed. Once the RM confirms, the customer will send the hard copies of the forms to the RM's provided address via DHL. Upon receiving the hard copies, the RM will proceed to open the account according to our account opening process. We have also deputed staff in South Korea and the UAE.

3. **What documents are required to open the mentioned accounts?**

- Valid passport copy (If a foreign passport, then the NVR page is also required)
- Valid visa/resident permit/work permit copy (Not applicable for foreign passport holders)
- Income proof (pay slip/salary certificate/employment certificate/appointment letter etc.)
- Photo ID of nominee (valid passport/NID)
- Photos - Applicant (2 copies) + Nominee (1 copy)
- Permanent address proof, e.g., utility bill copy in his or her own name. This document is required for the customer who is opening an account without an NID copy and foreign passport.

4. **Can Probashi customers open Fixed Deposit and DPS?**
   Yes, we have specially designed DPS and Fixed Deposits for them, which can be opened through the Astha app. Alternatively, you can also send an email to probashi@bracbank.com to open these term deposits.

5. **Will Probashi customers be able to use Astha?**

Yes, Astha has been designed so that Probashi customers can use this app from anywhere in the world. They can also use both mobile and email OTP options for transactions. Through this app, they can transfer money, pay bills, open and encash FDR/DPS etc.

6. What are the key features of the accounts?

Probashi Current Account:

- Non-interest-bearing TK account
- Physical debit card and chequebook facility
- Life insurance facility up to 2 lakh TK for maintaining an average yearly balance of 30,000 and above
- Internet banking facilities

Probashi Savings Account and Probashi Virtual Savings Account:

- Interest-bearing TK account with monthly interest disbursement
- Debit card and chequebook facility for Probashi Savings Account only
- Virtual debit card available only for Probashi Virtual Savings Account
- Life insurance facility up to 2 lakh TK for maintaining an average yearly balance of 30,000 and above
- Internet banking facility

7. What are the charges for maintaining these accounts?

The account maintenance fee is fully waived for OBU accounts. To know more about the fees and charges, please click here: **SOC NRTA & OBU Accounts**

8. Can customers make transactions through their mobile banking app from abroad?

Yes, a customer can perform all transactions through our mobile banking app (Astha) while staying abroad. However, to do the transactions, a customer needs to activate his/her email OTP through our call centre or using our mobile banking app Astha.

9. Is the debit card facility available for these accounts?

Yes, VISA debit cards in TK currency are available for Probashi Current, Probashi Savings, and Probashi Virtual Savings Accounts.

10. How can the term deposit be opened?

Term deposit accounts can be opened through the online banking app Astha. If a customer is facing difficulties, he or she can also send an email to probashi@bracbank.com to open fixed deposits.

11. Is there any account for the family members of non-resident Bangladeshis?

Yes, we have the Probashi Poribar Savings Account for male remittance beneficiaries and the TARA Probashi Poribar Savings Account for female remittance beneficiaries who are receiving remittance on a regular basis.

Thank you

OBU Account FAQs

1. What is OBU?

Offshore Banking Operations (OBU) is a separate unit of a bank specifically designated to deal with foreign exchange only for non-resident or overseas individuals, institutions, companies located in Export Processing Zones, Private EPZs, Economic Zones, and Hi-Tech Parks.

2. What is an OBU account?

This is an FC current account that can be opened by residents outside Bangladesh in foreign currency. For example, non-resident Bangladeshi nationals (NRBs) and persons of Bangladeshi origin.

3. **Who can open an OBU account?**

- 18 years or above:
  - Non-resident Bangladeshi citizens
  - Foreign nationals of Bangladeshi origin
  - Foreign nationals (residing abroad)
- Foreign institutional investors
- Companies in Type A Export Processing Zones, Private EPZs, Economic Zones, and Hi-Tech Parks

4. Can an existing BRAC Bank customer open an OBU account?

Yes, he or she can open an OBU account if they qualify for the account opening requirements for OBU.

5. **What type of account can a customer open?**

A customer will have to open an FC Current Account. From this current account, the customer can invest in an FC Term Deposit at any time for any tenure.

6. **What are the special features of this OBU account?**

"Bondhon" Fixed deposit in foreign currencies for NRB customers linked with the OBU Account:

- Initial investment is 500 USD/GBP/Euro
- Attractive interest rates on fixed deposits
- Transfer deposited money abroad with interest
- No account maintenance fee
- Possible lengths of tenures: 3/6/12/24/36/48/60 months
- No tax or excise duty on interest income
- Premium Banking facility (Balaka Lounge Access, Meet & Greet, and Pick and Drop services) can be availed if the customer deposits USD/EURO/GBP 50,000 or more

7. **How can this account be opened without visiting branches?**

If a customer has an NID, he or she can open this account through the eKYC portal. Please click the link (eKYC - BRAC Bank PLC.)..
If you don't have an NID, please email us probashi@bracbank.com. The Relationship Manager (RM) will send scanned or soft copies of the Account Opening Forms (AOF) and checklist. The customer will be asked to complete the forms and provide signatures where required. The customer should first share the scanned copies so that the RM can review them and provide guidance if any corrections are needed. Once the RM confirms, the customer will send the hard copies of the forms to the RM's provided address via DHL. Upon receiving the hard copies, the RM will proceed to open the account according to our account opening process.

8. **How can a customer deposit money into OBU FC account?**

Funds can be credited by foreign inward remittance received through official channels only. Contact your remitting bank or financial institution to initiate the international wire transfer. For required information regarding fund transfer, please click here.

9. **Is there any maximum deposit limit for the OBU current account?**

No, there is no limit to the number or amount of transactions in this account.

10. **In which currency can a customer open an OBU account?**

Currently, customers can open an OBU account in USD, GBP and EURO.

11. **Is there any minimum deposit threshold required to open the account?**

For current account opening, no minimum balance is required, but for a term deposit account, the minimum deposit is 500 USD/EURO/GBP.

12. **Can a customer open a term deposit account without opening a current account?**

Opening an FC current account is mandatory for investing in Term Deposits/Fixed Deposits.

13. **Can customers avail any credit card, debit card, or chequebook facility against the OBU account?**

No chequebook or debit/credit card facility is available for the OBU account.

14. **Can a customer open an OBU account at any branch?**

Yes, if the customer physically visits a branch during his or her visit to Bangladesh. In other cases, customers can open an account by sending an email directly to probashi@bracbank.com.

15. **How can these accounts be opened without visiting branches?**

The Relationship Manager (RM) will send scanned or soft copies of the Account Opening Forms (AOF) and checklist. The customer will be asked to complete the forms and provide signatures where required. The customer should first share the scanned copies so that the RM can review them and provide guidance if any corrections are needed. Once the RM confirms, the customer will send the hard copies of the forms to the RM's provided address via DHL. Upon receiving the hard copies, the RM will proceed to open the account according to our account opening process.

16. **Is it possible to deposit USD/EUR/GBP in cash form?**

No cash deposits are allowed in the OBU account.

17. **Is there any internet banking facility for OBU account holders?**

Customers will get the Astha app only in 'view' mode. Through the app, they can also open the "Bondhon" Fixed Deposit.

18. What would be the interest rate for term deposits "Bondhon"?

The maximum interest rate will be applicable as per the below table (for retail individuals).

Period of Deposit	Interest Rate (USD)	Interest Rate (EUR)	Interest Rate (GBP)
3 months	6.10%	3.50%	5.50%
6 months	5.85%	3.75%	5.25%
12 months	5.60%	3.75%	5.00%
24 months	5.10%	3.50%	4.75%
36 months	5.10%	3.50%	4.75%
48 months	5.10%	3.50%	4.75%
60 months	5.10%	3.50%	4.75%

**Changeable as per the regulator's guidelines*

19. What is the tenor of the term deposit account?
The tenor will be 3 months, 6 months, 12 months, 24 months, 36 months, 48 months, and 60 months.

20. Is the balance in the OBU account freely transferable abroad?
Yes, the balance of the OBU account is freely transferable abroad to the account holder's own account.

21. How can a customer open an OBU FD account?
This FD can be opened through the Astha app. If the customer is facing difficulties, he or she can also send an email to probashi@bracbank.com from his or her registered email address (the email address provided in the AOF) if residing abroad. If the customer is physically present in Bangladesh, he or she can simply visit the branches.

22. Is it possible to withdraw any amount from the account in cash form?
Cash withdrawal is not permissible from the OBU account.

23. How can a customer use the balance of the current account?
Balances held in current accounts can be used for any of the following purposes:

- Issue term deposits in different tenors
- Transfer the funds to any of his BDT accounts to meet necessary payments and investments. The prevailing TT clean buying rate of the bank will be applied on the date of the conversion.

- Make outward remittances of the entire balance to his own account.

24. What are the documents required to open an OBU account?

For non-resident Bangladeshi:
- Duly filled account opening form
- 2 copies of the photo of the account holder and 1 copy of the photograph of the nominee (account holder’s signature on the backside)
- Valid passport copy of the account holder (in case of a foreign passport, a photocopy of the page on which 'NO VISA REQUIRED FOR TRAVEL TO BANGLADESH' is written will also be required)
- Valid passport/NID copy of the nominee
- Valid address proof documents (driving license/utility bill copy, etc.)
- Copy of PR/valid work permit as proof of non-residency for Bangladeshi passport holders
- Income proof document (pay slip/salary certificate etc.)
- E-TIN/tax return document (if applicable)
- FATCA form for the account holder

Foreigner:

- Duly filled account opening form
- Valid passport copies for the account holder and the nominee
- 2 copies of the photo of the account holder and 1 copy of the photograph of the nominee (account holder’s signature on the backside)
- Valid address proof documents (driving license/utility bill copy etc.)
- Income proof document (pay slip/salary certificate etc.)
- FATCA form for the account holder

Thank you

Foreign Currency Account for Non-Resident Bangladeshis FAQs

1. What is a foreign currency account for non-resident Bangladeshis?

This is a current account that can be opened in USD, GBP, or EURO. Customers with Bangladeshi nationality can open this account. A linked Fixed Deposit can also be opened with tenures of 3 months, 6 months, and 12 months.

2. What are the key facilities of this account?

The Foreign Currency Account has the following facilities:
• Debit card facility in USD currency
• Fixed deposits can be opened with tenures of 3 months, 6 months, and 12 months
• With this account, US Dollar Bonds and Dollar Premium Bonds can be purchased

• An FCY regular debit card is available for the Foreign Currency account, which customers can use for international transactions
• No debit card facility is available for the OBU account at this time.

3. What are the tenures for opening the fixed deposit with this account?

Three tenures are available: 3 months, 6 months, and 12 months.

4. What is the minimum amount required to open the fixed deposit?

The minimum amount required to open the account is USD 1,000, GBP 500, or the Euro equivalent. Funds are kept as term deposits.

5. What are the available currencies?

The account can be opened in USD, GBP, and EURO.

6. Is a debit card facility provided?

Yes, for the Foreign Currency account, an FCY regular debit card is available, which customers can use for international transactions.

7. What is the interest rate for premature closure?

No interest will be paid before the first 90 days in the case of premature closure. After 90 days but before maturity, the rate will be given according to the previously completed tenor.

8. What is the name of the NRB fixed deposit with this account?

FNFCD (Non-Resident Foreign Currency Deposit).

9. **How will the funds be deposited into the NRB account?**

Remittances sent from abroad through banking channels, funds sent from private FC accounts maintained with the ADs in Bangladesh, and proceeds of convertible foreign exchange (i.e., currency notes, travellers' cheques, drafts etc.) brought into Bangladesh by customers while visiting may be deposited into such accounts.

10. How can this account be opened?

If you are in Bangladesh, please visit the nearest branch. In other cases, customers can open an account by sending an email directly to probashi@bracbank.com. The Relationship Manager (RM) will send scanned or soft copies of the Account Opening Forms (AOF) and checklist. The customer will be asked to complete the forms and provide signatures where required. The customer should first share the scanned copies so that the RM can review them and provide guidance if any corrections are needed. Once the RM confirms, the customer will send the hard copies of the forms to the RM's provided address via DHL. Upon receiving the hard copies, the RM will proceed to open the account according to our account opening process.

11. What documents are required to open the mentioned accounts?

- Valid passport copy (if a foreign passport, then the NVR page is also required)
- Valid visa/resident permit/work permit copy (not applicable for foreign passport holders)
- Foreign address proof (any bill/bank statement, etc.)
- Income proof (pay slip/salary certificate/employment certificate/appointment letter, etc.)
- Photo ID of nominee (valid passport/NID)
- Photos - Applicant (2 copies) + Nominee (1 copy)
- Permanent address proof (utility bill copy in his or her own name; if a Bangladeshi passport/NID/birth certificate copy is obtained from the customer, then a permanent address proof supporting document isn’t required)

Thank you

(WEDB/DIB/DPB)

Frequently Asked Question for NRB Investment in Government Securities

1. **Who will be eligible for bond purchase?**
   • A Bangladeshi wage-earner serving abroad
   • Beneficiaries can purchase (only for WEDB)
   • Mariners, pilots, and cabin crew employed in overseas offices of international shipping corporations and airlines
   • Must maintain a Foreign Currency (FC) or BDT account
   • Employees of the government or a statutory, autonomous, or semi-autonomous body in lien as employees in missions working abroad, paid in foreign currency

2. **Who will not be eligible for bond purchase?**
   • Pension amounts earned by wage-earners from abroad
   • After the death of the wage-earner, beneficiaries cannot purchase
   • Those who do not have NRB status

3. **Do I need to have an account with BRAC Bank PLC?**

To purchase Sanchay Bonds (WEDB/DIB/DPB) from BRAC Bank PLC, you need to have a Non-Resident FCY Account. You can also invest in WEDB from your Non-Resident Taka (NRT) account with us.

4. **What are the documents necessary for investment in Sanchay Bonds?**
   • Government Prescribed Form (Diaspora)
   • Customer Declaration Form (mention previous investments, if any)
   • Proof of remittance or account statement
   • Employment/business certificate
   • NID copy of the bondholder
   • Local or foreign passport with validity of the bondholder
   • Visa copy with valid date of the bondholder
   • Two (2) copies of photographs of each (bondholder's nominee)
   • NID/passport copy of the nominee
   • If the purchaser is a beneficiary, then a passport copy and income-related document of remittance

5. **What are the other features of the Sanchay bond? Answer:**

Particulars	Wage Earner Development Bond (WEDB)	USD Premium Bond (DPB)	USD Investment Bond (DIB)
Tenure	5 Years	3 Years	3 Years
Interest payment	Half-yearly or On maturity	Half-yearly or On maturity	Half-yearly or On maturity
Interest Rate on Maturity	**G.00% - 12.00%** (Depending on the investment amount)	**5.00% - 7.50%** (Depending on the investment amount)	**4.00% - 6.50%** (Depending on the investment amount)
Investment Limit	Minimum – BDT 25,000/- Maximum - Unlimited	Minimum – USD 500/- Maximum - Unlimited	Minimum – USD 500/- Maximum - Unlimited
Interest Receipt	In BDT	In Equivalent BDT	In USD or Equivalent BDT
Principal Receipt	In BDT	In USD	In USD
Income Tax	Interest Income is tax Exempted	Interest Income is tax Exempted	Interest Income is tax Exempted
Premature Encashment	• Allowed any time • No interest before 6 months from the date of issuance • For subsequent years, interest as per the table below	• Allowed any time • No interest before 1 year from the date of issuance • For subsequent years, interest as per the table below	• Allowed any time • No interest before 1 year from the date of issuance • For subsequent years, interest as per the table below
Duplicate* Bond(s)	May be issued in case of loss, theft, or destruction of bond(s)	May be issued in case of loss, theft, or destruction of bond(s)	May be issued in case of loss, theft, or destruction of bond(s)

* For Bonds issued before 30 November 2021

- **Interest Breakdown based on investment amount:**

Bond Type	Tenure	Interest rate based on Investment Amount		
		Up to USD 100,000	**USD 100,001 – USD 500,000**	**More Than USD 500,001**
USD Investment Bond	After 1st year	5.50%	4.00%	3.00%
	After 2nd year	6.00%	4.50%	3.50%
	After 3rd year	6.50%	5.00%	4.00%
	After 1st year	6.50%	5.00%	4.00%

Bond Type	Tenure		Interest rate based on Investment Amount		
		Up to BDT 1,500,000	BDT 1,500,001 – BDT 3,000,000	BDT 3,000,001 – BDT 5,000,000	More than BDT 5,000,001
Wage Earner Development Bond	After 6 months C before 12 months	8.70%	7.98%	7.25%	6.53%
	After 12 months C before 18 months	9.45%	8.66%	7.88%	7.09%
	After 12 months C before 24 months	10.20%	9.35%	8.50%	7.65%
	After 24 months C before 60 months	11.20%	10.27%	9.33%	8.40%
	After Maturity	12.00%	11.00%	10.00%	9.00%

6. **Is there any Death Risk Benefit?**
   Yes. The death risk benefit will be payable up to 15-25% of the total investment, provided that the age of the wage earner shall not be over 55 years at the time of death. The maximum benefit amount shall not exceed BDT 20 lacs.

7. **How will the payment be made to the Non-Resident Nominee?**
   A non-resident nominee living abroad can receive the payment in the case of the bondholder's death by following the standard procedures and provisions according to Foreign Exchange Regulation.

8. **Is it possible to select multiple nominees?**
   No, there is no scope to add multiple nominees in the new system.

9. **Can the investor repatriate the full amount of the bond?**
   As per the Bond Rules, only the principal amount can be repatriated abroad.

10. **Is the bond transferable?**
    As per the Bond Rules [Clause III (4), SN-5], the bond shall not be transferable.

11. **What will be the taxation rate on interest earned from bonds?**
    Sanchay Bonds are fully tax-exempt; thus, no income tax is deducted at source at the time of payment of any interest.

12. **What will be the process for the bonds to be auto-renewed upon maturity?**
    The Sanchay Bonds that have matured before 30 November 2021 will be auto-renewed as per the instructions of the bondholder. However, to reinvest the bonds that have matured after 30 November 2021, the bondholder needs to provide proof of his/her NRB status all over again; otherwise, it won't be possible to renew the investment. The bond will be reinvested as per the government circular.

13. **What will be the interest rates for WEDB and DIB/DPB purchased before the date from when the new rates will be effective?**
    It will earn profits/interest as per the prevailing rate of that time and will continue to do so until maturity.

14. **Is there any loan facility against Sanchay Bonds?**
    Yes, the investor can get a maximum 75% loan facility against the face value of the bond (only for WEDB).

Thank you

Accounts for the Family Members of Remittance Beneficiaries

We have the Probashi Poribar Savings Account for male remittance beneficiaries and the TARA Probashi Poribar Savings Account for female remittance beneficiaries who are receiving remittances on a regular basis.

TARA Probashi Poribar Savings Account FAQs

1. **What is the TARA Probashi Poribar Savings Account?**
The TARA Probashi Poribar Savings Account is a specialized account for female beneficiaries of NRBs. Female beneficiaries of NRBs who receive remittances on a regular basis can easily open this account. This account can be initiated directly by the female beneficiary at our branches, sub-branches, agent banking outlets, and through the sales force.
N.B.: Customers with other professions who receive regular remittances are also eligible to open this account.

2. **Who is eligible to open this account?**
Any female customer who is 18 years or older and receives remittances is eligible to have this account. The account will be opened in the beneficiary's name.

3. **Can I open linked accounts from this TARA Probashi Poribar Account?**
Yes, you can open DPS and FDR accounts against this account.

4. **What are the key benefits of the account?**
    - Flat 3.5% annual interest rate with monthly interest disbursement
    - Interest eligibility on any balance
    - Insurance facility for maintaining a half yearly balance of 50,000 and above
    - Life insurance facility up to 2 lakhs TK and health insurance facility up to 50,000 TK yearly
    - Low account maintenance fee
    - Free debit card facility for the first year
    - Annual debit card fee is 0 if the customer maintains a yearly average balance of 30,000 and above
    - Internet banking facility

5. **Is there any ATM card charge for this account?**
The debit card fee is 0 for the first year after account opening. From the second year, it is 500 TK + VAT.

6. **What insurance benefits will eligible customers receive?**
Life insurance coverage:
• Accidental death coverage of 2 lakhs TK
• Natural death coverage of 10,000 TK

Health insurance coverage:

Items	Yearly Claim Amount	Breakdown
IPD (BDT 50,000 Yearly Coverage)	BDT 50,000	5KX10 times yearly coverage
	Upto BDT 30,000	Maternity Coverge
OPD (BDT 1800 Yearly Coverage)	BDT 1200	600X2 For Diagnostic Test
	BDT 600	300X2 For Dr. Visit

7. **Will the customers receive a Multi-Currency Debit Card?**

Yes, customers will receive a multi-currency debit card.

2. **What documents are required to open the account?**

In order to open the account, the beneficiary/applicant must provide the following documents:

A) Applicant Documents:

- Duly filled account opening form
- Valid NID, passport copy, or birth certificate
- 2 passport-sized photographs
- Copy of any utility bill (i.e., BTTB, DESA, DESCO, GAS) for present address proof in Bangladesh (if the present address is different from the address mentioned in the NID or passport copy). For address verification, the CPV policy of the bank will be followed.
- Income proof documents (pay slip, offer letter, rental agreement, or self-declaration form)

B) Nominee Documents:

- 1 passport-sized photograph of the nominee
- Valid NID, passport copy of the nominee, or birth certificate

C) BO Declaration:

The remitter's information must be declared by the customer in the self-declaration form, including:

- Name of the remitter
- Country of residence of the remitter
- Relationship with the remitter

Thank you

Probashi Poribar Savings Account FAQs

1. What is the Probashi Poribar Savings Account?

This is an account for male customers who receive foreign remittance regularly. Male beneficiaries of NRBs who receive remittances on a regular basis can easily open this account. This account can be initiated directly by the male beneficiary at our branches, sub-branches, agent banking outlets, and through the sales force.
N.B.: Customers with other professions who receive regular remittances are also eligible to open this account.

2. Who is eligible to open this account?

Any customer who is 18 years or older and receives money from abroad (remittance) is eligible to have this account. The account will be opened in the beneficiary's name.

3. Can I open linked accounts from this Probashi Poribar Account?

Yes, you can open a DPS and FDR account against a Probashi Poribar Account.

4. What are the key benefits of the account?

- Flat 3% annual interest rate with monthly interest disbursement
- Interest eligibility on any balance
- Insurance facility for maintaining a half yearly balance of 50,000 and above
- Life insurance facility up to 5 lakhs TK
- Low account maintenance fee
- Annual debit card fee is 0 if the customer maintains a yearly average balance of 50,000 and above
- Internet banking facility

5. Are there any debit card charges for this account?

The debit card fee is 600 TK + VAT. Annual fees for a new debit card will be charged at the time of card issuance.

6. What insurance benefits will eligible customers receive?

Life insurance coverage will be provided for the customers:
- Accidental death coverage of 5 lakhs TK
- Natural death coverage of 10,000 TK

7. Will customers receive a Multi-Currency Debit Card?

Yes, customers will receive a multi-currency debit card.

8. What documents are required to open the account?

In order to open the account, the beneficiary/applicant must provide the following documents:

A) Applicant Documents:

- Duly filled account opening form
- Valid NID, passport copy, or birth certificate
- 2 passport-sized photographs
- Copy of any utility bill (i.e., BTTB, DESA, DESCO, GAS) for present address proof in Bangladesh (if the present address is different from the address mentioned in the

NID or passport copy). For address verification, the CPV policy of the bank will be followed.
• Income proof documents (pay slip, offer letter, rental agreement, or self-declaration form)

B) Nominee Documents:

• 1 passport-sized photograph of the nominee
• Valid NID, passport copy of the nominee, or birth certificate

C) BO Declaration:

The remitter’s information must be declared by the customer in the self-declaration form, including:
• Name of the remitter
• Country of residence of the remitter
• Relationship with the remitter

Thank you