



Corporate Office
114, Motijheel C/A
Red Crescent Jashim Trade Center
Ground Floor, Dhaka-1000

TREC Holders
Dhaka Stock Exchange Ltd.
TREC No. 82
(BSEC Reg. No. 3.1/DSE-82/2016/542)

Photograph of the 1st
Account Holder Attested
by Introducer

Photograph of the 1st
Account Holder Attested
by Introducer

CUSTOMER ACCOUNT INFORMATION FORM

Client Account No.

Account Type: Cash ☐ Margin ☐

BO ID No.

Special Remarks, If any:

Name of the Customer

Type of Company Public ☐ Private ☐ Partnership ☐ Proprietorship ☐

Address

Date of Incorporation TIN No.

Tel. Fax Email

Name of Managing Director/CEO/Proprietor

Contact Details Fax Email

Name and contact details of the Authorized Person of the Customer to deal with NRBC Bank Securities Ltd.

| Name | Designation | Telephone | Facsimile | Email |
|------|-------------|-----------|-----------|-------|
| 1 | | | | |
| 2 | | | | |
| 3 | | | | |
| 4 | | | | |

Whether the Customer is an Officer or Director of any Stock Exchange /Listed Company? Yes ☐ No ☐

If yes, Name & Address of the Stock Exchange/Listed Company

If yes, Name & Address of the Stock Exchange/Listed Company

Special Instruction, if any:

Name and Signature of Authorized Person(s) of the Customer

| Name | Signature | Date |
|------|-----------|------|
| 1 | | |
| 2 | | |
| 3 | | |
| 4 | | |

Date & Signature of the person introducing the Customer

Date & Signatory & Seal Customer

Authorized Signatory accepting the Account

Date & Signatory of CEO/Director

(TERMS AND CONDITIONS FOR OPENING A BROKERAGE ACCOUNT)

DECLARATION

I/we the undersigned whose information is given in the Brokerage Application Form hereby request to be registered as a client of NRBC Bank Securities Limited and to open a brokerage account in my/our/company name. I/we further agree and confirm that the account hereby requested to be opened by me/us shall be held and governed by the terms and conditions of this agreement as provided hereinafter and as may be modified from time to time by NRBC Bank Securities Limited.

TERMS AND CONDITIONS

Instructions: A written instruction shall be given to NRBC Bank Securities Limited from time to time to purchase and/or sell Investments (which shall mean and include stocks, bonds, debentures, mutual funds, private placement, etc.) or any other similar financial instrument as may be made available from time to time on behalf of the account holder. On receipt of such instructions along with a cash deposit or delivery of shares, NRBC Bank Securities Limited shall, so far as NRBC Bank Securities Limited considers it reasonably practicable, purchase and/or sell Investments in accordance with those instruments, provided always that (I) any such dealings do not contravene any applicable laws or regulations. (II) NRBC Bank Securities Limited shall have an absolute discretion to accept or reject purchase/sell instructions and (III) account holder's instruction shall include the following details:

- The Name of the Investment
- Quantity
- Price with notification of limit or discretion
- The duration of the order
- The nature of the lot (i.e. scrip size) for sale or the desired format for purchase order (See Note)
- The order should, specify completion formats of:
 - All or partial fill with minimum trade value or number of shares
 - Mode of execution i.e. DVP (delivery versus payment)/ NON DVP (non delivery versus payment)

(Note: The number of shares constituting a Market lot" may change. Sellers must include the exact format of their holding. This has a direct impact on market pricing given the predominantly retail nature of the market. Trades may fail where non-agreed lot sizes are delivered.)

Joint Accounts: If this is a joint account, unless the account holders notify NRBC Bank Securities Limited otherwise and provide such documentaton, as NRBC Bank Securities Limited may require at its sole discretion, the brokerage accounts(S) Shall be held by the account holders jointly with rights of survivorship (payable to either or the survivor) Each joint tenant irrevocably appoints the other as attorney-in-fact to take all action on his or her behalf and to represent him or her in all respects in connection with this Agreement. NRBC Bank Securities Limited shall be fully protected in acting but shall not be required to act upon the instructions of either of the account holder. Each of the account holder shall be liable, jointly and severally, for any amounts due to NRBC Bank Securities Limited pursuant to this Agreement, whether incurred by either or both of the account holders unless and otherwise it mentioned in case of joint account both the a/c holder will be treated as equal partner and in case of death and any other accident the a/c balance will be divided equally to the joint a/c holders or their respective nominees if any.

Jumbo and Market Lots: When an account holder wishes to sell stock, he/ she must inform NRBC Bank Securities Limited as to the format of the lot being sold; for example- 5,000 shares in 10's and 2,000 in 5's (Jumbo lots are difficult to split with the company and so face a considerable discount to market prices).

Risk: The account holder understands (s) that the stock market is a rapidly changing market and that there is an inherent risk in incurring loss in share dealings.

Limit Orders: While NRBC Bank Securities Limited will endeavor to purchase or sell the Investment within the limits of the prices that may be notified by the account holder. NRBC Bank Securities Limited does not guarantee or assure that the transactions will be materialized within such notified limits. NRBC Securities Limited will always endeavor to obtain the best price.

Agents: NRBC Bank Securities Limited is authorized to employ other brokers as agents to perform all or part of its duties under these terms and conditions and to provide information regarding the Account to such agents. NRBC Bank Securities Limited may seek and act on an opinion from any lawyer, accountant or other expert and shall not incur any liability by acting upon such opinion.

Associated Companies: NRBC Bank Securities Limited may purchase and/ or sell Investments on behalf of the account holder by placing orders with itself and any other company whether acting as underwriters, investment managers, merchant or commercial banks, registered or licensed deposit takers, brokers, dealers or otherwise, or with any other brokers and dealers as NRBC Bank Securities Limited in its sole discretion may decide.

Dhaka and Chittagong Stock Exchange Rules: All transactions duly concluded through and recognized by the Dhaka Stock Exchange Limited (hereafter DSE) and the Chittagong Stock Exchange (hereafter CSE) are governed by the respective Rules of DSE and CSE relating to trading and settlement in particular and will be binding on both the parties concerned.

Payment and Disclosure: NRBC Bank Securities Limited shall not be obliged to make any payment of behalf of the account holder. NRBC Bank Securities Limited may disclose information regarding the account holder or his/ her dealings in relation to this agreement to any department of any government or public body upon request, whether or not such request is in fact legally enforceable, and NRBC Bank Securities Limited will not be liable in any way to account holder for so doing.

Cancellation Provisions: NRBC Bank Securities Limited is authorized, in its discretion, should the undersigned die or should NRBC Bank Securities Limited for any reason whatever deem it necessary for its protection, without notice to cancel any outstanding orders in order to close out the accounts of the account holder, in whole or in part or to close out any commitment made on behalf of the account holder.

Indemnity: In the event of a default, omission or act committed by NRBC Bank Securities Limited as a broker/ TREC Holder of the DSE or as a broker/ TREC Holder of the CSE, the account holder shall be indemnified if and only as provided by the Rules and Regulations of the DSE/CSE.

Confirmations and Statements: NRBC Bank Securities Limited shall use its best endeavors to provide the account holder with (a) written confirmation of each transaction it has effected on instructions; and (b) contract notes (in such form as NRBC Bank Securities Limited shall determine) setting forth (i) details of the trade date, value date, settlement date, quantity, price, commission rate and DSE Howla" number or CSE equivalent provided also that the account holder does hereby agree and undertake to confirm in writing beforehand of all my instructions.

Fees & Expenses: The account holder will pay a brokerage commission of _____ and any other related expenses and charges that may from time to time be applicable. Every transaction concluded through and recognized by the DSE Or the CSE is subject to transaction levies or other fees imposed by the DSE and CSE. The account holder understands that the rate of commission may be change from time to time.

Set-off: NRBC Bank Securities Limited shall be entitled to, in respect of all commissions, costs, charges or expenses, set off from any nominees from time to time held by NRBC Bank Securities Limited for the account holder and if such nominees are insufficient for the purpose to sell any Investments held by NRBC Bank Securities Limited or any of its agents on behalf of the account holder.

Period: This Agreement shall remain in force for a period of _____ months/years from the date of signing.

Termination: This agreement will stand terminated:

- (i) Upon the expiry of the period of this Agreement unless renewed upon mutual agreement between NRBC Bank Securities Limited and the Account Holder
- (ii) Before the expiry of the period of this Agreement, if either NRBC Bank Securities Limited or the Account Holder gives months notice. Termination shall not absolve the parties from completing accounts and adjusting any outstanding dues.

Assignment: The benefit and burden of this Agreement is capable of assignment by both the account holder and NRBC Bank Securities Limited without the consent of the other but the notice of assignment must be given to the other in writing.

Force Majeure: NRBC Bank Securities Limited shall not be liable for any loss, damages, expenses, costs or otherwise resulting directly or indirectly from any Government restriction, exchange ruling, suspension of trading, war, strike, national disaster or any other event or circumstance beyond its control.

Forged Shares: NRBC Bank Securities Limited shall not be liable or responsible for any shares that are found to be forged. However, NRBC Bank Securities Limited will make every attempt to replace the forged shares from the seller.

Law: The terms and conditions contained herein shall be governed by and construed in accordance with the laws of Bangladesh.

Notices: (a) All notices, instructions or other communications shall be given English and in writing or orally (facsimile, telex telegram, cable or letter) and shall be sent to NRBC Bank Securities Limited and the account holder at the address, fax and/ or telex number shown herein or at such other address as may be communicated by the parties hereto in writing.

(b) Proof of delivery or dispatch shall be:

(i) In the case of a letter: dispatch of the letter duly stamped and addressed

(ii) In the case of facsimile, telex, telegram or cable on the day of dispatch

(c) All oral notices, instructions or other communications should be confirmed in writing

Definitions: Words defined herein save where a contrary meaning appears or such machining is inconsistent with the context shall have this same defined meaning wherever used.

Sums Due: For all purposes, including any legal proceedings, a certificate by any of NRBC Bank Securities Limited officers confirming the machines and/ or liabilities for the time being due and/ or incurred to (b) the account holder shall be conclusive evidence thereof against him/her.

Disputes and Resolution of Dispute: In case of any dispute arising between the NRBC Bank Securities Limited and the account holder in connection with the interpretation or enforcement of the terms and conditions contained herein, attempts should be made to settle the matter amicably, in case of failure to settle the matter amicably, the same shall be referred to arbitration of TWP Arbitrators each to be nominated by the parties who shall also appoint an Umpire. The decision of the Arbitrators", so nominated shall be binding on both the parties. In case the Arbitrators differ in their finding, the decision of the Umpire shall be final and binding on the parties. The arbitration shall be conducted in accordance with the Arbitration Act, 1940.

| | |
|--|--|
| Signature of the Account Holder | Signature of Joint Account Holder |
| <u>Witnessed by</u> | <u>Witnessed by</u> |
| Signature: | Signature: |
| Name: | Name: |
| Address: | Address: |



TREC Holders
Dhaka Stock Exchange Ltd.
TREC No. 82
(BSEC Reg. No. 3.1/DSE-82/2016/542)

Form 02

শেয়ার বাজারে বিনিয়োগ ঝুঁকিপূর্ণ, জোনে ও বুঝে বিনিয়োগ করুন।

8. NOMINEES/HEIRS

If account holder(s) wish to nominate person(s) who will be entitled to receive securities outstanding in the account in of the sole account holder / all the joint account holders, a separate nomination Form- 23 must be filled up and holders and the nominees giving names of nominees, relationship with first account holder, percentage distribution 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 signed by all account holders giving the name, contact details some one to operate the account, a separate Form - 2A must be filled up and etc. of the POA holder and a POA document lodged with the from.

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 1st Applicant or Authorized Signatory in case of Limited Co. only | Please paste recent passport size photograph of 2nd 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 |
| 1st Applicant or Authorized Signatory in case of Ltd. Co. | 2nd Applicant or Authorized Signa- tory 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, terms and conditions provided 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 marking 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 against me/us.

| Applicants | Name of Applicants / Authorized Signatories in case of Ltd. Co. | Signature with date |
|----------------------------------|---|---------------------|
| First Applicant | | |
| Second Applicant | | |
| 3rd 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 anyone of the others.

15. INTRODUCTION

Introduction by an existing account holder of **NRBC BANK SECURITIES LIMITED**

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

Introducer's Name _____

(Signature of Introducer) _____ Account ID

Date & Authorized Signatory Accepting the Account

Date & of Signatory Managing Director/CEO

**Central Depository Bangladesh Limited (CDBL)
Depository Account (BO Account) opened with CDBL Participant
NRBC BANK SECURITIES LIMITED**

Terms & Conditions - Bye Laws 7.3.3.(c)

CDBL Participant, Dhaka / Chittagong / Sylhet, Bangladesh

Dear Sir,

Please open a Depository account (BO Account) in my/our names(s) on the terms and conditions set out below.

In consideration of **NRBC BANK SECURITIES LIMITED** (the "CDBL Participant") opening the account providing depository account facilities to me/us, I/we have signed the BO Account Opening Form as a token of acceptance of the terms and conditions set out below.

1. **I/we agree** to be bound by The Depositories Act, 1999, Depositories Regulations, 2000, The Depository (User) Regulations 2003, and abide by the Bye Laws and Operating Instructions issued from time to time by CDBL.
2. **CDBL shall** allocate a unique identification number to me/us (Account Holder BO ID) for the CDBL Participant to maintain a separate Account for me/us, unless the I/we instructs the CDBL Participant to keep the securities in an Omnibus Account of the CDBL Participant. The CDBL Participant shall however ensure that my/our securities shall not be mixed with the CDBL Participant's own securities.
3. **I/we agree** to pay such fees, charges and deposits to the CDBL Participant, as may be mutually agreed upon, for the purpose of opening and maintaining my/our account, for carrying out the instructions and for rendering such other service as are incidental or consequential to my/our holding securities in and transacting through the said depository account with the CDBL Participant.
4. **I/we shall be responsible for:**
 - (a) The veracity of all statements and particulars set out in the account opening form, supporting or accompanying documents;
 - (b) The authenticity and genuineness of all certificates and/or documents submitted to the CDBL Participant along with or in support of the account opening form or subsequently for dematerialization;
 - (c) Title to the securities submitted to the CDBL Participant from time to time for dematerialization;
 - (d) Ensuring at all times that the securities the credit of my/our account are sufficient to meet the instructions issued to the CDBL Participant for effecting any transaction / transfer;
 - (e) Informing the CDBL Participant at the earliest of any changes in my/our account particulars such as address, bank details, status, authorizations, mandates, nomination, signature, etc.;
 - (f) Furnishing accurate identification details whilst subscribing to any issue of securities.
5. **I/we shall** notify the CDBL Participant of any change in the particulars set out in the application form submitted to the CDBL Participant at the time of opening the account or furnished to the CDBL Participant from time to time at the earliest. The CDBL Participant shall not be liable or responsible for any loss that may be caused to me/us by reason of my/our failure to intimate such change to the CDBL Participant at the earliest.
6. **Where I/we have executed a BO Account Nomination Form:**
 - (a) In the event of my/our death, the nominee shall receive/draw the securities held in my/our account
 - (b) In the event the nominee so authorized remains a minor at the time of my/our death, the legal guardian is authorized to receive/draw the securities held in my/our account.
 - (c) The nominee so authorized, shall be entitled to all my/our account to the exclusion of all other persons i.e., my/our heirs, executors and administrators and all other persons claiming through or under me/us and delivery of securities to the nominee in pursuance of this authority shall be binding on all other persons.
7. **I/we may** at any time call upon the CDBL Participant to close my/our account with the CDBL Participant provided on instructions remain pending or unexecuted and no fees or charges remain payable by me/us to the CDBL Participant. In such event I/we may balances of securities exist in the account the account may be closed by me/us in one of the following ways:
 - (a) By rematerialization of all existing balances in my/our account;
 - (b) By transfer of all existing balances in my/our account to one or more of my/our other account(s) held with any other CDBL Participant(s);
 - (c) By rematerialization of a part of the existing balances in my/our account and by transferring the rest to one or more of my /our other account(s) with any other CDBL Participant(s);

8. CDBL Participant covenants that it shall

- (a) Act only on the instructions or mandate of the Account Holder or that of such person(s) as may have been duly authorized by the Account Holder in that behalf.
- (b) Not affect any debit or credit to and from the account of the Account Holder without appropriate instructions from the Account Holder.
- (c) Maintain adequate audit trail of the execution of the instructions of the Account Holder.
- (d) Not honor or act upon any instructions for effecting any debit to the account of the Account Holder in respect of any securities unless:
 - (i) Such instructions are issued by the Account Holder under his signature or that of his/its constituted attorney duly authorized in that behalf;
 - (ii) The CDBL Participant is satisfied that the signature of the Account Holder under which instructions are issued matches with the specimen of the Account Holder or his / its constituted attorney available on the records of the CDBL Participant;
 - (iii) The balance of clear securities available in the Account Holder's account are sufficient to honor the Account Holder's instructions.
- (e) Furnish to the Account Holder a statement of account at the end of every month if there has been even a single entry or transaction during that month, and in any event once at the end of each financial year. The CDBL Participant shall furnish such statements at such shorter periods as may be required by the Account Holder on payment of such charges by the Account Holder as may be specified by the CDBL Participant. The Account Holder shall scrutinize every statement of account received from the CDBL Participant for the accuracy and veracity thereof and shall promptly bring to the notice of the CDBL Participant any mistakes, inaccuracies or discrepancies in such statements.
- (f) Promptly attend to all grievances / complaints of the Account Holder and shall resolve all such grievances / complaints as it relate to matters exclusively within the domain of the CDBL Participant within one month of the same being brought to the notice of the CDBL Participant and shall forthwith forward to and follow up with CDBL all other grievances / complaints of the Account Holder on the same being brought to the notice of the CDBL Participant and shall endeavor to resolve the same at the earliest.

9. The CDBL Participant

- (a) Failing to pay the fees or charges as may be mutually agreed upon within a period of one month from the date of demand made in that behalf;
- (b) Submitting for dematerialization any certificates or other documents of title which are forged, fabricated, counterfeit or stolen or have been obtained by forgery or the transfer whereof is restrained or prohibited by any direction, order or decree of any court or the Securities and Exchange Commission;
- (c) Commits or participates in any fraud or other act of moral turpitude in his / its dealings with the CDBL Participant;
- (d) Otherwise misconducts himself in any manner.

10. Declaration and Signature

I/we hereby acknowledge that I/we have read and understood the aforesaid terms and conditions for operating Depository Account

(BO Account) with **NRBC Bank Securities Limited** and agree to comply with them.

| Applicants | Name of Applicants / Authorized Signatories in case of Ltd Co. | Signature with date |
|---------------------------------|--|---------------------|
| First Applicant | | |
| Second Applicant | | |
| 3rd Signatory (Ltd Co. only) | | |

Letter of Authorization

I/We do hereby authorize **NRBC Bank Securities Limited** to treat my executed sale order of Securities as pay in instruction i.e transfer from my Beneficiary Owner (BO) Account to NRBC Bank Securities Limited clearing account.

I/We do further authorize NRBC Bank Securities Limited to debit all CDBL related fees & charges from my Securities Account.

Customer Account No:

BO Account No:

| | | | | | | | | | | | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
| | | | | | | | | | | | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|

| Applicants | Name of the Account Holder/s | Signature |
|---|------------------------------|-----------|
| First Applicant | | |
| Second Applicant | | |
| Third Applicant (Limited Company only) | | |

AGREEMENT FOR MARGIN ACCOUNT

THIS AGREEMENT IS MADE ON THE DAY OF 20..

BETWEEN

NRBC Bank Securities Limited, a private limited company, incorporated in Bangladesh under the laws of Bangladesh registered with Registrar of Joint Stock Companies and firms, is a TREC Holders of both the Dhaka Stock Exchange Ltd. (TREC No # 82) doing business as Stock Dealer/Stock Broker under Stock Dealer/Stock Broker registration at Dhaka Stock Exchange (3.1/DSE-82/2016/542) dated 7th September 2016 respectively issued by Bangladesh Securities and Exchange Commission (BSEC), having its Head Office at 114, Motijheel C/A, Red Cresecent Jashim Trade Center (Ground Floor), Dhaka-1000, Bangladesh hereinafter referred to as the of the "Company" **ONE PART.**

AND

First Applicant:

Name:

Father's/Husband's Name:

Mother's Name:

Address:

Second Applicant (If any):

Name:

Father's/Husband's Name:

Mother's Name:

Address:

Hereinafter referred to as "The Account Holder" of the **SECOND PART**

WHEREAS:

- A. The account holder is engaged in the business of capital market and being in need of financial assistance requested the company for extending loan facility for investment in the share of secondary market.
- B. At the request of the account holder the company has agreed to offer a loan Limit to the 1:0.50 of margin fund.

NOW THIS DEED WITNESSETH AS FOLLOWS:

1.0. DEFINITIONS:

- 1.1. As used in this Agreement and in any documents delivered pursuant here to the following expressions shall have following meanings respectively:
- 1.2. "Agreement" Means an Agreement for Margin account between the account holder and the Company executed on the date first above written and also includes any amendment made there in from time to time.
- 1.3. "Margin Account" Means the aggregate amount of cash and market value of securities deposited by a client into his margin account, excluding securities, bought in the margin account.
- 1.4. "Equity" Means the sum of margin and current market value of securities brought or carried in a client's margin account



- 1.5. "Change in Law" Means the adoption, promulgation, amendment, modification, repeal or reinterpretation after the date of execution of this agreement by any government authority of any law of Bangladesh;
- 1.6. "Company" Means **NRBC Bank Securities Limited**
- 1.7. "Laws of Bangladesh" Means, in relation to this agreement, all laws enforced in Bangladesh and included all rules, regulation order, directives, notifications made or issued by any competent authority pursuant to or under any such Law and any decree or Judicial decision given or pronounced by any Court of Competent Jurisdiction.
- 1.8. The account holder means First Applicant & Second Applicant (If any):
 bearing code no.....
- 2.0 **MARGIN DEPOSIT / EQUITY**
 The account holder shall deposit its margin before the first transaction. Such deposit may be made in the form of
 1. Cash, Cheque, PO & DD.
 2. Listed securities valued at last traded price.
- 3.0 **AUTHORIZATION FOR MORTGAGED, PLEDGED ETC**
 The account holder shall authorize the Company to mortgage securities or properties for a sum not exceeding the debit balance in the margin account. A letter of lien on shares and securities and power of attorney to be signed by the account holder in this regard.
- 4.0 **MINIMUM MARGIN**
 The account holder shall maintain minimum margin at 1/2nd of the total investment.
- 5.0 **LOAN LIMIT**
 The company shall extend loan facility to the account holder to the extent of 100% of margin deposit for purchase of share from secondary market.
- 6.0 **INVESTMENT LIMIT**
 The account holder shall not invest in the securities exceeding 100% of margin deposit.
- 7.0 **RESTRICTION ON INVESTMENT**
 The account holder must invest in the selected listed securities as decided by the Company from time to time.
- 8.0 **BASIS OF VALUATION OF SECURITIES /DETERMINATION OF MARGIN REQUIREMENT**
 The Company shall determine the margin requirement in each working day taking the last traded price of preceding transaction day.
- 9.0 **SHORT-FALL IN EQUITY**
 The account holder shall maintain a minimum margin of 150% of equity in the margin account. Any shortfall must be covered within 3 (Three) days from the date of shortfall /notice, whichever is earlier.
- 10.0 **SUSPENSION OF TRANSACTION**
 The Company shall have the right to suspend the margin account when goes below minimum margin of 150% of the equity in the margin account.
- 11.0 **TRIGGER SALE**
 If the client fails to provide additional deposit within three (3) business day of notification or the equity falls to 125% in the margin account the company may trigger sale of appropriate portion of the clients account.
- 12.0 **LIQUIDATION OF MARGIN**
 When total investment falls below 125% of the equity in the margin account, the Company shall have absolute discretion to liquidate the margin able securities deposited by the account holder.
- 13.0 **RESTRICTION IN INVESTMENT**
 Margin shall not be used for investment in IPO shares.
- 14.0 **SINGLE STOCK EXPOSURE**
 In the "Securities Account" if client enjoy margin facilities, in that case, highest limit to buy a single stock is Tk. 1,000,000.00 or 40% of the portfolio value which ever is lower.

15.0. WITHDRAWAL OF SECURITY

The account holder may be allowed to withdraw cash/security from his account to the extent by which the equity exceeds minimum margin of 150% of the equity in the margin account.

16.0. UNUSUAL /DOUBTFUL TRANSACTION

The account holder shall not be allowed to do any unusual /doubtful transaction through this margin account.

17.0. FINANCIAL CHARGE ON LOAN

The account holder shall pay interest on the loan facility availed at the rate % per annum calculated on a daily basis and shall be charge Quarterly. The Company may, however, change the rate with due notice and without assigning any reason to the account holder.

18.0. BROKERAGE COMMISSION

The client shall pay brokerage commission for all transactions i.e. buy and sell in the "Margin Account". The client shall also pay brokerage commission for all transactions carried out in order to regularize the "Margin Account". Rate of brokerage will be fixed by the "Broker" and can change from time to time.

19.0. CHARGE FOR CDBL OPERATION

For all types of fees and charges incurred for the purpose of the account, the account holder will be charged at actual basis.

20.0. RIGHT TO CLOSE THE MARGIN ACCOUNT

The Company shall have the right to close the account without assigning any reason.

21.0. CHANGE OF POLICY

The Company may change the policy depending on the money and capital market condition.

22.0. GOVERNING LAW

All transactions shall be governed by the laws of Bangladesh, the Securities and Exchange Ordinance 1969/(XV11 of 1969), The Securities and Exchange Commission Act 1993 (XV of 1993), and rules and regulations of the Securities and Exchange Commission, Dhaka Stock Exchange Limited and in particular the Margin Rules 1999 (SEC/Section-5/98-542/141 dated 28th April 1999), all as amended or replaced from time to time.

Being agreed upon the above, both of us do hereby put our signatures here under to make this agreement effective.

Signature of the Company
(Authorized Person)

(Signature of First Applicant)

(Signature of Joint Applicant)

Witness:

1. Signature:

Name:

Address:

2. Signature:

Name:

Address:

Witness:

1. Signature:

Name:

Address:

2. Signature:

Name:

Address:

BO ACCOUNT NOMINATION FORM

Please complete all details in CAPITAL letters. Please fill all names correctly. All communication shall be sent to the correspondence address of only the First Named Account Holder as specified in BO Account Opening Form-02.

Application No. Date:

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

| | | |
|---|----------------------|-------------------------|
| Name of CDBL Participant (Up to 99 Characters) NRBC BANK SECURITIES LIMITED | | CDBL Participant ID |
| Account Holder's BO ID | <input type="text"/> | <input type="text"/> |
| Name of Account Holder (Insert full name starting with Title I.e. Mr. / Mrs. / Ms. abbreviate only if over 30 characters) | | Title i.e. Mr./Mrs./Ms. |
| <input type="text"/> | | <input type="text"/> |

I/We nominate the following person(s) who is/are entitle to receive securities outstanding in my/our account in the event of the death of the sole holdes/all the joint holders.

1. NOMINEE / HERIS DETAILS

NOMINEE 1

Name in Full

.....

Short name of Nominee (insert full name starting with Title i.e. Mr./Mrs./Ms. Abbreviate only if over 30 characters)

.....

Relationship with A/C Holder Percentage (%)

Address:

.....

City Post Code State/Division Country Telephone

Mobile Phone Fax E-mail

Passport No Issue Place Issue Date Expiry Date

Residency: Resident ☐ Non Resident ☐ Nationality Date of Birth

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

Guardian's Details (if Nominee is a Minor)

Name in Full

Short name of Guardian (insert full name starting with Title i.e. Mr./Mrs./Ms. Abbreviate only if over 30 characters)

Title i.e. Mr./Mrs./Ms.

Relationship with Nominee Date of Birth of Minor Maturity Date of Minor

(DD/MM/YYYY) (DD/MM/YYYY)

Address:

City Post Code State/Division Country Telephone

Mobile Phone Fax E-mail

Passport No Issue Place Issue Date Expiry Date

Residency: Resident ☐ Non Resident ☐ Nationality Date of Birth

NOMINEE 2

Name in Full

Short name of Nominee (insert full name starting with Title i.e. Mr. / Mrs. / Ms.abbreviate only if over 30 characters)

Title i.e. Mr./Mrs./Ms.

[illegible]

| | | | | |
|--|--|--|--|--|
| | | | | |
|--|--|--|--|--|

| Relationship with A/C Holder | Percentage (%) |
|------------------------------------|----------------------|
|------------------------------------|----------------------|

Address:

City Post Code State/Division Country Telephone

Mobile Phone Fax E-mail

Passport No Issue Place Issue Date Expiry Date

Residency: Resident ☐ Non Resident ☐ Nationality Date of Birth

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

Guardian's Details (if Nominee is a Minor)

Name in Full

Short name of Guardian (insert full name starting with Title Lc. Mr. / Mrs. / Ms.abbreviate only if over 30 characters)

Title i.e. Mr./Mrs./Ms.

[illegible]

| | | | | |
|--|--|--|--|--|
| | | | | |
|--|--|--|--|--|

Relationship with Nominee Date of Birth of Minor Maturity Date of Minor

Address:

City Post Code State/Division Country Telephone

Mobile Phone Fax E-mail

Passport No Issue Place Issue Date Expiry Date

Residency: Resident ☐ Non Resident ☐ Nationality Date of Birth

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

2. PHOTOGRAPHS OF NOMMINEES / HEIRS

Please paste
recent passport
size photograph

Please paste
recent passport
size photograph

Please paste
recent passport
size photograph

Please paste
recent passport
size photograph

Nominee / Heir 1

Nominee / Heir2

Guardian 1

Guardian 2

| | Name | Signature |
|-----------------------|------|-----------|
| Nominee / Heir 1 | | |
| Guardian 1 | | |
| Nominee / Heir2 | | |
| Guardian 2 | | |
| First Account Holder | | |
| Second Account Holder | | |

POWER OF ATTORNEY (POA) FORM

Please complete all details in CAPITAL letters. Please fill all names correctly. All communication shall be sent to the correspondence address of only the First Named Account Holder as specified in BO Account Opening Form-02.

Application No. Date: Name of CDBL Participant (Up to 99 Characters) **NRBC BANK SECURITIES LIMITED**Account Holder's BO ID

CDBL Participant ID

Name of Account Holder (insert full name starting with Title i.e. Mr./Mrs. /Ms.abbreviate only if over 30 characters)

Title i.e. Mr./Mrs./Ms.

Power of Attorney Holder's Details

Name in Full :

Short name of Nominee (insert full name starting with Title i.e. Mr. / Mrs. / Ms.abbreviate only if over 30 characters)

POWER OF ATTORNEY HOLDER'S CONTACT DETAILS

Address

.....

City Post Code State/Division Country Telephone

Mobile Phone Fax E-mail

POWER OF ATTORNEY HOLDER'S NID/PASSPORT DETAILS

NID

Passport No Issue Place Issue Date Expiry Date

OTHER INFORMATION OF POWER OF ATTORNEY HOLDERResidency: Resident Non Resident Nationality Date of Birth

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

Power of Attorney Effective From

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

 To

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

Remarks (Insert reference to POA document i.e. Specific POA or General POA etc.):

PHOTOGRAPH OF POWER OF ATTORNEY HOLDERPlease paste
recent passport
size photograph

(POA Holder)

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 the releas as re in force from time to time for such accounts. I/We also declare that the particulars give 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 |
|------------------------------------|---|---------------------|
| POA Holder | | |
| First Applicant | | |
| Second Applicant | | |
| Third Applicant (Ltd. Co. only) | | |

KYC Profile Form

(Applicable for BO Account)

(To be completed by the Account Opening/Relationship Manager)

1. Customer Name:
2. Type of Account:
3. Account Number:
4. Name of Account Opening Officer/ Relationship Manager: Pin No
5. What is the source of fund? How the source of fund has been verified (where applicable)?
6. Information regarding Beneficial Owner of the Account (In case of Company, Information regarding controlling shareholder(s) and the shareholder(s) holding 20% or more shares)
.....
.....
7. Passport No:..... Whether photocopy obtained? (Where applicable) Yes ☐ No ☐
8. National ID Card No. Whether photocopy obtained? (Where applicable) Yes ☐ No ☐
9. E-TIN No.....
10. VAT Registration No.
11. Driving License No.

What does the customer do?

Mention the occupation of the customer in detail:

Comments (If any)

Comments may be made in this part regarding risk of the customer in consideration of subjective judgment)

| | | |
|----------------------------|----------------------------|----------------------------|
| A/C Opening Officer | Verified by: | Approved by: |
| Signature with seal | Signature with seal | Signature with seal |

ELECTRONIC FUND TRANSFER (EFT) Enrollment FORM

Client Code :

Date:

Client Name : Mobile:

I/we do hereby authorize NRBC BANK SECURITIES LIMITED to register the following Bank Account for the purpose of electronic fund transfer (EFT). By signing below I/we agree to enroll in the electronic funds transfer service.

| | |
|------------------|----------------------|
| Bank Name : | <input type="text"/> |
| Bank A/C : | <input type="text"/> |
| Branch Name : | <input type="text"/> |
| Routing Number : | <input type="text"/> |

I/We certify that I/We /am/are the owner or authorized signatory for this account

I have also read and agree to the Terms and Conditions that follow.

Signature of First Account Holder

Signature Verified by

Posted by

Posting Verified by

TERMS AND CONDITIONS

- NRBC BANK SECURITIES LIMITED will transfer funds electronically from the customer's trading account to customer Bank account registers on this EFT Enrollment Form.
- It is customer's sole responsibility to ensure that his bank account information is correct and accurate. NRBC BANK SECURITIES LIMITED is not responsible for any payment processing errors or fees incurred if you do not provide accurate account information.
- NRBC BANK SECURITIES LIMITED reserves the right to reject EFT Enrollment Application form.
- Any changes made to this EFT Enrollment form must be updated in person at the NRBC BANK SECURITIES LIMITED office. This may require new EFT enrollment application process.
- Terms and conditions may be changed without prior notice due to the amendment of regulatory policy by the pertinent Government regulatory body such as Securities and Exchange Commission.
- EFT services will be discontinued if:
The registered account is not active or closed.
The account holder is not the signatory of the registered account
- All questions and concerns regarding the EFT service should be directed to the CEO of NRBC BANK SECURITIES LIMITED.
- NRBC BANK SECURITIES LIMITED is not responsible for technical errors or difficulties, beyond NRBC BANK SECURITIES LIMITED control, that may arise during the process of Electronic Fund Transfer.
- The account holder has to annex copy of cheque leaf of the account or bank statement or bank certificate of the account with EFT FORM.

REQUIRED DOCUMENTS FOR OPENING BROKERAGE & BO ACCOUNT

For Individual/Joint Account

| | | | |
|----|---|--|--|
| 1. | Three copies (03) of passport size Photograph of the Account Holder/Holders. (Attested by the Introducer) | | |
| 2. | Passport size Photograph of Nominee(S) attested by the A/C Holder | | |
| 3. | Passport size Photograph of Authorized Person/Power of Attorney. (Attested by the A/C Holder) | | |
| 4. | Photocopy of National ID/Passport/Driving License of the Account Holder(s) | | |
| 5. | Photocopy of National ID/Passport/Driving License of the Account Holder(s) & POA (If any) | | |
| 6. | Bank Documents e.g. Bank Certificate/Bank Statement from the concern bank of the Account Holders(s) | | |
| 7. | TIN Certificate(s) (If any) | | |

For Non Resident Bangladeshi (NRB)

| | | | |
|----|---|--|--|
| 1. | Three copies (03) of passport size Photograph of the Account Holder/Holders. (Attested by the Introducer) | | |
| 2. | Passport size photograph of Nominee(s) attested by the A/C Holder | | |
| 3. | Passport size photograph of Authorized Person/Power of Attney. (Attested by the A/C Holder) | | |
| 4. | Photocopy of valid Passport including legal permission | | |
| 5. | Service Agreement with the Employer/Salary Statement/Pay Slip | | |
| 6. | Bank Certificate as a Foreign Currency (FC) Account from the concern bank of the Account Holder(s) | | |
| 7. | TIN Certificate(s) (If any) | | |

Company Account

| | | | |
|----|---|--|--|
| 1. | Three copies (03) of passport size photograph of the Managing Director/CEO/Head of Concern Department (Attested by the Introducer) | | |
| 2. | Passport size photograph of Authorized Person(s)/Power of Attorney(s). (Attested by the Managing Director/CEO/Head of Concern Department) | | |
| 3. | Photocopy of National ID/Passport/Driving License of Managing Director/CEO/Head of Concern Department and Authorized person(s)/Power of Attorney(s) | | |
| 4. | Trade License of the company | | |
| 5. | Board Resoulution regarding Opening Brokerage and BO Account & Memorandum and Article of Association | | |
| 6. | TIN Certificate of the Company | | |
| 7. | List of Authorized Signatories to operate the account | | |
| 8. | Bank Certificate/Bank Statement from the concern Bank | | |

Sole Proprietorship Account

| | | | |
|----|---|--|--|
| 1. | Three copies (03) of passport size photograph of the Proprietor (Attested by the Introducer) | | |
| 2. | Passport size photograph of Authorized Person(s)/Power of Attorney(s). (Attested by the Proprietor) | | |
| 3. | Photocopy of National ID/Passport/Driving License of the Proprietor and Authorized person(s)/Power of Attorney(s) | | |
| 4. | Trade License of the company | | |
| 5. | Deed of Agreement/ Firm Registration Certificate | | |
| 6. | TIN Certificate of the Company | | |
| 7. | Bank Certificate/Bank Statement from the concern Bank | | |

Note's



TREC Holders: Dhaka Stock Exchange Ltd. TREC No. 82 (BSEC Reg. No. 3.1/DSE-82/2016/542)

[illegible]

| Full Name (In Block Letter) | Specimen Signature |
|-----------------------------|--------------------|
| | |
| | |
| | |

Approved By: