



BD SUNLIFE
SECURITIES LTD
(a subsidiary of sunlife insurance company ltd.)

“শেয়ারবাজারে বিনিয়োগ ঝুঁকিপূর্ণ,
জেনে ও বুঝে বিনিয়োগ করুন”



CUSTOMER ACCOUNT OPENING INFORMATION FILE _____

Account Name :

Internal Code No.:

BO ID No.:

1	2	0	5	6	7	0	0								
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Address :

.....

Phone : Mobile :

E-mail :

YOUR PROSPERITY AND SATISFACTION IS OUR FIRST PRIORITY

SECURITIES LTD
(a subsidiary of sunlife insurance company ltd.)

Photograph

Photograph

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1	2	0	5	6	7	0	0								
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Contact No. : _____

Note



Corporate TREC Holder of DSE & Full Service DP of CDBL
BTA Tower (1st Floor), 29 Kemal Ataturk Avenue, Road # 17, Banani C/A, Dhaka-1213.
BSEC Reg. No. 3.1/DSE-248/2013/506

“শেয়ারবাজারে বিনিয়োগ ঝুঁকিপূর্ণ,
জেমেনে ও বুঝে বিনিয়োগ করুন”

CUSTOMER ACCOUNT OPENING FORM

Signed
Photograph of
Account
Holder

Signed
Photograph of
Joint Account
Holder

Please complete all details in **CAPITAL** letter and Tick (✓) the appropriate box.
All communications shall be made only to the first named Account Holder's correspondence address.

Internal Code No. : Special Remarks, if any :

Beneficiary Owner Account No. :

Account Type : Individual ☐ Joint ☐ Corporate ☐ **Account Status :** Cash ☐ Margin ☐

Name of the Account Holder :

Father's / Husband's / CEO's (in case of Artificial Body) Name :

Mother's Name :

Present Address :

Permanent Address :

Date of Birth : Age : Years Sex : Male ☐ Female ☐

Nationality : Occupation : Phone :

E-mail : National ID No :

Name of the Joint Account Holder :

Father's / Husband's Name :

Mother's Name :

Present Address :

Permanent Address :

Date of Birth : Age : Years Sex : Male ☐ Female ☐

Nationality : Occupation : Phone :

E-mail : National ID No :

In case of Company : Registration No : Date of Registration :

Name with Address of the Authorized Person of the Customer (if Applicable) :

Officer or Director of any Stock Exchange / Listed Company ? Yes ☐ No ☐

If yes, Name of the Stock Exchange / Listed Company :

Bank : Branch : Routing : A/C No. (13 Digits) :

Name and Address of the Person, introducing the Customer :

..... Account No. of the Introducer (if any) :

Special Instruction, if any :

In case of Joint Account, the Account will be operated : 1st Applicant ☐ 2nd Applicant ☐ Jointly ☐ Anyone can operate ☐

Signature & Date of the
Account Holder (1st Applicant)

Signature & Date of the
Joint Account Holder (2nd Applicant)

Signature & Date of the
3rd Signatory (Artificial Body only)

Signature & Date of the Authorized Person
of the Customer if any

Signature & Date of the Person
introducing the customer

For & on behalf of BSSL
accepting the Account

BSSL01

(TERMS AND CONDITIONS FOR OPENING AN ACCOUNT)

DECLARATION

I / We the undersigned whose information is given in the Customer Account Opening Form hereby request to be registered as a client of **BD Sunlife Securities Ltd.** (hereafter BSSL) and to open an 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 BSSL.

TERMS AND CONDITIONS

Instructions : A written instruction shall be given to BSSL from time to time to purchase and / or sell securities (which shall mean and include stocks, debentures, mutual funds and private placement 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, BSSL shall, so far as BSSL considers it reasonably practicable, purchase and /or sell securities in accordance with those instructions, provided always that (i) any such dealings do not contravene any applicable laws or regulations, (ii) BSSL shall have an absolute discretion to accept or reject purchase / sell instructions and (iii) Account Holder's instructions shall include the following details:

- The name of the security
- 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 BSSL otherwise and provide such documentation, as BSSL may require, the brokerage account(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 to take all action on his or her behalf and to represent him or her in all respects in connection with this Agreement. BSSL shall be fully protected in acting but shall not be required to act upon the instructions of either of the holder. Each of the account holders shall be liable, jointly and severally, for any amounts due to BSSL pursuant to this Agreement, whether incurred by either or both of the account holders.

Risk : The account holder(s) understand(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 BSSL will endeavor to purchase or sell the security within the limits of the prices that may be notified by the account holder. BSSL does not guarantee or assure that the transactions will be materialized within such notified limits. BSSL will always endeavor to obtain the best price.

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

Payment and Disclosure : BSSL shall not be obliged to make any payment on behalf of the account holder. BSSL 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 BSSL will not be liable in any way to account holder for so doing.

Cancellation Provisions : BSSL is authorized, in its discretion, should the undersigned die or should BSSL 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(s).

Indemnity : In the event of a default, omission or act committed by BSSL as a broker / member of the DSE, the Account Holder(s) shall be indemnified if and only as provided by the Rules and Regulations of the DSE.

Confirmations and Statements : BSSL 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 BSSL shall determine) setting forth (i) details of the trade date, value date, settlement date, quantity, price, commission rate and DSE Howla number provided also that the account holder does hereby agree and undertake to confirm in writing beforehand of all my instructions.

Fees and 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 is subject to transaction levies or other fees imposed by the DSE. The Account Holder(s) understand(s) that the rate of commission may be changed from time to time.

Set-off : BSSL shall be entitled to, in respect of all commissions, costs, charges or expenses, set off from any monies from time to time held by BSSL for the Account Holder and if such monies are insufficient for the purpose, to sell any security held by BSSL or any of its agents on behalf of the Account Holder(s).

Termination : This agreement will stand terminated; 7 days prior, written instruction of the Account Holder(s) to the BSSL terminating this agreement or on the written instruction of the BSSL to the Account Holder(s) for termination this Agreement. 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 BSSL without the consent of the other but the notice of assignment must be given to the other in writing.

Force Majeur : BSSL 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 : BSSL shall not be liable or responsible for any shares that are found to be forged. However, BSSL 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 BSSL and the Account Holder(s) 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 meaning 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 BSSL officers confirming the monies and / or liabilities for the time being due and / or incurred to by the Account Holder(s) shall be conclusive evidence thereof against him / her.

I / We have read the terms and conditions contained herein above, and having agreed with such terms and conditions.

I / We put my / our / company seal and signature on this the _____ day of _____ 20_____

Signature & Date of the
Account Holder (1st Applicant)

Signature & Date of the
Joint Account Holder (2nd Applicant)

Signature & Date of the
3rd Signatory (Artificial Body only)

Introduced by	Approved by
Signature & Date :	Signature & Date :
Name :	Name :
Internal Code No. :	Designation :

8. Account Link Request

Would you like to create a link to your existing Depository Account? Yes ☐ No ☐

If yes, then please provide the Depository BO Account Code (Last 8 Digits):

9. Nominee(s) / Heir(s)

If account holder(s) wish(es) to nominate person(s) who will be entitled to receive securities outstanding in the account in the event of the death of the sole account holder / all the joint account holders, a separate nomination Form-23 must be filled up and signed by all account holders and the nominee(s) giving names of nominee(s), relationship with first account holder, percentage distribution and contact details. If any nominee is a minor, guardian's name, address, relationship with nominee has also to be provided.

10. Power of Attorney (POA)

If account holder(s) wish(es) to give Power of attorney (POA) to someone to operate the account, a separate Form-20 must be filled up and signed by all account holders giving the name, contact details etc. of the POA holder and POA document lodged with the form.

11. 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

12. Photograph

<p>Please paste recent passport size photograph of Account Holder (1st Applicant) or Authorized signatory in case of Artificial Body only</p>	<p>Please paste recent passport size photograph of Joint Account Holder (2nd Applicant) or Authorized signatory in case of Artificial Body only</p>	<p>Please paste recent passport size photograph of Authorized Third signatory in case of Artificial Body only</p>
<p>Account Holder (1st Applicant)</p>	<p>Joint Account Holder (2nd Applicant)</p>	<p>3rd Signatory (Artificial Body only)</p>

13. Standing Instructions

I / We authorize you to receive facsimile (fax) transfer instructions for delivery Yes ☐ No ☐

14. 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 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 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 Applicant(s) / Authorised signatories (in case of Artificial Body)	Signature with date
Account Holder (1st Applicant)		
Joint Account Holder (2nd Applicant)		
Third Signatory (Artificial Body only)		

15. 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 any one of the others

16. Introduction

Introduction by an existing Account Holder of **BD Sunlife Securities Ltd.**

I, Mr. / Ms. (Introducer's Name) bearing Internal Code

No:

 and BO Account No:

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

Signature and date of Introducer

Central Depository Bangladesh Limited

Depository Account (BO Account) opened with CDBL Participant

Terms & Conditions -By Law 7.3.3. (c)

Sir

Please open a Depository (BO Account) in my / our name(s) on the terms and conditions set out below. In consideration of **BD SUNLIFE SECURITIES LTD.** (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.

01. I / We agree to be bound by The Depositories Act, 1999, Depositories Regulations, 2000, The Depository (User) Regulations 2003, and abide by the By Laws and Operating Instruction issued from time to time by CDBL.
02. 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 I / we instruct 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 Participants own securities.
03. 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 services as are incidental or consequential to my / our holding securities in and transacting through the said depository account with the CDBL Participant.
04. 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 to 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, nominations, signatures, etc;
 - (f) Furnishing accurate identification details whilst subscribing to any issue of securities.
05. 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 inform such change to the CDBL Participant at the earliest.
06. 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 person 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.
07. I / We at any time call upon the CDBL Participant to close my / our account with the CDBL Participant provided no 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 close my / our account by executing the Account Closing Form if no balances are standing to my / our credit in the account. In case any balance 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 transferring 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).

08. 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 effect 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 honour or act upon any instruction for effecting any debit of 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 honour 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 any event once at the end of each financial year. The CDBL Participant shall furnish such statement(s) 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 statement(s);
- (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 endeavour to resolve the same at the earliest.

09. The CDBL Participant shall be entitled to terminate the account relationship in the event of the Account Holder :

- (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 certificate or other documents of title which are forged, fabricated, counterfeit or stolen or have been obtained by forgery or the transfer where of 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 CDBL Participant and agreed to comply with them.

Applicants	Name of Applicant(s) / Authorised signatories (in case of Artificial Body)	Signature with date
Account Holder (1st Applicant)		
Joint Account Holder (2nd Applicant)		
Third Signatory ((Artificial Body only)		



Corporate TREC Holder of DSE & Full Service DP of CDBL
BTA Tower (1st Floor), 29 Kemal Ataturk Avenue, Road # 17, Banani C/A, Dhaka-1213.
BSEC Reg. No. 3.1/DSE-248/2013/506

LETTER OF AUTHORIZATION

(For Clearing Account of BD Sunlife Securities Ltd.)

I / We do hereby authorize BD Sunlife Securities Ltd. to treat my executed sale order of securities as pay in instruction i.e. transfer from my Beneficiary Owner (BO) Account to the clearing account of BD Sunlife Securities Ltd.

I / We do further authorize BD Sunlife Securities Ltd. to debit all CDBL and securities transaction related fees & charges from my Internal Code as well as BO Account.

Internal Code No.

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BO Account No.

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1	2	0	5	6	7	0	0								
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Name of the Account Holder(s) :

1.

2.

3.

Signature & Date of the
Account Holder (1st Applicant)

Signature & Date of the
Joint Account Holder (2nd Applicant)

Signature & Date of the
3rd Signatory (Artificial Body only)



Corporate TREC Holder of DSE & Full Service DP of CDBL
BTA Tower (1st Floor), 29 Kemal Ataturk Avenue, Road # 17, Banani C/A, Dhaka-1213.
BSEC Reg. No. 3.1/DSE-248/2013/506

BO ACCOUNT NOMINATION FORM

Please complete all details in **CAPITAL** letter and Tick (✓) the appropriate box.
All communications shall be made only to the first named Account Holder's correspondence address.

Application No.: Date (DD MM YYYY) Name of CDBL Participant (Up to 99 Characters): **BD SUNLIFE SECURITIES LTD.**

CDBL Participant ID

Account Holder's BO ID

Short Name of Account Holder (Insert full Name starting with Title i.e. Mr./Mrs./Ms./Dr. Abbreviation only if over 30 characters)

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

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

Nominee / Heirs Details

1. Details of Nominee / Heir No. 1 :

Name in Full :

Short Name of Nominee (Insert full Name starting with Title i.e. Mr./Mrs./Ms./Dr. Abbreviation only if over 30 characters)

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

Relationship with A/C Holder : Percentage (%) Address City Post Code State/Division Country Telephone Mobile Fax Email National ID No. Passport No. Issue Place Issue Date Expiry Date Residency : Resident ☐ Non Resident ☐ Nationality Date of Birth (DDMMYYYY)

2. 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./Dr. Abbreviation only if over 30 characters)

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

Relationship with Nominee Date of Birth of Minor Maturity Date of Minor Address City Post Code State/Division Country Telephone Mobile Fax Email National ID No. Passport No. Issue Place Issue Date Expiry Date Residency : Resident ☐ Non Resident ☐ Nationality Date of Birth (DDMMYYYY)

3. Details of Nominee / Heir No. 2 :

Name in Full :

Short Name of Nominee (Insert full Name starting with Title i.e. Mr./ Mrs./ Ms./ Dr. Abbreviation only if over 30 characters) Title i.e. Mr./ Mrs./ Ms./ Dr.

Relationship with A/C Holder : Percentage (%)

Address

City Post Code State/Division Country Telephone

Mobile Fax Email National ID No.

Passport No. Issue Place Issue Date Expiry Date

Residency : Resident ☐ Non Resident ☐ Nationality Date of Birth (DDMMYYYY)

4. 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./ Dr. Abbreviation only if over 30 characters) Title i.e. Mr./ Mrs./ Ms./ Dr.

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

Address

City Post Code State/Division Country Telephone

Mobile Fax Email National ID No.

Passport No. Issue Place Issue Date Expiry Date

Residency : Resident ☐ Non Resident ☐ Nationality Date of Birth (DDMMYYYY)

5. Photograph

Please paste recent passport size photograph Attested by A/C Holder	Please paste recent passport size photograph Attested by A/C Holder	Please paste recent passport size photograph Attested by A/C Holder	Please paste recent passport size photograph Attested by A/C Holder
Nominee / Heir 1	Guardian 1	Nominee / Heir 2	Guardian 2

Person	Full Name	Signature
Nominee / Heir 1		
Guardian 1		
Nominee / Heir 2		
Guardian 2		
Account Holder (1st Applicant)		
Joint Account Holder (2nd Applicant)		
Third Signatory (Artificial Body only)		



Corporate TREC Holder of DSE & Full Service DP of CDBL
BTA Tower (1st Floor), 29 Kemal Ataturk Avenue, Road # 17, Banani C/A, Dhaka-1213.
BSEC Reg. No. 3.1/DSE-248/2013/506

LETTER OF AUTHORIZATION

(For Account Operator)

Signed
Photograph of
Authorized Person
attested by
Account Holder(s)

Managing Director
BD Sunlife Securities Ltd.

Sir

I / We S/o

of bearing Internal Code

No :

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 and BO Account No :

1	2	0	5	6	7	0	0												
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hereby authorize Mr. / Ms. S/o

of

whose specimen signature is given below (hereinafter referred to as the **"Account Operator"** to exclusively deal, buy, sell, transfer shares, debentures, stocks, bonds and other securities on behalf of me / us with regard to the "Internal Code / BO Account" opened and maintained in my / our name with **BD Sunlife Securities Ltd.** (hereinafter referred to as **"BSSL"**).

I / We hereby authorize and instruct the **"BSSL"** to deal, buy, sell, transfer share(s), stock(s), debenture(s), debenture stock(s), bonds and other securities on verbal and /or written instructions of the "Account Operator".

I / We also authorize the "Account Operator" to place buy / sell orders, receive confirmation notes, receive and deliver cheque(s) / cash and / or share(s), other securities on my / our behalf with regard to my "Internal Code / BO Account"

I / We hereby declare that I / we am / are fully aware of all consequences of transaction that may be carried out on my / our behalf by the "Account Operator" are and shall take responsibility for all such transactions as that of my / our own. I / We shall fulfill and abide by all rules and regulations described in the "Account Opening Form" duly completed and signed by me / us, with regard to all transactions carried out by the **"Account Operator"** without any demur protest.

I / We hereby undertake and ensure to make good and compensate for any loss or damage incurred or sustained by the "Broker" for any reason whatever as a result of any transaction carried out by the **"Account Operator"**.

I / We also confirm that the **"Account Operator"** put his signature in front of me / us.

I / We request you to treat and consider this power of attorney until you receive written direction from me / us to the contrary.

This authorization will be valid from

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to

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Signature of Account Operator (Authorized Person)

Date

Attested by :

Account Holder (1st Applicant)

Date

Joint Account Holder (2nd Applicant)

Date

Witnesses : 1. Signature : 2. Signature :

Name :

Name :

Address :

Address :



Corporate TREC Holder of DSE & Full Service DP of CDBL
BTA Tower (1st Floor), 29 Kemal Ataturk Avenue, Road # 17, Banani C/A, Dhaka-1213.

APPLICATION FOR CREDIT FACILITY UNDER MARGIN RULE 1999

Please complete all details in **CAPITAL** letter and Tick (✓) the appropriate box.
All communications shall be made only to the first named Account Holder's correspondence address.

Internal Code No. :

Beneficiary Owner Account No. :

Name of the Account Holder :
Father's / Husband's / CEO's (in case of Firm or Company) Name :
Present Address :
Permanent Address :
Date of Birth : **Age :** **Years.** **Sex :** Male ☐ Female ☐
Nationality : **Occupation :** **Phone :** **E-mail :**
National ID No :

Name of the Joint Account Holder :
Father's / Husband's Name :
Present Address :
Permanent Address :
Date of Birth : **Age :** **Years.** **Sex :** Male ☐ Female ☐
Nationality : **Occupation :** **Phone :** **E-mail :**
National ID No :

In case of Company : Registration No : Date of Registration

Bank Name : **Branch :** **A/C No. :**

In case of Joint Account, the Account will be operated : Jointly ☐ Anyone can operate ☐ 1st Applicant ☐ 2nd Applicant ☐
I / We hereby declare the information given is true and correct.

Signature & Date of the
Account Holder (1st Applicant)

Signature & Date of the
Joint Account Holder (2nd Applicant)

Signature & Date of the
3rd Signatory (Artificial Body only)

DEED OF AGREEMENT FOR MARGIN ACCOUNT Under Margin Rules 1999

This AGREEMENT is made on the day of 20 of the Christian Era.

BETWEEN

BD Sunlife Securities Ltd. is a private limited company incorporated in Bangladesh under the laws of Bangladesh registered with the Registrar of Joint Stock Companies and Firms & a Member of Dhaka Stock Exchange Limited doing business as Stock Dealer / Stock Broker under Stock Dealer / Stock Broker registration issued by Bangladesh Securities and Exchange Commission (BSEC) hereinafter referred to as the "Company" of the **ONE PART.**

AND

Name :

S/o

of bearing Internal Code

No :

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 and BO Account No :

1	2	0	5	6	7	0	0							
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(hereinafter referred to as the "CLIENT" which term shall unless excluded by or repugnant to the context be deemed to include his / her successor(s), legal representatives and assigns) of the **OTHER 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. The Company has agreed to stand a margin loan limit not more than the ratio set by Bangladesh Securities and Exchange Commission (BSEC).

TERMS AND CONDITIONS FOR OPENING A MARGIN ACCOUNT

01. Definitions

- a) "BROKER" means BD Sunlife Securities Ltd. and includes its successors and interest.
 - b) "CLIENT" means applicant named in the application form and includes its successors and interest.
 - c) "INTERNAL CODE" shall mean the account opened by the CLIENT with the BROKER to deposit / sell / buy securities with the Broker.
 - d) "APPROVED SECURITIES" shall mean the securities purchased into the INTERNAL CODE.
 - e) "PORTFOLIO VALUE" means total market value of the stocks in the INTERNAL CODE.
 - f) "MARGIN CALL" shall mean a request the "CLIENT" to deposit money or share to bring the Debit Balance below 50% of the Portfolio value within 24 hours.
 - g) "DEBIT BALANCE" shall mean the total value of cash owed by the CLIENT together with interest, brokerage and any other charges to the BROKER in the Client INTERNAL CODE for securities transaction into the said account.
02. The client would be required to submit an application to the broker / dealer for the Margin Trading Facility.
 03. This facility granted under this account shall be a short term facility and shall be valid at the sole discretion of the Broker and repayable on demand of the Broker.
 04. The "broker" will have absolute discretion to accept or decline any security, against which credit facility is granted and shall reserve the right to make changes to their list of "approved securities" at any given moment.
 05. Only "Approved Securities" may be used as collateral for Margin Trading. A list of the "Approved Securities", which will be updated from time to time, will be available with the broker / dealer.
 06. When a previously approved share is later disqualified from the approved list, it will be excluded from all subsequent margin calculations.
 07. The client which is a legal person (i.e. Trust or Company) shall be allowed to commence Margin Trading, only when it shall submit copies of the relevant extracts of constitutional documents (i.e. certified copy of trust Deed or Memorandum and Articles of Association as the case may be) and a resolution that authorizes that specific entity and its representatives to conduct Margin Trading.
 08. Client will be allowed to transfer shares to any clearing account or link BO Account or withdrawal fund from his BO Account or internal code provided that the client debit balance will remain below 50% of the portfolio value after the transaction.
 09. The client's contribution of share will be deposited to the Internal Code / BO Account. The last traded price of the security on the preceding market day shall be used to calculate portfolio value and should be updated on a daily basis.
 10. Using the credit facility the client may purchase quoted securities through the Broker in to the "Internal Code" to a maximum value of 25% of Average Net Capital or Tk. 10 Crore which ever is lower. The client shall at all times be responsible to maintain strictly the maximum limit of the debit balance at any given time.

11. If debit balance goes above 40% of portfolio value due to fluctuation in the market or any other event, the company will issue a "Margin Call" to the client. Margin Call could be writing or via telephone call.
12. If client doesn't response to Margin Call, in that case the company will sell out whatever shares as the Broker see fit to regularize the "Debit Balance" to 50% of the "portfolio value" (+/- 5% deviation is accepted in case of adjustment) and the broker / dealer may act upon as the Attorney of the client in accordance with the terms thereof and in terms of the Margin Rules.
13. If the "Debit Balance" reach to 66% of portfolio value due to a sudden fall in the market or any other event then in such a case without any notice in that trading day or next day, the company will sell out shares of any company what so ever as it sees fit to make the Debit Balance regularize. Any residual shares will remain in the account and will be available to client.
14. If the client exceeds the value of the "Debit Balance" above the stipulated limit and / or violates any other terms and conditions / rules / requirements as laid down by the "Broker" or any regulatory authority from time to time, the Broker shall have absolute discretion at the Client's risk to sell / buy any or all shares or securities of any Company whatsoever in the Client's "Internal Code" without any consent of any form from the Client in order to adjust the Debit Balance of the "Internal Code". In the event the Portfolio value of the "Internal Code" becomes inadequate to regularize the "Debit Balance", the Client shall be under obligation to make cash payment to settle any shortfall.
15. The Client shall pay brokerage commission for all transactions. i.e. buy and sell, in the "Internal Code". The client shall also pay brokerage commission for all transaction carried out in order to regularize the "Internal Code" Rate of brokerage will be fixed by the "Broker" and can change from time to time.
16. In the "Internal Code" if client enjoy margin facilities, in that case, highest limit to buy a single stock is Tk. 50 Lac or 50-% of the portfolio value whichever is lower. However the management may change the limit from time to time.
17. "Broker" shall have the authority to give notice to the client to adjust the debit balance in "Internal Code" within 20 trading days for what ever reason which "Broker" reserves the right to divulge to Client. If client doesn't respond to such notice "Broker" shall have absolute discretion at the Client's risk to sell / buy any or all shares or securities of any Company whatsoever in the Client's "Internal Code" without any consent of any form from the client in order to adjust the Debit Balance of the "Securities Account".
18. "Broker" will charge clients account for any debit amount, calculated on a daily basis. Broker shall advise the interest rate to the client from time to time. Broker reserve the right to increase / decrease the interest rate by giving 7 trading days notices to Client.
19. The "Internal Code" will be fully operated (All Buy / Sell decisions) by the client at all times other than in the instance of "Broker" regularizing the account.
20. Trading will take place in the same way as with normal accounts i.e. either by giving written order, by facsimile message or e-mail.
21. Interest on the Margin Trading Facility is repayable on or before the end of every calendar month by way of depositing cash or adjustment in the Internal Code.
22. **Paying off Debit Balance**
 To reduce or to pay off debit balance the client has to bring funds into the current account in either or both of following ways:
 By deposit funds directly to the client's Current Account.
 By selling securities in client's Security / BO Account and depositing sales proceeds to client's Internal Code.
 The proceeds will first be used to pay off the client's debit balance and whatever is left will be given to the client.
23. **Security**
 The shares or cash brought by the client together with shares purchased by using debit balance will be considered as collateral for the Margin Trading facility.
 However, the shares brought by the client to cover Margin Requirement should meet following criteria:
 a) The shares should be acceptable to the broker / dealer.
 b) The shares should be tradable in the DSE.
 c) The shares should possess reasonable liquidity.
 The broker / dealer may also take additional securities as collateral from the client depending on the tradable demand of the shares offered by the client.
24. **The client hereby irrevocably authorizes the broker:**
 a) to deal with all the client's securities deposited in the "Central Depository System"(CDS) from time to time and at all times whatsoever independently and at the sole discretion of the broker / dealer as long as the client's liabilities in repayment of all such facilities remain outstanding.
 b) to purchase and sell any such securities of the client deposited with "CDS" and to deal or negotiate with other Institution, engaged in the purchase or sale of any securities on the client's behalf and to deal with any other matters relating to the "Security / BO Account" with or without instructions given to the broker / dealer by the client and the client hereby agrees that he / it shall at all times ratify and endorse such acts of the broker / dealer. The broker / dealer shall not be liable for any loss to the client directly or indirectly resulting from any such act of commission or omission.

- c) to debit the "Internal Code" for any sums or sum of money being purchase price of margin able securities, brokers' commissions, payments for rights and benefits in respect of marginal securities, transaction fee, commission or for any payment whatsoever.
- d) to issue Pay Orders of Bank Drafts or Transfer Funds by any means to any person or person and for any amount in respect of any transaction pertaining to the business averred herein.
- e) to deposit Cash, Cheque or other instruments into the "Internal Code".
- f) Generally to do all things which the client is empowered to do in respect of the "Internal Code".
- g) The client shall indemnify the broker in full and keep indemnified at all times against any losses, liabilities, expenses and costs whatsoever incurred by the broker as a result of any such transactions aforesaid.
- h) Client further gives irrevocably power of attorney to the broker to sign CDBL pay & pay out instruction slip on behalf of the client as when required.
- i) To execute sell shares from Client Internal Code and subsequently sing pay in instruction if situation arises.

25. **The Broker agrees with the client as follows:**

- a) Both the Broker and Client's shall have the right at any time in its absolute discretion and without having to furnish any reason therefore to close the "Security Account" by giving one month prior written notice of closure to the client and any debit of the client Internal Code (if any) will be adjusted as per rules 23 mentioned in the Terms & Conditions.
- b) The broker / dealer shall act directly as the agent of the client in respect of all dealings of marginable securities and the client shall remain principally liable for all dealings, negotiations and transactions entered into by the Broker on behalf of the client.
- c) To charge interest on all such amounts due and unpaid or spent on behalf of the client at rates determined by the broker with Statutory Levies and the Broker shall have the right to debit the "Internal Code" with the same.
- d) Where the client is in default of payment of legal fees, stamp duty or other out of pocket expenses incurred by the broker, the broker shall have the right and discretion to recover such expenses from the client by debiting the Internal Code.
- e) This agreement shall be binding on the parties hereto their successors, heirs, executors, administrators, assigns or legal representatives.
- f) The terms and conditions shall not be allied, amended or modified except in writing by the duly authorized representatives of each party here to.
- g) This agreement shall be governed and construed by the laws of the Peoples Republic of Bangladesh.
- h) The client does hereby agree and irrevocably holds the broker indemnified, save and harmless against any losses, suits, claims and damages that the broker shall or may be caused, sustained, incurred, or suffered by reason in maintaining the client's accounts and using the Margin Trading Facilities in any manner whatsoever and / or acting on the instructions or requests, advices made or forwarded by way of telephone messages or Facsimile messages and /or by accepting electronic messages exchanged.
- i) In the event of the death of one of the joint account holder, the survivor, and on the death of sole account holder, the nominee or sueessor shall be the beneficiary of the transactions.

26. This facility granted under this account shall be a short term facility and shall be valid at the sole discretion of the Broker and repayable on demand to the Broker at a interest rate, commission and other charges as fixed by the management from time to time.

I / We hereby declare the information given is true and correct. I also read and understood the Terms And Conditions to the account and agree to abide by the same.

Signature & Date of the
Account Holder (1st Applicant)

Signature & Date of the
Joint Account Holder (2nd Applicant)

Signature & Date of the
3rd Signatory (Artificial Body only)

For official use only	
<div style="border: 1px solid black; display: inline-block; padding: 2px;">Date :</div> <div style="display: inline-block; width: 100px; height: 1.2em; border: 1px solid black; margin-left: 5px;"></div>	<div style="display: inline-block;">Internal Code No.</div> <div style="display: inline-block; width: 100px; height: 1.2em; border: 1px solid black; margin-left: 5px;"></div>
<p>Margin Account may be opened</p>	
<div style="border-top: 1px solid black; width: 100%;"></div> <p>Signature of Dealing Officer</p>	<div style="border-top: 1px solid black; width: 100%;"></div> <p>Signature of the Approving Authority</p>



Corporate TREC Holder of DSE & Full Service DP of CDBL
BTA Tower (1st Floor), 29 Kemal Ataturk Avenue, Road # 17, Banani C/A, Dhaka-1213.
BSEC Reg. No. 3.1/DSE-248/2013/506

KYC FORM

Date

Particulars of Customer

Name :

BO Account No. : Internal Code :

Relationship with the Account : ☐ 1st Applicant ☐ 2nd Applicant

Father's Name :

Mother's Name :

Spouse Name :

Nationality : National ID No. :

ETIN No. : Date of Birth : Place of Birth :

Sex : ☐ Male ☐ Female

Occupation (with Designation) :

Passport No. : Validity : Place of Issue :

Driving License No. : Validity : Place of Issue :

Other Identification (If any) :

Marital Status : ☐ Single ☐ Married ☐ Widow ☐ Separated

Education : ☐ None ☐ Primary ☐ SSC-HSC ☐ Graduate/ Post Graduation

Residence Status : ☐ Resident ☐ Non-Resident

Present Address : ☐ Rented

Permanent Address :

Occupational Address :

If business Please mention the nature of business :

Contact :

Telephone No. (Residence) : Telephone No. (Office) :

Cell Phone :

Fax No. : E-mail :

Personal income Tk. (per month) :

Household income Tk. (per month) :

Existing Investment Relationship :

1. Name of the Merchant Bank/ Broker Firm :
Branch : BO Account No. :
1. Name of the Merchant Bank/ Broker Firm :
Branch : BO Account No. :

(* comments may be made in this part regarding risk of the customer in consideration of subject judgment)

A/c Opening Officer/CRO	Verified By CDBL Settlement Officer :	Approved By/MD/CEO/COO/ Compliance:
Signature (with Seal)	Signature (with Seal)	Signature (with Seal)
Name :	Name :	Name :
Date :	Date :	Date :

Nature of Relationship with BD Sunlife Secutities Ltd.
If you are relative of Director/Employee of BD Sunlife Secutities Ltd.



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BSEC Reg. No. 3.1/DSE-248/2013/506

Transaction Profile

1. Account Holder Name:
2. BO Account No.:

1	2	0	5	6	7	0	0								
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 Internal Code:

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3. Present/Mailing Address :
4. Permanent Address :
5. Monthly Transaction Summary :

a) Deposit :

Transaction Type	Quantity of Transaction (Per Month)	Maximum Transaction (Per Month)
Cash Deposit		
Cheque Deposit		
Inflow Remittance		
Transfer Deposit		
Others		

b) Withdraw:

Transaction Type	Quantity of Transaction (Per Month)	Maximum Transaction (Per Month)
Cash Withdraw		
Cheque Withdraw		
Outflow Remittance		
Transfer Withdraw		
Others		

I/We hereby declare that the details furnished above are true and correct to the best of my/our knowledge and belief and I undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting. I am/we are aware that I/we may be held liable for it.

Signature & Date of the
Account Holder (1st Applicant)

Signature & Date of the
Joint Account Holder (2nd Applicant)

Signature & Date of the
3rd Signatory (Artificial Body only)



Corporate TREC Holder: Dhaka Stock Exchange Limited, TREC No. # 248

Full Service DP-CDBL

Head Office

BTA Tower (1st floor), 29 Kemal Atatürk Avenue
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Motijheel Branch

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9/D Motijheel C/A
Dhaka-1000.
Tel : 9820900,