BENEMOY
SECURITIES LIMITED
DSE TREC NO-291

Smart Investment for Better Future

ACCOUNT OPENING FORM

Name of Account Holder _

BO Account No. 1 2 0 6 5 0 0 0 ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐

Mailing Address _

_ _

Name of Joint Account Holder _

Contact No. _ **E-mail** _

শেয়ার বাজারে বিনিয়োগ ঝুঁকিপূর্ণ। জেনে ও বুঝে বিনিয়োগ করুন।

BENEMOY
SECURITIES LIMITED
বিনিময় সিকিউরিটিজ লিমিটেড

Our Services

- BO Account Opening
- Full Service Depository
- Online Share Trading
- Mobile Trading
- Electronic Fund Transfer
- IPO Application Service
- Margin Loan Facility
- Investor Training Program
- Portfolio E-mail Service
- Institutional & VIP Trading

Corporate Head Office:
Swantex Bhaban (5th Floor)
9/I, Motijheel C/A, Dhaka-1000.
www.benemoysecurities.com
01940 660088, 01950 660088
contact@benemoysecurities.com

BENEMOY SECURITIES LIMITED
বিনিময় সিকিউরিটিজ লিমিটেড
DSE TREC NO-291

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SECURITIES LIMITED

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REQUIRED DOCUMENTS FOR OPENING CUSTOMER BO ACCOUNT

Individual/Joint Account:

- ☐ 3 Copies recent passport size photograph of account holder(s) attested by the introducer.
- ☐ 2 Copies recent passport size photograph of nominee duly attested by the account holder.
- ☐ If Nominee is minor, 1 copy recent passport size photograph of the guardian attested by the account holder and photocopy of birth certificate of the Nominee.
- ☐ 2 Copies recent passport size photograph of the authorized person and POA attested by the account holder.
- ☐ Bank Statement for last 1 month / Bank Certificate.
- ☐ Photocopy of National ID card or valid Passport for Single & Joint account holder, Nominee and Authorized Person.
- ☐ Photocopy of cheque book (MICR cheque) one leaf.

Institutional Account: [Private/Pubilc/Limited Companies, Partnership/Proprietorship Firms, Trust and Fund Account]

- ☐ Duly attested Photocopy of Memorandum & Articles of Association Certificate by RJSC.
- ☐ Duly attested Photocopy of Particulars of Directors Certificate by RJSC.
- ☐ Duly attested Photocopy of Certificate of Incorportation Certificate by RJSC.
- ☐ Duly attested Photocopy of TIN Certificate.
- ☐ Duly attested Photocopy of Trade License.
- ☐ Board Resolution regarding opening of the account and its operation.
- ☐ Bank Statement of the Company.
- ☐ 2 Copies recent passport size photograph of the CEO/Managing Director, attested by the Chairman.
- ☐ Duly attested Photocopy of National ID Card or valid Passport of the CEO/Managing Director.
- ☐ Photocopy of cheque book (MICR cheque) one leaf.

N.B: The account opening form should be filled in BLOCK LETTERS.

Corporate Head Office:
Swantex Bhaban (5th Floor)
9/I, Motijheel C/A, Dhaka-1000.
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contact@benemoysecurities.com

SL. No. _____

শেয়ার বাজারে বিনিয়োগ ঝুঁকিপূর্ণ। জেনে ও বুঝে বিনিয়োগ করুন।

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BENEMOY
SECURITIES LIMITED

Signature Card

Customer Account No.: | | | | | | | | | | | Date: | | | | 2 | 0 | | |

BO Account No.: 1 2 0 6 5 0 0 0 | | | | | | | |

Name of Account Holder .....

Name of Joint Account .....

Name of Authorised Person .....

	Mode of operation or mandate	
Particulars	**Full Name (In Block Letters)**	**Signature**
First Account Holder		
Second Account Holder		
3rd Applicant (Limited Co. Only)		
Authorised Person		

BENEMOY SECURITIES LIMITED
বিনিময় সিকিউরিটিজ লিমিটেড

Photograph of First Account Holder Duly Attested by introducer

CUSTOMER ACCOUNT INFORMATION FORM

[Fill-up the Form in CAPITAL LETTERS and Tick(✓)the appropriate box.]

Date : D D M M Y Y Y Y

Account Type : ☐ Cash ☐ Margin

Client Code :

Status: ☐ Individual ☐ Joint ☐ Institutional

Link Code :

First Account Holder :

Name of the Account Holder : .....

Father's/Husband's Name : .....

Mother's Name : .....

Date of Birth : D D M M Y Y Y Y Sex : ☐ Male ☐ Female, Nationality : .....

Present Address : .....

Permanent Address : .....

Tel : ..... Mobile : ..... E-mail ID : .....

Occupation : ..... NID Number : ..... E-TIN :

Joint Account Holder :

Name of the Joint Account Holder : .....

Father's/Husband's Name : .....

Mother's Name : .....

Date of Birth : D D M M Y Y Y Y Sex : ☐ Male ☐ Female, Nationality : .....

Photograph of Joint Account Holder Duly Attested by introducer

Present Address : .....

Permanent Address : .....

Tel : ..... Mobile : ..... E-mail ID : .....

Occupation : ..... NID Number : ..... E-TIN :

In Case of Company : Reg. No. .....Date of Reg. D D M M Y Y Y Y

Authorised Person Information :

Name of the Authorised Person : .....

Father's/Husband's Name : .....

Mother's Name : .....

Date of Birth : D D M M Y Y Y Y Sex : ☐ Male ☐ Female, Nationality : .....

Photograph of Authorised Person Duly Attested by Account Holder

Present Address : .....

Permanent Address : .....

Tel : ..... Mobile : ..... E-mail ID : .....

Occupation : ..... NID Number : ..... E-TIN :

Officer or Director of any Exchange Listed Company ? ☐ Yes ☐ No Signature .....

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

Bank Name : ..... Branch Name : .....

Account No. : Routing No. : .....

Declaration : It is hereby declared that all the above mentioned information in customer account information form are true & valid.

Applicants	Name of Applicants	Signature with Date
First Account Holder		
Joint Account Holder		
3rd Signatory (Artificial Body)		
Authorised Signatory Accepting the Account		

BENEMOY
SECURITIES LIMITED
বিনিময় সিকিউরিটিজ লিমিটেড

TERMS AND CONDITIONS FOR OPENING A BROKERAGE CUSTOMER ACCOUNT

Declaration / Agreement :
I/We undersigned whose information is given in the Customer Account Information Form hereby request to be registered as a client of Benemoy Securities Limited to open a brokerage customer 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 be governed by the terms and conditions of this agreement as provided hereinafter and as may be modified from time to time by Benemoy Securities Limited and that I/we/company name have/has the necessary authority and permission to enter this agreement.

Terms and Conditions :
Instruction : A written instruction shall be given to Benemoy Securities Limited from time to time to purchase and/or sell investment (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) onbehalf of the account holder. On receipt of such instructions along with a cash deposit or delivery of shares, Benemoy Securities Limited shall, so far as Benemoy Securities Limited considers it reasonably practicable, purchase and/or sell investments in accordance with those instructions, provided always that (i) any such dealings do not contrivance any applicable laws or regulations; (ii) Benemoy Securities Limited shall have an absolute discretion to accept or reject purchase/sell instructions and (iii) accounts holder's instruction shall include the following details:

- The name of the securities.
- Quantity.
- Price with notification of limit or discretion.
- The duration of the order.
- The nature of the lot (i.e. scrip size) for sell or the desired format for purchase order (See note below).
- 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 **Benemoy Securities Limited** otherwise and provide such documentation as **Benemoy Securities Limited** may require at its sole discretion, the brokerage account's shall be held by the account holders jointly with rights of survivorship (payable to either or the survivor). Under these terms and conditions each joint account holder irrevocably appoints the other as attorney in fact to take all action on his or her behalf and to represent his or her in all respects in connection with this agreement. **Benemoy Securities Limited** shall be fully protected and indemnified in acting but shall not be required to act upon the instruction of either of the account holder, who shall be liable, jointly or severally, for any amounts due to **Benemoy Securities Limited** pursuant to this agreement, whether incurred by either both of the account holders.

Risk : The account holder understand's that the stock market is a rapidly changing market and that there is an inherent risk in incurring loss in share dealings, which **Benemoy Securities Limited**, is not in anyway whatsoever liable/or responsible for the share dealings of the account holder.

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

Agents : Benemoy 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. **Benemoy Securities Limited** may seek and act on an opinion form any lawyer, accountant or professional adviser or other expert and shall not incur any liability by acting upon such opinion.

Associate Companies : Benemoy Securities Limited may purchase and/or sell investment on behalf of the account holder by placing order with itself and other company whether acting as underwriter(s), investment manager(s), merchant or commercial bank(s), registered or licensed deposit-taker(s), broker(s), dealer(s) or otherwise, or with any other broker(s) and dealer(s) as **Benemoy 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 Chittagong Stock Exchange Limited (hereafter CSE) are governed by the respective rules of DSE & CSE relating to trading and settlement in particular and will be binding on both the parties concerned.

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

Cancellation Provisions : Benemoy Securities Limited is authorized, in its absolute discretion, should the undersigned die or should **Benemoy Securities Limited** for any reason whatsoever deems it necessity for its protection, without notice, or for any reason to cancel any outstanding orders in order to close out the accounts or the account holder, in whole or in part, or to close out any commitment made on behalf of the account holder.

✓ শেয়ার বাজারে বিনিয়োগ ঝুঁকিপূর্ণ। জেনে ও বুঝে বিনিয়োগ করুন। ✓

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

Confirmation and Settlements : Benemoy 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 **Benemoy Securities Limited** shall determine) setting forth (i) details of the trade data, value date, settlement data, quantity, price, commission rate and DSE `Hawla` number equivalent provided also that the account holder does hereby agree and undertake to confirm in writing beforehand of all its/our instructions.

Fees and Expenses : The account holder will pay a brokerage commission of ..... and any other related expenses as charged 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 understands, acknowledges and accepts that the rate of commission may be changed from time to time at the discretion of **Benemoy Securities Limited.**

Set-off : Benemoy Securities Limited shall be entitled to, in respect of all commission, cost, charged or expense, set off from any money from time to time held by **Benemoy Securities Limited** for the account holder and if such money are insufficient for the purpose, to sell any investment held by **Benemoy Securities Limited** or any of its agents on behalf of the account holder without notification, recourse or instruction form the account holder.

Terminations : This agreement will stand terminated; 7 days prior, written instruction of the Account Holder to **Benemoy Securities Limited** terminating this agreement or on the written instruction of **Benemoy Securities Limited** to the Account Holder for termination this agreement. Termination shall not absolve the parties form completing accounts and adjusting any outstanding dues.

Assignment : The benefits/rights and burdens/obligations of this agreement are capable of assignment by both the account holder and **Benemoy Securities Limited** without the consent of the other but the notice of assignment must be given to the other in writing.

Force Majeure : Benemoy 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 circumstances beyond its control.

Forged Shares : Benemoy Securities Limited shall not be liable or responsible for any shares that are found to be forged. However, **Benemoy 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 be construed in accordance with the laws of Bangladesh.

Notices :

(a) All notices, instructions or other communications shall be given in English and in writing (facsimile, telex, telegram, email, cable or letter) or orally and shall be sent to Benemoy Securities Limited and the account holder at the address, fax and/ or telex, email number shown herein or at such other address as may be communicated by the parties here to 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, email, telegram, or cable on the day of dispatch with physical or actual confirmation.

(c) All oral notices, instructions, or other communications should be confirmed in writing within 24 hours.

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

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

Disputes and Resolution of Dispute : In-case of any dispute arising between the Benemoy 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 two 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. The arbitration shall be conducted in accordance with the Arbitration Act, 2001 as per laws in Bangladesh.

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 of the First Account Holder	Signature of the Joint Account Holder	Signature of 3rd Signatory (Artificial Body)

Introduced By: Signature..... Name :..... Client Code:.....	Approved By: Signature..... Name :..... Designation :.....

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BENEMOY SECURITIES LIMITED
বিনিময় সিকিউরিটিজ লিমিটেড

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

LETTER OF AUTHORIZATION

(For Account Operator)

Managing Director
Benemoy Securities Limited

Dear Sir,

I/We ..... S/o or W/o: .....

of ..... bearing Internal Code

No: | | | | | | | | and BO Account No: | | | | | | | | | | | | | | | | | |

hereby authorize Mr./Ms.: ..... S/o or W/o:.....

of .....

Whose specimen signature is given below (hereinafter referred to as 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 Benemoy Securities Limited (hereinafter referred to as ``Benemoy Securities Limited``)

I/We hereby authorize and instruct the ``Benemoy Securities Limited`` to deal, buy, sell, transfer share(s), debenture(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 information 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/behalf by the ``Account Operator``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 transaction 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 | D | D | M | M | Y | Y | Y | Y | to | D | D | M | M | Y | Y | Y | Y |

.....
Signature of Account Operator (Authorized Person)
Date : .....

Attested by:

.....
Account Holder(1st Applicant)
Date : .....

.....
Joint Account Holder (2nd Applicant)
Date : .....

Witnesses:
Signature : .....
Full Name : .....
Address : .....
.....

Witnesses:
Signature : .....
Full Name : .....
Address : .....
.....

শেয়ার বাজারে বিনিয়োগ ঝুঁকিপূর্ণ। জেনে ও বুঝে বিনিয়োগ করুন।

BENEMOY SECURITIES LIMITED
বিনিময় সিকিউরিটিজ লিমিটেড

Signed Photograph of Nominee(s) attested by Account Holder(s)

NOMINEE FORM

Managing Director
Benemoy Securities Limited

Dear Sir,

I/We ..... S/o or W/o: .....

of ..... bearing Internal Code

No : | | | | | | | | and BO Account No : | | | | | | | | | | | | | | | | |

have given my/our authority to :

1) ..... Relationship..... Percentage of Benefit .....

2) ..... Relationship..... Percentage of Benefit .....

(hereinafter called ``the Nominee(s)``of .....

.....

a) That in the event of my/our death or incapability, the nominees(s) shall receive/draw the amount and shares after adjustment of all liabilities (If any) held by you in my/our account.

b) That in the event, the nominee(s) who is/are so authorized remain(s) a minor at the time of my/our death or incapability

.....

is/are authorized to receive/draw the amount and shares held by you in my/our account.

c) I/We hereby declare that everything done by you in presence of this authority shall be binding upon me/us until receive notice from me/us in writing to the contrary. Furthermore, I/we hereby declare that everything done by you in presence of this authority shall be binding on my/our heirs, executors, administrators and all other person claiming through or under me/us.

Signature of the Executant(s) :

1. Signature : .....
   Full Name : .....
   Address : .....

2. Signature : .....
   Full Name : .....
   Address : .....

Signature of the Nominee(s) :

1. Signature : .....
   Full Name : .....
   Address : .....

2. Signature : .....
   Full Name : .....
   Address : .....

Signature of the Witness(es) :

1. Signature : .....
   Full Name : .....
   Address : .....

2. Signature : .....
   Full Name : .....
   Address : .....

শেয়ার বাজারে বিনিয়োগ ঝুঁকিপূর্ণ। জেনে ও বুঝে বিনিয়োগ করুন।

BENEMOY SECURITIES LIMITED
বিনিময় সিকিউরিটিজ লিমিটেড

BO ACCOUNT OPENING FORM

[Buy Law 7.3.3 (b)]

Please complete all details in CAPITAL letters. Please fill all names correctly. All communication shall be sent only to the First Named Account Holder`s correspondence address.

Application No. .....

Date : D D M M Y Y Y Y

PleaseTick (✓) whichever is applicable

BO Category: Regular ☐ Omnibus ☐ Clearing ☐ BO Type : Individual ☐ Company ☐ Joint Holder ☐

Name of CDBL Participant (Up to 99 Characters) **Benemoy Securities Limited**

CDBL Participant ID ☐☐☐☐☐ BO ID ☐☐☐☐☐☐☐☐ ☐☐☐☐☐☐☐☐

Date of Account Opened D D M M Y Y Y Y

I/We request you to open a Depository Account in my/our name as per the following details :

1. First Applicant

Full Name of the Account Holder (Up to 99 Characters) .....

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

(In case of a Company/Firm/ Statutory Body) Name of Contact Person .....

In Case of Individual ☐ Male ☐ Female Occupation .....

Father's/Husband`s Name .....

Mother's Name .....

2. Contact Details

Address .....

City ..... Post Code ..... State/Division ..... Country .....Telephone .....

Mobile Phone ..... Fax ..... E-mail .....

3. Passport Details

Passport No ..... Issue Place ..... Issue Date ..... Expiry Date .....

4. Bank Details

Bank Name ..... Branch Name .....

Account no. ..... Routing No. .....

Electronic Dividend Credit: Yes ☐ No ☐ Tax Exemption if any: Yes ☐ No ☐ Tin/Tax ID : .....

5. Others Information

Residency: Resident ☐ Non Resident ☐ Nationality ..... Date of Birth D D M M Y Y Y Y

Statement Cycle Code Daily ☐ Weekly ☐ Fortnightly ☐ Monthly ☐ Other(Please Specify) .....

Internal Ref. No (To be Filled in by CDBL Participant) .....

In Case of Company:

Registration No. .....

Date of Registration D D M M Y Y Y Y

6. Joint Applicant (Second Account Holder)

Name in Full (Up to 99 Characters)

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

7. Third Signatory (Artificial Body Only)

Name in Full (Up to 99 Characters)

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

8. Account Link Request

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

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

9. Nominees/Heirs

If account holder(s) wish 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 nominees giving names of nominees, 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 to give a 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 a 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

Please paste Recent passport Size Photograph of 1st Application of Authorized Signatory in case of Limited Co. Only	Please paste Recent passport Size Photograph of 2nd Application of Authorized Signatory in case of Limited Co. Only	Please paste Recent passport Size Photograph of 3rd Application of Authorized Signatory in case of Limited Co. Only
1st Applicant or Authorized Signatory in case of Ltd. Co.	2nd Applicant or Authorized Signatory in case of Ltd. Co.	Authorized Signatory in case of Ltd. Co. Only

13. Standing Instructions

I/We authorize you to receive email 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 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 data 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
First Applicants		
Second Applicants		
3rd Signatory (Ltd.Co. 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 ..... **Benemoy Securities Limited**
Depository Participant`s Name

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

..... Account ID ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐
(Signature of Introducer)

Central Depository Bangladesh Limited (CDBL)
Depository Account (BO Account) opened with CDBL Participant
Terms & Conditions - Bye Laws 7.3.3(c)

BENEMOY SECURITIES LIMITED
বিনিময় সিকিউরিটিজ লিমিটেড

Dear Sir,

Please open a Depository account (BO Account) in my/our names(s) on the terms and conditions set out bellow. In consideration of Benemoy 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 bellow.

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 Operation 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 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 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 services as are incidental or consequential to me/our holding securities 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 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, 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 ser 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 or my/our death, the nominee shall receive/draw the securities held in my/our account.

   b) In the event, the nominee so authorised remains a minor at the time of my/our death, the legal guardian is authorised to receive/draw the securities held in my/our account.

   c) The nominee is authorised, 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 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 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 effect any debit or credit to the account of the Account Holder without appropriate instructions from the Account Holder.

(c) Maintain adequate audit trial of the execution of the instructions of the Account Holder.

(d) Not honour or act upon any instructions for effection 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 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 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 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 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 detection, order or decree of any court or the Securities and Exchange Commission.

(c) Commits or participates in any fraud or other act or 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 agree to comply with them.

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

BENEMOY
SECURITIES LIMITED
বিনিময় সিকিউরিটিজ লিমিটেড

LETTER OF AUTHORIZATION

(For Clearing Account of Benemoy Securities Limited)

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

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

Name of Account Holder(s) **: 1** .....

: 2 .....

Client Code: | | | | | | |

BO Account No. | | | | | | | | | | | | | | | | |

Signature of Account Holder & Date	Signature of Account Holder & Date

শেয়ার বাজারে বিনিয়োগ ঝুঁকিপূর্ণ। জেনে ও বুঝে বিনিয়োগ করুন।

d) To issue Pay Orders or Bank Drafts or Transfer Funds by any means to any person or persons 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 in & Pay out instruction slip on behalf of the client as when required.

i) To execute sell shares from Client Internal Code and subsequently sign 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 securties 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 altered, amended or modified except in writing by the duly authorized representatives of each party hereto.

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 successor shall be the beneficiary of the transactions.

26. The client would be required to submit an application along with a minimum deposit of Tk. 5,00,000/- (Five lac) only to the broker/dealer for the Margin Trading Facility.

27. 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 charge 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

Date : D D M M Y Y Y Y Internal Code No. _____

Margin Account may be opened

Signature of Dealing Officer Signature of the Approving Authority

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11. If debit balance goes above .....% 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 .....% 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 there of and in terms of the Margin Rules.

13. If the "Debit Balance" reach to .....% 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 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 which ever 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 in any Company whatsoever in the Client's "Internal Code" without any consent of any 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, CSE.
c) The shares should posses 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, broker`s commissions, payments for rights and benefits in respect of marginal securities, transaction fee, commission or for any payment whatsoever.

BENEMOY SECURITIES LIMITED
বিনিময় সিকিউরিটিজ লিমিটেড

BO ACCOUNT NOMINATION FORM

Please complete all details in CAPITAL letters. Please fill all names correctly. All communications 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 **Benemoy Securities Limited**

CDBL Participant ID

Account holder's BO ID

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

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.

1. Nominee/Heirs Details

Nominee 1 :

Name in Full: .....

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

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

Relationship with Nominee ..... Date of Birth of Minor D D M M Y Y Y Y Maturity Date of Minor D D M M Y Y Y Y

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

Nominee 2 :

Name in Full : .....

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

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

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

2. Photograph of Nominees/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/Heir 2	Guardian 1	Guardian 2

	Full Name	Signature
Nominee/Heir 1		
Guardian 1		
Nominee/Heir 2		
Guardian 2		
First Account Holder		
Second Account Holder		

BENEMOY SECURITIES LIMITED
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POWER OF ATTORNEY (POA) FORM

Please complete all details in CAPITAL letters. Please fill all names correctly. All communications 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 **Benemoy Securities Limited**

CDBL Participant ID

Account holder's BO ID

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

Title i.e. Mr./Mrs.

1. Power of Attorney Holder's Details

Name in Full: .....

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

Title i.e. Mr./Mrs.

2. Power of Attorney Holder's Contact Details

Address .....

City ..... Post Code ..... State/ Division ..... Country ..... Telephone no. .....

Mobile Phone no. ..... Fax ..... E-mail .....

3. Power of Attorney Holder's Passport Details

Passport no. ..... Issue Place ..... Issue Date ..... Expiry Date .....

4. Others Information of Power of Attorney Holder

Residency: 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.) : .....

.....

5. Photograph of Power of Attorney Holder

Please paste
recent passport
size Photograph

(POA Holder)

6. 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 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		
3rd Signatory (Ltd. Co.Only)		

শেয়ার বাজারে বিনিয়োগ ঝুঁকিপূর্ণ। জেনে ও বুঝে বিনিয়োগ করুন।

DEED OF AGREEMENT FOR MARGIN ACCOUNT

Under Margin Rules 1999

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

BETWEEN

Benemoy Securities Limited is a private limited company in corporated in Bangladesh under the laws of Bangladesh registered with the Registrar of Joint Stock Companies and Firms & a TREC Holder 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. : | | | | | | | | and BO Account No : | | | | | | | | | | | | | | | | |

(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 the Bangladesh Securities and Exchange Commission (BSEC).

TERMS AND CONDITIONS FOR OPENING A MARGIN ACCOUNT

01. Definitions :

a) "BROKER" means Benemoy Securities Limited 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 to 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 owned 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 .....% 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. ..... 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.

✓ শেয়ার বাজারে বিনিয়োগ ঝুঁকিপূর্ণ। জেনে ও বুঝে বিনিয়োগ করুন। ✓

BENEMOY SECURITIES LIMITED
বিনিময় সিকিউরিটিজ লিমিটেড

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 : D D M M Y Y Y Y Age : ..... Years. Sex : Male ☐ Female ☐ Nationality : .....

Occupation : ..... Phone : ..... E-mail : .....

National ID 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 : D D M M Y Y Y Y Age : ..... Years. Sex : Male ☐ Female ☐ Nationality : .....

Occupation : ..... Phone : ..... E-mail : .....

National ID No : ☐☐☐☐☐☐☐☐☐☐☐☐☐

In case of Company : Registration No. :..... Date of Registration D D M M Y Y Y Y

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)

শেয়ার বাজারে বিনিয়োগ ঝুঁকিপূর্ণ। জেনে ও বুঝে বিনিয়োগ করুন।

BENEMOY SECURITIES LIMITED
বিনিময় সিকিউরিটিজ লিমিটেড

KNOW YOUR CUSTOMER (KYC) PROFILE FORM

01. Account Name :

02. Account Type : ☐ Individual ☐ Joint ☐ Company | 03. Internal Reference No./Code No. :

04. BO ID: ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

05. Name of Account Opening Officer/Relationship Manager :

06. Nature of Business and Sources of Fund :

07. Describe how the source of fund has been verified?

08. 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)

09. Passport No. : _____ Whether photocopy obtained? (where applicable)? Yes ☐ No ☐

10. National ID Card No. : _____ Whether photocopy obtained? (where applicable)? Yes ☐ No ☐

11. TIN No. : _____ Whether photocopy obtained? (where applicable)? Yes ☐ No ☐

12. VAT Registration No. : _____ Whether photocopy obtained? (where applicable)? Yes ☐ No ☐

13. Driving License No. : _____ Whether photocopy obtained? (where applicable)? Yes ☐ No ☐

14. For Non Resident and foreigners ensure the reason for opening the account in Bangladesh Type of visa (Resident/Work):

15. What does the Customer do/In what type of business is the customer engaged ?

Sl.	Category	Risk Level	Score
1	Jewelry/Gems Trade	High	5
2	Money Changer/Courier Service Agent	High	5
3	Real Estate Agent	High	5
4	Promoter of Construction Project	High	5
5	Offshore Corporation	High	5
6	Arts/Antique Dealer	High	5
7	Owner of Restaurant/Bar/Night Club/Residential Hotel	High	5
8	Import/Export Agent	High	5
9	Cash Investor (Monthly Cash Investment Tk. 25 Lac)	High	5
10	Share/Stock Broker	High	5
11	Manpower Export Business	High	5
12	Operations in Multiple Locations	High	5
13	Movie Producer/Distribution Agency	High	5
14	Arms Trade	High	5
15	Mobile Phone Operator	High	5
16	Traders (Annual Turnover of More than Tk. 1 Crore)	High	4
17	Travel Agent	High	4
18	Transport Operator	Medium	3
19	Auto Dealer (Reconditioned Car)	Medium	3
20	Leasing/Finance Company	Medium	3
21	Freight/Shipping/Cargo Agent	Medium	3

Sl.	Category	Risk Level	Score
22	Insurance/Brokerage Agency	Medium	3
23	Religious Institute/Organization	Medium	3
24	Amusement Organization/Park	Medium	3
25	Motor Parts Trader	Medium	3
26	Tobacco & Cigarette Business	Medium	3
27	Auto Primary (New Car)	Low	2
28	Shop Owner (Retail)	Low	2
29	Business Agents	Low	2
30	Small Trader (Annual Turnover less than Tk. 50 Lac) I	Low	2
31	Self-Employed Professional/ Entrepreneur	Low	2
32	Corporate Customer	Low	2
33	Hardware/Construction Materials Trader	Low	2
34	Computer/Mobile Phone Dealer	Low	2
35	Software Business	Low	1
36	Manufacturer (Other than Arms)	Low	1
37	Retired from Service	Low	0
38	Service	Low	0
39	Student	Low	0
40	Housewife	Low	0
41	Farmer	Low	0
42	Others _____ (Risk Score may be assigned depending on Category)		

শেয়ার বাজারে বিনিয়োগ ঝুঁকিপূর্ণ। জেনে ও বুঝে বিনিয়োগ করুন।

NOTE: For tables 16-21 below. The Upper Limit of a Level will fall under the same Level.
For Example, Tk. 50 Lac will fall under the Level 0-50 Lac

16. What is the Net Worth? Sales Turnover of the Customer:

Amount (Tk.)	Risk Level	Risk Rating
0 - 50 Lac	Low	0
50 Lac - 2 Crore	Medium	1
above 2 Crore	High	3

17. How was the account opened:

Type	Risk Level	Risk Rating
By the Relationship Manager/Branch	Low	0
By Direct Sales Agent	Medium	1
Internet	High	3
Walk-in/Unsolicited	High	3

18. Expected Amount of Monthly Total Transactions as Per Customer:

Amount of total Transaction (Tk. Lac)	Risk Level	Risk Rating
0 - 10	Low	0
10 - 50	Medium	1
above 50	High	3

19. Expected Number of Monthly Total Transactions as Per Customer:

Number of total Transactions	Risk Level	Risk Rating
0 - 100	Low	0
101 - 250	Medium	1
above 250	High	3

20. Expected Amount of Monthly Cash/Securities Transactions as Per Customer:

Amount of Cash Transaction in Trading A/C (Tk. Lac)	Risk Level	Risk Rating
0 - 15	Low	0
16 - 30	Medium	1
above 30	High	3

21. Expected Number of Monthly Cash/Securities Transactions as Per Customer:

Number of Cash Transaction in Trading A/C	Risk Level	Risk Rating
0 - 15	Low	0
16 - 30	Medium	1
above 30	High	3

22. Overall Risk Assessment:

Total Calculated Rating	Risk Rating	Risk Assessment	Due Diligence
	below 14	Low	Selective Papers Need to Verify
	14 or above	High	All Papers Need to Verify

Comments:

(* Although Risk Rating may be less than 14, nevertheless the customer may be classified as High Risk Customer depending on subjective judgment mentioning reasons)

23. Has the address(es) of the Account Holder been verified? Yes ☐ No ☐

24. If Yes, How was the address verified?

25. Politically Exposed Persons (PEPs): (Ref.: AML Circular No. 24)

A. Obtained Approval from Senior Management? Yes ☐ No ☐

B. Source of Fund: .....

C. Face to Face Interview with the Customer: Yes ☐ No ☐

Prepared by: (A/C Opening Officer/Customer Service Officer)	Approved by: (Branch Manager/ Branch In charge)
Signature (with Seal): Name: Date:	Signature (with Seal): Name: Date:

26. When was the account related information reviewed & updated last?

Reviewed & Updated by:	
Signature: Name: Date:	

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BENEMOY SECURITIES LIMITED
বিনিময় সিকিউরিটিজ লিমিটেড

TRANSACTION PROFILE

Account Number | | | | | | | | Date: D D M M Y Y Y Y

Title Account (First Applicant)

(Second Applicant)

Type of Account
- ☐ Individual Account
- ☐ Joint Account
- ☐ Margin
- ☐ Cash

BO ID No.

Deposit	Particulars	No. of Transactions (Monthly)	Maximum Transactions amount (each Transaction)	Total amount (Monthly)
	Cash Deposit (inclusive of Online Transactions)			
	Transfer/deposit by instruments			
	Others (specify).....			
			Total Deposit (approx.)	

Withdrawal	Particulars	No. of Transactions (Monthly)	Maximum Transactions amount (each Transaction)	Total amount (Monthly)
	Transfer/payment by instruments			
	Others (specify).....			
			Total Withdrawal (approx.)	

Securities Transaction	Particulars	Volume of Transactions (Daily)	Volume of Transactions (Daily)	Volume of Transactions (Monthly)
	Buy			
	Sell			

Sources of Fund

I/We undersigned hereby acknowledge that the transactions limit is my/our organization's usual transactions. I/We do hereby acknowledge that if necessary, I/We will change/update the transaction profile.

Signature			
Name			
	Account Holder (1st Applicant)	Joint Holder (2nd Applicant)	3rd Signatory (Artificial Body only)

শেয়ার বাজারে বিনিয়োগ ঝুঁকিপূর্ণ। জেনে ও বুঝে বিনিয়োগ করুন।

BENEMOY SECURITIES LIMITED
বিনিময় সিকিউরিটিজ লিমিটেড

ELECTRONIC FUND TRANSFER (EFT) ENROLLMENT FORM

Client Code : | | | | | | | | | Date : D D M M Y Y Y Y

Client Name : ..... Mobile : .....

Benemoy Securities Limited
I/We do hereby authorized Benemoy 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 :	
Bank A/C :	
Branch Name :	
Routing Number :	

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 CONDITION

1. Benemoy Securities Limited (BSL) will transfer funds electronically from the Customer's Trading Account to Customer Bank Account registers on this EFT Enrollment form.
2. It is customer's sole responsibility to ensure that his/her bank account information is correct and accurate. Benemoy Securities Limited is not responsible for any payment processing errors or fees incurred if you do not provide accurate account information.
3. Benemoy Securities Limited reserves the right to reject EFT Enrollment Application form.
4. Any changes made to this EFT Enrollment Application form must be updated in person at the Benemoy Securities Limited office. This may require new EFT enrollment application process.
5. Terms and Conditions may be changed without prior notice due to the amendment of relevant regulatory policy by the pertinent Government regulatory body such as Bangladesh Securities and Exchange Commission.
6. 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.
7. All questions and concerns regarding the EFT service should be directed to the Managing Director of Benemoy Securities Limited.
8. Benemoy Securities Limited is not responsible for technical errors or difficulties, beyond Benemoy Securities control, that may arise during the process of Electronic Fund Transfer.
9. 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.