



Xpert Fintech Ltd.

Ref: XFL/HR/Appointment-Letter/2025/07/02

Date: July 13, 2025

Mr. Mohammad Shamsul Maruf,
Nur Monjil, Islamnagar, Matuail,
Jatrabari, Dhaka, Bangladesh
Cell: +880 1736 767 481
Email: smaruf00ruet320@gmail.com,
muhammad.shamsul.maruf@gmail.com

Subject: Appointment for the position of Principal Software Engineer

Dear Mr. Maruf,

With reference to your interview dated July 12, 2025, we are pleased to offer you the position of **Principal Software Engineer** at Xpert Fintech Ltd., effective from **July 13, 2025**. The basic terms of the offer are as follows:

1. A monthly all-inclusive gross salary of Tk. 2,50,000/- (Taka Two Lac Fifty Thousand only), You shall be responsible for the payment of your taxes. The Company will deduct and pay taxes as may be required under the laws of Bangladesh.
2. You will be on a probation period for six (6) months from the date of joining, which may be extended subject to your performance. The management reserves the right to terminate your services at any time during the probation period without assigning a reason.
3. You will become eligible for confirmation in the services of the company, subject to your satisfactory conduct and performance of duties.
4. You will be entitled to two (2) festival bonuses (50% of your monthly all-inclusive gross salary) after the completion of the probation period. Provident Fund, Gratuity, and other benefits will be made available subsequently, based on the company's growth and policy.
5. Following confirmation, termination of your employment can be initiated by either you or the company by providing three (3) months' written notice or payment of three (3) months' basic salary in lieu of notice.
6. Your service is transferable. You shall be ready to work in any office/branch of the company inside/outside Bangladesh to carry out such assignments as will be determined by the management.
7. Your service shall be governed by the service rules of the company.
8. You shall have to submit the following certificates/documents/papers at the time of your joining:
 - i. True copies of all certificates/testimonials along with the originals. Original certificates will be returned to you after verification.
 - ii. Three (3) copies of a recent passport-size photograph.
 - iii. Citizen & Character Certificate.
 - iv. Certificate of physical and mental fitness from a Civil Surgeon or a medical practitioner not below the status of a Civil Surgeon or Associate Professor.
 - v. No Objection Certificate (NOC) from the previous employer.
 - vi. Copy of National ID/Birth Certificate/Passport.
 - vii. Electricity bill of present address.
 - viii. Experience certificates and release certificates from your present employer
 - ix. Updated CV



Xpert Fintech Ltd.

9. You will be required to work closely with your line manager under his/her guidelines according to company policy.
10. The office hours are from 9:00 am to 06:00 pm with one hour for lunch, to be taken between 1:00 pm – 2:00 pm from Sunday to Thursday. Friday and Saturday will be the weekend.
11. You shall faithfully and diligently discharge your duties and responsibilities according to the company and shall not divulge any secrets and/ or confidential matters to others.
12. A minimum commitment of staying three years at XFL is expected.
13. The Company may alter terms and conditions from time to time as it may deem necessary.

If the above is satisfactory and you wish to accept this offer of employment, could you sign and date the attached duplicate copy of this letter, which shall serve as your acceptance of this offer? You are advised to bring all necessary papers/documents on above, failing which this offer shall stand cancelled. Acceptance of this letter will be valid till **July 31, 2025**.

Thanking you,

Md. Abdul Maleque Kibria

Managing Director

I accept the offer of employment on the terms set out in this offer of appointment letter.

Signed.....

Dated.....