



Signature of Customer (s)

Date

Authorised Signature of SSL

The Client shall have to follow the rules and regulations laid down with **Dhaka Stock Exchanges, Securities Exchange Commission** and other prevailing laws and regulations related to the capital market. The company shall reserve the right to Buy/Sell/make adjustment/transfer of securities in the client's trading A/C in order to settle the losses/damages/debit amount arises from the client's trading activities and or operational activities without taking prior permission from the client.

Client shall have to confirm available required cash balance i his/her account before placing buy order. Client shall have to confirm available free share balance in his/her account before placing sell order.

BO A/C statement and Client Ledger statement should be collected from the office within the first week of the following month.

Client shall have to collect his/her confirmation report (client copy) on the next day of trading of securities by signing broker copy as acknowledgement.

Any discrepancy found in the statement/ledger statement/confirmation report should be notified within seven days of receiving the same for our scrutiny and necessary action if any.

Charges occurred from processing of share under GDS such as demat/transfer/pay in/custody/pledge fee and other related cost shall be realized from the client's trading A/C.

Client shall be responsible for giving false/misleading information or suppression of material fact in the general and BO a/c held with us.

The company shall have the right to edit/add the existing terms and conditions if necessary without prior notice to the clients.

The client shall have to pay..... % on trading of securities as brokerage commission.

I/We hereby accept the above mentioned MOU and that I/we declare that the information given by me/us is true and correct to the best of my/our knowledge.

**Memorandum of Understanding (MOU) between the client and the company**

Signature of Customer (s)

Date

Authorised Signature of SSL

Account Holders	Full Name in Block Letter	Signature
First Applicant		
Second Applicant		
Third Signatory (Ltd. Co. only)		
Nominee		
Introducer		
Authorised Person		

BO ACCOUNT OPENING FORM

(By Law 7.3.3 (b))

Please complete all details in CAPITAL letter, Please fill all names correctly. All communication shall be sent only to the First Name Account Holder's correspondence address.

Application No

Date (DDMMYY)

Please Tick Whichever is Applicable

Bo Category : Regular  Omnibus  Clearing

Bo Type : Individual  Company  Joint Holder

Name of CDBL Participant (Up to 99 Characters)

**SAR SECURITIES LTD.**

CDBL Participant ID

BO ID

Date Account Opened (DDMMYY)

1. First Applicant

Name in Full of Accounts Holder (Up to 99 Characters)

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

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

In Case of Individual Male  Female  Occupation (30 Characters)

Fathers / Husbands 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.

Electronic Dividend Credit : Yes  No  Tax Exemption if any : Yes  No  E-Tin / Tax ID :

5. Others Information

Residency : Resident  Non Resident  Nationality  Date of Birth (DDMMYY)

Statement Cycle Code Daily  Weekly  Fort nightly  Monthly  Other (Please Specify)

Internal Ref: No (To be filled in by CDBL Participant)

In Case of Company :  Registration No.  Date of Registration (DDMMYY)

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 character)

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





		Third Account Holder
		Second Account Holder
		First Account Holder
		Power of Attorney Holder
Signature	Name	

The rules and regulations of the Depository Participant (CDBL) 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.

**DECLARATION**

Please paste recent passport size Photograph

(POA Holder)

**Photograph of Power of Attorney Holder**



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

Guardian 2      Guardian 1      Nominee / Heir 2      Nominee / Heir 1

Please paste recent  
passport size Photograph

Please paste recent  
passport size Photograph

Please paste recent  
passport size Photograph

Please paste recent  
passport size Photograph

**2. Photograph of Nominee / Heirs**

**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)

Relationship with A/C Holder:  Percentage (%)

Address

City:  Post Code:  State / Division:  Country:

Telephone:  Mobile:  Fax:  E-mail:

Passport No:  Issue Place:  Issue Date:  Expire Date:

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

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**Guardian's Details (if Nominee is a Minor)**

Name in Full:

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

Relationship with Nominee:  Date of Birth of Minor (DDMMYYYY)  Maturity Date of Minor (DDMMYYYY)

Address:

City:  Post Code:  State / Division:  Country:

Telephone:  Mobile:  Fax:  E-mail:

Passport No:  Issue Place:  Issue Date:  Expire Date:

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



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

**SAR SECURITIES LTD.**

TREC No.: 27

DSE Building, Room # 506

9/F, Motijheel C/A, Dhaka-1000

Dear Sir,

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

1. 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 Instructions issued from time to time by CDBL.

2. CDBL shall allocate a unique identification number to me/us (Account Holder Bo ID) for the CDBL Participant to maintain a separate Account for me/us, unless the I/we instructs the CDBL Participant to keep the securities in an Omnibus Account of the CDBL Participant. The CDBL Participant shall however ensure that my/our securities shall not be mixed with the CDBL participant's own securities.

3. I/we agree to pay such fees, charges and deposits to the CDBL Participant, as may be mutually agreed upon, for the purpose of opening and maintaining my/our account, for carrying out the instructions and for rendering such other services as are incidental or consequential to my/our holding securities in and transacting through the said depository account with the CDBL Participant.

4. I/we shall be responsible for:

- (a) The veracity of all statements and particulars set out in the account opening form, supporting or accompanying documents;
- (b) The authenticity and genuineness of all certificates and/or documents submitted to the CDBL Participant along with or in support of the account opening form or subsequently for dematerialization;
- (c) Title to the securities submitted to the CDBL Participant from time to time for dematerialization;
- (d) Ensuring at all times that the securities 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 of any changes in my/our account particulars such as address, bank details, status, authorizations, mandates, nomination, signature, etc;
- (f) Furnishing accurate identification details whilst subscribing to any issue of securities.

5. I/we shall notify the CDBL Participant of any change in the particulars set out in the application form submitted to the CDBL Participant at the time of opening the account or furnished to the CDBL Participant from time to time at the earliest. The CDBL Participant shall not be liable or responsible for any loss that may be caused to me/us by reason of my/our failure to intimate such change to the CDBL Participant at the earliest.

6. Where I/we have executed a BO Account Nomination Form

- (a) In the event of my/our death, the nominee shall receive/draw the securities held in my/our account;
- (b) In the event, the nominee so 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 so 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 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,

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

I/We hereby acknowledge the I/We have read and understood the aforesaid terms and conditions for operating Depository Account (BO Account) with CDBL Participant and agree to company with them.

10. Declaration and Signature

- (d) Otherwise misconducts himself in any manner.
- (c) Commits or participates in any fraud or other act of moral turpitude in his/its dealings with the CDBL Participant;
- (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 thereof is restrained or prohibited by any direction, order or decree of any court or the Securities and Exchange Commission.
- (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;

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

- (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.
- (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.
- (d) 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.
- (c) Commits or participates in any fraud or other act of moral turpitude in his/its dealings with the CDBL Participant;
- (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 thereof is restrained or prohibited by any direction, order or decree of any court or the Securities and Exchange Commission.
- (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;

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 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 instructions for effecting any debit to the account of the Account Holder in respect of any securities unless:
- (i) Such instructions are issued by the Account Holder under his signature or that of his/its constituted attorney duly authorized in that behalf;
- (ii) The CDBL Participant is satisfied that the signature of the Account Holder under which instructions are issued matches with the specimen of the Account Holder or his/its constituted attorney available on the records of the CDBL Participant;
- (iii) The balance of clear securities available in the Account Holder's account are sufficient to 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.

(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)

Participants)

(b) By transfer of all existing balances in my/our account to one or more of my/our accounts) held with any other CDBL

