

## ACCOUNT OPENING FORM



**Relief Exchange Limited**

**TREC NO. 292**

**Dhaka Stock Exchange PLC**

**Dhaka Stock Exchange PLC -3.1 /292/2022/633**

Product Type

**Individual**

**Joint**

**Institution**

Name

Name (Joint)

Client Code

BO ID No.

1	2	0	6	5	4	0	0										
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Address.

Phone

Mobile

E-mail



**Relief Exchange Limited**

**Alamin Center** (6th floor), 40 Sonargaon Janapath Road, Uttara, Dhaka -1230

Cell : +88 01711 654805, E-mail : [info@reliefexchangebd.com](mailto:info@reliefexchangebd.com)

Web : [www.reliefexchangebd.com](http://www.reliefexchangebd.com)

Client Code:

BO ID No.

1	2	0	6	5	4	0	0										
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Account Name :

Full Name (In Block Letter)	Specimen Signature

Authorised Person

**Customer Account Opening Form**Photograph of  
first account holder  
with attestation of the  
IntroducerPhotograph of  
joint account holder  
with attestation of the  
IntroducerDate **Individual or Joint Account**Customer Account No. BO Account No. Account Type : ☐ Cash ☐ MarginBO Type : ☐ Individual ☐ JointCitizenship status : ☐ Resident Bangladeshi ☐ Non-Resident Bangladeshi ☐ Foreigner/Other : .....**[ To be filled by the Applicant ]**

Name of the First Applicant/Customer : .....

Father's / Name : ..... Mother's Name : .....

Spouse's Name : .....

Present / Contact Address : .....

Permanent Address : .....

Nationality : ..... National ID : .....

Date of Birth : ..... Sex : ☐ Male ☐ Female Profession : .....

Passport / Birth Certificate / Driving License Number : ..... Tel No. : .....

Mobile No : ..... E-mail : .....

Name of the Second Applicant/Customer : .....

Father's / Name : ..... Mother's Name : .....

Spouse's Name : .....

Present / Contact Address : .....

Permanent Address : .....

Nationality : ..... National ID : .....

Date of Birth : ..... Sex: ☐ Male ☐ Female Profession : .....

Passport / Birth Certificate / Driving License Number : ..... Tel No. : .....

Mobile No : ..... E-mail : .....

Whether the applicant is an Officer or Sponsor/Director of any Broker/Dealer/Exchange/Depository/ Clearing & Settlement Company/ Listed Company ? ☐ Yes ☐ No

If yes, please mention the name &amp; address of the Broker/Dealer/Exchange/Depository/ Clearing &amp; Settlement Company/Listed Company with designation of the said officer or sponsor or director : .....

Signature of the First Applicant

Signature of the Second Applicant





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Photograph of  
first account holder  
with attestation of the  
Introducer

Photograph of  
joint account holder  
with attestation of the  
Introducer

## Customer Account Opening Form

**INSTITUTION**

Client Account No.

Account Type: Cash ☐ Margin ☐

BO ID No.

Special Remarks, If any:

Name of the Customer

Type of Company Public ☐ Private ☐ Partnership ☐ Proprietorship ☐

Address .....

Date of Incorporation ..... TIN No. ....

Tel. .... Fax ..... Email .....

Name of Managing Director/CEO/Proprietor

Contact Details ..... Fax ..... Email .....

Name and contact details of the Authorized Person of the Customer to deal with Relief Exchange Ltd.

Name	Designation	Telephone	Facsimile	Email
1				
2				
3				
4				

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

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

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

Special Instruction, if any:

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

Name	Signature	Date
1		
2		
3		
4		

Date & Signature of the person introducing the Customer

Date & Signature & Seal Customer

Authorized Signature Accepting the Account

Date & Signature of CEO/Director

Have any other Customer Account with any Stock Broker(s)? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, give details :		
Client Code NO.	BO Account No.	Name of Broker

### Bank Account Details

Bank Name : .....	Branch Name : .....
Account No. <input type="text"/>	Routing No. <input type="text"/>

### Authorized Person Details(if any)

<b>Declaration</b>	
I/we do hereby authorize : .....to do all kinds of activities related to the said account such as share buy and sell (over telephonic order is also acceptable), deposit and withdraw in any form besides me/us. I further assure that I will not have any objection in future at any activities executed by the said person whose specimen signature and attested photo are given below.	
<div style="border: 1px solid black; padding: 5px; text-align: center;">         Photograph of the authorized person with attestation of the Customer       </div>	Name : .....
	Present : .....
	Contact Address : .....
	National ID / Passport / Birth Certificate / Driving License Number : .....
	Phone No. : .....Mobile No : .....
	E-mail : .....
	_____ Signature of the authorized person

### Introducer Details

Name :	_____ Signature
Account No.:	
Mobile No. :	

Special Instruction, if any : .....
.....

Account operating instruction: ☐ Either or Survivor ☐ Jointly operated ☐ Any one can operate ☐ Others (specify) : .....

\_\_\_\_\_  
Signature of the First Applicant with date

\_\_\_\_\_  
Signature of the Second Applicant with date

## (TERMS AND CONDITIONS FOR OPENING A BROKERAGE ACCOUNT)

### DECLARATION

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

### TERMS AND CONDITIONS

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

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

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

**Joint Accounts:** If this is a joint account, unless the account holders notify **Relief Exchange Ltd.** otherwise and provide such documentation, as **Relief Exchange Ltd.** may require, the brokerage accounts(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 holders irrevocably appoints the other as attorney-in-fact to take all action on his or her behalf and to represent him or her in all respects in connection with this agreement. **Relief Exchange Ltd.** shall be fully protected in acting but shall not be required to act upon the instructions of either of the account holder. Each of the account holder shall be liable, jointly and severally, for any amounts due to **Relief Exchange Ltd.** pursuant to this agreement, whether incurred by either or both of the account holders unless and otherwise it mentioned in case of joint account both the a/c holder will be treated as equal partner and in case of death and any other accident the a/c balance will be divided equally to the joint account holders or their respective nominees if any.

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



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

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

**Agents:** **Relief Exchange Ltd.** 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. **Relief Exchange Ltd.** may seek and act on an opinion from any lawyer, accountant or other expert and shall not incur any liability by acting upon such opinion.

**Associated Companies:** **Relief Exchange Ltd.** may purchase and/ or sell Investments on behalf of the account holder by placing orders with itself and any other company whether acting as underwriters, investment managers, merchant or commercial banks, registered or licensed deposit taker(s), broker(s), dealer(s) or otherwise, or with any other broker(s) and dealer(s) as **Relief Exchange Ltd.** in its sole discretion may decide.

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

**Payment and Disclosure:** **Relief Exchange Ltd.** shall not be obliged to make any payment of behalf of the account holders. **Relief Exchange Ltd.** 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 **Relief Exchange Ltd.** will not be liable in any way to account holder for so doing.

**Cancellation Provisions:** **Relief Exchange Ltd.** is authorized, in its discretion, should the undersigned die or should **Relief Exchange Ltd.** for any reason what so ever deem it necessary for its protection, without notice to cancel any outstanding orders in order to close out the accounts of the account holder, in whole or in part or to close out any commitment made on behalf of the account holder.

**Indemnity:** In the event of a default, omission or act committed by **Relief Exchange Ltd.** as a broker/ TREC Holder of the DSE or as a broker/ TREC Holder of the CSE, the account holder shall be indemnified if and only as provided by the rules and regulations of the DSE/CSE.

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

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

**Set-off:** **Relief Exchange Ltd.** shall be entitled to, in respect of all commissions, costs, charges or expenses, set off from any monies from time to time held by **Relief Exchange Ltd.** for the account holder and if such monies are insufficient for the purpose to sell any investments held by **Relief Exchange Ltd.** or any of its agents on behalf of the account holder.

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

✓

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Termination: This agreement will stand terminated:

(i) Upon the expiry of the period of this Agreement unless renewed upon mutual agreement between **Relief Exchange Ltd.** and the Account Holder.

(ii) Before the expiry of the period of this Agreement, if either **Relief Exchange Ltd.** or the Account Holder gives months notice. Termination shall not absolve the parties from completing accounts and adjusting any outstanding dues.

(iii) If the account holder fails to make payment for any transaction upon due notice for a period of days.

**Assignment:** The benefit and burden of this Agreement is capable of assignment by both the account holder and **Relief Exchange Ltd.** without the consent of the other but the notice of assignment must be given to the other in writing.

**Force Measure:** **Relief Exchange Ltd.** 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:** **Relief Exchange Ltd.** shall not be liable or responsible for any shares that are found to be forged. However, **Relief Exchange Ltd.** 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 in English and in writing or orally (facsimile, telex telegram, cable or letter) and shall be sent to **Relief Exchange Ltd.** and the account holder at the address, fax and/ or telex number shown herein or at such other address as may be communicated by the parties hereto in writing.

(b) Proof of delivery or dispatch shall be:

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

(ii) In the case of facsimile, telex, telegram or cable on the day of dispatch with mechanical 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 machining is inconsistent with the context shall have this same defined meaning wherever used.

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

**Disputes and Resolution of Dispute:** In case of any dispute arising between the **Relief Exchange Ltd.** 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. In case the Arbitrators differ in their finding, the decision of the Umpire shall be final and binding on the parties. The arbitration shall be conducted in accordance with the Arbitration Act, 2001.

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

# BO Account Opening Form

CDBL Bye Laws

(Bye Law 7.3.3 (b))

Form 02

Please complete all details in CAPITAL letters. **Please fill all names correctly.** Names once captured cannot be changed. All communications shall be sent only to the First Named Account Holder's correspondence address.

Application No : .....

Date (DDMMYYYY) : .....

Please Tick whichever is applicable

BO Category : ☐ Regular ☐ Omnibus ☐ Clearing

BO Type : ☐ Individual ☐ Company ☐ Joint Holder

Name of CDBL Participant (Up to 99 Characters)

**Relief Exchange Ltd.**

CDBL Participant ID

BO ID

Date Account Opened (DDMMYYYY)

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

## 1. First Applicant

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.

(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 : .....

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

## 3. Passport Details

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

## 4. Bank Details

Routing No.  Bank Account No.

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

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

## 5. Other Information

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

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

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

National ID Card Number

In case of Company

Date of Registration (DDMMYYYY)

Registration No : .....

## 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. 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 (8 Digits):

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## 8. 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.

## 9. 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.

## 10. To be filled in by the Stock Broker / Stock Exchange in case the application is for opening a Clearing Account.

Exchange Name ☐ DSE Trading ID : ..... ☐ CSE Trading ID : .....

## 11. Photograph

Please paste  
recent passport  
size photograph of  
1st applicant or  
Authorized  
Signatory in case  
of Limited Co. Only

Please paste  
recent passport  
size photograph of  
2nd applicant or  
Authorized  
Signatory in case  
of Limited Co. Only

Please paste  
recent passport  
size photograph of  
Authorized  
Signatory in case  
of Limited Co. Only

(First Applicant)

(Second Applicant)

(Third Applicant)

## 12. Standing Instructions

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

## 13. DECLARATION

The rules and regulations of the Depository and CDBL Participant Pertaining to an account which are in force now have been read by me/us and I/we have understood the same and I/we agree to abide by and to be bound by the rules 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	Signature with date
First Applicant		
Second Applicant		

## 14. Special Instructions on operation of joint Account

☐ Either or Survivor. ☐ Any one can operate ☐ Any two will operate jointly  
☐ Account will be operated by \_\_\_\_\_ with any one of the others.

## 15. Introduction

Introduction by an existing account holder of : **Relief Exchange Ltd.**  
(Depository Participant's Name)

I confirm the identity, occupation and address of the applicants (s) : \_\_\_\_\_  
(Introducer's Name)

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

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## AGREEMENT FOR MARGIN ACCOUNT

THIS AGREEMENT IS MADE ON THE ..... DAY OF ..... 20.....

### BETWEEN

**Relief Exchange Ltd.**, a private limited company, incorporated in Bangladesh under the laws of Bangladesh registered with Registrar of Joint Stock Companies and firms, is a TREC Holders of both the Dhaka Stock Exchange Ltd. (TREC No # 292) doing business as Stock Dealer/Stock Broker under Stock Dealer/Stock Broker registration at Dhaka Stock Exchange (3.1/DSE-3.1/292/2022/633) dated 24 March 2021 respectively issued by Bangladesh Securities and Exchange Commission (BSEC), having its Head Office at Agargon, Dhaka, Bangladesh hereinafter referred to as the of the "Company" ONE PART.

AND

First Applicant:

Name: .....

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

Mother's Name: .....

Address: .....

Second Applicant (If any):

Name: .....

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

Mother's Name: .....

Address: .....

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

#### WHEREAS:

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

#### NOW THIS DEED WITNESSETH AS FOLLOWS:

##### 1.0. DEFINITIONS:

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

✓

✓

- 1.5. "Change in Law" Means the adoption, promulgation, amendment, modification, repeal or reinterpretation after the date of execution of this agreement by any government authority of any law of Bangladesh;
- 1.6. "Company" **Relief Exchange Ltd.**
- 1.7. "Laws of Bangladesh" Means, in relation to this agreement, all laws enforced in Bangladesh and included all rules, regulation order, directives, notifications made or issued by any competent authority pursuant to or under any such Law and any decree or Judicial decision given or pronounced by any Court of Competent Jurisdiction.
- 1.8. The account holder means First Applicant & Second Applicant (If any):  
 Bearing BO ID No. 

1	2	0	6	5	4	0	0							
---	---	---	---	---	---	---	---	--	--	--	--	--	--	--

 and Code No. ....
- 2.0. MARGIN DEPOSIT/EQUITY  
 The account holder shall deposit its margin before the first transaction. Such deposit may be made in the form of  
 1. Cash, Cheque, PO & DD.  
 2. Listed securities valued at last traded price.
- 3.0. AUTHORIZATION FOR MORTGAGED, PLEDGED ETC  
 The account holder shall authorize the Company to mortgage securities or properties for a sum not exceeding the debit balance in the margin account. A letter of lien on shares and securities and power of attorney to be signed by the account holder in this regard.
- 4.0. MINIMUM MARGIN  
 The account holder shall maintain minimum margin at 1/2nd of the total investment.
- 5.0. LOAN LIMIT  
 The company shall extend loan facility to the account holder to the extent of 100% of margin deposit for purchase of share from secondary market.
- 6.0. INVESTMENT LIMIT  
 The account holder shall not invest in the securities exceeding 100% of margin deposit.
- 7.0. RESTRICTION ON INVESTMENT  
 The account holder must invest in the selected listed securities as decided by the Company from time to time.
- 8.0. BASIS OF VALUATION OF SECURITIES/DETERMINATION OF MARGIN REQUIREMENT  
 The Company shall determine the margin requirement in each working day taking the last traded price of preceding transaction day.
- 9.0. SHORT-FALL IN EQUITY  
 The account holder shall maintain a minimum margin of 150% of equity in the margin account. Any shortfall must be covered within 3 (Three) days from the date of shortfall /notice, whichever is earlier.
- 10.0. SUSPENSION OF TRANSACTION  
 The Company shall have the right to suspend the margin account when goes below minimum margin of 150% of the equity in the margin account.
- 11.0. TRIGGER SALE  
 If the client fails to provide additional deposit within three (3) business day of notification or the equity falls to 125% in the margin account the company may trigger sale of appropriate portion of the clients account.
- 12.0. LIQUIDATION OF MARGIN  
 When total investment falls below 125% of the equity in the margin account, the Company shall have absolute discretion to liquidate the margin able securities deposited by the account holder.
- 13.0. RESTRICTION IN INVESTMENT  
 Margin shall not be used for investment in IPO shares.
- 14.0. SINGLE STOCK EXPOSURE  
 In the "Securities Account" if client enjoy margin facilities, in that case, highest limit to buy a single stock is Tk. 1,000,000.00 or 40% of the portfolio value which ever is lower.



15.0. WITHDRAWAL OF SECURITY

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

16.0. UNUSUAL/DOUBTFUL TRANSACTION

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

17.0. FINANCIAL CHARGE ON LOAN

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

18.0. BROKERAGE COMMISSION

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

19.0. CHARGE FOR CDBL OPERATION

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

20.0. RIGHT TO CLOSE THE MARGIN ACCOUNT

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

21.0. CHANGE OF POLICY

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

22.0. GOVERNING LAW

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

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

Signature of the Company  
(Authorized Person)

(Signature of First Applicant)

(Signature of Joint Applicant)

**Witness:**

1. Signature:

Name:

Address:

2. Signature:

Name:

Address:

**Witness:**

1. Signature:

Name:

Address:

2. Signature:

Name:

Address:

# Bo Account Nomination Form

## CDBL Bye Laws

Form 23

Please complete all details in CAPITAL letters. **Please fill all names correctly. Names once captured cannot be changed.** 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 (DDMMYYYY) : .....

Name of CDBL Participant :	<b>Relief Exchange Ltd.</b>	CDBL Participant ID
Account holder's BO ID :	<div style="display: flex; justify-content: space-around;"> <div style="border: 1px solid black; padding: 2px 10px;">1</div> <div style="border: 1px solid black; padding: 2px 10px;">2</div> <div style="border: 1px solid black; padding: 2px 10px;">0</div> <div style="border: 1px solid black; padding: 2px 10px;">6</div> <div style="border: 1px solid black; padding: 2px 10px;">5</div> <div style="border: 1px solid black; padding: 2px 10px;">4</div> <div style="border: 1px solid black; padding: 2px 10px;">0</div> <div style="border: 1px solid black; padding: 2px 10px;">0</div> <div style="border: 1px solid black; padding: 2px 10px;"></div> <div style="border: 1px solid black; padding: 2px 10px;"></div> <div style="border: 1px solid black; padding: 2px 10px;"></div> <div style="border: 1px solid black; padding: 2px 10px;"></div> <div style="border: 1px solid black; padding: 2px 10px;"></div> <div style="border: 1px solid black; padding: 2px 10px;"></div> <div style="border: 1px solid black; padding: 2px 10px;"></div> </div>	<div style="display: flex; justify-content: space-around;"> <div style="border: 1px solid black; width: 30px; height: 30px;"></div> <div style="border: 1px solid black; width: 30px; height: 30px;"></div> <div style="border: 1px solid black; width: 30px; height: 30px;"></div> <div style="border: 1px solid black; width: 30px; height: 30px;"></div> <div style="border: 1px solid black; width: 30px; height: 30px;"></div> </div>
Name of Account Holder <b>(Insert full Name starting with Title i.e. Mr. / Mrs./ Ms. / Dr. abbreviate only if over 30 characters)</b>		
<div style="border: 1px solid black; height: 30px; width: 100%;"></div>		

**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./ Ms. / Dr.

[illegible]

Profession : .....

Father's / Name : ..... Mother's Name : .....

Permanent Address : .....

Date of Birth : ..... Sex : ☐ Male ☐ Female Nationality : .....

National ID / Passport / Birth Certificate / Driving License Number : .....

Phone No. : ..... Mobile No : ..... E-mail Address : .....

Relationship with the Customer(s) : ..... Percentage (%) of Nomination : .....

**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. abbrevlate only if over 30 characters)**

[illegible]

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

Address : .....

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

Tele : ..... Mobile: ..... E-mail : .....

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

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



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



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

CDBL Participant, Dhaka / Chittagong / Sylhet, Bangladesh

Dear Sir,

Please open a Depository account (BO Account) in my/our names(s) on the terms and conditions set out below. In consideration of **Relief Exchange Limited** (the “CDBL Participant”) opening the account providing depository account facilities to me/us, I/we have signed the BO Account Opening Form as a token of acceptance of the terms and conditions set out below.

1. I/we agree to be bound by The Depositories Act, 1999, Depositories Regulations, 2000, The Depository (User) Regulations 2003, and abide by the Bye Laws and Operating Instructions issued from time to time by CDBL.
2. CDBL shall allocate a unique identification number to me/us (Account Holder BO ID) for the CDBL Participant to maintain a separate Account for me/us, unless the I/we instructs the CDBL Participant to keep the securities in an Omnibus Account of the CDBL Participant. The CDBL Participant shall however ensure that my/our securities shall not be mixed with the CDBL Participant’s own securities.
3. I/we agree to pay such fees, charges and deposits to the CDBL Participant, as may be mutually agreed upon, for the purpose of opening and maintaining my/our account, for carrying out the instructions and for rendering such other 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 at the earliest of any changes in my/our account particulars such as address, bank details, status, authorizations, mandates, nomination, signature, etc.
  - (f) Furnishing accurate identification details whilst subscribing to any issue of securities.
5. I/we shall notify the CDBL Participant of any change in the particulars set out in the application form submitted to the CDBL Participant at the time of opening the account or furnished to the CDBL Participant from time to time at the earliest. The CDBL Participant shall not be liable or responsible for any loss that may be caused to me/us by reason of my/our failure to intimate such change to the CDBL Participant at the earliest.
6. Where I/we have executed a BO Account Nomination Form
  - a) In the event of my/our death, the nominee shall receive/draw the securities held in my/our account.
  - b) In the event, the nominee so 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 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 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 endeavour 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 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 agree to comply with them.

Applicants	Full Name	Signature with Date
First Applicant		
Second Applicant		
Third Applicant Limited Company only		

## KYC Profile Form

(under FORM-II)  
(Filled by the Stock Broker)

Name of the Account Holder(s) : .....

BO Account Number : .....

Customer Account Number : .....

Occupation (with Joint Account Holder's, if any) : .....

Name of MD/CEO (in case of Company or Institution or Firm) : .....

Nature of Business (in case of Company or Institution or Firm) : .....

Describe in detailed as to whether the account holder (the individual/institution/company) is a director/sponsor of a listed company or he/it is a politically exposed person (PEP)/Influential Person/Member of Senior Management of an International Organization.

Source of Fund : .....

Approximate amount of Daily/Monthly/Annual transactions : .....

Describe in detailed, how source of fund was verified : .....

Details of Information/Documents of the Account Holder(s) : .....

Sl.	Nature of Documents	Number	Applicable for	Photocopy Obtained	
				Yes	No
1	National ID		Individual (if any)	<input type="checkbox"/>	<input type="checkbox"/>
2	Passport		Individual (if any) or NRB or NR or Foreigner	<input type="checkbox"/>	<input type="checkbox"/>
3	Visa/Residential Permit and Work Permit		NRB or NR or Foreigner	<input type="checkbox"/>	<input type="checkbox"/>
4	Birth Certificate Individual (if any)		Individual (if any)	<input type="checkbox"/>	<input type="checkbox"/>
5	Driving License		Individual (if any)	<input type="checkbox"/>	<input type="checkbox"/>
6	Bank Account with supporting document		Individual or NRB or NR or Foreigner	<input type="checkbox"/>	<input type="checkbox"/>
7	NID/Birth Certificate/Passport		Nominee	<input type="checkbox"/>	<input type="checkbox"/>

Sl.	Nature of Documents	Number	Applicable for	Photocopy Obtained	
				Yes	No
8	NID/Birth Certificate/Passport		Authorized Person	<input type="checkbox"/>	<input type="checkbox"/>
9	Registration Certificate		Firm/Company/Institution	<input type="checkbox"/>	<input type="checkbox"/>
10	Date of Incorporation		Firm/Company/Institution	<input type="checkbox"/>	<input type="checkbox"/>
11	Memorandum of Association		Company/Institution	<input type="checkbox"/>	<input type="checkbox"/>
12	Articles of Association		Company/Institution	<input type="checkbox"/>	<input type="checkbox"/>
13	Trade License		Firm/Company/Institution	<input type="checkbox"/>	<input type="checkbox"/>
14	TIN		Firm/Company/Institution	<input type="checkbox"/>	<input type="checkbox"/>
15	VAT Registration		Firm/Company/Institution	<input type="checkbox"/>	<input type="checkbox"/>
16	Particular of Directors		Company / Institution	<input type="checkbox"/>	<input type="checkbox"/>

Comments (if any) : .....

.....

.....  
Signature of Account Opening  
Officer with date & Seal

.....  
Signature of Authorized Officer/  
MD/CEO with date & Seal

When was the information related to the Account last reviewed and updated? If any, details with  
comments : .....

.....  
Signature of the Officer performing review  
and update, with date & Seal

#### Processed by

Name : .....  
Signature : .....  
Designation : .....  
Date : .....

#### Checked by

Name : .....  
Signature : .....  
Designation : .....  
Date : .....

#### Approved by

Name : .....  
Signature : .....  
Designation : .....  
Date : .....

## Power of Attorney (POA) Form

Please staple  
recent passport  
size photograph

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.

Account No.

Date

Name of CDBL Participant (Up to 99 Characters)

**Relief Exchange Ltd.**

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)

### Power of Attorney Holder's Details

Name in Full : .....

Short Name of Power of 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

### 1. Power of Attorney Holder's Contact Details:

Address : .....

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

Phone : ..... Mobile : ..... E-mail : .....

### 2. Power of Attorney Holder's Passport Details

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

### 3. 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.): .....

### 4. 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 applicants / Authorized signatories in case of Ltd Co.	Signature with date
POA Holder		
First Applicant		
Second Applicant		

## Electronic Credit and Debit Authorization

I, ..... , Client of REL, Code no : .....

BOID 

1	2	0	6	5	4	0	0								
---	---	---	---	---	---	---	---	--	--	--	--	--	--	--	--

 do hereby authorize **Relief Exchange Ltd.** to follow any instructions by word of mouth (verbal instruction), telephone, email, text SMS or any other similar medium to conduct the following operations.

### 1. Electronic Credit Authorization

☐ I authorize REL for Electronic Credit operation (Pull/Credit in the form of BEFTN/EFT/RTGS or similar) to my bank account recorded in CDBL against my BO account.

### 2. Electronic Debit Authorization

#### Direct Debit Authorization & Mandate (DDA & DDM)

☐ I authorize REL for Electronic Debit operation (Pull/Debit in the form of BEFTN/EFT/RTGS or similar) from my bank account in favour of my BO account at Relief Exchange Ltd. given below.

#### Bank Account Details for Electronic Debit Authorization

Note: Please provide all information of the bank account as per cheque leaf. This can be different from the bank account recorded in CDBL against my BO account.

Name : .....  
Name of the Bank: ..... Branch Name : .....  
Account No: ..... Routing No : .....

I further hereby declare that the particulars given above are correct and complete. If the transaction is delayed or not affected at all for reasons of incomplete or incorrect information, I would not hold **Relief Exchange Ltd.** responsible. I agree to pay charges/fees for the Electronic Credit or Debit operation mentioned above.

\_\_\_\_\_  
Signature of the account holder

Date :

## Required document of information

### List of Required Documents of Individual/Joint Account

	Remarks
1. Three copy of passport size photograph (1st applicant)	Yes / No <input type="text"/>
2. Three copy of passport size photograph (2nd applicant)	Yes / No <input type="text"/>
3. National ID Card/Passport	Yes / No <input type="text"/>
4. Bank Statement/Cheque Leaf	Yes / No <input type="text"/>
5. Two copy photograph of nominee (duly attested by A/C holder)	Yes / No <input type="text"/>
6. Three copy of photograph of authorized/POA, duly attested by A/C holder (if needed)	Yes / No <input type="text"/>
7. National ID Card/Photo of nominee/authorized/POA. (duly attested by A/C holder)	Yes / No <input type="text"/>

### List of Required Documents Non-Resident Bangladeshi (Individual & Joint Account)

1. Three copy of passport size photograph of the account holder.	Yes / No <input type="text"/>
2. Photocopy of passport (with valid visa) of account holder.	Yes / No <input type="text"/>
3. Copy of Service agreement with the employer/Work permit/Residence Permit/Social Security Card/Business documents.	Yes / No <input type="text"/>
4. Foreign Currency (FC) Bank account certificate containing name of the applicant name of father & mother and bank account number	Yes / No <input type="text"/>
5. Two copy passport size photograph of the Nominee(s) in any (attested by account holder).	Yes / No <input type="text"/>
6. Three copy passport size photograph of authorized & POA (attested by account holder).	Yes / No <input type="text"/>
7. Three copy passport size photograph of 2nd applicant (attested by account holder at the back).	Yes / No <input type="text"/>
8. Photocopy of passport (with valid visa of 2nd applicant).	Yes / No <input type="text"/>
9. Agreement of POA on Non-Judicial stamp of Tk-300/- (Duly attested notary public)	Yes / No <input type="text"/>

### List of Required Documents of Bangladeshi institutions.

1. Copy of Memorandum and Articles of Association (duly attested).	Yes / No <input type="text"/>
2. Photocopy of Certificate of Incorporation (duly attested).	Yes / No <input type="text"/>
3. Copy of Valid Trade License (if any)	Yes / No <input type="text"/>
4. Copy of Board resolution to open the account and authorization for operation.	Yes / No <input type="text"/>
5. List of authorized signatories along with address.	Yes / No <input type="text"/>
6. Three copy of passport size photograph of the CEO/MD/Chairmen (duly attested).	Yes / No <input type="text"/>
7. Three copy of passport size photograph of authorized person (duly attested ).	Yes / No <input type="text"/>
8. Bank Statement/Photocopy of Cheque Leaf.	Yes / No <input type="text"/>

### List of requirement document (Proprietorship)

1. Copy of Valid Trade License	Yes / No <input type="text"/>
2. NID Copy & Photograph of Contact Person 3 Bank statement/Cheque Leaf.	Yes / No <input type="text"/>

### List of requirement documents (partnership)

1. Copy of Valid Trade License.	Yes / No <input type="text"/>
2. Partnership Deed.	Yes / No <input type="text"/>
3. NID Copy & Photograph of Authorized Signatory (if any) attester by all the partners	Yes / No <input type="text"/>
4. Partners letter of authority to open account and authorization for operation.	Yes / No <input type="text"/>
5. Bank Statement/Check Leaf.	Yes / No <input type="text"/>

### List of requirement documents Association/Trust/Society/Provident Fund)

1. Trust deed (for trust account only) duly attested.	Yes / No <input type="text"/>
2. Copy of Constitution/by laws/Rules.	Yes / No <input type="text"/>
3. Certificate of registration.	Yes / No <input type="text"/>
4. List of member of the governing bodies along with address.	Yes / No <input type="text"/>
5. Reorganization letter from NBR (for Provident fund only).	Yes / No <input type="text"/>
6. Bank Statement/Check Leaf.	Yes / No <input type="text"/>
7. Copy of Board Resolution of governing body to open the account and authorization for operation (Company pad).	Yes / No <input type="text"/>
8. TIN Certificate.	Yes / No <input type="text"/>
9. List of authorized signature along with addresses.	Yes / No <input type="text"/>
10. List of authorized signatories along with addresses.	Yes / No <input type="text"/>
11. NID Copy Photograph of authorized person (duly attested)	Yes / No <input type="text"/>





**Relief Exchange Limited**

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Web : [www.reliefexchangebd.com](http://www.reliefexchangebd.com)