



Mirror Financial Management Ltd.  
DSE TREC- 223

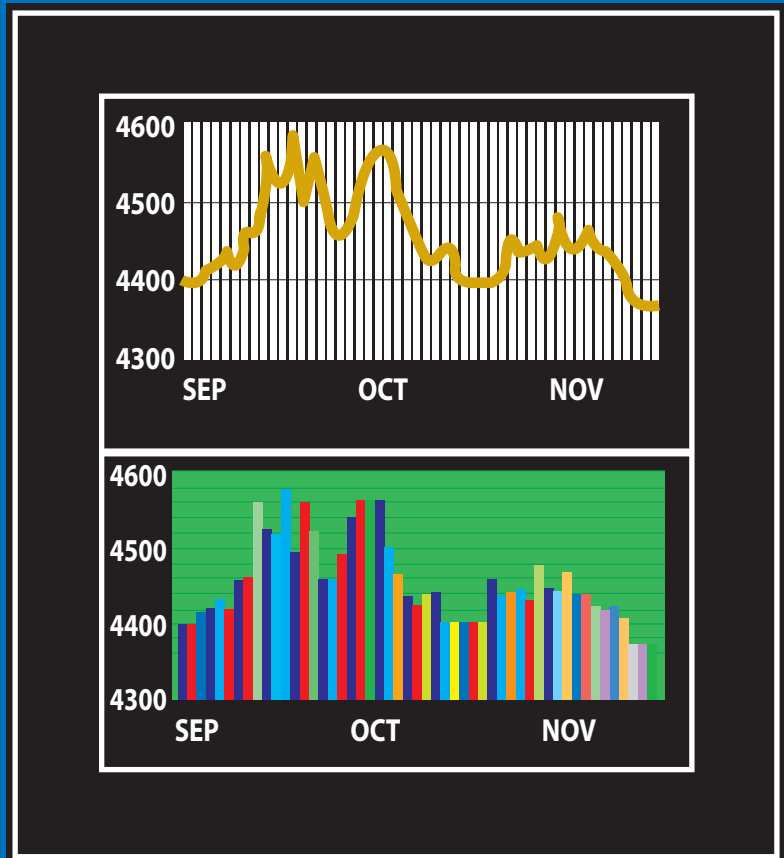
# Account Opening Form

## MIRROR FINANCIAL MANAGEMENT LTD.

Corporate Member :

Dhaka Stock Exchange Limited, BSEC Reg NO.3.1/DSE-223/2006/134  
Sharif Manson (6th Floor), 56-57, Motijheel C/A, Dhaka-1000

# MIRROR



Name☒ :

Client Code☒ :

B.O.ID NO☒ : 

1	2	0	3	7	2	0	0												
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Address☒ :

Name (Joint)☒ :

Phone☒ :  Mobile :

E-mail☒ :

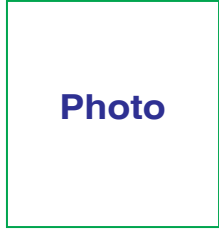


# Mirror Financial Management Ltd.

BSEC Registration No: 3.1/DSE-223/2006/134

Sharif Manson (6th Floor), 56-57, Motijheel C/A, Dhaka-1000.

## CUSTOMER ACCOUNT INFORMATION FORM



Photo

Photograph of Account Holder

Form-IA  
[SEC Rule 8(1) (CCC)]

Account Type : Cash  Margin

Special Remarks if any : .....

Name of the Customer .....

Father's/Husband's/CEO's (In Case of Firm or Company) Name .....

Date of birth : ..... Age : ..... Sex : Male/Female .....

Present Address : .....

Permanent Address : .....

Tel # (If any) : ..... Nationality : ..... Occupation : .....

E-mail: .....

Name of Joint Account Holder : .....

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

Date of birth : ..... Age : ..... Sex : Male/Female .....

Present Address : .....

Permanent Address : .....

E-mail: .....

Tel # (If any) ..... Nationality : ..... Occupation:.....

Name with Address of the Authorized Person of the Customer, If Applicable .....

.....

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

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

Bank Name & Branch ..... Bank Account No : .....

Name & Address of the person introducing the Customer, .....

.....

Special Instruction, if any .....

.....  
Signature of the Authorized Person of the Customer, if any  
Date: .....

.....  
Signature of the person introducing the Customer  
Date: .....

.....  
Signature of the Customer  
Date: .....

.....  
Signature of the Joint Account Holder  
Date: .....

.....  
Authorized Signatory Accepting the Account.  
Date: .....



## TERMS AND CONDITIONS

“**BROKER**” Means **Mirror Financial Management Ltd.**

“**BUYER**” means person or persons or the company who intends to buy securities for him/her/their through the **BROKER**.

“**SELLER**” means the person or persons or the company who intends to sell his/her/their securities through the **BROKER**.

“**Securities Account**” means the account opened by the **SELLER/BUYER** with the **BROKER** to sell/buy securities.

“**Settlement day**” means the days declared by the Stock Exchange, on which transactions carried out by the **BROKER** on behalf of the **SELLER/BUYER** at the Stock Exchange are settled/cleared with the Stock Exchange.

“**CDBL**” means Central Depository Bangladesh Limited incorporated on 20th August 2000 in Bangladesh Under Central Depository Act.

### SALE ORDER

The **SELLER** shall deliver to the **BROKER** valid and negotiable documents, i.e. transfer/s documents duly completed and signed by the **SELLER** together with relative securities certificates with valid title, prior to placing a sale order.

If for any reason whatsoever securities documents delivered by the **SELLER** turns out to be forged, invalid, worn out, torn or defaced, the defaulting **SELLER** shall be liable to his **BROKER** for any loss or damage sustained or incurred. The defaulting **SELLER** shall be liable to replace such securities along with all benefits attributable to such securities within two days of reporting in writing to the **SELLER** by the **BROKER**. If for any reason the defaulting **SELLER** fails to replace such securities along with all benefits attributable to such securities within two days of reporting in writing to the **SELLER** by the **BROKER**, the **BROKER** shall have the absolute discretion, to square-up the transaction commencing from the market day after the stipulated period (as above), at the **SELLER'S** risk and the **SELLER** shall be liable to the **BROKER** for any loss or damage sustained or incurred.

### PAYMENT TO SELLER

The **BROKER** shall make payment to the **SELLER** on the settlement day, subject to the overall cash balance of the Seller's “Securities Account”.

### PURCHASE ORDER

The **BUYER** shall pay his **BROKER** total value of the **PURCHASE** order in the **BUYERS** “Securities Account” prior to placing a **PURCHASE** order.

### PAYMENT BY BUYER

The **BUYER** shall pay his **BROKER** on or before the settlement day balance amount (if any), including charges of all securities purchased by him during the period of dealing for that settlement. If the **BUYER** defaults for whatever reason, he shall be liable to his **BROKER** for all loss or damage sustained or incurred. In addition, to adjust the outstanding amount, the buying **BROKER** shall have the absolute discretion, to resell commencing from the market day after the day of settlement, the securities at the **BUYER'S** risk and the **BUYER** shall be liable to the buying **BROKER** for any loss or damage sustained or incurred.

### SETTLEMENT THROUGH CDBL

If the **CDBL** is involved in the settlement process, client should follow the under mention rules;

Client must maintain a Beneficiary owner account with any depository participant, and client must inform the broker his B.O. Account No. with authentic document.

Before Placing any sell order client must transfer his shares from his B.O. account to broker clearing account with related instructions.

Client will pay the charges of CDBL, if necessary to transfer the shares from client *B.O.* account to broker clearing account and clearing account to B.O. Account.

Broker reserves the absolute right to deduct the charges at source where applicable related to client's *CDBL* operation.

Client will be liable for any losses or damages occurred due to wrong or incorrect information related to *CDBL* as given by the client.

### GOVERNING LAW

All the transactions shall be subject to the Rules and Regulations of the Securities and Exchange Commission/Dhaka Stock Exchange Ltd/Chittagong Stock Exchange Ltd and other prevailing laws and regulations of Bangladesh and in particular the authority hereinafter granted by the client to the **BROKER**.

### AUTHORITY TO THE BROKER

Broker reserves the absolute right for sale/buy/make/adjustment/transfer of any Securities at client's risk in order to set off all losses, damages and debit amount/shares/securities of the "Client Account"

Client shall be bound to pay .....% (in word the rate of Brokerage charges) charges as brokerage to broker for buy and sell and broker can change it from time to time.

Client shall be bound to furnish such other particulars, documents and/or information that may reasonably be required from time to time.

Broker shall have the right to change/modify any terms and conditions when may deem necessary without any notice to the client.

We hereby accept your above terms and conditions and we declare that the information given is true and correct.

Signature of Customer(s) 1. ....

2. ....

Witnesses: 1. Signature : ..... 2. Signature : .....

Name : ..... Name : .....

Address : ..... Address : .....

#### FOR OFFICE USE ONLY :

Introduced by : ..... Approved by: .....

Signature : ..... Signature : .....

Name : ..... Name : .....

The  
Chief Executive Officer  
Mirror Financial Management Ltd.  
(DSE Mem No : 223)  
Sharif Manson (6th Floor), 56-57,  
Motijheel C/A, Dhaka-1000.



Dear Sir

**LETTER OF AUTHORIZATION**

Photograph Of  
Authorized Person

I/We..... S/O.....  
Of..... hereby authorize Mr/Mrs.....  
s/o.....of..... whose  
specimen signature is given below (hereinafter referred to as the “Account Operator” ) to exclusively  
deal, buy, sell, transfer shares, debenture stocks, bonds and other securities on behalf of me with  
regard to the “ Securities Account” opened and maintained in my name with Mirror Financial  
Management Ltd. submitted (hereinafter referred to as the “Broker”)

I hereby authorize and instruct the “Broker” to deal, buy, sell, transfer shares, stocks, debentures,  
debenture stocks, bonds and other securities on verbal and/or written instructions of the “Account  
operator”

I also authorize the “Account operator” to place buy/sell orders, receive confirmation notes, receive  
and deliver cheques/cash and/or shares other securities on my behalf with regard to my “Securities  
Account”

I hereby declare that I am fully aware of all consequences of transaction that may be carried out on my  
behalf by the “Account operator” and shall take responsibility for all such transaction as that of my  
own. I shall fulfill and abide by all rules and regulation described in the “Securities Account Opening  
Form” duly completed and signed by me, with regard to all transaction carried out by the “Account  
Operator” without any demur of protest.

I hereby undertake and ensure to make good and compensate for any loss or damage incurred or  
sustained by the “Broker” for any reason what so ever as a result of any transaction carried out by the  
“Account Operator”

Thank you ✓  
(Signature of Account Operator)

Yours sincerely ✓  
Attested by Account Holder

✓  
(.....)  
Date.....

Witness: 1. Signature :..... 2. Signature :.....  
? Name? :..... ? Name? :.....  
? Address? :..... ? Address? :.....  
? ..... ? .....

**APPLICATION FOR CREDIT FACILITY  
MIRROR FINANCIAL MANAGEMENT LIMITED**

ACCOUNT NO. (To be filled by client)

\_\_\_\_\_

APPLICATION NO : (Office Use)

\_\_\_\_\_

TITLE :

Mr. Mrs. Miss. Dr. Other \_\_\_\_\_

(FULL NAME)

\_\_\_\_\_

Son/Dauhgtter/Wife of :

\_\_\_\_\_

OTHER NAMES :

\_\_\_\_\_

PASSPORT/ NATIONAL ID NO .

\_\_\_\_\_

DATE OF BIRTH :

\_\_\_\_\_

NATIONALITY :

\_\_\_\_\_

OCCUPATION :

D D M M Y Y

\_\_\_\_\_

MAILING ADDRESS :

\_\_\_\_\_

\_\_\_\_\_

TELEPHONE : OFFICE:

\_\_\_\_\_ EXT- \_\_\_\_\_

Mobile:

\_\_\_\_\_

RESIDENCE

\_\_\_\_\_

FAX :

\_\_\_\_\_

E-MAIL :

\_\_\_\_\_

PERMANENT ADDRESS :

\_\_\_\_\_

\_\_\_\_\_

JOINT HOLDER

TITLE : Mr. Mrs. Miss. Dr. Other \_\_\_\_\_

(FULL NAME)

\_\_\_\_\_

Son/Daughter/Wife of :

\_\_\_\_\_

OTHER NAMES :

\_\_\_\_\_

PASSPORT/ NATIONAL ID NO :

\_\_\_\_\_

DATE OF BIRTH :

\_\_\_\_\_

NATIONALITY :

\_\_\_\_\_

OCCUPATION :

D D M M Y Y

\_\_\_\_\_

MAILING ADDRESS :

\_\_\_\_\_

\_\_\_\_\_

TELEPHONE : OFFICE :

\_\_\_\_\_ EXT- \_\_\_\_\_

Mobile :

\_\_\_\_\_

RESIDENCE

\_\_\_\_\_

FAX :

\_\_\_\_\_

E-MAIL :

\_\_\_\_\_

PERMANENT ADDRESS :

\_\_\_\_\_

\_\_\_\_\_

MODE OF OPERATION :

JOINTLY  SINGLY

MODE OF OPERATION :

VERBAL  WRITING

BANK ACCOUNTS :

BANK ----- BRANCH ----- TYPE ----- NO -----

-----

I/We hereby declare, the information given is true and correct

-----  
SIGNATURE

DATE : -----

**Öfküv eRvü wwbqMScKc Y© tR# I eYS wwbqMKi ab**

## TERMS AND CONDITIONS:

### DEFINITIONS

- "SECURITIES ACCOUNT" shall mean the account opened by the CLIENT with the BROKER to deposit/sell/buy securities with the Broker.
- "APPROVED SECURITIES" shall mean the securities purchased into the SECURITIES ACCOUNT.
- "PORTFOLIO VALUE" means total market value of all the stocks in the SECURITIES ACCOUNT.
- "MARGIN CALL" shall mean requesting the "CLIENT" to deposit money or share to bring the Debit Balance below 50% of the portfolio Value within 24 hours.
- "DEBIT BALANCE" shall mean the total value of cash owed by the CLIENT together with any interest to the BROKER in the SECURITIES ACCOUNT for securities purchased into the account.

### TERMS AND CONDITIONS

1. This will strictly be a short-term facility and valid up-to .....
2. 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;
3. Using the credit facility the Client may purchase quoted securities through the Broker into the "Securities Account" to a maximum Value of 50% of the "Portfolio "Value" or Tk 2,500,000 whichever is lower. The Client shall at all times be responsible to maintain strictly the maximum limit of the "Debit Balance" at any given time.  
  
If Debit balance goes above 60% of portfolio value due to fluctuation in the market or any other event, MFML will issue a "Margin Call" to the client. Margin Call could be written or via telephone call;
4. In the case of "Broker" omitting a particular security/securities from the list of "approved securities" the Client shall accordingly adjust the "Portfolio value" or the "Debit balance" within two market days;
5. If client doesn't response to Margin Call, in that case MFML will sell out whatever shares as the Broker sees fit to regularize the "Debit balance" to 50% of the "portfolio value."(+/-5% deviation is accepted in case of adjustment);
6. If the "Debit balance" reaches to 65% 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 the next day, MFML will sell out shares of any company whatsoever as it sees fit to make the Debit Balance nil. Any residual shares will remain in the account and will be available to the client;

7. 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 "Securities Account" without any consent of any form from the Client in order to adjust the Debit Balance of the "Securities Account". In the event the Portfolio value of the "Securities Account" becomes inadequate to regularize the "Debit Balance", the Client shall be under obligation to make cash payment to settle any shortfall;
8. The Client shall pay 'brokerage commission for all transactions i.e. buy and sell, in the "Securities Account". The client shall also pay brokerage commission for all transactions carried out in order to regularize the ' Securities Account". Rate of brokerage will be fixed by the "Broker" and can be changed from time to time;
9. In the "Securities account" if client enjoy margin facilities, in that case, highest limit to buy a single stock is Tk 10,00,000 or 40% of. the portfolio value whichever is lower;
10. "Broker" shall have the authority to give notice to the client to adjust the debit balance in "Securities Account" within 20 trading days for whatever reason which "Broker" reserve 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 "Securities Account" without any consent of any form from the client in order to adjust the Debit Balance of the "Securities Account";
11. 'Broker" will charge ..... % P.A. interest on the clients account for any debit amount, calculated on a daily basis. MFML reserves the right to increase/decrease the interest rate by giving 7 trading days notice to the Client;
12. The 'Securities Account" will be fully operated (All Buy/Sell decisions) by the client at all times other than in the instance of "Broker" regularizing the account which is explained in the clauses 5, 6, 7, & 10;
13. The "Broker" shall have the right to change, rectify, include any terms and conditions in addition to the above at any time with due notice to the client;

## NOMINEE

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.



## GOVERNING LAW

- All the transactions shall be subject to the Rules and Regulations of the Securities and Exchange Commission of Bangladesh, Dhaka Stock Exchange Ltd, Chittagong Stock Exchange Ltd and other prevailing laws and regulations of Bangladesh and in particular the authority hereinafter granted by the client to the *BROKER*.

If Client (s) is/are an Individual/Individuals

Signature of CLIENT (s) 1 : .....

2 : .....

If Client is a Company:

Authorized Signatory 1 .....

Company Seal

2 .....

Witnesses:

1. Signature : ..... 2. Signature : .....

Name : ..... Name : .....

Address : ..... Address : .....

### FOR OFFICE USE ONLY

Introduced by

Approved by

Signature : .....

Signature : .....

Name : .....

Name : .....



## BO Account Opening Form

(Bye-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 (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) .....

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 of Account Holder (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./MsJDr.

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

In Case of Individual Male  Female

Occupation (30 Characters) .....

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

National ID Card/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  TIN/Tax ID .....

### 5. Others 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) .....

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./MsJDr.

**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):

**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 documents 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 **223** 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
<b>1st Applicant or Authorized Signatory in case of Ltd Co.</b>	<b>2nd Applicant or Authorized Signatory in case of Ltd Co.</b>	<b>Authorized Signatory in case of Ltd Co. Only</b>

**12. Standing Instructions**

I/We authorize you to receive facsimile (fax) transfer instruction 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 of applicant/Authorized signatories in case of Ltd. Co.	Signature with date
First Applicant		
Second Applicant		
3rd Signatory (Ltd Co. only)		

**14. Special Instructions on operation of Joint Account**

Either or Survivor
  Anyone 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 ..... Depository Participant's Name

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

..... Account ID **1 2 0 3 7 2 0 0**

(Signature of Introdncer)





**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 .....

National ID Card/Passport No ..... Issue Place ..... Issue Date ..... Expiry 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 of Nominee (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 .....

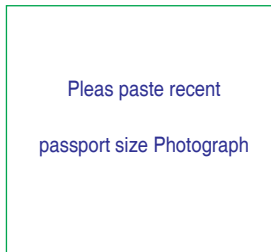
Mobile Phone ..... Fax ..... E- mail .....

National ID Card/Passport No ..... Issue Place ..... Issue Date ..... Expiry Date .....

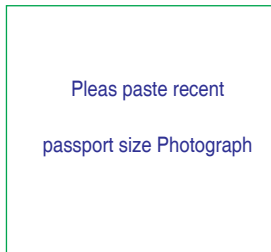
Residency : Resident  Non Resident  Nationality ..... Date of Birth (DDMMYYYY) 

--	--	--	--	--	--	--	--

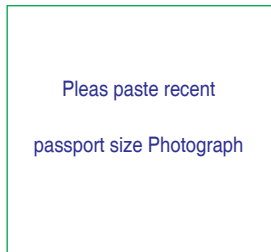
**2. Photograph of Nominee/Heirs**



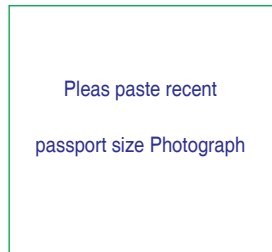
**Nominee/Heir 1**



**Nominee/Heir 2**



**Guardian 1**



**Guardian 2**

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



**4. Photograph of Power of Attorney Holder**

Please paste  
recent passport  
size Photograph

(POA Holder)

**5. 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		
3rd Signatory (Ltd Co. only)		

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

**Mirror Financial Management Ltd.**

Sharif Manson (6th Floor), 56-57, 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 bellow. In Consideration of Mirror Financial Management 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 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 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 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 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 deal, the nominee shall receive/draw the securities held in my/our account.
  - (b) In the event, the nominee so authorized remains a minor at the time of my/our death, the legal guardian is authorized to receive/draw the securities held in my/our account.
  - (c) The nominee so authorized, shall be entitled to all my/our account to the exclusion of all other 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 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 of 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 misconduct's 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		

# LETTER OF AUTHORIZATION

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

We do further authorize Mirror Financial Management Ltd to debit all *CDBL* related fees & charges from my Securities Account.

Name of the Account Holder/s : 1)  
2)  
3)

Security Account No :

B. O. Account No :

Signature of the Account Holder(s):

1)  
2)  
3)



# Mirror Financial Management Ltd.

## LETTER OF LIEN

Mirror Financial Management Ltd.  
Sharif Manson (6th Floor)  
56-57, Motijheel C/A  
Dhaka-1000.

In consideration of your acting as our Stock Broker and Depository Participant Service provider under the terms and conditions of the Brokerage Services Agreement No ..... dated ..... (the Agreement), and for settlement on demand of all amounts due or which hereafter may become due from me/us to you, as well as for settlement on demand of all financial expenses on margin loan thereon at the rate or rates that you may from time to time determine as payable thereon and all costs, charges and expenses, I/we hereby declare pledge and declare as follow:

- 1 I/we pledge with you as security for repayment to you all shares, stocks and securities with transfer forms duly signed in blank and/or securities duly endorsed in your favor which I/we now deposit or which I/we have deposited with you or which is in your possession held on my/our behalf and also all shares, stocks and/or securities already deposited or which may hereafter come into your possession on my/our behalf.
- 2 I/we the undersigned hereby appoint you as my/our attorney for the purpose hereafter mentioned and specially authorize and empower you and all attorney holding power of attorney or' your behalf to fill up and complete any incomplete transfer form attached to any shares, stocks, and/or securities and to insert your or that of any other nominee of Mirror Financial Management Ltd. therein and give effect to any transfer of shares, stocks and/or securities (whether dematerialized or not) as transferor of the shares and/or stocks and to sign, seal, execute and deliver any such transfer, stocks and/or securities and register same in the books of the concern company or entity to which the same relates to or with the public office in case of securities and obtain fresh scripts or scripts for the shares, stocks and/or securities in the name of Mirror Financial Management Ltd. or in that of any other employee or nominee of Mirror Financial Management Ltd. without any reference to or consent of me/us.
- 3 I/we hereby authorize you to pledge and/or sell and absolutely dispose off all or any such shares, stocks and/or securities at such price and in such manner as you may think fit without any reference to or consent of me/us. I/we herby further agree to sign and/or endorse of as the case may be to sign, seal, execute and deliver any transfer of other document at your request that may be necessary of completing the deal thereof.
- 4 I/we authorize and empower you and all attorney holding powers of attorney on your behalf to sign, seal, execute and deliver any transfer or other documents for the purpose of effecting and completing the sale in my/our name and I/we further authorize you to reimburse yourself out of the proceeds of any pledge or sale all costs, charges and expenses incurred by you in transferring and selling all or any such shares, stocks and/or securities or maintaining the value thereof or otherwise in connection therein.
- 5 I/we declare that you shall not be responsible for any loss from or through any brokers of others employed in the sale of any such shares, stocks and/or securities or for any loss or depreciation in value of any such shares, stocks and/or securities arising from or through any cause whatsoever and deficiency whatsoever and howsoever arising.
- 6 I/we agree to make good any payment to you on demand and it is further agreed that you shall have a lien on all such shares. stocks and/or securities or the proceeds thereof after sale (if sold) as security for or in part payment of any other debt due to liability incurred of likely to be incurred by me/us to you and I/we further make good any payment on demand to you.
- 7 In the event of a temporary or permanent depreciation in value of any such shares, stocks and/or securities, I/we agree at all times to keep up the value of such shares, stocks and/or securities and at your reputes pay to you in money the difference between the market value or any such shares, stocks and/or securities on the day when they were deposited or came into your possession and on the date on which you may call upon me/us to deposit such difference.

[Empty box for signature]

[Empty box for signature]



# Mirror Financial Management Ltd.

- 8 I/we expressly agree that I/we shall immediately pay on a call being made by you against any partly paid shares, pledged by me/us with you. In the event of my/our failure to do so, you shall , without being bound to do so, be entitled at your discretion either to pay the amount of such call and to debit the same to my/our account or to sell off such shares in the manner mentioned herein above. In the event of your paying amount of call I/we shall immediately reimburse the amount to you with financial expenses on margin loan thereon as prescribed or effective during the period from the date of your payment till my settlement of the outstanding amount.
- 9 In the even of my/our failing to comply with the request to you on demand all or any part of the Money/Amount due/owing by me/us to you, I/we herby authorize you to exercise all or any of the powers hereby conferred upon you and I/ we declare that you shall not be answerable or responsible for any damage or depreciation which any such shares, stocks and/or securities may suffer whilst in your possession under this agreement nor shall you be under any liability whatsoever to make any payment or money or to do any other act or things for the purpose of preventing loss or depreciation in the value of the said shares, stocks, and/or securities.
- 10 I/we admit and acknowledge that until the termination or expiration of the Agreement and all our indebtedness thereto have been discharged in full, the securities in my/our portfolio and any amount available in my/our accounts with the company will remain subject to the security created by this Letter.
- 11 I/we hereby agree that upon occurrence of any circumstances under the Agreement which entitles you to exercise you lien and transfer or apply all or any of the monies from time to time standing to the credit of my/our accounts in or towards the discharge and satisfaction of any of our liabilities with you, you may set off any amount standing to the credit of any of my/our account against any amount owed by me/us to you under the agreement but unpaid and such right of set off shall be irrevocable and biding until all our liabilities with you have been irrevocably and fully discharged.
- 12 I/we hereby also agree that any notice in writing required to be served herein shall be sufficiently served if served through facsimile, email, or any other electronic media or addressed to me/us at my/our address registered with you or in the event of no such address being registered, at my/our last known place of residence or business.
- 13 Nothing herein countable shall extinguish, derogate, cutail, prejudice, impair or otherwise affect all or any of the rights and remedies available to the Company under the terms under which the margin loan was made available to me and/or that may be otherwise available to the Company under law.
- 14 It is agreed that any inaction or omission on the part of the Company under this Letter of Lien shall no be treated as waiver or abandonment of any such right.
- 15 I/we further hereby declare that this Letter of Lien, the undertakings and the irrevocable authorization given herein above shall be binding on my heirs, successors and assigns.

In witnesses whereof I/we hereinto set my/our hands this ..... day of ..... 20 .....

Signature of principal Applicant

Name [ ] :

Address [ ] :

**In the witness of [ ] :**

Signature [ ] :

Name [ ] :

Address [ ] :

Signature of joint Applicant

Name [ ] :

Address [ ] :

**In the witness of [ ] :**

Signature [ ] :

Name [ ] :

Address [ ] :



# Mirror Financial Management Ltd.

## DEMAND PROMISSORY NOTE

Mirror Financial Management Ltd.  
Sharif Manson (6th Floor)  
56-57, Motijheel C/A  
Dhaka-1000.

Tk .....

ON DEMAND I/we (1) Name : .....

Father's Name : .....

Mother's Name : .....

I/we (2) Name : .....

Father's Name: .....

Mother's Name : .....

hereby irrevocably and unconditionally promise jointly and severally, to pay to Mirror Financial Management Ltd. or to order of Mirror Financial Management Ltd. the sum of taka ..... (taka .....)

only with financial expenses on margin loan at ..... percent per annum being the amount of margin loan owing and due amendment thereof between me/us and Mirror Financial Management Ltd.

All payment under this Note shall be made free and clear of and without any deduction for or on account of (a) any wet-off or counter claim and (b) any taxes, levies, imposts, duties, charges, fees or assessments of any kind whatsoever.

I/we hereby waive diligence, presentment, demand protest and notice of any kind in the enforcement of this Note. I/we agree to reimburse the holder of this Note for all costs of collection and enforcement of this Note including, without limitation, fees of counsel.

STAMP Tk. ....  
(please cancel the stamps by signing on them)

[Signature box for principal Applicant]

Signature of principal Applicant

Name :  
Address :

[Signature box for joint Applicant]

Signature of joint Applicant

Name :  
Address :



# Mirror Financial Management Ltd.

## REVIVAL LETTER

Mirror Financial Management Ltd.  
Sharif Manson (6th Floor)  
56-57, Motijheel C/A  
Dhaka-1000.

Dear Sir,

With reference to my/our Customer Account No. .... maintained with you secured by a Demand promissory Note dated ..... for Tk. .... (taka .....) only with financial expenses on margin loan execute of section 19 of the Limitation act IX of 1908 and any like Limitation Law in order to prejudice any question of Limited expenses on margin loan thereon and such promissory Note shall remain in force.

I/we further declare to the effect that the aforesaid Demand Promissory Note shall be a continuing security.

STAMP  
Tk. ....

Signature of principal Applicant

Name □ :  
Address □ :  
Witness

Signature of joint Applicant

Name □ :  
Address □ :

Signature□ :  
Name□ :  
Address□ :

Signature□ :  
Name□ :  
Address□ :

Note : This form is for signature by the maker of the Demand Promissory Note and is for use in cases where a Demand Promissory Note is made in favor of a third party and endorsed by the said third party.



LETTER OF CONTINUITY

Date:

Mirror Financial Management Ltd.
Sharif Manson (6th Floor)
56-57, Motijheel C/A
Dhaka-1000.

Dear Sir

I/we (1) : Name : .....
Father's Name : .....
Mother's Name : .....
(2) Name : .....
I/we (1) Name : .....
Father's Name: .....
Mother's Name: .....

would request to enclose a Demand Promissory Note for Tk. ....
(Taka ..... ) only
signed by me/us which is given to you as security for the repayment of the margin loan facilities in
relation with my/our Customer Account No ....., which is at present outstanding and/or any
other amount which I/we may avail of hereafter and the said promissory Note is name and also for
the repayment of any enhanced/renewed facility to the extent of Tk. ....
(Taka ..... ) only
to be a security to you for the repayment of the promissory Note from time to time be reduced or
extinguished or even that the balance of the said accounts may be at credit.

This letter also refers to and is an integral part of the Promissory Note(s) dated ..... for
Tk ..... (Taka ..... )
only executed in the Limitation act (act IX of 1908), and or any amendment thereto, in order to
prejudice any question of limitation law, that I/we am/are liable to you for payment of the amount
mentioned in the Promissory Note(s) together with financial expenses on margin loan thereon and
such Promissory Note(s) together with financial expenses on margin loan thereon and such
Promissory Note shall remain in force.

I also acknowledge that the limitation of the Demand Promissory Note shall be suspended until I/we
default in payment of the dues and the limitation shall start from the date of default.

Yours faithfully

[Signature box for principal Applicant]

Signature of principal Applicant

[Signature box for joint Applicant]

Signature of joint Applicant



# KYC Profile Form

(To be completed by Account Opening/Relationship Manager)

1. 1st Applicant's Name :

2. 2nd Applicant's Name :

3. Type of BO A/C:

 Individual Joint

4. BO A/C:

12037200

4. Name of Account Opening Officer :

Designation:

5. Actual Beneficiary, if applicable  
(in case of company, detail  
information of controlling  
shareholder)

Name:

Address:

Contact No:

Email:

6. Profession:

1. Business

2. Services

3. Others

(Please Specify)

7. In case of Institution nature of  
business and source of fund:

8. In case of NRB/Foreigner: a) Type of visa:

Resident

Work

Validity

9. National Id No : .....

Photocopy obtained

Yes/ No (if applicable)

10. Passport No:.....

Photocopy obtained

Yes/ No (if applicable)

11. TIN: .....

Photocopy obtained

Yes/ No (if applicable)

12. Registration/Trade License No: .....

Photocopy obtained

Yes/ No (if applicable)

13. VAT Reg. No: .....

Photocopy obtained

Yes/ No (if applicable)

14. Driving License No: .....

Photocopy obtained

Yes/ No (if applicable)

15. Have Customers Address need verified?

Yes / No

if yes, how was address verified?

.....  
.....  
.....

16. Politically Exposed person (PEPs): (as per AML circular no. 14)

Yes / No

a) Has approval been obtained from senior Management?

b) Source of Wealth

.....  
.....  
.....

17. Was any face to face interview held with customer

Yes / No

18. Is the deposit amount match with depositor's occupation?

Yes / No

## **DOCUMENTS REQUIRED FOR OPENING TRADING/BO ACCOUNT** **With MIRROR FINANCIAL MANAGEMENT LTD.**

1. National ID/photocopy of valid Passport/Driving License/Nationality Certificate (Name should match mutually).
2. Bank Statement/Bank Certificate from the respective Bank/Cheque Leaf
3. Three copies Passport size photograph of the account holder(s). (Photographs must be signed by account holder).
4. One copy Passport size photograph of the Nominee(s)-(mandatory). (Photograph must attested by account holder).
5. One copy Passport size photographs of Authorized person and Power of Attorney (if any) (Photographs must be attested by account holder).
6. National ID/ photocopy of valid Passport/Driving License/Nationality Certificate of Authorized person and Power of Attorney.

**Note:** 1. The form is to be filled out in BLOCK LETTERS.

2. All photocopies must be signed by account holder(s).

### **For Joint**

1. Two copies Passport size photographs of 2<sup>nd</sup> Applicant.
2. Photocopy of National ID/Valid Passport/Driving License/nationality certificate/ TIN certificate.

### **For Company A/c :**

Board Resolution, TIN, Trade License, Operational Instruction, Cheque Leaf, Photograph, NID

### **For Non Resident Bangladeshi (individual & joint)**

1. Two copies Passport size photographs of the account holder.
2. One copy Passport size photograph of authorized person,
3. One copy Passport size photograph & Photocopy of National ID/Valid passport of Power of Attorney.
4. Photocopy of Passport of account holder(s)(valid)
5. Service agreement with the employer/Work permit/Residence Permit/Trade license,
6. Foreign Currencies Bank certificate containing name of the applicant, names of father & mother and bank account number.
7. Salary statement / Tax pays slip,
8. Name, client code & signature of the introducer.

### **TRADING /BO ACCOUNT OPENING CHARGES AND FEES FOR BOTH BANGLADESHI AND NRB:**

<b>Account Opening Charges:</b>	<b>Individual/Joint</b>
Advance BO Renewal fee*	At Actual
<b>CDBL Charges</b>	At Actual

**\*BO account will be renewed for the period starting from 1<sup>st</sup> July to 30<sup>th</sup> June for every year**

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# Mirror Financial Management Ltd.

Sharif Manson (6th Floor), 56-57 Motijheel C/A, Dhaka-1000



Account No.

BO No.

Name of Client : .....

Name of Joint Holders : .....

Date : .....

<b>Mode of operation</b>	<b>Single/Joint</b>
<b>Full Name (in Block Letter)</b>	<b>Normal signature (please sign entirely within Box)</b>
<b>(POA/Authorized Person)</b>	<b>Normal signature (please sign entirely within Box)</b>