IDLC Finance Limited
financing happiness

IDLC GROWTH FUND

Asset Manager: IDLC Asset Management Limited (IDLC AML)

APPLICATION FORM TO PURCHASE UNITS-INSTITUTION (NON SIP)

(Please read the "Terms & Conditions" carefully)

IDLC Asset Management Limited
financing happiness

To,
Managing Director
IDLC Asset Management Limited
South Avenue Tower (5th Floor),
Unit No. 502, House No. 50, Road No. 03,
7 Gulshan Avenue, Dhaka-1212, Bangladesh.

For Office Use only
Registration No.: .....
Sale No.: .....
Selling Agent's Signature & ID: .....
Authorized Person's Signature: .....

(Please fill up the Form in BLOCK LETTERS)

I / we would like to purchase _____ units of the IDLC Growth Fund at a price of BDT _____ per unit, prevailing on the sale date _____. I / we have enclosed the following instrument(s) with this application:

Cheque / P.O. / D.D. No.: _____Bank: _____Branch:_____

Total amount of BDT_____ (In words_____)

Name of Institution:

Type of Institution: ☐ Local Company ☐ Foreign Company ☐ Society ☐ Trust ☐ Other:

Registration No: E-TIN No. Fax No.:

Contact Person: Contact No.: E-mail:

Bank: Branch: A/C No.:

Address:

BO A/C No.:

Name of CEO / MD:

Details of Authorized Person(s), if any:

	Name	Designation	Contact	Signature
1.				
2.				
3.				

Mode of Operation: Singly by: _____ Jointly by: _____

Dividend Option: ☐ Cash ☐ CIP (In the form of units) | Sale Proceeds Option: ☐ BEFTN ☐ Cheque | Mode of Communication: ☐ Mobile ☐ Email

ACKNOWLEDGEMENT SLIP

Certified that this selling agent has received following instruments for an amount of BDT _____ (In words_____

_____) from_____being the application money for_____

Units of IDLC Growth Fund: Cheque / P.O./D.D. No.: _____Bank: _____ Branch:_____

Selling Agent's Signature (With Seal):
Selling Agent's ID No.:

Sale No.:

Authorized Person's Signature:
(Name & Designation)

Signature(s) and Photograph

CEO/MD	1st Authorized Person	2nd Authorized Person	3rd Authorized Person

Documents Enclosed:

- ☐ Memorandum and Article of Association
- ☐ Extract of Board Resolution
- ☐ Power of Attorney
- ☐ NID of Authorized Person(s)
- ☐ Certificate of Incorporation
- ☐ E-TIN Certificate
- ☐ Updated Form XII
- ☐ Trade License / Trust Deed

TERMS & CONDITIONS, FUNDAMENTALS OF MUTUAL FUND AND FLOWCHART:

I / We confirm that I / we have received the Acknowledgement Slip against my / our investment in IDLC Growth Fund and agree that I / we will abide by the "Terms & Conditions", which may be altered, replaced and modified from time to time by IDLC Asset Management Limited. I/We also understand the Fundamentals of Mutual Fund and the Flowchart, enclosed with this application form.

Signatures:

1st Authorized Person _____ 2nd Authorized Person _____ 3rd Authorized Person _____

I have explained the "Terms & Conditions", "Fundamentals of Mutual Fund" and "Flowchart" to this Investor:

Date of Application: DD /MM / YYYY

Selling Agent's Signature:

FOR OFFICE USE ONLY:

Customer Service Department: Date: DD/MM/YYYY	Operations Department: Date: DD/MM/YYYY
Pending Document Details (If any):_____	Remarks (if any):_____
Name:	Name:
Designation: Signature	Designation: Signature

IDLC GROWTH FUND

Mode of Operation: Singly by: _____ Jointly by: _____

Dividend Option: ☐ Cash ☐ CIP (In the form of units)	Sale Proceeds Option: ☐ BEFTN ☐ Cheque	Mode of Communication: ☐ Mobile ☐ Email

IDLC Assent Management Limited: South Avenue Tower (5th Floor), Unit No. 502, House No. 50, Road No. 03, 7 Gulshan Avenue, Dhaka 1212, Bangladesh.
Contact Center: 16409, Fax: 02-9896142, E-mail: idlcaml@idlc.com, Website: aml.idlc.com, Digital Platform: aml.idlc.com/login

TERMS & CONDITIONS, FUNDAMENTALS OF MUTUAL FUND AND FLOWCHART

TERMS & CONDITIONS

1. The Units of IDLC Growth Fund hereinafter referred to as the Fund, may be bought & surrendered through IDLC Asset Management Limited (IDLC AML) and/or any authorized selling agents appointed by IDLC AML from time to time.

2. The application may be made by an individual (both resident and non-resident), other eligible investors (both local and foreign), a trust or a society (registered in or outside of Bangladesh) and not by a minor or person of unsound mind.

3. Minimum purchase and surrender amount is 500 (five hundred) Units for the individual investors and 5,000 (five thousand) Units for the institutional investors.

4. Joint application is acceptable by two persons for individual investment. Registration and Unit allocation will be in favour of principal applicant while dividend and other benefits, if any, will be addressed to the bank account of principal applicant mentioned in the application form. In case of the death of any of the joint account holders, only the survivor shall be recognized as having any title of the Units. On the death of both the joint account holders, the Units will bestow upon the nominee (if any) as mentioned in the application form.

5. Units can be surrendered on all business days except Thursday and during the book closure period/record date of the fund.

6. Surrender of Units should be done by transferring units from unit-holder's BO account to Mutual Fund's designated BO account.

7. Partial surrender is allowed subject to minimum surrender quantity as 500 (five hundred) units for individuals and 5,000 (five thousand) units for institutions. Upon partial surrender, a new Confirmation of Unit Allocation will be issued in favour of the Unit holder representing the balance amount of holding units.

8. Application for purchase of units should be accompanied by account-payee cheque / pay-order / bank draft / online fund transfer as approved by the regulatory authority in favour of IDLC Growth Fund.

9. After clearance/encashment of DDI (Direct Debit Instruction) / cheque / bank draft / pay order / online fund transfer, the units will be allocated in favour of the principal applicant against every purchase with a denomination of the number of units proportionate to the prevailing NAV (Net Asset Value) of the week. The units will be credited to the unit holder's BO Account in demat form.

10. The Units may be transferred by way of inheritance/gift and/or by the specific operation of the law. In case of transfer, the mutual fund may charge a nominal fee as decided by the asset manager from time to time except in the case of transfer by way of inheritance.

11. The dividend may be delivered in cash or by way of Units under Cumulative Investment Plan (CIP) as the applicant mentioned in the application form.

12. All payment receipts in connection with or arising out of transactions of the Units shall be in Bangladeshi Taka (BDT).

FUNDAMENTALS OF MUTUAL FUNDS

I / We understand and am/are aware of the following basic points about mutual fund investment:
আমি / আমরা মিউচ্যুয়াল ফান্ড সম্পর্কিত নিম্নোক্ত বিষয়গুলো সম্বন্ধে অবগত -

- Mutual Fund is a long-term wealth accumulation tool.
  মিউচ্যুয়াল ফান্ড একটি দীর্ঘ মেয়াদী সম্পদ বৃদ্ধিকারী মাধ্যম ।

- The longer an investor stays with a mutual fund, the greater benefit s/he is expected to derive.
  একজন বিনিয়োগকারী যত বেশি সময় মিউচ্যুয়াল ফান্ডে টাকা রাখেন, তার ততো বেশি লাভের সম্ভাবনা থাকে ।

- A mutual fund does not give return at fixed rate.
  মিউচ্যুয়াল ফান্ড কোন নির্দিষ্ট হারে মুনাফা প্রদান করেনা ।

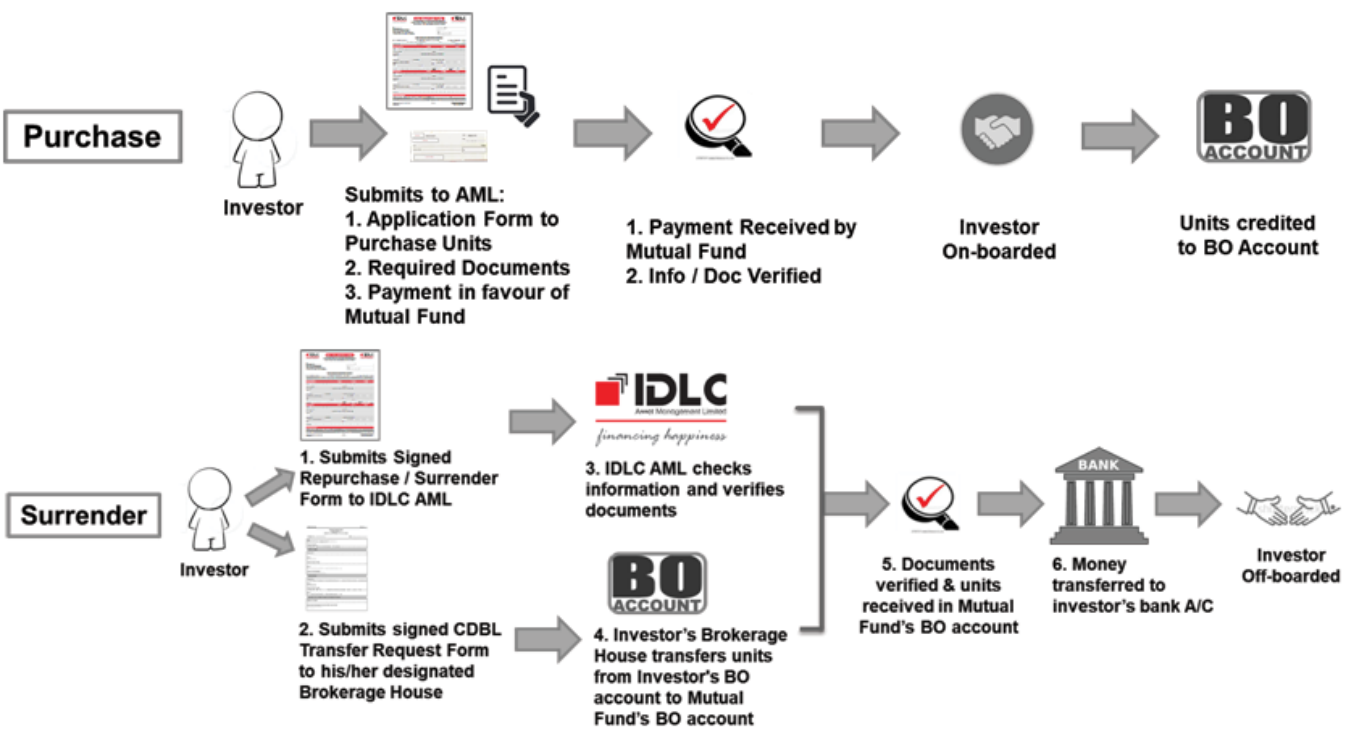
- In short term, upward/downward movements of the Net Asset Value (NAV) of mutual fund is a natural phenomenon of investment.
  স্বল্পমেয়াদে মিউচ্যুয়াল ফান্ড ব্যবস্থাপনায় Net Asset Value এর ঊর্ধ্বমুখী / নিম্নমুখী পরিবর্তন একটি স্বাভাবিক প্রবণতা ।

- By regulation, investments of mutual fund are done in diverse assets and as a result, investment risks are mitigated.
  মিউচ্যুয়াল ফান্ড ব্যবস্থাপনার আইন অনুযায়ী ফান্ডের অর্থ ভিন্ন ভিন্ন খাতে বিনিয়োগ করতে হয় এবং এর ফলে বিনিয়োগ ঝুঁকি হ্রাস পায় ।

- Tax Advantages* for the individual investors:
  ব্যক্তিগত বিনিয়োগকারীদের জন্য কর সুবিধা*-

  - o No tax against income up to BDT 25,000.
    মিউচ্যুয়াল ফান্ড থেকে ২৫,০০০ টাকা পর্যন্ত আয়ের উপর কোনো কর প্রযোজ্য নয় ।

  - o Allowable Investment for tax rebate.
    এটি কর ছাড়ের (Tax Rebate) জন্য একটি বিধি সঙ্গত বিনিয়োগ ।

* According to Income Tax Ordinance, 1984 and as provisioned in Budget for FY 2017-2018. This is subject to change as provisions of prevalent budget.
*আয়কর অধ্যাদেশ, ১৯৮৪ এবং ২০১৭-২০১৮ অর্থ বছরের বাজেটের বিধান অনুযায়ী । প্রচলিত বাজেট অনুযায়ী পরিবর্তনযোগ্য ।

FLOWCHART FOR PURCHASE AND SURRENDER