

IDLC Non-SIP Form

Asset Manager: IDLC Asset Management Limited (IDLC AML)

APPLICATION FORM TO PURCHASE UNITS – INDIVIDUAL

(Please read the "Terms and Conditions" carefully)



financing happiness

To,
Managing Director
IDLC Asset Management Limited
Symphony (4th Floor)
Plot No. SE (F) 09, Road No. 142
Gulshan Avenue, Dhaka-1212

For Office Use Only

Registration No.: Sale No.:
Selling Agent's Signature & ID:
Conversion Agent's Signature & ID:
Authorized Person's Signature:

Investment Information

Fund Name: IDLC Balanced Fund IDLC Growth Fund IDLC Asset Management Shariah Fund IDLC Income Fund

I/We would like to purchase _____ units of the 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 _____)

I / We would like to meet my / our following financial goals (✓):

Dream Home Children's Education Children's Marriage Retirement Others: _____ By Year: _____

Personal Information

Principal Applicant Mr. Mrs. Ms.

Name: _____
Father: _____ Mother: _____
Contact No.: _____ (Mandatory) Email: _____
Occupation: _____ Designation: _____ Organization: _____
Present Address: _____
Permanent Address: _____
National ID / Passport No.: _____ E-TIN: _____ Date of Birth: DD / MM / YYYY Gender: Male Female

Joint Applicant (If Any) Mr. Mrs. Ms.

Name: _____
Father: _____ Mother: _____
Contact No.: _____ (Mandatory) Email: _____
Occupation: _____ Designation: _____ Organization: _____
Present Address: _____
Permanent Address: _____
National ID / Passport No.: _____ E-TIN: _____ Date of Birth: DD / MM / YYYY Gender: Male Female

Other Information

Bank: _____ Branch: _____ A/C No.: _____
BO A/C No.: _____
Dividend Option: Cash CIP (in the form of units) Mode of Operation: Single Joint Promo Code: _____

ACKNOWLEDGEMENT SLIP

Fund Name: IDLC Balanced Fund IDLC Growth Fund IDLC Asset Management Shariah Fund IDLC Income Fund

Certified that this selling agent has received following instruments for an amount of BDT _____ (In words _____) form Mr. / Mrs. / Ms. _____

and Mr. / Mrs. / Ms. _____ being the application money for _____ units of fund.

Cheque / P.O. / D.D. No.: _____ Bank: _____ Branch: _____ Date: _____

Selling Agent's Signature & ID: _____ Sale No.: _____ Authorized Person's Signature: _____
Conversion Agent's Signature & ID: _____ Name: _____
Designation: _____

Nominee 1. (If Any): Mr. Mrs. Ms.

Name:

Address:

Contact No.: National ID / Passport / Birth Certificate No.:

E-mail: Relationship with the A/C holder: Mandatory Percentage of holding Units:

Nominee 2. (If Any): Mr. Mrs. Ms.

Name:

Address:

Contact No.: National ID / Passport / Birth Certificate No.:

E-mail: Relationship with the A/C holder: Mandatory Percentage of holding Units:

Guardian (If nominee is a minor): Mr. Mrs. Ms.

Name:

Address:

Contact No.: Mandatory NID / Passport / Birth Certificate No.: Relationship with the Nominee: Mandatory

Documents Enclosed:

- NID / Passport / Birth Certificate (Applicant, Nominee & Guardian)
- E-TIN Certificate (Applicant)
- Passport Size Color Photograph (Applicant, Nominee & Guardian)
- Photocopy of a Blank Cheque Leaf / Bank Statement

Photograph:

Principal Applicant	Joint Applicant	1st Nominee	2nd Nominee	Guardian
---------------------	-----------------	-------------	-------------	----------

I / We confirm that I / we have received the Acknowledgement Slip against my / our investment in **Mutual Fund**, read the "Statement of Understanding" 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 as per regulatory requirements. I / We also understand the Fundamentals of Mutual Fund and the Flowcharts, enclosed with this application form.

Signatures:

Principal Applicant
 Joint Applicant
 _____ 1st Nominee
 _____ 2nd Nominee
 _____ Guardian

For IDLC AML Office Use Only:

BO Cheque No./ Cash: Amount: Bank: Date:

Pending Document Details: _____ Customer Service: Signature Date: Operation: Signature

IDLC Non-SIP Form

- Documents Enclosed**
- Complete Form
 - NID / Passport / Birth Certificate (Applicants)
 - Bank Statement / Blank Cheque Leaf
 - Passport Size Color Photograph (Applicants)
 - E-TIN Certificate (Applicant)
 - NID / Passport / Birth Certificate (Nominee & Guardian)
 - BO Account Opening Form (if any)
 - Passport Size Color Photograph (Nominee & Guardian)

Dividend Option: Cash CIP (in the form of units)
 Mode of Operation: Single Joint
 Promo Code:

Additional Information (Non Mandatory Field)

**Reason for Investing
In SIP**
(You may choose multiple
option if relevant)

- | | | |
|---|---|--|
| <input type="checkbox"/> Forced Saving / Investment Habit | <input type="checkbox"/> Any Time Liquidity | <input type="checkbox"/> Digital/Ease of Service |
| <input type="checkbox"/> Life Insurance | <input type="checkbox"/> Return Potential | <input type="checkbox"/> Others |
| <input type="checkbox"/> Tax Management | <input type="checkbox"/> Diversification of Asset | |

Organization:

Designation:

Industry:

- Service Business

Education Stream Doctor Engineer BBA MBA Other

Client's Monthly Income

<input type="checkbox"/> Below 50,000 TK	<input type="checkbox"/> 1,00,001TK-1,50,000 TK	<input type="checkbox"/> 2,00,001TK-2,50,000 TK	<input type="checkbox"/> 3,00,001 TK and above
<input type="checkbox"/> 50,001TK - 1,00,000 TK	<input type="checkbox"/> 1,50,001TK-2,00,000 TK	<input type="checkbox"/> 2,50,001TK-3,00,000 TK	

Spouse-Working? Yes No

STATEMENT OF UNDERSTANDING FOR NON-SIP INVESTMENT IN OPEN END MUTUAL FUND

I am fully acknowledged with the following risks associated with my Non-SIP investment in the open-end Mutual Fund managed by IDLC Asset Management Ltd.

- No Fixed Return:**
Mutual Fund is not a guaranteed or assured return scheme and the past performance of the Sponsor and their affiliates on the Asset Manager does not guarantee the future performance of the fund.
- NAV/Buy Price /Sell Price Fluctuation:**
Equity shares and equity related instruments are volatile and price fluctuations on a daily basis. Due to the fluctuations of the price of the securities in which the Mutual Fund invests, the value of NAV/Buy Price /Sell Price of the units of the Fund may go up or down.
- Market Liquidity**
While securities that are listed on stock exchange carry lower liquidity risk, the ability to sell these investments made from the Mutual Fund is limited by the overall trading volume on the Stock Exchange.
- Portfolio Realignment**
Large number of redemption request from the unit-holders may lead to an asset-liability mismatch and therefore the Asset Manager may require to make a quick sale of the securities leading to realignment of the portfolio and consequently resulting in investment in lower yield instruments.
If the redemption request on a particular week exceeds 1% of the outstanding unit, the Asset Manager may differ the redemption request for a maximum period of seven working days.
- Government Policy.**
Government policy and tax laws may change in any fiscal year, affecting the return on investments of the fund, which may eventually affect the NAV and return of the Units.

I am also aware of the following Operational process/policy related with buy/sell of units of the Mutual Fund:

- Exit Load**
Exit load will be applicable on the surrender amount if full/partial fund is withdrawn within a certain period from date. Exit load related information will be available in IDLC AML's website, digital platform and newspaper.
- Dividend Adjustment & Disbursement:**
If the trustee declares dividend for a particular year, then NAV of the Mutual Fund will be adjusted accordingly. The Asset Manager will dispatch the Dividend through BEFTN within 45 days from the declaration of dividend.
- Blackout Period:**
Buy/sell of units will be suspended on (a) last working day on the week, (b) record date of the fund and(c) during the book closure/annual audit period (usually first two weeks of July each year) of the mutual fund.
- Sell price**
If I submit any surrender request in any week through Surrender Form/Online Platform, then that week's sell price will be applicable for calculating my surrender amount, irrespective of transferring the units from my BO account to the Mutual Fund.

Terms and Conditions of Unit Subscription

- i. The Units of the Fund may be bought / repurchased through IDLC AML and authorized selling agents appointed by IDLC AML from time to time and any other procedure as prescribed by the Asset Manager.
- ii. Application must be made by an individual (both resident and non-resident), a corporation or company (both local and foreign), a trust or a society (registered in or outside Bangladesh) and not by a firm, minor or person of unsound mind. Applications from the Insurance Companies, Financial or Capital Market Intermediaries or any other Companies must be accompanied by Memorandum and Articles of Association.
- iii. Joint application by two persons is acceptable. In such cases, registration and issuance of Confirmation of Unit Allocation will be in favor of principal applicant while dividend and other benefits, if any, will be addressed to bank account of principal applicant mentioned in the application form/bank account mentioned in BO account. In case of the death of any of the joint holders, only the survivor shall be recognized as having any title to the Units. On death of both the joint holders, the title to the Units will be bestowed upon the nominee mentioned in the application form.
- iv. Minimum purchase amount is –
 - **For individual investors:** 500 units
 - **For institutional investors:** 5,000 units

The minimum subscription amount for the individual or institution may change in the future upon due approval from the trustee.

- v. Units can be surrendered on all business days except Thursday and during the book closure period/record date of the fund.
- vi. Application for purchase of Units should be accompanied by an account payee cheque / pay order / bank draft / BEFTN / RTGS / IBFT or any other process as approved by the regulatory authority in favor of the Fund for the total value of the purchased Units.
- vii. After clearance / encashment of cheque / pay order / bank draft / BEFTN / RTGS / IBFT or any other process as approved by the regulatory authority, the applicant will be issued with a "Confirmation of Unit Allocation" against every purchase of Units he / she / the institutional investor applies for.
- viii. Partial surrender is allowed without any additional cost subject to minimum surrender quantity is 500 Units for individuals and 5,000 units for institutions.
- ix. The Units may be transferred by way of inheritance/gift and/or by specific operation of the law. In case of transfer, the 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.
- x. Dividend may be delivered in cash or by way of Units under Cumulative Investment Plan (CIP) as the applicant gives option in the application form.
- xi. All payments/receipts in connection with or arising out of transactions of the Units applied for shall be in Bangladeshi Taka.
- xii. Surrender of units should be done by transferring units from the unit-holder's BO account to Mutual Fund's designated BO account. The DP40 report needs to be submitted to the asset manager for confirming the surrender of units.

APPLICATIONS NOT IN CONFORMITY WITH THE ABOVE REQUIREMENTS ARE LIABLE TO BE REJECTED

PROOF OF RECEIPT

Fund Name: IDLC Balanced Fund IDLC Growth Fund IDLC Asset Management Shariah Fund IDLC Income Fund

I / We would like to meet my / our following financial goals (✓):

Dream Home Children's Education Children's Marriage Retirement Others: _____ By Year: _____

Certified that this selling agent has received following instruments for an amount of BDT _____ (In words _____) form Mr. / Mrs. / Ms. _____

and Mr. / Mrs. / Ms. _____ being the application money for _____ units fund.

Cheque / P.O. /D.D. No.: _____ Bank: _____ Branch: _____ Date: _____

Dividend Option: Cash CIP (in the form of units)

Mode of Operation: Single Joint

Promo Code : _____

Selling Agent's Signature & ID: _____

Conversion Agent's Signature & ID _____