

CAL BANGLADESH

Privacy Policy & Terms and Conditions

SECTION 1: INTRODUCTION

These Terms and Conditions (“Terms”) govern all products and services offered on the Facility (defined below) by CAL Bangladesh (“CAL”, “us” or “the company”). By accessing and using the CAL Portal and/or CAL Online (via web and/or mobile apps) (the “Facility”), you agree to be bound by the Terms.

SECTION 2: DEFINITIONS

Facility: Services offered by the Broker to its clients to trade and deal in securities online.

Client/You/Your: The person or entity agreeing to use the Facility.

System Provider: Quant Fintech Ltd. or other CAL platform provider.

Applicable Laws: Rules and regulations of Bangladesh including BSEC, DSE, CSE.

SECTION 3: SHARING INFORMATION WITH THIRD PARTIES

You consent to receiving communications related to CAL’s products and services from CAL or third-party service providers engaged by CAL. Your information may be shared to the extent necessary for them to provide such services. Your identity and documents may be verified with the Department of the Registration of Persons via any IT system maintained by said department.

SECTION 4: CUSTOMER OBLIGATIONS

You will not disclose your user ID/password/PIN to anyone. You are responsible for the confidentiality of these credentials. You accept full responsibility for all transactions made using the Facility. CAL’s transaction records shall be deemed conclusive.

SECTION 5: ELECTRONIC CONTRACTS

Placing your electronic signature as per procedures signifies your intent to be legally bound by the Electronic Contract. No certification authority or third-party validation is necessary for enforceability. Contracts are only binding once executed by CAL.

SECTION 6: INDEMNITY

CAL is authorized to act on instructions received via email or Facility that appear to originate from you. You shall indemnify CAL against any loss arising from unauthorized, erroneous, or fraudulent instructions. CAL shall not be liable for any damages unless arising from gross negligence.

SECTION 7: LIMITATION OF LIABILITY

You are responsible for safeguarding your E-signature and system integrity. CAL shall not be responsible for ensuring authenticity of electronic instructions. CAL is not liable for any malfunction or delay of the Facility or connection.

SECTION 8: IPO SERVICES

CAL is not liable for losses or inaccuracies in IPO documentation due to technical issues. You agree to hold CAL harmless from damages caused by such issues.

SECTION 9: INDICATIVE DATA

Portfolio values and market indices displayed are indicative and not real-time. CAL does not guarantee accuracy.

SECTION 10: CHANGES TO TERMS

CAL reserves the right to modify these Terms without prior notice.

SECTION 11: DISPUTE RESOLUTION

Any disputes shall be settled in a court of law in Bangladesh.

SECTION 12: TERMINATION OF FACILITY

CAL may terminate your access at any time without notice. You may terminate by notifying CAL in writing, provided no dues are pending.

SECTION 13: DATA SECURITY

You are responsible for the security of your systems. CAL is not responsible for unauthorized access due to user error.

SECTION 14: USE OF INFORMATION POLICY

CAL may use your information for:

- Service Delivery: To provide services such as onboarding, trading, and account management.
- Marketing & Communication: To send you promotional offers and service updates.
- Analytics & Improvement: To improve our products and customer experience.

You can opt-out of marketing communications by contacting info@calbd.com.bd.

SECTION 15: CONTACT DETAILS

CAL Securities Limited

Navana FS Cosmo Tower, 5th Floor, Plot 4/B, Road 94, Gulshan 2, Dhaka 1212

Email: info@calbd.com.bd