Terms and Conditions

The following terms and conditions ("Terms") govern all products and services offered on the Facility (defined below) by the CAL Bangladesh ("CAL", "us" or "the company").

BY ACCESSING AND USING THE CAL PORTAL AND/OR CAL ONLINE ONLINE (via web and/or mobile apps)("Facility"), you agree to be bound by the Terms. "You", "your" refers to the person(s) that has agreed to use the Facility in accordance with the Terms and in the event of joint account holders, to all holders jointly and severally.

1. **SHARING INFORMATION WITH THIRD PARTIES**
   You consent to:

   1. Receiving communications related to CAL's products and services from CAL or third-party service providers/intermediaries engaged by CAL in connection with the Facility.

   2. The sharing of your information with such third-party service providers/intermediaries to the extent necessary for them to provide such services.

   3. The verification of your identity and authentication of any data or document furnished by you to us (including but not limited to your name, address, date of birth, National Identity Card number and image) with the Department of the Registration of Persons via any IT system or facility maintained by the said Department.

2. **CUSTOMER OBLIGATIONS**
   You will not disclose the user ID/Password/Personal Identity No. (PIN) required to use this Facility to anyone and you shall treat such information as strictly confidential. Upon becoming aware of such information falling into the hands of an unauthorized person, you will immediately report it to CAL.
   You accept full responsibility for all transactions processed from the use of the Facility including, the accuracy of the information submitted through the Facility and adherence to all applicable laws in relation to any services received through the Facility.You accept CAL's record of transactions as conclusive and binding for all purposes.

3. **ELECTRONIC CONTRACTS**
   Placing your electronic signature in accordance with the specific procedures set out below (hereafter referred to as "E-Signature"), signifies your intent to be bound by the terms and conditions therein and create a legally binding contract ("Electronic Contract"). You understand and agree that your electronic signature is the legal

equivalent of your manual signature under and in terms of the applicable law.
You agree that no certification authority or other third-party verification is necessary to validate your E-Signature and that the lack of such certification or third-party verification will not in any way affect the enforceability of your E-Signature or any resulting contract between you and CAL.Notwithstanding the placement of your E-Signature, the said contract shall be valid and binding only upon the execution of the same by CAL. Nothing stated herein or in the Electronic Contract shall be considered binding on CAL to enter into such Electronic Contract. You understand that the entering into of such contract shall be CONDITIONAL on CAL completing all legal and regulatory requirements including, KYC checks to our satisfaction.

4. **INDEMNITY**

   CAL is authorized to accept instructions from you or your duly authorized representative via electronic mail ("E-Mail") or via the Facility with regard to any matters or transactions whatsoever notwithstanding the fact that the identity of the person giving/sending any such E-Mail cannot be authenticated by CAL.
   Any instruction via E-Mail or via the Facility which appears to CAL to originate from you or your authorized representative shall be conclusively presumed for the company's benefit to be duly authorized by and legally binding on you, and you shall be fully responsible for the same. You shall ensure that sufficient safeguards are in place to protect the integrity and security of your computer systems and e-mail to prevent unauthorized E-Mails being sent.CAL shall not be responsible for ensuring the authenticity, validity or source of any instruction and shall not be liable for any instruction that is subsequently discovered to be unauthorized, erroneous or fraudulent. You acknowledge and agree that, until such time as CAL acknowledges your E-Mail instructions by return mail, your instructions shall not be deemed delivered and CAL shall have no liability for errors delays or losses caused as a result thereof.Notwithstanding anything contained herein, CAL may, at its absolute discretion, refuse to accept and act on any E-Mail and request for a written confirmation of any such E-Mail instruction signed by you or your authorized representative and you shall submit such confirmation to the company immediately upon receipt of the request.
   CAL shall not be liable to you or any third party for, and you shall indemnify the company at all times against, any loss, damage, claim, expense or liability, whether involving fraud or not, and whether arising in contract, tort or otherwise, howsoever in connection with any E-Mail or any instructions that appear to be provided by you over the Facility.

5. **LIMITATION OF LIABILITY**

   In the event the E-Signature appears to be originating from you it shall be conclusively presumed for CAL's benefit to be duly authorized by and legally binding on you. You shall

ensure that sufficient safeguards are in place to protect the integrity and security of your systems and E-mail to prevent unauthorized use of your E-Signature. CAL shall have no other responsibility for ensuring the authenticity, validity or source of the E-Signature and shall have no liability in respect of unauthorized, erroneous or fraudulent use of E-Signatures by your agents, offices employees and representatives. CAL is not responsible for errors or failures from any malfunction of your computer hardware or software.
CAL shall not be responsible for any loss or damage arising by any malfunctions or failure of the Facility or on the failure or delay of CAL to act on instructions given via this medium.CAL shall not be responsible for any loss or damage arising on account of any system, server or connection failure, error, omission, interruption, delay in transmission, computer virus or other malicious, destructive or corrupting code, agent program or macros.

6. **IPO SERVICES**

   CAL shall not be subject to any liability whatsoever (whether in tort or contract or otherwise) for any loss, damage or costs whatsoever suffered or incurred by you or any other person due to, as a consequence of or in connection with any inaccuracies, changes, alterations, deletions or omissions in respect of the information provided in the Prospectus and other related documentation (including, the IPO application) which may arise in connection with or as a result of any fault or faults with web browsers or other relevant software, any fault or faults on yours or any third party's device, operating system or other software, viruses or other security threats and/or problems occurring during data transmission; which may result in inaccurate or incomplete copies of information being downloaded or displayed on a your device.
   You shall hold CAL harmless from any damages, claims or losses whatsoever, as a consequence of or arising from using the IPO facility or any rejection of your IPO Application for reasons of multiple application, suspected multiple application, inaccurate and/or incomplete details provided by you, basis of allotment decided by the share issuing company or any other cause beyond the control of CAL.
   You agree to abide by any terms or regulations set forth by the Issuer or other regulatory bodies in connection with the Application for the IPO, from time to time.

7. **INDICATIVE DATA**

   The portfolio balances and values shown on the Facility are indicative only and subject to change based on the final valuations carried out by CAL, and shall not be construed as an official statement.DSEX and DS30 and other market data shown on the Facility here are indicative only and are subject to change based on final transactional data provided by the Dhaka Stock Exchange. This data can be subject to delays and are not provided

real-time. CAL does not guarantee the accuracy of the same and this should not be construed as official valuations or prices.

8. **CHANGES TO TERMS**
   CAL reserves the right to vary these terms and conditions at any time and without prior notice to you.

9. **DISPUTE RESOLUTION**
   Any doubt, difference, dispute, controversy or claim arising from, out of or in connection with any contract between you and us, or on the interpretation thereof or on the rights, duties, obligation, or liabilities of either party or on the operation, breach, termination, validity thereof, shall be settled in a court of law in Bangladesh.

10. **TERMINATION OF FACILITY**
    CAL reserves the right to terminate your access to the Facility at any time without notice and without assigning any reason therefor.