

**Name of the Fund: ICL Balanced Fund/BCB ICL Growth Fund/Esquire ICL Apparel Fund/
ICL INCTL Shariah Fund**

Asset Manager: Impress Capital Limited (ICL)

To Be Filled By Investor

Account Name:		<div style="border: 1px solid black; height: 1.2em; width: 100%;"></div>																											
SIP Installment Frequency:		Monthly		Quarterly		Half-yearly		Yearly																					
DDI Amount (BDT):		<div style="border: 1px solid black; width: 100%;"></div>				DDI Start Date:				<div style="border: 1px solid black; width: 100%;"></div>				DDI End Date:				<div style="border: 1px solid black; width: 100%;"></div>											
Bank:		<div style="border: 1px solid black; width: 100%;"></div>								Branch:				<div style="border: 1px solid black; width: 100%;"></div>								A/C No.:				<div style="border: 1px solid black; width: 100%;"></div>			
Routing No.:		<div style="border: 1px solid black; width: 100%;"></div>								Contact No.:				<div style="border: 1px solid black; width: 100%;"></div>															
<p>I/We am/are maintaining an account with the above mentioned bank, hereby would like to inform you that I/we have authorised ICL Balanced Fund/BCB ICL Growth Fund/Esquire ICL Apparel Fund to debit my/our account through BEFTN by an amount not exceeding the above mentioned amount. The BEFTN debit transaction will be initiated by the designated bank at the instruction of ICL Balanced Fund/BCB ICL Growth Fund/Esquire ICL Apparel Fund managed By Impress Capital Limited (ICL). The account shall be debited on periodical basis as mentioned above and the instruction shall be valid from the DDI start date to the DDI end date as mentioned above. This is for your kind information and support in this regard.</p> <p>I/We have read and understood the "Terms and Conditions of Payment through BEFTN Auto-Debit facility" which may be altered, modified and replaced from time to time by ICL as per regulatory requirements.</p>																													
<div style="display: flex; justify-content: space-between;"> <div style="width: 45%;"> <p>Signature(s)</p> <div style="border-top: 1px solid black; margin-top: 10px; text-align: center;">Principal Applicant</div> </div> <div style="width: 45%;"> <p>Joint Applicant (if any)</p> <div style="border-top: 1px solid black; margin-top: 10px; text-align: center;"></div> </div> </div>																													
Date of Application:		<div style="border: 1px solid black; width: 100%; text-align: center;">DD/MM/YYYY</div>																											

To Be Filled By ICL Office Only

Investor's Registration No.:		<div style="border: 1px solid black; width: 100%;"></div>										Date:		<div style="border: 1px solid black; width: 100%; text-align: center;">DD/MM/YYYY</div>											
Deposit Bank Details:																									
Bank:		<div style="border: 1px solid black; width: 100%;"></div>										Branch:		<div style="border: 1px solid black; width: 100%;"></div>											
Account No.:		<div style="border: 1px solid black; width: 100%;"></div>																							

To Be Filled By Applicant's Bank

Bank Name:																																			
Branch Name:													Routing Number:													<div style="border: 1px solid black; width: 100%;"></div>									
													Branch Telephone Number:																						
<p>I/We confirm that the Account Holder(s) is/are maintaining the above mentioned account with our Bank and also confirm that the information provided by the above-mentioned applicant(s) is correct and signature(s) of the account holder(s) is/are matched.</p>																																			
<div style="border: 1px solid black; width: 100%; height: 30px; text-align: center; margin-top: 10px;">Bank's Seal</div>													<div style="border-top: 1px solid black; margin-top: 10px; text-align: center;">Signature of Authorized Bank Official</div>																						
Name of the Authorized Person of the Bank:																																			
Contact No. :													Date:													<div style="border: 1px solid black; width: 100%; text-align: center;">DD/MM/YYYY</div>									

To Be Filled By Applicant's Bank (in case of DDI Request Refusal Only)

The authorization request, as requested by the above-mentioned applicant(s), has been refused for the following reason:																																			
Reason of Refusal:																																			
<div style="border: 1px solid black; height: 30px; width: 100%;"></div>																																			
Name of the Authorized Bank:													Contact No.:													<div style="border: 1px solid black; width: 100%;"></div>									
Signature of the Authorized Person:													Seal:													<div style="border: 1px solid black; width: 100%;"></div>									

TERMS AND CONDITIONS FOR PAYMENT THROUGH BEFTN AUTO-DEBIT FACILITY

Transaction under this Authorization will be subject to the BEFTN operating rules of Bangladesh Bank. All the BEFTN guidelines from Bangladesh will be imposed on executing the above instruction, as applicable from time to time. ICL contains all the rights to change/modify/amend the following terms and conditions. The guidelines of Bangladesh Bank BEFTN shall govern the following terms and conditions:

1. DDI means Direct Debit Instruction through EFT debit facility.
2. BEFTN debit facility for the installment payment can be availed after the SIP application is accepted by ICL and is in force. Payments other than installment or arrears of installment (due on the previous month) should be paid via cheques/bank draft/online fund transfer; it cannot be paid through BEFTN debit.
3. The Authorization Form must reach ICL at least 30 (Thirty) working days before the date on which it is to be activated. If the payments instruction date falls on a weekend day or public holiday, the same may be effective on the next working day. For the first SIP installment, an account payee cheque must be placed. The cheque of the first installment must bear the same account number from where the second and onward SIP payments shall be debited through EFT debit facility.
4. The authorization is accepted subject to: (a) matching of investor's bank account details with respective bank's record, (b) verification of investor's signature(s) and (c) availability of the fund in the respective bank account.
5. This instruction shall stay put in force and result till otherwise suggested in writing by the account holder(s) and such endorsement should be communicated to and received by a minimum of 10 (ten) working days before the next installment payment is due. Any such amendment/cancellation will not release the investor from liability to the bank arising on account of the bank having executed the instruction before the receipt of such amendments/cancellation.
6. Investor should ensure that sufficient funds are available in the bank account at the time of debit date and this authorization is not dishonored. Sometimes it is possible that due to some technical or other reasons, installments are not debited on the debit date and are delayed for a few days. Please ensure the availability of funds for at least 5 (five) working days after the debit date to avoid dishonors. ICL will not be responsible for any dishonors raised by the bank and any dispute regarding same should be taken up with the bank only.
7. In case this Authorization is dishonored by the bank, installment for the due date(s) of the BEFTN debit for the previous month has to be paid in cheque/pay order/demand draft/online fund transfer by the investor. Any issue regarding dishonor of his authorization is to be taken up with the bank only and ICL shall not be liable to any bank cheque debit by unit holder's bank on his/her bank account for such rejection.
8. Any queries, questions, comments etc. with regards to the mutual fund managed by ICL and payment amount will have to be raised to the funds managed by ICL. The payments to the bank with regard to the settlement of amounts paid in this regard are committed and not deferrable for any reason whatsoever. The transaction appearing on the account statement will be the proof of payment.
9. Under this instruction, the investor cannot dispute regarding the payment to ICL debited from his/her bank account. If any excess or less than the correct amount is debited, the investor will have to contact ICL for clarification. Any type of refund from ICL on account of this instruction will be settled by the Mutual fund managed by ICL to its investor(s).
10. No SIP installment receipt will be issued by ICL for BEFTN debit payments. An annual statement or certificate of SIP payments, as applicable, may be obtained from ICL upon written request of the investor.
11. SIP through auto debit facility is available only on 7th and 15th of each month. In case, these days are non-business days for the fund, then the BEFTN will take place on the next business day.

I/We confirm having read and agreed to the terms and conditions as mentioned above.

Signature of the Applicant(s)