

Branch
 Client Code

CITIZENS DEVELOPMENT BUSINESS FINANCE PLC
 No. 123, Orabipasha Mawatha, Colombo 10
 Tel : 011 2429800 Fax : 011 2429888 E mail : margin@cdb.lk
 Co. Reg. No. PB 232 PQ



Margin Trading Application Form (Individual)

APPLICANT DETAILS

Name with Initials

NiC / Passport

Date of Birth

Mobile

Email

CDS ACCOUNT DETAILS

Credit Limit Required

CDS Account No	Name Of Broker	Market Value

BANK ACCOUNT DETAILS

Bank	Branch	Type Of Account	Account No.

PARTICULARS OF OTHER MARGIN TRADING FACILITIES

Name Of Margin Provider	Outstanding Liability	Market Value Of Security

PARTICULARS OF OTHER LIABILITIES/FACILITIES

Name Of Bank/Financier	Original Amount	Amount Outstanding	Balance Period	Market Value Of Security

DOCUMENTS TO BE ATTACHED

Name of Document	Attached
Copy of NIC Duly Signed	
Portfolio Valuation from the Broker	
Billing Proof (e.g.: utility bills)	
Last 03 months Bank statements	
Individual KYC Form	
Crib Consent letter	

Special Conditions

- The funds should be utilized solely for the purpose of purchasing shares of the listed companies in the Colombo Stock Exchange (CSE).
- Funds will not be granted for purchases above 50% of the portfolio value.
- If the outstanding amount exceeds the maintenance margin limit which is stipulated by the company, the company retains the right to dispose the shares and maintain the stipulated maintenance margin limit.
- Shares of a single company should not be purchased more than Percentage desiced by the management time to time of the total value of the portfolio.
- Borrower can reduce the outstanding balance by paying back cash or lodging additional shares listed in CSE which are acceptable to the company within 3 working days of the shortfall being informed.
- The shares below mentioned shall not be considered for funding by CDB used to purchase the below mentioned shares
 - Shares of CDB PLC
 - Shares of companies which have a substantial interest in CDB PLC
 - The list of shares published by CDB from time to time as un-allowed shares
- Payments to the broker for purchase of shares will be made by CDB on the settlement date directly by debiting the borrower’s margin account, as per the relevant contract notes from the broker.
- Warrants and rights will be excluded when calculating the total portfolio value.
- In the event of an IPO, purchase value of an IPO investment should be limited to 25% of the market value of the existing portfolio.

DECLARATION

I hereby declare that the information furnished above in this application and in the attached annexure/s are true and correct. I understand that this application along with the attached annexure/s remain the property of Citizens Development Business Finance PLC. I hereby authorize Citizens Development Business Finance PLC to contact my stock broker/s to obtain information as to my share portfolio maintained in the past, and as at present and our account history and I hereby also authorize my stockbroker to provide required information to Citizens Development Business Finance PLC. Further I understand that Citizens Development Business Finance PLC who reserves the right to reject this application at its absolute discretion without assigning any reasons thereof.

.....
Signature of the Applicant

.....
Date

FOR OFFICE USE ONLY

Authorized By:

Date

Citizens Development Business Finance PLC
No:123,
Orabipasha Mawatha
Colombo 10.

Dear Sirs,

INDEMNITY FOR E-MAIL

I..... (Full name) bearing NIC number and residential address(hereinafter called "the Customer"), do hereby request and authorize CITIZENS DEVELOPMENT BUSINESS FINANCE PLC (hereinafter called " the Margin Provider-CDB"), having its registered office at No:123, Orabipasha Mawatha, Colombo 10 and its successors and assignees and all persons claiming through or under the margin provider, to accept and honor all instructions and/or directives sent by means of the pre- registered e mail address of the Customer in respect of all transactions.

I confirm that the pre-registered e mail address is as follows-

.....

I, the Customer hereby agree that the Margin Provider-CDB will not accept and honor any instructions received from any other e-mail address other than the pre- registered e mail address as stated above.

I confirm that the Margin Provider-CDB is not under any duty to verify the identity of the person or persons giving instructions purportedly in my name and any transaction made pursuant to instructions shall be binding upon as whether made with or without my authority, knowledge or consent. Further I acknowledge that the Margin Provider-CDB shall be under no obligation to verify the accuracy or validity of status of any instructions received through the pre- registered e mail address.

I agree that the Margin Provider-CDB will not be liable for any duplication in carrying out instructions if I send the same instructions more than once to the Margin Provider-CDB unless those duplicate messages are clearly and specifically marked as "duplicate message". However, the Margin Provider-CDB at its sole discretion may send an e-mail message requesting confirmation if more than one message with identical instructions are received.

The Customer is aware of the risk that the Margin Provider-CDB may delay, omit or fail to process the request or to act upon instructions sent and/or received due to the technical, procedural, incidental, inherent problems or such other reasons. I also acknowledge that emails can be easily intercepted which could involve a risk to the Customer. Further I am aware the Margin Provider-CDB is not bound to act in accordance with the whole or any part of the instructions and may defer, at its own discretion.

I, the Customer do hereby further agree at all times on my behalf to fully and effectually indemnify and keep the Margin Provider-CDB harmless against all actions proceedings losses, costs, claims, damages, demands or expenses whatsoever which the Margin Provider-CDB may incur in consequence of acting upon such instructions and/or directives received via the pre- registered email address as stated above. I further hereby undertake and agree with the Margin Provider-CDB that I shall not resort to any court actions or injunctions against the Margin Provider-CDB as a consequence of the Margin Provider-CDB complying with my aforesaid request.

I hereby confirm that the indemnity and disclaimer given herein shall apply to all the accounts held by the Customer with the Margin Provider-CDB and all facilities granted by the Margin Provider-CDB to the Customer both present and future unless otherwise specifically instructed by me in writing.

.....

Applicant Signature

Dear Sir/Madam,

Manager – CDB
123, Orabipasha Mawatha,
Colombo 10

Request to Retain Credit Balance in my Margin account

I/We bearing NIC No
..... voluntarily authorize Citizens Development Business
Finance PLC to retain any credit balance that may occur on my Margin trading account until I
withdraw this concern , and I acknowledge that interest will not be earned on the credit balance.
And I understand that I have the whole reserve right to withdraw this instruction at any time,
and transfer those credit balances to any of my Bank account.

Thank you !

.....

NIC No –

Date -

Clear

Citizens Development Business Finance PLC



CUSTOMER ON BOARDING APPLICATION FORM-INDIVIDUAL

No. 123, Orabipasha Mawatha, Colombo 10.
Tel - 0117388388 Fax - 0112429888 E-mail - cdb@cdb.lk
Co Reg No - PB 232 PQ

2645747754618

The Manager, Branch

Please create a client code as per the details provided below.

Branch Code

Date

D D / M M / Y Y Y Y

Client Code

Authorized Officer

PLEASE FILL IN BLOCK LETTERS & USE "X" SYMBOL FOR SELECTION

PERSONAL INFORMATION

Type of request

Individual Guarantor Supplier Introducer Dealer Valuer Joint

Title: Mr. Mrs. Miss. Dr. Rev. Other

Initials

Names denoted by initials (As per the Identification Document)

Last Name

Date of Birth

NIC Number

Personal identification Type

National Identity Card

Driving Licence

Passport

Elders ID

CONTACT DETAILS

Permanent Address

No.

Lane

Street

City

Communication Address (If Communication Address is differ, Please specify the address below.)

No.

Lane

Street

City

Contact Numbers

Landline -Residence

Landline -Office

Mobile - Personal

Mobile-Office

E-mail

2645747754625

Preferred Language	Sinhala <input type="checkbox"/>	Tamil <input type="checkbox"/>	English <input type="checkbox"/>	Other <input type="checkbox"/>	<input type="text"/>
Religion	Buddhist <input type="checkbox"/>	Hindu <input type="checkbox"/>	Catholic <input type="checkbox"/>	Islam <input type="checkbox"/>	Other <input type="checkbox"/>
Marital Status	Single <input type="checkbox"/>	Married <input type="checkbox"/>	Divorced <input type="checkbox"/>	Widowed <input type="checkbox"/>	Gender Male <input type="checkbox"/> Female <input type="checkbox"/>
Tax Payable	Yes <input type="checkbox"/>	No <input type="checkbox"/>	If Yes, File Number <input type="text"/>		

Mother's Maiden Name

INDIVIDUAL KYC (KNOW YOUR CUSTOMER) FORM

This information is sought under the prevention of Money Laundering Act No. 5 of 2006, Financial transaction Reporting Act No. 6 of 2006 and the convention on the suppression of Terrorist Financing Act No. 25 of 2005.

Savings Fixed Deposit Auto Finance Other Lease

Type of Identification Document NIC Passport Driving License Elders ID Card

NIC Number **Issued Date** / /
D D M M Y Y Y Y

Indicate valid passport number in the case of foreign national

Nationality Sri Lankan - Resident Sri Lankan - Non Resident Country

Sri Lankan with dual citizenship Country

Foreign National with dual citizenship / resident in or employed in Sri Lanka

Country Visa Expiry Date / /
D D M M Y Y Y Y

Employment Information Employed Self-Employed Not Employed

Occupation

Industry Type

Employer Name

Employer Address

Purpose for opening the account usage

Business Transactions Investment Purpose Savings Employment / Professional Income

Family inwards remittance Any credit repayment Social & charity work Other

Source of Funds (Expected source and nature of Credits in to the account)

Sales and Business Turnover Family Remittance Investment Proceeds Sale/Profit /Property /Assets

Rent / Lease Income Export Proceeds Contract Proceeds Donations /Charities (Local /Foreign)

Salary / Professional income Commission Income Gift

Membership Contribution Other **Signature**

Anticipated volumes – Expected / Usual average volumes of deposits into the account in rupees per month

Less than Rs. 50,000 Rs. 50,001 to Rs. 100,000 Rs. 100,001 to Rs. 250,000

Rs. 250,001 to Rs. 500,000 Rs. 500,001 to Rs. 1,000,000 Over Rs. 1,000,000

Annual Income

Less than Rs. 120,000 Rs. 120,001 to Rs. 240,000 Rs. 240,001 to Rs. 360,000
 Rs. 360,001 to Rs. 600,000 Rs. 600,001 to Rs. 1,200,000 Above Rs. 1,200,000

If request for a lending Facility, Purpose for obtaining the facility

Private use Housing purpose Tourism Hiring Business purpose
 Consumption Rent a car Other

Source of Funding to make the down payment

Sale of Movable Assets Sale of Immovable Assets Foreign Remittance
 Savings / FD Business Income Other

Source of Funds to service rental

Sales and Business Turnover Family Remittance Investment Proceeds Salary /Profit/ Professional income
 Rent / Lease Income Export Proceeds Contract Proceeds Gift Sale of Property /Assets
 Donations /Charities (Local /Foreign) Commission Income Membership Contribution Other

Is the client or any member of his / her immediate family is a political exposed person (PEP) ?

Yes No if yes, please specify

ACCOUNT OPENING FORM

The Manager (Branch Name)
 Please open a Savings account as per details provide below. Account Number

Product name:

Real Deegayu Platinum Staff savings Mudharabah Mudharabah Platinum Salary +

Operations instructions:

Self Joint Either party

Nominee's Details - 1 (Nomination in terms of Section 544 (1) (d) of the Civil procedure code - Amendment Act No 14 of 1993)

Name with Initials
 NIC Date of Birth
 Address
 Relationship

Nominee's Details - 2 (Nomination in terms of Section 544 (1) (d) of the Civil procedure code - Amendment Act No 14 of 1993)

Name with Initials
 NIC Date of Birth
 Address
 Relationship

Rules governing the conduct of savings accounts

- The Holder/s of savings accounts shall be deemed to have read, understood & be bound by the rules appearing hereunder.
- A passbook will be issued, if opted for, on which will be recorded all transactions on this account. The passbook should be examined and any discrepancy brought to the notice of the institution, promptly.
- The institution will only be responsible for any deposit being acknowledged by a validated copy of the deposit slip or by an entry in the passbook/statement.
- Accounts which carry less than the stipulated minimum balance, may be liable for a monthly fee. Account would be closed automatically when there is insufficient fund for this monthly fee.
- Any change in the account holder(s) name or address should be immediately advised to the institution.
- Interest on daily balance and will be credited monthly at a rate determined by the institution.(Condition not applicable for Mudharabah Accounts.)
- For Mudharabah Accounts ; This profit shall be calculated monthly on the basis of average investment Balance and shall be credited to the account in the 15th day of each month or early as possible.

Individual Corporate

Gender M F

DD / MM / YY

Branch Code

The Manager,
Citizens Development Business Finance PLC
No.123, Orabipasha Mawatha, Colombo 10.

(To Be Filled In Block Letters)

Dear Sir,

I / We

NIC/BR No

NO OBJECTION ON NIC VERIFICATION VIA DEPARTMENT FOR REGISTRATION OF PERSONS SITE

I, hereby give my irrevocable consent to Citizens Development Business Finance PLC (CDB) to verify the details and the images of the above NIC Number from the Department for Registration of Persons (DRP). I further undertake and engage for myself, my Executors, Administrators and Assigns, to hold you, and your Directors and Officers thereof, harmless and indemnified against all suits, actions, proceedings, charges, damages, demands, costs, losses and expenses which may arise due to the verification of the above NIC from the DRP. This consent shall always stand valid and binding irrespective of the type of consent given by me including but not limited to consent given in writing, digitally or placing an electronic signature.

.....
Applicant's signature

NO OBJECTION TO CHECK AND SHARE CREDIT INFORMATION WITH CRIB

I, expect to apply for a credit facility through Citizens Development Business Finance PLC (CDB) and this is to bring to your notice that I have no objection in CDB checking my past credit information through Credit Information Bureau of Sri Lanka (CRIB). Further, I have no objection in CDB checking the Credit information of my Spouse/Business from CRIB as per the requirement of CDB.

Facility Amount Rs.

Reason Partner/Proprietor Guarantor Borrower Existing Borrower

Credit Facility Type Leasing Over Draft Loan Factoring Bill Discounting

Co-operate Credit Card Bank Guarantee Hire Purchase Consumer Durables Others

I'm/We're aware, In the event of requested facility being granted Citizen Development Business finance PLC make arrangement to report my/our facility details to CRIB on a monthly basis.

.....
Applicant's signature

FOR OFFICE USE ONLY

Received Rs.350/- with thanks from the above applicant as CRIB charges.
I recommend that the above details given by the applicant is true & accurate.

Receipt No:

Marketing Officer Name

HRIS

.....
Marketing officer's signature