



Investors Discretionary Account (IDA) products offer a complete portfolio management service where the investor makes the buy/sell decision either with the help of research data or without. Portfolio Manager will only execute the investor's decision. However, the Portfolio Manager will also take care of the corporate action follow up, cash management to safe custody of the Investments. 'Smart' is one of the two products offered by CAPM Advisory Limited (CAPMAL) under "Investor Discretionary Account (IDA).

Product Description:

"Smart" is developed for institutions or investors who want to manage their fund by themselves with the help of our research suggestion.

Investors Profile:

- Who have enough knowledge about Capital Market.
- Who wants to invest or have already invested in Capital Market.
- Who have a long term investment plan.
- Who are 18 years and above and who are self assured and relatively ambitious.

Investor's Benefit:

With the help of CAPMAL's research support, the investor can make the buy/sell decision. In this case the Management fee for the investor is much lower compared to Portfolio Managers Discretionary Account (PMDA).

Value Addition:

Our experienced and skilled research team will help you by providing valuable capital market research data and necessary skillful suggestions.

Communication:

We will communicate with you through E-mail. Also we will provide you a web portal link (Click on "Client Login" of our web site, www.capmadvisorybd.com) through which you will access your account using a unique "Password" and a "User name". You will receive personalized report on regular interval every week electronically.

Fee Structures:

Name of Fees		Charges² (%)	Basis of Calculation
Management fee		0.99	On total Net Asset Value (NAV) of Portfolio ³
Brokerage fee (including Custody & Settlement fee)		0.50	On transaction value.
Excess Cash Management fee ⁴		1.70	On cash balance.
Early Settlement fee ⁵		0.50	On net asset value of portfolio.
Documentation fee	Account opening & Processing fee	500 taka	
Margin loan		Based on PM's requirement	Will vary from time to time ⁶ .

N.B.: Margin Ratio will be: 1:0.25 and at no time it will be more than 1:0.45

1. Percentage charges are on an annual basis.
2. Total NAV will be calculated on daily basis (NAV= Net Asset Value).
3. Excess Cash Management fee only on the Cash portion. (i.e.: not invested in any security).
4. Early settlement fee is applicable if you withdraw your money within six month from account opening date.
5. Margin loan is applicable based on your requirement only and rate will be based on market interest rate & CAPMAL Policy.