



Investors Discretionary Account (IDA) products offer a complete portfolio management service where the investor makes the buy/sell decision without research data. 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.

**Product Description:**

“Freedom” is developed for institutions or investors who want to manage their fund by themselves without any research suggestion from CAPMAL.

**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:**

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 Portfolio Manager will help you by providing cash management, corporate action follow and safe custody of your portfolio.

**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](http://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:**

| <b>Name of Fees</b>                                |                                  | <b>Charges<sup>2</sup> (%)</b> | <b>Basis of Calculation</b>                              |
|--|----------------------------------|--------------------------------|--|
| Management fee                                     |                                  | 0.89                           | On total Net Asset Value (NAV) of Portfolio <sup>3</sup> |
| Brokerage fee (including Custody & Settlement fee) |                                  | 0.50                           | On transaction value.                                    |
| Excess Cash Management fee <sup>4</sup>            |                                  | 1.70                           | On cash balance.   |
| Early Settlement fee <sup>5</sup>                  |                                  | 0.50                           | On net asset value of portfolio.                         |
|  | Account opening & Processing fee | 500 taka                       |  |
| Margin loan  |                                  | Based on PM's requirement      | Will vary from time to time <sup>6</sup> .               |

**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.