

Terms of Service (Terms & Conditions): Mika Biniyog

General Information:

1. You should register for 'Mika Biniyog' with the branch where you maintain the account.
2. Normally 'Mika Biniyog' services will be open to the customer only after he/she acknowledges the receipt of PIN.
3. In a joint account, all account holders are entitled to register, as users of 'Mika Biniyog', but transactions would be permitted based on the account operation rights recorded at the branch.
4. All accounts at the branch whether or not listed in the registration form, will be available on the 'Mika Biniyog'. However the applicant has the option to selectively view the accounts on the 'Mika Biniyog'.
5. The 'Mika Biniyog' service cannot be claimed as a right. The Mika Securities Ltd. may also convert this into a discretionary service anytime.
6. The Mika Securities Ltd. reserves the right to modify the services offered or the Terms of Service (Terms & Conditions) of 'Mika Biniyog'. The changes will be notified to the customers through a notification on the Site.

Security:

1. The Branch where the customer maintains his/her account will assign:
 - a) Email Address
 - b) Password &
 - c) PIN
2. The Email Address and Password given by the branch must be replaced by User Name and Password of customer's choice at the time of first log-on. This is mandatory.
3. Mika Securities Ltd. will make reasonable use of available technology to ensure security and to prevent unauthorized access to any of these services. The 'Mika Biniyog service is GEO TRUST certified which guarantees, that it is a secure site. It means that
 - You are dealing with Mika Securities Ltd. at that moment.
 - The two-way communication is secured with 256-bit SSL encryption technology, which ensures the confidentiality of the data during transmission.
4. You are welcome to access 'Mika Biniyog' from anywhere anytime. However, as a matter of precaution, customers may avoid using PCs with public access.
5. There is no way to retrieve a PIN from the system. Therefore if a customer forgets his/her PIN, he/she must approach the branch for re-registration.

Customer's obligations:

1. The customer has an obligation to maintain secrecy in regard to Email Address, Password & PIN registered with the Mika Securities Ltd. The Mika Securities Ltd presupposes that login using valid Email Address, Password & PIN is a valid session initiated by none other than the customer.
2. Transaction executed through a valid session will be construed by Mika Securities Ltd. to have emanated from the registered customer and will be binding on him/her.
3. The customer will not attempt or permit others to attempt accessing the 'Mika Biniyog' through any unlawful means.

I have read the contained in the "Terms of Service (Terms & Conditions) document" of "Mika Biniyog" and accept them. I agree that the transactions executed over 'Mika Biniyog' under my Email Address,
Password and PIN will be binding on me.

Signature(s)

MIKA BINIYOG Registration Form

Date:

To,
Mika Securities Limited
F.R Tower (15th Floor)
32, Kemal Ataturk Avenue,
Banani, Dhaka-1213, Bangladesh.

I/We wish to register as a user of 'Mika Biniyog, for iTrade\ iReport\ Online Withdrawn Request.

Name of Investor (25 Characters)

Trading Code	
BO Number	1 2 0 3 2 6 0 0

BO Registration Date:

DD	MM	YY
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Mobile Number: +880

National ID:

E-Mail:

*** Rights on the Mika Biniyog Service will be same as that in your account at the branch.**

**** Transaction rights to transfer funds within BEFTN.**

***** Enclosure: Photocopy of National ID (1st Account Holder).**

I have read the contained in the "Terms of Service (Terms & Conditions) document" of "Mika Biniyog" and accept them. I agree that the transactions executed over 'Mika Biniyog' under my Email Address, Password and PIN will be binding on me.

Signature(s)			
	1 st / First Account Holder	2 nd / Joint Account Holder	

Checked By

Approved By (Backoffice)