

AMENDMENTS IN TERMS & CONDITIONS FOR INVESTOR ACCOUNTS

This document has been prepared for the intimation of our valued Investor Account Holders about the amendments made in the Terms & Conditions for Investor Accounts with the approval of the Securities and Exchange Commission of Pakistan.

These amendments *inter alia* include the treatment of an "**Overdue** Investor Account".

Overdue IAS Account

- 1 An IAS account against which a negative cash balance exists continuously for one year will be marked as an overdue IAS account.
- 2 Following facilities will not be available to an overdue marked IAS account till such time the account holder deposits the required cash pertaining to the outstanding dues:
 - Incoming deliveries of securities excluding incoming of securities against corporate actions.
 - Incoming deliveries of securities against initial public offerings.
 - Dispatch of periodic account balance statements.

The overdue IAS accounts will be reactivated as active accounts upon change of cash balance status as positive.

NOTE:

The above referred restrictions are in addition to the non-processing of other IAS related transactions (such as delivery out, physical deposit, pledge, redemption / transfer of units, etc.) due to the existence of negative cash balance in an overdue IAS account.

For complete details relating to the amendments in the Terms & Conditions for Investor Accounts, please refer to Chapter 12A of the CDC Regulations on our web site www.cdcpakistan.com. For further clarification, you may call our Customer Support Services on toll free number: 0800-CDCPL (23275).