

| Category of business | |
|---|---|
| <input type="checkbox"/> Pension / Provident scheme (Regulated scheme) | <input type="checkbox"/> Provident scheme (Unregulated scheme) <input type="checkbox"/> Other |
| If other, Please specify | |
| <input type="checkbox"/> Corporate trustee | <input type="checkbox"/> Member nominated trustee <input type="checkbox"/> Both |
| Scheme details | |
| Scheme name | |
| Scheme / Licenses number | |
| Beneficiary owner (BO) details | |
| Company / Business name | |
| Certificate of incorporation number | Date of incorporation / Registration |
| Jurisdiction of incorporation / Registration | Parent Company's Country of incorporation (if any) |
| Type / Nature of business | Sector / Industry |
| Principal place of business | |
| Company postal address | |
| Digital address (Ghana Post GPS) | |
| Email address | Website address (if any) |
| TIN / Ghana card number | |
| Contact number 1 | Contact number 2 |
| Statement services | |
| Mode of statement delivery | <input type="checkbox"/> Email <input type="checkbox"/> By post <input type="checkbox"/> SMS <input type="checkbox"/> Collection |
| Statement frequency | <input type="checkbox"/> Quarterly <input type="checkbox"/> Specify any other additional statement frequency |
| NB: Please note that statements must be provided at least quarterly according to law | |
| Expected Account Activity | |
| Source of funds | <input type="checkbox"/> Salary <input type="checkbox"/> Proceeds from business <input type="checkbox"/> Inheritance/Gifts <input type="checkbox"/> Personal savings <input type="checkbox"/> Other |
| If other, please specify | |
| Initial Investment Amount | |
| Anticipated Investment Activity | |
| Top-ups | <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> Bi-Annually <input type="checkbox"/> Bi-Annually <input type="checkbox"/> Other |
| Withdrawals | <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> Bi-Annually <input type="checkbox"/> Bi-Annually <input type="checkbox"/> Other |

Expected Account Activity

| | |
|--------------------------------------|--------------------------------------|
| Anticipated Investment Amount | |
| Regular Top-up amount (Expected) | Regular withdrawal amount (Expected) |

Key Contact Person

| | |
|---|--|
| Surname | First name |
| Other name(s) | |
| Date of birth | Gender <input type="checkbox"/> Male <input type="checkbox"/> Female |
| Residential Status | <input type="checkbox"/> Resident Ghanaian <input type="checkbox"/> Resident Foreigner <input type="checkbox"/> Non-Resident Ghanaian <input type="checkbox"/> Non-Resident Foreigner |
| If country of origin is not Ghana, please provide the following: | |
| Resident permit number | Permit issue date (DD-MM-YYYY) |
| Place of issue | Permit expiry date (DD-MM-YYYY) |
| ID Type | <input type="checkbox"/> Passport <input type="checkbox"/> Voters ID <input type="checkbox"/> Drivers license <input type="checkbox"/> SSNIT Biometric card <input type="checkbox"/> National ID |
| Job title | Email address |
| Contact number 1 | Contact number 2 |

Signatory details 1

| | |
|---|--|
| Surname | First name |
| Other name(s) | |
| Date of birth (DD-MM-YYYY) | Gender <input type="checkbox"/> Male <input type="checkbox"/> Female |
| Residential status | <input type="checkbox"/> Resident Ghanaian <input type="checkbox"/> Resident foreigner <input type="checkbox"/> Non-Resident Ghanaian <input type="checkbox"/> Non-Resident foreigner |
| If country of origin is not Ghana, please provide the following: | |
| Resident permit number | Permit issue date (DD-MM-YYYY) |
| Place of issue | Permit expiry date (DD-MM-YYYY) |
| ID type | <input type="checkbox"/> Passport <input type="checkbox"/> Voters ID <input type="checkbox"/> Drivers License <input type="checkbox"/> SSNIT Biometric card <input type="checkbox"/> National ID |
| Job title | Email address |
| Contact number 1 | Contact number 2 |

Signatory details 2

| | |
|---|--|
| Surname | First name |
| Other name(s) | |
| Date of birth (DD-MM-YYYY) | Gender <input type="checkbox"/> Male <input type="checkbox"/> Female |
| Residential status | <input type="checkbox"/> Resident Ghanaian <input type="checkbox"/> Resident foreigner <input type="checkbox"/> Non-Resident Ghanaian <input type="checkbox"/> Non-Resident foreigner |
| If country of origin is not Ghana, please provide the following: | |
| Resident permit number | Permit issue date (DD-MM-YYYY) |
| Place of issue | Permit expiry date (DD-MM-YYYY) |
| ID type | <input type="checkbox"/> Passport <input type="checkbox"/> Voters ID <input type="checkbox"/> Drivers license <input type="checkbox"/> SSNIT Biometric card <input type="checkbox"/> National ID |
| Job title | Email address |

Signatory details 2

Contact number 1 Contact number 2

Signatory Details 3

Surname First name

Other name(s)

Date of birth (DD-MM-YYYY) Gender Male Female

Residential Status Resident Ghanaian Resident foreigner
 Non-Resident Ghanaian Non-Resident foreigner

If country of origin is not Ghana, please provide the following:

Resident permit number Permit issue date (DD-MM-YYYY)

Place of issue Permit expiry date (DD-MM-YYYY)

ID type Passport Voters ID Drivers license SSNIT Biometric card National ID

Job title Email address

Contact number 1 Contact number 2

Board of trustee information

Corporate trustees (If Applicable)

| Surname | Other names | ID Type / ID number | Status | Contact number |
|---------|-------------|---------------------|--------|----------------|
| | | | | |
| | | | | |
| | | | | |
| | | | | |

Beneficial ownership

Beneficial owner

| Surname | Other names | ID Type/ No. | PEP status | Contact number | Home address | Date of birth (DD-MM-YYYY) | Ownership % |
|---------|-------------|--------------|------------|----------------|--------------|----------------------------|-------------|
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |

Beneficial Ownership

Member-Nominated Trustees

| Surname | Other names | ID type/ no. | PEP status | Contact number | Home address | Date of birth (DD-MM-YYYY) | Ownership % |
|---------|-------------|--------------|------------|----------------|--------------|----------------------------|-------------|
| | | | | | | | |
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Bank account details

| Bank name | Account name | Account number | Bank branch |
|-----------|--------------|----------------|-------------|
| | | | |
| | | | |
| | | | |
| | | | |

Account mandate

One to sign Either to sign Both to sign Others

Name of signatory

Signature specimen

Date (YYYY-MM-DD)

Name of signatory

Signature specimen

Date (YYYY-MM-DD)

Name of signatory

Signature specimen

Date (YYYY-MM-DD)

Terms and Conditions

- 1 Net Asset Value (NAV): Prices are calculated on a NAV basis, which is the total value of all assets in the Portfolio including any income accrual and less any permissible deductions as defined in the prospectus divided by the number of units in issue. Permissible deductions include brokerage, auditor's fees, bank charges, trustee fees, administrative expenses for AGM and the service charge levied by Stanbic Investment Management Services Limited ("the Manager").
- 2 Service Charge (incl. VAT): The service charge for the individual portfolios is accrued daily and levied monthly on the market value of the portfolio. Please refer to the latest fact sheet(s) for more details. The service charge is normally deducted from the income received by the portfolios.
- 3 Total Expense Ratio: The Total Expense Ratio (TER) of a portfolio is a measure of the portfolio's assets that were relinquished as operating costs expressed as a percentage of the daily average value of the portfolio (calculated over a financial year period). The TERs can be located on the Fact Sheets.
- 4 Switching: A "switch" involves selling units in one Unit Trust and investing the proceeds in another Unit Trust. The Net Asset Value (price) of the fund determines the value of the switch and the number of units subject to the switch.
- 5 Income Distributions: Income is not distributed on the Fund. All earnings are reinvested in the Fund which impacts on the NAV of the Fund. Investor seeking to withdraw earnings will have to sell part of their units to realize their earnings.
- 6 Electronic Transactions: the Client agrees that the Manager shall be entitled to implement all instructions and applications of whatever nature received via email, or by fax or any other electronic medium and which appear to emanate from the Client only after client has signed the email indemnity form. The Manager is indemnified against any losses, claims or damages arising from acting on such instructions and/or applications, notwithstanding that it may later be proved that any such instruction was not given by the Client. The Client agrees that the electronic records of all instructions and applications processed by/or on behalf of him/her or which purport to be processed on behalf of the Client via SIM's Internet site, telefax, telephone or any other electronic medium shall constitute prima facie proof of the contents of such instructions and applications.
- 7 Payments/Withdrawals: Redemptions can only be made into an account or cheque issued in the name of the Client. No third party cheque payments will be made except where client has expressly instructed the Manager to do so.
- 8 **General**
 - 8.1 An investment in the units of a collective investment scheme in securities is not the same as a deposit with a banking institution.
 - 8.2 The value of units may go down as well as up and past performance is not necessarily a guide to future performance.
 - 8.3 The Manager undertakes to repurchase units at the prevailing NAV price in accordance with the requirements of current legislation, and on the terms and conditions of the relevant Deeds.
 - 8.4 Payment will be made within 24 hours (up to a maximum of 3 working days) of receipt of a valid redemption/withdrawal form.
 - 8.5 There are no entry charges, however, depending on the collective investment scheme signed, there may be exit charges.
 - 8.6 Where different classes of units apply to certain Portfolios, they would be subject to different charges.
 - 8.7 A schedule of charges and maximum charges is available on request from the Manager. Commission and incentives may be paid and if so, would be included in the overall costs.
 - 8.8 A Fund of Funds Portfolio only invests in other portfolios of collective investment schemes, which levy their own charges, which could result in a higher cost structure for these portfolios.
 - 8.9 A Feeder Fund Portfolio only invests in the units of a single portfolio of a collective investment scheme, apart from assets in liquid form.
 - 8.10 All portfolios are valued on a daily basis at 17h00. Investments will receive the price of the previous day closing NAV. Redemptions/withdrawals will receive the price of the previous day's closing NAV. The price, which will apply to an instruction received on a Saturday/Sunday or a public holiday will be that of the following working day.
 - 8.11 A redemption instruction may be sent electronically where client has an electronic indemnity with the Manager.
 - 8.12 Investment application forms may be sent electronically but must be confirmed by sending the Manager the original of the same.
 - 8.13 The Client confirms that neither the Manager nor any of its staff provided any advice and that the Client has taken particular care to consider whether the investment is appropriate considering the unique investment objectives, financial situation and particular needs.
 - 8.14 In the case of change of particulars, supporting documentation duly certified must accompany all requests.
 - 8.15 If this form is signed under Power of Attorney, a certified copy of such Power must be attached unless previously recorded.
 - 8.16 In all cases, where the registered owner is a trust, a company or an institution, a copy of the Letter of Authority, Certificate of Incorporation, Company Resolution or similar is required to support the account opening.
 - 8.17 The Client hereby agrees to provide all documentation and information required, and understands that the Manager is prohibited from processing any transactions on the Client's behalf until all such documentation and information has been received, unless the submission and declaration has been completed by the client.
 - 8.18 All Clients will receive quarterly electronic statements unless other frequency specified.
 - 8.19 **Non-residents and Emigrants:** Foreign money must be sent to the Manager's relevant bank account and can be transferred in foreign currency or Ghana Cedis. Clients are responsible for confirming the conversion date or spot rate with the bank handling the transfer within that bank's time lines and rules. The Manager is not responsible for confirming the conversion date or spot rate. The Manager is not responsible for the Client's investment until funds appear in the Manager's relevant bank account.
 - 8.20 All deposits should be made into the designated unit trust bank account as per the application form.
 - 8.21 **The Trustee:** UMB Investment Holdings Limited, No. 123 Kwame Nkrumah Ave, Sethi Plaza, P.O. Box GP 401, Accra-Ghana Telephone **+233 302 226112**
 - 8.22 **The Manager:** Stanbic is licensed by the Securities and Exchange Commission of Ghana.
 - 8.23 This application form and the relevant trust deed in respect of the Stanbic Collective Investments Scheme will form the agreement between the investor and the Manager. The investment will be administered in terms of the applicable legislation.
 - 8.24 **Contact details:** Stanbic Investment Management Services Limited, Registration number CA-33,311 8th Floor, Stanbic Heights, Plot No. 215, South Liberation Link, Airport City, Accra P.O.Box CT2344, Cantonments, Ghana. Telephone **+233 (0)302 610690** Ext 61163
Facsimile **+ 233 (0)302 665757**, Website **www.stanbic.com.gh**
 - 8.25 **Business hours:** The transactional business hours of the Manager are from Monday to Friday, 08h00 to 17h00 (excluding all public holidays).
 - 8.26 The Manager does not provide any guarantee either with respect to the capital or the return of a portfolio.
 - 8.27 Redemption rights are subject to suspension.
 - 8.28 **Conflicts of Interest disclosure:** the Manager shall, wherever possible avoid situations causing a conflict of interest. Where it is not possible to avoid such conflict: the Manager shall advise the Client, of such conflict in writing at the earliest reasonable opportunity and shall mitigate the conflict of interest.
 - 8.29 The Manager does not provide any guarantee either with respect to the capital or the return of a portfolio.
 - 8.30 Redemption rights are subject to suspension.
 - 8.31 **Conflicts of Interest disclosure:** the Manager shall, wherever possible avoid situations causing a conflict of interest. Where it is not possible to avoid such conflict: the Manager shall advise the Client, of such conflict in writing at the earliest reasonable opportunity and shall mitigate the conflict of interest.
 - 8.32 **Collection of Investor information:** Stanbic reserves the right to go back to the client for more information, if additional information is required following the compliance review process. Unless previously provided to Stanbic, please send verified/certified copies of documents required. These may be used to verify the identity of the Investor. Strictly, only clear, legible copies of identity and other documents will be accepted. The Manager reserves the right to ask for further documentation.
 - 8.33 **Off-Boarding the Investor:** Stanbic reserves the right to off-board a Client should any aspects of the compliance process deem the client to be of an unacceptable risk. We can only process instructions which are fully complete and accurate, and once the money for the investment reflects in our bank account. We may suspend, delay, or reject your instruction if it does not meet our requirements. You indemnify Stanbic against any loss of any nature which may arise if any money you have paid to a Stanbic bank account is reversed for any reason.
 - 8.33 **Unclaimed Assets:** The client acknowledges that it will ensure that Stanbic has the Client's most up to date contact details and takes responsibility to inform Stanbic of any changes in personal information. In the event that the Client becomes unreachable or any payment due to the Client is rejected by the receiving bank, the Client's investment may be regarded as an unclaimed asset. Stanbic will make a concerted effort in contacting the Client with unclaimed assets which may result in Stanbic appointing an external tracing company to trace and contact the Client in respect of any unclaimed assets. Costs related to tracing and administering unclaimed assets may be recovered from the Client. Unclaimed assets will continue to be invested in the portfolio until such time the assets are claimed or transferred to another portfolio with the Authority's or Client's consent.
 - 8.34 **Complaints:** Should the Investor wish to lodge a complaint with Stanbic regarding the services being provided, the Investor can send an email to **stanbiccustomerservice@stanbic.com.gh**, Contact office number: +233 302 815 789 or contact Office number: and via post: Postal address. P.O. Box CT2344, Cantonments, Accra.

Data Protection

I/We apply for participatory interests (units) in the above-selected portfolio(s) and understand that this investment will be subject to the Deeds governing the scheme(s) administered by Stanbic Investment Management Services.

I/We agree to provide all documentation and information and understand that Stanbic Investment Management Services is prohibited from processing any transaction on my behalf until all such documentation and information has been provided. Any money received by Stanbic Investment Management Services that is not accompanied by the required documentation will be held in a temporary account until said documentation is received.

Data Protection: You consent to us collecting your Personal Information from you and where lawful and reasonable, from public sources for credit, fraud and compliance purposes, as well as the purposes set out below. If you give us Personal Information about or on behalf of another person (including, but not limited to, account signatories, shareholders, principal executive officers, trustees and beneficiaries), you confirm that you are authorised to: (a) give us the Personal Information; (b) consent on their behalf to the Processing of their Personal Information, specifically any cross-border transfer of Personal Information into and outside the country where the products or services are provided; and (c) receive any privacy notices on their behalf. You consent to us Processing your Personal Information:

- to provide products and services to you in terms of this agreement and any other products and services for which you may apply;
- to carry out statistical and other analyses to identify potential markets and trends, evaluate and improve our business (this includes improving existing and developing new products and services);
- In countries outside the country where the products or services are provided. These countries may not have the same data protection laws as the country where the products or services are provided. Where we can, we will ask the receiving party to agree to our privacy policies;
- By sharing your Personal Information with our third-party service providers, locally and outside the country where the products or services are provided. We ask people who provide services to us to agree to our privacy policies if they need access to any Personal Information to carry out their services; and within the Group.

You will find our Processing practices in the Group's and our privacy statements. These statements are available on the Group's websites or on request. If you are unsure about your tax or legal position because your Personal Information is processed in countries other than where you live, you should get independent advice.

Sanctions screening

Sanction Clause: We can close your account should your name appear on the sanction list. For the purpose of this agreement: "Sanction List" shall mean the specially designated nationals and blocked persons list of the Office of Foreign Asset Control (OFAC) of the department of treasury of the United States of America and/or the United Nations Security Council list of persons or entities suspected to be involved in terrorist related activities or the funding thereof and/or any other list of Her Majesty's Treasury of the United Kingdom and/or the European Union's Common Foreign and Security Policy and/or the French Ministry of Economy, Finance and Industry (MINEFI) as may be amended from time to time. We can also close your account and terminate all contracts if we identify activities to sanctioned individuals and/or entities. You will indemnify us for any losses that may occur as a result of blocked and/or seized funds.

Consent

Please tick the applicable

Permission to market products and services: As part of our service we would like to give you information about products and services offered by the Group, which we believe may benefit you. The Group means Standard Bank Group Limited, its subsidiaries and their subsidiaries. Because your personal information is confidential, we need your consent to share it within the Group.

| | |
|---|--|
| Communicate other companies' products, services and special offers to me. If I respond positively to the communication, that company may contact me. | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Contact me for research purposes. (The research companies we use follow strict codes of conduct and treat customer information confidentially). | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Market your products, services and special offers to me. | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Share my personal information within the Group for marketing purposes and that the Group may then market its products, services and special offers to me. | <input type="checkbox"/> Yes <input type="checkbox"/> No |

The Client by signing this form, state and declare that they have each read and understood the terms and conditions pertaining to the investment; including but not limited to Investment Objective, Information on Net Asset Value, Charges, Risk Factors, Income Accruals and declare that the SIMS charges as indicated on this application form are correct; warrant that all statements given by each of them in this application form are true and correct in every aspect; and that such statements shall form the basis of the contract which is to be entered into with SIMS.

Declaration

I/we _____ hereby declare that all the information submitted by me/us in this form is correct, true and valid, that by my/our request, to open and maintain securities account(s) in my/our name and undertake to notify SIMS of any changes to my/our particulars or information as may be necessary. I/We also declare that we have read thoroughly and understood the contents of this application and have given my/our consent by virtue of my/our signature(s) on this form. I/We consent that investment decisions are my/our prerogative without sole reliance on the investment advice received from SIMS. SIMS accepts no liability for any direct or consequential loss arising from my/our decision. I/We also declare that all debits incurred on my/our securities account(s) by virtue of my/our trade orders shall be settled by me/us accordingly.

Name _____ Signature _____

Date (DD-MM-YYYY)

Name _____ Signature _____

Date (DD-MM-YYYY)

Client additional information (1)

NB: The following questions are designed to enable the institution determine the whether the client is a politically exposed person (pep)

Does the shareholders, directors, executives, senior management, administrators, trustees and signatories fall under the following:

Do you, your spouse, or any other immediate family member, including parents, in-laws, siblings and dependants fall under the following:

A head of state/government, politician, senior public official, senior military official, senior public corporation officer, high rank political party official in

Ghana Yes No

If yes to any above, please specify name (if not the applicant) and nature of the position:

A head of state/government, politician, senior public official, senior military official, senior public corporation officer, high rank political party official outside

Ghana Yes No

If yes to any above, please specify name (if not the applicant) and nature of the position:

Client additional information (2)

For depository participant use only

Have you bought a security such as Treasury bill, bond shares etc before Yes No

Existing CSD Client ID (If applicable)

Bank information of the investor for dividends, interest and maturity disposal if different from above bank details (for equity or shares, the bank information is optional)

| Bank name | Account name | Account number | Bank branch |
|-----------|--------------|----------------|-------------|
| | | | |
| | | | |

Declaration if applicable

I/we hereby declare:

(i) request to open and maintain a Security Account in my/our name

(ii) affirm that all information in the form are correct

(iii) undertake to notify the Depository Participant of any change of particulars or information provided by me in this form

Name (Securities Account holder /Authorised Signatory/Guardian)

Signature

Date (DD-MM-YYYY)

Local Individual (LC)

Foreign Company

Pension Fund (FU)

Verified by CSD officer: (Name of Depository Participant officer)

Signature

Stamp

Date (DD-MM-YYYY)

Client CSD
Securities account number

Customer risk profile

Client verification / Screening Yes No

Level of risk Low Medium High

Nature of high risk exposure PEP Non-Resident

High risk business (Refer to guide) State nature of business

High risk country State country

Approvals

Account opened by Account approved/authorized by Compliance Officer/AMLRO:

Name of licensed officer Name

Position Position

Signature Signature

Date (DD-MM-YYYY) Date (DD-MM-YYYY)

**Accounts of High Risk Nature must be jointly approved by CEO / Executive / Senior Manager and Compliance Officer
High risk account authorized/approved by Executive / CEO**

Yes No

Checklist

| Documents required | | Verified |
|--------------------|---|----------|
| 1 | Account opening form duly completed | |
| 2 | Specimen signature card duly completed | |
| 3 | Copy of Certificate of Incorporation and Certificate to Commence Business | |
| 4 | Copy of Memorandum and Articles of Association (Forms A, 3, 17) | |
| 5 | Proof of Company Address | |
| 6 | Board resolution to open account and nomination of signatories | |
| 7 | TIN | |
| 8 | Trust Deed | |
| 9 | Proof of Identity of all signatories and representatives | |
| 10 | Performance Management Agreement (Signed) | |
| 11 | One passport-sized photograph of each signatory and trustee | |
| 12 | Resident / Work Permit (for Non-Ghanaians) | |
| 13 | Letter of Indemnity (For discretionary investments) | |
| 14 | Proof of Company Address | |
| 15 | Executed Management Agreement | |