

Britam Asset Managers (Kenya) Limited is licensed and regulated by the Capital Markets Authority and Retirement Benefits Authority

BRITAM USD FIXED INCOME FUND - COMPANY CONTRIBUTION AGREEMENT

Please print clearly in **BLOCK** letters and tick (✓) where appropriate.

1. INVESTOR DETAILS

(i) Corporate Details

Type of Investor: Company Trust Fund Other (Please Specify): _____

Registered Name: _____

Trade Name: _____

Nature of Business: _____

Registration Number: _____ Company Pin Number: _____

Registered Address: _____

Date of Incorporation: _____ Country of Registration: _____

Postal Address: _____ Postal Code: _____

Mobile Number: _____ Telephone Number: _____

Physical Address (Office Building/Floor): _____

Fax: _____

Preferred Method of Contact: Email (Free) Post (At a Fee)

(ii) Nature/Description of Business

| ✓ | Business Segment | Annual Turnover Guide (USD) |
|--------------------------|-------------------------------------------------------------------------------|-----------------------------|
| <input type="checkbox"/> | Micro Enterprise | 5,000 |
| <input type="checkbox"/> | Small Enterprise | 5,001 to 50,000 |
| <input type="checkbox"/> | Medium Enterprise | 50,001 to 1,000,000 |
| <input type="checkbox"/> | Large Enterprise | 10,000,000 |
| <input type="checkbox"/> | Non Profit Organizations (NGOs) e.g. Churches, Charity, Welfare Organizations | - |

(iii) Sector

- Agriculture, Forestry and Fishing
- Mining and Quarrying
- Electricity, Gas, Steam and Air Conditioning Supply
- Construction
- Wholesale and Retail Trade
- Transportation and Storage
- Information and Communication
- Accommodation and Food Service Activities
- Water Supply: Sewerage, Waste Management and Remediation Activities
- Other service activities e.g. Activities of households as employers; undifferentiated goods- and services-producing, activities of households for own use or activities of extraterritorial organizations and bodies
- Financial and Insurance Activities
- Professional, Scientific and Technical Activities
- Administrative and Support Service Activities
- Public administration and Defense; Compulsory Social Security
- Education
- Human Health and Social Work Activities
- Arts, Entertainment and Recreation

Sector (Choose from above list): _____

(iv) Source of Funds

Profits Rental/Property Sale Sale of Shares Dividends/Interest Maturing Investments

Loan Other (Please Specify): _____

Please note that Britam reserves the right to seek further information or documentation on the source of funds to be invested

2. FOREIGN ACCOUNT TAX COMPLIANCE ACT (FATCA)

Are you a US Citizen or Resident?

- Authorized Signatory 1: Yes No
- Authorized Signatory 2: Yes No
- Authorized Signatory 3: Yes No
- Authorized Signatory 4: Yes No

If Yes, complete the US Indicia Form

US citizens and residents include persons; born in the US, or holders of a US Green Card, US residential address, US telephone number, standing order to a US Bank account, granted power of attorney or have signatory authority to a person with a US address

Self-Certification (Tax Status)

Are you registered for tax in Kenya?

- Authorized Signatory 1: Yes No
- Authorized Signatory 2: Yes No
- Authorized Signatory 3: Yes No
- Authorized Signatory 4: Yes No

Are you registered for tax in any other country?

- Authorized Signatory 1: Yes No
- Authorized Signatory 2: Yes No
- Authorized Signatory 3: Yes No
- Authorized Signatory 4: Yes No

If "Yes", please provide your Tax Identification Number for each country (or reason why none has been issued)

| Country (ies) of Tax Residency | Tax Identification Number | Or Reason | Not Applicable |
|--------------------------------|---------------------------|-----------|----------------|
| | | | |
| | | | |
| | | | |
| | | | |

3. RISK ASSESSMENT QUESTIONNAIRE

1. How long have you been operational?

- (a) 0 - 5 Years (b) 6 - 10 Years (c) Over 10 Years

2. How long do you want to invest?

- (a) Above 3 Years (b) 1 - 3 Years (c) 0 - 1 Years

3. Have you invested in any of the investments below? (Please tick where applicable)

- Fixed Deposit Land/House Shares T-Bills/T-Bonds Unit Trusts
- (a) More than 3 investment categories (b) 1 to 3 investment categories (c) None of the above

4. What type of savings or investments do you currently hold? (Please tick where applicable)

- Fixed Deposit Land/House Shares T-Bills/T-Bonds Unit Trusts
- (a) More than 3 investment categories (b) 1 to 3 investment categories (c) None of the above

5. What do you expect of your income in the next one to three years?

- (a) Increase (b) Stay about the same (c) Decline/stop

6. Approximately what portion of your total assets will this investment present?

- (a) Less than 10% (b) 10% to 50% (c) 51% and above

7. Would you say about your knowledge on financial and investment markets?

- (a) I have a sound understanding (b) I have a basic understanding (c) I have little or no knowledge

8. If your investment value fell by 20% over the course of the next three months, how would you react?

(a) Buy more of the investment (b) Hold on to the investment (c) Sell some or all of the investment

9. What attracts you to an investment?

(a) Its good return regardless of the risk (b) A combination of security and income (c) Purely security

10. Do you have other savings you can access immediately?

(a) I have adequate funds to last me more than 1 year (b) Yes, but less than 6 months worth (c) No

11. When do you expect to need most of your money from this investment?

(a) Above 3 Years (b) 1 - 3 Years (c) 0 - 1 Years

Key: (a) = 3, (b) = 2, (c) = 1, Please add all your scores. Your final score should fall within the risk rating column

| Total Risk Score | 0 - 19 | 20 - 26 | 27 - 33 |
|------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Risk Profile | Conservative Investor | Moderate Investor | Aggressive Investor |
| Description | Usually want stability and protection of current investment. Generally seeks to preserve capital and are prepared to accept lower investment returns as a trade off. | Usually medium term investors who want to protect their capital and achieve some real increase in the value of their investments. Seeks a diversified portfolio with exposure to a broad range of investment sectors. | Usually long term investors seeking high capital growth. Substantial year to year fluctuations in value are acceptable in exchange for potentially high long term returns. They are comfortable accepting high volatility in their capital value, with the risk of short to medium term periods of negative returns. |

Disclaimer

This risk profile questionnaire and the results should not be regarded as investment advice or an offer to sell, or a solicitation for an offer to purchase any investment products or services. Britam accepts no responsibility or liability as to the accuracy or completeness of the information provided in this risk profile questionnaire and the results. This questionnaire is not a substitute for professional advice.

4. FUND INFORMATION

WHAT ARE UNIT TRUSTS?

- **Unit Trust:** A collective investment scheme in which investors' contributions are pooled together to purchase a portfolio of financial securities such as equities (shares), bonds, cash, bank deposits etc. The portfolio is managed by professional fund managers.
- **Unit:** Your contributions to a unit trust are used to purchase units. Each unit represents an equal fraction of the total value of the pool of the invested money. The number of units you are allocated is calculated by dividing the amount you invest by the offer price at the time.

Britam USD Fixed Income Fund

Britam USD Fixed Income Fund is suitable for investors whose liquidity needs are predictable and are able to invest their funds in largely fixed income securities. The fund is ideal for;

- Short term savings/deposits
- Investment of retirement proceeds to generate consistent monthly income
- Investment of reserve funds (sinking funds) for landlords to cater for maintenance and insurance costs
- Accumulation of project funds
- Investment of business income

| Points to Consider | Expected Returns Depend On | Benefits |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> • Your risk profile • Your time horizon for the investment • Whether you require regular income from the investment or purely looking for capital growth | <ul style="list-style-type: none"> • Returns from the financial markets • The type of assets within the unit trust portfolio | <ul style="list-style-type: none"> • Attractive returns, • Easy and affordable investment • Diversification of risks • Expertise in professional management • Value for money • Flexible investment options • Liquidity • Safe and transparent |

| | |
|----------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Fund Objective | The investment objective of the Fund is to endeavor to maximize the level of total return to investors by generating a reasonable level of current income and maximum stability of the capital invested while minimizing the volatility of the portfolio. |
| Investment Risk Level | Low to Medium Risk Fund |
| Currency | USD |
| Minimum Investment Amount | Minimum initial investment and holding - USD 1,000 Minimum top up amount - USD 500 Minimum Withdrawal Amount - USD 100 |
| Tax on Interest | The Income Tax Act (ITA) of Kenya applies |
| Initial Fees | 0% |
| Annual Management Fee | Maximum of 1.5%p.a. of Assets Under Management. |
| Switch Charge | A switch charge shall not be applicable. |
| Outperformance Fee | Calculated daily as 20% of returns above the performance hurdle rate defined as the SOFR. The performance hurdle rate is ONLY used for assessing the outperformance fee. |

5. FUND SELECTION

I confirm that I have read the Fund Information section and I understand my risk profile. I have chosen to invest as follows:

Initial Investment Amount/Capital Contribution (USD): _____

| | Name | Signature | Date |
|------------------------|------|-----------|------|
| Authorized Applicant 1 | | | |
| Authorized Applicant 2 | | | |
| Authorized Applicant 3 | | | |
| Authorized Applicant 4 | | | |

6. PARTNERSHIP ACCOUNT DETAILS

| | |
|--------------------------|-----------------------------------------------|
| Currency: | US Dollars |
| Bank: | Standard Chartered |
| Account Name: | Britam Fixed Income Fund Inflow Account (USD) |
| Branch: | Kenyatta Avenue Branch |
| Bank Code | 02 |
| Branch Code | 500 |
| Account Number: | 8705016785800 |
| Account Currency: | US Dollars |
| Swift Code: | SCBLKENXXXX |

7. CLIENT ACCOUNT INSTRUCTIONS

Details of Authorized Representatives

| | Authorized Signatory 1 | Authorized Signatory 2 | Authorized Signatory 3 | Authorized Signatory 4 |
|------------------------|------------------------|------------------------|------------------------|------------------------|
| Title e.g. Director | | | | |
| Surname | | | | |
| First Name | | | | |
| Middle Name | | | | |
| ID/Passport Number | | | | |

| | Authorized Signatory 1 | Authorized Signatory 2 | Authorized Signatory 3 | Authorized Signatory 4 |
|-------------------------------|------------------------|------------------------|------------------------|------------------------|
| Date of Birth (dd/mm/yyyy) | | | | |
| Mobile Number | | | | |
| Office Number | | | | |
| Fax | | | | |
| Email Address | | | | |
| Residential Address | | | | |
| Postal Address | | | | |
| Postal Code | | | | |
| Nationality | | | | |
| Signature | | | | |
| Date | | | | |

Note that the authorized signatories can fully operate the account including switching funds, withdrawing funds and closing accounts.

Either/Or 2 to Sign 3 to Sign 4 to Sign

Signature Samples of Authorized Signatories

| | Name | Signature Sample | Date |
|------------------------|------|------------------|------|
| Authorized Signatory 1 | | | |
| Authorized Signatory 2 | | | |
| Authorized Signatory 3 | | | |
| Authorized Signatory 4 | | | |

Payment Method

Direct Bank Transfer *(Please provide your bank information below)*

Account Name: _____

Account Number: _____ Bank Name: _____

Branch: _____ Bank Code: _____

8. GENERAL TERMS AND CONDITIONS

- (a) Units are traded at the daily ruling prices which prices may go up as well as down.
- (b) The Investment will only be applied once the completed application form together with notification of deposit is received by Britam. Subscriptions monies received will be dealt with on the next Dealing Day.
- (c) Investors are reminded that in certain specified circumstances their right to redeem their units may be suspended.
- (d) Britam will only accept deposits made through your Bank Account Number on record. Payments from third parties made on your behalf may be accepted on an exceptional basis and solely at the discretion of Britam.
- (e) Once an account has been opened, all statements, reports and notices will be sent by default through the e-mail address provided.

- (f) Britam shall remain authorized to accept any instruction request received from your authorized modes (registered email and/or Mobile number) unless otherwise instructed. If you lose your mobile phone or other electronic device or have any reason to believe that the integrity and security of your means of instructions or mode of payment has been accessed by an unauthorized person, it shall be your responsibility to take such actions to secure your investment by immediately notifying Britam Customer Care Centre for assistance. Until and unless we receive notice of loss of your electronic device or unauthorized access to your account, we shall remain authorized to accept any instructions requests received from the authorized modes.
- (g) The Client and/or his/her financial advisor shall at all times be responsible for ensuring that the unit trust and its representatives receive any instructions from the Client and/or financial advisor, whether by facsimile or mail, and that such instructions are complete and correct in all respects.
- (h) Past performance is not a guide to future performance and may not be repeated. The price of units and the income from them may fall as well as rise and Clients may not realize their initial investment.
- (i) Capital Preservation as highlighted in the Trust Deed, Rules and Information Memorandum means that the fund manager will aim to invest in assets which have fairly stable market prices. There is no guarantee that the investment objectives of the Fund will be attained. The price of the units and income may fall as well as rise and Clients may not realize their initial investment.
- (j) No third-party cheques are allowed. Payments made by a third party on behalf of a Client will need to be supported by further documentation.
- (k) All transaction charges on purchasing securities shall be borne by the Fund and not the Fund Manager.

9. DECLARATIONS

- (a) We confirm that we have read and understood the Information Memorandum for the selected fund, and state that we make this application on the terms and conditions set out in the Fund's Information Memorandum.
- (b) We confirm that the information provided in this application, together with all supporting documentation that will be supplied in connection with this application, is true, correct and accurate. We hereby consent that Britam Asset Managers (Kenya) Limited may verify the information provided using such reasonable and necessary verification mechanisms.
- (c) We confirm that the money used for this investment does not arise out of the proceeds of any money laundering or other illicit activities.
- (d) We agree to accept the number of units bought by virtue of this application and Trust Deed and Rules for the selected funds and warrant that we have full power and authority to enter into and conclude this transaction.
- (e) We confirm that the units are not being acquired either directly or indirectly by or on behalf of any person restricted by law of any relevant jurisdiction from acquiring the units.
- (f) We hereby consent to all redemption proceeds and/or income distributions made to us being paid in accordance with our payment instructions (as provided in section 9 above, and as may be varied as per our written instructions). We hereby accept full responsibility for securing the integrity of our selected payment mode, and fully indemnify Britam from any claims, losses or liabilities that it may incur in connection with the processing of payment in accordance with my instructions.
- (g) We hereby unconditionally and unequivocally agree that Britam Asset Managers (Kenya) Limited shall be entitled to act upon any instructions issued through our registered profile on a Britam Online Platforms or through electronic mail from our indicated email address (including scanned copies of documentation) , which instructions shall be binding and enforceable against us notwithstanding that any such instruction may later be shown to be in any way false, incomplete, inaccurate, delayed, erroneous, unauthorized or otherwise not authentic.
- (h) We agree that Britam Asset Managers (Kenya) Limited shall not be responsible for any liability, losses or damages resulting from such electronic instructions, except where the loss results from the gross negligence or fraud on Britam's part. We agree to fully indemnify Britam against any proceedings, claims, expenses, and liabilities which may be taken or made against Britam by reason of Britam acting on my instructions.
- (i) We consent to the disclosure of the information provided in this application for compliance purposes to the companies within the Britam Group or its agents and the necessary regulators and government agencies.
- (j) We have read and fully understand the funds' objectives, risk levels, income distribution and all charges as set out in the funds fact sheets and the Information Memorandum.

10. CLIENT ACKNOWLEDGMENT

By checking this box, WE confirm that WE have read and understood, and hereby consent to Britam’s Privacy Policy.

WE hereby authorize Britam to collect, use, disclose, and/or process our personal data or information without further notification to me/us, confidentially with its affiliated companies, third party service providers, business partners and/or other parties which may be sited outside of Kenya, for setting up and administering our investment account with Britam, customer services and to allow Britam and/or its business partners to perform marketing and related activities, until Britam receives our written instruction to the contrary. Britam’s Privacy Policy is available at <https://ke.britam.com/privacy-policy>.

We confirm that we have read and understood, and hereby consent to the general terms and conditions, and hereby make the above declaration.

| Name | Signature | Email Address (if consenting to email instructions) | Date |
|------|-----------|-----------------------------------------------------|------|
| | | | |
| | | | |
| | | | |
| | | | |

11. FOR OFFICIAL USE ONLY

Please provide copies of the following:

1. Founding Documents

- Companies - Certificate of Incorporation Partnership - Partnership Agreement
- Other Legal Entities - Constitution or other founding documents in terms of which legal person is created

2. Other Documents

- Resolution/mandate authorizing the investment Copy of PIN Certificate of the Organization
- Income Tax Exemption Certificate (if applicable)
- Proof of banking details (copy of ATM card, original cancelled cheque or certified letter from the bank or bank statement not more than three months old)
- Investment Fund’s cheque or Deposit slip attached and in the correct fund Recent CR12 / Annual returns
- List of present Directors/Shareholders duly certified by Company Secretary

3. Documents from Authorized Representatives

- Official Kenyan Identification Document or, If not available current passport
 - Utility Bill (not more than three months old); or Lease/rental agreement, Electricity Account, Water Bill
- Is this direct business? Yes No

If No, please populate the Financial Advisor/Intermediary Section below

Financial Advisor/Intermediary

I confirm that all the above documents have been attached:

Name of Financial Advisor: _____

ERP Code: _____ Branch: _____

Mobile Number: _____ Email Address: _____

Signature: _____ Date: _____

Branch Administrator

Name: _____

Signature: _____ Date: _____

Compliance Checks (Tick Appropriately)

- KYC Sanctions Screening PEP FATCA
- Customer AML Risk Category High Medium Low

Name: _____

Signature: _____ Date: _____