

INVESTMENT ACCOUNT OPENING FORM - CORPORATE APPLICANT

PRIMARY IDENTIFICATION

We hereby expressly consent to and authorize NCBA Investment Bank to obtain my/our Primary Identification documents from/held by NCBA Group PLC. Non - NCBA Bank clients will be required to provide all the applicable Primary Identification.

(Tick) Yes No

- Copies of ID or Passport and KRA PIN certificate for Corporate Signatories, Trustees and Directors
- Copies of recent CR 12 Certificate, Registration/Incorporation Certificate
- One Passport Photograph (For Non NCBA Account Holders, Corporate signatories, Trustees and Directors)
- KRA PIN certificate for Corporate Applicants
- Certified Copy of Recent Bank Statement, Void Cheque (For Non NCBA Account Holders)
- Risk assessment form (applicable to Equity Fund Investment)

APPLICANT DETAILS

Company/ Organisation name: _____

Registration number: _____ KRA Pin no _____

Nature of business : _____

Contact person: _____ Email: _____

Tel No.: _____

BANK ACCOUNT DETAILS

Account Name _____

Bank Name _____ Branch _____

Currency (KES) _____ Account No. _____

Currency (USD) _____ Account No. _____

ORDINARY RESOLUTION OF THE BOARD OF DIRECTORS, TRUSTEES OR PARTNERS

It was resolved on this day..... thatopens and Invests in an Investment account in the NCBA Unit Trust Funds managed by NCBA Investment Bank Limited.

Will the signing mandate be the same as NCBA Bank accounts (Tick) Yes No

SIGNING MANDATE - NON NCBA ACCOUNT HOLDERS

The signing mandate of the investment account will be _____ to sign (Specify the number of mandatory signatories)

The account will be operated by the Authorised Signatories provided below;

Name of Signatory	ID Number	Tel. Number	Email Address	Signature Specimen

INVESTMENT SELECTION

Name of Fund	Account Details	Indicate Investment Amount
NCBA Fixed Income Fund	Bank: NCBA Account No. 5100555001	
NCBA Dollar Fixed Income Fund	Bank: NCBA Account No. 7271190063	
NCBA Equity Fund	Bank: NCBA Account No. 5105555018	
NCBA Fixed Income Basket Note - KES	Bank: NCBA Account No. 7271191046	
NCBA Fixed Income Basket Note - USD	Bank: NCBA Account No. 7271191051	
Treasury Bill/ Bond	Bank: NCBA Account No. 7271190833	
Euro Bonds	Bank: NCBA Account No. 7271190807	
Others - KES	Bank: NCBA Account No. 7271190833	
Others - USD	Bank: NCBA Account No. 7271190807	

PAYMENT METHOD (SPECIFY) - For NCBA Bank Account Holders or Existing Unit Trust Fund Clients

- Please debit our current account No. _____ with KES/USD _____ and credit the respective collection accounts listed above.
- Liquidate our Unit Trust Portfolio No. _____ with KES/USD _____ and credit the respective collection accounts listed above.
- Utilize proceeds of maturity of investment _____ with KES/USD _____ and credit the respective collection accounts listed above.
- Transfer of funds from other banks _____ with KES/USD _____ and credit the respective collection accounts listed above.

INCOME DISTRIBUTION - NCBA Fixed Income Fund/ NCBA Dollar Fixed Income Fund

Do you want to reinvest Interest Income? (Tick) Yes No (please tick where applicable)

NCBA Fixed Income Fund (monthly) NCBA Dollar Fixed Income Fund (Monthly)

If "No", all income distribution will be credited to your Bank Account on file.

NCBA FIXED INCOME BASKET NOTE FUND

We request NCBA Investment Bank to invest as per below tenor.

3 months 6 months 12 months 24 months Others

Investment amount

KES/US\$ _____ Rate of Return _____ %

* Interest Income from NCBA Fixed Income Basket Note Fund will be paid at maturity of Investment contract.

* Withdrawal of funds from the NCBA Basket Note prior to maturity of the contract is subject to forfeiture of 3% for KES and 1% for USD respectively, from the rate of return over the investment period.

EXECUTION MANDATE - TREASURY BILL/ BOND/ EUROBOND

I/we request NCBA Investment Bank to bid for investment securities per below details

Treasury Bill Treasury Bond EuroBond Others _____

Tenor: 91-day T-Bill 182-day T-Bill 364-day T-bill Treasury Bond/ Eurobond

Face Value (KES/ USD)	Settlement Amount (KES/ USD)	Rate of Return (%)

NCBA's Investment Bank placement commission (p.a) inclusive of taxes is as below:

- | | | |
|--|---|---|
| 1. 0.145% p.a of offer payment for 91-day T-Bill | } | Collected in Advance |
| 2. 0.29% p.a of offer payment for 182-day T-Bill. | | |
| 3. 0.58% p.a of offer payment for 364-day T-Bill. | | |
| 4. 0.58% p.a of face value for Kenyan Shilling Bonds | } | Collected semi-annually with the coupon |
| 5. 0.29% p.a of face value for Euro Bonds | | |

EXECUTION MANDATE TERMS & CONDITIONS

1. Prices of Investments are subject to be determined by the issuer or the prevailing prices in the secondary markets.
2. Clients will be advised on the outcome of the auction/ bidding on Monday the following week .
3. Investable funds should be sighted in the NCBA collection account before placing any bids.
4. Investment Confirmation Advices will be sent out to Investors for successful bids.
5. We (NCBA Investment Bank Limited) do not guarantee partial or full placement of funds as prices of accepted bids may vary from the target prices.

DECLARATIONS

- We apply to invest in the NCBA Unit Trust Fund on the terms, conditions and regulatory information set out in the Information Memorandum and Trust Deed.
- We confirm that we received clear explanations and understanding on the investment product before signing.
- We confirm that the product was fully explained to us with particular attention having been paid to its charge structure and any possible cancellation penalties that we may incur.
- We confirm that it was explained to us that Equity Fund and Bond values may go up and/ or down and that past performances are not necessarily a guide to future performance.
- We confirm that the investment in the Fund is not being acquired directly or indirectly by or on behalf of any person restricted by law of any jurisdiction from acquiring such an investment and that we will not sell, transfer or otherwise dispose of any investment in the Fund directly or indirectly to or for the account of such person.
- We hereby agree that all proceeds for redemptions and income distribution will be paid in accordance to the applicable payment instructions.
- We confirm that the money used for investments in the NCBA Unit Trust are not arising out of proceeds of any money laundering or other illicit activities.
- We agree that NCBA is not responsible for any liability, losses or damages resulting from e-mail or fax instructions, except when such liability or loss results from negligence, or willful default on NCBA's part.
- We warrant that all the information given in this application and in all documents which have been or will be signed by us in connection with proposed investment whether in my handwriting or not, is true and complete.
- We hereby expressly acknowledge and agree that pursuant to the Foreign Account Tax Compliance Act (FATCA) enacted under the Laws of the United States of America (US), the Bank is or may be required for US citizens or residents to disclose and report certain information concerning my/our account to the relevant authorities including but not limited to the US Internal Revenue Service ("US Authorities"). Additionally FATCA may require the Bank to deduct, withhold and remit such taxes or monies to the US Authorities as may be directed by them from time to time.
- We hereby expressly consent and authorize the Bank to disclose, respond, advise, exchange and communicate the details or information pertaining to my/our account(s) to the US Authorities and to deduct, withhold and remit such monies or taxes as may be directed by the US Authorities to enable the Bank to fulfil its obligations under FATCA and other enabling US statutes.
- We hereby irrevocably release and fully discharge NCBA, its directors, officers, employees, servants and agents and related parties from any and all claims, liabilities, damages, loss or expense arising from NCBA disclosing and reporting any such information concerning the Customer account(s) to the US Authorities and/or deducting, withholding and remitting any monies to the US Authorities.

DEED OF INDEMNITY - FOR SCANNED AND SIGNED EMAIL INSTRUCTIONS

Do you intend to transmit investment/ liquidation instructions via email? (Tick) Yes No

Please confirm/ indicate the e-mail addresses to be used to issue instructions.

- 1. _____
- 2. _____
- 3. _____

In consideration of your acting on our instructions issued by way of email, we indemnify you against all claims, losses, costs that you may sustain, incur or be put to by reason of the said email instructions. We irrevocably authorize you to make any payments and comply with any demands that may be claimed from or made upon you under the said email instructions without any reference to or further authority from me.

We agree that any payment which you shall make in accordance or purporting to be in accordance with the email instructions shall be binding upon me and shall be accepted by us as conclusive evidence that you were liable to make such payment or comply with such demand.

We agree that my liability under this indemnity shall be continuing liability notwithstanding any settlement of account or other matter whatsoever.

DECLARATIONS

We the undersigned, confirm that we have read and understood the terms and conditions of this investments and their implications.

DIRECTORS/ TRUSTEES/ PARTNERS/ SIGNATORIES

Name _____ Signature _____ Date _____

Name _____ Signature _____ Date _____

Name _____ Signature _____ Date _____

Name _____ Signature _____ Date _____

FOR INTERNAL USE

Staff Name _____	Branch _____	Signature _____
Reviewed by _____	Date _____	Signature _____