

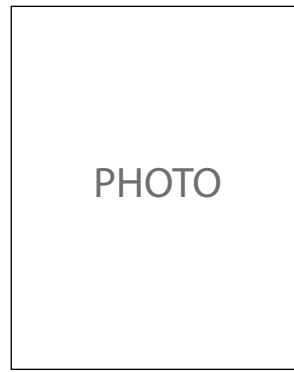


APPLICATION FORM

CORPORATE

For Official Use Only

Investment Account Number: _____



CSD No.: _____

PLEASE WRITE IN BLOCK LETTERS

Business Type: <input type="checkbox"/> Association	<input type="checkbox"/> Society/Club	<input type="checkbox"/> Religious Org.	<input type="checkbox"/> Sole Proprietorship
<input type="checkbox"/> Partnership	<input type="checkbox"/> Limited Liability Company	<input type="checkbox"/> Other _____	

1. Your Details

Name of Organization	
Address (Postal):	
Principal Place of Business	
Date of Incorporation	
Nature of Business	
Email	
Telephone:	
Fax:	

2. Your Investment(s)

Amount in Figures: _____	Amount in Words: _____
Bills <input type="checkbox"/> 91-Day Govt. Of Ghana T-Bill <input type="checkbox"/> 182-Day Govt. Of Ghana T-Bill	Fund Management <input type="checkbox"/> UMB-IHL Institutional Account <input type="checkbox"/> Provident Fund Management <input type="checkbox"/> Welfare Scheme
Notes <input type="checkbox"/> 1-Year Government of Ghana Note	Mutual Fund <input type="checkbox"/> Merban Fund
Bonds <input type="checkbox"/> 2-Year Government of Ghana Bond <input type="checkbox"/> 3-Year Government of Ghana Bond <input type="checkbox"/> 5-Year Government of Ghana Bond	Others
Please indicate how you wish to receive your investment advice(s).VIA: <input type="checkbox"/> Email Quarterly <input type="checkbox"/> Collection at UMB-IHL <input type="checkbox"/> RM to Deliver	

3. Your Operating Instructions

Please indicate your disposal instructions by ticking the appropriate box: (Please tick only on box)

<input type="checkbox"/>	Invest all the Maturity Proceeds until further notice.
<input type="checkbox"/>	Re-invest Principal amount and pay me (us) the discount upfront / interest earned upon maturity until further notice
<input type="checkbox"/>	Do not reinvest, please:

Bank details

Pay maturity proceeds into my/our Bank Account No. _____

with _____ Bank. _____ Branch

- Issue a cheque for the maturity proceeds to me/us. Or in favour of:
- Mobile Money Transfer
- Hold on with proceeds and wait for disposal instructions from me/us.
- Any other (Please state in space provided):

4. Authorized Signatories and Forms of Identification

1	Name/Title:			
	Passport No.		Drivers' Licence No.	
	Voter's ID No.		National ID No.	
	Others ID No.		Date of Expiry	

2	Name/Title:			
	Passport No.		Drivers' Licence No.	
	Voter's ID No.		National ID No.	
	Others ID No.		Date of Expiry	

3	Name/Title:			
	Passport No.		Drivers' Licence No.	
	Voter's ID No.		National ID No.	
	Others ID No.		Date of Expiry	

5. Required Services: Please Tick

<input type="checkbox"/>	<p>MANAGED PORTFOLIO This service is designed to take away the hassle of managing an investment portfolio. Once we have established your investment objectives and risk profile we will manage the portfolio within the agreed mandate, making specific investment decisions without discussing these with you at a fee. We will keep you updated by advising you after each trade and provide you with portfolio valuations and progress reports at agreed intervals.</p>
<input type="checkbox"/>	<p>ADVISORY This service is for those wishing to retain overall control of their investments while benefiting from our knowledge and expertise. After establishing your objectives and risk profile we will give advice on investments and any investment decision is taken solely by you. We will furnish you with details after each transaction and portfolio valuation at agreed intervals.</p>
<input type="checkbox"/>	<p>EXECUTION ONLY This service is for investors who want to make their own decisions. We will act on your specific instruction and will give no advice on the merits or drawbacks of the investment. You will receive a contract note for each trade and be provided with a portfolio valuation at agreed intervals</p>

I/We declare that the information provided is true and accurate. I/We authorize UMB Investment Holdings Ltd. (UMB-IHL) to use my/our personal information to evaluate my/our financial need(s) and comply with the Securities Industry Law, as amended. This information may be provided to other members of the Universal Merchant Bank Group. I undertake to notify UMB-IHL promptly of any change of the information provided by me/us on this form.

Signature(s)	A		B		C	
Name(s)						
Date						
Signing Instructions						

6. For Official Use Only

Received by: Officer's Name						
Remarks						
Manager					Date:	_____
AML Info:	<input type="checkbox"/> PEP	<input type="checkbox"/> Undesirable	<input type="checkbox"/> Watchlist	<input type="checkbox"/> Blacklist		

Account Information

This leaflet contains information about your UMB-IHL Investment Account. Please read and retain this booklet, which contains:

- The terms of the Agreement between you and us
- UMB-IHL Investment Account Application Requirements
- Guide to Investments

The Terms of the Agreement Between You and UMB-IHL

ALL INVESTMENT ACCOUNTS

UMB-IHL shall not be liable for any loss or damages resulting from our failure to detect falsification, forgery or other defect in signature, authentication or legal capacity, save to the extent that it results from our negligence, willful default or fraud.

GIVING INSTRUCTIONS

For this account or service, we will accept instructions for transactions:

- in writing;
- verbally; only for placing funds for investments
- electronically (via internet banking).

We will accept instructions only from signatories to an account. UMB-IHL reserves the right to determine which form of instruction to accept. Written instructions would be accepted with an indemnity in the standard form provided.

DISCRETIONARY INVESTMENT MANAGEMENT SERVICE

The Discretionary Investment Management Service is for clients who are happy to delegate the day-to-day running of their portfolio. After agreeing to an investment strategy with you, we will manage your portfolio of assets at our own discretion while seeking to achieve your investment objective. We will not seek your consent prior to implementing investment decisions

NON-DISCRETIONARY INVESTMENT MANAGEMENT SERVICE

The Non-Discretionary Investment Management Service is for clients who wish to retain the day-to-day control over their investments. After agreeing to an investment strategy with you, we will conduct regular reviews of your portfolio and make appropriate investment recommendations to help you achieve your objective. However, we will need your express consent to undertake any transactions on your behalf for accounts you hold with us or third parties. You are therefore ultimately responsible for the performance of your portfolio.

Requirements: Corporate & Organizations

1. Certificate of Incorporation/Commencement/Constitution or Rules/Certificate of Registration
2. Completed Application and KYC Forms.
3. Passport/Drivers License/Voters ID card/Birth Certificate/ SSNIT ID Card etc. of signatories
4. One(1) passport-sized photograph fully endorsed by each signatory.

Guide To Investments

At UMB-IHL there are several investment opportunities available to you. Brief information is provided below to help you with your investment decision(s). You can always contact us for investment advice.

GOVERNMENT OF GHANA TREASURY BILLS & NOTES

UMB-IHL operates the primary dealership license on behalf of UMB.

DISCOUNT RATE

The interest rate applied when treasury bills are purchased at a discount.

EQUIVALENT INTEREST RATE

The interest rate applied when the interest on a treasury bill is paid on maturity.

COMMERCIAL PAPERS (CP's)

Commercial Papers or CPs are short-term debt instruments issued by corporations, typically for the financing of accounts receivable, inventories and meeting short-term liabilities. Maturities on commercial paper rarely range any longer than 365 days, and 1-5 years in the case of debenture stocks. Interest rates on CPs are usually higher than those of Treasury bills. UMB-IHL is the leading CP arranger in Ghana.

INVESTMENT OBJECTIVES & RISK

The reasons for making an investment can be many. Below are some investment objectives:

Income
Mortgage
Education
Retirement Planning
Others

LOWER RISK INVESTMENTS:

Generally sovereign debt or securities guaranteed by governments.

MEDIUM RISK INVESTMENTS

A diversified portfolio composed of investments falling across the risk spectrum but predominantly made up of low risk assets such as Bank fixed deposits and investment grade bonds.

HIGH RISK

Generally all types of securities of smaller companies, especially those with a short trading history.

COMPLAINTS

All complaints should be forwarded to your relationship manager.
If your complaint is not resolved to your satisfaction, kindly write to or call:

The Vice President,
Marketing & Client Relations
UMB-IHL, P .O. Box GP 401 Accra
Tel.: +233 (0) 302 251 137 / 302 251 138 / 303 977 556
Fax: +233 (0) 302 251 138