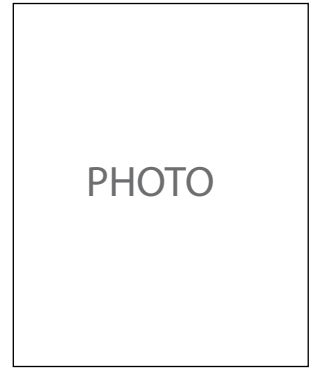
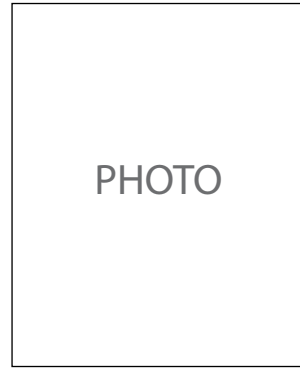


APPLICATION FORM
INDIVIDUAL

For Official Use Only

Investment Account Number:

CSD No.: _____



PLEASE WRITE IN BLOCK LETTERS

Account Type: Single Account Joint Account ITF Name: _____

1. Your Details

Account Holder	Joint Account Holder
Title: Mr. /Mrs. /Miss. /Ms. /Dr. /Prof.	Title: Mr. /Mrs. /Miss. /Ms. /Dr./Prof.
Surname:	Surname:
Other Names	Other Names
Date: / / Place of Birth:	Date / / Place of Birth:
Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female	Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female
Email:	Email:
Telephone (Mobile):	Telephone (Mobile):
Tel. (Residential):	Tel. (Residential):
Postal Address	Postal Address
Residential Address	Residential Address
Nationality:	Nationality:
Country of Residence:	Country of Residence:
Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Widowed <input type="checkbox"/> Divorced	Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Widowed <input type="checkbox"/> Divorced
Name of Spouse:	Name of Spouse:

2. Other Information

Occupation:	Occupation:
Name of Employer	Name of Employer
Employer's Address:	Employer's Address:
Primary Source of Income:	Primary Source of Income
Other Sources of income:	Other Sources of income:
Investment Objectives	<input type="checkbox"/> Retirement Planning <input type="checkbox"/> Education <input type="checkbox"/> Mortgage <input type="checkbox"/> Income <input type="checkbox"/> Others
Investment Horizon	<input type="checkbox"/> Short Term below 1 year <input type="checkbox"/> Short - Medium Term 1 - 2 years <input type="checkbox"/> Medium term 2 - 3 years <input type="checkbox"/> Medium-Long term 3 - 5 years <input type="checkbox"/> Long Term above 5 years
Gross Annual Income	<input type="checkbox"/> Under GH ₵10,000.00 <input type="checkbox"/> GH₵10,000 TO GH₵50,000 <input type="checkbox"/> GH₵50,000 TO GH₵100,000 <input type="checkbox"/> GH₵100,000 TO GH₵150,000 <input type="checkbox"/> GH₵150,000 TO GH₵200,000 <input type="checkbox"/> OVER GH₵200,000
Investment Knowledge	<input type="checkbox"/> Sophisticated <input type="checkbox"/> Good <input type="checkbox"/> Fair <input type="checkbox"/> Novice
Risk Tolerance	<input type="checkbox"/> Low <input type="checkbox"/> Medium <input type="checkbox"/> High
Other Investments Held	<input type="checkbox"/> Treasury Bills <input type="checkbox"/> Mutual Funds <input type="checkbox"/> Bonds <input type="checkbox"/> Stocks <input type="checkbox"/> Insurance <input type="checkbox"/> Other

3. 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 Plus Account <input type="checkbox"/> UMB-IHL Private Wealth Account
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:

Email
 Collection at UMB-IHL
 RM to deliver
 Others

4. Your Operating Instructions

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

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

5. Next of Kin

Name	%	Address	Tel. No	E-Mail

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.

IN TRUST FOR ACCOUNTS (ITF ACCOUNTS)

ITF accounts can be opened only for beneficiaries less than eighteen years (18 years). For these accounts the next-of-kin is automatically the person for whom the account is held in trust for and he/she can access the account at age 18.

JOINT ACCOUNTS

Unless otherwise agreed, where more than one person enters the Agreement, the account(s) will be treated as joint and will be operated as per signatory instruction given. Where we are advised of a dispute with anyone else with whom you entered into this Agreement and you wish to terminate this Agreement, we will write to the other account holder(s) advising them of your intentions and requesting their confirmation of the instructions.

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.

FATCA REQUIREMENTS

UMB-IHL is registered with the United States Internal Revenue Service (IRS) under the Foreign Account Tax and Compliance Act (FATCA) as a participating foreign financial institution in Ghana required to provide account information on all US Citizens and Lawful Permanent Residents of the USA. Therefore if you are a Citizen or Lawful Permanent Resident of the USA, as indicated in section (9) of this form, please provide us with the following information:

- Completed IRS Form W-9 or W-8BEN
- Non-U.S. passport or similar documentation establishing foreign citizenship; and
- Written explanation regarding U.S. citizenship

Application Requirements: Individuals

1. Passport/Drivers License/Voters ID card/Birth Certificate/ SSNIT ID Card etc.
2. Completed Application and KYC Forms.
3. Completed Mandate Card for Joint Accounts. (Please use BLACK INK only).
4. One(1) passport-sized photograph fully endorsed by each signatory.
5. Water/Electricity Bills for residential address confirmation.

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**