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**INDIVIDUAL / JOINT / ITF ACCOUNT  
OPENING PACK**

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Innovation | Integrity | Leadership

PHOTOGRAPH

ACCOUNT NUMBER

Grid for account number

Account type selection: Individual, ITF, Joint, and various fund options.

ITF (in Trust for) minors section with name fields.

Investment Purpose field

PERSONAL DETAILS: TO BE COMPLETED BY ALL APPLICANTS

FIRST APPLICANT

Personal details form including name, address, phone, ID, and marital status.

Initial Investment section with GHS and USD fields.

Employment and Income details section including employer name, location, and salary.

Signature line

BANK ACCOUNT DETAILS

Bank account details section including account name, number, bank name, and branch.

**SECOND APPLICANT**

Mr.  Miss  Mrs.  Dr.  Prof.

Surname

Mobile Phone

Type of ID

First Name(s) and Other names

Email

ID Number

Postal Address

Nationality

Date of Expiration

Residential Address

Country of Residence

Sex  Male  Female

Residential Telephone #

Mother's Maiden Name

Date of Birth

Marital Status  Single  Married  Divorced  Widowed

Occupation: Engineer, Lawyer, Banker, Student etc.

Name of Spouse if Married

Employment Type (i.e. salaried worker, self employed, etc)

Employer's Location Address

Tax ID # for foreigners working in Ghana

Employer's Name

Net Salary

Employer's Business Activity

Source(s) of Income

Signature \_\_\_\_\_

**BANK ACCOUNT DETAILS**

Account Name

Bank Name

Account Number

Bank Branch

Next of Kin

Contact Number

Email

1. Beneficiary  (%)   
 Relationship  Contact Number   
 Address

Type of ID   
 ID Number

2. Beneficiary  (%)   
 Relationship  Contact Number   
 Address

Type of ID   
 ID Number

3. Beneficiary  (%)   
 Relationship  Contact Number   
 Address

Type of ID   
 ID Number

4. Beneficiary  (%)   
 Relationship  Contact Number   
 Address

Type of ID   
 ID Number

**CHECK AND SIGN APPROPRIATE DISCLOSURE**

**PRODUCT AGREEMENT - INVESTCORP MONEY MARKET FUND:**

A low risk product investing in high quality short-term securities including treasury bills, commercial paper and CDs

- Low distribution cost
- Designed to achieve indicative return of 2% above prevailing 91-Day GoG Treasury bill rate
- Unrestricted entry and exit, with just a working days' notice required for redemptions
- Competitive management and expense fees
- Minimum lump sum investment of GH¢ 1,000 or minimum opening balance of GH¢100 for direct debit clients

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First Applicant's Signature

DD / MM / YY

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Second Applicant's Signature

DD / MM / YY

**NB: Past performance does not guarantee future returns**

**CHECK AND SIGN APPROPRIATE DISCLOSURE**

**PRODUCT AGREEMENT - INVESTCORP MID-TIER FUND:**

A unique high yielding debt and preferred equity fund that combines the features of a traditional asset management product with advisory services

- Low management fee and competitive expense charge
- No front load or distribution cost; exit fees apply for redemptions within 3 years of investment
- Designed to achieve indicative returns of 3% above the prevailing 91-Day GoG Treasury bill rate
- Redemptions are paid within five (5) business days
- Minimum lump sum investment of GH¢ 5,000 or minimum opening balance of GH¢ 100 for direct debit clients

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First Applicant's Signature

DD / MM / YY

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Second Applicant's Signature

DD / MM / YY

**NB: Past performance does not guarantee future returns**

**CHECK AND SIGN APPROPRIATE DISCLOSURE**

**PRODUCT AGREEMENT - INVESTCORP PRIVATE WEALTH SUITE:**

Tailored products and investment strategies targeted at High Net-Worth Individuals and their Families, Foundations and Entrepreneurs. Individual mandates specify features for each portfolio.

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First Applicant's Signature

DD / MM / YY

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Second Applicant's Signature

DD / MM / YY

**NB: Past performance does not guarantee future returns**

**CHECK AND SIGN APPROPRIATE DISCLOSURE**

**PRODUCT AGREEMENT - INVESTCORP ACTIVE EQUITY FUND:**

A Fund that tracks the performance of a model portfolio that is constructed based on carefully selected stocks that trade on the Ghana Stock Exchange (GSE).

- Minimum lump sum investment of GH¢ 1,000 or minimum opening balance of GH¢200 for direct debit clients
- Unrestricted entry and exit with five (5) working days notice required for redemptions
- Competitive management fee and expense charge

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First Applicant's Signature

DD / MM / YY

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Second Applicant's Signature

DD / MM / YY

**NB: Past performance does not guarantee future returns**

# MANDATE TO OPERATE ACCOUNT

Account Holder(s) Authorization/Signature(s)

One to Sign

Two to Sign

Three to Sign

Four to Sign

## Signatory 1

Name of Signatory

Date

-----

Signature

## Signatory 2

Name of Signatory

Date

-----

Signature

## Signatory 3

Name of Signatory

Date

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Signature

## Signatory 4

Name of Signatory

Date

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Signature

## FOR OFFICIAL USE ONLY

Processed by

Name

Signature

Reviewed and Approved by

Name

Signature

Date

**EMAIL INDEMNITY**

We / I,

Of

Authorize InvestCorp Asset Management LTD. (InvestCorp) of #15 Wawa Drive North Dzorwulu, P.O. Box GP 22493 Accra to deal with our / my investment portfolio at InvestCorp and carry out all investment instructions given by us / me through email via the following e-mail address only:

That we / I shall call you on telephone and confirm our / my instruction to you within thirty (30) minutes of giving investment instruction to you through the above stated e-mail address;

We / I authorize you after receiving our / my confirmation to deal with our / my investment account and execute all instructions given to you by us / me through our / my said email address above;

That in dealing with our / my investment portfolio and carrying out all investment instructions given to you through above stated email address;

WE / I UNDERTAKE to completely indemnify and hold harmless and absolve you (InvestCorp) from all forms loss, liability, claim or damage that might be incurred by you or made against you and / or us / me as a result of authorizing you through email.

We / I shall at our / my own expense defend any action or claim that any third party or person may bring against you in the event that you rely on our / my instruction and there is any loss.

**Dated**

\_\_\_\_\_

**Signed**

**SOCIAL MEDIA PAGES**

Facebook  Profile Name \_\_\_\_\_

Twitter  Handle \_\_\_\_\_

Instagram  Handle \_\_\_\_\_

LinkedIn  Profile Name \_\_\_\_\_

## CUSTOMER RISK ANALYSIS

***Determining the time frame for your investment is critical to making an investment decision, the longer your investment horizon, the more aggressive you may want to be.***

Your investment time frame

1. In approximately how many years will you require gains from your investment?

0 to 1½ year     2 to 3 years     4 years and above

2. Do you have an emergency fund (Accumulated savings)?

No     Yes, but less than six months after-tax income     Yes, I have adequate emergency funds

***Your prior investment experience can help determine your attitude toward investment risk.***

3. Have you ever invested in individual stocks or equity funds?

No, and I would be uncomfortable with the risk if I did

No, but I would be comfortable with the risk if I did

Yes, but I was uncomfortable with the risk

Yes, and I felt comfortable with the risk

***Your comfort level with investment risk influences how aggressively or conservatively you may choose to invest and it should be balanced with your desire to achieve your investment goals.***

4. Which one of the following statements best describes your feelings about investment risk?

I would only select investments that have a low degree of risk associated with them (i.e. it is unlikely I will lose my original investment)

I prefer to select mixed investments with emphasis on those with a low degree of risk and a small portion in others that have a higher degree of risk that may yield greater returns.

I prefer to select a balanced mix of investments some that have low degree of risk, others that have a higher degree of risk that may yield greater returns.

I prefer to select an aggressive mix of investments which exhibit a low degree of risk, but with emphasis on others that have a high degree of risk that may yield greater returns

I would select an investment that has only a high degree of risk and a greater potential for higher returns

### 5. Volatility

The value of most investments fluctuate over time. How would you feel if an investment you had committed to for three years or more lost some of its value during the first year.

(a) I would be extremely concerned and would sell my investment

(b) I would be concerned and may consider selling my investment

(c) I would be concerned, but I would not consider selling my investment

(d) I would not be overly concerned given my long-term investment philosophy

### Your Personal Risk Tolerance

High

Medium

Low

Signature .....

## ACCOUNT OPENING CHECKLIST

1. Completed Account opening Pack
2. Valid national identification of each signatory to the account  
(Passport, Driver's License, Voter's ID card, NHIS card)
3. Minimum initial investment
4. Completed mandate card
5. Two (2) passport photographs
6. Complete verification of account holder's address

