

Product Application Form

PAF1 | Investment Management

Create Tomorrow.
Start Today.

Platform | Investment | Bank

Product Application Form

PAF1 | Investment Management



Please complete all fields, as missing information will cause delays when processing your application.

1 Applicant Details

First Applicant	Title <input type="text"/>	Second Applicant	Title <input type="text"/>
Surname <input type="text"/>		Surname <input type="text"/>	
Forename(s) <input type="text"/>		Forename(s) <input type="text"/>	
Trust Name <input type="text"/>			
Company Name <input type="text"/>			

2 Investment Advice

2a I/We would like advice on the appropriate investment mandate.
(If you have already received a mandate please enter the Proposal Number below).

Proposal Number

If you have ticked 2a please go straight to Section 4 (Next page)

2b My/our Intermediary is
and they will advise me/us on the investment mandate for this account (complete table below).

2c I/We are sophisticated investors with considerable investment knowledge and experience and are capable of understanding the risks involved in making our own decisions.

If you have ticked 2b or 2c above, complete Section 3 below.
Please note Section 3 is for sophisticated/professional investors and intermediaries only.

3 Investment Mandates* (For sophisticated/professional investors and intermediaries only.)

	Investment Time Horizon	PRISM (£50,000+ or \$75,000+ or €75,000+)	FUSION (£100,000+ or \$150,000+ or €150,000+)	FUSION ESG (£100,000+ or \$150,000+ or €150,000+)	SOVEREIGN (£500,000+ or \$500,000+ or €500,000+)
Horizon 1	12 months		N/A	N/A	N/A
Horizon 1+	18 months		N/A	N/A	N/A
Horizon 2	2 years				
Horizon 2+	2.5 years				
Horizon 3	3 years				
Horizon 3+	3.5 years				
Horizon 4	4 years				
Horizon 5	5 years				
Horizon 6	6 years				
Horizon 8	8 years				
Horizon 10	10 years				
Enhanced Growth	+12 years		N/A	N/A	N/A

3.1 Institutional Mandate (\$10million minimum) YES NO

3.2 Base Currency: Investment Amount:

3.3 Amount of regular distributions Monthly Quarterly Annually

3.4 Amount of regular contributions Monthly Quarterly Annually

3.5 Other Strategy: Please indicate time horizon, investment amount & strategy, use separate sheets if required.

*Any additional information should be provided on a separate sheet and attached to this application form.

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4 Source of Funds

Please indicate the origin(s) from where you are funding your account: Cash Asset Transfer Both

4.1 Cash Transfer Details

Please state the bank/building society details that you are sending monies to fund your new account below:

Bank/Building Society Name

Branch

Account Currency (Please indicate as appropriate) GBP / USD / EUR / Other Branch Sort Code

Account Name

Account Number or IBAN SWIFT/BIC Code

The sort code and account number, SWIFT/BIC Code or IBAN can be obtained from your Bank or Building Society branch.

4.2 Asset Transfer Details

Please state the details of the assets you are sending to fund your new account below:

Value of Asset Transfer

Tick what the asset value is at time of transfer: Market Value Book Cost

Please provide details of where the Asset Transfer is coming from:

Company Name

Company Address

Contact Name Contact Number

Contact E-mail

NOTE: A current valuation must be sent in with the application form which states the book costs of each asset to be transferred. If the book costs are not provided for the individual assets then the current market value will be used instead.

4.3 Source of Funds

Please complete the below table to confirm how the outlined investment amount has been accumulated.

Value	Currency	Source of Funds Description	Country
Notes			
Notes			
Notes			
Notes			

5 Source of Wealth

Please provide an overview of your total accumulated wealth, how it has been accumulated and over what period.

What is your total accumulated wealth? Amount: Currency:

How is the above wealth held and how was it accumulated?

Wealth held	Country	Amount	Currency
How was this accumulated			
How was this accumulated			
How was this accumulated			
How was this accumulated			

6 Intermediary Details

Where you have an Intermediary, I/we declare that I/we have appointed:

Contact Name Telephone Number

E-mail Address

Intermediary/Company Name

CIG Intermediary Number

Sub-broker Company (if applicable)

Company Address Post Code:

All terms must be agreed with Capital International Group in advance.

as my/our Intermediary in relation to this account, and authorise Capital International Group to: (Please tick as appropriate)

provide information to and, accept instructions from my/our Intermediary.

Correspondence Options I/We wish all correspondence to go my/our Intermediary and Please send me/us copies

I/We agree with the commission/remuneration arrangements between Capital International Group and my/our Intermediary. For this account, please deduct the following from my/our account and pay them to my/our Intermediary: (Please indicate as appropriate)

% initial remuneration % annual remuneration (paid quarterly in arrears)

Unless you were introduced by an Intermediary, if you wish Capital International Group to use your personal information to tell you of other products and services which they believe may be of interest to you, then you must consent to your personal information being used in this way please tick this box.

7 Declaration & Signatures

7.1 Declaration

I/We understand that the information I/we provide on this application form, and any additional information supplied, will be processed in accordance with Capital International Group's, and those of its member companies where applicable, data protection statement(s).

By signing below, I/we confirm that I/we have received the relevant documentation and advice relating to this investment, and Terms of Business which I/we accept. I/We declare that:

- I/We am/are 18 years of age or over;
- I/We agree that the information contained within this application form is true and accurate;
- I/We understand that this Product Application Form and any advice letter provided by you to form part of my/our agreement with you;
- I/We have received, read, understood and agree to be bound by the Capital International Limited Terms of Business;
- I/We have received, read, understood and agree to be bound by Capital International Limited Risk Disclosure Statements (Pages 5-8) contained herein;

Authority for Joint Instructions

Either to sign

Both to sign

7.2 Signatures of ALL Applicants

First Applicant Signature

Print Name

Date

Second Applicant Signature

Print Name

Date

8 Intermediary Declaration

Intermediary Signature (AS THE CLIENT'S INTERMEDIARY YOU MUST SIGN HERE)

This declaration is to be completed by the Intermediary who has advised the investor with regard to the investment mandate.

- I have discussed the features and risks attendant to the selected investment mandate and the constituent exposure to the performance of the Horizon Profile.
- I am not aware of any information that would lead me to believe that the client does not understand and accepts these risks.

Signature

Print Name

on behalf of (Company Name)

Date

Intermediary Declaration

Please confirm you have met with this client.

YES

NO

Meeting a customer is not limited to in person face to face contact. It also includes the use of visual communication mediums over the internet, such as full motion video conferencing. A non-visual medium such as a telephone call does not qualify as meeting the customer.

Risk Disclosure Statement - General Disclosure Statement

1.0 Discretionary Services

1.1 Capital International Limited requires all discretionary managed account applicants to read and sign these risk disclosure statements, to confirm they have understood the risks associated with certain assets including unregulated collective investment schemes, various derivative instruments and warrants.

1.2 From time to time our discretionary investment strategies will utilise unregulated collective investment schemes and there may be circumstances where the use of derivatives and warrants is considered appropriate. Such securities and instruments will only be used where they are reasonably believed to be appropriate to the investment mandate and overall risk objectives of the strategy you have instructed us to manage. We remain responsible at all times for the appropriateness of the investment strategy to the investment mandate you have instructed us to manage.

1.3 However, irrespective of this responsibility, our regulators require us to have you read and sign a risk disclosure statement.

2.0 General Disclosures

2.1 This notice is provided to you as a retail investor in compliance with the Rule Book issued by the Financial Services Authority. Retail investors are afforded greater protection under those Rules than those classed as professional investors, and you should ensure that your Licence holder tells you what this protection is.

2.2 In the interests of transparency we may also provide this notice to execution only and non-retail clients. If you are unsure if you are treated as a retail, execution only or non-retail client please refer to the Welcome Letter issued to you when you opened your account or contact Capital International Limited.

2.3 This notice does not disclose all of the risks;

2.3.1 relating to unregulated collective investment schemes. Nor does it attempt to define all the relevant terms used, and you should ensure that any terms which you do not understand are fully explained to you before completing this risk disclosure statement. You should not deal in unregulated collective investment schemes, or grant discretion to an investment manager to deal on your behalf in unregulated collective investment schemes, unless you understand the extent of your exposure to risk. You should also be satisfied that such investments are suitable for you in the light of your circumstances and financial position;

2.3.2 and other significant aspects of derivatives products such as futures, options and contracts for differences. Nor does it attempt to define all the relevant terms used, and you should ensure that any terms which you do not understand are fully explained to you before completing this risk disclosure statement. You should not deal in derivatives unless you understand the nature of any such contracts that you may be entering into or which may be entered into on your behalf, and the extent of your exposure to risk. You should also be satisfied that such contracts are suitable for you in the light of your circumstances and financial position;

2.3.3 and other significant aspects of warrants. Nor does it attempt to define all the relevant terms used, and you should ensure that any terms which you do not understand are fully explained to you before completing this Risk Disclosure Statement. You should not deal in warrants unless you understand the nature of any transaction that you may enter, or which may be entered into on your behalf, and the extent of your exposure to potential loss.

Risk Disclosure Statement - Unregulated Collective Investment Schemes

3.0 Unregulated Collective Investment Schemes General Disclosures

3.1 Retail investors, investing in unregulated collective investment schemes should understand the features and risks attendant to investing in an unauthorised and unapproved scheme and, unless such transactions are undertaken in relation to a discretionary mandate, should have read and fully understood the offering document, including in particular the information on the risks associated with the fund, before deciding to invest in the fund.

3.2 Retail investors must personally accept all the risks associated with investment in unregulated collective investment schemes, in particular that the investment involves risks that could result in a loss of a significant proportion or the entire sum invested.

3.3 Where appropriate, retail investors should take independent advice on the suitability of investment in unregulated collective investment schemes.

Declaration You must sign the form below

I/We have read and understood the Unregulated Collective Investment Schemes Risk Disclosure Statement set out above.
If you do not fully understand the Risk Disclosure Statements then please contact your Intermediary or us immediately.

First Signature	Second Signature
<input type="text"/>	<input type="text"/>
Print Name	Print Name
<input type="text"/>	<input type="text"/>
Date	Date
<input type="text"/>	<input type="text"/>

Risk Disclosure Statement - Derivatives

4.0 Derivatives - General Disclosures

Whilst derivatives can in certain circumstances be used for the management of investment risk, some such investments are unsuitable for many investors. Further, strategies intended to reduce risk may be impossible to complete in some market conditions, and so the intended level of protection will not be obtained. You should establish whether this will be a possibility. Your Investment Management Agreement should make it clear whether your Licence holder may use derivatives on your behalf for speculative purposes, or whether they may only be used to effect an investment strategy of reducing risk.

4.0.1 Certain strategies using a combination of instruments, such as those described as “spreads” or “straddles”, may be as risky as - or more risky than - simple “long” or “short” positions. Investors may not only lose their entire capital, but be liable to pay much more. Different instruments involve different levels of exposure to risk. Before engaging in any Kinesis Contract you should consider carefully whether it is suitable for you and you should be aware of the following:

4.1 Futures

Transactions in futures involve the obligation to make, or to take, delivery of the underlying asset of the contract at a future date, or in some cases to settle your position with cash. They carry a high degree of risk. The “gearing” or “leverage” often obtainable in futures trading means that a small deposit or down payment can lead to large losses as well as gains. It also means that a relatively small market movement can lead to a proportionately much larger movement in the value of your investment, and this can work against you as well as for you. Futures transactions have a contingent liability, and you should be aware of the implications of this, in particular the margining requirements, which are set out in paragraph 4.6 (page 8).

4.2 Options

There are many different types of options with different characteristics subject to different conditions. You should ensure that these characteristics are appropriate to your circumstances; you should also be aware of the relevant expiry dates, after which the right attached to your options can no longer be exercised.

4.2.1 Buying Options

Buying options involves less risk than selling options because, if the price of the underlying asset moves against you, you can simply allow the option to lapse. The maximum loss is limited to the premium, plus any commission or other transaction charges. However, if you buy a call option on a futures contract and you later exercise the option, you will acquire the future. This will expose you to the risks described under “futures” and “contingent liability transactions”.

4.2.2 Writing Options

If you write an option, the risk involved is considerably greater than buying options. You may be liable for margin to maintain your position and a loss may be sustained well in excess of any premium received. By writing an option, you accept a legal obligation to purchase or sell the underlying asset if the option is exercised against you, however far the market price has moved away from the exercise price. If you already own the underlying asset which you have contracted to sell (known as “covered call options”) the risk is reduced. If you do not own the underlying asset (known as “uncovered call options”) the risk can be unlimited. Only experienced persons should contemplate writing uncovered options, and then only after securing full details of the applicable conditions and potential risk exposure

4.2.3 Traditional Options

A particular type of option called “traditional option” is written by certain London Stock Exchange firms under special exchange rules. These may involve greater risk than other options. Two way prices are not usually quoted and there is no exchange market on which to close out an opening position or to effect an equal and opposite transaction to reverse an open position. It may be difficult to assess its value or for the seller of such an option to manage his exposure to risk.

4.2.4 Certain options markets operate on a margined basis, under which buyers do not pay the full premium on the option at the time they purchased it. In this situation you may subsequently be called upon to pay margin on the option up to the level of your premium. If you fail to do so as required, your position may be closed or liquidated in the same way as a futures position.

4.3 Contracts for Differences

Futures and options contracts can also be referred to as a Contract for Difference. These can be options and futures on the FTSE 100 index or any other index as well as currency and interest rate swaps. However, unlike other futures and options, these contracts can only be settled in cash. Investing in a contract for difference carries the same risks as investing in a future or an option and you should be aware of these as set out in paragraphs (4.1) and (4.2) respectively. Transactions in contracts for differences may also have a contingent liability and you should be aware of the implications of this as set out in the paragraph 4.6 (page 8).

4.4 Off-exchange Transactions in Derivatives

It may not always be apparent whether or not a particular derivative is effected on or off-exchange. Your Licence holder must make it clear to you if you are entering into an off-exchange derivative transaction, and may only enter into off-exchange transactions which have a contingent liability (see paragraph (4.6)) with your express permission.

4.4.1 While some off-exchange markets are highly liquid, transactions in off-exchange or “non-transferable” derivatives may involve greater risk than investing in on-exchange derivatives because there is no exchange market on which to close out an open position. It may not be possible to liquidate an existing position, to assess the value of the position arising from an off-exchange transaction or to assess the exposure to risk. Bid and offer prices need not be quoted, and, even where they are, they will be established by dealers in these instruments and consequently it may be difficult to establish what is a fair price.

4.4.2 Where transactions are not on a recognised or designated investment exchange they may expose you to greater risks than exchange transactions. If you wish to close a position at an earlier time than its maturity date, you will have to close it at the price that the counterparty is willing to quote. The spread between buying and selling prices may vary and there is no guarantee as to the spread at the time of trading.

4.5 Foreign Markets

Foreign markets will involve different risks from UK markets. In some cases the risks will be greater, and moreover timely and accurate formation may be harder to obtain. On request, your Licence holder must provide an explanation of the relevant risks and protections (if any) which will operate in any relevant foreign markets, including the extent to which he will accept liability for any default of a foreign broker through whom he deals. The potential for profit or loss from transactions on foreign markets or in foreign currency denominated contracts will be affected by fluctuations in exchange rates, which may more than wipe out any profits made through the underlying investment.

4.6 Contingent Liability Transactions

Contingent liability transactions which are margined require you to make a series of payments against the purchase price, instead of paying the whole purchase price immediately.

4.6.1 If you trade in futures, contracts for differences or sell options you may sustain a total loss of the margin you deposit with your broker to establish or maintain a position. If the market moves against you, you may be called upon to pay an additional margin at short notice to maintain the position. If you fail to do so within the time required, your position may be liquidated at a loss and you will be liable for any resulting deficit. In the event any margin payment is not made within time, you remain liable for any deficit.

4.6.2 Even if a transaction is not margined, it may still carry an obligation to make further payments in certain circumstances over and above any amount paid when you entered the contract.

4.6.3 Except in specific circumstances under Financial Services Authority (Stockbrokers) Regulatory Code, your broker may only carry out margined or other contingent liability transactions, with or for you, if they are traded on or under the rules of a recognised or designated investment exchange. Contingent liability transactions that are not traded on or under the rules of a recognised or designated investment exchange may expose you to substantially greater risks.

4.7 Collateral

If you deposit collateral as security with your broker, the way in which it will be treated will vary according to the type of transaction and where it is traded. There could be significant differences in the treatment of your collateral depending on whether you are trading on a recognised or designated investment exchange (and associated clearing house) applying, or trading off-exchange. Deposited collateral may lose its identity as your property once dealings on your behalf are undertaken. Even if your dealings should ultimately prove profitable, you may not get back the same assets which you deposited and may have to accept payment in cash. You should ascertain from your broker how your collateral will be dealt with.

4.8 Charges

Before you begin to trade, your Licence holder should explain to you in writing details of all commissions and other charges for which you will be liable. If any charges are not expressed in money

terms (but, for example, as a percentage of the contract value), this should include a clear written explanation, including appropriate examples, to establish what such charges are likely to mean in specific money terms. In the case of futures, when commission is charged as a percentage, it will normally be as a percentage of the total contract value and not simply as a percentage of your initial payment.

4.9 Suspensions of Trading

Under certain trading conditions it may be difficult or impossible to liquidate a position. This may occur, for example, at times of rapid price movement if the price rises or falls in one trading session to such an extent that under the rules of the relevant exchange, trading is suspended or restricted. Placing a "stop-loss" order will not necessarily limit your losses to the intended amounts, because market conditions may make it impossible to execute such an order at the stipulated price.

4.10 Clearing House Protections

On many exchanges, the performance of a transaction by your Licence holder (or the third party with whom he is dealing on your behalf) is "guaranteed" by the exchange or its clearing house. However, this guarantee is unlikely in most circumstances to cover you, the retail investor, and may not protect you if the Licence holder or another party defaults on its obligations to you. On request, your Licence holder must explain any protection provided to you under the clearing agreement applicable to any on-exchange derivatives in which you are dealing. There is no clearing house for traditional options, nor normally for off-exchange instruments which are not traded on or under the rules of a Recognised or Designated Investment Exchange.

4.11 Insolvency

The Rule Book provides for the segregation of Client Money and Clients Investments from the "own funds" of a Licence holder acting on behalf of clients. Nonetheless, your Licence holder's insolvency or default, or that of any broker involved with your transaction, may lead to positions being liquidated or closed out without your consent. In certain circumstances, you may not get back the actual assets which you lodged as collateral and you may have to accept any available payment in cash (which may not cover the sum in full). On request, your Licence holder must provide an explanation of the extent to which he will accept liability for any insolvency of, or default by, any brokers involved with your transactions.

Declaration You must sign the form below

I/We have read and understood the Derivatives Schemes Risk Disclosure Statement set out above.

If you do not fully understand the Risk Disclosure Statements then please contact your Intermediary or us immediately.

First Signature	Second Signature
<input type="text"/>	<input type="text"/>
Print Name	Print Name
<input type="text"/>	<input type="text"/>
Date	Date
<input type="text"/>	<input type="text"/>

Risk Disclosure Statement - Warrants

5.0 Warrants - General Disclosures

You should also consider carefully whether warrants are suitable for you in the light of your circumstances and financial position. In deciding whether or not to trade, you should be aware of the following matters:

5.1 Warrants

A warrant is a right to subscribe for shares, debentures, loan stock or government securities, and is exercisable against the original issuer of the securities. Warrants often involve a high degree of gearing, so that a relatively small movement in the price of the underlying security results in a disproportionately large movement in the price of the warrant. The prices of warrants can therefore be very volatile. You also need to take into account the fact that warrants have expiry dates, after which the rights attached to them can no longer be exercised.

5.1.1 You should not buy warrants unless you are prepared to sustain a total loss of the money you have invested plus any commission or other transaction charges.

5.1.2 Some other instruments are also called warrants, but are actually options; for example, a right to acquire securities which is exercisable against someone other than the original issuer of the securities (often called a "covered warrant").

5.2 Off-exchange Transactions

Transactions in off-exchange warrants may involve greater risk than those in exchange-traded warrants because there is no exchange market on which to liquidate your position, to assess the value of the warrant or to assess the exposure to risk. Bid and offer prices need not be quoted, and, even where they are, they will be established by dealers in these instruments and consequently it may be difficult to establish what is a fair price.

5.2.1 Your Licence holder must make it clear to you if you are entering into an off-exchange transaction and advise you of any risks involved

5.3 Foreign Markets

Foreign markets will involve different risks from UK markets. In some cases the risks will be greater and further, timely and accurate information may be harder to obtain. On request, your Licence holder must provide an explanation of the relevant risks and protections (if any) which will operate in any relevant foreign markets, including the extent to which he will accept liability for any default of a foreign broker through whom he deals. The potential for profit or loss from transactions on foreign markets or in foreign currency denominated contracts will be affected by fluctuations in exchange rates, which may more than wipe out any profits made through the underlying investment.

5.4 Commissions

Before you begin to trade, your Licence holder should explain to you, in writing, details of all commissions and other charges for which you will be liable. If any charges are not expressed in money terms (but, for example, as a percentage of the transaction value), this should include a clear written explanation, including appropriate examples, to establish what such charges are likely to mean in specific money terms.

Declaration You must sign the form below

I/We have read and understood the Warrants Risk Disclosure Statement set out above.

If you do not fully understand the Risk Disclosure Statements then please contact your Intermediary or us immediately.

First Signature	Second Signature
<input type="text"/>	<input type="text"/>
Print Name	Print Name
<input type="text"/>	<input type="text"/>
Date	Date
<input type="text"/>	<input type="text"/>

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**Create Tomorrow.
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Ref: PAF1v2

