

MUTUAL FUNDS APPLICATION FORM (INDIVIDUAL)

KINDLY SELECT THE FUND(S) YOU WOULD LIKE TO INVEST IN

LOTUS HALAL FIXED INCOME FUND

₦ (AMOUNT)	IN WORDS

LOTUS HALAL INVESTMENT FUND

₦ (AMOUNT)	IN WORDS

PERSONAL DETAILS OF APPLICANT(S)

TITLE	<input type="text"/>	GENDER	<input type="checkbox"/> MALE	<input type="checkbox"/> FEMALE	<input type="text"/>	
FIRST NAME	<input type="text"/>	OTHER NAME	<input type="text"/>			
SURNAME	<input type="text"/>					
RESIDENTIAL ADDRESS	<input type="text"/>					
	HOUSE NUMBER	STREET NAME				
	<input type="text"/>					
	CITY / TOWN					
	<input type="text"/>					
	STATE, COUNTRY					
MAILING ADDRESS OUTSIDE NIGERIA	<input type="text"/>					
	HOUSE NUMBER	STREET NAME				
	<input type="text"/>					
	CITY / TOWN					
	<input type="text"/>					
	STATE, COUNTRY					
DATE OF BIRTH	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	PLACE AND COUNTRY OF BIRTH	<input type="text"/>
MARITAL STATUS	<input type="checkbox"/> SINGLE	<input type="checkbox"/> MARRIED	<input type="checkbox"/> DIVORCED	<input type="checkbox"/> WIDOWED		
RELIGION	<input type="text"/>			MOTHER'S MAIDEN NAME	<input type="text"/>	
EMAIL ADDRESS	<input type="text"/>					
MOBILE PHONE 1	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	MOBILE PHONE 2	<input type="text"/>
STATE OF ORIGIN	<input type="text"/>			LGA OF STATE OF ORIGIN	<input type="text"/>	
NATIONALITY	<input type="text"/>					

DO YOU HAVE DUAL CITIZENSHIP?

YES

NO

IF YES, PLEASE STATE SECOND NATIONALITY

DO YOU HAVE IMMIGRANT STATUS IN OR ARE YOU A RESIDENT OF ANOTHER COUNTRY I.E ARE YOU A PERMANENT RESIDENT, GREEN CARD HOLDER OR RESIDENT ALIEN?

YES

NO

IF YES, PLEASE STATE THE COUNTRY

RESIDENCY STATUS

PERMANENT

TEMPORARY

RESIDENT PERMIT NO

PERMIT ISSUE DATE

EXPIRY DATE

I CONFIRM THAT I AM NOT A US PERSON

ID TYPE

INTERNATIONAL PASSPORT

DRIVERS LICENCE

NATIONAL ID CARD

PERMANENT VOTER'S CARD

OTHERS

IF OTHERS PLEASE SPECIFY

ID NUMBER

ISSUE DATE

PERMIT ISSUE DATE

SIGNATURE SPECIMEN OF APPLICANT

PLACE OF ISSUE

ONLINE ACCESS TO ACCOUNT

YES

NO

PREFERRED MODE FOR CORRESPONDENCE?

POST

E-MAIL

IN PERSON

HOLD MAILS

EMPLOYMENT DETAILS

EMPLOYMENT STATUS

SALARIED EMPLOYMENT

SELF EMPLOYED

RETIRED

UNEMPLOYED

DATE OF EMPLOYMENT

OCCUPATION

EMPLOYER'S NAME

INDUSTRY

EMPLOYER'S ADDRESS

STREET NAME

CITY / TOWN

STATE, COUNTRY

ANNUAL INCOME

N100,000 – N1 MILLION

N1 MILLION – N5 MILLION

N5 MILLION – N10 MILLION

N10 MILLION – N15 MILLION

N15 MILLION AND ABOVE

OFFICE PHONE NUMBER

NEXT OF KIN

TITLE GENDER MALE FEMALE DATE OF BIRTH

FIRST NAME OTHER NAME

SURNAME

RELATIONSHIP

MOBILE PHONE EMAIL ADDRESS

CONTACT ADDRESS

HOUSE NUMBER STREET NAME

CITY / TOWN

STATE, COUNTRY

INVESTMENT ON BEHALF OF MINOR (PERSON UNDER 18)

TITLE GENDER MALE FEMALE DATE OF BIRTH

FIRST NAME OTHER NAME

SURNAME

RELATIONSHIP TO APPLICANTS

INVESTMENT RETURNS

ARE YOU AN EXISTING SUBSCRIBER?

YES NO

INVESTMENT HORIZON

30-90 DAYS 180-365 DAYS 1 YEAR & ABOVE

HOW WOULD YOU WANT YOUR DIVIDENDS PAYMENT?

RE-INVEST IN FUND PAY OUT

TAX IDENTIFICATION NUMBER (TIN)

HOW DID YOU HEAR ABOUT US?

RADIO INTERNET FRIEND

OTHERS (e.g. RELIGIOUS GATHERING)

Please specify

We hereby instruct lotus capital ltd to make direct transfer(s) into my account details as shown below

BANK DETAILS

ACCOUNT NAME

BANK NAME

BRANCH NAME

ACCOUNT NUMBER

BANK VERIFICATION NUMBER (BVN)

TERMS AND CONDITIONS

These terms and conditions shall form an integral part of the Agreement with the client.

1.0 Account Opening

The client has irrevocably requested and Lotus Capital Limited has agreed to open an investment Account (the Account) on behalf of the client.

2.0 Genuineness of instruments

The client agrees to assume full responsibility for the genuineness, correctness and validity of all negotiable Instruments, receipts and other documents deposited for investment purposes.

3.0 Safe Operation of Account

3.1 The client agrees to assume full responsibility and ensure safe custody of all print and electronic correspondence issued to/or by LOTUS CAPITAL LIMITED regarding the Account.

3.2 The client agrees to indemnify LOTUS CAPITAL LIMITED against any loss, damage or liability resulting from his/her non-compliance with the above.

4.0 Instructions

The client authorizes LOTUS to honour all written provided such orders are executed in accordance with the Account mandate.

The client agrees that LOTUS CAPITAL LIMITED may refuse to act on any instruction if

- a) It doubts the authenticity of the instruction or does not consider it to be sufficiently clear.
- b) It believes that doing so might cause a breach of any law, regulation, code, order or contractual obligation binding on LOTUS CAPITAL LIMITED or the client.

5.0 Third-Party enquiries

The client agrees and authorizes LOTUS without reservation to make third-party enquiries about his/her person and business now or at any time in the future in order to satisfy all required Know Your Customer ("KYC") obligations statutorily imposed from time to time on financial institutions in the Federal Republic of Nigeria.

6.0 Variation

6.1 The client agrees that LOTUS in its sole discretion may at any time suspend or vary the terms and conditions of the operation of the account. LOTUS will however promptly notify the client of any suspension of service, changes regarding the operation of the Account of applicable charges and tariffs payable by the client.

7.0 Law

These terms and condition agreed between the client and LOTUS shall be read and Interpreted in accordance with the laws of the Federal Republic of Nigeria.

8.0 Redemption

8.1 Redemption shall be effected on a continuous basis throughout the life of the fund. Unit holders shall have the right to redeem all or part of the units held by them at the bid price on any Business Day immediately following Lotus receipt of their redemption notice.

8.2 Minimum permissible holding after partial redemption is 5 Units or such Unit as may be advised by the Fund Manager from time to time.

8.3 The Fund will make redemption within five (5) Business Days of receipt of Redemption Notice. No additional charges however, Units may be redeemed before the expiration of the minimum investment period that the fund manager shall be entitled to deduct from the Unit Holder's investment any charges directly incurred as a result of redemption.

9.0 Know Your Customer

9.1 The Client understands and agrees that no Account shall be opened where Incomplete KYC documentation has not been provided. For the avoidance of doubt, no returns shall be earned on deposited funds before the provision of complete KYC documentation.

10.0 Fees and Charges

The Client agrees that LOTUS shall set –off against the account any pre-advised charge(s), tariff(s), deductions or cost associated with the operation of the account.

11.0 Operation of Account

11.1 The client agrees that the operation of the Account is subjected to compliance by LOTUS with all laws, regulations, administrative rules and orders which may from time to time be issued by the Federal Government of Nigeria and/ or any other regulatory authorities in Nigeria.

11.2 In consideration of LOTUS allowing the client to operate the account from time to time, the client hereby undertakes to hold LOTUS CAPITAL LIMITED harmless and keep LOTUS CAPITAL LIMITED indemnified from all losses, cost, or damages LOTUS CAPITAL LIMITED may sustain or be put to.

11.3 The client agrees that LOTUS is under no obligation to honour any withdrawal order on the Account unless there are sufficient funds in the account to cover the value of the said withdrawal thereby rendering such instruction or order invalid and of no effect.

11.4 The client agrees that LOTUS CAPITAL LIMITED will accept no liability whatsoever for funds handed LOTUS to members of its staff outside office hours or outside the LOTUS CAPITAL LIMITED office premises, excepted those officers have been pre-authorized by LOTUS CAPITAL LIMITED.

LOTUS CAPITAL LIMITED shall from time to time communicate in writing to the client the names of officers authorized to receive funds on its behalf.

11.5 The client agrees that LOTUS CAPITAL LIMITED shall not be liable for any loss or damages sustained by him/her by reason of the operation of the investment provided such loss or damages was not caused or facilitated by LOTUS CAPITAL LIMITED or any of its staff action on its instruction.

12.0 Indemnity for Third-Party Instruction

The client agrees that in consideration of LOTUS CAPITAL LIMITED issuing or accepting third-party bank cheques, bank drafts and /or other negotiable instrument from time to time, the client hereby irrevocably undertakes to fully indemnify LOTUS against all losses, expense, cost, damages or otherwise, that may occur as a result of the issuance or acceptance of the said third-party cheques, draft and/or negotiable instrument.

13.0 Right of Set-off

The client agrees that in addition to any general lien or similar right to which LOTUS may be entitled by law. LOTUS may at any time and without prior notice to the

client combine or consolidate all or any of the client's Account without liabilities to LOTUS CAPITAL LIMITED or any other account or in any other respect whether such liabilities be actual or contingent, primary or collateral and several or joint.

14.0 Investment Risk Warning

14.1 The client agrees that LOTUS shall have no responsibility or any liability to the client for any diminution of the client's investment due to any future governmental order, levy, tax, embargo, moratorium or imposts or depreciation in value of fund due to inflation or the unavailability of funds due to exchange restrictions on convertibility, requisitions, involuntary transfers, seizure of any character exercise of military or usurped powers, or all fund standing to causes beyond the control of LOTUS CAPITAL LIMITED and that any or all funds standing to the credit of the account will be payable only in such local currencies as may then be as in circulation in the Federal Republic of Nigeria.

14.2 The Client understands that the value of his/her investment may rise as well as fall and the past performance is not future performance.

15.0 Acceptable funds transfer instructions

The client agrees that all instruction on the account shall be duly signed according to the account mandate. The client hereby acknowledges that photocopied letters, electronic mails (on the letter head or otherwise) or other unsecured means of communication to convey instruction not backed by a duly signed original letter from the client, whatever the case may be, is associated with additional risk of fraud.

The client shall execute an indemnity form in consideration of LOTUS agreeing To accept and act upon any such instructions, communication and documents by electronic mails or photocopied letters issued according to the account mandate unaccompanied by an original copy of the clients duly signed letter, irrevocably undertaking to indemnify LOTUS and hold it harmless from and against all cost (including but without limitation to legal fees and expense, claims losses, liabilities and damages. LOTUS shall have absolute discretion, for

any reason whatsoever, to act or not to act, upon documentation received by electronic mail or photocopied letter unaccompanied by a duly signed original of a letter issued by the client and /or to request verification of document received by such alternative means.

16.0 Disruption of Service(s)

The client agrees that LOTUS shall have no liability for failure to provide any agreed services(s) due to reasons beyond its control. These reasons include but are not limited to industrial action, failure of electricity supply, riot, civil commotion political unrest or armed insurrection.

17.0 Regulatory Disclosure

The client agrees and authorizes LOTUS to disclose any or all of its information in compliance with any regulatory disclosure obligation statutorily imposed from time to time on financial institutions operating in the Federal Republic of Nigeria.

DECLARATION

I declare that

- I am 18 years old or over
- The information given is correct to the best of my knowledge and belief, and will inform L CL of any change in the information given in this form within five (5) working days of such change
- I certify that the fund and source of funds are legitimate and not the proceed of any unlawful activity.

I agree

- To comply with the minimum holding period of investment (30 days) Failing which I accept any cost and change that may arise as a result of my/our redemption.
- That a fund statement in respect of this investment may be Sent by email, at my /our risk to the address given above

APPLICANT'S SIGNATURE

DATE	

REQUIREMENT CHECK LIST

FOR OFFICE USE ONLY

S/N	DOCUMENTS REQUIRED	CHECKED	DEFERRED	WAVED	N/A
A	Duly completed signed account opening form (all relevant field must be completed)				
B	One (1) passport –size photograph with client’s name written on the reverse side				
C	The sighted , notarised or certified copy of evidence of identity of the client				
D	The sighted , notarised or certified copy of the proof of residential address of the client				
E	For investment on behalf of a minor, the sighted, notarised or certified copy of the minor’s Birth Certificate				

AUTHENTICATION FOR POLITICALLY EXPOSED PERSONS

IS THE APPLICANT A POLLITICALLY EXPOSED PERSON? YES NO

RISK ASSESSMENT PROFILE

HIGH RISK – CATEGORY A MEDIUM RISK – CATEGORY B LOW RISK – CATEGORY C

CUSTOMER KYC CATEGORY

INDIVIDUAL ESTATE ACCOUNT MINOR OTHERS

VERIFIED BY
RELATIONSHIP MANAGER

APPROVED BY
BUSSINESS SUPPORT

SIGNATURE

SIGNATURE

DATE

DATE

IMPORTANT

- A copy of this form will be given to you as evidence of your subscription.
- Please note that the units of the funds will be purchased at the prevailing offer price on the day the evidence of funds transfer and subscription form is received. Proceed will be credited into your account within five business days.

Please submit this completed form to any of Lotus Capital Limited Office.

Office Address:**Lagos Office**

1B Udi Street, Osborne Foreshore Estate,
Osborne Road ikoyi, Lagos. Nigeria.
Telephone: 234(1)2914626 | +234(1) 2914624

Abuja Office

Mikasa Residence Plot 21, Cadastral Zone C.
17 industrial Area 11, AirPort Road
Abuja. Nigeria.
Telephone: +234-8077099556

Kano Office

1st floor UBN Property, 37 Niger Street,
Kano Nigeria
Telephone: +2348077099766

ASSET ALLOCATION

FUND	ASSET ALLOCATION	INITIAL INVESTMENT	ADDITIONAL INVESTMENT	
LOTUS CAPITAL HALAL INVESTMENT FUND	LISTED AND UNLISTED EQUITIES, ISLAMIC FINANCIAL CONTRACTS, REAL ESTATE, SHARIAH COMPLIANT INVESTMENTS	N 5,000	N 5,000	
LOTUS HALAL FIXED INCOME FUND	SUKUK, SHARIAH COMPLIANT FIXED TERM INVESTMENTS, MURABAHA CONTRACTS (COST PLUS FINANCING) IJARAH (LEASE) CONTRACTS.	N 5,000	N 5,000	