

Date: 
**I&M CAPITAL FUNDS APPLICATION FORM**

(Form should be filled in CAPS. All fields are mandatory)

 Member Number: 
**1. INVESTOR DETAILS**

|  |   |   |                                |           |  |  |  |
|--|---|---|--------------------------------|-----------|--|--|--|
| <b>First Applicant</b>   |   |   |                                |           |  |  |  |
| Mr/Mrs/Ms/Minor  | First Name  | Middle Name   |                                | Last Name |  |  |  |
|  |   |   |                                |           |  |  |  |
| Gender   | <input type="checkbox"/> Male <input type="checkbox"/> Female |   | Marital Status                 |           | <input type="checkbox"/> Single <input type="checkbox"/> Married |  |  |
| Nationality  | Identification Document Type                                  |   | Identification Document Number |           |  |  |  |
|  | <input type="checkbox"/> National ID                          |   |                                |           |  |  |  |
| KRA PIN No.  | <input type="checkbox"/> Passport                             |   |                                |           |  |  |  |
|  | <input type="checkbox"/> Birth Certificate (Minors Only)      |   |                                |           |  |  |  |
| Country of Residence <input type="checkbox"/> Kenya <input type="checkbox"/> Other (Specify) <input type="text"/>  |   |   |                                |           |  |  |  |
| Postal Address (Optional)  |   | Postal Code   |                                | Town      |  |  |  |
| Physical/Residential Address (Required)  |   | Estate  |                                | House No. |  | Town                                   |  |
| Primary Contact (Required)<br><i>(All communication will be sent to the primary contact listed).</i>   | Email Address   |   |                                |           |  |  |  |
|  | Mobile Number   |   | Other Number                   |           |  |  |  |
| Employer's / Company Name  |   |   |                                |           |  |  |  |
| Email Address  |   |   |                                |           |  |  |  |
| Profession / Designation   |   |   |                                |           |  | <input type="checkbox"/> Self-Employed |  |
| Tax Status   |   | Taxable? <input type="checkbox"/> Yes <input type="checkbox"/> No |                                |           |  |  |  |
| PEP DECLARATION (Individuals with prominent public functions)<br>Are you entrusted with prominent public office locally or in foreign country, including any of your immediate family or close associate(s)?<br><input type="checkbox"/> Yes <input type="checkbox"/> No |   |   |                                |           |  |  |  |

|  |   |             |                                |           |  |      |  |
|--|---|-------------|--------------------------------|-----------|--|------|--|
| <b>Second Applicant</b>  |   |             |                                |           |  |      |  |
| Mr/Mrs/Ms/Minor  | First Name  | Middle Name |                                | Last Name |  |      |  |
|  |   |             |                                |           |  |      |  |
| Gender   | <input type="checkbox"/> Male <input type="checkbox"/> Female |             | Marital Status                 |           | <input type="checkbox"/> Single <input type="checkbox"/> Married |      |  |
| Nationality  | Identification Document Type                                  |             | Identification Document Number |           |  |      |  |
|  | <input type="checkbox"/> National ID                          |             |                                |           |  |      |  |
| KRA PIN No.  | <input type="checkbox"/> Passport                             |             |                                |           |  |      |  |
|  | <input type="checkbox"/> Birth Certificate (Minors Only)      |             |                                |           |  |      |  |
| Country of Residence <input type="checkbox"/> Kenya <input type="checkbox"/> Other (Specify) <input type="text"/>  |   |             |                                |           |  |      |  |
| Postal Address (Optional)  |   | Postal Code |                                | Town      |  |      |  |
| Physical/Residential Address (Required)  |   | Estate      |                                | House No. |  | Town |  |
| Occupation   |   |             |                                |           |  |      |  |
| PEP DECLARATION (Individuals with prominent public functions)<br>Are you entrusted with prominent public office locally or in foreign country, including any of your immediate family or close associate(s)?<br><input type="checkbox"/> Yes <input type="checkbox"/> No |   |             |                                |           |  |      |  |

|   |  |                                 |                                |                                 |                                  |      |  |
|---|--|---------------------------------|--------------------------------|---------------------------------|----------------------------------|------|--|
| Third Applicant   |  |                                 |                                |                                 |                                  |      |  |
| Mr/Mrs/Ms/Minor   | First Name   | Middle Name                     | Last Name                      |                                 |                                  |      |  |
|   |  |                                 |                                |                                 |                                  |      |  |
| Gender  | <input type="checkbox"/> Male                            | <input type="checkbox"/> Female | Marital Status                 | <input type="checkbox"/> Single | <input type="checkbox"/> Married |      |  |
| Nationality   | Identification Document Type                             |                                 | Identification Document Number |                                 |                                  |      |  |
|   | <input type="checkbox"/> National ID                     |                                 |                                |                                 |                                  |      |  |
| KRA PIN No.   | <input type="checkbox"/> Passport                        |                                 |                                |                                 |                                  |      |  |
|   | <input type="checkbox"/> Birth Certificate (Minors Only) |                                 |                                |                                 |                                  |      |  |
| Country of Residence <input type="checkbox"/> Kenya <input type="checkbox"/> Other (Specify) <input type="text"/>                           |  |                                 |                                |                                 |                                  |      |  |
| Postal Address (Optional)   |  | Postal Code                     |                                | Town                            |                                  |      |  |
| Physical/Residential Address (Required)   |  | Estate                          |                                | House No.                       |                                  | Town |  |
| Occupation  |  |                                 |                                |                                 |                                  |      |  |
| PEP DECLARATION (Individuals with prominent public functions)   |  |                                 |                                |                                 |                                  |      |  |
| Are you entrusted with prominent public office locally or in foreign country, including any of your immediate family or close associate(s)? |  |                                 |                                |                                 |                                  |      |  |
| <input type="checkbox"/> Yes <input type="checkbox"/> No  |  |                                 |                                |                                 |                                  |      |  |

|   |  |                                 |                                |                                 |                                  |      |  |
|---|--|---------------------------------|--------------------------------|---------------------------------|----------------------------------|------|--|
| Fourth Applicant  |  |                                 |                                |                                 |                                  |      |  |
| Mr/Mrs/Ms/Minor   | First Name   | Middle Name                     | Last Name                      |                                 |                                  |      |  |
|   |  |                                 |                                |                                 |                                  |      |  |
| Gender  | <input type="checkbox"/> Male                            | <input type="checkbox"/> Female | Marital Status                 | <input type="checkbox"/> Single | <input type="checkbox"/> Married |      |  |
| Nationality   | Identification Document Type                             |                                 | Identification Document Number |                                 |                                  |      |  |
|   | <input type="checkbox"/> National ID                     |                                 |                                |                                 |                                  |      |  |
| KRA PIN No.   | <input type="checkbox"/> Passport                        |                                 |                                |                                 |                                  |      |  |
|   | <input type="checkbox"/> Birth Certificate (Minors Only) |                                 |                                |                                 |                                  |      |  |
| Country of Residence <input type="checkbox"/> Kenya <input type="checkbox"/> Other (Specify) <input type="text"/>                           |  |                                 |                                |                                 |                                  |      |  |
| Postal Address (Optional)   |  | Postal Code                     |                                | Town                            |                                  |      |  |
| Physical/Residential Address (Required)   |  | Estate                          |                                | House No.                       |                                  | Town |  |
| Occupation  |  |                                 |                                |                                 |                                  |      |  |
| PEP DECLARATION (Individuals with prominent public functions)   |  |                                 |                                |                                 |                                  |      |  |
| Are you entrusted with prominent public office locally or in foreign country, including any of your immediate family or close associate(s)? |  |                                 |                                |                                 |                                  |      |  |
| <input type="checkbox"/> Yes <input type="checkbox"/> No  |  |                                 |                                |                                 |                                  |      |  |

## 2. FATCA DECLARATION (FOREIGN ACCOUNT TAX COMPLIANCE ACT)

|  |  |
|--|--|
| On an annual basis, I&M Capital will report information on financial accounts held directly or indirectly by US Persons. In certain circumstances and where customers fail to provide the appropriate documentation, I&M Capital may be required to apply 30% US withholding tax on certain types of US income paid to such customers. |  |
| Are you living in the US? <input type="checkbox"/> Yes <input type="checkbox"/> No   | Does any applicant have any income from US? <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Are you a holder of US Green card or residence card? <input type="checkbox"/> Yes <input type="checkbox"/> No  | Are you a US citizen? <input type="checkbox"/> Yes <input type="checkbox"/> No                       |
| Do you have a US residential address, phone number or mailing address? <input type="checkbox"/> Yes <input type="checkbox"/> No  |  |

### 3. FOREIGN TAX RESIDENCY STATUS

Are you registered for tax in any other country?  Yes  No  
 If 'Yes', please provide your Tax Identification Number for each country.

| Name | Country | Tax Identification Number (TIN) |
|------|---------|---------------------------------|
|      |         |                                 |
|      |         |                                 |
|      |         |                                 |
|      |         |                                 |

### 4. RISK PROFILE QUESTIONNAIRE

1. What is your current age?  
 18 - 35 Years       36 - 45 Years       46 - 59 Years       60 Years+

2. What is your Annual Income (before tax)?  
 Less than KES. 3,000,000       KES. 3,000,000 – KES. 8,000,000       KES. 8,000,000 – KES. 15,000,000       KES. 15,000,000 +

3. What would you estimate your net worth to be?  
 Less than KES. 25,000,000       KES. 25,000,000 – KES. 50,000,000       KES. 50,000,000 – KES. 100,000,000       KES. 100,000,000 +

4. How would you say your knowledge is in Investments and Financial Markets?  
 No Knowledge       Very Little Knowledge       Good Knowledge       Excellent Knowledge

5. When do you expect to need most of your money from this investment?  
 In 2 years or less       Within 3-5 Years       Within 6-10 Years       Above 10 Years

6. Do you have other source of savings for your liquidity needs?  
 No       Yes, but less than 6 months' worth       Yes, more than 6 months' worth

7. Would you consider borrowing money to make a future investment?  
 No       Yes

8. What type of investment / saving do you currently hold?  
 Unit Trust       Shares       Treasury Bonds       Property  
 Treasury Bills       Fixed Deposits       Offshore Investment       Corporate Bonds

### 5. RISK ASSESSMENT

Which one of the following best describes your investment risk appetite? (Select one option as appropriate)

|                          |              |  |
|--------------------------|--------------|--|
| <input type="checkbox"/> | Conservative | Low Risk - Generally seek to preserve capital and aims for stable and predictable investment returns. Prefer investments that offer lower volatility and a higher degree of certainty.                 |
| <input type="checkbox"/> | Moderate     | Medium Risk - Seek a balance between growth, risk and diversification but also prioritize capital preservation. Comfortable with some market volatility in exchange for potentially higher returns.    |
| <input type="checkbox"/> | Aggressive   | High Risk - Long term investor seeking high returns on investments and willing to accept a higher degree of risk and volatility to achieve those returns. Prioritize capital appreciation over income. |

**Disclaimer:**

This risk assessment should not be regarded as investment advice or an offer to sell, or solicitation for an offer to purchase any investment products or services. I&M Capital limited accepts no responsibility or liability as to the accuracy of completeness of the information provided in the risk assessment. The assessment is not a substitute for professional advice.

## 6. FUND INFORMATION

| Fund Name                                       | Risk Rating | Fund Details  |
|---|-------------|---|
| I&M Capital Wealth Fund (KES)                   | Low Risk    | <ul style="list-style-type: none"> <li>• Open-ended money market fund that invests in short term fixed income securities</li> <li>• Aims to maximize income for investors while minimizing risk</li> <li>• Interest is earned daily and compounded monthly</li> <li>• Provides quick access to moneys invested</li> <li>• Minimum Initial Investment Amount KES 5,000</li> <li>• Minimum top-up Amount KES 2,000</li> <li>• Minimum withdrawal Amount KES 2,000</li> <li>• Annual Management Fees 2%</li> </ul>   |
| I&M Capital Bond Plus Fund (KES)                | Medium Risk | <ul style="list-style-type: none"> <li>• Suitable for investors seeking competitive income</li> <li>• Aims to maximize the level of total return generating a reasonable level of income and maximum stability for the capital invested</li> <li>• Fund invests in long term Government and other interest bearing securities</li> <li>• Minimum Initial Investment Amount KES 100,000</li> <li>• Minimum top-up Amount KES 50,000</li> <li>• Minimum withdrawal Amount KES 50,000</li> <li>• Annual Management Fees 2%</li> <li>• Lock in period of 6 months from date of initial investment</li> <li>• Only one withdrawal allowed per month</li> </ul> |
| I&M Capital USD Fixed Income Fund (USD)         | Medium Risk | <ul style="list-style-type: none"> <li>• Open-ended fixed income fund that provides attractive returns in USD</li> <li>• Invests in US Dollar denominated fixed income securities</li> <li>• Interest is earned daily and compounded monthly</li> <li>• Provides quick access to moneys invested</li> <li>• Minimum Initial Investment Amount USD 1,000</li> <li>• Minimum top-up Amount USD 100</li> <li>• Minimum withdrawal Amount USD 100</li> <li>• Annual Management Fees 1.5%</li> </ul>   |
| I&M Capital Special GBP Fixed Income Fund (GBP) | High Risk   | <ul style="list-style-type: none"> <li>• The Special GBP Fixed Income Fund aims to generate a regular income stream over the medium term.</li> <li>• Designed for investors with a moderate to high risk tolerance and understanding of derivatives.</li> <li>• Interest is earned daily and compounded monthly</li> <li>• Provides quick access to moneys invested</li> <li>• Minimum initial investment of GBP 10,000</li> <li>• Minimum top-up of GBP 1,000</li> <li>• Minimum withdrawal of GBP 1,000</li> <li>• Annual Management Fees 1.5%</li> </ul>   |

## 7. FUND SELECTION

(Please select one or more funds that you may wish to invest)

| Select preferred Funds   | Fund Name  | Fund Currency | Bank Account Details   | Indicate Initial Investment Amount |
|--------------------------|--|---------------|--|------------------------------------|
| <input type="checkbox"/> | I&M Capital Wealth Fund (KES)<br>Minimum Initial Investment Amount: KES: 5,000     | Low Risk      | Account Name: IM Capital Limited Clients<br>Account Wealth Fund Collections Account<br>Bank: I&M Bank Limited, Kenya<br>Branch: 1 Park Avenue<br>Currency: Kenya Shillings (KES)<br>Account Number: 01003476581352<br>SWIFT Code: IMBLKENAXXX    | KES: _____                         |
| <input type="checkbox"/> | I&M Capital Bond Plus Fund (KES)<br>Minimum Initial Investment Amount KES: 100,000 | Medium Risk   | Account Name: IM Capital Limited Clients<br>Account Bond Plus Fund Collections Account<br>Bank: I&M Bank Limited, Kenya<br>Branch: 1 Park Avenue<br>Currency: Kenya Shillings (KES)<br>Account Number: 01003476581358<br>SWIFT Code: IMBLKENAXXX | KES: _____                         |

Continued on next page

## FUND SELECTION

| Select preferred Funds   | Fund Name  | Fund Currency | Bank Account Details   | Indicate Initial Investment Amount |
|--------------------------|--|---------------|--|------------------------------------|
| <input type="checkbox"/> | I&M Capital US Dollar Fixed Income Fund<br>Minimum Initial Investment Amount USD: 1,000    | Medium Risk   | Account Name: IM Capital Limited Clients<br>Account USD Fixed Income Fund Collections Account<br>Bank: I&M Bank Limited, Kenya<br>Branch: 1 Park Avenue<br>Currency: United States Dollar (USD)<br>Account Number: 01003476581355<br>SWIFT Code: IMBLKENAXXX | USD: _____                         |
| <input type="checkbox"/> | I&M Capital Special GBP Fixed Income Fund<br>Minimum Initial Investment Amount GBP: 10,000 | High Risk     | Account Name: IM Capital Limited Clients<br>Account GBP Fixed Income Fund Collections Account<br>Bank: I&M Bank Limited, Kenya<br>Branch: 1 Park Avenue<br>Currency: Great Britain Pound (GBP)<br>Account Number: 01003476581361<br>SWIFT Code: IMBLKENAXXX  | GBP: _____                         |

Note: Funds received before 12 noon, value date will be the following working day. Any funds received after 12 noon will be value dated the day after the next working day (2 working days upon receipt). Value date will not be applied on weekends and public holidays

## 8. SOURCE OF FUNDS

|                          |                      |                          |                        |                          |                    |                          |                     |
|--------------------------|----------------------|--------------------------|------------------------|--------------------------|--------------------|--------------------------|---------------------|
| <input type="checkbox"/> | Employment Income    | <input type="checkbox"/> | Business Income        | <input type="checkbox"/> | Interest/Dividends | <input type="checkbox"/> | Property Sale       |
| <input type="checkbox"/> | Investments Proceeds | <input type="checkbox"/> | Loan Proceeds          | <input type="checkbox"/> | Rental Income      | <input type="checkbox"/> | Gifts / Inheritance |
| <input type="checkbox"/> | Retirement Benefits  | <input type="checkbox"/> | Other (please specify) |                          |                    |                          |                     |

## 9. CUSTOMER BANK DETAILS

Please note that the account details below will be used for your withdrawal payments in line with the fund(s) selected (must be an I&M Bank account).

| KES Bank Details |  |
|------------------|--|
| Account Name     |  |
| Account Number   |  |
| Currency         |  |
| I&M Bank Branch  |  |

| USD Bank Details |  |
|------------------|--|
| Account Name     |  |
| Account Number   |  |
| Currency         |  |
| I&M Bank Branch  |  |

| GBP Bank Details |  |
|------------------|--|
| Account Name     |  |
| Account Number   |  |
| Currency         |  |
| I&M Bank Branch  |  |

Note: Withdrawals are processed within 3 working days of receipt of request from an investor.

## SIGNING MANDATE (Please ensure that signing mandates selected align to your I&M Bank account mandates.)

|                          |      |                          |        |                          |         |                          |             |                          |                        |                      |
|--------------------------|------|--------------------------|--------|--------------------------|---------|--------------------------|-------------|--------------------------|------------------------|----------------------|
| <input type="checkbox"/> | Sole | <input type="checkbox"/> | Either | <input type="checkbox"/> | Any two | <input type="checkbox"/> | All to sign | <input type="checkbox"/> | Other (Please specify) | <input type="text"/> |
|--------------------------|------|--------------------------|--------|--------------------------|---------|--------------------------|-------------|--------------------------|------------------------|----------------------|

|                          |   |                                       |                               |                                 |
|--------------------------|---|---------------------------------------|-------------------------------|---------------------------------|
| Mode of Initial Transfer | <input type="checkbox"/> Internal Bank Transfer | <input type="checkbox"/> OTG Transfer | <input type="checkbox"/> RTGS | <input type="checkbox"/> M-Pesa |
|--------------------------|---|---------------------------------------|-------------------------------|---------------------------------|

### INCOME DISTRIBUTION

|   |                              |                             |  |
|---|------------------------------|-----------------------------|--|
| Do you want to reinvest monthly interest? | <input type="checkbox"/> Yes | <input type="checkbox"/> No | <i>(If no, payment of monthly interest will be made by the 5<sup>th</sup> of the following month).</i> |
|---|------------------------------|-----------------------------|--|

### 10. BENEFICIARIES

|  | Beneficiary 1 | Beneficiary 2 | Beneficiary 3 |
|--|---------------|---------------|---------------|
| Full Names                                       |               |               |               |
| Date of Birth                                    |               |               |               |
| Address  |               |               |               |
| ID / Passport / Certificate<br>(for Minors only) |               |               |               |
| Telephone / Mobile No.                           |               |               |               |
| Percentage Share (%)                             |               |               |               |
| Email Address                                    |               |               |               |
| Relationship                                     |               |               |               |

|  | Beneficiary 4 | Beneficiary 5 | Beneficiary 6 |
|--|---------------|---------------|---------------|
| Full Names                                       |               |               |               |
| Date of Birth                                    |               |               |               |
| Address  |               |               |               |
| ID / Passport / Certificate<br>(for Minors only) |               |               |               |
| Telephone / Mobile No.                           |               |               |               |
| Percentage Share (%)                             |               |               |               |
| Email Address                                    |               |               |               |
| Relationship                                     |               |               |               |

| Guardian Details <i>(For minors beneficiaries i.e below 18 years)</i> |                           |               |
|---|---------------------------|---------------|
| Full Name   | ID / Passport Number      | KRA PIN       |
| Relationship to Minor   | Telephone / Mobile Number | Date of Birth |
|   |                           |               |

## 11. DECLARATION

1. I declare that the information in this application is true, correct and accurate and that I will supply I&M Capital with any further information if necessary due to changes of the above.
2. I apply for investments with I&M Capital on the terms, conditions and regulatory information set out in the information memorandum and the other incorporation documents.
3. I hereby confirm that the money used for these investments does not arise from any proceeds of crime, money laundering, terrorism, and other illegal activities.
4. I agree that all proceeds from redemptions and income distribution will be paid in accordance with the applicable payment instructions or law of the land. I hereby confirm to have received information on the agreed investment objectives as per the Client risk profile, involved risks, handling of income accruals, charges and pricing.
5. By investing with I&M Capital Limited ("IMCL"), you acknowledge that your investment is exposed to various risk factors, including but not limited to market risks, default by issuer or third party associated risks and therefore your principal and/or return(s) are not guaranteed nor assured by either of IMCL, I&M Bank Limited, I&M Group Plc or the issuer/3rd party. Furthermore, you acknowledge that any past performance does not predict future results.
6. Any investment advice provided by IMCL is based on current market conditions and information believed to be reliable, but no guarantee is made regarding its accuracy or completeness. The advisor shall not be held liable for any losses or damages arising from investment decisions made based on this advice.
7. Some IMCL products or services may involve third parties, for which, any and all third-party liability is expressly disclaimed. IMCL's liability is strictly limited to losses directly caused by its gross negligence or wilful misconduct, with all other losses excluded to the fullest extent permitted by law. By investing in IMCL, you confirm that you have read and understood IMCL's full risk disclaimer and the applicable terms and conditions all of which are available at [www.imbankgroup.com/ke/personal/investment/international-wealth-management/](http://www.imbankgroup.com/ke/personal/investment/international-wealth-management/).
8. I understand that the above-referenced Risk Profile Questionnaire acts as a guide only to building an overall financial solution. I recognise that there are other factors to consider besides my score on this questionnaire when making portfolio decisions
9. I confirm that I am comfortable with the risk score achieved from the above questionnaire
10. I confirm that I have read and understood these declarations and their implications
11. By signing this Declaration I hereby confirm that I have read, understood and accepted THE TERMS AND CONDITIONS FOR WEALTH MANAGEMENT INVESTMENTS OR SERVICES WITH I&M CAPITAL LIMITED.

I hereby confirm that I have read, understood and accepted THE TERMS AND CONDITIONS FOR WEALTH MANAGEMENT INVESTMENTS OR SERVICES WITH I&M CAPITAL LIMITED.

|             |  |           |  |
|-------------|--|-----------|--|
| Client Name |  | Signature |  |
| Date        |  |           |  |
| Client Name |  | Signature |  |
| Date        |  |           |  |
| Client Name |  | Signature |  |
| Date        |  |           |  |
| Client Name |  | Signature |  |
| Date        |  |           |  |

## PRODUCT AND MARKETING UPDATE

You agree that I&M Capital Limited may collect, use and disclose your personal data, which you have provided in this form, for providing marketing material that you have agreed to receive, in accordance with the Data Protection Act 2019.

Please tick the relevant boxes below if you agree to receive the following:

Our monthly Newsletter (sent by us via email)

Information sent by us about our products and services, including updates on our latest promotions and new products and services, via the following channels:

Email       SMS       Phone Call

Information sent by us on selected third parties' products and services, such as updates on their latest promotions and new products and services, via the following channels:

Email       SMS       Phone Call

## LIST OF REQUIRED KYC

1. ID/ Passport for each applicant
2. KRA PIN Certificate copy for each applicant
3. Recent passport size photo for each applicant
4. Birth certificate (for minors only)
5. Copy of tax exemption certificate (where applicable)
6. E-mail addresses will be used to share important instructions and information