



## 1 INDIVIDUAL APPLICATION

Title. Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms. <input type="checkbox"/> Other (Specify).	D.O.B	/	/
First Name.	Middle Name.	Surname.	
Gender. Male <input type="checkbox"/> Female <input type="checkbox"/>	Nationality.		
ID No.	Passport No.		
KRA PIN No.	Occupation.	Employer.	
Mobile No.	Office Tel.		
Email.	Alternative Email.		
Postal Address.	Postal Code.	City/Town.	
Physical Address.	Road.	House No.	

**SIGNATURE.**

## 2 JOINT APPLICATION

	Applicant 1	Applicant 2	Applicant 3
Title.			
First Name(s).			
Surname.			
ID/Passport.			
Date of Issue.			
Date of Expiry.			
DOB (dd/mm/yy).			
KRA PIN No.			
Tel No. (Office)			
Mobile No.			
Email Address.			
Postal Address & Code.			
City/Town.			
Physical Address/Road/Hse No.			

**SIGNATURE.**

\* In case of more applicants / authorised signatures, please attach their details on a separate sheet.

## 3 FOREIGN ACCOUNT TAX COMPLIANCE (FATCA)

### For Citizens of the United States Only

<b>a</b> Are you holding a US Permanent Resident Card (Green Card)?	Yes <input type="checkbox"/> No <input type="checkbox"/>
<b>b</b> Were you born in the US?	Yes <input type="checkbox"/> No <input type="checkbox"/>
<b>c</b> Have you granted power of attorney to a person with a US address?	Yes <input type="checkbox"/> No <input type="checkbox"/>
<b>d</b> Do you have a correspondence or Hold mail address in the US?	Yes <input type="checkbox"/> No <input type="checkbox"/>
<b>e</b> Do you have a standing order to a US Bank Account?	Yes <input type="checkbox"/> No <input type="checkbox"/>
<b>f</b> Do you have a US Telephone Number?	Yes <input type="checkbox"/> No <input type="checkbox"/>

## 4 SOURCE OF FUNDS

Please attach documentary evidence, e.g. Payslip, contract of sale or bank statement or any other appropriate documentation

<b>a</b> Salary/Employment <input type="checkbox"/>	<b>f</b> Gift/Inheritance <input type="checkbox"/>
<b>b</b> Pension <input type="checkbox"/>	<b>g</b> Savings <input type="checkbox"/>
<b>c</b> Rental/Property Sale <input type="checkbox"/>	<b>h</b> Betting/Lottery <input type="checkbox"/>
<b>d</b> Loan <input type="checkbox"/>	<b>i</b> Business Income <input type="checkbox"/>
<b>e</b> Sale of Investment Portfolio <input type="checkbox"/>	<b>j</b> Other <input type="checkbox"/>

## 5 EMERGENCY CONTACT / NEXT OF KIN

First Name.	Middle Name.	Surname.
Gender. Male <input type="checkbox"/> Female <input type="checkbox"/>	Relationship.	Nationality.
ID / Passport.	Passport Issue Date.	Passport Expiry Date.
Mobile No.	Email.	
Postal Address.	Postal Code.	City/Town.



## 6 BENEFICIARIES

I/We instruct OAM that in the event of death prior to termination of this agreement or death after the termination of the agreement but OAM has not transferred all funds and securities to the my/our bank account, any funds and securities held by OAM shall be held in Trust to be paid to the beneficiaries listed below:

Name.	ID/Passport	Tel.
Name.	ID/Passport	Tel.
Name.	Minor.	DOB.
Name.	Minor.	DOB.
Name.	Minor.	DOB.
Guardian's Name.	ID/Passport.	Tel.

## 7 BANK DETAILS

Any change of bank details must be provided in writing, duly executed by authorised signatories. No payments will be made to third party accounts. Orient Asset Managers Ltd will not accept money outside the bank accounts listed in the application form.

	Applicant 1	Applicant 2	Applicant 3
Account Name.			
Account Number.			
Bank Name.			
Branch.			

## 8 PAYMENT METHODS

- Real Time Gross Settlement (RTGS) / Electronic Transfer  
Direct payments into the custodial accounts must be accompanied by transfer confirmations attached to this application form. A bank deposit receipt will be deemed a receipt but not as value by Orient Asset Managers Ltd.
- Cheque  
OAM accepts personal/corporate and bankers cheques. No third party cheques will be accepted. All cheques should be made out to Orient Asset Managers Ltd.
- M-PESA

## 9 REGULAR INVESTMENT TOP-UP

TOP UP METHOD	AMOUNT (KES/USD)
RTGS	
CHEQUE	
M-PESA	

PLEASE NOTE - Payments must be made to the OAM accounts only.

## 10 SIGNING MANDATE

All instructions to OAM must be given by (tick where applicable):

- A** Either one can sign       **B** Two to sign jointly       **C** All must sign       **D** Single Signatory

## INVESTOR RISK PROFILE QUESTIONNAIRE - To Score 0-120

The purpose of this Questionnaire is to help you consider the various investment risks and to understand how they impact on your personal circumstances. The following questions define your attitude to security and the level of risk you are prepared to accept for your investments. Tick the box next to the statement which reflects your attitude best.

### 1 Which of the following best describe your current needs?

- a** You are looking to accumulate wealth over the long-term. Income is not important, growth is.
- b** You prefer stable capital appreciation to grow capital over a considerable period of time.
- c** You would like to balance regular income and stable capital growth over time.
- d** You are close to retirement and you want to ensure you are on track for your retirement needs.
- e** You want to preserve capital even if the returns are low.

### 2 When do you expect to need to access all or part of your investment?

- a** Over 10 years (long term)
- b** 6-10 years (mid to long term)
- c** 2-5 years (short to mid-term)
- d** Less than 2 years (short term)
- e** Less than 1 year (immediate access)

### 3 What is your knowledge of financial markets and investments?

- a** Advanced. Familiar with most products including alternative asset classes (private equity, futures, options) including the performance and return aspects.
- b** High. I understand research information and factors affecting security price movements.
- c** Medium. I understand diversification and practice it.
- d** Low. I have only some basic knowledge. I understand the difference between stock and bonds
- e** None. I have no knowledge of financial markets or investments.

### 4 How risky would you like your investments to be?

- a** You would be willing to take substantial risks for substantial rewards.
- b** Short-term losses up to 30% are acceptable as long as the probability of a gain over the long-term is reasonable.
- c** A medium loss of up to 15% is acceptable.
- d** A small loss of up to 5% is acceptable.
- e** You do not want to risk losing any of your capital, even if it means a low return.

# INDIVIDUAL/JOINT APPLICATION FORM



**5 How would you feel if a short time after placing your investment it decreases by 20%? How risky would you like your investments to be?**

- a** You would consider investing more to take advantage of the drop in price.
- b** This was a calculated risk so you would wait, expecting the value to go up.
- c** You would be concerned and keep an eye on the investment.
- d** You would think about getting out of the investment and approach adviser for advice.
- e** You would get out before it kept falling.

**6 How many years have you been investing in investment products?**

- a** Over 10 years.
- b** 6-10 years.
- c** 3-6 years.
- d** Less than 3 years.
- e** No experience at all.

**7 Which investments do you own or have owned in the past?**

- a** Private equity, futures, options (including securities below).
- b** Offshore investments. (including securities below).
- c** Stocks and or stock funds, real estate and real estate funds. (including securities below).
- d** Bonds and bond funds (including securities below).
- e** Money market funds or cash only.

**8 If you held an investment portfolio for the next ten years how would you expect the average yearly return would compare to money invested in Fixed Deposit in a bank?**

- a** More than three times the fixed deposit rate.
- b** About three times the fixed deposit rate.
- c** About twice the fixed deposit rate.
- d** A little more than the fixed deposit rate.
- e** About the same as the fixed deposit rate.

**9 If you had to choose between a secure job with a reasonable salary and a highly paid job with less security, which would you pick?**

- a** Definitely the highly paid job.
- b** Probably the highly paid job and less security.
- c** Would have to consider other aspects.
- d** Probably the secure job with reasonable salary.
- e** Definitely the secure job.

**10 If you receive a financial windfall, e.g. an inheritance, what would you do with the money?**

- a** If given the right opportunity, quit your job and start your own business.
- b** Invest in a diversified share portfolio.
- c** Put some in the bank and then get advice on where to invest the rest.
- d** Initially put it on deposit and think about it.
- e** Set up an adequate emergency fund.

**11 Apart from your home, have you ever borrowed money to make an investment?**

Yes  No

**PLEASE NOTE:**

Place completed total in the investor risk profile section on the next page to show the Client Profile.

**INVESTOR RISK PROFILE ANALYSIS**

SCORING - The scoring for Risk Profile Questions is as follows:

**A=10 B=8 C=6 D=4 E=1**

From Investor Risk Profile Questionnaire, Client score was:

**LOW VOLATILITY**

**HIGH VOLATILITY**



**CONSERVATIVE** • You are a Conservative investor. Risk must be very Low and you are prepared to accept lower returns to protect capital. Your primary investment goal is capital protection. You require stable growth and/or a high level of income, and access to your investment within 3 years.

**ASSERTIVE** • You are an assertive investor, probably earning sufficient income to invest funds for capital growth. Prepared to accept higher volatility, your primary concern is to accumulate assets over the medium to long-term (5-10 years). You require a balanced portfolio, but more aggressive investments may be considered.

**CAUTIOUS** • You are a cautious investor seeking better than basic returns, but risk must be low. Typically you are seeking to protect wealth which you have accumulated; you may be prepared to consider less aggressive growth investments. Your investment term is 3 years or more.

**AGGRESSIVE** • You are an aggressive investor prepared to compromise Portfolio balance and can tolerate substantial fluctuations in the value of your investment in the short term to pursue potentially higher long-term returns. Your investment choices are diverse but carry with them a higher level of risk. Security of capital is secondary to the potential for wealth accumulation. You are prepared to invest for 10 years or more.

**PRUDENT** • You are a prudent investor who wants a balanced Portfolio to work towards medium to long-term financial goals. Your primary investment goal is capital growth. You can tolerate some fluctuations in the value of your investment in the anticipation of a higher return. You don't require an income and you are prepared to invest for 5 years or more. Calculated risks will be acceptable to you to achieve good returns.

**Does the Client/Partner accept the investor profile shown above?**  
Yes  No

**If NO is the answer to above question, How does the Client want to be rated?**

**SIGNATURES ALL CLIENTS MUST COMPLETE**

The answers on this questionnaire accurately reflect my investment objectives, time horizon and risk tolerance.

<b>Individual Applicant.</b>	Signature.	Date.
<b>A</b> Joint Client.	Signature.	Date.
<b>B</b> Joint Client.	Signature.	Date.
<b>C</b> Joint Client.	Signature.	Date.



## FUND SELECTION

### KASHA MONEY MARKET FUND

#### 1 INVESTMENT DETAILS

- a Low - Medium Risk
- b Liquidity
- c Investment Horizon: **Short to Long Term**
- d Minimum Investment : **KES. 5,000/-**
- e Minimum Top-Up amount: **KES. 1,000/-**
- f Minimum Withdrawal amount: **KES. 1,000/-**
- g Initial Fee : **Nil**
- h Investment Portfolio: **The fund invests in interest bearing securities and other short term money market investments.**

#### 2 ORIENT ASSET MANAGERS KASHA ACCOUNT DETAILS

Bank:	Stanbic Bank Kenya
Branch:	Chiromo
Currency:	KES
A/C Name:	Orient Asset Managers Ltd Kasha Money Market Fund
A/C No:	0100009049187
Swift Code:	SBICKENX
MPESA:	PAYBILL No. 214257 A/C No. Client Name

I/we confirm that I/we have read and understood the above features and declarations are ready to invest in the Orient Asset Managers Ltd. Kasha Money Market Fund.

Investment Amount in figures.

In Words

SIGNATURE

#### 3 DECLARATIONS

- a I/We warrant that I am/we are duly authorised to apply for the OAM Umbrella Fund Unit Trust on terms and conditions set on in the Information Memorandum.
- b I/We have read and understood the Information Memorandum the relevant Trust Deed for the particular OAM Umbrella Fund, the charges made by OAM and the terms and conditions of this application.
- c I/We confirm that the units are not being acquired directly or indirectly by/or on behalf of any person(s) restricted by law of any jurisdiction from acquiring such units and that I/We will not sell, transfer or otherwise dispose of such units directly or indirectly for the account of such persons.
- d I/We hereby confirm that the money used for the investment into the OAM Umbrella Fund is not arising out of money laundering or other illicit activities.

#### 4 DISCLAIMER

- a OAM does not accept cash payments. All payments are to be made to the OAM bank accounts and Mpesa Paybill.
- b OAM does not make payments to 3rd parties. All payments to clients are to be made to the clients registered bank account used during account opening.

#### 5 DOCUMENT CHECKLIST

- a Copy of ID for each individual
- b Copy of KRA PIN for each individual
- c Passport Photo
- d Proof of banking details (Bank Statement or Cancelled Cheque Leaf or ATM Card front side image)
- e Source of funds for amounts above 1M

#### 6 FOR OFFICIAL USE ONLY

Agent Name.	Agent No.	Date.
Agent Signature.	OAM Approval.	

### HIFADHI FIXED INCOME FUND

#### 1 INVESTMENT DETAILS

- a Low - Medium Risk
- b Liquidity
- c Minimum Investment Period: **3 Months**
- d Investment Horizon: **Medium to Long Term**
- e Minimum Investment: **KES. 100,000/-**
- f Minimum Top-Up amount: **KES. 10,000/-**
- g Initial Fee : **Nil**
- h Investment Portfolio: **The fund invests in interest bearing securities and other short term money market investments.**

#### 2 ORIENT ASSET MANAGERS HIFADHI ACCOUNT DETAILS

Bank:	Stanbic Bank Kenya
Branch:	Chiromo
Currency:	KES
A/C Name:	Orient Asset Managers Ltd Hifadhi Fixed Income Fund
A/C No:	0100009049228
Swift Code:	SBICKENX
MPESA:	PAYBILL No. 214257 A/C No. Client Name

I/we confirm that I/we have read and understood the above features and declarations are ready to invest in the Orient Asset Managers Ltd. Hifadhi Fixed Income Fund.

Investment Amount in figures.

In Words

SIGNATURE