

# Terms and Conditions

- The maximum subscription amount permissible on this platform is N200,000.00.
- In the event that the Net Asset Value of your investment in the Mutual Fund exceeds N200,000.00 (Two Hundred Thousand Naira) either by appreciation of the investment or by additional subscription(s) to the Mutual Fund, you would not be able to execute a top up on the investment account.
- In the event that the Net Asset Value of your investment in the Mutual Fund exceeds N250,000.00 (Two Hundred and fifty Thousand Naira) either by appreciation of the investment or by additional subscription(s) to the Mutual Fund, you would not be able to execute a redemption on the investment account.
- Accounts opened via this platform can only be operated online. i.e top-up and redemptions can only be initiated online. If you would like to have unlimited access to operate the account, kindly provide the following documents at any of our office locations or Stanbic IBTC Bank branches closest to you:
  - A Passport photograph
  - A valid ID (International Passport, Driver's License, National ID or Permanent Voters Card)

- Proof of Address
- Duly signed subscription form
- An online subscription request is deemed to have been received by us only upon confirmation that we have received your completed online subscription form along with the appropriate funds. We will confirm receipt of your subscription within 48 hours of your request.
- Redemption proceeds would only be transferred to the bank account nominated by you at the point of subscription and the proceeds would be less the applicable bank transfer charges. Third party account details are however not allowed.
- International funds transfers are not allowed

## **Declaration**

- I hereby apply for the opening of investment account with Stanbic IBTC Asset Management Limited. I understand that the information given herein and the documents supplied are basis for opening such account(s).
- I hereby declare that the stated information is true and correct
- I consent to you carrying out identity and fraud prevention checks and sharing information relating to this application through the Fraud Prevention Service.

- I agree to abide by the terms and conditions which govern the operations of the Stanbic IBTC Mutual Funds.
- I further undertake to indemnify Stanbic IBTC Asset management Limited for any loss suffered as a result of any false information or error in the information provided to the organization.