



Databank

Leadership

MUTUAL FUNDS APPLICATION FORM

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Official Use Only :

Sales code

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New Account Existing Account

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PEP

RP: High Low

DATABANK MUTUAL FUND APPLICATION FORM – INDIVIDUAL

SECTION 1: PLAN INFORMATION

Individual Joint ITF In trust for children under 18 years

SECTION 2: PERSONAL DETAILS (TO BE COMPLETED BY ALL APPLICANTS)

FIRST APPLICANT

Title: Dr. Prof. Mr. Mrs. Ms.

Surname:

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First Name(s) and Other Names:

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Postal Address:

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Residential Address:

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Email:

Annual Income

Below GHC 5,000 GHC 5,000 – 9,999
 GHC 10,000-19,999 Above GHC 20,000

Other sources of income: _____

Marital Status: Single Married Divorced Widowed

Mobile Phone:

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Residential Phone:

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Nationality:

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Country of Residence:

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Occupation (e.g. Student, Doctor, etc.)

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Name of employer/school:

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Level of education:

Basic Secondary Diploma
 1st Degree Advanced Degree Other

Mother's Maiden Name:

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Date of Birth:

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DD MM YYYY

Gender:

Male Female

Valid Photo ID:

Passport Voter's ID
 NHIS National ID
 Driver's license
 Other _____

ID Number:

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Date of expiration:

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DD MM YYYY

SECOND APPLICANT

Title: Dr. Prof. Mr. Mrs. Ms.

Surname:

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First Name(s) and Other Names:

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Postal Address:

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SECTION 3: RISK ASSESSMENT QUESTIONNAIRE**Risk Tolerance:** High Medium Low

1. When do you plan to withdraw a significant portion of your money? Less than 1 year 1 to 2 years 3 to 5 years More than 5 years
2. Do you have an emergency fund (i.e., 6 months of after-tax income)? Yes No Yes, but less than six months
3. What is the level of your investment knowledge? Limited Moderate Extensive
4. How much of a risk taker are you with investing? Low Low to Medium Medium Medium to High High
5. How would you react if an investment you had committed to for three or more years lost 10% of its value in the first year?
- Extremely concerned; sell my investment Concerned; consider selling my investment
- Concerned; not consider selling my investment Not overly concerned; I'm in it for the long term

SECTION 4: INVESTMENT INSTRUCTIONS**Fund name**

Databank Money Market Fund (MFUND)

Databank EPACK Investment Fund (EPACK)

Databank Balanced Fund (BFUND)

Databank Ark Fund (Ark Fund)

Databank Educational Investment Fund (EdIFund), Tier 1

Databank Educational Investment Fund (EdIFund), Tier 2

Total**Initial investment amount (GHC)****Direct debit amount (GHC)*****Note:** Indicate deposits into EdlfundTier 1 and Tier 2 separately. *Direct debit application must also be completed if an amount is indicated in this section.**SECTION 5: BENEFICIARY DETAILS****Name:****Phone no.****% allocation**

- (1) _____
- (2) _____
- (3) _____

Note: Percentage allocated to beneficiaries must add up to 100%. By law, the contents of a will and the authority of the Letter of Agreements (LA) always supersedes the beneficiaries listed as part of your mutual fund application, so it is important to ensure that your wishes regarding your investments are clearly stated in a will.**Next of kin:** _____
Name Email Phone**SECTION 6: DATABANK NOTIFICATION ALERT SYSTEM** Yes No**Enable SMS alerts:** Yes No **Enable email alerts:** Yes No **Alert me on:** Purchases Sales*This is a pre-paid SMS and e-mail transactional alert service. An annual subscription charge of GHC 10.00 will be deducted from your account. This fee will continue to be automatically deducted from your account on the anniversary date of the setup of this service until you provide us with written notice to cancel the service. 30 days' notice will be required.***SECTION 7: DATABANK PREPAID ATM CARD** Yes No**Type of Card:** Regular Prepaid Premium prepaid (Gold) Premium prepaid (Platinum)*The cost of the Regular prepaid card is GHC 10.00. A transaction fee of GHC 0.18 shall be charged on each each transaction. All charges shall be borne by the card holder. The Gold and Platinum cards are offered as part of our premium service.***SECTION 8: SIGNATURES****Please indicate:** One to sign Two to sign

Signature of first applicant

_____/_____/_____
Date

Signature of second applicant

_____/_____/_____
Date**Note:** Ensure that signature fits within the box and does not touch any of the edges of the signature box.**SECTION 9: OFFICIAL USE ONLY****Name:****Branch code****Signature****Date****Account Signup:** _____**Account Setup:** _____**Account Review:** _____**How did you hear about the fund(s) you're investing in:** Newspaper ad Radio Website Family/Friend Other _____

TERMS AND CONDITIONS

Databank Epack Investment Fund (Epack) seeks to accumulate capital for its investors by investing in stocks listed on regulated stock markets. The recommended minimum holding period for each investment in the fund is three years. Withdrawals on deposits made within the first three years will attract an exit load (fee) ranging from 1% to 3%. Returns on Epack are in the form of capital gains or losses. Clients receive proceeds of their disinvestment after five (5) working days' notice.

Databank Money Market Fund (MFUND) seeks to provide high current income consistent with the maintenance of liquidity and preservation of capital. Mfund invests in high quality, short-term debt instruments and attracts a front-load fee of 1%. Returns on MFund are in the form of interest. Clients receive proceeds of their disinvestment after one (1) working day.

Databank Balanced Fund (BFund) seeks to provide growth of capital and current income. The Fund invests in high-quality fixed-income instruments and stocks listed on regulated stock markets. The Fund charges a front-load fee of 1%. Returns on BFund are in the form of interest and capital gains/losses. Clients receive proceeds of their disinvestment after five (5) working days.

Databank Ark Fund (Ark Fund) seeks to achieve capital growth and income by investing in a diversified portfolio of shares, fixed-income securities and private equity. The Fund attracts a front-load fee of 1%. Returns on the Fund are in the form of interest and capital gains/losses. Clients receive proceeds of their disinvestment after five (5) working days.

Databank Educational Investment Fund (EdiFund) seeks to help people invest toward their educational needs by investing in fixed-income securities and equities in Ghana and across Africa using a two-tier structure. Tier 1 is for investors with short-term educational needs and has a recommended minimum holding period of 3 months. Tier 2, which has a recommended minimum holding period of 5 years, is designed for investors with longer-term educational needs, and offers an embedded life and total permanent disability insurance cover that will match funds held in Tier 2 to a maximum of GHC 20,000. The Fund agrees to adhere to the claims procedures set out in the insurance policy and will make claims due on behalf of clients. The Fund charges a front-load fee of 0.75% for Tier 1, and an exit load (fee) ranging from 1% to 5% for Tier 2. Clients receive proceeds of their disinvestment after 1 working day for Tier 1, and 5 working days for Tier 2.

The value of all Databank mutual funds may rise and fall. Past performance does not guarantee future returns. Gains/losses are realized only upon disinvestment. Please read the Scheme Particulars of the appropriate fund(s) before investing.

DATABANK PREPAID ATM CARD

This Agreement is made between Databank Brokerage Limited (Retail Services Unit) of No. 61 Barnes Road, Adabraka, Accra hereafter referred to as Databank and the customer indicated on this application form, hereafter referred to as the Customer. Whereas Databank hereby provides for the use of the Customer an ATM card by which the customer shall make transactions related to the customers' investment account with Databank.

The parties herein agree as follows:

1. By using your Prepaid card, you unconditionally agree to be bound by the laws, rules, regulations and official issuances applicable on the matter, now existing or which may hereinafter be enacted, issued or enforced. All the terms and conditions in the Prepaid card agreement have been read and understood by you as evidenced by your signature on the application form of the Prepaid card.

2. Definitions:

In this agreement, "we", "us" and "our" mean Databank and "you" and "your" mean the customer and include (where appropriate) any person the customer has asked us to give a Card to. "Bank" means Databank. "Card" means a Prepaid card, including any renewal and replacement Card. "Cardholder" means the person having the power alone to operate the account in accordance with the bank mandate in respect thereof. "Pin" means the personal identification number issued to the cardholder from time to time for use with the Card. "Transaction" means any cash withdrawal or payment made by using the Card, or any refund arising in connection with the use of the Card in any authorized manner for debit or credit to the account.

3. Charges:

The cardholder shall be charged a fee by Databank in accordance with the bank's schedule of fees from time to time.

4. Limiting your right to use the card

If we have good reason, we may

- refuse to approve a transaction
- Cancel or suspend your right to use the card for any or all purposes or refuse to replace any Card without prior notice. We will not be liable to you for refusal on your part to approve a transaction if you cannot use the Card for a transaction or for loss or damage you may suffer as a result of the above

5. Security:

You should do all that you reasonably can to keep the Card safe and your pin confidential at all times. You must also keep the card separately from any cheques. You should never write down or record your PIN. You should only reveal your Card number to make a transaction or report the loss or theft of the card or otherwise with our permission only if we allow you to do so.

6. When to notify us

You must notify us as soon as reasonably possible if:

- a. The Card gets lost or stolen or you think that the card may be misused or that someone else may have found out your PIN
- b. Your statement includes an item which you think is wrong.
- c. You change your name or address

You can contact us at any of our branches during business hours at Databank Limited (Head Office) (+233-302610610). You will be required to confirm to us in writing within seven days and verbal information which you have not already given us in writing. You must give us all the information you have about the loss, theft or misuse of the card or the PIN and any other information we may require. We may give the police any information we think will be useful in the investigation of the lost or stolen Card. If you find Cards which you have reported as lost, stolen or at risk of misuse, you must not use them. You must cut them in half and report this to us immediately.

7. Limitations of Liability

Where someone uses a Card obtained from you with your permission, you will be liable for all transactions the person makes with your Card without any recourse to Databank. Under such circumstances, we will not be liable for any loss that you may incur as a result of such use by another person.

8. Changing terms of agreement

We may change the terms of agreement, including our charges if we add extra functions to the card at any time, upon notification to you about the change. Changes will normally arise from changes in the market conditions, changes in the cost of providing the service to you, changes in legal or other requirements affecting us or for any other good reason. We may introduce a charge for any service provided under or in connection with this agreement. We will notify you of any changes by:

- Advertising in the press; or
- Putting messages in your statement; or
- Sending you separate written notice

Most changes will be implemented at least 28 days after we notify you about them to give you sufficient time to consider whether you wish to continue with the service.

9. Termination

This agreement will come to an end if either of us gives a written notice to the other to that effect, and you have returned all Cards and made all payments due under this agreement. We may give you replacement Cards from time to time until the agreement ends.

10. General

We do not warrant that services and benefits which we provide outside the terms of this agreement will always be available. We may reserve the right to withdraw or vary these services or benefits at any time without giving you notice. We will charge you for any losses or costs we have to pay if you breach this agreement.

11. Fees and Charges

- a. The cost of the card is GH¢10.00 and shall be borne by the cardholder.
- b. A transaction fee of GH¢ 0.18 shall be charged on each transaction and shall be borne by the cardholder.

Read and acknowledged

Signature