

DECLARATION FORM

Please read the following carefully before completing the application form. Sign it and return it to the Databank representative only after you have satisfied yourself that you fully understand the provisions. Do not hesitate to approach a Databank representative for any clarification.

1. Investment purchase

All investments will be purchased daily. However, investments with cheques will be invested using the share price on the day the cheque clears.

2. Disclosure policy

Databank strives to be transparent in all its dealings with clients. As such, we will take the time to explain all the risks, limitations, opportunities and facts about this investment you are about to make. If you are unsure of anything, we request that you ask the Databank representative for any clarifications and information you require to make a decision.

3. Performance guarantees

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. All Scheme Particulars are available at www.databankgroup.com.

4. Fund-specific disclosures

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. All Scheme Particulars are available at www.databankgroup.com.

KINDLY APPEND YOUR SIGNATURE AND DATE BELOW THE MUTUAL FUND(S) YOU WOULD LIKE TO SUBSCRIBE TO:

Databank Epack Investment Fund Limited (Epack) seeks to accumulate capital for its investors by investing up to 80% in equities in Ghana and other regulated African markets and 20% in fixed-income securities. The recommended minimum holding period for Epack is five (5) years. Returns on Epack are in the form of gains or losses, and can fluctuate considerably from one year to the next. **Returns are not guaranteed. The past performance of Epack is only an indication (not a guarantee) of potential future returns.** Withdrawals on deposits made within the first three years will attract an exit load (fee) ranging from 1% to 3% per deposit based on the length of time it has remained invested in Epack. You will receive proceeds of your withdrawal within five (5) business days after a withdrawal request.

Signature: _____ Date: _____

Databank Balanced Fund Limited (BFund) seeks to provide growth of capital and current income. The Fund invests up to 40% in equities in Ghana and at least 60% in fixed-income securities. The recommended minimum holding period for BFund is four (4) years. Returns on BFund are in the form of gains or losses. **Returns are not guaranteed. The past performance of BFund is only an**

indication (not a guarantee) of potential future returns. The Fund charges a front-load fee of 1% on each deposit. You will receive proceeds of your withdrawal within five (5) business days after a withdrawal request.

Signature: _____ Date: _____

Databank MFund Limited (MFund) seeks to preserve investors' capital through investments in high-yielding, high-quality fixed-income securities, while simultaneously meeting the liquidity needs of clients. The minimum recommended holding period for MFund is 3 months. Each deposit into MFund attracts a front-load fee of 1%. **Returns are not guaranteed. The past performance of MFund is only an indication (not a guarantee) of potential future returns.** Returns on MFund are in the form of gains or losses. You will receive proceeds of your withdrawal after one (1) business day of a withdrawal request.

Signature: _____ Date: _____

Databank Ark Fund Limited (ArkFund) seeks to achieve capital growth and income by investing up to 30% in equities in Ghana and at least 70% in fixed-income securities. The recommended minimum holding period for ArkFund is four (4) years. Returns on ArkFund are in the form of gains or losses. **Returns are not guaranteed. The past performance of ArkFund is only an indication (not a guarantee) of potential future returns.** The Fund charges a front-load fee of 1% on each deposit. You will receive proceeds of your withdrawal within five (5) business days after a withdrawal request.

Signature: _____ Date: _____

Databank Educational Investment Fund Limited (EdiFund) seeks to help people invest toward their educational goals by investing in fixed-income securities and equities in Ghana and across Africa using a 2-tiered structure. Tier 1 is for investors with short-term educational needs and has a recommended minimum holding period of 3 months. It invests up to 100% in fixed-income securities. Tier 2, which has a recommended minimum holding period of 5 years, is designed for investors with longer-term educational needs. It invests up to 40% in equities in Ghana and at least 60% in fixed-income securities. Tier 2 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. **Returns are not guaranteed. The past performance of EdiFund is only an indication (not a guarantee) of potential future returns.** The Fund charges a front-load fee of 0.75% on each deposit into Tier 1, and an exit load fee ranging from 1% to 5% for each withdrawal from Tier 2 that is done within 5 years of the deposit. You will receive proceeds of your withdrawal after one (1) business day for Tier 1 and within five (5) business days for Tier 2 after a withdrawal request.

Signature: _____ Date: _____

DECLARATION

I declare that I have read and understood the terms and conditions of the product(s) that I have chosen to invest in, and that returns on Databank's mutual funds are not guaranteed. Any deposit given to a third party or a Databank staff member on my behalf is done at my own risk. Databank will not be held liable if the money does not reflect in your account.

Signature: _____ Date: _____

Please ensure you get an official stamped receipt for any deposit you make.



MUTUAL FUNDS APPLICATION FORM

Make deposits yourself. Any deposit given to a third party or a Databank staff member on your behalf is done at your own risk. Databank will not be held liable if the money does not reflect in your account. Please ensure you get an official stamped receipt for any deposit you make.

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Email: info@databankgroup.com
Website: www.databankgroup.com



Official use only

New Account Existing Account
 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:

First Name(s) and Other Names:

Postal Address:

Residential Address:

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:

Residential Phone:

Nationality:

Country of Residence:

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

Level of education:
 Basic Secondary Diploma
 1st Degree Advanced Degree Other

Mother's Maiden Name:

Date of Birth:
 ____/____/____
 DD MM YYYY

Gender:
 Male Female

Valid Photo ID:
 Passport Voter's ID
 National ID
 Driver's license
 Other

ID Number:

Date of expiration:
 ____/____/____
 DD MM YYYY

SECOND APPLICANT

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

Surname:

First Name(s) and Other Names:

Postal Address:

Residential Address:

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:

Residential Phone:

Nationality:

Country of Residence:

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

Level of Education:
 Basic Secondary Diploma
 1st Degree Advanced Degree Other

Mother's Maiden Name:

Date of Birth:
 ____/____/____
 DD MM YYYY

Gender:
 Male Female

Valid Photo ID:
 Passport Voter's ID
 National ID
 Driver's license
 Other

ID Number:

Date of expiration:
 ____/____/____
 DD MM YYYY

ITF INSTRUCTIONS

Surname: _____ **First name** _____ **Date of birth (DD/MM/YY)** _____

(1) _____ / _____ / _____

SECTION 3: RISK ASSESSMENT QUESTIONNAIRE

Risk Tolerance: High Medium Low

- 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
- Do you have an emergency fund (i.e., 6 months of after-tax income)? Yes No Yes, but less than six months
- What is the level of your investment knowledge? Limited Moderate Extensive
- How much of a risk taker are you with investing? Low Low to Medium Medium Medium to High High
- 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	Initial investment amount (GHC)	Direct debit amount (GHC)*
Databank MFund (MFund)		
Databank EPACK Investment Fund (Epack)		
Databank Balanced Fund (BFund)		
Databank Ark Fund (ArkFund)		
Databank Educational Investment Fund (EdiFund), Tier 1		
Databank Educational Investment Fund (EdiFund), Tier 2		
Total		

Note: Indicate deposits into EdifundTier 1 and Tier 2 separately. *Direct debit application must also be completed if an amount is indicated in this section.

Investment instructions: Please note that by completing this application form, you will be able to make deposits into any Databank mutual fund, even if you have not previously done so. However, you will not be considered a shareholder of any Fund until you have read and agreed to the terms and conditions of the Fund and proceeded to make a deposit into it.

Please confirm your agreement by signing on the line: _____

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: 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 8: OFFICIAL USE ONLY

Name:	Branch	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 _____