

Know Your Client Form 1
(Application form for individual only)

Application No:.....

Dealing Company's Name with Logo

Affix a recent passport size color photo
Sign Across the photo graph

In an effort to serve you (our client) better, we would like to know the following about you to enable us help you make informed investment decisions. The information provided will be kept private and confidential. Please fill this form (All information is applicable from sections 1, 2,.....and ... is mandatory)

Applicant's Information

1. Name of Applicant- Mr/Mrs (As appearing in supporting identification document):

First Name:-----

Middle Name: -----

Last Name: -----

2. Date of Birth: dd/mm/year Marital Status No. of Children/ Dependents

3. Status (please tick in appropriate box): Resident Non Resident

4. Nationality: -----

5. Proof of Identity to be provided by applicant. Please Submit copy of any valid documents.

(Please fill in appropriate box) NIC No. Passport No.

6. Present Address: -----

State..... Country..... Postal Code

7. Permanent Address: -----

State..... Country..... Postal Code

8. Contact Details:

Tel (Office no) ----- Tel (Home) -----

Mobile ----- Fax:-----

E-mail -----

9. Proof of present address to be provided by applicant. Please provide any one of following latest documents and tick the attached document

Latest land Line Tel Bill Latest Mobile Phone Bill Latest Electricity Bill Latest Water Bill

Latest Bank Pass Book Latest Bank Account Statement Latest MSD Account Statement

Rental Agreement of residence Any other proof of current address

10. Annual Income (Please tick the relevant box)

Up to MRF 5,000 MRF 5,001 to MRF 10,000 MRF 10,001 to MRF 20,000

MRF 20,001 to MRF 30,000 MRF 30,001 to MRF 50,000 MRF 50,001 & above

11. Occupation Details (Please tick the relevant box)

Private Sector Service Public/Government Sector Service Politically Exposed Person Retired
Business Professional Housewife Student Other (Please specify) -----

12. Are you politically imposed person? Yes (Attached supporting documents) No

13. Bank Account Details

- Type of Account : -----
- Account name : -----
- Account number: -----
- Bank name: -----

14. Security Deposit Account no:-----

15. Your Annual Gross Income:

MRF.

16. Your Annual Net Income

MRF.....

17. What investment time horizon is most appropriate for your investment programme?

- Less than 1 year
- 1yr – 3yrs
- 4yrs – 10yrs
- More than 10 yrs

18. What Is The Projected Use Of The Money In Your Investment Programme?

(Rank the following according to order of importance on scale of 1 to 5, with 1 being the most important)

- (1) To fund retirement.....
- (2) To finance college education of children.....
- (3) To fund the purchase of a home (improvements).....
- (4) To build wealth.....
- (5) Other (please explain).....

19. What Is Your Overall Knowledge Of Investment?

- Low: I have very little investment experience outside of bank savings
- Medium: I have some experience investing in shares and bonds
- High: I have been an active participant in the stock market

20. What Is Your Investment Objective?

Different types of investments generate returns in different ways. Aggressive investments such as shares tend to generate returns through dividend payments and capital gains. How would you characterize your investment objective for this portfolio?

- Emphasis on income generating investments
- Emphasis on income generating investment and some capital growth

21. What Is Your Attitude Towards Risks?

The process of investing requires careful consideration of risk. There is a trade-off between the risk associated with an investment and its expected return over time. Typically, one must endure greater risk in order to pursue higher returns. Each investor has different attitude towards risks. Which statement describes your attitude towards risks?

- I cannot accept any loss of principal
- Conservative: I am more concerned with preserving the value of my account then maximizing capital growth, and can tolerate some decline in value through market cycle
- Moderate: I am comfortable with fluctuations in my portfolio, and the possibility of large declines in value, in order to grow my portfolio over time.
- Aggressive: I am comfortable taking on high levels if risk, and the possibility of large fluctuations and substantial declines in the value of my portfolio, in pursuit of higher level of appreciation in my portfolio over time.

22. Is There Any Additional Information You Would Like Us To Know About You?

23.Settlement Instructions

Cheques

- Collected by client
- Account Transfer

I hereby declare that the information given in this application is true and correct.

II. Client Declaration

I/We do hereby jointly and severally confirm and declare , that I/we have read and clearly understood the “conditions of sale” and the regulations made there under stipulated by the Capital Market Development Authority and the Maldives Stock Exchange (as may be amended from time to time) governing the Share transactions, which I/we will be entering into with I/We hereby agree to abide by the said conditions of sale.

I/We do hereby further jointly and severally declare and confirm that I/we have clearly understood the “conditions of sale” (and any amendments made thereto from time to time) governing. Defaulted Contracts and do hereby authorize and permit to sell not only the shares pertaining to the Defaulted Contracts (which shall be done with notification to and under the supervision of the Maldives Stock Exchange) but also any other shares fully paid for by me/us, line in my/our MSD Account in order to enable them to recover monies due to them including interest and other charges in the event of my/our not paying inability to pay for the shares transacted through

I/We do hereby agree that the has the right to sell the shares once matched.

I/We hereby jointly and severally further acknowledge and confirm that the authority expressed herewith shall constitute a mandate given by me/us in favour to have access to additional shares held by me/us in my/our MSD Account.

I/We hereby authorize to hold sales proceeds to meet the settlement of future purchases provided:

- adopts a first in first out basis of settlement of outstanding dues both from and to me and
- reconciles my account and sends a statement of account at the end of each calendar month indicating the transactions for which settlement is outstanding.

I/We jointly and severally further acknowledge agreement and confirm that I/we shall be liable to for any and all loss sustained or incurred in relation to any direct/ indirect transaction carried out by for and on my/our behalf (in its capacity as selling/buying broker and/or in relation to dividends rights bonuses and other benefits attached to the shares) and do hereby agree to indemnify against such loss or damage arising therefore.

1. Client's Name:..... Signature.....
 2. Date:.....

Witnesses

1. Name:..... Name:.....
 Address:..... Address:.....

Signature:..... Signature:.....

FOR OFFICE USE ONLY

ALL RELEVANT DOCUMENTS ATTACHED
[YES / NO]

Introduced By.....
 Approved By.....
 Designation.....
 Date.....

Signature.....

Check List

Please ensure the following while submitting KYC application form

- KYC form is complete
- KYC form is signed by the applicant as well as witnesses
- Signature with KYC must match with that on the identity proof submitted
- Photograph is pasted on the form and the investor has signed across the photograph
- Photo copy of Identity card/Passport
- Photo copy of Birth Certificate for minor (under the age of 18 years)
- Power of Attorney (if represent an agent)
- Address mention in the form is matching with the address proof submitted
- Documentation for Politically exposed person