

Old Mutual Investment Group
Old Mutual Tower, Upper Hill Road, Nairobi | P.O. Box 11589 - 00400, Nairobi, Kenya
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Web | www.oldmutual.co.ke/investment

IMPORTANT: PLEASE COMPLETE THIS FORM IN BLOCK CAPITALS**PRIMARY APPLICANT**

Title: _____ First Names(s) _____ Surname: _____
Identification: ID Card ☐ Passport ☐ ID/Passport Number: _____ Nationality: _____
Date of Birth: _____ Pin Number: _____ Marital Status: _____
Postal Address: _____ Post Code: _____ City/Town: _____
Occupation/Business: _____ Place of work: _____
Telephone No. Office: _____ Mobile: _____
Physical Address: _____
Country of Residence: _____ Email Address: _____
Next of Kin: Name _____ Relationship _____ Mobile Number _____

TAX STATUS

Are you registered for tax in Kenya? ☐ Yes ☐ No

Are you registered for tax in any other country? ☐ Yes ☐ No

If 'Yes' please provide your tax Identification N . for each country (or reason why none has been issued) _____

JOINT APPLICANT 1

Title: _____ First Names(s) _____ Surname: _____
Identification: ID Card ☐ Passport ☐ ID/Passport Number: _____ Nationality: _____
Date of Birth: _____ Pin Number: _____ Marital Status: _____
Postal Address: _____ Post Code: _____ City/Town: _____
Occupation/Business: _____ Place of work: _____
Telephone No. Office: _____ Mobile: _____
Physical Address: _____
Country of Residence: _____ Email Address: _____

Tax status

Are you registered for tax in Kenya? ☐ Yes ☐ No

Are you registered for tax in any other country? ☐ Yes ☐ No

If 'Yes' please provide your tax Identification N . for each country (or reason why none has been issued) _____

JOINT APPLICANT 2

Title: _____ First Names(s) _____ Surname: _____
Identification: ID Card ☐ Passport ☐ ID/Passport Number: _____ Nationality: _____
Date of Birth: _____ Pin Number: _____ Marital Status: _____
Postal Address: _____ Post Code: _____ City/Town: _____
Occupation/Business: _____ Place of work: _____
Telephone No. Office: _____ Mobile: _____
Physical Address: _____
Country of Residence: _____ Email Address: _____

Tax status

Are you registered for tax in Kenya? ☐ Yes ☐ No

Are you registered for tax in any other country? ☐ Yes ☐ No

If 'Yes' please provide your tax Identification N . for each country (or reason why none has been issued) _____

2. SOURCES OF FUNDS:

The funds for these investments are from (tick as applicable)*

Salary ☐ Business Income ☐ Gifts ☐ Sale of property ☐ Gift / Inheritance ☐ Savings ☐
Other ☐ (Provide details) _____

3. BANK DETAILS: Please attach a certified bank statement or copy of void cheque or a copy of an ATM card as proof of the bank account details entered in the section below.

Account Holder: _____ Account No.: _____

Bank Name: _____ Branch Name: _____

Interest Distribution; Reinvest the interest ☐ Transfer Interest to my bank account ☐

Any change of the Bank details above must be provided in writing with adequate proof and signed by the authorised signatories, according to the mandate provided. No payments will be made to a third party's bank account.

4. OLD MUTUAL INVESTMENT GROUP BANK DETAILS: Kenya Commercial Bank, Custody Service Branch.

Investments in Old Mutual Money Market Fund

Account Name: Old Mutual Money Market Fund
Account No: 110-236-970-5

Investments in Old Mutual Balanced Fund

Account Name: Old Mutual Balanced Fund
Account No: 110-237-044-4

International Investments Swift code:
KCBLENX

Investments in Old Mutual Equity Fund

Account Name: Old Mutual Equity Fund
Account No: 110-237-075-4

Investments in Old Mutual Special Fixed Income Fund

Account Name: Old Mutual Special FIF
Collection Account
Account No: 133-046-405-2

Investments in Old Mutual Dollar Money Market Fund

Account Name:
Old Mutual Dollar Money Market Fund
Account No: 131-830-471-7

Investments Through Mpesa

Paybill Number: 600500
Account No: Your MMF Account

5. FUND DETAILS

Old Mutual Money Market Fund

The objective of the Old Mutual Money Market Fund is to generate total return through investing in a range of securities such as Government of Kenya Treasury Bills, fixed deposit instruments, and near cash in the Kenyan market while providing the most conservative risk exposure to investors. The minimum investment amount is Kshs 1,000. This fund is suitable for an investor who would like a safe parking place for their funds. The client is advised to invest their money for at least a year. No initial fee is chargeable on the Money Market Fund.

Old Mutual Equity Fund

The objective of the Old Mutual Equity Fund is to generate long-term capital growth through active management investing principally in a well-diversified portfolio of equities i.e. stocks and shares across several sectors of the Kenya economy, in earnings of corporations and assets with a medium high-risk profile. Minimum invested amount is Kshs 5,000. This fund is suitable for investors seeking superior returns over the medium to long term and who have a tolerance for fluctuations in capital value. The recommended investment period is 4-7 years.

Old Mutual Balanced Fund

The objective of the Old Mutual Balance Fund is to achieve steady regular income from the money market portion of the fund and capital growth in the medium to long term from the equity portion while carrying only a medium level of risk. Minimum investment amount is Kshs 5,000. This fund is suitable for the medium-risk investor who is looking for a mixture of safety, income, and capital appreciation. The recommended investment period is 3-5 years.

Toboa Investment Plan

The Toboa investment plan is a facility that allows investors to make monthly contributions/investments of Kshs 1,000 into the Balanced Fund. This fund is suitable for the medium-risk investor who is looking for a mixture of safety, income, and capital appreciation. The recommended investment period is 3-5 years.

Old Mutual Special Fixed Income Fund

The objective of the Old Mutual Special Fixed Income Fund is to maximize interest income through investment in higher-quality fixed-income instruments that have a higher degree of capital protection. The fund may invest in local and international government securities, corporate debts, bank deposits, and other collective investment schemes. The guiding principles of the fund is placing a higher priority on the safety of the funds ensuring the portfolio is diversified and that investors have access to their funds after the lapse of the minimum six (6) Months lock-in period. Minimum investment amount is Kshs 1,000,000. The minimum top-up amount is Kshs 100,000. This fund is suitable for a medium to high-risk investor who is seeking a more stable risk-adjusted return.

Old Mutual Dollar Money Market Fund

The objective of the fund is to invest in US dollar-denominated fixed-income assets that generate returns with a high degree of principal certainty. These assets are Bank deposits, Commercial Paper, Commercial Bonds, and Sovereign Government Bonds. This fund is suitable for an investor who is looking to hold US Dollars and earn income from Fixed Income US Dollar Denominated securities. The minimum investment amount is USD 100.

Fund charges

A service fee of 2% per annum + VAT is applicable to the Money Market Fund and the Special Fixed Income Fund. A service fee of **1% per annum** + VAT is applicable to Dollar Money Market, and a service fee of 3.37% per annum + VAT is applicable to Equity, Balanced and Toboa Funds.

Name Of Fund	Amount (Kshs)
Old Mutual Money Market Fund	
Old Mutual Dollar Money Market Fund	
Old Mutual Equity Fund	
Old Mutual Balanced Fund / Toboa Investment Plan	
Old Mutual Special Fixed Income Fund	
Total Amount invested	

Disclaimer: Do not give cash to any old mutual agent or officer. For banker's, personal & corporate cheques, kindly ensure that you add your name next to the fund name.

Payment method: (Please tick)

☐ Cheque ☐ Direct Cash Deposit (Maximum Kshs 250, 000) ☐ EFT/RTGS ☐ Mpesa (Paybill no. 600500)

**Please note that Old Mutual Investment Group reserves the right to seek further information or documentation on the source of funds to be invested.*

6. DECLARATIONS

1. The information provided in this application is true and accurate and that, the money used for this investment does not arise out of the proceeds of any money laundering or other illicit activities.
2. I/We confirm that where this information is signed in a representative capacity, we have the necessary authority to do so.
3. I/We hereby consent to Old Mutual Investment Group verifying the information provided with others.
4. I/We have read and fully understand the objectives; risk levels, income distribution, and the applicable charges for the Fund selected and agree to the terms.
5. I/We confirm that our application to subscribe to the Old Mutual Unit Trust Funds is made on the basis and terms of conditions contained in the information memorandum and the Trust Deed.
6. I/We agree to accept the number of units bought by virtue of this application and warrant that we have full power and authority to enter into and conclude this transaction.
7. I/We confirm that the units are not being acquired either directly or indirectly by or on behalf of any person restricted by law of any relevant jurisdiction from acquiring the units.
8. I/We hereby irrevocably and unconditionally agree that all fax, internet, electronic mail, and scanned copies of any documentation and/or instructions issued by us in respect of our account(s) or dealings with the Fund Manager shall be binding and enforceable against us. We further agree to fully indemnify Old Mutual Investment Group against any liabilities whatsoever which may be made against or incurred by the Fund manager by reason of the Fund manager accepting the fax, internet, electronic mails, scanned copies of the documentation and/or instructions.
9. I/We consent to the disclosure of information regarding our investment to the companies within Old Mutual Group and to any regulator or tax authority establishing tax liabilities.
10. I/We confirm that we have not given any cash to any Old Mutual Agent or Officer and in the event that I have given cash to any of them, We agree that Old Mutual will not be liable in the event of any loss arising thereof.
11. I/We consent and agree that Old Mutual Investment Group may withhold amounts in any account at any time if any foreign or domestic government agency and/or tax authority requires them to do so, or they are otherwise required by law or pursuant to agreements with any foreign or domestic government agency and/or tax authority to do so, or if they need to comply with internal policies or with any applicable order or sanction of a domestic or non-domestic government agency and/or tax authority.
12. I/We authorise Old Mutual Investment Group to disclose any information relating to our account(s) to any Foreign or Domestic Regulator, Tax Authority, Credit Reference Agency, or any other institution or a third party as required by the laws of any country and as they deem necessary.

I/we further confirm that these funds are derived from legitimate sources as stated above and that I will also provide evidence of the source of funds when required. I declare that the above information is true and correct.

I/we the undersigned confirm that we have read and understood this declaration and its implications

Name: _____ Signature: _____ Date: _____

Name: _____ Signature: _____ Date: _____

Name: _____ Signature: _____ Date: _____

Signature Mandate:

One to sign ☐ Any two to sign ☐ All to sign ☐ Other _____

Please fill the form below to analyse risk level profile.

Each of the joint applicants to fill this page separately

*Name: _____

Risk Assessment:

1. What is your current age?

- a. 18 to 35 years _____ 3
b. 36 to 55 years _____ 2
c. Over 55 years _____ 1

2. What type of savings/investments do you currently hold? (Please tick where applicable)

Unit Trust / Business / Shares / Offshore / Property

- a. More than 3 of the above _____ 3
b. Unit Trusts _____ 2
c. Other eg Business, Bank savings / T Bills and T Bonds _____ 1

3. What do you expect of your income in the next 3-5 years?

- a. Decline / Stop _____ 1
b. Stay about the same _____ 2
c. Increase _____ 3

4. Approximately what portion of your total investment portfolio will this investment represent (please exclude your permanent residence)?

- a. 0 - 40% _____ 3
b. 41% to 80% _____ 2
c. 51% to 100% _____ 1

5. How familiar are you with the investment markets and the concept of Risk Vs. Return?

- a. No Knowledge at All _____ 1
b. Reasonable Knowledge _____ 2
c. Knowledgeable _____ 3

6. What returns would you reasonably expect to achieve from your investment compared to the current returns from the bank deposits?

- a. Same as bank _____ 1
b. Twice the bank rate _____ 2
c. Thrice the bank rate and above _____ 3

7. When do you expect to need most of your money from this investment?

- a. Less than 1 year _____ 1
b. 2 to 5 Years _____ 2
c. Above 6 years _____ 3

8. What is your monthly range of income? (Please tick where applicable)

- a. Below Kshs 50, 000.00 _____ 1
b. Kshs 50, 000.00 to 100, 000.00 _____ 2
c. Above 100, 000.00 _____ 3

Please do an average of your scores - Add all the scores and divide the total by 8. TOTAL: _____

According to your answers, your risk profile appears to be falling in one of the following categories:

1. Low Risk

- Focus on a secure income stream
- Expect minimal growth in the capital invested
- Short to medium-term preservation of capital

2. Medium Risk

- Stable income stream
- Expect modest growth on capital invested
- Medium to long-term capital security
- Expect some protection against inflation

3. High Risk

- Moderate income stream
- Expect potentially high growth on the capital invested
- Moderate level of capital volatility
- Long-term return likely to be greater than inflation

Risk Rating	Fund	Description
1-1.67	MMF / Dollar MMF	Low
1.68-2.35	BAL	Low-Medium
2.36-3	EQF / SFIF	Medium

8. TERMS AND CONDITIONS

1. Units are traded at the daily ruling prices and will be repurchased by Old Mutual Investment Group in accordance with the Capital Markets (Collective Investment Schemes) Regulations 2001 and on terms and conditions set out in the Trust Deed.
2. Unit Prices may go up as well as down.
3. Complete application forms and notification of deposits cleared funds must be received for the investment to be executed. Subscription monies in cleared funds received will be dealt with on the next Dealing Day.
4. The Investor and his/her financial adviser shall at all times be responsible for ensuring that the Old Mutual Investment Group and its representatives receive any instructions from the investor and/or financial adviser, whether by facsimile, email, mail, or SMS and that such instructions are complete and correct in all respects.
5. Investors are reminded that in certain specified circumstances, their right to redeem their units may be suspended.
6. No third-party cheques are allowed. Payments made by a third party on behalf of an investor will need to be supported by further documentation from the source of funds account owner.
7. Once an account has been opened, a statement of investment will be sent by post or email to the investor on a monthly basis.
8. All transaction charges on purchasing securities shall be borne by the Fund and not the Fund Manager.
9. Old Mutual Investment Group may at any time revise the service fees and initial fees but shall give a 30-day prior notice for changes to fees provided that such revision is within the limits set out in the trust deed and information memorandum.
10. We may amend these Terms from time to time. Usage of the Account after we have posted an amended version of these Terms on Old Mutual Investment Group's website shall amount to conceding to be bound by the amended terms and conditions of the Agreement.
11. If you wish to lodge a complaint, please notify us in writing of this by completing our Feedback Form. We will provide you with a reference number and respond to your complaint as soon as possible after we receive your Feedback Form.
12. Old Mutual Investment Group may request additional information from the customer when required in establishing a relationship, carrying out a transaction, and during the business relationship.

I/We confirm that any information we have given has been properly recorded and that the information provided will be used by our financial adviser to enable him/her to recommend financial products that meet our personal profile. Therefore any information not disclosed may result in an inaccurate assessment and recommendation(s).

I/We _____ confirm that I/we have read and filled in this form.

I/We understand our risk level and I/we have chosen to invest in the following _____

funds:

8. DOCUMENTS REQUIRED

Individual Applicants

Documentation Required	1 st Applicant	2 nd Applicant	3 rd Applicant
Certified copy of ID/passport are attached for all the applicants and nominees.			
Cheque, Bank transfer confirmation, Direct deposit slip, or any other applicable proof of investment is attached			
Recent original bank statement, a certified copy of a void / canceled cheque, or a certified photocopy of an ATM card			
Risk Assessment Form			
KRA Pin Numbers			

FOR OFFICIAL USE ONLY

This is to confirm that I _____ (an agent of Old Mutual) has:

1. Conducted a complete and thorough fact find on _____ 20_____ to determine the clients' financial capabilities and risk tolerance level.
2. Explained fully to the client the type of investment recommended with particular attention having been paid to its risk level and charge structure.

Agent type _____ Agent No. _____ Signature _____ Date: _____

Agent Mobile No. _____ Agent E-Mail _____

Received by (Admin Representative)

Name _____ Signature _____ Date: _____

CONSENT CLAUSES

Old Mutual is dedicated to protecting your privacy and ensuring you feel confident about how your information is collected and used. We encourage you to review our Privacy Policy, which details how we collect, use, and process your personal data, the legal basis for our processing, and the rights you have regarding your information. Your trust is important to us, and we are here to support you every step of the way.

CONSENT FOR PROCESSING SENSITIVE PERSONAL DATA OUTSIDE KENYA

Old Mutual Group operates across Africa and to provide you with the best services, we may need to process your sensitive personal data outside your country of residence. Rest assured, we adhere to stringent international data protection standards and have robust safeguards in place to protect your information. By consenting, you allow the secure transfer and processing of your data in compliance with applicable regulations. If you have any questions or concerns, please feel free to contact us for more information. You may withdraw this consent at any time.

☐ Proceed / Consent/ Accept ☐ Do not proceed/ Do not consent / Do not accept

CONSENT FOR PROCESSING PERSONAL DATA RELATING TO A CHILD

We value your privacy and are committed to protecting your family's information. If you have listed a child under 18 as a beneficiary or next of kin, we may need to process their personal data. Rest assured, this is done securely and in accordance with data protection laws. By consenting, you agree to the safe handling of their data. If you have any concerns, please don't hesitate to reach out to us.

☐ Yes, I/We consent ☐ No, I/We do not consent

CONSENT FOR COMMERCIAL USE OF DATA

At Old Mutual Group, we are committed to respecting your privacy and providing you with exceptional service. With your permission, we would like to use your personal data to share updates, promotions, and information about our products and services that may interest you. You can easily opt out at any time, and your privacy is our priority. By giving your consent, you'll stay connected and receive tailored information that enhances your experience with us. If you have any questions, please feel free to reach out. Remember, you can easily opt out at any time. Thank you for being a valued customer!

☐ Yes, I/We consent ☐ No, I/We do not consent

PRIVACY NOTICE

Introduction

Thank you for choosing Old Mutual Investment Group. We, as a data controller, respect your privacy and are committed to protecting your personal data and the personal data of third parties that you provide to us. This Privacy Notice is a summary of our Privacy Policy and describes how we collect, use, disclose, transfer, store or otherwise process your personal data and tells you about your privacy rights and how the law protects you. For the full version of the Privacy Policy, please visit www.oldmutual.co.ke or contact us for a copy.

Personal data means any information relating to you as an identified or identifiable natural person. In order for us to provide the services you have requested from us, it is necessary that we collect and process personal data from you.

The Types of Personal Data That We Collect

We may collect, use, store, transfer or otherwise process personal data about you or persons connected to you including identification information such as name and national identity card number or passport number, KRA PIN, nationality, gender, contact information such as email address, telephone number and postal address and information relevant to the financial product we have with you. If we require information about other people connected to you, we may request you to provide such information. If you are providing information about another person, please ensure that they know you are doing so and are content with their information being provided to us. It might be helpful to show them this Privacy Notice and our Privacy Policy and direct them to us if they have any concerns.

How Do We Collect Your Personal Data?

For most part, we will collect personal data directly from you and this may include personal data you provide when you apply for our products or services, make enquiries, register for our products offered through mobile and online platforms, request marketing information to be sent to you, give us feedback or contact us.

In some instances, we may collect and receive your personal data from third parties or publicly available sources including the Government of Kenya's e-citizen portal, Integrated Population Registration Services platform and other Government platforms; or publicly available sources such as the Companies Registry and the Business Registration Service.

How Do We Use Your Personal Data And What Legal Basis Do We Have For Processing Your Personal Data?

We use your personal data, including sensitive personal data in certain instances, for the following purposes:-

- To consider your application for our financial products and services and for initiating your contract in relation to the financial products and services;
- to provide you with our group's products and services;
- To meet our legal and regulatory obligations;
- To maintain consistent practices and procedures across the Company and the Company's group and affiliates;
- To use data analytics to improve our website, products/services, marketing, customer relationships and experiences;
- To provide you with optimised marketing analytics and information about the group's products and services that we consider may be of interest to you and/or your family;

In this regard, we rely on the following lawful basis for processing your personal data:

- **Performance of contract:** Including setting up and administering a contract for our financial products and services;
- **Legal and regulatory obligations:** Compliance with our legal and regulatory obligations such as KYC obligations under different statutes including the Proceeds of Crime and Anti-Money Laundering Act (No.9 of 2009) and the Tax Procedures Act (No. 29 of 2015);
- **Consent:** We will also rely on your consent as a lawful basis for processing your personal data in the instances where we (a) process personal data relating to a child; (b) process sensitive personal data outside Kenya; and (c) provide you with marketing information; and
- **Legitimate interests:** for our legitimate business interests, including product and service improvement, prevention, and detection of fraud.

In the event that you fail to provide us with your personal data when requested, we may not be able to perform the contract we have or that we wish to enter into with you. In that case, we may have to cancel a product or service you have with us.

You have the right to withdraw your consent to our processing of your personal data at any time but please note, that your withdrawal will not affect the lawfulness of our processing of your personal data which was based on prior consent before your withdrawal or which is based on other legal basis for processing of your personal data. Please further note we may not be able to provide you with our products and services if you withdraw your consent.

Who Do We Share Your Personal Data With?

In connection with the above purposes, we may share your personal data with third parties located within and outside Kenya such as our affiliates, public authorities or governments when required by law, our third-party service providers who help us manage our products and services including those service providers who maintain our IT and office e systems, provide marketing and advertising services, provide application processing, fraud monitoring, call center and/or other customer services. In that connection, we will take adequate steps to protect your personal data including entering into agreements with third-party recipients of your personal data (as applicable) governing the protection of personal data.

Automated Decision Making

We may employ automated decision-making processes to enhance service delivery and investment recommendations. This includes profiling your investment data to assess your preferences, risk tolerance, and potential needs for tailored investment strategies. Automated assessments may influence suggestions for fund allocations or investment products. Clients can request not to rely solely on automated processes; however, this may limit the personalized investment options available to them.

Data Security

We have put in place appropriate security measures to prevent your personal data from being accidentally lost, used, or accessed in an unauthorised way, altered, or disclosed. In addition, we limit access to your personal data to those employees, agents, contractors, and other third parties who have a business need to know. We have also put in place procedures to deal with any suspected personal data breach and will notify you and any applicable regulator of a breach where we are legally required to do so.

Retention and Storage of Your Personal Data

We will only retain your personal data for as long as may be necessary to fulfill the purpose we collected it for, including for the purposes of satisfying any legal, regulatory, tax, accounting, or reporting obligations.

Your Legal Rights

You have the right to:

- be informed of the use to which your personal data is to be put as we have endeavoured to outline in this Privacy Notice and our Privacy Policy;
- request access to your personal data that we hold about you;
- object to the processing of all or part of your personal data
- human review for a decision made solely by automated processing if it negatively impacts you.
- data portability by asking us to provide your personal data to another entity in a machine-readable format;
- request correction of inaccurate, false, or misleading data that we hold about you; and
- request deletion of false or misleading data that we hold about you.

Contacting Us

If you have any concerns about the use of your personal data, questions about this Privacy Notice or our Privacy Policy including any requests to exercise your legal rights under the law, please contact us using the details set out below:

Email address: ClientServices@oldmutual.co.ke
Postal address: P.O. Box 43013-00100, Nairobi
Physical address: Old Mutual Tower, Upperhill Road
Telephone number: +254 0711 065 100

We will respond to your questions or concerns in a timely manner and in compliance with the relevant laws.

Scan your documents to ClientServices@oldmutual.co.ke