

## MUTUAL FUNDS ACCOUNT APPLICATION (INDIVIDUAL)

### APPLICANT INFORMATION

#### PRIMARY APPLICANT

<b>Full Name</b>		DOB	Nationality	
Permanent Address			Country	
Mailing Address (if different from above)			ID/Passport#	TIN/SSN
Phone #	Mobile #	Email address		Industry
Employer Name/Business Name		Position		Employer Phone #
Address of employer/business				

#### JOINT APPLICANT

<b>Full Name</b>		DOB	Nationality	
Permanent Address			Country	
Mailing Address (if different from above)			ID/Passport#	TIN/SSN
Phone #	Mobile #	Email address		Industry
Employer Name/Business Name		Position		Employer Phone #
Address of employer/business				

### INVESTMENT PROFILE AND FUND SELECTION

Profile Area	Options	Remarks
Investment Experience		
Investment Time Horizon		
Investment Objective/Purpose		
Risk Tolerance		
Intended value of deposits		
Intended transaction frequency		
Source of funds into this account		



Profile Area	Options	Remarks
Annual Income (all sources)		
Distribution		

NAME OF FUND	FUND CLASS
<input type="checkbox"/> G\$ INCOME AND GROWTH FUND	<input type="checkbox"/> CLASS A <input type="checkbox"/> CLASS B <input type="checkbox"/> CLASS C
<input type="checkbox"/> US\$ INCOME AND GROWTH FUND	<input type="checkbox"/> CLASS A <input type="checkbox"/> CLASS B <input type="checkbox"/> CLASS C
<input type="checkbox"/> G\$ GROWTH & INCOME FUND	<input type="checkbox"/> CLASS A <input type="checkbox"/> CLASS B <input type="checkbox"/> CLASS C

### TERMS AND CONDITIONS

I/We confirm that:

1. I/we am/are duly authorised to execute this application.
2. I/we have read and understand the prospectus.
3. I/we have provided evidence of payment (G\$ cash, cheque, draft or wire transfer) made payable in the name of our chosen Fund(s).
4. I/we am/are aware that there is an assumption of an average amount of market risk and volatility or loss of principal to achieve higher returns.
5. I/we understand that the value of units in the Funds is not assured or guaranteed and can go down as well as up and that there is no guarantee of the achievement of the objectives of the Funds and that past performance is not an indication of future performance.
6. I/we agree to inform Guyana Bank for Trade & Industry (GBTI) of any changes that could affect the operation of the account, including changes in the name and authorized officers (if applicable) or the status of the business registration (if applicable)..
7. The Fund Managers may obtain independent verification of information provided in this application.
8. I/we agree to comply with the minimum investment period specified for each of the Funds, failing which I/we will accept any losses, charges or costs that may arise at the point of redemption of the investment.
9. I/we agree that statements may be sent at our risk to the correspondence address/email address I/we have provided.
10. We understand that for investments of equal to or above GYD 2,000,000 or USD 10,000 a source of funds form must be completed and that completion of a source of funds form may also be requested at the discretion of an officer of the Fund for amounts below this threshold.
11. I/we hereby authorize the GBTI to honour redemption requests and instructions sent by electronic mail in respect of our investment holdings in the Fund.
12. I/we have read and fully understand the terms and conditions set out below and agree to be bound by them.
13. The information provided in this application is complete and accurate.

### INSTRUCTIONS- AUTHORITY AND INDEMNITY

Select all that apply:  VERBAL  FAX  EMAIL

#### To: Guyana Bank for Trade & Industry Limited (GBTI)

It would be convenient and in our interest if we could at any time and from time to time send verbal instructions/facsimile transmissions/instructions by means of electronic mail to GBTI in relation to our investment in GBTI's Mutual Funds. In consideration of GBTI agreeing to accept verbal instructions/facsimile transmissions/instructions by means of electronic mail from me/us, I/we agree:



1. That GBTI may act on any verbal instructions/facsimile transmissions/instructions by means of electronic mail given by me/us from time to time, and I/we voluntarily and with full knowledge take and assume any and all risks associated therewith.
2. That once verbal instructions/facsimile transmissions/instructions by means of electronic mail have been given to GBTI purportedly by the person (or by any of the persons, if more than one) specified below, GBTI shall have no obligation to check or verify the authenticity or accuracy of such verbal instructions/facsimile transmissions/instructions by means of electronic mail purporting to have been sent by me/us and may act thereon as if same had been duly given by me/us;
3. That in acting on verbal instructions/facsimile transmissions/instructions by means of electronic mail GBTI shall be deemed to have acted properly and to have fully performed all obligations owed to us, notwithstanding that such verbal instructions/facsimile transmissions/instructions by means of electronic mail may have been initiated, sent or otherwise communicated in error or fraudulently, and I/we shall be bound by any verbal instructions/facsimile transmissions/instructions by means of electronic mail on which GBTI may act if GBTI has in good faith acted in the belief that such verbal instructions/ facsimile transmissions/ instructions by means of electronic mail were given by me/us;
4. That GBTI may, in its absolute discretion, decline to act or in accordance with the whole or any part of a verbal instruction/facsimile transmission/instruction by means of electronic mail pending further enquiry to or further confirmation (whether written or otherwise) by me/us, so however that GBTI shall not be under any obligation to so decline in any case, and GBTI shall in no event or circumstance be liable in any respect for not so declining; and
5. To release GBTI from and indemnify GBTI against all claims, losses, damages, costs and expenses howsoever arising in consequence of or in any way related to GBTI having acted in accordance with the whole or any part of any verbal instruction/facsimile transmissions/instructions by means of electronic mail or having exercised (or failed to exercise) its discretion pursuant to 4 above.

For email indemnity, please list all authorized persons and their e-mail addresses below:

Name	Email

**SIGNATORIES**

*I/We, the undersigned, have read and understood all of the terms and conditions stated in this application and I/We declare and confirm that the information given in this application is true and correct.*

Primary Applicant: ..... Date: \_\_\_\_\_

Joint Applicant: ..... Date: \_\_\_\_\_

**OFFICIAL USE ONLY**

Required documents provided:  Y  N Risk Rating:  Low  Medium  High

Receiver/Agent Signature: ..... Date: \_\_\_\_\_

Compliance Signature (High Risk): ..... Date: \_\_\_\_\_

Approved By: ..... Date: \_\_\_\_\_

## REQUIRED DOCUMENTS

All applicants are required to produce the following documents in support of their application:

1. **Proof of Identity**- any of the listed ID documents below are admissible (all ID documents must be valid on the date of submission)
  - a. Passport
  - b. National Identification card
  - c. Driver's License
2. **Proof of Address**- any of the documents below are admissible as proof of address (no older than 6 months):
  - a. Utility bills
  - b. Statements from other regulated financial institutions
  - c. Rental Agreement and receipt
3. **Source of funds**- the following documents are required to be produced to verify source of funds
  - a. Pay slip (if employed)
  - b. Recent Financial Statement (self-employed persons)
  - c. Statements from other regulated financial institutions
  - d. Business registration (self-employed persons)
  - e. Any other document to evidence source of funds
4. **Bank references**, if applicable

## FURTHER TERMS AND CONDITIONS

<b>Allocation of Units</b>	All units will be allocated at the net asset value per unit, which is calculated at the close of business on the trading day next following receipt of an application for the subscription of units. If an application is received and approved and the necessary funds have been received and cleared before 12:00 noon on a trading day, then the order will be processed that day using the net asset value for units as at that trading day. Applications received after 12.00 noon on a trading day or on a day that is not a trading day, will be processed using the net asset value per unit as determined on the next trading day. A trading day is Monday. If Monday is a holiday then the next trading day is Wednesday.
<b>Minimum Amounts</b>	Each of the Funds is subject to a minimum subscription amount and minimum balance amount as set out in the prospectus. If the balance falls below the minimum, units may be redeemed (and the value returned to you) and your account(s) closed at the discretion of the trustees and/or GBTI.
<b>Reinvestment of Distribution</b>	Any distributions paid on units (after deduction of tax where applicable) will be automatically reinvested without charge in additional units at the net asset value per unit as at the close of business on the trading day of payment of such distribution. An investor may, however, exercise the option for distributions to be sent directly to the investor by cheque. The provisions of this application with respect to the reinvestment in additional units as a result of distributions paid shall constitute a subscription for such securities by the investor
<b>Redemption of Units</b>	<p>Units will be redeemed at the net asset value per unit determined on the trading day next following receipt of an application for redemption of units. After an application is received and approved before 12:00 noon on a trading day, the order will be processed that day using the net asset value for units as at that trading day. Applications received after 12:00 noon on a trading day or on a day which is not a trading day will be processed using the net asset value per unit as determined on the next trading day.</p> <p>Units may be redeemed up to a limit of GYD 2,000,000.00/USD 10,000.00 or 1%, of the net asset value of the respective Fund, whichever is lower. Should a redemption request by the investor exceed this limit, units in excess of the limit may, at the sole discretion of the Trustees, be redeemed utilizing procedures outlined in the Trust Deed, namely that the Trustees may delay, suspend or continue a suspension of the redemption of units or permit a partial redemption. The Trustees shall advise the investor of their decision on whether they will delay, suspend or continue a suspension of the redemption of units or permit a partial redemption of units within 24 hours of the investor's request. The investor will be entitled to withdraw the request for redemption or receive payment based on the net asset value when next determined after the termination of the delay, suspension or decision to redeem in part imposed by the Trustees.</p>
<b>Succession and Assignment</b>	An investor may not assign this agreement to any other party without the written consent of the Trustees and/or Bank (and/or any of their affiliates where necessary). This Agreement binds the investor as well as the investor's administrators, successors and any party to whom this agreement has been properly assigned. The Trustees and/or Bank may at any time without the prior approval or consent of the investor, transfer or assign all or any of their rights, benefits or obligations under this agreement to any of their affiliates or to any other person.

	<p>The Trustees and/or Bank may disclose to potential or actual transferees or assignees, confidential information regarding the investor (including any such information provided by the investor to the Trustees and/or Bank) and the Trustees and/or Bank shall not be liable for any such disclosure.</p>
<p><b>Use, Collection and Disclosure of Information</b></p>	<p>This provision outlines how the agents acting on behalf of the Funds (which agents include Guyana Bank for Trade &amp; Industry Ltd.(the ‘Sponsor’ and ‘Manager’ of the Funds, hereinafter referred to as the ‘Bank’), Guyana Americas Merchant Bank Inc.(the ‘Investment Advisor’ of the Funds) and any other agents which/who may be appointed from time to time to distribute units of the Funds and for the purposes of this provision all such agents are hereinafter collectively referred to as ‘Agents’) use, collect and disclose financial and other information about investors. It is also notice in writing that the Agents may obtain this information about investors.</p> <p>(a) The Agents may collect financial and other information about investors, such as: (i) information to establish and maintain the relationship with the investor; (ii) information related to transactions arising from the investor’s relationship with and through the Agents; (iii) information for the provision of products and services; (iv) information provided by the investor on any application for any of the Agents’ products and services; and (v) information about financial behaviour such as the investor’s payment history and creditworthiness. The Agents may collect this information during the course of the investor’s relationship with them. The Agents may obtain this information from a variety of sources wherever located, including from the investor, from service arrangements the investor makes with or through the Agents, from credit reporting agencies, other financial institutions (including correspondent banks), from registries and such other sources, as is necessary or desirable for the provision of the such products and services.</p> <p>(b) The information collected about the investor may be used or disclosed for the following purposes: (i) to open and operate investment account(s); (ii) to provide the investor with products and services the investor may request; (iii) to determine the investor’s financial situation; (iv) to determine the investor’s eligibility for products and services the Agents offer; (v) to help the Agents better manage their business and relationship with the investor; (vi) if in the Agents’ discretion necessary or desirable to protect the interest of the Agents; (vii) to maintain the accuracy and integrity of information held by any credit reporting agency; and (viii) as required or permitted by law. For clarity, the Agents will also disclose the information collected to the Bank for use in its capacity as Sponsor of the Funds.</p> <p>For the above purposes, the Agents may make this information available to their respective employees, agents and service providers wherever located, all of whom are required to maintain the confidentiality of this information. The Agents may also provide this information to financial institutions (including correspondent banks) or persons or entities wherever located with whom the investor has or may have financial and other business dealings. Upon the investor’s request, the Agents may give this information to other persons or entities.</p> <p>By signing this agreement, the investor agrees to the use, collection, and disclosure of information according to the terms and conditions outlined above and agrees that the Agents shall become liable by reason of the giving of any such information or of it being inaccurate or incomplete.</p>
<p><b>Restraint or Closure of Account</b></p>	<p>The Trustees and/or Bank reserve the right to freeze or close the investment account(s) of the investor at any time with or without notice to the investor if required by law or if the Trustees and/or Bank have reasonable grounds to believe that the investor did or may commit fraud, use the investment account(s) for any unlawful or improper purpose or operate the investment account(s) in a manner that it is not in keeping with applicable laws. The Trustees and/or Bank may also freeze or close the account(s) if the investor is a victim of fraud or identity theft in order to prevent future losses.</p>
<p><b>Limitation of Liability</b></p>	<p>Having read the prospectus for the applicable Fund(s) and in particular the section dealing with Risk Factors, the investor acknowledges that the Trustees, the Bank and/or the Agents do not provide any guarantee against any loss or the future performance of the Funds. The investor further acknowledges that the Trustees, the Bank and/or the Agents shall not be responsible for any loss of opportunity whereby the value of any of the Funds could have been increased or for any decrease in the value of any of the Funds, howsoever arising, except to the extent that such loss or decrease is due to the fraud, gross negligence or willful misconduct of the Trustees, the Bank and/or the Agents.</p>
<p><b>Change of Information</b></p>	<p>The Trustees and/or the Bank may require additional documents if the investment account is held by a business, partnership or other entity. The investor agrees to notify the Trustees and/or Bank as soon as possible of any changes to the information provided to the Trustees, the Bank or any other Agent, including name, address or other relevant information</p>
<p><b>Statements and Confirmation</b></p>	<p>Investors will be sent quarterly statements including their account number and other account details, a summary of their investments and the activity on their account(s) during that period of time. The Trustees and/or Bank will assume that these statements and confirmations are complete and accurate unless the investor notifies the Trustees and/or the Bank otherwise within 45 days of deemed receipt of the statement by the investor.</p>