

Account Holder Information

Gender:
 Title:
 Alias: (If Applicable)
 Marital Status:

Joint account with

Date of Birth: (dd/mm/yyyy)
 Full Name:
 Maiden Name:.....

Identification Information

ID Type:
 Date of Issue:
 Country of Issue:

ID Number:
 Expiration Date:.....

Tax Payer Identification Information

Taxpayer ID Type: Taxpayer ID Number:.....(TRN/SSN/SIN/TIN/ITIN/NIN)
 Taxpayer Exemption #:

Contact Information

Home Phone: (.....).....
Area Code Work: (.....).....
Area Code Cell: (.....).....
Area Code
 Email Address:

Citizenship and Residency Information

Country of Birth:
 Country of Citizen:
 Dual Citizenship: Yes No
 List of Dual Citizenship Countries:
 1.
 2.

Place of Birth
 Country of Residency
 Residency Status: Green Card Holder Other
 Green Card Number Expiration Date:
 Residency Card: Yes No
 Spent 6 months in the US in last 3 years: Yes No

Permanent Address

Address 1:
 Address 2:
(City and Country)

Current Address (If different from Residential / Permanent Address)

Address 1:
 Address 2:

Mailing Address (If different from Residential / Permanent Address)

Address 1:
 Address 2:
(City and Country)

Previous Address (If changed in the last 5 years)

Address 1:
 Address 2:
(City and Country)

Purpose of Account

Purpose for opening account:.....

Source of Funds

Source of Funds used to open account:.....

Employment Information

Employment Status:
 If Retired, please state previous occupation:

Occupation:.....
 Employer's Name:.....
 Employer's Address:.....
(City and Country)

Revised March 2019

Employers Telephone Number: (.....)..... Employers Fax Number: (.....).....
Area Code
 Email Address:..... Number of Years with Employer:.....

Salary Information

Gross Annual Income: \$500,000 - \$1,000,000 \$1,000,001 - \$2,000,000 \$2,000,001 - \$4,000,000
 \$4,000,000 - \$6,000,001 Over \$6 Million

Request for Proposal

INITIAL INVESTMENT		
<p>Level of authority given by client to Cumax to manage portfolio</p> <p>Please indicate by ticking the appropriate box</p>	<input type="checkbox"/> FULL DISCRETION Client grants full authority without consultation <input type="checkbox"/> PARTIAL DISCRETION Client must be contacted before execution of any trade or transaction <input type="checkbox"/> CUSTODY No discretion to trade. Assets are for safekeeping and reporting only	
<p>RISK APPETITE OF CLIENT</p> <p>Please indicate by ticking the appropriate box</p>	<input type="checkbox"/> AGGRESSIVE (High risk) <input type="checkbox"/> MEDIUM (Medium risk) <input type="checkbox"/> CONSERVATIVE (Low risk)	<input type="checkbox"/> EQUITIES ONLY <input type="checkbox"/> BALANCED <input type="checkbox"/> FIXED INCOME ONLY <input type="checkbox"/> OTHER –(Please specify % of each) _____ _____ _____

Contact Person Information

Title: Full Name:
 Address of Contact Person:.....
 Address 2
(City and Country)
 Contact Number(s): (.....)..... Relationship:

Signing Instructions

All to sign Any one to sign Any two to sign

Special Instructions:
 Instruction via Mail:.....

Credit Union Information

Name of Credit Union (If applicable):
 Branch of Credit Union:

 Client Signature:

To: Cumax Wealth Management Limited

2A Manhattan Road, Kingston 5

Date:

Dear Sirs

1. The Authorisation

I/We refer to the authorisation between the Company and me/us governing the operation of my/our account(s) with the Company (“the authorisation”).

2. Scope of Authority

Notwithstanding the terms of the authorisation or of any future authority or other agreement or course of dealing between the Company and me/us, the Company is requested and authorised, but is not obliged, to rely upon and act in accordance with any notice, demand or other communication which may from time to time be, or purport to be, given by telephone, e-mail or fax by me/us or on my/our behalf by any one of the persons mentioned below without inquiry on the Company’s part as to the authority or identity of the person making or purporting to make such notice, demand or other communication and regardless of the circumstances prevailing at the time of such notice, demand or other communication. The Company shall be entitled to treat such notice, demand or other communication as fully authorised by, and binding upon me/us and the Company shall be entitled (but not bound) to take such steps in connection with, or in reliance upon, such communication as the Company may in good faith consider appropriate, whether such communication includes instructions to pay money or otherwise to debit or credit any account, or relates to the disposition of any money, securities or documents, or purports to bind me/us to any agreement or other agreement with the Company or with any other person or to commit me/us to any other type of transaction whatsoever, regardless of the nature of the transaction or arrangement or the amount of money involved and notwithstanding any error or misunderstanding or lack of clarity in the terms of such notice, demand or other communication.

3. Indemnity against losses etc.

In consideration of the Company acting in accordance with the terms of this letter, I/We undertake to indemnify the Company and to keep the Company indemnified against all losses, claims, actions, proceedings, demands, damages, costs and expenses incurred or sustained by the Company of whatever nature and howsoever arising out of, or in connection with such notices, demands or other communications, provided only that the Company acts in good faith.

4. Notice of Termination

The terms of this letter shall remain in full force and effect unless and until the Company receives and has a reasonable time to act upon, notice of termination from me/us in writing signed by a duly authorized officer save that such termination will not release me/us from any liability under this authority and indemnity in respect of any act performed by the Company in accordance with the terms of this letter prior to the expiry of such time.

Yours faithfully

Client Signature:

PEP Self- Certification

In accordance with Anti-Money Laundering (AML) legislation, there is an obligation on Financial Institutions to undertake Enhanced Customer Due Diligence (ECDD) on those clients who are classified as a Politically Exposed Person (PEP). Please read the definition below carefully, select the relevant box, confirming you are/are not a PEP and sign the declaration at the bottom of the form. It is your obligation to inform us of any change to your status.

Anti-Money Laundering legislation defines a PEP as a person who holds, or has held at any time in the last year,

1. a prominent public function including:-
 - A head of state, head of Government, Government minister, deputy or assistant Government minister;
 - A member of parliament;
 - A member of a supreme court, constitutional court or other high level judicial body whose decisions, other than in exceptional circumstances, are not subject to further appeal;
 - A member of a court of auditors or the board of a central bank;
 - An ambassador, charged affairs or high-ranking officer in the armed forces.

Revised March 2019

2. Is a member of the administrative, management, or supervisory body of a state-owned enterprise.

PEP Close Associates & Family

The legislation extends the requirement to apply ECDD to an immediate family member, or a close associate, of a PEP.

A “close associate” is defined to include any of the following persons:-

- 1. Any individual who has joint beneficial ownership of a legal entity, or a legal arrangement, or close business relationship, with a PEP;
- 2. Any individual who has sole beneficial ownership of a legal entity, or legal arrangement set up for the actual benefit of a PEP.

An “immediate family member” of a PEP includes any of the following persons:-

- 1. Any spouse of the PEP;
- 2. Any person who is considered to be the equivalent to a spouse of the PEP;
- 3. Any cohabitant of the PEP;
- 4. Any child of the PEP;
- 5. Any spouse of the child of a PEP;
- 6. Any person who is considered to be the equivalent to a spouse of a child of the PEP;
- 7. Any cohabitant of a child of the PEP;
- 8. Any parent of the PEP;
- 9. Any other family member of the PEP who is of a prescribed class.

Having read and understood the above definition I confirm that: (select only one of the following options)

- I am not a politically Exposed Person (PEP) as defined above
- I am a politically Exposed Person (PEP) as defined above

Client Signature:

FATCA Self-Certification

For the purposes of the U.S. Foreign Account Tax Compliance Act (FATCA) all individuals opening investment accounts must certify as to whether they are U.S. or non U.S. persons. Please note that as part of our account onboarding procedures, we will review other documentation provided by you or documentation which is publicly available and may seek further information from you on the FATCA classification you have selected below. If your tax status changes and you become a U.S. citizen or a resident/ U.S. person, you must notify us within 30 days.

Please select one of the following:

- I. I am not a U.S. person
- II. I am a U.S. person

And my U.S. taxpayer identification number (TIN) is

DECLARATION

I hereby certify that the information provided above is true and accurate. I confirm that under no circumstances shall Cumax or its employees be liable for any direct, indirect, incidental, special, punitive or consequential damages that may result in any way from their reliance on the information I have provided. I confirm that I have provided this FATCA self-certification willingly, without advice of help from Cumax. I understand that providing false information, withholding relevant information or responding in a misleading way may result in the rejection of my application or other appropriate action taken against me. I understand that Cumax may be required to make disclosures in relation to the information contained herein to appropriate government authorities and/or other regulatory authorities locally/internationally. I irrevocably permit Cumax to make such disclosures to any such authorities without obtaining further written or oral permission from me. This document shall form an integral part of and always be read in conjunction with the account application form and its underlying terms and conditions.

Client Signature:

Appendix- Summary Descriptions of Select Terms

“FATCA”

FATCA stands for the U.S. provisions commonly known as the Foreign Account Tax Compliance Act, which were enacted into U.S. law as part of the Hiring Incentives to Restore Employment (HIRE) Act on March 18, 2010. FATCA creates a new information reporting and withholding regime for payments made to certain non-U.S. financial institutions and other non-U.S. entities.

“U.S. Person”

U.S. persons include the following:

- A citizen of the U.S., including someone born in the U.S. but living in another country, who has not renounced or otherwise relinquished their U. S. citizenship.
- A lawful resident of the U.S., including a U.S. green card holder
- A person residing in the U. S.
- Someone spending a specified amount of time in the U.S.
- A green card holder who never formally handed in their green card upon leaving the U.S. (even though the green card in no longer valid for U. S. immigration purposes).

I/We hereby authorize Cumax Wealth Management Limited to :

1. Accept any additional sum of sums of money, which I may place with you from time to time for investment in a manner to be agreed upon at such time.
2. Reinvest the funds at maturity in the same type of instrument or in any other type of instrument with or without adding the interest earned to the new investment as agreed or instructed in writing or by telephone or facsimile message followed by hard company.
3. Special Instructions (if any):

Stipulations:

All definitions, terms and conditions are governed by the Clients' Agreement, a copy of which should be signed by you. The items below are incorporated into the Agreement:

- I/WE unconditionally warrant and represent to you that any order given by us to you to sell, transfer or dispose of Securities shall only be given for securities which is, at the time of such order, owned by me or for which I have authority to sell and if, at any time of such sale, transfer or disposition I am unable to deliver the Securities as required by you that I /WE will fully and completely reimburse and indemnify you for and against all expenses, cost, charges or other financial obligations incurred by you in respect thereto.
- All or any order, direction, instruction or request made by me, or in the case of a joint account by anyone of us, shall be irrevocable binding on me and my successors, assignees, and personal representatives.
- I/We agree to pay commissions, charges, interest, fees and penalties at your prevailing rates which may be charged from time to time, and to pay your reasonable attorney's fee in the event that I do not pay full amounts due by me to you from time to time.
- In the event that I default (for whatever reason) in the payment when due of any sum payable to you (however arising) I agree that my liability shall be increased to include interest on such sum from the date when such payment was due until the actual payment such interest to be calculated at 10% per annum above the prevailing overdraft rate at your commercial bank from time to time and such charges as you may reasonable make to cover your facilities and extra services. Such interest shall accrue from day to day.

I/We hereby certify that, to the best of my/our knowledge, the information given above is true and correct:

Name:..... Name:.....
 Signature: Signature:.....
 Date: Date:.....
 CUFMC Rep:
 CUFMC Authorizing Officer:

FOR USE BY Cumax PERSONNEL ONLY

Client Account Number: Representative Code:
 Date: