

INVESTMENT APPLICATION FORM

Name of Applicant _____

Investment Amount *(in words)* _____

Maturity Plan

Redeem Principal + Interest

Redeem Interest

Rollover Principal + Interest

Amount *(in figures)* _____

Rate (%) p.a. *(if applicable)* _____

Effective Date _____

Tenor

Days

30

60

90

182

Year(s)

One

Two

other(s)

Terms & Conditions

1. Tick the investment option that best suits your order, especially your maturity plan
2. Unless otherwise stated, investment proceed shall be rolled over for the same tenor at the prevailing interest/discount rates if no notice is received three working days after maturity.
3. Your investment is fixed for the tenor instructed.
4. When a short term investment is liquidated prior to maturity, customer shall forfeit 50% of accrued interest.
5. Drafts/Cash/Cheques are the normal settlement instruments. The client bears all risk involved in giving instructions counter to this arrangement. Settlements of these instruments on client account would be made three working days from day of payment.
6. SMF has the right to turn down an application or close an account where it is of reasonable conviction that the account does not comply with statutory requirements or is used for fraud, money laundering and other vices against the laws of Ghana.
7. If a customer signs up for a medium term investment and desires to liquidate before maturity, 50% of the accrued interest shall be paid in addition to the principal amount.
8. Investments can be used to secure all loans at SMF. NB: The investment fund will be transferred into the client's Cash collateral account and will be subjected to our cash collateral account terms & conditions.

Applicant's Declaration

I/We have carefully read the terms and conditions of the investment product selected and declare my/our acceptance of all conditions enshrined. I/We declare that the account shall be maintained in compliance with all statutory and regulatory requirements related to my investments. I/We also declare that SMF shall exercise discretion to ensure that my/our account is compliant.

Name _____

Signature _____

Name _____

Signature _____

Where did you hear about SMF?

Word of mouth

TV

Radio

Internet

Other *(please specify)* _____

What is your favourite animal? _____

Your answer will serve as a security question when you call us on the phone to request information about your investment

Official Use Only

Investment Booked by:

Name

.....

Signature/ Date

Investment Approved By:

Name

.....

Signature / Date