



AN APPLICATION TO OPEN INDIVIDUAL MONEY MARKET INVESTMENT ACCOUNT

SECTION 1- APPLICANT'S DETAILS

First Names.....Sur Name.....
 Date of Birth.....Address.....
 Residential Address (attach proof).....
 Country of Residency.....Residency Status.....
 Telephone Number.....Mobile Number.....
 Default EmailSecondary Email
 Fax number.....Marital Status.....
 Tax Payer Identification Number (TPIN).....

SECTION 2- CLIENT'S BANK ACCOUNT DETAILS

Name of Bank.....Branch/Service Centre.....
 Account Name.....Account Number.....
 Account Type.....

SECTION 3- OCCUPATION DETAILS (leave it blank if not employed)

Occupation.....Name of Employer.....
 Employer Address.....
 Employment start date.....

SECTION 4 – SUPPORTING DOCUMENTS

“Please complete the following section by placing a tick (✓) in the appropriate box. Note that all the fields are mandatory”. The supporting documents must be attached.

- 1. Drivers License Passport Other(Please specify)_____
- 2. Specimen Signatures(Provided in the attached form)
- 3. ESCOM Bill Water Bill Other, Please specify_____
- 4. Sketch map of my/our residential area
- 5. Proof of the source of the funds(copy of latest pay slip, business registration certificate or alternative)

SECTION 5 - PREFERRED COMMUNICATION CHANNELS

E-mail Post

SECTION 6- CLIENT EXPRESSION OF INTEREST (OPTIONAL)

I request that in case of death or any disablement, the proceeds from my investment account should be payable as below:

Name	Address	Relationship	Date of Birth	% of Benefit

SECTION 7: CONFLICT OF INTEREST CERTIFICATION

You should be sure that at NBM Capital we do not allow any bias, conflicts of interest, or the undue influence of others to override our professional judgment when executing our investment mandates. We hereby disclose that the following financial institutions are related to NBM Capital:

1. StockBrokers Malawi Limited(Sister company)
2. National Bank of Malawi(Parent Company)

Besides that, the following companies which are listed on the Malawi Stock Exchange are related to NBM Capital and these include; Telecom Networks Malawi (TNM), Old Mutual Malawi, Mpico Limited and Press Corporation Limited.

NBM Capital hereby certifies that though at times it may be trading with these institutions it will ensure that these relationships do not hinder the impartial, technically sound, and objective assistance or advice to our clients.

SECTION 8- CLIENT DECLARATION

I/We hereby appoint NBM Capital Markets Limited (NBM Capital) for the management of my/our funds totaling to MWKI/we understand that new funds may be added as and when available.

I hereby confirm that all the information I have provided is true and correct. I also confirm that I have read all the terms and conditions of this account as presented in the appendix 1 and I hereby agree to them.

NOTE: This contract may be terminated by either party by giving the other at least 24 hours written notice upon which NBM Capital shall make good delivery of the funds to the client.

Signed aton this day of..... 2018

Signature:.....Full name:.....

SECTION 9 – CLIENT APPROVAL (FOR OFFICIAL USE ONLY)

Proof documents checked by.....

Checker’s recommendation (Please tick appropriately):

I recommend I do not recommend (Reason).....

Signature..... Date

Approved by.....on thisday of2018

Signature:.....

Designation:.....

APPENDIX 1 – KEY FEATURES OF THE ACCOUNT

Below are some of the terms and conditions of the account. Please ensure that you read them carefully before you can fill and sign the form:

1. The minimum to invest is MWK300,000 and the minimum tenor allowed is 30 days
2. There is no limit on the maximum amount and frequency of making further deposits
3. You must agree upfront on the interest rate and the tenor of the placement with our officer
4. Early or part withdrawal will pay accrued interest incomes on pro – rata basis
5. Any part or full withdrawal instruction will be executed within 24 hours of business days
6. We expect that, before the day of maturity, the investor instructs us either to roll over or redeem the investment
7. If no instruction is received, we will automatically rollover for the same period as the previous one
8. However, any rollover is executed based on new prevailing market rates
9. Once executed, we will issue deal confirmation containing the information as above