

FIRSTRAND TRUSTEES LIMITED TRUST APPLICATION FORM



FIRSTRAND
Private Wealth Management

This Form Includes:

Application Form

Personal Profile Form

Investment Profile



Personal Profile

NB: This page should be photocopied and completed by the Settlor, any person who will be providing funds and every adult beneficiary.

This information will be treated in the strictest confidence (subject to the Trustee’s obligations under applicable law) and will assist the Trustees in properly identifying and communicating with you and where appropriate with members of your family or others as directed by you. It also allows the Trustees to carry out proper due diligence as required by the laws of the Bailiwick of Guernsey and by the Trustees’ own internal policy which may involve taking professional and banking references for the Settlor and any beneficiaries who are not related to the Settlor.

Full name	
Place & date of birth	
Maiden / previous names	
Marital status	
Full name of spouse	
Maiden / previous name of spouse	
Permanent residential address	
Home telephone	
Work telephone	
Mobile	
Email	
Home facsimile	
Work facsimile	
Correspondence address (if different from residential address)	
Nationality	
Country of permanent affiliation*	

Background Information

Occupation	
Name of employer	
Employer address	
Estimated wealth value	
Source of wealth	

(For Business Owners only)

Name of business	
Nature of business	
Address	
Website address	

Do or did you or any of your family** hold, at any time, political office?

Yes No

Have you ever been declared bankrupt?

Yes No

Verification

We are required by law to undertake verification procedures for all new clients. Please provide the following documentation:

- 1) preferably two (but at least one) original utility bills (or other proof) bearing your above residential address; and
- 2) a copy of passport or national ID card (including the signature) certified by a suitable certifier to be a true likeness (see Section 14).

NB These are minimum requirements and more information may be requested at the company’s discretion, particularly if the funds involved are large. FIRSTRAND TRUSTEES LIMITED reserves the right to delay formation of the Trust until such time as compliance obligations are met and will not be liable for any losses of any sort which may arise during this period as a result of investing or not investing any monies received.

* If more than one, please state all, including whether a US Green Card holder

** Parents, brothers, sisters, spouse, partner, children, grandparents, grandchildren, aunts, uncles, nieces, nephews, brother-in-law, parents-in-law.

US Dollar

Barclays Bank, 75 Wall Street, New York, N.Y.10265

Via SWIFT code: BARCUS33

For credit to: Barclays Payment Centre

For further credit to: Barclays Bank Plc, Guernsey

Sort code: 20-35-32

Account name: FirstRand Trustees Clients Account

Account number: 85498944

IBAN: GB59BARC20353285498944

SWIFTBIC: BARCGB22

(Important: quote a reference)

Reference

(ii) Banker's Drafts or Cheques

Banker's Drafts or Cheques should be made payable to 'FirstRand Trustees Limited' and attached to the form.

12. Trust Deed

The Settlor/s must initial each page of the draft Trust Deed included with this application form. If one is not included, please request a copy.

13. Know Your Client

This area includes verification of identity and a thorough understanding of the business and family affairs of the client and the rationale for wanting to place assets offshore. This information by its nature will grow and evolve over time and must be updated on an ongoing basis. As business and family affairs evolve there may be occasions where changing circumstances impact on the structure and adjustments are required to maintain its integrity. It is therefore apparent that the more we know the better placed we will be to detect such occasions. It should be stressed that this information is confidential and for our records.

Identification

Identification comprises a person's name (and any former names), permanent residential address, date of birth, place of birth and nationality. FirstRand Trustees Limited will require not only to identify all parties (i.e. Settlers, beneficiaries, Protectors, Co-Trustees and beneficial owners) but also to verify that identification.

Residential Address

To verify the permanent residential address of an individual, ONE of the following are required (no more than 3 months old):

- an original bank statement addressed to the individual at the address they have stated.
- an original utilities bill addressed to the individual at their permanent residential address they have stated (mobile/cell phone bills not accepted).
- confirmation by FirstRand Trustees Limited from directory enquiries or from a recognised telephone directory for the

locality from which the individual is from and showing the address provided by them.

- confirmation from a satisfactory certifier (see definition below), which is regulated by a regulatory body in another jurisdiction.

14. Certification of Documents

A certified copy of a valid passport or national ID card taken from original documentation (not copy documentation) is required for all parties (other than for minors who may have no identity document). In all cases the copies must be clear. At least one piece of identification per client must bear a clear copy of a photograph, signature, identification number and the date and place of issuance.

A suitable certifier will be:

- an embassy, consulate or high commission of the country of issue of documentary evidence of identity;
- a member of the judiciary, a senior civil servant;
- a lawyer or notary public;
- an actuary;
- an accountant holding a recognised professional qualification;
- a director, officer, manager of a regulated financial service business operating in an equivalent jurisdiction;
- a FirstRand Group company director, officer or manager.

The Certifier must affix their official stamp.**Equivalent jurisdictions are:**

Austria, Australia, Belgium, Canada, Denmark, Finland, France, Germany, Gibraltar, Greece, Guernsey, Hong Kong, Iceland, Ireland, Isle of Man, Italy, Japan, Jersey, Luxembourg, Netherlands (**NOT** including Netherlands Antilles and Aruba), New Zealand, Norway, Portugal, Singapore, Republic of South Africa, Spain, Sweden, Switzerland, United Kingdom, United States of America.

A suitable certifier must certify that he or she has seen original documentation, verifying identity and residential address, and that the copy document provided (which he or she certifies) is a complete and accurate copy of that original. The certifier will also sign and date the copy identification data, printing his or her name and address clearly in capitals underneath and indicate his or her position or capacity.

15. Agreement

I / We have arranged for the initial Trust Fund to be transferred to the Trustees and acknowledge that in effecting this transfer I / we become a Settlor/s of the Trust. I / We hereby confirm that:

- following the proposed dispositions, I / we will be able to meet all current known liabilities when they fall due, all foreseeable liabilities and any such contingent liabilities as could reasonably be expected to crystallise;

- neither I / we nor any of the proposed beneficiaries have been declared bankrupt or en désastre in any part of the world or have been a director or otherwise concerned in the management of a company which has been subject to an insolvent liquidation or been the subject of a judicial enquiry;
- neither I / we nor any of the proposed beneficiaries have been engaged in or have benefited from criminal conduct in any part of the world and funds which are subject to the proposed arrangement do not wholly or in part directly or indirectly represent the proceeds of criminal conduct; and
- neither I / we nor any of the proposed beneficiaries have been charged with a serious offence in any part of the world or are aware of any circumstances which might lead to such a charge.

I / We further confirm that the initial Trust Fund as well as any assets which I / we may hereafter transfer to the Trustees as an accretion to the Trust Fund are or shall be (as the case may be) beneficially owned by me / us and free from any liens, charges or encumbrances.

I / We further confirm that the Trustees shall accept the Trusteeship and act as Trustees upon the terms, obligations and rights set out in the draft Trust Deed and on the basis of the fee proposal, as advised to me / us which I / we agree and by which I / we will be bound in signing this request.

I / We hereby agree to indemnify the Trustees against all actions, suits, proceedings, claims, demands, costs, charges and expenses (including, without limitation, any loss arising out of delay, mis-delivery or error in the transmission of any letter, cable, telex, telephone communication, facsimile transmission or email) which may be incurred or become payable by you in respect of your accepting or holding such assets as Trustees unless any such action, suit, proceeding, claim, demand, cost, charge or expense shall arise as a result of fraud, wilful misconduct or gross negligence on your part.

I / We also confirm that I / we will transfer assets into the Trust Fund to enable the Trustees' charges for creating and administering this Trust to be paid in the event that there are insufficient available assets in the Trust to meet such charges. I / We further confirm that this undertaking will apply to any underlying company should the Trustees consider it appropriate to form any such vehicle.

I / We confirm that neither I / we nor any beneficiaries are resident in Guernsey and undertake to advise the Trustees of any changes in my / our status or that of any of the beneficiaries which could affect this status.

I / We authorise the preferential use of FirstRand Group service providers in relation to the assets of this Trust.

I / We accept that FirstRand Trustees Limited, in line with customary business practice, shall be entitled to retain for its own benefit any brokerage, commission, rebates or fees received in respect of any business transacted upon notwithstanding that such brokerage, commission, rebates or fees are payable as a direct or indirect result of any dealing with property which is or may become subject to the Trusts hereof.

In consideration of the Trustees acting, from time to time, in accordance with the Trust Deed and upon written, postal,

cabled, facsimiled or telexed requests or recommendations ("Requests") from me / us, I / we hereby agree to indemnify fully and hold the Trustees harmless in respect of all claims, actions, damages, proceedings, costs and expenses suffered or incurred by the Trustees as a result, direct or otherwise of the Trustees acting upon such Requests. In instances agreed by the Trustees in advance, the Trustees may accept oral Requests or Requests conveyed by telephone or email, provided however that such oral, telephone or email Requests shall be confirmed by written, posted, cabled or facsimiled requests as soon as reasonably possible thereafter. I / We confirm that I / we have been advised by the Trustees to seek independent and appropriate legal and tax advice as to the consequences of this transaction and as to the creation and terms of the Trust. I / We further confirm that I / we will attend to all and any necessary reporting requirements in any appropriate jurisdiction relevant to me / us in respect of this transaction.

I / We hereby acknowledge that any telephone call to / from any Member of the FirstRand Trustees Limited Group of Companies may be recorded or monitored.

I / We hereby acknowledge and agree that the information provided in this booklet may be held on computer and on other records and that such information may be disclosed to and used by any company within the FirstRand Group of Companies (including agents and actual prospective successors and transferee of such company) to assist in providing the best service and to provide information about products and services that may be of interest to me / us, unless the person(s) named in this booklet indicates that they do not wish to receive such information by writing to the Administrator or by ticking the appropriate box.

Whilst we treat all client records as confidential, details may have to be passed to our regulatory authorities and auditors for the purposes of compliance.

I / We do not wish to receive information about products and services

This request is governed by the laws of the Island of Guernsey.

Name	
Signed	
Date	□□/□□/□□□□

Name	
Signed	
Date	□□/□□/□□□□

NB FirstRand Trustees Limited reserves the right to decline acceptance of the Trusteeship duties by notice in writing.

Investment Profile Form:

Investment objectives and risk tolerance

Base currency of investments	
Sterling	<input type="checkbox"/>
US Dollar	<input type="checkbox"/>
Euro	<input type="checkbox"/>
Other (please specify): _____	

What is the Trust's investment objective?

Income – primary objective to produce a stable level of income.

Balanced – primary objective to achieve a balance between income and the potential for capital growth where there might typically be a combination of low, medium and some higher risk investments in alternative asset classes.

Capital Growth – primary objective to achieve capital growth where there may be a higher element of volatility to achieve the growth objective and exposure to medium and high investments including possibly alternative asset classes.

What is the Trust's attitude to risk?

Low Risk – preference for little risk and low volatility. Willing to accept potentially lower returns to reduce the exposure to losses.

Moderate Risk – preference for moderate risk with some volatility. Willing to assume an average amount of market risk and volatility or risk of loss of capital in order to achieve potentially higher returns than a low risk portfolio.

High Risk – preference for aggressive investments with the hope of achieving commensurate gains. Willing to assume above average market risk and volatility and the potential for a significant risk of loss of capital in order to achieve higher potential returns.

Investment preferences / restrictions (e.g. geographic, sector, ethical, currency)

Signed by Investment Advisor	
Date	□□/□□/□□□□

Acknowledged by Settlor(s)	
Trust name	

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FirstRand Trustees Limited is licensed by the Guernsey Financial Services Commission to conduct Fiduciary Business. JG Trustees Limited is a wholly owned subsidiary of FirstRand Trustees Limited. A Member of the FirstRand Group. Registration No. 3080.