

## Disclaimer

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## One Time Access Code

A unique and time sensitive access code used as added security on the Online Redemption Platform. This code does not replace the password you use to log on to the Website but provides a second layer of security. This access code will be sent to you via SMS and is valid for one online redemption session only.

## Limitation of liability

For the purpose of this clause, 'we', 'us' or 'our' includes SIAML, as well as its affiliates, shareholders, employees, consultants, and agents. Although we have taken care to ensure that the content provided on the website is accurate, and that you suffer no loss or damage as a result of using it, the website is provided 'as is' and SIAML shall not be liable for any damages whatsoever, relating to your use of the Website or the Online Redemption Platform. SIAML, shall in no way be liable for any direct, indirect, incidental, special or consequential loss or damages which might arise from the use of , or reliance upon, any material or content contained in the Website or any linked Websites, even if SIAML has been advised of the possibility of such loss, expense, and claim or damages. We shall not be liable for:

- a. Any damages which you suffer as a result of a compromise of your password and / or access codes;
- b. Any interruption, malfunction, downtime or other failure of the Website, Online Redemption Platform, third party system, databases or any component part thereof for whatever reason;
- c. Any interruption, malfunction, downtime or other failure of services provided by third parties, including, without limitation, third party systems such as the public switched telecommunication service providers, internet service providers, local authorities and certification authorities;

- d. Any event over which we have no direct control. You hereby indemnify us against all losses, costs, claims or damages which we incur on your behalf in respect of any third party arising from:
- a. your use of this Website;
  - b. Unauthorized instructions executed which were not due to our negligence.

## Termination and Amendments

SIAML may in its sole discretion terminate, suspend and modify this Website and/or your use of this Website, with or without notice to you. You agree that SIAML will not be liable to you in the event that it chooses to suspend, modify or terminate this Website or your use of this Website. SIAML is authorized and regulated by Securities & Exchange Commission as an investment adviser and portfolio manager. By clicking on the 'I AGREE' button you shall be deemed to have accepted and agreed to be bound by the terms of this Important Legal Notice.

## Privacy Statement

If you choose to complete any of our on-line forms the personal information you provide will be used by SIAML to enable us answer your queries and to provide you with information about the products that are of interest to you. It may also be used to monitor the progress of your enquiry within SIAML and to register any subsequent sale of any of our products about which you have enquired. We may also use such information to update our website and keep you informed of further product information and site developments if you have indicated any such preference.

If you have appointed a financial adviser to act on your behalf, we will make details of the investment available to him and also send copies of correspondence to him where appropriate to enable him give you advice. The personal information you provide to us will be kept confidential. We will not sell or transfer the personal information that you provide us to third parties outside the SIBTC group for the purposes of marketing products or services to you. Agents and contractors of ours who are given access to the personal information that you provide us will be required to keep this information confidential and not to use it for any purpose other than to carry out the services they are providing for us.

Your personal data shall not be used or disclosed in any manner incompatible with the purposes for which they are held save that, circumstances may arise when we are required to disclose your personal information to third parties for purposes other than to support your customer relationship with us such as in a corporate divestiture or dissolution where we sell all or a portion of our business or assets (including our associated customer lists containing your personal information), or if disclosure is required by law or is pertinent to judicial or governmental investigations or proceedings.

### *Notice*

Please note that you will be charged a fee of 1.4% when you top up your mutual fund account with your ATM cards (debit/credit card). This fee represents the transaction cost being charged by the platform owners (CIPG) for the use of their platform. However, this is capped at ₦2,000 (i.e. a top-up of ₦100,000 attracts a charge of ₦1,400 whilst a top-up of ₦1,000,000 attracts a maximum charge of ₦2,000).

Alternatively, you can top-up your mutual fund investment account by transferring directly from your bank account quoting your e-account number as narration/description/reference. This attracts no fee other than the statutory transfer charge from your bank.



**Table 1.1**

Fund Account Name	Asset Allocaton	Initial Investment	Additional Investment	Minimum Holding Period	Bank Account Number	Bank
UBA Nom First Trustees Stanbic IBTC Money Market Fund	100% in Money Market instruments such as Treasury bills, commercial papers,	N5,000.00	N5,000.00	30 days	1023413552	UBA
UBA Nom First Trustees Stanbic IBTC Enhanced Short-Term Fixed Income Fund	100% Fixed Income. Minimum 70% 100% short term bonds, maximum 0% 30% money market securities	N5,000.00	N5,000.00	90 days	1023116860	UBA
First Trustees/Stanbic IBTC Shariah Fixed Income Fund Collection Account	Minimum of 70% in Sukuk bonds Maximum of 30% in shariah compliant fixed term investment	N5,000.00	N5,000.00	Nil	Personalised Account Number	Standard Chartered
UBA Nom First Trustees Stanbic IBTC Guaranteed Investment Fund	Minimum Of 70% in Bonds Maximum of 5% in Equities Maximum of 30% in Money market instruments	N5,000.00	N5,000.00	90 days	Personalised Account Number	Standard Chartered
First Trustees/Stanbic IBTC Dollar Fund - Collection Account	Minimum 75% in Bonds Maximum 25% in money market instruments Max of 10% in equities	\$1,000.00	\$500.00	182 days	Personalised Account Number	Standard Chartered
UBA Nom First Trustees Stanbic IBTC Bond Fund	Minimum 70% in Bonds Maximum 30% in Money Market Instruments	N5,000.00	N5,000.00	91 days	1023417873	UBA
UBA Nom First Trustees Stanbic IBTC Balanced Fund	40%-60% in equities, 40%-60% in fixed income instruments (with maximum of 20% in Bond)	N5,000.00	N5,000.00	90 days	1023413576	UBA
UBA Nom First Trustees Stanbic IBTC Imaan Fund	70%-100% in Equities, 0-30% in sukuk and other Shariah compliant fixed term/ asset backed securities and investments including Real Estate Schemes such as Real Estate Investment funds and REITs	N5,000.00	N5,000.00	90 days	1023413442	UBA
UBA Nom First Trustees Stanbic IBTC Ethical Fund	Minimum 70% in equities of socially responsible companies Maximum 30% in fixed income securities	N5,000.00	N5,000.00	90 days	1023413459	UBA
UBA Nom First Trustees Stanbic IBTC Nigerian Equity Fund	Minimum 70% in equity securities Maximum 30% in high quality fixed income securities	N5,000.00	N5,000.00	90 days	1023413569	UBA
UBA Nom First Trustees Stanbic IBTC ETF 30 Fund	Minimum 98% in Equities	1,000 Units	1,000 Units	N/A	1023417976	UBA
First Trustees/SIAML Pension ETF 40 Collection Account	Minimum 98% in Equities	1,000 Units	1,000 Units	N/A	0004010157	Standard Chartered

It is advisable to consult your financial advisor, accountant and/or solicitor to ensure proper understanding of the investment before subscribing to any of our mutual funds. Units of the chosen fund(s) will be purchased at the prevailing offer price on the day the subscription form and evidence of fund transfer/payment is received. Foreign currency subscribers are advised to contact the Fund Manager, Stanbic IBTC Asset Management for the applicable Foreign Currency exchange rate on the day the remittance is being effected. Please note that redemptions are processed within five (5) business days.

**Please see below the correspondence bank details for transfer into the Stanbic IBTC Dollar Fund Only (This applies to transfers not initiated directly from a Standard Chartered bank account)**

Beneficiary Bank	Standard Chartered
Beneficiary Bank Account Name	First Trustees/Stanbic IBTC Dollar Fund - Collection Account
Beneficiary Bank Account No	Personalised Account Number
Beneficiary Bank Swift No	SCBLNGLAPYT
Beneficiary Sort Code	068150057
Bank IBAN No	IBAN GB22 SCBL 6091 0457 0836 02
Correspondent Bank Name	Standard Chartered Bank N.Y
Correspondent Bank Address	One Madison Avenue New York 10010-3603
Correspondent Bank Account No	3582088704001
Correspondent Bank Swift Code	SCBLUS33
Correspondent Bank ABA	026002561

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