



INVESTMENT MANAGERS

ARM MUTUAL FUNDS

CORPORATE APPLICATION FORM



ARM MUTUAL FUNDS – CORPORATE APPLICATION FORM



SECTION 1 – GENERAL INFORMATION

Date: DD / MM / YYYY Account Manager: _____ Control No. (Internal): _____
DD MM YYYY

NEW ARM CUSTOMER

Send me information about other ARM Products & Services

EXISTING ARM CUSTOMER

(Please tick the box to select any other ARM products or services that you have)

ARM Securities

Private Wealth Portfolio

Real Estate

Others _____

SECTION 2 – PRODUCT INFORMATION (SELECT ALL THE FUNDS YOU WANT TO INVEST IN)

Kindly tick the applicable fund and input amount in the boxes provided.

ARM Money Market Fund Amount _____	ARM Discovery Balanced Fund Amount _____	ARM Fixed Income Fund Amount _____
ARM Ethical Fund Amount _____	ARM Aggressive Growth Fund Amount _____	ARM Eurobond Fund Amount _____
ARM Short Term Bond Fund Amount _____	ARM Sharia-Compliant Fixed Income Fund Amount _____	ARM Short Term Eurobond Fund Amount _____

ARM STRICTLY PROHIBITS payment of **CASH** by existing and prospective clients to any representative of the Company, for any reason whatsoever. All payments to the Company shall be by way of cheques or bank drafts issued in the name of the Fund or by direct bank transfers or cash payments to the Company's designated Bank Accounts. The Company shall not be liable for any direct or indirect loss or damage which may arise from failure of the Client to adhere to this directive. If you do not receive any investment notification 48 hours after making payment for your Investment, please call **ARM Engage** (our quick-response Customer Contact Centre) on **0700ARMENGAGE 0700 2763 64243, +234| 02013305005, 02012715002 & 02014609000.**

SECTION 3 – CUSTOMER INFORMATION

LEGAL NAME OF COMPANY

Company Name: _____

Date of Incorporation: _____ Registration Number: _____

REGISTERED OFFICE ADDRESS:

Town/City: _____ State: _____ Country: _____

MAILING ADDRESS:

Town/City: _____ State: _____ Country: _____

Corporate Telephone Number: _____ Email: _____

NEPC Number (for export customers only): _____ Nature of Business: _____

TAX Identification Number (TIN): _____ Sector (Private/Public)/Industry Classification: _____

Annual Turnover _____ Business type – SME, Corporate _____

Number of employees _____

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Account Signatory 1 Name: _____ Maiden Name (where applicable) _____

Phone Number _____ Email: _____

Residential address (a proof of address should be attached by the signatory) _____ State: _____

Source of wealth/ Funds _____ Annual Income _____

Country: _____ Occupation _____ NIN _____

BVN (a BVN verification report should be attached by the RM) _____ ID type (a copy of the ID should be attached by the Signatory) _____

ID Card Issue Date _____ ID Card Number _____ ID Card Expiry Date _____

Religion _____ Place of birth _____

Industry _____ Type of employment _____

Employment Status _____ Income band _____

Employer/Business name _____

Employer/Business Phone number _____ State of Employment _____

Employer/Business Address _____

Nationality Nigerian If not Nigerian, please state Nationality _____

If any/ all of the company representatives has residence in a jurisdiction other than Nigeria, please state the jurisdiction _____

If any/ all of your company representatives is a US citizen or US tax resident, please provide US Tax Identification Number. _____

Do you hold a senior public office (in or outside Nigeria), or have a close business or personal connection to such a person? (A person who holds a senior public office includes persons who hold, or have held, political offices such as senior government officials, members of the judiciary, senior executives of government-owned companies, members of royal families, etc.) If yes, please state the source of the assets or funds to be invested.

Account Signatory 2 Name: _____ Maiden Name (where applicable) _____

Phone Number _____ Email: _____

Residential address (a proof of address should be attached by the signatory) _____ State: _____

ARM MUTUAL FUNDS - CORPORATE APPLICATION FORM



Source of wealth/ Funds _____ Annual Income _____

Country: _____ Occupation _____ NIN _____

BVN (a BVN verification report should be attached by the RM) _____ ID type (a copy of the ID should be attached by the Signatory) _____

ID Card Issue Date _____ ID Card Number _____ ID Card Expiry Date _____

Religion _____ Place of birth _____

Industry _____ Type of employment _____

Employment Status _____ Income band _____

Employer/Business name _____

Employer/Business Phone number _____ State of Employment _____

Employer/Business Address _____

NATIONALITY Nigerian If not Nigerian, please state Nationality _____

If any/ all of the company representatives has residence in a jurisdiction other than Nigeria, please state the jurisdiction _____

If any/ all of your company representatives is a US citizen or US tax resident, please provide US Tax Identification Number. _____

Do you hold a senior public office (in or outside Nigeria), or have a close business or personal connection to such a person? (A person who holds a senior public office includes persons who hold, or have held, political offices such as senior government officials, members of the judiciary, senior executives of government-owned companies, members of royal families, etc.) If yes, please state the source of the assets or funds to be invested.

PRIMARY CONTACT DETAILS

Company's Ultimate Beneficial Owners (Shareholders with more than 5% Shareholding in the Company)

Name: _____

Maiden Name (where applicable) _____

% of Shareholding _____ Email: _____

Occupation _____ Residential address (a proof of address should be attached by the signatory) _____

Phone Number _____ BVN _____

ARM MUTUAL FUNDS – CORPORATE APPLICATION FORM



ID Card Type

(a copy of the ID should be attached by the Signatory)

ID Card Issue Date

ID Card Number

ID Card Expiry Date

NIN for Signatory

For additional Account Signatories and/or additional Company Ultimate Beneficial Owners, please provide all the above listed information on a separate sheet to be submitted with this application form.

COMPANY BANK ACCOUNT INFORMATION

Account Name:

Account Number:

Bank Name:

BVN:

NIN:

Dividends/Redemption payments will only be made to the bank account details stated above.

ARM PROVIDES YOU THE OPTION TO RE-INVEST YOUR DIVIDENDS. WOULD YOU LIKE TO RE-INVEST YOUR DIVIDENDS?

YES, I'D LIKE TO SET UP A DIRECT DEBIT MANDATE

SECTION 4 – DECLARATION BY APPLICANTS

I/We am/are at least 18 years old.

I/We have attached a cheque, bank draft, or evidence of fund transfer/ payment made payable in the name of my chosen fund to ARM with my name captured overleaf.

I/We agree that my e-statement can be sent at my risk to the correspondence address/email address I have provided.

I/We hereby authorise the Fund Manager to honour redemption requests and instructions sent by electronic mail in respect of my investment holdings in the Fund.

I/We understand that as with all stock market/ bond investments the prices of Mutual Funds (i.e. ARM Fixed Income Fund, ARM Eurobond Fund and ARM Short Bond Fund ARM Discovery Fund, ARM Aggressive Growth Fund, and ARM Ethical Fund) invested in quoted securities may go down or up. I understand that past performance is not an indication of future performance.

I/We agree to comply with the minimum investment period specified for any of The Mutual Funds, failing which I accept any losses, charges or costs that may arise at the point of redemption of my investment.

SECTION 5 – INDEMNITY FOR REDEMPTION REQUESTS/INSTRUCTIONS SENT BY ARM MUTUAL FUND CLIENTS THROUGH ELECTRONIC MAIL

I/We are investor(s) in the ARM

INSERT MUTUAL FUND NAME

I/We hereby authorise the Fund Manager to honour redemption requests and instructions sent by electronic mail in respect of my/our investment holdings in the Fund and in this regard confirm email address(es)

as our designated email address(es) for this purpose.

INSERT EMAIL

In consideration of the Fund Manager honouring my/our requests and instructions sent by electronic mail, I/We hereby undertake to indemnify the Fund Manager against any losses, liabilities, damages, claims, proceedings, costs or expenses of whatever nature that may be incurred by the Fund Manager as a result of any issues arising from the honouring of my/our redemption requests and instructions sent by electronic mail from my/our designated email address(es) stated above.

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Signature of Unit Holder (S)		
Signatory I	Signatory II	Company Seal
Full name		
Specimen signature		
Signature mandate (if joint signatories, indicate if either party can sign independent of the other or all signatories must sign jointly)		

***Please cross out any unused/blank Signature section**

SECTION 5B – APPLICATION CHECKLIST

- | | | |
|--|---|--|
| Completed Application Form | Proof of Address
(Utility Bill, Tenancy Agreement, etc.) | Passport Photograph of Signatories
not more than 6 months old |
| Personal ID of Signatories
(Driver's License, International
Passport or National ID card). | Board Resolution | Evidence of Initial Deposit/
Transfer (Copy) |
| Form CAC7-particulars of Director | Form CAC2-statement of Share Capital | Certificate of Incorporation
(For Corporate Entities) |
| Resident Permit (If Applicable) | Memorandum & Articles of Association | |

***Corporate organisations may send us additional instructions by sending us a letter attached to this application and signed by all additional signatories.**

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SECTION 6 – PAYMENT DETAILS

Fund Name	Bank	Account Number	Account Name	Currency
ARM Aggressive Growth Fund	GTBank	0004201332	First Trustees/ARM Agg. Growth Fund	NGN
	Rand Merchant Bank	1000111096		
	Zenith Bank	1011274864		
	First Bank	1000012383		
ARM Discovery Balanced Fund	GTBank	0004201246	First Trustees/ARM Discovery Fund	NGN
	Rand Merchant Bank	1000111065		
	Zenith Bank	1011202603		
	First Bank	1000011379		
ARM Ethical Fund	GTBank	0051891760	Royal Exchange/ARM Ethical Fund	NGN
	Rand Merchant Bank	1000111113		
	Zenith Bank	1012732194		
	First Bank	2018262023		
ARM Money Market Fund	GTBank	0124516495	First Trustees/ARM Money Mrkt Fund	NGN
	Rand Merchant Bank	1000111041		
ARM Fixed Income Fund	GTBank	0430250177	STL Trustees/ARM Fixed Income Fund	NGN
	Rand Merchant Bank	1000111137		
ARM Short Term Bond Fund	Rand Merchant Bank	1000121024	STL TRUSTEES/ARM STB Fund	NGN
ARM Sharia-Compliant Fixed Income Fund	Rand Merchant Bank	1000178138	Fbn Quest Trustees/ Arm Sharia Compliant Fixed Income Fund Collection Account	NGN
ARM Short Term Eurobond Fund (STEF)	RMB	1000178152	STLT ARM ST Eurobond Fund Coll	USD

ARM Eurobond Fund		Currency
Correspondent Bank	Bank of America, New York	USD
Bank Identifier Code (BIC)	BOFAUS3N	
For Credit to	Rand Merchant Bank Nigeria Ltd	
Swift Code	FIRNGLA	
Account Number	6550483800	
For further credit to: STL Trustees/ARM Eurobond Fund		Account Number 1000111151

Important Notice: Kindly be advised that SEC regulations require that we return remitted funds back to the originating account if account opening documentation is not completed within two weeks of receipt of funds by ARM.

SECTION 7 – ARM LOCATIONS

LAGOS:

- 1 Mekunwen Road, off Oyinkan Abayomi Drive Ikoyi, Lagos
- 68C Coker Road, Town Planning Way, Ilupeju

ABUJA:

- 129 Adetokunbo Ademola Crescent, Wuse II, Abuja

ONITSHA:

- 60A Old Market Road, Opp. Broadway Cinema, Onitsha, Anambra

SECTION 8 – CUSTOMER EXPERIENCE TEAM CONTACT INFORMATION

TELEPHONE:

- 02013305005,
02012715002
02014609000

EMAIL:

enquiries@arm.com.ng

WEB:

www.arm.com.ng

Founded in May 1994, ARM offers you wealth creation opportunities through a unique blend of traditional asset management and alternative investment services.

We enable businesses to thrive, and help our clients to make the most of their investments and realise their most important goals. For over two decades, we have built a firm, uniquely equipped to achieve these objectives and our reputation for quality research, investment expertise and value-added services has endeared us to clients both locally and internationally. Throughout our history, we have strategically positioned ourselves to take advantage of growth opportunities within Africa and major international markets on behalf of our clients.

ARM is registered with and regulated by the Nigerian Securities & Exchange Commission (SEC). ARM is headquartered in Lagos, Nigeria with offices across the country and Africa.

www.arm.com.ng

TERMS AND CONDITIONS FOR THE USE OF THE ONLINE CLIENT PORTAL OF ARM INVESTMENT MANAGERS LIMITED (The “Company” or ARM IM”)

You must agree to these Terms and Conditions before accessing the portal by signing the “Signature” box at the end of this document. This action shall be evidence of your acceptance of these Terms and Conditions and shall govern your activations, access, and usage of any of the Services (as hereinafter defined)

INTRODUCTION

- Welcome to the ARM Investment Manager Limited (“ARM IM”) Online Client Portal (the Portal)
- Through the Portal, you will be provided with access to services associated with the operation of your ARM IM investment account(s) (the “Accounts”). The Portal will enable you to make updates, redemptions, and other requests in relation to your Accounts (the “Service.”). These Services may be used through the Portal only after you have agreed to the Terms and Conditions stated below. Please read these Terms and Conditions carefully before proceeding on the Portal. By using the Portal, you agree unequivocally to the Terms and Conditions contained herein, which govern the use of the Portal.
- These Terms & Conditions are subject to amendment, modification or substitution by the Company at any time. Your continued use of the Company’s services and the Portal after any such amendment, modification or substitution shall signify your acceptance of any new or modified terms and conditions. It is recommended that you visit ARM IM’s website regularly to check for any updates or amendments to these Terms & Conditions.
- You may access the Services through a computer, mobile phone, telephone, tablet or similar devices.
- Before you can access the Services, you must have been provided with your unique log-in credentials, which include your username and one-time password. If you do not already have this information, please contact the company at enquiries@arm.com.ng or call Call T 0700ARMENGAGE 0700 2763 64243

USE AND PROTECTION OF CONFIDENTIAL USER DETAILS

- You have set up a User Identification Number (“User ID”) and unique password in order to access the portal They act as your signature and it is your sole responsibility to ensure that your User ID and password, are used only by you. For your security, you are advised to create and maintain a strong password. You agree that the security of your account, your personal identification information, User ID, and password are solely your own responsibility and ARM IM shall not be responsible for any unauthorised use of this information.

You further agree that if you believe that your account password has been compromised in any way, or you become aware of any loss or theft of, or any unauthorised use of your User ID or password, or transaction on your account, you will notify ARM IM immediately via email to enquiries@arm.com.ng.

Once you notify us of any suspicious activities in relation to your account, we reserve the right to reject all instructions received after such notification from you or deactivate your access information without further notice to you. At no time will any person, including a member of our staff know or request your access information and you will not disclose your personal details to these persons. Should you discover any error or irregularity in relation to your personal access details, you must immediately notify us at enquiries@arm.com.ng or call Call T 0700ARMENGAGE 0700 2763 64243

- You must not use any other person’s user ID and password to access our website. We may disable your account on the website at any time in our sole discretion without notice or explanation.
- If you fail to protect your User ID and password, you may allow unauthorised persons to
 - a. Use the Services through your profile,
 - b. Correct, change, verify, or send data under the Portal,
 - c. Send information to or receive information from ARM IM or its affiliates, or
 - d. Access your electronic information or communications and financial data.
- You acknowledge that protecting your User ID and password is very important to limit the above risks. ARM IM is not, and will not be responsible for security breaches as a result of your failure to secure your online account, User ID and/or password.

AUTHENTICATION AND USER INSTRUCTIONS

- Before you are provided with access to the Services, the Company may require certain personal information from you that will enable the Company to verify your identity. By accepting these terms and conditions, you are deemed to have provided your consent to the Company's request, or access to such information. You confirm that you may be contacted by means of telephone and mail address, or the Know-Your-Customer (KYC) documentation in the Company's custody.
- The Company will act on instructions and requests (for update and redemption) that appear to have been sent by you. You are solely responsible for the comprehensiveness and accuracy of your instructions, requests, or inquiries. Save as expressly stated by you in writing in a prior instruction to the Company, you hereby authorise the Company to act upon all instructions that appear to have been sent by you.
- Where the Company receives instructions from you for updates to your Account, the Company will take steps which may require you to provide authentication prior to approval.
- Where the Company receives instructions from you in relation to making redemptions from your Account, the Company will take steps to authenticate the instructions before approving any such instruction. You shall ensure that the redemption amount in the instruction is less than the balance in your account, and is not more than N1,000,000 (One Million Naira). The Company shall not be obliged to honour any redemption request that does not fulfil these requirements. For redemption above N1,000,000 (One Million Naira) you will be required to fill a redemption form, scan, and send to enquiries@arm.com.ng.
- All client requests and instructions shall be subject to internal turn-around times and processes. ARM would aim to process all client requests within 48 working hours of receipt. The Company will not be held liable for carrying out multiple instructions received where such instruction was intended to be sent once. Once sent to the Company, a redemption request initiated online cannot be revoked.
- Where there is any delay or failure to carry out an instruction sent by you, the Company shall notify you of the reason of such failure or delay as soon as reasonably possible.
- An online instruction is deemed to have been received by the Company only upon actual confirmation of receipt by the Company. Where the Company fails to confirm receipt within forty-eight hours of your sending the instruction or request, you shall notify our customer care centre via the email address & phone number above to verify if there are any issues before resending the instruction or request. You must only re-send the instruction where you have been informed that the Company has not received the first instruction you sent. The Company will not be held liable for processing a transaction twice or multiple times as a result of your failure to comply with this procedure.
- The proceeds of your redemption will only be paid into your registered bank account(s). This is the bank account name and account number you provided on the account opening form submitted at the commencement of your investment with us, or a duly completed and signed client update form for the same purpose. In the event you have not registered a bank account and or your preferred account is not as initially provided, you will be required to complete a client update form at any of our branches.
- You permit us to accept all activities you conduct and instructions you send after you log into your Account as being authorised by you and intended to have a legally binding effect.

USE OF THE PORTAL

- Access to the Portal is at your own risk and you shall be solely responsible for any damage to your property, including but not limited to loss of data or computer virus infection, caused as a result of your use of the Portal or any material downloaded from it.
- You agree that your use of the Portal shall be as provided in:
 - a. these Terms and Conditions,
 - b. the rules, procedures, standards, requirements, and policies made applicable to the Services from time to time by ARM IM,
 - c. any instructions, terms, or conditions appearing on the screen on relevant pages of the Portal whenever you use any of the Services, and
 - d. any state and federal laws and regulations applicable to the Services.

- Some content on the Portal may be supplied by companies that are not affiliated with ARM IM. Such third-party content is provided for informational purposes only and ARM IM expressly disclaims any responsibility for third-party content. All third-party content is provided on an “as-is” basis, and your use of any third-party content is at your sole risk.
- All information on or available through the Portal is protected by intellectual property law. Unless otherwise stated in writing, neither you nor any third party has permission to copy, display, distribute, republish, or create derivative works from such information in any form.
- Information transmitted through an unsecured link over a communication system is susceptible to unlawful access or monitoring. You agree to comply with all security instructions periodically published on our website. ARM IM may be unable to prevent unlawful activities over the communication system and you agree that ARM IM will not be held liable for any loss, claim, harm or damage which you may suffer as a result of such breach.

REDEMPTION FEES

- Online redemptions may attract redemption fees which will be deducted from your redemption proceeds. You agree that the Company shall have the right to charge your redemption proceeds with the applicable redemption charges.

PERMISSIONS AND LIABILITY FOR LOSS

- In order to ensure that ARM IM is able to provide high-quality service that is responsive to your needs, you agree that ARM IM’s employees and authorised representatives may have access to your account records as reasonably needed to investigate complaints or comply with applicable laws.
- You are not permitted to link any other website to the Portal without obtaining the prior written consent of ARM IM.
- ARM IM and its affiliates will have no obligation to provide you with access to the Portal, or any financial information if: (a) such access or use is not in accordance with any term or condition applicable, (b) ARM IM or any of its affiliates reasonably believe that such use or access may not be authorised by you, and has reasonable cause to deny such use or access for your protection or the protection of ARM IM or its affiliate, (c) such use or access is not in accordance with the policies, procedures, or practices of ARM IM or any of its affiliates.
- ARM IM will make all reasonable attempts to ensure the integrity and security of the server associated with the Portal, and that the Portal is fully operational at all times. However, unless as otherwise expressly stated, ARM IM makes no guarantees, warranty or representation of any kind, express or implied, including warranty as to fitness for purpose of the Portal, or that the Portal will be free from unauthorised uses or hackers. ARM IM shall not be responsible for any loss, omission or damage that may arise in connection with Your use of the Portal due to IT or network downtime.
- Notwithstanding any provision of the Terms and Conditions to the contrary, under no circumstances shall ARM IM be liable directly or indirectly for any loss of profit, business, or production, or any special, punitive, or consequential damages that result in any way from your use of or inability to use the Portal or your or any third parties’ reliance on or use of information, or services provided on or through the Portal or that result from interruptions, delays in operation or transmission or any failure of performance in connection with the Portal, whether ARM IM or any affiliate knew or should have known the likelihood of such damages in any circumstance. If you are dissatisfied with the Portal or any of these Terms and Conditions, or other rules, policies, guidelines, or regulations applicable to the use of the Portal, your sole and exclusive remedy is to discontinue using the Portal.

INDEMNIFICATION

- You shall indemnify, defend, and hold ARM IM and its affiliates and service providers harmless from all liabilities, penalties, losses, damages, costs, expenses, attorney’s fees, causes of action or claims caused by or resulting directly or indirectly from your use of the Portal.

REFUSAL OR DISCONTINUANCE OF SERVICE

- ARM IM reserves the right to change, refuse or discontinue any part of the Services to you, at its sole discretion, ARM IM may deny you access to all or part of the Portal without notice if you engage in any conduct or activities that ARM IM in its sole discretion believes violates any of these Terms and Conditions, or any relevant law, rule or policy for the time being in force. ARM IM shall have no responsibility for the consequences of such discontinuance or lack of notification. You agree that ARM IM has the right to monitor the use of the Portal from time to time and to disclose any information as necessary to satisfy any applicable law or regulation or to protect itself.

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- Where ARM IM changes, refuses or discontinues any part of the services to you must not take any action to circumvent such change or refusal or discontinuance (including without limitation creating and/or using a different account).

SEVERANCE AND SURVIVAL

- If any Term or Condition or part of any Term or Condition herein is found by any court or administrative body of competent jurisdiction to be invalid, unenforceable or illegal, the other provisions shall remain in force. If any invalid, unenforceable or illegal provision is deleted, the provision shall apply with whatever modification is necessary to give effect to the commercial intention of ARM IM in providing the Service.
- All provisions of the Terms and Conditions which by their nature should survive the discontinuance of any part of the Services shall survive such discontinuance, including, without limitation, ownership provisions, warranty or other disclaimers, indemnity and limitation of liability.

LEGAL CAPACITY

By accepting these Terms and Conditions, you represent to us that you have the legal capacity to be bound and enter into an agreement. If you are below the age of 18, you will require the assistance of your parents or legal guardian. If you are not sure whether you have the required legal capacity, kindly contact our customer care centre on Call T 0700ARMENGAGE 0700 2763 64243 or email enquiries@arm.com.ng.

RESOLUTION OF DISPUTES AND GOVERNING LAW

All disputes arising as a result of your use of the ARM IM Online Portal, the interpretation of these Terms and Conditions, or any matter which under the terms of the provision of the Services requires the agreement of the parties, will be decided by arbitration to be conducted in accordance with the Arbitration and Conciliation Act, Cap A18, Laws of the Federal Republic of Nigeria, 2004.

TERMS AND CONDITIONS FOR INVESTING IN THE MUTUAL FUNDS

Fixed Income Fund | Short-Term Bond Fund | Eurobond Fund | Aggressive Growth Fund

The minimum holding period for an investment in the Fund is six (6) months. Unitholders can redeem their Units within five (5) Business Days following receipt by the Manager or any of its agents of a Redemption notice. Investors may redeem all or some of the Units held at any time after allotment. However, redemptions within 6 months of making the initial investment shall attract a penal charge of 20% of the income earned on the value of such redemption. Redemptions within 6 months of injecting additional funds shall also attract a penal charge of 20% of the income earned on the value of such redemption.

Money Market Fund

The minimum holding period for an investment in the Fund is thirty (30) days. Unitholders can redeem their Units within (2) Business Days following receipt by the Manager or any of its agents of a Redemption notice. Investors may redeem all or some of the Units held at any time after allotment however, redemptions within 30 days of making the initial investment shall attract a penal charge of 20% of interest accrued on the value of such redemption. Redemptions within 30 days of injecting additional funds shall also attract a penal charge of 20% of the interest accrued on the value of such redemption.

Ethical Fund | Discovery Balanced Fund

The minimum holding period for an investment in the Fund is six (6) months. Unitholders can redeem their Units within three (3) Business Days following receipt by the Manager or any of its agents of a Redemption notice. Investors may redeem all or some of the Units held at any time after allotment. However, redemptions within 6 months of making the initial investment shall attract a penal charge of 20% of the income earned on the value of such redemption. Redemptions within 6 months of injecting additional funds shall also attract a penal charge of 20% of the income earned on the value of such redemption.

This Agreement will be governed and construed in accordance with the laws of the Federal Republic of Nigeria.

Signature of Unit Holder(s)			
Name	Specimen signature	Name	Specimen signature
Designation		Designation	
Name	Specimen signature	Name	Specimen signature
Designation		Designation	
*Please cross out any unused/blank Signature section			

ARM PRIVACY NOTICE

Pursuant to the Nigeria Data Protection Act 2023 (NDPA), which guides all entities that collect, process, transmit and store data of natural persons to put in place policies and procedures that safeguard the rights of natural persons to data privacy, foster safe conduct of transactions involving the exchange of personal data and prevent manipulation of their data, ARM has responded in accordance to this regulation.

The following highlights our business requirements for collecting your personal data or information.

- To comply with applicable laws and regulations and to operate our business
- To respond to your enquiries about the ARM Group
- To improve our products and services
- To improve customer service delivery
- To send promotional emails about new products, special offers, or other information we think you may find useful using the email address you have provided
- To contact you occasionally for market research purposes. We may contact you by email, phone, fax or mail
- To deliver technical and functional management on our site
- To provide services in accordance with the agreement you are entering, or have entered into with us
- To obtain your personal data from third parties who possess the authority to disclose such in the event that your contact information has changed, and we are unable to communicate with you.

We only collect the information you give us and by patronising us, you have consented to the collection, processing, transmitting and storage of your personal data. We only require the minimum amount of personal information that is necessary to fulfil the purpose of your interaction with us; we don't sell it to third parties; and we only use it as the privacy policy describes. Please visit our website www.arm.com.ng

If you have any question or require assistance, please reach out to us at enquiries@arm.com.ng, call us at **+234| 02013305005, 02012715002 & 02014609000**

Lagos

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Off Oyinkan Abayomi Drive
P.O. Box 55765
Ikoyi Lagos, Nigeria

Abuja

129 Adetokunbo Ademola Crescent
Wuse II, Abuja, Nigeria

Port Harcourt

12 Circular Road Presidential Estate II
Off GRA Junction

www.arm.com.ng