



REGENCY ASSETS MANAGEMENT LIMITED

(Trading Licence Holder)

RC. 506026

Head Office: **Regency House:** 63 Norman Williams Street, Off Awolowo Rd., South West, Ikoyi, P.O. Box 2268, Marina, Lagos.
Tel: 01- 4540250, 4540251, 09039023764, 09037043410.
website: www.regencyng.net e-mail: info@regencyng.net

Abuja Office: SUITE 25 HILLTOP PLAZA (1st Floor Left Wing) Plot 2189, House 13, Gwani Street, Near Pioneer Hotel,
Zone 4, Wuse, Abuja. Tel: 09 - 5241 966

INDIVIDUAL ACCOUNT OPENING FORM

Individual Personal Details:

*Title:	*First Name:	
Middle Name:	*Surname:	
*Religion:	*Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female	
Date of Birth:	Place/Country of Birth:	
Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Others		
Nationality:		
State of Origin (Nigeria Only):	LGA:	
Mother's Maiden Name:		
*Residential / Permanent Address:		
Postal Address:		
*Mobile Phone:		
*ID Type <input type="checkbox"/> International Passport <input type="checkbox"/> Driver's License <input type="checkbox"/> Voter Card <input type="checkbox"/> National ID Card /NIM		
ID Number: Issued Date: Expiry Date: Place of Issue:		
*Personal Email Address:		

Joint Account Holder

*Name of Account:				
Relationship with Joint Account				
Holder name of Joint Account Holder				
Date of Birth (dd/mm/yyyy)	Place/Country of Birth			
*Residential Address				
Marital Status <input type="checkbox"/> Married <input type="checkbox"/> Single	Gender <input type="checkbox"/> Male <input type="checkbox"/> Female			
Country of Residence	Nationality			
*Mobile Phone (1)	*Mobile Phone (2)			
Landline Phone				
*Personal Email Address				
*ID Type <input type="checkbox"/> International Passport <input type="checkbox"/> Driver's Licence <input type="checkbox"/> National ID Card <input type="checkbox"/> INEC Voters Card <input type="checkbox"/> Other				
ID Number	Issue Date	Expiry Date	Place of Issue	Tax Identification Number

Employment Details:

*Level of Qualification:	
*Employment Status: <input type="checkbox"/> Full-time <input type="checkbox"/> Part-time <input type="checkbox"/> Retired <input type="checkbox"/> Self-Employed <input type="checkbox"/> Student <input type="checkbox"/> others	
*Occupation:	<input type="checkbox"/> Politically Exposed Person (PEP)
*Employer's Name:	
*Employer's Office Address:	
*Official Telephone Number:	
*Official Email Address:	Official Website Address:
Annual Average Income: <input type="checkbox"/> Less than N10m <input type="checkbox"/> 10-50m <input type="checkbox"/> N50m and above	
*Source of Investment Fund: <input type="checkbox"/> Employment <input type="checkbox"/> Business <input type="checkbox"/> Others (please specify)	
Purpose of Investment:	

Bank Account Details: (Your Bank Account Name should Correspond with the name above)

*Bank Name:	Branch:
*Account Name:	*Account No.:
*BVN:	Account Type: <input type="checkbox"/> Current <input type="checkbox"/> Savings

Kindly notify Regency Assets Management Limited of any change in the above details.

Next Of Kin Details:

*Title:	*First Name:	
Middle Name:	*Surname:	
Date of Birth:	Nationality:	*Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female
*Relationship:	<input type="checkbox"/> Parent <input type="checkbox"/> Child <input type="checkbox"/> Spouse <input type="checkbox"/> Others (please state)	
*Email:		
*Contact Address of Next of Kin:		
*Mobile Phone:		

INDEMNITY FORM**CLIENT(S) INDEMNITY TO REGENCY ASSETS MANAGEMENT LIMITED (RAML) WITH RESPECT TO INSTRUCTIONS GIVEN VIA ELECTRONIC CHANNELS**

Having agreed to accept and to act on my/our instructions given via E-mail, and other Electronic Channels in respect of any transaction regarding my/our account with RAML, I/we hereby confirm that:

1. I/We understand that it is my/our responsibility to keep my/our Account details as private and confidential to prevent unauthorized access to my/our account.
2. I/We understand that it is my/our responsibility to notify RAML where I/We detect that my/our Account details have been compromised. I/We also understand that any transaction executed on my/our account before RAML is notified of such compromise is binding on me/us.
3. RAML is authorized to act on instructions, which have been transmitted via any of the referenced electronic channels without bearing my/our signature(s) provided such instructions emanated from my/our registered details in RAML'S records.
4. RAML shall not be under any duty to verify the identity of the person(s) giving instructions in my/our name provided such instructions have emanated from my/our registered details in RAML'S records and any transaction made pursuant to the instructions shall be binding upon me/us.
5. Except my/our instruction sent via any of the referenced electronic channels is duly revoked or modified by a subsequent instruction issued by me/us and such subsequent instruction has been communicated to and received by RAML before the execution of the prior instruction and within the stipulated deadline for revocation and or amendment of instructions, I/We undertake to be bound irrevocably by such prior instruction.
6. I/We understand that where a mandate/instruction is sent via e-mail, I/We should receive acknowledgment immediately. Where this is not received within 30 minutes. I/We understand that I/We should immediately contact RAML to confirm receipt of the mandate/instruction.
7. I/We hereby agree to keep RAML indemnified from and against all actions, proceedings, claims and demands which may be brought or made against RAML and all loses, costs, charges, damages and expenses which may be incurred or sustained or for which RAML may become liable by reason of honouring such E-mail, and other Electronic Channels instructions provided that RAML has taken all measures prescribed by this agreement irrespective of whether the instructions are in fact erroneous, fraudulent or issued otherwise than as aforesaid.

Confirmation:

I/We hereby confirm that I/We have read and agreed to be bound by the above indemnity clause.

Signature of Account holder

Signature of Account holder

Date this _____ day of _____ 20 _____

For Official Use Only**Documentation Checklist**

- | | | | |
|-----------------------------------|--------------------------|-------------------------------------------|--------------------------|
| 1. Completed account opening form | <input type="checkbox"/> | 5. Resident (for Non-Nigerians) | <input type="checkbox"/> |
| 2. Passport Photograph | <input type="checkbox"/> | 6. *Birth Certification (for minors only) | <input type="checkbox"/> |
| 3. *Means of Identification | <input type="checkbox"/> | | |
| * Original must be sighted | | | |
| 4. Recent utility bill | <input type="checkbox"/> | | |

Document Status	<input type="checkbox"/> Complete	<input type="checkbox"/> Incomplete
Risk rating	<input type="checkbox"/> Low	<input type="checkbox"/> Medium <input type="checkbox"/> High
Check By	Account Opening Authorised By	
Date		
CSCS Number	Account Number	

REGENCY ASSETS MANAGEMENT LIMITED

HEAD OFFICE: 63, NORMAN WILLIAMS STREET, OFF AWOLOWD ROAD, SOUTH WEST, IKOYI, LAGOS.

REPRESENTATIVE OFFICE: SUITE 25 HILLTOP PLAZA, 1ST FLOOR LEFT WING, PLOT 2189, HOUSE 13 GWANI STR. NEAR CHESBURY HOTEL, ZONE 4 WUSE, ABUJA.

RISK DISCLOSURE STATEMENTS

This Risk Disclosure Statement is intended to provide you with information that will allow you to understand the nature and risk of the investment service we are providing you with and of the specific type of financial instrument that is being offered thus allowing you to take investment decisions on an informed basis.

This document provides general description of the nature and risks of financial instruments, as well as the functioning of the financial instruments in different market situations to help you make those investment decisions on an informed basis. This information does not contain all the risks and aspects of trading in financial instruments, however it is designed to facilitate understanding the major risks and characteristics investors need to consider.

While key risks to all financial instruments are similar but this document will focus more on risks associated with investment in equities, that is, buying and selling of shares on the trading platform of The Nigeria Exchange Limited and also through Regency Assets Management Limited online trading platform.

BASIC KEY RISKS IN TRADING IN FINANCIAL INSTRUMENTS (EQUITIES)

1. Market Risk

Market risk is the risk of losses in positioning arising from movement in market variables such as prices, interest rate, volatility (fluctuations in price of security or portfolio over a period of time). Such stock may depreciate in value as quickly as it may appreciate and can also become valueless. Investing in equities is as likely to incur losses as it is to make profit. Past performance should not be used as an indicator of future performance.

2. Emerging Market Risk

Investments in emerging markets entail additional risks associated with political and economic uncertainty, adverse government policies, restrictions on foreign investment and currency convertibility, currency exchange rate fluctuation, higher volatility, inadequate liquidity, possible lower levels of disclosure and regulation, and uncertainties as to the status, interpretation and application of laws, including those relating to private ownership of assets, expropriation, nationalisation and confiscation

3. Liquidity Risk

Markets, especially in situations of stress, can be characterised with deteriorating liquidity conditions. It means, that for a certain period of time the financial asset cannot be traded quickly enough in the market without impacting the market price. Market conditions (market hours, dealing hours, suspension of trading) may increase the risk of loss by making it difficult or impossible to sell out a certain position

4. Risk of Capital Loss

When a company is performing poorly or when the market perception of the company is negative, the share price may fall below the price which you originally paid for the share or even to zero.

5. Unexpected Events

Unexpected events which are outside of your control, such as company specific bad news that may impact the price of stock during trading, a change in government policy, sudden or prolonged market declines can

seriously affect share prices.

6. System/Network Congestion

A possibility of complete communication failure or slow or delayed system response that could halt timely execution of trade either in part or fully that could result into serious financial loss to the investor.

7. Internet/Online Trading Risk

There are risks associated with utilizing an internet-based deal execution trading system, including, but not limited to, failure of hardware, software, and internet connection. RAML does not control signal power, its reception or routing via internet, the configuration of your equipment or reliability of its connection, we cannot be responsible for communication failures, distortions or delays when trading via the internet.

7.1 Accuracy of Information

The content on our website is subject to change at any time without notice, and is provided for the sole purpose of assisting investors and traders to make independent investment decisions. We have taken reasonable measures to ensure the accuracy of the information on the website. However, RAML does not guarantee its accuracy, and will not accept liability for any loss or damage which may arise directly or indirectly from the content or your inability to access the website, for any delay in or failure of the transmission or the receipt of any instruction or notifications sent through this website.

Market Opinion:

- a) No information presented constitutes a recommendation by Regency assets to buy, sell or hold any security or to engage in any specific investment strategy.
- b) Any opinions, news, research, analyses, prices or other information contained on our website is provided as general market commentary and does NOT constitute investment advice.
- c) You are responsible for any investment decisions you make. Such decisions should be based solely on your evaluation of your financial circumstances, investment objectives, risk tolerance and liquidity needs.
- d) You should not rely upon the information or opinions that you read on our research portal, rather, you should use what you read as a starting point for doing your own independent research, your own independent analysis, and refine your own trading methods before placing your money at risk.
- e) The possibility exist that you could sustain a loss of some or all of your initial investment and therefore you should not invest money that you cannot afford to lose
- f) RAML will not accept liability for any loss or damage including without limitation to any loss of profit, which may arise directly or indirectly from use or reliance on such information as you may read on our research portal.

I/We hereby carefully read and fully understand the risk disclosure statements provided by Regency Assets Management Limited (RAML) before engaging into any trading transaction(s), and also to abide with the terms and conditions.

Client's Name

Signature

Date