

Thank you for choosing our firm. Kindly fill out this form in BLOCK letters and note that the following listed documents are required for submission. Original documents may be requested to be sighted.

- Duly completed Account Opening Form with one passport photograph.
- Copy of Utility Bill not more than 3 months.
- Means of Identification ( National ID/Foreign ID).
- Foreign ID and utility bill must be notarized or certified true copy is required.
- All sections are compulsory and required to be filled.

**A. COMPANY'S DETAILS**

1. Full Name of Company		
2. Date of Incorporation / Registration	3. Place of Incorporation	
4. RC Number	5. Tax ID Number	6. Country of Tax Residency (for multinational clients)
7. Business Sector / Nature of Business	8. Corporate Type <input type="checkbox"/> Limited Liability Company <input type="checkbox"/> Partnership <input type="checkbox"/> Association <input type="checkbox"/> Others (specify)	
9. Nature of Business / Principal Activity		
10. Registered Address Address Line 1		
Address Line 2		
11. Postal Address (If different from company address) Address Line 1		
Address Line 2		
12. Phone	13. E-mail	14. SCUML No
15. Website Address		16. Social Media
17. Purpose of Investment	18. Source of Investment Fund	19. Average Annual Turnover <input type="checkbox"/> Less than 100M <input type="checkbox"/> 100-500M <input type="checkbox"/> 500M – 1B <input type="checkbox"/> Above 1B

**B. CONTACT PERSONS' DETAILS**

1. Primary Contact's Name	2. Official Designation / Title
3. Email Address	4. Phone
5. Secondary Contact's Name	
6. Email Address	7. Phone

**C. BANK ACCOUNT DETAILS**

1. Name of Bank	2. Bank Account Number
3. Bank Account Name	4. Account Type (Current, Investment, etc.)
5. Branch	6. Swift Code

**ULTIMATE BENEFICIAL OWNERSHIP: MEMBERS OR PARTNERS HOLDING 5% OR MORE OF THE CAPITAL OF THE FIRM/COMPANY (IF APPLICABLE)**

S/N	Name and Address	Amount (N)	Percentage Held (%)

**PARTICULARS OF DIRECTORS AND PARTNERS**

S/N	Name and Address	Email Address	Phone Number	BVN Number

PARTICULARS OF EXECUTIVES AND SENIOR STAFF			
S/N	Name and Address	Email Address	Phone Number

AUTHORISED SIGNATORY			
1. Name			
2. Designation		3. Class <input type="checkbox"/> A <input type="checkbox"/> B	
4. Gender <input type="checkbox"/> Male <input type="checkbox"/> Female		5. Nationality	
6. Date of Birth (dd/mm/yyyy)		7. E-mail address	
8. Residential Address / Permanent Address			
Address Line 2			
9. Mobile Number (including country code)			
10. Bank Verification Number	11. Occupation	12. Source of Wealth	
13. ID Type <input type="checkbox"/> International Passport <input type="checkbox"/> Driver's license <input type="checkbox"/> National ID card			
14. Specimen Signature and Date			
15. Have you occupied any Political Position <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, please state the most recent position occupied			
Date: From To:			
16. Have any of your close relatives/associates occupied a Political Position? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, please state your relationship below			
Name and Position		Relationship	
Date: From		Date: To	

**Affix  
Current  
Passport  
Photograph  
Signatory (1)**

**Affix  
Current  
Passport  
Photograph  
Signatory (2)**

**Affix  
Current  
Passport  
Photograph  
Signatory (3)**

AUTHORISED SIGNATORY			
1. Name			
2. Designation		3. Class <input type="checkbox"/> A <input type="checkbox"/> B	
4. Gender <input type="checkbox"/> Male <input type="checkbox"/> Female		5. Nationality	
6. Date of Birth (dd/mm/yyyy)		7. E-mail address	
8. Residential Address / Permanent Address			
Address Line 2			
9. Mobile Number (including country code)			
10. Bank Verification Number	11. Occupation	12. Source of Wealth	
13. ID Type <input type="checkbox"/> International Passport <input type="checkbox"/> Driver's license <input type="checkbox"/> National ID card			
14. Specimen Signature and Date			
15. Have you occupied any Political Position <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, please state the most recent position occupied			
Date: From To:			
16. Have any of your close relatives/associates occupied a Political Position? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, please state your relationship below			
Name and Position		Relationship	
Date: From		Date: To	

AUTHORISED SIGNATORY			
1. Name			
2. Designation		3. Class <input type="checkbox"/> A <input type="checkbox"/> B	
4. Gender <input type="checkbox"/> Male <input type="checkbox"/> Female		5. Nationality	
6. Date of Birth (dd/mm/yyyy)		7. E-mail address	
8. Residential Address / Permanent Address			
Address Line 2			
9. Mobile Number (including country code)			
10. Bank Verification Number	11. Occupation	12. Source of Wealth	
13. ID Type <input type="checkbox"/> International Passport <input type="checkbox"/> Driver's license <input type="checkbox"/> National ID card			
14. Specimen Signature and Date			
15. Have you occupied any Political Position <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, please state the most recent position occupied			
Date: From To:			
16. Have any of your close relatives/associates occupied a Political Position? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, please state your relationship below			
Name and Position		Relationship	
Date: From		Date: To	

E. MANDATE / SIGNING INSTRUCTION			
(Please tick as required)	<input type="checkbox"/> A + A to sign	<input type="checkbox"/> A + B to sign	<input type="checkbox"/> B + B to sign.

F. ATTESTATION	
We attest that all the information provided herein is accurate and would notify you to update our records where any change occurs	
Director's Signature and Date	Director's Signature and Date

**MANDATE INDEMNITY**

AUTHORISATION GIVEN IN RELATION TO THE EXECUTION OF MANDATES, PROCESSING OF CHEQUES AND PAYMENT INSTRUCTIONS ISSUED IN RELATION TO ACCOUNTS OPERATED BY ADINO ASSET MANAGEMENT LIMITED.

I/We refer to Account \_\_\_\_\_ with Adino Asset Management Limited hereinafter jointly and severally called "the Account" which expression shall be deemed to include any reclassification or renumbering of the accounts specified herein as well as any other accounts that I/We may subsequently establish and operate with Adino Asset Management LIMITED ("AAML") at any other office(s) or branch(es) that AAM may from time to time maintain elsewhere in Nigeria and wish to advise and confirm as follows:

1. That I/we hereby authorize AAML to honour for and to debit the Account, with any and all payment instructions (inclusive of such as may be drawn in Favor of, or made payable to any other person specified therein) drawn on my/our name and in accordance with the mandate for the operation of the Account ("the mandate") for which it receives confirmation in a format which bears or purports to bear the facsimile or electronic mail signature of the person(s) whose specimen signature(s) are from time to time provided by me/us in relation to the mandate for the Account and where AAML honoured such payment instructions in such circumstances prior to the date Hereof its actions in that regard are hereby rectified, confirmed and approved.
2. That AAML is authorized to honour for and to the debit of the Account with any and all payment instructions/confirmations issued or provided by me/us using the format for such instructions/confirmation agreed with AAML and which format includes but is not limited to oral or written instructions/confirmation and where such instructions/confirmations are given orally such oral instructions may if previously agreed involve the use of a specific password or passwords and when given in writing may be given by letter, facsimile or electronic mail as provided in item 1 hereof and where AAML has honoured any verbal or written instructions/confirmations in such circumstances prior to the date hereof its actions in that regard are hereby rectified confirmed and approved.
3. That I/We hereby authorize AAML to honour for and to the debit the account with any and all payment instructions that are in such amounts as may from time to time fall within the category of payment instructions for which confirmations are not required and where such requests are honoured, in the absence of fraud or gross negligence by AAML or any of its employees, AAML shall not be held liable for honouring such instructions even if it is subsequently discovered that the relevant payment instruction should not have been compiled with and/or did not actually emanate from me/us.
4. That all authorizations given by me/us and certified to AAML as currently governing the operation of the Account are hereby continued in full force and effect, except as the same may have been supplemented or modified by the terms of this authorization. Consequently, AAML may rely upon this authorization, and I/we will not hold AAML liable for any actions it may take pursuant to this authorization unless and except this authorization is revoked or modified by any subsequent authorization issued by me/us and a certified copy of such subsequent authorization has been received by AAML.
5. I/We fully understand and acknowledge that electronic mail, facsimile, and verbal communications are insecure transmission media. I/We hereby indemnify AAM in full for any loss it may suffer or incur by reason of its honouring such letter, electronic mail, facsimile/or verbal instructions irrespective of whether same are in fact erroneous fraudulent or issued otherwise than as aforesaid.

Dated \_\_\_\_ this day of \_\_\_\_\_ 20 \_\_\_\_

Dated \_\_\_\_ this day of \_\_\_\_\_ 20 \_\_\_\_

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Signature

## Investment Policy Statement

### Introduction

The purpose of this Investment Policy Statement is to furnish you with a clear and comprehensive record of the Company's Management's investment philosophies, strategies, and processes. Our primary objective is to assist you in making informed decisions about your finances, ultimately leading to the peace of mind derived from a successful investing experience.

### Our Responsibilities

In addition to any legal or Securities & Exchange Commission (SEC) rule-imposed responsibilities, we commit to:

- Assist in determining a suitable asset allocation based on your risk tolerance upon your request.
- Recommend and facilitate the arrangement of investments as per your selection.
- In the absence of specific restrictions on your preferred investments, Adino Asset Management Limited is empowered to suggest what seems appropriate considering your circumstances.
- It is explicitly agreed that Adino Asset Management Limited functions as a fund/portfolio manager of investments.
- Upon your request, we will use our best efforts to provide valuations of the investments arranged for you.
- While striving to exceed your investment performance expectations, Adino Asset Management Limited assumes no liability if unsuccessful.

### Your Responsibilities

- Review this Investment Policy Statement and ensure its acceptability before signing. Any unclear points should be discussed with Adino Asset Management Limited.
- Notify Adino Asset Management Limited in writing if, at a future date, the terms of the Statement become unacceptable.
- Read any investment literature provided by Adino Asset Management Limited or your investment managers. Notify us of any unclear points. You retain absolute discretion over all investment and implementation decisions.
- Advise Adino Asset Management Limited in writing of any specific 'ethical' concerns before receiving investment advice. Constraints should be stipulated only on matters about which you feel strongly.
- Maintain a disciplined approach to investment.
- Retain the right to make sole investment decisions without recourse.

### Account Opening Form - Terms and Conditions

This document outlines the rights, responsibilities, and obligations of both parties concerning the account you are opening with our company, Adino Asset Management Limited, a fund and portfolio management firm regulated by the Securities and Exchange Commission (SEC) of Nigeria.

#### 1. Client Identification and Verification:

You agree to provide accurate and complete information for the purpose of client identification and verification. Adino Asset Management Limited reserves the right to request additional documentation for verification purposes.

#### 2. Investment Risks:

You acknowledge that all investments carry inherent risks. Adino Asset Management Limited will make reasonable efforts to provide suitable investment advice, but the final investment decision is at your discretion. You understand the risks involved in financial markets and are willing to accept these risks.

#### 3. Account Statements and Reporting:

You will receive periodic statements detailing your account's status, holdings, and transactions. It is your responsibility to review these statements promptly and report any discrepancies or concerns to us.

#### 4. Authority and Instructions:

By completing this Account Opening Form, you authorize Adino Asset Management Limited to act on your behalf in accordance with the instructions provided. Adino Asset Management Limited will rely on instructions believed to be genuine and shall not be held liable for any losses resulting from acting on such instructions.

#### 5. Fees and Charges:

You agree to pay all applicable fees and charges associated with the management of your fund and portfolio. Adino Asset Management Limited reserves the right to revise fees and charges, and you will be notified of such changes in advance.

#### 6. Confidentiality:

The Fund and Portfolio Management Company will treat your personal and financial information with the utmost confidentiality, in compliance with applicable laws and regulations. However, information may be disclosed as required by law or regulatory authorities.

#### 7. Termination of Services:

Either party may terminate the account or services with written notice, subject to the terms of any open positions or outstanding obligations. Adino Asset Management Limited may also terminate services in case of violation of terms or regulatory requirements.

#### 8. Governing Law:

This agreement and any disputes arising from it shall be governed by and construed in accordance with the laws of the Federal Republic of Nigeria. Any legal actions shall be brought before the appropriate regulatory authorities or courts.

#### 9. Amendments:

Adino Asset Management Limited reserves the right to amend these terms and conditions at any time. You will be notified of any changes, and your continued use of our services will indicate acceptance of the amended terms.

#### 10. Compliance with SEC Regulations:

You agree to comply with all relevant regulations and directives of the Securities and Exchange Commission of Nigeria and any other applicable laws and regulations.

#### 11. Declaration of Ethical/ESG Investment Preferences:

You agree to have preference for investment products that align with Environmental, Social, and Governance (ESG) principles, avoiding industries or practices inconsistent with sustainable, ethical, or socially responsible values, including those harmful to the environment, human rights, or corporate integrity.

### Client Agreement

By completing and submitting the Account Opening Form, you confirm that you have read, understood, and agreed to these terms and conditions.

I/we..... have read, understood, and agreed to the above terms and conditions.

Client's name..... Signature .....

Client's name ..... Signature .....

**EMAIL INDEMNITY AGREEMENT**

**Instructing AAML by Email**

Clients instructing Adino Asset Management Limited (AAML) by email are asked to read and sign the email indemnity below. Please consider the clauses carefully, as they limit AAML's liability and constitute an assumption of risk by you. If you are in any doubt about the risks related to email instructions or the effect of this indemnity, you should seek independent legal advice.

To: Adino Asset Management Limited (hereinafter the "Company" or "AAML")

I/We \_\_\_\_\_, request and authorize AAML to accept and act upon my/our email instructions in respect of any instruction that the Company would normally accept if the instruction were presented in an original written format, in accordance with the terms of the mandate.

This release and indemnity is supplemental to (and forms part of) AAML's Account Opening Terms and Conditions. Should there be any conflict between this indemnity and AAML's General Terms and Conditions, the provisions of the indemnity shall have precedence.

By signing this release and indemnity, I/We acknowledge and agree that:

1. All email instructions that claim to come from me/us (claimed instructions) will be treated as having been given by me/us in the form received by AAML. The claimed instructions may, because of malfunctioning equipment, distorted communication links, and the like, differ from those intended or sent, and I/we will be bound by them.
2. It is not possible for AAML to verify the authenticity of email messages that claim to come from me/us.
3. No email can be considered received by AAML until I/we have received a reply from the Company acknowledging the receipt of my/our email
4. AAML may, notwithstanding this release and indemnity, require that any instruction given by any party to the account(s) be given in accordance with the signing arrangements of the account(s), and AAML may, at its sole discretion, request written or any other form of confirmation of any instruction.
5. All email instructions that claim to come from me/us (claimed instructions) will be treated as having been given by me/us in the form actually received by AAML. The claimed instructions may, as a result of malfunctioning equipment, distorted communication links, and the like, differ from those intended or sent, and I/we will be bound by them.
6. AAML will not be liable for any loss (consequential or otherwise) incurred by me/us as a result of the Company acting or declining to act (wholly or in part) on instructions that AAML believes to have been given in conformity with the above, whether or not such instructions have been so given. The fact that any instruction may later be shown to be false, incomplete, inaccurate, delayed,

erroneous, unauthorized, or otherwise not authentic should not impede the rights of AAML hereunder.

7. AAML may, at any time, on written notice sent to me/us, withdraw from these arrangements regarding accepting instructions.
8. I/We will comply with any procedures or restrictions imposed on me/us by AAML about sending email instructions to the Company.
9. This email indemnity remains an obligation to me/us and is subject to changes notified by AAML from time to time.
10. I/We fully understand and acknowledge that electronic mails and facsimile are insecure insecure transmission media. I/We hereby indemnify AAML in full for any loss it may suffer or incur by reason of its honouring such electronic mail or facsimile irrespective of whether same are in fact erroneous, fraudulent or issued otherwise than as aforesaid.

Please note that my/our e-mail address \_\_\_\_\_, shall be effective for the purposes of providing electronic mail instructions and authorizations which I/We shall give to AAML from time to time in respect of the Account(s) and for receiving any call back, clarifications or confirmations from AAML in connection with my/our instructions and authorizations.

Dated this \_\_\_\_\_ day of \_\_\_\_\_ 20\_\_\_\_\_

Name: \_\_\_\_\_

Signature: \_\_\_\_\_

Government Issued ID Number: \_\_\_\_\_

Date: \_\_\_\_\_

In the presence of:

Name: \_\_\_\_\_

Signature: \_\_\_\_\_

Occupation: \_\_\_\_\_

Government Issued ID Number: \_\_\_\_\_

Date: \_\_\_\_\_

Append Company Stamp/ Seal for all Corporations

**AAML Official Use**

Signature Verification 1: \_\_\_\_\_

Signature Verification 2: \_\_\_\_\_

**CONSENT FOR DATA COLLECTION AND PROCESSING**

**Purpose of Data Collection and Processing**

By signing this KYC (Know Your Customer) form, the client hereby gives their free and informed consent to Adino Asset Management Limited (AAML) to collect, store, and process the personal information provided herein. The data collected will be used solely for the purpose of fulfilling legal obligations, enhancing client services, and ensuring compliance with regulatory requirements, as mandated by the Nigeria Data Protection Act 2023.

**Scope of Data Collection**

The information collected may include, but is not limited to:

1. Personal identification details (e.g., name, date of birth, address)
2. Financial information (e.g., income details, account numbers)
3. Contact information (e.g., phone number, email address)
4. Any other information necessary for the purpose of client verification and compliance with applicable laws.

**Use and Disclosure of Data**

AAML will process the data collected in accordance with its privacy policies and applicable laws. The client's data may be shared with regulatory authorities, affiliates, and third-party service providers only when necessary to fulfill the purposes outlined above, and always with appropriate safeguards in place.

**Retention of Data**

The client's data will be retained for as long as necessary to fulfill the purposes for which it was collected, or as required by law, after which it will be securely deleted or anonymized.

**Client's Rights**

The client has the right to access, rectify, or delete their personal data, as well as the right to withdraw consent at any time. However, withdrawal of consent may affect AAML's ability to provide certain services. To exercise these rights, the client should contact AAML's Data Protection Officer at the provided contact information.

**Acknowledgment and Consent**

I/we .....  
have read, understood, and agreed to the above terms and conditions.

Client's name .....

Signature.....

Client's name .....

Signature.....

**DOCUMENTATION CHECKLIST** Please note that all items(\*) should be certified as True Copies By the Corporate Affairs Commission and sealed using Company Seal/Stamp

1. Complete client onboarding form	<input type="checkbox"/>	2. Standard terms and conditions	<input type="checkbox"/>
3. AAM Anti-Money Laundering Questionnaire	<input type="checkbox"/>	4. Mandate Indemnification	<input type="checkbox"/>
5. Copy of certificate of incorporation / evidence of business registration	<input type="checkbox"/>	6. Particulars of Directors Form CAC 7 (LTDs only)	<input type="checkbox"/>
7. Passport photograph (for each authorised signatory) within the last three months	<input type="checkbox"/>	8. Completed "Authorised Signatory Details".	<input type="checkbox"/>
9. Board resolution stating a. Approval to open an account with Adino Asset Management b. The list of authorised signatories	<input type="checkbox"/>	10. Particulars of shareholders with minimum of 5% shareholdings	<input type="checkbox"/>
11. Return on Allotment of Shares Form CAC 2 (LTDs only)	<input type="checkbox"/>	12. Memorandum & Articles of Association <input type="checkbox"/> Constitution <input type="checkbox"/> Partnership Deed	<input type="checkbox"/>
13. Copy of identification documents for all signatories	<input type="checkbox"/>	14. Proof of address of company (copy of recent utility bill) within the last three months	<input type="checkbox"/>
15. TIN Number		16. SCUML Number (for applicable sectors)	<input type="checkbox"/>
17. Other Information		18. Referral Source / Name (e.g., Website, Partner, Referral name)	<input type="checkbox"/>
19. Internal Risk Classification (Low / Medium / High) – For Back Office Use		20. Date and Name of Officer Who Received form	<input type="checkbox"/>

Documentation Status <input type="checkbox"/> Complete <input type="checkbox"/> Incomplete	Risk Rating <input type="checkbox"/> Low <input type="checkbox"/> High
Account Opening Authorised By Head of Portfolio Management	Account Opening Authorised By Compliance officer
Date	Date
Account Number	

**For Official Purpose Only**

Delivered By E-mail Company Representative Others (Specify)
Document Received By (Officer Name)
Initial Amount Deposited