

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.
- All sections are compulsory and required to be filled.

A. Bio Data

1. Title	2. First Name
3. Middle Name	4. Last Name
5. Religion	6. Gender Male Female
7. Date of Birth (dd/mm/yyyy)	8. Place/Country of Birth
9. Marital Status Single Married Other(specify)	10. State of Origin (Nigerians Only)
11. Mother's Maiden Name	
12. Residential Address/Permanent Address Address Line 1	
Address Line 2	
13. Date of Entry into Present Residence (dd/mm/yyyy)	14. Nationality

Affix
Current
Passport
Photograph

B. IDENTIFICATION

1. Contact/ Postal Address Address Line 1			
Address Line 2			
2. Mobile Number (including country code)	3. Alternative Phone Number		
4. E-mail address	5. Preferred Contact Method (Phone / Email / SMS)		
6. ID Type International Passport Driver's license National ID card			
7. ID Number	8. Issue Date	9. Expiry Date	10. Place of Issue
11. Social Media Handle		12. TIN/Payer ID	

C. EMPLOYMENT DETAILS

1. Level of Qualification	2. Employment Status
3. Occupation/ Employment Segment	4. Appointment Date
5. Company Name	6. Official Website Address
7. Company/Office Address	
8. Official Telephone Number	9. Official E-mail address
10. Source of Funds Description (Brief narrative)	

D. NAIRA BANK ACCOUNT DETAILS

1. Name of Bank	2. Bank Account Number
3. Bank Account Name	4. Branch
5. BVN	6. Date Opened
7. Source of Funds	

D1. MULTIPLE CURRENCY ACCOUNT DETAILS (Only if applicable)

1. Naira Account Number	2. Bank Account Number
3. Foreign Currency Account Number	4. Bank Account Name
5. Currency Type for Each (e.g., Naira, USD)	6. BVN
7. Date Opened	8. Source of Funds
9. Swift Code:	10. Routing <u>No</u> :

E. NEXT OF KIN DETAILS

1. Title	2. First Name
3. Middle Name	4. Last Name
5. Date of Birth (dd/mm/yyyy)	6. Nationality
7. Relationship Parent Child Spouse Sibling Others(specify)	
8. Gender Male Female	9. E-mail
10. Telephone	11. Alternative Contact for Next of Kin
12. Contact Address of Next of Kin Address Line 1	
Address Line 2	

F. FOR MINORS ONLY

1. Date of Birth (dd/mm/yyyy)	2. Gender Male Female
3. Name of Guardian	

H. ATTESTATION

I/We attest that all the information provided herein is accurate and would notify you to update my/our records where any change occurs.

Signature and Date

G. QUESTIONNAIRE

Have you occupied any Political Position? Yes No If yes, please state the most recent position occupied	
Date: From	To:
Have any of your close relatives/associates occupied a Political Position? Yes No If yes, please state your relationship below	
Name and Position	Relationship
Date: From	Date: To
Country where political role was held (if applicable)	How did you hear about us?
Would you like to receive marketing information from us? (Yes/No)	

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 regulatory such as 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. 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 Account Opening 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.....

FOR OFFICIAL PURPOSE ONLY			
Delivered By	E-mail	Company Representative	Others (Specify)
Document Received By (Officer Name)		Initial Amount Deposited	
1. Complete client Onboarding form		2. Mandate Indemnification	
3. Proof of Address (e.g., utility bill within 3months)		4. Valid means of identification	
5.(2) Passport photos signed and dated at the back		6. Resident Permit	
7.Birth Certificate (For Minors only)		8.Proof of Employment and Source of Fund	
Documentation Status	Complete	Incomplete	Risk Rating Low High Medium
Account Opening Authorised By (Head of Portfolio Mgt)		Account Opening Authorised By (Compliance Officer)	Account Number
Date		Date	