

HOMEBASE APPLICATION (HBA) FORM

In an effort to serve you (our client) better, we would like to know the following about you to enable us help you make informed investment decisions. The information provided will be kept private and confidential.

A. Personal Data

1. Name:.....
2. Occupation:.....
3. Nationality:.....
4. Date of birth:.....
5. Marital status:.....
6. No. of children/dependents:.....
7. International Passport or Driver's License No:
8. Issue Date: Expiry Date:
9. Business Address:.....
 - Tel:.....
 - Fax:.....
 - E-mail:.....
10. Permanent Address:.....
 - Tel:.....
 - Fax:.....
 - E-mail:.....

INVESTMENT INFORMATION

What Is Your Investment Objective?

Different types of investments generate returns in different ways. Typically more conservative investments, such as treasury bills, generate returns through a steady flow of income payments. More aggressive investments, such as shares, tend to generate returns through dividend payments and capital gains. How would you characterize your investment objective for this portfolio?

- (A) Emphasis on income generating investments
- (A) Emphasis on income generating investments and some capital growth
- (B) Emphasis on aggressive capital growth and some income
- (C) Emphasis on aggressive growth of capital

What Is Your Attitude Towards Risks?

The process of investing requires careful consideration of risk. There is a trade-off between the risk associated with an investment and its expected return over time. Typically, one must endure greater risk in order to pursue higher returns. Each investor has different attitude towards risks. Which statement best describes your attitude towards risks?

- (A) I cannot accept any loss of principal.
- (B) Conservative: I am more concerned with preserving the value of my account than maximizing capital growth, and can tolerate some decline in value through a market cycle.
- (C) Moderate: I am comfortable with fluctuations in my portfolio, and the possibility of large declines in value, in order to grow my portfolio over time.
- (D) Aggressive: I am comfortable taking on high levels of risk, and the possibility of large fluctuations and substantial declines in the value of my portfolio, in pursuit of higher level of appreciation in my portfolio over time.

What Is Your Overall Knowledge Of Investment?

- (A) **Low:** I have very little investment experience outside of bank savings and government treasury bills.
- (B) **Medium:** I have some experience investing in shares and bonds
- (C) **High:** I have been an active participant in the stock market

What Is The Projected Use Of The Money In Your Investment Programme?

(Rank the following according to order of importance on a scale of 1 to 5, with 1 being the most important)

- (1) To fund retirement
- (2) To finance college education of children
- (3) To fund the purchase of a home (improvements)
- (4) To build wealth
- (5) Other (please explain)
-

TYPE OF ACCOUNT HOLDER & SOURCE OF FUNDS

Individual Account

Joint Account

Kindly indicate your source of funds

Personal Savings

Salary

Inheritance/ gift

Other

Annual Net Income (USD)

Below 10,000

10,000 - 15,000

16,000 -20,000

21,000 - 25,000

Over 25,000

ACCOUNT PREFERENCES

Preference	Account Type	Minimum Duration	Indicate Preference
CAL HB 1	Money Market instrument Government Bond	1 Year	
CAL HB 2	Money Market Instrument Government Bonds / Shares	2 Years	
CAL HB 3	Money Market Instrument Government Bonds /Shares	3 Years	

BENEFICIARIES

<i>Full Name:</i>	<i>Percentage (%):</i>	<i>Address For Correspondence:</i>	<i>Tel. No. & Email:</i>

What Is Your Investment Quantum?

- 1) What cedi amount are you considering for this investment programme?
.....
- 2) Does your investment in this programme represent more than 50% of your total investible funds?
Yes No

I. Is There Any Additional Information You Would Like Us To Know About You?

.....
.....
.....
.....

Date:..... Signature:.....

Operations Manager.....

POWER OF ATTORNEY (POA)

We/I, of

hereby appoint CAL Brokers Limited of 23 Independence Avenue, P. O. Box 14596 Accra (CBL) to act on our/my behalf as brokers.

In so doing, Directors, Authorised Dealing Officers or other officers of whom CBL has given instructions, may rely on this power of attorney without obtaining our /my further approval or counter signature.

In this regard CBL's authority will include without limitation:

- the authority to purchase, sell and/or transfer and deliver our/my shares and make, execute and deliver any written instruments of assignments and transfer in order to complete any instructions.

We/I hereby undertake at all times to ratify whatsoever CBL shall do or cause to be done in our/my name and on our/my behalf by virtue of this power of attorney.

Dated this

SIGNED AND DELIVERED

For and on behalf of

.....

In the presence of

.....

}

Name:

Address:

Occupation:

PORTFOLIO MANAGEMENT AGREEMENT

This PORTFOLIO MANAGEMENT AGREEMENT is made on thisday of 2008 BETWEEN

CAL BROKERS LIMITED (CBL) a Licensed Dealing Member of the Ghana Stock Exchange and

The CLIENT.....whose address is
.....
..... and a HOMEBASE client of CBL.

STATEMENT, INFORMATION AND VALUATION (REPORTING OBLIGATIONS)

Quarterly reporting on the Investors’ portfolio on valuation shall be issued by CBL to the Investor.

INDEMNITIES

The Investor hereby agrees to indemnify CBL against any liability in respect of any losses, claims, damages, cost and expenses incidental to the Manager’s engagement herein except such as shall arise from a breach of the terms of this Agreement or as a result of the negligence, willful default or fraud of CBL, or its employees and agents or any other person appointed by it.

FEES

The administrative fee shall be a flat fee of GH¢50 per annum AND a performance incentive fee of 10% of capital gains (both realized and unrealized) on your portfolio will be charged annually.

CONFIDENTIALITY

All information regarding the Investor’s portfolio will be carefully handled with utmost confidentiality.

TERMINATION

This Agreement shall come into effect on the date of the last party signing and shall continue until termination.

The Agreement shall be terminated on the day the last investment(s) of the client is/are disinvested or at the written direction of the Investor to transfer all the Assets jointly held by the investor and CBL to the investor.

I have read and agree to ALL the terms set out in the above agreement:

.....
(Signature of Client)

.....
Date

.....
(CAL Brokers Limited)

.....
Date

Please note that verification of account-opening documents for offshore investors include the following:

- An original utility bill
- The Identification document (international passports, drivers' license etc) should be certified by a notary public in the country of residence of the investor

CHECKLIST

		YES	NO	WAIVED
1	HBA FORM	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2	POA FORM	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3	TWO (2) PASSPORT PHOTOGRAPHS	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4	CUSTOMERS IDENTIFICATION (Photocopy of Driver's License or relevant pages of Int. Passport)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

FOR OFFICE USE ONLY

Remarks:

Portfolio Manager's Name: Signature: Date:

Approving Officer's Name: Signature: Date:

Short Name: Account Code: