

**Investors Europe (Mauritius) Limited**

Level 12, NeXTeracom Tower II,  
Ebène - Cybercity  
Mauritius  
T +350 200 40303  
T +44 203 2861469 (Global)  
F +350 216 28936 (Global)  
F +230 212 3479 (Local)  
E [compliance@investorseurope.net](mailto:compliance@investorseurope.net)  
Regulated by the Financial Services Commission



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***Individuals: Opening a Trading Account with Investors Europe***

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**Procedures & Documentation Attached**

- 1. Account Opening Documents**      *(to be filled in and signed)*      Tick \_\_\_\_\_
- 2. General Terms & Conditions**      *(to be read and understood)*      Tick \_\_\_\_\_
- 3. Client awareness declaration**      *(to be read and signed)*      Tick \_\_\_\_\_

**Check list of items required Clients**

[http://www.investorseurope.com/due\\_diligence.html](http://www.investorseurope.com/due_diligence.html)

**A.) Certified Copy of Passport or Identity Card (KYC)**      Tick \_\_\_\_\_

**B.) Utility bill addressed to Client's home address (KYC)**      Tick \_\_\_\_\_

**(Max. 3 months old)**

**C.) Persons authorized to give orders for execution**      Tick \_\_\_\_\_

**D.) KYC documents on third parties authorized to execute**      Tick \_\_\_\_\_

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## NEW CLIENTS: ACCOUNT OPENING FORM

### 1.) GENERAL CONTACT ADDRESS

**Account Name** : \_\_\_\_\_

**Full Name of Investor:** \_\_\_\_\_

**Address** : \_\_\_\_\_

**City** : \_\_\_\_\_

**State/Country** : \_\_\_\_\_

**Postal Code** : \_\_\_\_\_

**Telephone Number** : \_\_\_\_\_

**Mobile Number** : \_\_\_\_\_

**Facsimile** : \_\_\_\_\_

**Email** : \_\_\_\_\_

**Skype** : \_\_\_\_\_

**Viber** : \_\_\_\_\_

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**2.) Where did you first hear about our services?**

*(This is important for US persons <http://www.investorseurope.net/en/u-s-persons>)*

Where?	Tick	Details, Name, Date (if possible)
Referred by a Friend/ Advisor/ company		
Other (Specify)		
Google		
Bing		
Yahoo		
Linkedin.com www.investorseurope.com www.investorseurope.net		

**3. GENERAL INFORMATION** (attach additional sheets, as necessary)

A.) Description of Client's Business: \_\_\_\_\_

B.) State (or Country) of Incorporation or Formation: \_\_\_\_\_

C.) Does any other person, broker or other entity have an interest in this account? ( ) Yes ( ) No

If yes, please identify: \_\_\_\_\_

D.) Has Client ever been the subject of, or initiated litigation, arbitration or any other type of dispute or settlement or procedure with another broker or dealer? ( ) Yes ( ) No

If yes, please provide details: \_\_\_\_\_

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**E.) Has the Client ever been the subject of an investigation or proceeding by any commodities, securities or other self-regulatory authority? ( ) Yes ( ) No**

**If yes, please provide details, including any conclusions reached:** \_\_\_\_\_

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**F.) Has client changed his name over the last 5 years? ( ) Yes ( ) No**

**If yes, please provide details:** \_\_\_\_\_

**4. BANKING RELATIONSHIPS** (attach additional sheets if necessary)

**Name of Bank :** \_\_\_\_\_ **Address :** \_\_\_\_\_

**Bank Contact :** \_\_\_\_\_ **Telephone :** \_\_\_\_\_

**Account Type :** \_\_\_\_\_ **Account No.:** \_\_\_\_\_

**IBAN :** \_\_\_\_\_ **SWIFT/ BIC :** \_\_\_\_\_

**Length of Time with Bank:** \_\_\_\_\_

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**5. INVESTMENT OBJECTIVES:**

\_\_\_\_\_ **Safety of Principal**      \_\_\_\_\_ **Income**      \_\_\_\_\_ **Growth**  
\_\_\_\_\_ **Trading Profits**      \_\_\_\_\_ **Speculation**      \_\_\_\_\_ **Other**

Client's Net Worth: € \_\_\_\_\_

Client's Annual Net Income: € \_\_\_\_\_

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**6. Source of Funds and FATCA**

**(A) Occupation**

Your Occupation: \_\_\_\_\_ Employer: \_\_\_\_\_

Describe where the source of the funds you will be trading has come from:-

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**(B) FATCA**

(i) US Clients, US resident beneficial owners of this account, insert your TIN\*\*\* here: \_\_\_\_\_

(ii) Other Clients (NON US), please tick and initial the box to confirm, 'I/ We declare that under the terms of "FATCA" No beneficial owner of the institution applying to open this account is either a US citizen, or US resident and would not qualify as such under the terms of applicable FATCA regulation :

\*\*\* [https://en.wikipedia.org/wiki/Taxpayer\\_Identification\\_Number](https://en.wikipedia.org/wiki/Taxpayer_Identification_Number)

Tick \_\_\_\_\_

Initial \_\_\_\_\_

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## 7. TRADING INFORMATION

Investorseurope is committed to complying with the provisions of Data Protection Directives. In signing these account opening documents, you consent to investorseurope holding and processing the information provided by you for the purposes of providing its services.

### A. Investment Knowledge

**Objective-** To determine the level of knowledge of the customer with regards to Complex investment products.

On a Scale of 1-10 (Highest)

	Knowledge	Trading Experience (Years)	Willingness to Invest
Derivatives	/10		/10
Structured Products / Bonds (that embed a derivative)	/10		/10
Equities (emerging markets)	/10		/10
Equities (main world markets)	/10		/10
CFDs	/10		/10
Commodities	/10		/10
FOREX	/10		/10

### B. Professional Experience

**Objective –** Determine the background of the client in order to ascertain his/her understanding of the investment commitment/risks being made.

- Please provide a brief summary of your professional background.

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**Disclaimer: If you elect not to provide IEL with the information requested in this questionnaire, or you provide IEL with insufficient information in this regard, you hereby acknowledge that IEL will be unable to determine whether a given service or product is appropriate for you, and will only be able to offer you such products or services after it has issued you with a risk warning in this regard.**

**C.) Has client previously traded?                    ( ) Yes ( ) No                    If Yes, Number of years: \_\_\_\_\_**

**If Yes, please indicate:**

**i.) the brokerage firm where account was, or is maintained:**

**Firm name: \_\_\_\_\_ Location: \_\_\_\_\_ Active \_\_\_ Inactive**

**Firm name: \_\_\_\_\_ Location: \_\_\_\_\_ Active \_\_\_ Inactive**

**ii.) the average number of trades (executions) every 3 months: \_\_\_\_\_**

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## **CLIENT ACKNOWLEDGEMENT**

**Client represents that the information provided herein is true and correct, that he is authorised to sign this document and that he/ she will notify Investors Europe, in writing, of any material changes to said information provided herein. Investors Europe reserves the right to certify the accuracy of the information provided herein and to contact such other persons and agents, including bankers, brokers, Regulators and self-regulatory personnel, as it deems necessary.**

**CLIENTS NAME :**

\_\_\_\_\_

**AUTHORISED SIGNATURE:**

\_\_\_\_\_

**PRINT NAME AND TITLE :**

\_\_\_\_\_

**Ebène, \_\_\_\_\_ of \_\_\_\_\_ 20\_\_**

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**Investors Europe Limited: APPROVAL (for internal use only)**

Has the Client filled out **EVERY** page? \_\_\_\_\_

Are there any GAPS or missing information: \_\_\_\_\_

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**APPROVED, Head of Back Office:** \_\_\_\_\_

Ebène, \_\_\_\_\_ of \_\_\_\_\_, 20\_\_

**APPROVED, Compliance Officer:** \_\_\_\_\_

Ebène, \_\_\_\_\_ of \_\_\_\_\_, 20\_\_



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## General Terms & Conditions of Business

The following general business terms and conditions shall apply to all transactions between **Investors Europe** and its Clients, unless otherwise explicitly stipulated in distinct and separate agreement(s).

### 1. Account Opening Procedures

As part of your account opening procedures, **Investors Europe** (Mauritius) Ltd (hereafter called **Investors Europe**) will need to be informed of various details including your name, address and other contact details relevant to its international trading services. **Investors Europe** will also require a duly authenticated copy of your passport (or ID card).

For companies, various documents will be required including its Certificate of Incorporation and various Corporate Resolutions authorizing designated person(s) to represent their interests with **Investors Europe**.

Clients are encouraged to read through all of the relevant account opening forms very carefully and to talk to our personnel to clarify anything they do not understand. If they still have any queries, they should contact their accountant and/ or lawyers for further clarification.

### 2. WARRANTIES

In connection with your acceptance of the services offered by **Investors Europe** you represent and warrant that:

- a) You possess the legal authority to enter into this agreement and to use the **Investors Europe**'s services in accordance with all of the terms and conditions contained hereafter.
- b) All information provided by you in the account application and any further information that you provide to **Investors Europe** in relation to your account is true and correct.
- c) You have read and understood the contents of the documentation provided by **Investors Europe**.

### 3. ACKNOWLEDGMENTS:

In connection with your acceptance of the Services offered by **Investors Europe** you acknowledge and agree that:

- a) All dealings and any advice given will be subject to the terms set out in this Agreement. Headings used in the body of the Agreement shall not affect its interpretation
- b) The Client hereby appoints the Company to provide the following services to the Client in accordance with this Agreement and to deal as agent and to arrange deals in:

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- Equities
- Stock indices
- Commodities
- Financial spread betting
- Options
- Stock options
- Exchange Traded Funds
- Contracts for Difference
- Foreign exchange
- Spot Forex
- Interest rate futures
- Bonds
- Derivative Products

- c) These services may be provided to you in respect of both cash and contingent liability transactions. A contingent liability transaction is one where you will, or may, be liable to make further payments (in addition to charges and whether or not secured by margin) when the transaction fails to be completed or upon the earlier closing out of the position.
- d) All orders for purchase or sale for future delivery are given, received and executed on the clear understanding that both the Client and the Company contemplate actual delivery
- e) In all transactions between the Company and you it is understood the Company is acting as agent. Where you act in the capacity of an agent on behalf of other clients you agree:
- (i) The Company will be acting solely for you in any and all transactions.
  - (ii) The Company will act solely for you whether or not the Company becomes aware, directly or indirectly, of the identity of any of your customers and any principal of yours so identified will not be treated as an indirect customer by the Company.
  - (iii) In relation to any transaction entered into by you as agent in such circumstances, you warrant that you have due authority to enter the transaction on your principal's behalf on the terms of this Agreement and that the transaction and such terms thereof will bind your principal accordingly. (iv) Such principal has, at the time the transaction is entered, sufficient resources to meet its obligations thereunder, and that you will notify the Company if this ceases to be the case
- f) You are entirely responsible for the confidentiality of any Client Account Identification references given to you. You will notify **Investors Europe** immediately of any unauthorized use of your account or any other breach of security.
- g) **Investors Europe** and its agents may, at their discretion, act in all matters on instructions given or purporting to be given by or on behalf of you verbally, by fax, or by e-mail or other electronic transmission, and **Investors Europe** and its agents shall not incur any liability by reason of acting or not acting on any such instructions.
- h) You will be financially responsible for any and all brokerage, administrative charges (IEL reserves the right to levy a fee to cover national and international due diligence and administrative costs) margins or commissions that arise from the use of your account by you or third parties introduced by you and you agree to pay all fees, charges, margins or commissions for services you receive from Investors Europe, or its agents.

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- i) **Investors Europe** reserves the right to change the brokerage it charges you from time to time and to introduce new brokerage levels. Where permitted by the applicable regulations, we may receive or provide remuneration, fees and/or commission and non-monetary benefits from or to, or share charges with, an associate or other third party in connection with transactions carried out on your behalf. In particular, we pay and receive retrocessions from many introducing brokers and stock brokers for transacting stocks, CFD's, futures, bonds and forex for you. These arrangements are designed with your best interests in mind. The percentage we receive may vary depending on the total clients' investments executed. These payments are normally in the range of 0.01%-2.0% of value of the investments executed. Further details are available on request.
- j) You accept unreservedly that whilst **Investors Europe** will in good faith attempt to help you to make informed investment decisions, the ultimate decision (and the consequences thereof) will always be yours and yours alone and that **Investors Europe** can give no guarantees of performance on any products that you have executed through **Investors Europe** where **Investors Europe** may have helped you to reach an investment decision.
- k) While **Investors Europe** may, on a daily basis, advise on and deal and arrange deals in readily realizable securities, options or other derivatives, **Investors Europe**, and its agents, will provide no legal, tax or investment advice in connection with your account. You agree to obtain your own investment, legal and tax advice from a qualified professional (or to assume the risk of not so doing) with respect to your use of the Services. If, for any reason, you are not satisfied with the services rendered to you, you should first attempt to resolve the issue directly with the company employee(s) concerned. If not resolved to your entire satisfaction, you should thereafter contact the compliance department who will conduct an investigation into the issue and revert to you in writing.
- l) All transactions you make pursuant to this agreement will be subject to the constitution, by-laws, rulings, regulations and customs of the exchange or market (and its clearing house, if any) where the orders for such transactions are executed. You agree that, where relevant, **Investors Europe** may have access to your settlement account at your depositary bank to settle any trades that you may have made through **Investors Europe**.
- m) All trades conducted by you will be on a cash basis; if upon the purchase or sale of any security **Investors Europe** is unable to settle the transaction by reason of your failure to make payment or deliver the securities, you will reimburse **Investors Europe** for all related costs, losses or liabilities.
- n) Should you become indebted to **Investors Europe** for any reason, you will repay such debts forthwith. You agree that failure to promptly pay such debts will give **Investors Europe** the right to close all your trading accounts and to settle any such debts and margins through your settlement bank, clearing facility or any accounts held with or introduced to **Investors Europe**. Should you only pay part of such debts you shall be liable to **Investors Europe** for any difference still owed.
- o) Any expenses on **Investors Europe's** part in connection with replies to inquiries by public authorities, pursuant to national or international legislation, will be recharged to the Client. Any expenses incurred by **Investors Europe** in connection with auditors' comments and/or reports requested by the client or in line with international legislation such as FATCA will also be recharged.
- p) If you require trading information and statements to be sent by Email, any and all such communications sent to you at the e-mail address you disclose on this application, shall be considered delivered to you personally whether you actually receive them or not. If you do not notify **Investors Europe** in writing of any errors or objections to any trading information or statements within 7 days from the date of physical execution or of a statement's digital imprinting, mailing, emailing or faxing, you agree that the information shown shall be deemed to be accepted as correct by you, notwithstanding that specific acknowledgment or acceptance is requested by the Company from you but none is given, and **Investors Europe** shall be

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released from all claims in connection with this information or any action taken or not taken by **Investors Europe** regarding your trading account. Trading confirmations forwarded by **Investors Europe** or any other transcript from **Investors Europe** require no signature. Verbal trade confirmations are always subject to final confirmation in writing.

- q) If you do not require your trade executions to be faxed or Emailed *daily*, it will be wholly incumbent on you to confirm all trading details daily over the trading phones (which are recorded) or by arranging a meeting with the company on a regular basis so as to satisfy yourself fully and entirely that your instructions have been followed to the letter and you agree to hold **Investors Europe** and its agents, affiliates, officers and employees harmless from any claim, demand or damage arising thereof, if you do not do so. In any event clause n.) above will apply.
- r) If you receive execution reports and statements directly from your online trading platform, rather than from **Investors Europe's** back office, you accept and acknowledge that **Investors Europe** may be working with third party software technology and third party trading platforms and will not send any trade execution information or statements as this will be provided to you by your own trading platform and it will be wholly incumbent on you to confirm the validity and correctness of the trading platform information provided to you and you agree to hold **Investors Europe** and its agents, affiliates, officers and employees harmless from any claim, demand or damage arising thereof. **Investors Europe** will facilitate information, execution reports and statements for these platforms at your request by liaising with the platform and software supplier(s) and will actively support you and generally help in good faith to resolve any issues with executions & statements on your online trading platform.
- s) **Investors Europe** has the right at its sole discretion to close positions or any part thereof at any time, with or without notice, if the Company deems it necessary for its own protection. A position may be closed in such a manner as the Company deems appropriate.
- t) **Investors Europe** will, as an execution-only stock broker, hold client money as trustee in a segregated non-interest earning account at an approved bank or banks or segregated client trading accounts at approved clearing brokers or brokers chosen by the Company. If client money is held in Mauritius it will be held in accordance with the relevant laws and regulations that may be in force in Mauritius at the time. Client money and client assets will normally only be deposited in a client transaction account outside Mauritius, in the UK, and you may notify **Investors Europe** in writing that you do not wish your money to be held in a particular regulated jurisdiction. In such circumstances your money may be held in a client transaction account in a regulated jurisdiction to which you do not object. Where client money is held in a client transaction account outside Mauritius it will be held subject to the regulatory requirements of that relevant jurisdiction, and it will not be held subject to Mauritius Financial Regulations. Where, for example, client money and client assets are held in the UK, they will be held in accordance with the UK's FSA Regulatory Framework and you, as our underlying client, will be covered by the UK's Investors Protection Scheme, the FSCS (<http://www.fscs.org.uk/>). In such circumstances, the legal and regulatory regime applicable to the end broker where the client money is held will be different from that of Mauritius, and in the event of a failure by that broker, client money may be treated differently than would be the case if the client money were held by a broker, settlement agent or counterparty in Mauritius and that broker may reserve the right of set-off or counterclaim against money held in a client transaction account, in respect of any sum owed on any other account.
- u) The Company will be entitled, in the absence of specific instructions from the Client, to take such or no action as it thinks appropriate or necessary in relation to takeovers and other offers and to the exercise of conversion, subscription or voting rights or any other privileges conferred by such investments.

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- Investors Europe** shall have no responsibility or liability of any kind whether in negligence or otherwise by reason or in consequence of its acting or not acting.
- v) **Investors Europe** shall not be liable for any loss however caused, whether directly or indirectly, by government restrictions, by exchange or market rulings, the suspension of trading, wars, strikes or by reason of any other fact that is beyond the control of **Investors Europe** or any agent or employee of **Investors Europe**.
  - w) You agree to bear any margin or foreign currency exchange risk arising from any transaction effected pursuant to this Agreement.
  - x) You agree to bear any administrative **Investors Europe** costs related to claims, transfers or any transfer costs or levies by banking and settlement institutions when transferring monies and/ or financial products to or from your account(s) at **Investors Europe**.
  - y) **Investors Europe** is not liable for any penalties, fines, brokerage or other external administrative liabilities incurred by you in relation to the Services provided.
  - z) **Investors Europe** may modify or discontinue its services or any part of them at any time, and these services may be periodically unavailable to allow for systems maintenance and updates. **Investors Europe** shall not be liable for delayed or discontinued services.
  - aa) The Client is under obligation to notify **Investors Europe** of any important change in information relative to circumstances concerning the present agreement. You should be aware of the fact that until such time as we are advised of any change in respect of any of the above matters, we shall continue to assume that they are correct for the purposes of acting on your behalf and that they continue to govern the relationship between us.
  - bb) The Client is under an obligation to notify **Investors Europe**, in writing, within two weeks, of any change of address or contact.
  - cc) Any notice to the Client can, with binding effect, be forwarded to one of the addresses and Emails or other contacts stated in the agreement, subject to clause bb.) above.

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## CLIENT AWARENESS DECLARATION

It is part of our corporate quality control requirements that all of our clients be fully informed about the terms and conditions of their business relationship with us:

This involves clearly understanding the following:

1. Our Account Opening Procedures.
2. Our Brokerage Charges.
3. Our General Terms & Conditions

Accordingly, this Client Awareness Form declaration is to ensure that if you have any questions relating to the foregoing or are in doubt about anything presented in either written or verbal form, do not sign the any documents before your questions have been answered by **Investors Europe** sales staff to your satisfaction. In the event that this has occurred and you wish to become a client of **Investors Europe Ltd**, please sign this form, which constitutes your acceptance of the conditions offered by us.

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## CLIENT AWARENESS DECLARATION

We declare by my/our signature:

- That I/WE have received and fully understood this Client Awareness Declaration and all of its contents.
- That I/ WE have received, read and understood the relevant procedures & documentation provided.
- That I/WE have verbally received further information from **Investors Europe** about the procedures & documentation and the related risk potential.
- That I/WE have received satisfactory answers to all my/our questions regarding the terms & conditions presented to us and other issues relating to the relevant procedures & documentation. That I/WE have received, read and understood the contractual terms and conditions for the relevant services that we will be utilizing.
- That I/WE have had time and opportunity to present and discuss the entire basis of the Products and Services with a third party, e.g. my/our accountant or lawyer, and that the amount to invest is reasonable in the light of my/our total financial net worth.

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## **RISK DISCLOSURE STATEMENT**

There is a risk in investing in stocks, futures, options, contracts for difference, forward contracts and foreign exchange and the losses can be substantial. Careful consideration should be given as to whether such investments are suitable for yourself/ your company given your profile and financial resources.

This brief statement does not disclose the level of risks involved in investing in global markets and you should, in addition, read **investorseurope's** Special Risks Brochure before opening your account to appraise yourself of some of the risks involved in investing in financial markets.

These risks are not suitable for many members of the public and you should carefully study such investments before you commit funds to them. The risk of loss in investing in stocks, futures, options, contracts for difference, forward contracts and foreign exchange can be substantial.

You should carefully consider whether such investments are suitable for you in light of your circumstances and financial resources.

You should understand that whilst **Investors Europe** may give investment advice to you, it cannot make any guarantees as to performance and that any decisions taken by yourself as a result of any such advice given will be your responsibility alone.

You agree to indemnify and hold **Investors Europe** and its agents, affiliates, officers and employees harmless from any claim, demand or damage, including reasonable legal fees due to or arising out of your use of the Services.

You should be aware of the following points:

1. If the market moves against your position, you may, in a short time, sustain a total loss of the funds placed by way of margin or deposit and you may be called upon to deposit a substantial margin, at short notice, to maintain your position. If you do not provide such additional funds within the time frame required, your position may be liquidated at a loss and you will be liable for any resulting deficit.
2. Under certain market conditions (rapid price movement) it may be difficult or even impossible to liquidate a position.
3. Placing a stop-loss order will not necessarily always limit your losses. Extreme market conditions could make it impossible to execute such orders at the price you stipulated.
4. A spread or straddle position can be as risky as a simple long or short position and can potentially be more complex to gauge in terms of your overall risk.
5. Futures, options and contracts for difference, forward contracts and foreign exchange Markets can be highly volatile and investment in them carries a substantial risk of loss. The high degree of "gearing" or "leverage" which is often obtainable in trading these markets stems from the payment of what is a

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comparatively modest deposit or margin when compared to overall contract value. As a result, a relatively small market movement can result in substantial loss exceeding your original investment.

6. If you take (buy) an option, your risk in most cases will be less than trading in futures, spot or forward foreign exchange since you should not lose more than the premium you paid plus any transaction charges.
7. If you grant (sell) an option your risk of loss may be as great as your exposure in trading futures, spot or forward foreign exchange since you carry the risk of unlimited potential loss which, following a relatively small adverse market movement, can exceed the premium payment received by you for granting (selling) the option. Moreover, you may have no control over when you might be required to exercise the option. Only experienced traders with substantial capital should contemplate granting options.
8. There are many different types of options and you should discuss with your broker, your investment requirements and the risks involved in entering such contracts, before committing yourself.

This brief statement cannot disclose all risks of investments in options, futures, forward contracts, CFDs and foreign exchange markets. They are not suitable for many members of the public and you should carefully study such investments before you commit funds to them. They may also have tax consequences and on this you should consult your lawyer, accountant or other tax adviser.

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**I/ We confirm that I/we are fully satisfied with the contract documents and their terms and conditions. For receipt, understanding and acceptance of any and all information I/we hereby sign:**

**Full Name:** \_\_\_\_\_

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

**Ebène, \_\_\_\_\_ of \_\_\_\_\_ 20\_\_\_\_\_**

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**ANNEXE I**

**OPENING OF TRADING ACCOUNT**

**To: Investors Europe (Mauritius) Ltd., Investors Europe Stock Brokers NeXTeracom Tower 2, Level 12, Ebene - Cybercity 72201 Republic of Mauritius.**

Dear Sirs:

The following are fully authorized to give orders for execution through **Investors** Europe Ltd on my behalf.

*\*\*\*Please do not insert the names of company brokers below – the spaces are reserved for individual(s) or institutions that will place orders on your behalf*

- 1.
- 2.
- 3.
- 4.
- 5.

Ebène, \_\_\_\_\_ of \_\_\_\_\_ 20\_\_

I/ We agree unconditionally to accept and abide by the terms of this contract and by Investor Europe's General Conditions.

Very truly yours,

**Full Name:** \_\_\_\_\_

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

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## Annexe II

### Best Execution Policy

#### General principle

*Best Execution refers to our obligation as a firm to execute orders on behalf of customers to ensure that the prices those orders receive reflect the optimal mix of price improvement, speed and likelihood of execution. This policy describes Investors Europe Limited's (IEL's) approach to best execution and describes the main factors that IEL evaluates to determine the best way to execute an order on behalf of the client. It applies both to retail and professional clients as defined in IEL's general terms and conditions.*

#### Best Execution In Practice

We will take all care to obtain the best possible result for our customer with reference to price, costs born by the customer, size, nature of the transactions, time of reception of order, speed and likelihood of execution and trading venue taking into account the state of the relevant market(s).

The relevant market(s) shall be deemed to be the market(s) offering the most favourable trading conditions also in terms of transparency, liquidity and clearing and settlement arrangements in connection with the envisaged transaction. If IEL executes in another trading venue, we will demonstrate that this has been done in accordance with the customer's best interest.

IEL will act with due skill, care and diligence and will pay due regard to its customer's interests – selecting the most opportune time to execute the customer order. We will endeavour to take reasonable care to ascertain the price which is the best available for the customer order in the relevant market at the time for transactions of the kind and size concerned

We shall pass on to the customer the details of the price at which the trade was executed to meet the customer order.

Where a customer order is subject to a special condition we will disclose any additional cost involved in satisfying the special condition or in respect of the non-standard element.

An example of when IEL will take particular care to assess the timing of execution of all or part of a current customer order includes when:

- We receive a customer order outside the normal trading hours of the relevant market or trading platform with a view to executing that customer order on that market or other trading platform;
- A foreseeable improvement in the level of liquidity in the relevant designated investment is likely to enhance the terms on which the firm executes the customer order;
- Executing the customer order as a series of partial executions over a period of time is likely to improve the terms on which the customer order as a whole is executed.

We may have reasonable grounds for postponing execution of a current customer order in the best interests of the customer. An example would be if the deal is part of an aggregated transaction.

IEL will occasionally execute orders in emerging markets (i.e. markets in countries with one or more of the following characteristics: political instability, uncertainty regarding financial markets and economic growth, developing financial markets and weak economies).

It will only do so on behalf of clients who have a thorough understanding of such investments and the risks involved, and who have sufficient funds to assume these risks.

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## Execution Venues

We have included the list below of the Execution Venues which we believe best meet customer interests for the Best Execution of their orders on a consistent basis. When selecting a venue we have not only taken into account the fees and commissions when under taking a transaction but in addition we have also focused on the quality of execution available on the venue.

The list of venues is not exhaustive and execution may occur in alternative venues from time to time provided those venues are consistent with this policy.

American Stock Exchanges	South Africa Stock Exchange
Australian Stock Exchange	South Korea Stock Exchange
Austrian Stock Exchange	Spain Stock Exchange
Bolsa de Madrid	Stockholmsborsen Sweden
Borsa Italiana	Switzerland Stock Exchange
Brazil Stock Exchange	Taiwan Stock Exchange
Bulgaria Stock Exchange	Thailand Stock Exchange
Canada Stock Exchange	Toronto Stock Exchange
China Stock Exchange	Turkey Stock Exchange
Czech Republic Stock Exchange	Xetra Exchange Electronic Trading
Danish Stock Exchange	
Estonian Stock Exchange	Chicago Board Options Exchange (CBOE)
Euronext Paris	Chicago Board of Trade (CBOT)
Euronext Portugal	Chicago Mercantile Exchange (CME) Chicago
Euronext Brussels	Climate Exchange
Euronext Netherlands	Chicago Mercantile Exchange (CME)
Greek Stock Exchange	Intercontinental Exchange (ICE)
HEX Finland	International Monetary Market (IMM)
Hong Kong Stock Exchange	New York Board of Trade (NYBOT)
Hungary Stock Exchange	New York Mercantile Exchange (NYMEX)
India Stock Exchange	Eurex
Indonesia Stock Exchange	Euronext.liffe
Ireland Stock Exchange	Moscow Interbank Currency Exchange (MICEX)
Italy Stock Exchange	Mercado Oficial Español de Futuros y Opciones (MEFF)
Japan Stock Exchange	SOFFEX (Swiss Options & Financial Futures Exchange)
Latvian Stock Exchange	Intercontinental Exchange (ICE Futures)
Lithuanian Stock Exchange	Euronext.liffe
London Stock Exchanges	London Metal Exchange (LME)
Malaysia Stock Exchange	NYMEX Europe
NASDAQ	Hong Kong Exchanges and Clearing
New Zealand Stock Exchange	Hong Kong Exchanges and Clearing (HKEx)
Norway Stock Exchange	Osaka Securities Exchange (OSE)
NYSE New York Stock Exchange	Osaka Mercantile Exchange (OME)
Polish Stock Exchange	Tokyo Commodity Exchange (TOCOM)
Portugal Stock Exchange	Tokyo Stock Exchange (TSE)
Rumania Stock Exchange	Tokyo Grain Exchange (TGE) [23]
Russian Stock Exchange	Tokyo Finance Exchange (TFX)
Singapore Stock Exchange	

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**Annexe III**

**Conflicts of Interest Policy**

**General principle**

Where a conflict of interest arises we will disclose this openly to our customers. We will endeavour to act professionally and independently with the customer's best interests always in mind. We will manage any conflict of interest situation fairly.

IEL will take all reasonable steps to identify conflicts of interest between:

- Ourselves, including our managers, employees, appointed representatives (or where applicable tied agents), or any other person directly or indirectly linked to IEL and its clients;
- One client and another.

IEL will maintain and operate effective organisational and administrative arrangements with a view to taking reasonable steps designed to prevent conflicts of interest from adversely affecting the interests of our clients. These arrangements will take into account any circumstances which may give rise to a conflict of interest arising as a result of the structure and business activities of each and every member of the IEL group.

We will endeavour to disclose the general nature and/or specific sources of conflict with the interest of our clients.

We will keep records of the services and activities performed by IEL in which a conflict of interest has arisen or may arise. These records will be updated regularly. Such obligation may, in some circumstances, be discharged through our Compliance Department with the requirement to prepare, maintain, and implement effective policies to minimise the potential for Conflicts of Interest to arise.

IEL continually monitors the above policy statements to ensure that they remain accurate and correct and offer the customer the best level of service expected from our firm.

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## Annexe IV

### Due Diligence Requirements

The following is for guidance only and details the required due diligence documentation that Investors Europe (Mauritius) Limited ("IELM") will require before a business relationship can be entered into.

#### A. Private Individuals

**Photographic Verification** - Correctly certified (See 'suitable certifiers') copy of one of the following, current documents:

- Current Passport
- Drivers licence bearing a photograph
- Armed forces ID card

**Address Verification** - Any one of the following documents for each individual:

- Utility bill
- Fixed line telephone bill
- Bank statement (credit card statements not acceptable)
- Correspondence from a central or local government department or agency

The above documents should be no more than three months old at the time of application and should be addressed to the applicant and show their residential address. Preferably, these should be originals, however if originals cannot be provided they should be correctly certified in accordance with the guidance set out below. \*Note regarding PO Box addresses: where an individual resides in a jurisdiction where the use of PO Box addresses is commonplace, IELM are still required to verify the residential address although it is appreciated that it may be impossible to provide the documentation referred to above. In such cases we will require the following:

- A certified copy of the agreement with the Post Office that shows both the PO Box and residential address, or;
- A professional reference from an suitable person (see list below) confirming the residential address

#### B. Private company

- Certified copy of the register of Directors and Secretary
- Identity and address verification documents for each of the directors in line with the requirements detailed above for Private Individuals
- Certified copy of the list of authorised signatories
- Certified copies of the Certificate of incorporation. Memorandum & Articles of Association and any notification of change of registered office details and/or name change
- Copy of the share register in order to prove beneficial ownership or, if held in nominee, confirmation on whose behalf the shares are held
- Identity and address verification documents for each beneficial owner holding a 25% or greater share of the company, in line with the requirements detailed above for Private Individuals

#### C. Private company owned by a Trust

- Certified copy of the register of Directors and Secretary Identity and address verification documents for each of the directors in line with the requirements detailed above for Private Individuals Certified copy of the list of authorised signatories
- Certified copies of the Memorandum & Articles of Association and any notification of change of registered office details and/or name change
- Extract from the trust deed showing the relevant parties to the trust
- Identity and address verification documents for the settlor, in line with the requirements detailed above for Private Individuals
- **Suitable Certifiers**  
Suitable certifiers to certify evidence of identity (suitable certifiers) may include:
  - a member of the judiciary, a senior civil servant, school principal, or a serving police or customs officer;
  - an officer of an embassy, consulate or high commission of the country of issue of documentary evidence of identity;
  - a lawyer or notary public who is a member of a recognised professional body;
  - an actuary or accountant who is a member of a recognised professional body;

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**Annexe IV (Cont.)**

- a director, officer, or manager of a regulated financial services business which is operating in a well-regulated jurisdiction.
- A priest, in exceptional circumstances where none of the foregoing is possible.

A suitable certifier must certify that:

- he/she has seen original documentation verifying identity and/ or residential address;
- the copy of the document (which has been certified) is a complete and accurate copy of that original; and
- where the documentation is to be used to verify the identity of an individual and contains a photograph, the certifier must state that the photograph bears a true likeness to the individual concerned

(i) Suggested wording for documents bearing a photograph, *"I certify that this is a true copy of the original document, of which I have seen, and the photograph bears a true likeness of the bearer"*

(ii) The certifier must also (a) sign (b) date the copy of the document (b) provide adequate information so that he/she may be contacted in the event of a query. (An adequate level of information to be provided by a suitable certifier would include his/her name, position or capacity, address and a telephone number or email address at which he/she can be contacted).