

Terms & conditions - Individuals

Payment conditions

- Every application for a unit should be a minimum of Rs. 1,000/- for each fund.
- Payments can be made by bank drafts or cheques crossed "A/C payee only" payable to 'Guardian Acuity Asset Management Limited' deposit in A/C No. 002010553053 – Hatton National Bank, City Office Branch or in A/C No. 1030026486 – Commercial Bank, Foreign Branch or in A/C No. 001001023180 DFCC Bank, W. A. D. Ramanayake Mawatha or in A/C No. 100060007321 Nations Trust Bank, Corporate Branch or in A/C No 001210009139 Sampath Bank, Fort Branch.
- Cash deposits can be made directly into the bank accounts by the customer. Please attach the deposit slip to the application form and hand over to our Company representative or send by registered mail to; Guardian Fund Management Limited, 61, Janadhipathi Mawatha, Colombo 01.
- Individuals who invest Rs. 1 million or above, through cash deposits directly to GAAM bank accounts (one deposit or cumulative per month) are required to fill form B1 "Declaration of Source of Funds" along with form A1.
- In the case of cheque deposits, units will be created the day the cheque is realized.
- **Investors should refrain from handing over cash to any sales agent. If cash is handed over to any agent, it is intended that investors do so at their own risk.**

Investment process

- An application for subscription can be made at Guardian Acuity Asset Management Limited, trustee Deutsche Bank AG or any designated office of HNB and DFCC Vardhana Branch (local and overseas) or any other authorized distributor of the fund.

Please submit

For individuals/joint holders;

- NIC/Passport copy of applicant(s)/guardian.
- Copy of birth certificate of applicant (for minors).
- Proof of address (Eg: Recently received Utility Bills, Bank Statements, etc.)
- For cash investments of Rs. 1,000,000 or above, documentary evidence of source of funds

Notices to the Fund Manager

- The manager must be notified immediately, in writing, of the following:
 - Any change of address or contact details.
 - Change in payment instructions
 - Change in nominees

Other terms

- This investment should be made on the understanding that prices of units could move up as well as down from time to time due to market fluctuations, as explained in the Explanatory Memorandum.
- Units in the trusts are sold based on information contained in the respective Explanatory Memorandum.
- Applications in joint names may be made by not more than two persons, and both applicants must sign such applications.
- Applications in the name of minors will be accepted provided such applications are signed by a parent, or a court appointed guardian in the appropriate guardian in the appropriate cage. Redemption of units by minors will not be accepted under any circumstance until the minor reaches 18 years of age.
- The managers reserve the right without assigning any reason whatsoever to refuse to allot any units or allot such members of units as they may decide at their absolute discretion.
- In the case of applications made under Power of Attorney, a duly certified copy of the said Power of Attorney should be lodged with the registrar.
- **For any complaints or inquiries please reach us on client.services@carcumb.com or 0112039396 – Operations Support
0112039330 – Compliance Division**

Examples of Documentary Evidences

Source	Document
Upliftment of Savings	Bank Statement(s)/savings book demonstrating deposited/gifted monies
Sale of Investments	Statement from investment provider or bank statement showing settlement from investment provider
Sale of property	Signed letter from – Solicitor/Advocate or Estate Agent or Contract of Sale / settlement statement
Loan Proceeds	Loan agreement or statement
Inheritance	Copy of will, signed letter from solicitor, grant of probate or letter from executor
Maturity or surrender of life insurance policy	Closing statement or letter from policy provider
Insurance Claims	Letter from insurance provider
Dividends or profit out of a Company	Latest audited company accounts / dividend statement
Court award (eg: compensation)	Court order or signed letter from solicitor / advocate

If the source differs from the list provided above an acceptable document may be submitted which would prove the source of funds.

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- Minimum subscription for a fund should be minimum of Rs. 1,000/- for each fund
- Unit holder required to give the instructions to bank to initiate the standing order by filling the “Authorization to Direct Debit” section.
- This form has to be filled along with the Initial subscription form and required to submit to the Branch or the Authorized distribution network.
- An application for subscription can be made at Guardian Acuity Asset Management, custodian Deutsche Bank AG or any designated office of HNB and DFCC Branch (local and overseas) or any other authorized distributor of the fund. An official receipt will be issued on realization of payment and receipt of the application form by Acuity Securities / Guardian Fund Management.

Notices to the company

- The fund manager must be notified immediately, in writing, of the following:
 - Cancellation of the previous Payment instructions
 - Change in payment instructions

Account holder name

Address

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Date

Re: Client Account Number

I hereby give you notice that I have nominate the following party as the Nominator to become the owner of all Units held under the aforementioned Client Account Number in all Unit Trust Funds upon my death.

Name of the Nominee	NIC/ Passport Number	Nominee's address / Email address and telephone number	Proportion %

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(Signature of Unit holder)