

MANDATE

To: RADIX Trustees Limited

Dear Sir/Ma,

DATE (DD/MM/YYYY):

I/We wish to open an account in my/our name(s)

I/We ask and authorise Radix Trustees limited (until a written and signed instruction to the contrary is given) to honour all orders drawn on the said investment provided the orders are signed by me/us and debit such orders to the said investment with you.

I/We agree to the following terms and conditions:

1. To assume full responsibility for the genuineness, validity, and correctness of all endorsements appearing on all cheques or orders deposited for investment.
2. That any notice or letter addressed to me/us and sent through the post to the address supplied by me/us shall be considered duly delivered and received by me/us at the time delivered either by hand delivery, post or email.
3. To hold RADIX Trustees free from any loss or depreciation of fund deposited with RADIX Trustees due to any Government order, levy, law, tax, exchange restriction or any other cause beyond RADIX Trustees' reasonable control
4. That RADIX Trustees is authorised to impose penalties for any pre-liquidation of investment or any withdrawal made before maturity.
5. In the absence of a clear notice of disposal instruction, the principal amount and interest at maturity will be automatically rolled over at the terms and conditions prevailing on the date of rollover.
6. I/We are fully aware that any instruction(s) made concerning fund transfer on this account must be duly signed by me/us. I/We am/are also aware the use of electronic mails (either on letterhead or otherwise), photocopied letters, untested telexes or other means of communication that are unsecured to convey instructions for fund transfers not backed by duly signed original letter by me/us that will lead to either credit or debit my/our account is subject to additional risks and fraud exposure.
7. If RADIX Trustees agrees to accept and acts upon such instructions, communication and documents by electronic mails (either on letterhead or otherwise), photocopied letters, untested telexes or other means of communication issued according to my/our mandate unaccompanied by original of my/our duly signed letter, I/We hereby indemnify RADIX Trustees and hold it harmless from and against all cost, (including but not limited to) expenses, legal fees, claims, losses damages or documents.
8. In addition, if these instructions made by electronic mails (either on letterhead or otherwise), photocopied letters, untested telexes or other means of communication is not received, or is mutilated, interrupted, duplicated, incomplete, illegible, unauthorised or delayed by any means, I/we hereby release RADIX Trustees from any loss, liability or damage.
9. RADIX Trustees shall have absolute discretion for any reason whatsoever to either act or not to act upon any instruction received by electronic mails (either on letterhead or otherwise), photocopied letters, untested telexes or other means of communication that is not accompanied by a duly signed original letter issued by me/us and to request verification of such instructions.
10. In the case of joint investments, any order made must be duly signed by all number of persons authorised by the investors before instruction will be carried out.
11. In the event of my demise, beneficiary(ies) or any other person(s) or institution(s) designated herein shall receive, in the proportions I have indicated, my total accumulated investment or any balance standing to the credit of my investment account.
 - a. For this purpose, persons or institutions stated herein shall supersede any other instruction or directive in my will and payment shall be made to the nominee(s) with no regard for probate or letter of administration.

S/N	NAME OF BENEFICIARY	ADDRESS	PHONE	RELATIONSHIP	RATIO(%)

12. That the above mandate/resolution shall remain valid and in force until rescinded by notice in writing under my/our hand.

DATED THIS _____ OF _____ 2

NAME IN FULL

SIGNATURE/THUMBPRINT OF SETTLOR 1

SIGNATURE/THUMBPRINT OF SETTLOR 2

DATE (DD/MM/YYYY): DATE (DD/MM/YYYY):