



MPILE UNIT TRUST FUND

Application form – Retail

**INVEST IN YOUR TOMORROW TODAY
CAMPAIGN FORM**

INSTRUCTIONS:

- All sections must be completed in full using BLOCK LETTERS
- The daily cut-off time for receipt of instructions is 10h00 for money market instructions and 14h00 for non-money market instructions
- Indicate all options selected by means of cross (X)
- Initial any amendments made to the application form
- Ensure that all information provided is accurate
- Completed forms are to be faxed to us on +260211253112 or emailed to mpile@aflife.co.zm
- Original forms to be delivered to African Life Financial Services Ltd, 1st Floor Mpile Office Park, 74, Independence Avenue, Lusaka.
- Should you have any queries regarding this application, please contact African Life Financial Services on +260211254517/+260977740265
- No instruction will be processed unless all requirements are met

1. INVESTOR DETAILS

Title _____

Names (As on ID) _____

Date of Birth _____

Gender (Male or Female) _____

Nationality _____

NRC/Passport Number (if foreign national) _____

NRC/Passport Number expiry Date _____

Postal Address

Physical Address (Residential)

Employment / Business Details _____

Source of funds _____

Postal Address _____

Code _____

Resident

Non Resident

TPIN (if applicable) _____

Contact Work _____

Cell _____

Fax _____

E-mail _____

Next of Kin Name _____

Cell No. _____

2. ADDITIONAL INVESTOR DETAILS (FOR JOINT APPLICANTS)

Title _____

Names (As on ID) _____

Date of Birth _____

Gender (Male or Female) _____

Nationality _____

NRC/Passport Number (if foreign national) _____

NRC/Passport Number expiry Date _____

Postal Address _____

Physical Address (Residential) _____

Employment / Business Details _____

Postal Address _____

Code _____

Resident

Non Resident

TPIN (if applicable) _____

Contact Work _____

Cell _____

E-mail _____
Fax _____

3. ADDITIONAL INVESTOR DETAILS (FOR JOINT APPLICANTS)

Title _____

Names (As on ID) _____

Date of Birth _____

Gender (Male or Female) _____

Nationality _____

NRC/Passport Number (if foreign national) _____

NRC/Passport Number expiry Date _____

Postal Address _____

Physical Address (Residential) _____

Employment / Business Details _____

Postal Address _____

Code _____

Resident Non Resident

TPIN (if applicable) _____

Contact Work _____

Cell _____

Fax _____

3. DETAILS OF GUARDIAN (if Investor is a minor)

Names _____

Date of Birth _____

Nationality _____

Physical Address/Residential _____

Postal Address _____

Code _____

Contact Work _____

Cell _____

Fax _____

E-mail _____

4. BANKING DETAILS

Bank Account	<input type="checkbox"/>	LOCAL BANK ACCOUNT
Payment Currency	_____	
Swift Code	_____	
Account number	_____	
Bank	_____	
Branch Name	_____	
Branch Code	_____	
Account Holder Name	_____	
Account Type	<input type="checkbox"/>	SAVINGS
	<input type="checkbox"/>	CURRENT

5. COMMUNICATION

Method of Communication

E-MAIL	<input type="checkbox"/>
POST	<input type="checkbox"/>

6. INVESTMENT DETAILS

I/We hereby apply to the Mpile Unit Trust Fund in Accordance with the provisions of the relevant Trust Deed of the fund at the respective fund price(s) ruling on the date of receipt of the monies by Mpile Unit Trust Fund, subject to receipt of a duly completed Application form, proof of deposit and provision all the relevant supporting documentation.

Mpile Unit Trust Fund	Lump Sum Investment (Enter Amount*)	Debit Order (Enter Amount*)
Mpile Money Market		
Mpile Local Equity Fund		
Mpile Offshore Equity Fund		
Mpile High Yield Debt Fund		
Mpile Balanced Fund		
Mpile Property Fund		

*Other Mpile funds Lump Sum K 500.00

*Mpile Offshore funds Lump Sum \$150

7. FINANCIAL ADVISOR/INTERMEDIARY DETAILS

I/We confirm that the financial advisor whose details are shown below is my/our appointed financial advisor/intermediary and I/We agree to payment of fees as stated below.

Surname _____

Name(s) _____

Entity Name _____

Registration Number _____

Broker Code _____

Financial Advisor Broker

Initial Fees _____

Fund Name _____

Fund Name	Initial Financial Advisor/Intermediary Fee
Mpile Balanced Fund	
Mpile Money Market Fund	
Mpile Local Equity Fund	
Mpile High Yield Debt Fund	
Mpile Offshore Equity Fund	
Mpile Property Fund	

**The maximum initial financial advisor/intermediary fee applies where lower fees are not negotiated and completed here*

Financial Advisor/intermediary Confirmation signature

Tick Box if not Applicable

8. FUND INFORMATION

Fees	Initial Fees (excl Vat)	Annual Management Fees (excl Vat)
Mpile Local Equity Fund	N/A	1.50%
Mpile Money Market Fund	N/A	1.50%
Mpile Balanced Fund	N/A	1.50%
Mpile Offshore Equity Fund	N/A	1.50%
Mpile High Yield Debt Fund	N/A	1.50%
Mpile Property Fund	N/A	1.50%

9. DECLARATIONS BY INVESTOR

I/ (we) hereby apply for particular interest (units) in the selected portfolios and understand that this investment will be subjected to the governing schemes administered by Mpile.

In the event that the financial advisor/intermediary details selection has not been completed, I/We understand and confirm that any decision taken with regards to the investment is based on my own judgment. I/We declare that I/we am/are not relying on any communication from Mpile Unit Trust Fund whether written, oral or implied as investment advice or as a recommendation to enter into the investments. I/We understand that information and explanations relating to the terms of the investment shall not be considered investment advice or a recommendation to enter into the investment.

10. TERMS AND CONDITIONS OF INVESTING IN THE MPILE UNIT TRUST FUND

- I/ (we) have read and understood the contents provided in the Mpile Unit Trust Brochure and Application form.
- I/ (we) also acknowledge that I/We have collected all material or constitutive documentation that will enable Me/Us to make an informed decision before investing in the Mpile Unit Trust Fund.
- I/ (we) warrant that I/We have full authority to enter into this transaction. I/ (we) understand that past performance is not necessary a guide to the future. The price of units and the income from them may fluctuate and the value cannot be guaranteed

I/We understand that Mpile Unit Trust Fund will only be able to process investments upon receipt of the following:

1. Proof of deposit slip as illustrated in sample deposit slip.
2. Clearing of funds deposited.
3. All relevant documents listed in the KYC documents checklist.

I/ (we) hereby agree to provide all KYC documentation and understand that Mpile Unit Trust Fund is prohibited from processing any transaction on my behalf until all such information has been provided. Any money received by Mpile Unit Trust Fund that is not accompanied by the necessary documents will be held until such time the documentation is received.

All the information contained herein is true and correct; I also confirm that all responses given in the questionnaire also a true and correct reflection. In the event that a representative duly nominated by myself/ourselves signs this application form, the signatory (ies) below has/have the necessary authority to do so.

DISCLAIMER

The Mpile Unit Trust Fund will not be liable for any loss incurred due to incorrect information or any misrepresentations by the investor or his /her intermediary.

Signature

Name

Date

Additional signature for Joint Applicants:

Signature (s)

Name

Date

Additional signature for Joint Applicants:

Signature (s)

Name

Date

Prior to transacting with Mpile Unit Trust Fund, in order to comply with its anti-money laundering policy and business processing requirements, the investor is required to supply to Mpile Unit Trust Fund with the documentation mentioned in section 12.

Please note: where originals cannot be provided, the copies must be certified as true copies of the original by authorized certifiers-such as a notary or commissioner for oaths.

Signing Mandate for Joint Applicants (Please tick applicable option):

Either One of the Signatories to sign upon Redemption / Transacting

Both Signatories to sign upon Redemption / Transacting

11. ADDITIONAL CONTRIBUTIONS

The following are the minimum contributions that will be processed on lump sum additional contributions

Type of Fund	Bass of Currency of Fund	Amount
Mpile Equity Fund	ZMW	200
Mpile Money Market Fund	ZMW	200
Mpile Balance Fund	ZMW	200
Mpile Offshore Equity Fund	USD	50
Mpile High Yield Debit Fund	ZMW	200
Mpile Property Fund	ZMW	200

Levying of Withholding Taxes (WHT):

WHT will be deducted on distribution according to Income tax legislation. WHT will be applied according to the Status of the investor being either Resident, Non Resident or Exempt

Investors are advised to consult their tax advisors should they require information on the WHT legislation applicable to the Zambian Revenue Authority (ZRA)

REDEMPTION AND DISTRIBUTION PAYMENTS

The following rules and fees apply to Redemption and distribution of payments to local and offshore domiciled bank accounts

Redemption and distribution payments to offshore domiciled bank accounts will incur an additional charges. This charge is levied as a recovery of the SWIFT bank fees incurred on payments to offshore to domiciled bank accounts. This charge will be subject to change without notice, and will be levied on each redemption and / or distribution payment

13. KYC Documents Required

Passport Size Photo / Image

Proof of address, not less than 3 months old (copy of utility Bill /Tenancy agreement /sworn affidavit or Letter from the Employer or Bankers specifying address)
Foreign Nationals to provide the following: Valid work permit / residence permit / study permit.

Proof of bank details: Copy of Bank statements / Cancelled Cheque accompanied by letter from bank confirming account (Clearly indicating bank account details)

Certified copy of National Registration Card/Passport

Certified copy of birth certificate / record for a Minor

FOR OFFICIAL USE ONLY	
Customer Name	Customer KYC documents Verified ✓
<p>Verified by:</p> <p>Signature:</p> <p>Date:</p>	<p>Approved by:</p> <p>Signature:</p> <p>Date:</p>

Annexure A

SPECIMEN SIGNATURE

Signatory A

Specimen Signature

Print Name _____

Signatory A

Specimen signature

Print Name _____

(For Joint Applicants only)

Signatory B

Specimen Signature

Print Name _____

Signatory B

Specimen signature

Print Name _____

HOW DID YOU KNOW ABOUT THE MPILE UNIT TRUST FUND?

Social Media

Referral

Radio or TV

Others _____

MPILE MARKETING CAMPAIGN 'INVEST IN YOUR TOMMOROW TODAY'

Below are the terms and conditions for the ongoing "Invest in your tomorrow today Campaign". Please review and tick the box if you agree to the terms of the promotion

TERMS AND CONDITIONS OF THE MPILE PROMOTION

Definitions and Interpretations

"Agreement" means these terms of usage, and includes any and all annexures, schedules and appendices to these terms of usage. For the sake of further clarity, it includes the Promotion Terms and Conditions;

"Competition" or "Promotion" means the "Boost your Investment" promotion conducted by African Life Financial Services as detailed in the Promotion Terms and Conditions;

"Participant" means any person who enters into or partakes in the Promotion;

"Participation" means the act of any Participant who complies with the eligibility criteria set out in this Agreement for participation in the Promotion;

"Promoter" referred to in the document as such is African Life Financial Services whose contact details are stipulated in the Promotion Terms and Conditions;

"Prize" means the prize awarded to a Winner as set out and detailed in the Promotion Terms and Conditions;

"Winner" shall mean such Entrant who has successfully been awarded the Prize in terms of the Promotion

1. The "Boost your Investment" Campaign is organized and conducted by African Life Financial Services (the "Promoter").
2. This promotion runs for a period 8 weeks only, from 04th June to 31st July 2024. All eligible investments made during this period will qualify for the matching investment (up to K1 000), provided the investment pot is not fully utilized. The campaign may be cut short on account of the prize money being exhausted.
3. Eligibility: The promotion is open to individuals who are legal residents of Zambia are older than 18 years of age. Participants must invest in Aflife Financial Services' Mpile Unit Trust Funds during campaign period to be eligible for the matching investment. Only new customers will be eligible for participation in the campaign.
4. The promotion is not open to employees and affiliates of Aflife Financial Services and the respective advertising, media and PR Agencies, as well as the family members, consultants, directors, associates and trading partners of such organizations and persons. Furthermore, an employee of Aflife Group Holdings cannot participate in the promotion.
5. By entering the Competition, all participants agree to be bound by these Promotion Terms and Conditions. The Promoter reserves the right, in its sole discretion and to the extent permitted by law, to amend the Promotion Terms and Conditions at any time and publish same on its social media platforms. The Promoter may notify the Participants of any significant changes, however there is no obligation on the Promoter to do so and it remains the Participants' responsibility to check these Promotion Terms and Conditions regularly.
6. Matching Investment: Aflife Financial Services will match the investment made by eligible participants up to a maximum of K1,000 per individual. The matching investment will be made in the same Mpile Unit Trust Fund as the participant's original investment. The matching investment shall be only for one-unit trust fund of the participant's choice.
7. Matching Pot: A total investment amount of K200,000 has been allocated to this Campaign. A record of the total amount of investments made during the Campaign will be kept by African Life Financial Services. The Campaign will continue until either the allocated investment amount is exhausted or the Campaign end date has been reached, whichever occurs first. In the event that the allocated investment amount is exhausted before the end date, Aflife Financial Services reserves the right to terminate the Campaign early.

8. Investment Terms: All investments made during the Campaign period are subject to the terms and conditions of the Mpile Unit Trust Funds. Participants are advised to carefully read and understand the investment terms and risks associated with investing in the Mpile Unit Trust Funds before making any investment.
9. The matching investment made by Aflife Financial Services is subject to the following conditions:
 - a. The matching investment will be made within 30 days of the participant's original investment.
 - b. The matching investment will only be made on condition that the participant's original investment remains invested in the Mpile Unit Trust Funds for a minimum period of 12 months. In the event the participant withdraws their original investment, the matching investment from Aflife will also be withdrawn
 - c. The matching investment will only be made for the first investment made by the participant during the Campaign period.
10. Aflife Financial Services may use various marketing channels to promote the Campaign, including but not limited to social media, email marketing, and direct mail, radio, out of home advertising (billboards) TV, and print.
11. Aflife Financial Services reserves the right to disqualify any participant who violates these Terms and Conditions or engages in any fraudulent or illegal activity. In this instance they will be disqualified and forfeit their prize. The Promoter's decision shall be final and no correspondence will be entered into.
12. Aflife Financial Services reserves the right to modify or terminate the Campaign at any time without prior notice. In the event of any modification or termination, Aflife Financial Services will make reasonable efforts to notify participants.
13. The Promoter and their agents accept no responsibility for difficulties experienced in submitting applications for this promotion.
14. Under no circumstances shall the Promoter and their respective advertising, promotion, media and PR agencies be liable for any direct or consequential loss howsoever arising which may be suffered in relation to the competition, whether as a result of any negligent act or omission or any default on the part of the promoter or otherwise.
15. The Winner may be required to take part in publicity and participation in the competition, conditional upon agreement to take part in such publicity. Winners will not be entitled to any payment or other remuneration for any such publicity or otherwise. All and any materials, including publicity materials, will be the sole property of Aflife Financial Services and its affiliates.
16. By entering the Promotion, all participants permit Aflife Financial Services to contact them for any marketing related communication.
17. Zambian law shall govern these Promotion Terms and Conditions and the Courts of Zambia shall have exclusive jurisdiction.
18. The Promoter's contact details: African Life Financial Services, Mpile Office Park, 74 Independence Avenue, Lusaka. Telephone: + 260 211 254841. Email; mpile@aflife.co.zm

I have read the terms and conditions provided and I agree

Signature

Name

Date

