



**BESPOKE**  
Trustees Limited

**TOWER**  **TRADE**  
FINANCE (IRELAND) LTD.

## Personal Account Application Form and Declaration of Consent

It is important that you carefully and diligently fill in all sections of the form below.

**Bespoke Trustees Limited ("Bespoke"), Tower Trade Finance (Ireland) Ltd ("TTFI")** and Conexim Advisors Ltd ("**Conexim**") have an obligation to capture a number of details about you to satisfy Anti Money Laundering Requirements, as well as for your investment advisor to assess the suitability of investments for you, and for Conexim Advisors to assess the appropriateness of relevant investments or services that may be provided to you (where applicable). The account you are making an application to open is a general investment account, where you can purchase a broad range of investment instruments, as described more fully in the Conexim General Terms of Business.

Conexim is regulated by the Central Bank of Ireland under Regulation 11 (1) of the European Communities (Markets in Financial Instruments) Regulations 2007, and as an insurance intermediary under the European Communities (Insurance Mediation) Regulations, 2005 (as amended).

**Please note that if you invest in the TTFI Loan note, this investment does not require licensing, authorisation, or registration with the Central Bank of Ireland and as a result, it is not covered by the Central Bank of Ireland's requirements designed to protect consumers or by a statutory compensation scheme.**

**Conexim will not carry out an assessment of the suitability or the appropriateness of such an investment on your behalf.**

### Part 1 Identity Documentation

In order to comply with Anti-Money Laundering regulations, Bespoke, TTFI and Conexim are required to verify your name and address, and capture details of the sources of funds and source of wealth in relation to all investments. Please provide the documentation as outlined below.

#### Name Verification

An original (if you see us in person), or a certified copy of current valid passport or full Irish driver's license. (A certified copy is one that has been signed and stamped as 'a true copy of the original' by a solicitor, commissioner for Oaths, Garda, chartered accountant, bank official or a regulated entity, or another designated person as understood under The Criminal Justice (Money Laundering and Terrorist Financing) Act 2010 (as amended).

#### Address Verification

Two forms of proof of address, which can include:

- Utility Bill (Gas, electricity, local authority bill, landline telephone bill etc. - no mobile phone bills will be accepted)
- Bank statement, credit union statement or credit card bill,
- Current balancing statement from Revenue Commissioners
- Social insurance documents
- Current Household/motor insurance documents (a quotation is not acceptable)
- Notification of Determination of Tax Credits or Tax Clearance Certificate

(An original or certified copy of each item above is accepted and must be less than three months old)

For joint applicants, such information is requested for both parties

### Part 1a Source of Funds / Source of Wealth Verification

Please note that we can only accept funds when these are transferred electronically from an account in your own name, or from a cheque drawn on an account in your name. If you are transferring funds from any other source, please indicate the source of funds below:

Please indicate the source of funds used to invest in this account:

- |   |                          |                           |                          |
|---|--------------------------|---------------------------|--------------------------|
| Accumulated Employment/Self Employment Income | <input type="checkbox"/> | Inheritance or Gift       | <input type="checkbox"/> |
| Investment Income                             | <input type="checkbox"/> | Court Award or Settlement | <input type="checkbox"/> |
| Matured Investments                           | <input type="checkbox"/> | Other: Please specify     | _____                    |
| Lump Sum on Retirement/Leaving Employment     | <input type="checkbox"/> |                           | _____                    |

## Part 2 Personal Information

Title: (Mr/Mrs/Ms/Other) \_\_\_\_\_ Full Name: \_\_\_\_\_

Date of Birth: \_\_\_\_\_ Place of Birth: \_\_\_\_\_ PPS Number: \_\_\_\_\_

Home Address: \_\_\_\_\_

Time at Current Address: \_\_\_\_\_

Previous Address: (if less than three years) \_\_\_\_\_

Occupation: \_\_\_\_\_ Email Address: \_\_\_\_\_

Are you a US Citizen: \_\_\_\_\_ Are you US Tax Resident: \_\_\_\_\_

## Part 3 Joint Application (if applicable)

Title: (Mr/Mrs/Ms/Other) \_\_\_\_\_ Full Name: \_\_\_\_\_

Date of Birth: \_\_\_\_\_ Place of Birth: \_\_\_\_\_ PPS Number: \_\_\_\_\_

Home Address: \_\_\_\_\_

Time at Current Address: \_\_\_\_\_

Previous Address: (if less than three years) \_\_\_\_\_

Occupation: \_\_\_\_\_ Email Address: \_\_\_\_\_

Are you a US Citizen: \_\_\_\_\_ Are you US Tax Resident: \_\_\_\_\_

## Part 4 Bank Details

*Note: these details are required so we can transfer monies to you electronically from your accounts. Please note we cannot transfer monies to 3rd Party accounts.*

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

Name and Address of Bank/Building Society: \_\_\_\_\_

IBAN No: \_\_\_\_\_

Swift / BIC: \_\_\_\_\_

### 5.1. Declaration

**I declare that the information provided by me in the Application Form and in this Declaration is correct and I undertake to inform my investment advisor and Conexim Advisors Ltd ("Conexim") without delay and in writing should any of the information change.**

### 5.2. Receipt and understanding of Terms

I have received the enclosed Terms relating to the Services provided by Conexim Advisors Ltd, and also for the investment with **Tower Trade Finance (Ireland) Ltd ("TTFI")**, and have read them carefully. I understand that Bespoke Trustees Ltd ("Bespoke"), TTFI, Conexim, Pershing Securities International Ltd ("**PSIL**") and Pershing Securities Ltd ("**PSL**") and I are bound by the Terms if my application is completed. I further note that the Terms may subsequently change as set out in the Terms.

I also confirm I have received a Statement of Suitability in relation to the TTFI Loan Note from my investment advisor, and have read this carefully, or am investing on an Execution-only basis where I do not require investment advice to assess the suitability of the investment. Where I choose to invest in the Loan Note, I confirm that I am doing so having taken investment advice from my investment advisor, or are doing so on an execution-only basis.

### 5.3. Receipt and Consent of Order Execution Policy

I have received enclosed information regarding both Conexim and PSL's Order Execution Policy, and by signing this document I consent to having my orders executed as set out in those policies.

### 5.4. Express Consent to Execution of an Order outside of a Regulated Market or MTF

**Where I have requested Conexim to transmit an order for execution in an instrument admitted to trading on a Regulated market ("RM") or Multilateral Trading Facility ("MTF"), then I acknowledge that PSL may execute such order outside an RM or MTF in accordance with PSL's Execution Policy and I hereby give our consent for such execution.**

### 5.5. Receipt and understanding of Summary Conflicts of Interest Policy

I have received and understand the enclosed summary Conflicts of Interest Policies from Conexim and PSIL.

### 5.6. Fees, Commissions and Charges

I have received details of the fees, commissions and charges in relation to the Conexim services and the TTFI Loan Note and I have agreed to these, in doing so I confirm that Conexim has explicit permission to deduct such amounts from your account(s) to satisfy any indebtedness to Bespoke, TTFI, Conexim or PSIL.

### 5.7. Taxation

I acknowledge and confirm that I understand that there can be no guarantee that the tax treatment or any tax advantage promoted as part of any investment or scheme will remain in existence. I acknowledge and confirm that Conexim will not be responsible for assessing the personal tax implications of investing in any particular instrument or any recommendations that we may make to you and you should always take independent professional tax advice before making an investment decision.

Conexim will never act as a promoter or tax adviser in relation to transactions or schemes designed to enable a person to obtain a tax advantage, as defined in the Finance Act 2010. Should you knowingly receive a tax advantage from any particular investment or series of investments, you hereby confirm and acknowledge that it is you, your tax advisor, or the promoter of any such scheme who is responsible for disclosing any such tax advantage gained under the mandatory disclosure regime introduced by the Finance Act 2010, or any applicable regime in place at any particular time, and it is not the responsibility of Conexim to identify or disclose any tax advantage gained from any such transactions.

### 5.8. Contract Notes

I understand that under the TTFI Loan Note investment, I will not receive a trade confirmation for each investment entered into but instead will have the ability to query any transaction in my online client portal. Conexim will receive and store all trade confirmations on my behalf. As such, I waive the right to query any particular detail on each trade confirmation, as provided for in Section 21.2 of the Terms of Business.

Should you instead wish to receive trade confirmations for each transaction entered into, please tick here:

I wish to open an Account with Conexim to the value of € \_\_\_\_\_, and wish to invest € \_\_\_\_\_ into the TTFI Loan Note.

I confirm that I wish to make this investment on an execution only basis with Conexim, having received advice from my investment advisor or are doing so on an execution-only basis, and do not require investment advice to assess the suitability of this investment. I understand that this means that Conexim will provide its services following my request and without having ascertained whether the service is suitable or appropriate for me.

I confirm that I have provided all the information required to enable my investment advisor to confirm that this investment is suitable for me and I confirm that I am instructing Conexim to follow this recommendation, or am I making this instruction on an execution-only basis. I confirm that I have requested Conexim to provide its services to me on an execution-only basis and that I do not wish to provide any financial or other personal information to Conexim to enable it to determine whether the service is appropriate for me, as my investment advisor has provided investment advice and assessed the suitability of this investment for me, or I am making this instruction on an execution-only basis.

## Part 7 Additional Instructions

If you have any direct investment instructions, please indicate these below. Any comments detailed below will form part of the instruction on the account.

## Part 8 Consent to Terms

Before completing and returning this form please ensure that you have read and understood all information regarding your account and the Services you intend to avail of, including reading and understanding the Statement of Suitability issued by my investment advisor, as well as the Charges Schedules, Terms of Business, Risk Disclosure Notice, Summary Conflict of Interest Policy and the Order Execution Policy, and also the Investment Memorandum issued by TTFI. I hereby declare that all information supplied on this form and in the accompanying documentation is current and accurate to the best of my knowledge and I undertake to inform my investment advisor or Conexim without delay and in writing should any of the information change.

Please sign below to confirm your consent to these Terms and please return the original to us.

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

Name (Please Print): \_\_\_\_\_

Dated: \_\_\_\_\_

### Second signature if required

Signature(s): \_\_\_\_\_

Name (Please Print): \_\_\_\_\_

Dated: \_\_\_\_\_

## Part 9 Advisor Declaration

I declare that I have met the above named applicants and have explained the relevant investment into an account with Conexim, and also the investment into the TTFI Loan Note to them and am satisfied that it is suitable for their needs and risk profile. I can confirm that we have fully complied with Anti Money Laundering and Terrorist Financing Legislation.

Financial Advisor Firm: \_\_\_\_\_

Financial Advisor Name: \_\_\_\_\_

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

Date: \_\_\_\_\_

## Part 10 Account Application Check List and what to do next

Before returning this application, please ensure you have all the relevant information.

- Fully completed and signed Account Application form and Declaration of Consent (this document)
- Required address and identity documentation (original or certified)