



INDIVIDUAL
ACCOUNT

CLIENT SERVICES AGREEMENT



Pacific Financial Derivatives Limited

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CLIENT SERVICES AGREEMENT

IMPORTANT NOTICE

This Client Services Agreement (which includes Client Information Form, Client Declaration, Client Acknowledgement and Acceptance), together with the Pacific Financial Derivatives Ltd ("PFD") General Terms and Conditions and Disclosure Statement (as may from time to time amended, varied or supplemented), contains information needed to establish an account and relationship with PFD and which govern the products and services provided by PFD. The Client Services Agreement forms the contract governing your relationship with PFD and are governed by and to be construed in accordance with the laws of New Zealand. Before completing this Client Services Agreement, please read carefully PFD General Terms and Conditions and PFD Disclosure Statement which apply to and govern your account (s) with, and your responsibilities to, us. Please note that this Client Services Agreement relates to the following types of products and services PFD is able to provide:

Products	Services
Foreign Exchange	Margin trading
CFDs	Securities trading
Futures	

PFD may from time to time, at its sole discretion, vary the range of products and services provided to its customers. Whether or not to provide or to continue to provide any particular product or service is always at the discretion of PFD. We intend from time to time to introduce new products and services to our customers. The terms and conditions governing such products and services may require a written or electronic acknowledgement of acceptance from you prior to trading. Even if such acknowledgement is not received by us, we may, at our discretion and upon your request, whether verbally or in writing, extend any such products or services to you. In such a case, you will be deemed to have received and accepted as binding and conclusive all the terms and conditions upon which we extend such products or services, and also to have accepted all risks inherent in or associated with such products or services.

The terms and conditions set out in this Client Services Agreement may be amended, varied or supplemented from time to time by PFD by giving notifications of the same according to the terms relating to communications between us. Any such amendment, variation or supplement if unacceptable to you, you shall promptly discontinue operating the account (s) and service (s) in accordance with the Client Services Agreement. By continuing with the operation of the account (s) or effecting any further transaction(s) after notification of any such amendment, variation or supplement, you shall be deemed to have agreed to the same.

The Client Services Agreement will come into effect when you are notified in writing by PFD that your account has been opened. By signing the Client Declaration, Client Acknowledgement and Acceptance manually or electronically you acknowledge that you have read and fully understood PFD General Terms and Conditions and PFD Disclosure Statement. If you have not received, read and fully understood these documents please do not complete this Client Services Agreement. Please contact **compliance@pfd-nz.com** for these documents or for any questions related to the completion of the Client Services Agreement, PFD General Terms and Conditions and PFD Disclosure Statement.

PFD will use the information gained in assessing an applicant's suitability and in accepting the applicant as a client of PFD. For this reason it is essential that all the information provided below is entirely accurate and if, at a future date, any circumstances adversely affect this information you are required to write to us advising us of these details.

INDIVIDUAL ACCOUNT APPLICATION FORM

SUPPORT DOCUMENTS

STANDARD CUSTOMER DUE DILIGENCE (SCDD) FOR RESIDENTS FROM LOW & MEDIUM RISK COUNTRIES AND /OR WHERE ELECTRONIC VERIFICATION IS AVAILABLE.**Explanation on support documents**

To meet its obligations in terms of the AML/CFT Act 2009, PFD risk weights each jurisdiction using various matrix by taking the Corruption Perception Index that is compiled by Transparency International as its base and applying assessments undertaken by the Financial Action Task Force (FATF) as well as known Tax Havens and perceived countries thought to be a risk for their involvement in drugs and money laundering. Residents from countries risk weighted as **low & medium countries and/or where electronic verification is available** to send digital copies of:

- A. Photo ID viz., (1) Passports and (2) National Identity Cards that can verify name, date of birth and photograph and
- B. Address proof viz., Bank statement, Utility Statement dated in the last three (3) months and contains current legal address.

OR**ENHANCED CUSTOMER DUE DILIGENCE (ECDD) FOR RESIDENTS FROM HIGH RISK COUNTRIES AND /OR WHERE ELECTRONIC VERIFICATION IS NOT AVAILABLE****Explanation on support documents**

Residents from countries risk weighted as **high and/or where electronic verification is not available** to send digital copies of documents **certified by a person authorized by law in their country to take statutory declarations or equivalent.**

- A. Photo ID viz., (1) Passports and (2) National Identity Cards that can verify name, date of birth and photograph &
- B. Address proof viz., Bank statement, Utility Statement dated in the last three (3) months and contains current legal address.

Other Guidelines

It is preferable to have support documents in English language; however, in cases where documents in language other than English are used, an English translation of such documents to be necessarily attached additionally.

HOW TO SUBMIT

We rely on the accuracy of the information you provide in assessing your application. It is therefore essential that you provide accurate information and also if any of your circumstances change, you should inform us immediately.

Please complete the application form, attach relevant documentation and scan to compliance@pfd-nz.com or post to us by:

Mail: PO Box 10041, Dominion Rd., Auckland 1146, New Zealand

Physical: 2A, Fairview Road, Mt. Eden, Auckland 1024, New Zealand

Fax: +64 96320115

Email: [compliance @pfd-nz.com](mailto:compliance@pfd-nz.com)

INDIVIDUAL ACCOUNT APPLICATION FORM

CLIENT INFORMATION FORM

First Names: Surname Name:

Date of Birth: Are you over 18 years of age? Gender: ☐ Male ☐ Female
☐ Yes ☐ No

Nationality: Marital Status: ☐ Single ☐ Married / De facto ☐ Divorced / Widowed

Email: Phone: Fax:

Legal Address:

City: ZIP code: Country:

EMPLOYMENT DETAILS

Professional Status: ☐ Employee ☐ Entrepreneur ☐ Professional Trader ☐

Employer or own Business Name: Occupation:

Description/Nature of activities:

Company Address:

City: Zip code: Country:

Country of origin of incoming funds to invest:

Estimated amount to invest with PFD: ☐ \$1,000 - \$50,000 ☐ \$50,001 - \$250,000 ☐ Over \$250,001

Economic origin of investment: ☐ salary ☐ income ☐ pension ☐ financial markets income ☐ inheritance

Are you a Politically Exposed Person (PEP): ☐ Yes ☐ No

Establishment of beneficial owner's identity: The contracting party hereby declares that:

☐ the contracting party is the sole beneficial owner of the assets concerned.

☐ the beneficial owner of the assets are different from the contracting party.

☐ the contracting party undertakes to inform PFD immediately in case of any changes.

FINANCIAL INFORMATION

Estimated annual income:

Estimated net worth: ☐ \$25,000 - \$50,000 ☐ \$50,001 - \$250,000 ☐ Over \$250,001

Investment Strategy/Nature and purpose: ☐ Speculative ☐ Hedging ☐ Both

Trading Experience

Futures/CFDs: ☐ 1-3 Years ☐ 3-5 Years ☐ Over 5 Years

FOREX: ☐ 1-3 Years ☐ 3-5 Years ☐ Over 5 Years

Account Type: ☐ PFD Trader (MT4) ☐ Kiwi Trader Gold Zero

Base Currency ☐ USD ☐ GBP ☐ EUR ☐ AUD ☐ NZD ☐ JPY

REFUNDING INFORMATION

Bank/e-payment gateway provider name:

Account Holders Name:

Account Number:

INDIVIDUAL ACCOUNT APPLICATION FORM

AUTHORISED PERSONS

Will any other person aside from you personally give us instructions regarding trading to be undertaken on your account, or will an agent act on your behalf? ☐ Yes ☐ No

If yes, please list names of all persons authorised to act on your account:

Please note, authorised person will need to complete the Authorised Persons form and must provide support documents for identity and address verification.

AUTHORISED PERSON

First Names:

Surname/Family Name:

Relationship to Applicant:

Date of birth:

Phone:

Email:

Legal address:

City:

Zip code:

Country:

Date:

Signature

INDIVIDUAL ACCOUNT APPLICATION FORM

CLIENT DECLARATION

In applying to become a Client of PFD, I hereby declare, represent, warrant and undertake that:

1. All information submitted and to be submitted from time to time to PFD are, and will be complete, true and accurate in all respects, and are not and will not be misleading;
2. I have sought independent advice in relation to the terms and conditions governing our relationship with PFD;
3. I shall supply additional information, or do such acts that PFD may reasonably require from time to time in relation with the application, its opening, operation and maintenance of account established or to be established with PFD;
4. I am aware that the Disclosure Statement is a not substitute for taking independent financial or other professional advice and I do not rely on PFD for any financial or other professional advice in respect of any of the products or services;
5. As at the date hereof, there has been no material adverse change in our financial condition, and I will promptly notify PFD of any change in my financial condition, outlook and investment objectives &.
6. I further agree that I will act in good faith and observe all applicable laws, codes and regulations on my dealings with PFD.

CLIENT ACKNOWLEDGEMENT AND ACCEPTANCE

I acknowledge that:

1. I have received, read and fully understood the terms and conditions set out in Client Services Agreement including PFD General Terms and Conditions and Disclosure Statement and agree to be bound by the same.
2. I have understood that trading leveraged products carries a high level of risk and I have been advised to seek independent financial advice.
3. I agree that the Client Services Agreement, PFD General Terms & Conditions and Disclosure Statement are the one agreement for the purposes of this agreement.
4. I acknowledge that I am the beneficial owner of all monies lodged with PFD and should funds wished to be lodged for the benefit of my account that are not wholly owned by me, I will request approval from PFD in writing prior to lodging such monies.
5. I confirm that I do not have any pending litigation, disputed accounts or other unresolved matters whatsoever. If I have any pending litigation, disputed accounts or other unresolved matters whatsoever, I am aware that I must advise PFD in writing of such matters and PFD must consider such matters prior to approving the opening of the account.
6. I acknowledge that if I fail to provide any or all of the information required from me by PFD, its representatives, officers, employees and agents are relieved of their respective obligations to consider such information in the determination of the suitability of any products or services that are requested by me and I agree that I shall be estopped from making any claims or instituting proceedings against PFD on the grounds that such products or services may not be suitable for my investment objectives, financial situation and particular needs and/or that PFD was obliged to conduct the relevant suitability checks.
7. Without prejudice to the consents given or to be given by me under the Client Services Agreement, I hereby consent to the disclosure by PFD, its representatives, officers, employees and/or agents, to such persons as they may deem fit, of any or all information about me (including my particulars, the information set out in this application form relating to my account (s) with PFD and/or our trades and investments)

SIGNATURE

*I/*We confirm that *I/*we have heard/read and understand this Client Services Agreement, PFD General Terms and Conditions, Disclosure Statement and Client Acknowledgement and Acceptance have been explained to *me/*us by the giver of this statement. By signing this Client Services Agreement the I/We agree to be legally bound by its terms and conditions.

Signature of applicant:

Date:

Accepted by Pacific Financial Derivatives Limited:

Name _____

Signature _____ Date _____