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Fummey Patience
C/O Tema Polyclinic
PMB Tema

INVESTMENT AGREEMENT DETAILS

Trans. Date	Product Type	Principal	Rate-% (P.a)	Weighted Avg. Capital Gains (Not Less Than)	Total Expected Investment (Not Less Than)	Tenor (Days)	Maturity Date
01, Dec 2016	Fixed Term	20,000.00	28	2,792.33	22,792.33	182	01, Jun 2017

SIGN
HEAD OF FINANCE

SIGN
HEAD OF PORTFOLIO MANAGEMENT

GENERAL TERMS AND CONDITIONS

- I. The actual date of investment may differ for investment made by cheque. In such cases, the effective date of investment is made on which the cheque clears and/or when we receive cash value. In the event that the date of investment changes, the due date also changes.
- II. Where the client liquidates before the maturity date, the investment shall be valued using the principal amount plus any accrued interest for the period held; i.e. any unearned interest up to the date of maturity of the security will be deducted from the face value of the security. (i.e. the total proceeds expected at maturity)
- III. A penalty (25% of the interest earned) is applied to premature redemption of investment.
- IV. Where no rollover instructions is received from the client by the maturity date, the maturity value will be rolled over at Dowjays Investment Limited’s prevailing interest.

CLIENT SIGN