

# DEALING INSTRUCTION FORM AND GUIDANCE NOTES – OLD MUTUAL INTERNATIONAL PORTFOLIO BONDS/ACCOUNTS/PLANS

For use with the Collective Investment Bond (CIB), Collective Investment Plan (CIP) Collective Redemption Bond (CRB), Executive Investment Account (EIA),

Executive Investment Bond (EIB), Executive Investment Plan (EIP), Executive Investment Portfolio (EIP), Executive Redemption Bond (ERB),

Executive Investment Bond (EIB), Executive Investment Plan (EIP), Executive Investment Portfolio (EIP), Executive Redemption Bond (ERB),

Executive Investment Bond (EIB), Executive Investment Plan (EIP), Executive Investment Portfolio (EIP), Executive Redemption Bond (EIRB),

Executive Investment Bond (EIB), Executive Investment Plan (EIP), Executive Investment Pla

International Portfolio Bond – Life (IPB), International Portfolio Bond – Redemption (IPBR), Investment Account (IA), Silk Life Plan (SLP) and Wealth Management Plan (WMP)
Please use BLOCK CAPITALS and black ink, or type, and do not use correction fluid. Please read the guidance notes overleaf before completing this form.
You may photocopy this form if required. When completed, please fax to: +44 (0)1624 655905 or a scanned copy can be e-mailed to omifminvdealing@ominternational.com

Contact name or company name (if applicable):									Telephone number:					
Name of bond/account/policy owner(s):									Fax number:					
									E-mail address:					
Bond/Account/Policy number: (Please quote full bond/account/policy number including check digit for example, 1234-5)									Dealing/Contract confirmation will be in line with the default correspondence details held for this bond/account/policy. (See guidance notes for additional details)					
SLP the I HK\$12, conversi For tra on the	PURCHASE/SALE Requests – For CIB/CIP/CRB a minimum of US\$1,875, £1,250, €1,875 or currency equivalent must be invested in any one asset. For EIA/EIB/Executive Investment Plan/Executive Investment Invest													
Order ty	Order type – tick ONI (see guidance note		Buy/Sell (indicate	Currency to invest/	Please complete ONE only		Counter	Security identifier SEDOL/ISIN/	Full Security/Fund Name (Where applicable include confirmation of income/accumulation unit			Base currency		
Trade	FX	MM*	O'NE IN		Cash value	No. of units/shares	(FX requests only)	OMI ID (see guidance notes)		Schemes in IA must be MAS authorised/recognised.)				
I/We the concerni I/We the I/We the	e bond/a ng, and a e bond/a	account/paccept the account/paccount/p	olicy holder(s levels of risk olicy holder(s	s), have had associated v s), where nec	with this type of inv cessary, meet the m	read any relevant offeri estment, including the r ninimum criteria of a clo	isk that this inve ıss of investor in	stment could a fund(s) of	result in a lathis nature;	any dealing instructions, where I/we wis oss of a significant proportion, or all of the and tly to meet promotion and distribution exp	e sum invested;			
Signature of fund adviser or all bond/account/policy owners:								2			Date	D D M M Y	Y   Y   Y	
				fund adviser h	as been appointed)									
Name				1				2			Date	D D M M Y	Y Y Y	

#### Dealing Checklist - Please ensure you have checked the following before submitting your instruction:

- Provide the correct full fund name, including share class/currency where applicable and security identifiers if available.
- Ensure sufficient cash is available within the bond/account/policy (in the required currency) to complete the requested purchase(s).
- Ensure that you hold sufficient shares/units to fulfil the requested cash or unit sale instruction.
- Ensure that all requested investment amounts meet any minimum investment levels for the selected asset. If in doubt, please check with the relevant fund manager.

We aim to provide accurate and timely dealing in the major markets, carrying out currency conversions, purchases and sales at often preferential rates. If you have any questions or need any clarification of these guidance notes, terms and restrictions then please call our Dealing Desk on +44 (0)1624 655005, e-mail omifminvdealing@ominternational.com, or alternatively contact your financial adviser. A delay in the placement of deals may occur if the instructions are illegible, unclear, incomplete or relate to an asset which is not normally permitted. We are unable to backdate transactions delayed by the need to clarify your instructions. The security identifier provided in the form prevails where applicable, in case of dispute.

# **GUIDANCE NOTES - TERMINOLOGY**

#### Order Type

- Trade Select to request the purchase or sale of a security/fund.
- FX Select to request the completion of a currency conversion. Please complete the buy/ sell, currency to invest/redeem, cash value and counter currency fields for all FX requests.
- MM\* Select to request investment into a fixed term or call notice deposit. Details of
  the requested deposit should be entered in the full security/fund name field (for example
  deposit term).
  - \*inapplicable to any clients who are permitted access to SFC authorised funds only within WMP.

# FORM REQUIREMENTS (PLEASE ALSO REFER TO THE KEY POINTS BELOW)

- Buy/Sell Enter either buy or sell in the relevant section indicating what action should be taken for each order type.
- Currency to invest or redeem In the case of a purchase (buy) insert here the currency
  of the cash to be used to purchase the stock. In the case of a sale (sell) insert here the
  currency of the portfolio cash account that you wish the proceeds to be credited to.
- Cash or units For purchases, sales or switch orders please state either the cash amount
  or the number of shares/units.
- Counter currency Please complete this field ONLY when requesting a currency
  conversion. In the case of a BUY, the counter currency will be the currency utilised to
  purchase the currency requested in the 'currency to invest/redeem' field. In the case of a
  SELL, the counter currency will be the currency received on completing the conversion of
  the currency requested in the 'currency to invest/redeem' field.
- Security Identifier If known, please provide a recognised security identifier for all security/fund purchase or sale requests, such as a SEDOL or an ISIN number. For Old Mutual International funds, please provide the relevant OMI ID number (can be found in the monthly fund performance brochure or on Old Mutual International's website). Providing this information will remove the potential need to seek clarification and enable us to act upon your instructions more efficiently.
- Security/Fund name Please ensure the full name of the security/fund is clearly stated and please do not use abbreviations.
- Share class Where applicable please include confirmation of income/accumulation unit requirements and confirmation of required share class for example A, B or C.
- Base currency of security/fund If known, please provide confirmation of the base currency of the requested security/fund.
- Contact details Make sure that your telephone and fax numbers and the name of a
  person to contact are clearly marked on the form. We will contact you if there is any
  doubt over what we think you require or if the instructions are unclear.

# GENERAL GUIDANCE NOTES - KEY POINTS

- Sufficient cash An instruction to purchase an investment will not be actioned unless there
  is sufficient cash within the bond/account/policy to meet the purchase price and all costs
  of the purchase, except where the purchase is made simultaneously with a sale which will
  provide cash sufficient to meet the purchase price and all costs of the purchase.
- Sufficient holding An instruction to sell a holding cannot be actioned unless there are sufficient shares/units held to cover the sale.
- Client confirmation Where required, signed confirmation should always be provided with the corresponding dealing instruction.

- Income or accumulation If you give no instructions, and a choice of accumulation or income units is offered, we will invest in accumulation units. Where you have chosen income units, any dividends will be automatically paid into your Transaction Account.
- Minimum investments The minimum investment into any one asset is U\$\$1,875, £1,250, €1,875\*\* for CIB/CIP/CRB or U\$\$3,750, £2,500, €3,750\*\* for EIA/EIB/Executive Investment Plan/Executive Investment Plan/Executive Investment Plan/Executive Investment Portfolio/ERB/IA/SIP or U\$\$600, £400, €600 for IPB/IPBR or U\$\$600, £400, €600, HK\$\$4,800 for VMMP's unit trust and mutual funds and HK\$\$12,000 for HK\$\$ denominated ETFs. (\*\*or other currency equivalent). Please note that fund managers may set their own minimum investment levels that could be higher and you should be aware of these before submitting instructions.
- Dealing confirmations dealing/contract confirmations will be automatically generated
  and issued in line with default correspondence details maintained for the selected
  bond/account/policy. If you wish to check or update your default correspondence
  details please call our Dealing Department on +44 (0)1624 655005 or e-mail
  omifminvdealing@ominternational.com

Dealing confirmations will be issued as soon as the corresponding contract note is made available, however as some funds have infrequent dealing dates (eg quarterly) this may be some time after your instruction is sent.

- Dealing frequency/cut offs/notice periods You should ensure that you are aware of
  the frequency of dealing for the chosen investment(s). You should also be aware of any
  corresponding cut-off or notice periods that may apply. These details can be checked
  with the corresponding fund manager.
- Fixed deposits are contracts that are only due for payment at maturity and may only
  be broken at the discretion of the Bank. In this respect they differ from Call/Demand
  accounts that provide access to the cash deposited. You may invest immediately into
  fixed deposits with the understanding that in the event of cancellation or requiring early
  access that you;
  - i) may not get your money back immediately and payment may be delayed for some
  - ii) the institution may impose penalties and therefore you may get back less than you invested, and/or
  - iii) the only way in which to receive value may be through an in-specie transfer of that asset into your own name.

This is inapplicable to any clients who are permitted access to SFC authorised funds only within WMP

#### GENERAL DEALING INSTRUCTIONS TERMS

- Any choice of investments is entirely at your own risk and you or your fund adviser should undertake such due diligence, or seek such independent advice as you consider necessary. It is your responsibility to ensure that you have read and understood the prospectus and other offering documentation in respect of any asset chosen within the bond/account/policy. For the avoidance of doubt, we do not accept any responsibility for losses, damages and/or costs (including but not limited to legal fees) that may be incurred as a consequence of subscribing to or otherwise acquiring an interest in the fund on your behalf.
- All dealing, settlement and custody of securities will be executed by Old Mutual International and all assets will be owned by Old Mutual International.
- All investment instructions should be completed on Old Mutual International's dealing
  instruction form and faxed direct to the Dealing Department on +44 (0)1624 655905
  or a scanned copy can be e-mailed to omifminvdealing@ominternational.com. All
  instructions should be signed either by an authorised and appointed fund adviser or
  the bond/account/policy holder(s).

- Where a fund adviser is appointed, only written instructions (including facsimile copies)
  signed by an authorised signatory of your company will be accepted. On no occasion
  will Old Mutual International accept verbal communications in respect of investment
  dealing instructions. Whilst we will accept faxed instructions, we cannot accept
  responsibility for a failure to action an instruction resulting from an error in transmission or
  if the fax is illegible, incomplete or unclear.
- It is your responsibility to request a foreign exchange transaction if funds are held in a
  different currency to that required for settling the purchase(s) or if you wish the proceeds
  of a sale to be converted to another currency.
- Instructions to purchase or sell investments will, in the absence of any specific instruction, be implemented so as to obtain the best price available to Old Mutual International. If an instruction has reference to a specific price or price range at which the investment is to be purchased or sold, then this will be taken to be the price before any costs of the purchase or sale.
- If Old Mutual International has cause to reject an instruction, or if we have to defer
  carrying out an investment instruction whilst ascertaining that it is a permitted investment,
  then we accept no responsibility for any of the consequences of such rejection or delay.
- Where a fund adviser is appointed please notify us immediately of any changes to your authorised signatory list, regarding the provision of investment dealing instructions.

### INVESTMENT RESTRICTIONS

#### CIB/CIP/CRB/IPB/IPBR

- Only Pooled Funds (ie collective investments), as defined in the Policy Terms, can be held.
- Medium Term Notes cannot be held.

### EIA/EIB/Executive Investment Plan/ Executive Investment Portfolio/ERB/IA/SLP

- Equities Only equities quoted on a recognised Stock Exchange can be held.
- Bonds Only bonds rated Baa3/BBB- or higher (Moodys/S&P) can normally be held.
- We do not allow certain investments, for example precious metals, private company shares, options, futures, commodities, stocks that are difficult to value or any illiquid investments. These types of investments should not therefore be requested.
- For IA only Collective Investment Schemes that are authorised or recognised by the Monetary Authority of Singapore (MAS) under sections 286 and 287 of the Singapore Securities and Futures Act (Cap 289) for IA.

#### WMP

- At inception, we accept any SFC authorised underlying funds that are listed in the WMP's
  Investment Choice Brochure available at the time. Please provide the ISIN of the underlying
  fund which is available in the Brochure at 'Security identifier' on the front page.
- If leaving Hong Kong to reside in another jurisdiction after inception, we accept other underlying assets subject to our criteria and approval.

#### All Bonds/Accounts/Policies

- Old Mutual International internal funds are not acceptable.
- Before sending instruction to purchase an asset, it is your responsibility to ensure that you
  are aware of any charges which will apply to the investment, including initial charges,
  redemption charges (early or otherwise) ongoing and performance related fees.
- Where an asset deals on an infrequent basis, for example, monthly or quarterly, but is
  otherwise within the normal permissible range of investments within the bond, Old Mutual
  International may accept the investment but reserves the right to return the asset in specie
  as part of any payment made from the bond.
- Old Mutual International reserves the right to decline to deal on certain instruments.
- The EEA or Swiss based investors cannot access any Hong Kong domicile funds according to a European financial directive, the Alternative Investment Fund Managers Directive (AIFMD).

#### www.oldmutualinternational.com www.oldmutualinternational.com/hk

Calls may be monitored and recorded for training purposes and to avoid misunderstandings.

Old Mutual International Isle of Man Limited is registered in the Isle of Man under number 24916C.

Ola Mutual international isle of Man Limited is registered in the isle of Man under number 24910C.
Registered and Head Office: King Edward Bay House, King Edward Road, Onchan, Isle of Man, IM99 1NU, British Isles. Phone: +44 (0)1624 655 555 Fax: +44 (0)1624 611 715. Licensed by the Isle of Man Financial Services Authority.

Registered and Head Office: King Edward Bay House, King Edward Road, Onchan, Isle of Man, IMP9 TINU, British Isles. Phone: +44 (0)1624 635 355 Fax: +44 (0)1624 635 355 Fax: +48 (0)1624 611 715. Licensed by the Isle of Man Financial Services and Markets Act 2000 (as amended) for the protection of retail clients in the UK do not apply. Old Mutual International Isle of Man Limited is a member of the Association of International Isle of Man as a business name of Old Mutual International Isle of Man Limited. Old Mutual International Isle of Man Limited Singapore Branch. Old Mutual International Isle of Man Limited Singapore Branch. Old Mutual International Isle of Man Limited Singapore Branch. Old Mutual International Isle of Man Limited Singapore Number T08FC7158E. Authorised by the Monetary Authority of Singapore to conduct life assurance business in Singapore. Member of the Isle Insurance Association of Singapore. Member of the Singapore Branch. Old Mutual International Services Authority of Singapore Services register number 108FC7158E. Authorised by the Insurance Association of Singapore. Member of the Singapore Services register number 108FC7158E. Authorised Services register number 108FC7158E. The rules made

PDF1218/INT16-0420/July 2016 2 of 2