



**ACCOUNT OPENING MANDATE FOR CORPORATES & INSTITUTIONS**

This form is intended for corporate and institutional clients seeking to open a money market investment account with Smartvest Wealth Managers (Pvt) Ltd. The data provided will be used for identity verification under the Know Your Customer (KYC) and Anti-Money Laundering obligations, and adherence to the Zimbabwean laws and regulations.

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**Company Information**

Name of Corporate/Institution:.....

Registration Number: .....Income Tax Number .....

Date of Incorporation:.....

Registered Address: .....

Telephones: .....Email.....

Nature of Business: .....

Source of Funds:.....

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**Banking Details**

Bank Name: .....

Branch: .....Account Number.....

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**Authorized Signatories**

The following individuals are authorized to operate the account:

Name	Designation	Specimen Signature
.....	.....	.....
.....	.....	.....
.....	.....	.....
.....	.....	.....

Signing Rule:-Sole Signatory / Either to Sign / All to sign : .....

## Governance & Compliance

### KYC Documents:

- ✔ Certificate of Incorporation, Certificate of re-registration
- ✔ CR6 (List of directors), CR5 (Proof of address), Tax Clearance Certificate
- ✔ Resolution extract to invest with Smartvest and appointing authorized signatories
- ✔ Proof of address and copies of identity cards for all directors and signatories

### Declaration of Source of Funds

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- **AML/CTF Compliance:**

- ✔ Is the institution or any shareholder or director or beneficial owner a Politically Exposed Person, under sanctions, investigations or legal proceedings? If so, give full details separately.
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### Investment Terms & Conditions – Money Market Investments

- ✔ Funds shall be invested in **approved money market instruments**, including Treasury Bills, Certificates of Deposit, Commercial Paper, and other short-term fixed income securities.
- ✔ Investments will comply with all applicable laws and regulations governing money market instruments in Zimbabwe (or relevant jurisdiction).
- ✔ The primary objective is **capital preservation** with **liquidity** and **reasonable returns**.
- ✔ Investments are intended to generate interest income while minimizing risk exposure.
- ✔ Typical investment tenor shall range from **30 days to 365 days**, depending on instrument availability.
- ✔ Early termination may be subject to penalties or reduced interest, as per instrument terms.
- ✔ Interest shall accrue at the agreed rate specified at the time of placement.

- ✔ Money market investments are considered low risk; however, they are subject to **Credit risk** (issuer default), **Liquidity risk** (difficulty in early termination), or **interest rate risk** (changes in prevailing rates)
- ✔ Smartvest Wealth Managers (Pvt) Ltd shall not be liable for losses arising from market fluctuations or issuer default, except in cases of gross negligence.
- ✔ Management fees, custodial charges, and statutory levies (if any) shall be disclosed upfront and deducted from investment proceeds.
- ✔ All investment instructions must be signed in accordance with the mandate
- ✔ Instructions may be delivered in writing or electronically via email or WhatsApp.
- ✔ These terms and conditions shall be governed by the laws of Zimbabwe
- ✔ Smartvest reserves the right to delay/refuse/report any suspicious transactions
- ✔ Any disputes shall be resolved through arbitration or the courts of competent jurisdiction.
- ✔ The effective date of any investment is the date the funds reflect in the account for Smartvest Wealth Managers (Pvt) Ltd, provided the funds reflect before 14.00 hours.
- ✔ Funds received after 14.00 hours are invested on the following working day.
- ✔ The relationship may be terminated by either party by giving 30 days' notice.

I/We confirm that we have read, understood, and accept all the terms and conditions, including all obligations, risks, and regulatory requirements.

Dated at ..... this ..... day of .....2026

.....  
**for and on behalf of Client**

Dated at ..... this ..... day of .....2026

.....  
**for and on behalf of Smartvest Wealth Managers (Pvt) Ltd**

**Banking Details**

Smartvest Managed Clients [Nostro]

Stanbic Bank

Parklane

9140002262508