



## MONEY MARKET ACCOUNT OPENING MANDATE FOR INDIVIDUAL CLIENTS

This form is intended for individual 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. Legal guardians accept responsibility for managing minor accounts and consent to their personal data being processed for regulatory purposes.

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### Account Type

Individual/Joint/Minor: .....

### Individual/Guardian Details

Title: MR./Mrs./Ms./Miss/Rev Fr./Rev Sr./Dr./Prof/Other .....

First Name/s & Surname .....

Date of Birth.....Sex .....Marital Status.....

National Identity/Valid Passport Number.....Nationality.....

Residential Address.....

Email address.....Mobile phone number (s).....

### Minor Details

Full name as per birth certificate.....Sex.....

Date of Birth.....Nationality.....

National Identity/Valid Passport Number.....

Residential Address.....

### Source of Funds Information

Employment Status.....Nature of business.....

Name of Employer.....Job Title.....

Business physical address.....

Work email address.....Work telephone number.....

Primary source of funds.....

Other sources of funds.....

### Banking Details

Bank Name.....Branch.....

Account Holder's Name.....Account Number.....

Authorised Signatories

Full Name(s) .....Signature (s).....

Signing  
Arrangement.....

### Next of Kin Details

Title: MR./Mrs./Ms./Miss/Rev Fr./Rev Sr./Dr./Prof/Other .....

First Name/s & Surname .....

Date of Birth.....Sex .....Marital Status.....

National Identity/Valid Passport Number.....Nationality.....

Residential Address.....

Email address.....Mobile phone number (s).....

### Regulatory Disclosures

Are you or a close associate of a Politically Exposed Person (PEP) ?.....

If Yes, what is the nature of the relationship or association?.....

Are you a U.S. Citizen or U.S. Tax resident? If Yes, what is your U.S. TIN?.....

Are you a tax resident in any other country? If yes,  
Country.....TIN.....

### Required Documents

- ✔ Certified copy of identity card
- ✔ Recent proof of residence (Utility bill, bank statement issues within 3 months)
- ✔ Proof of income/source of funds

### Terms and Conditions

- ✔ A legally appointed guardian must manage minor accounts.
- ✔ Joint account holders share full responsibility and must provide personal and regulatory information.
- ✔ Smartvest reserves the right to refuse or delay suspicious transactions.
- ✔ The client accepts full responsibility for the accuracy and completeness of all information provided and remains liable for any loss, delay, or regulatory consequence arising from the submission of incorrect, incomplete, or outdated information.
- ✔ 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 considered 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)

- ✔ The client consents to Smartvest processing personal data for account administration, regulatory compliance, and limited use of Next of Kin information.
- ✔ 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 at anytime 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

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**for and on behalf of Client**

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

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

**Banking Details**

**Account Name:** Smartvest Managed Clients [Nostro]

**Bank Name:** Stanbic Bank

**Branch Name:** Parklane

**Account Number:** 9140002262508