



# TERMS AND CONDITIONS

1. The Investor shall save at least eighty per cent (80%) of the target savings amount agreed to.
2. The Investor's individual instalments at any time shall not fall below Ten Thousand Naira (N10,000).
3. The Investor agrees not to make any withdrawal of the investment capital, either whole or in part, before the maturity date.
4. Where the Investor wishes to make a withdrawal before the maturity date, they shall make their request by filling and submitting the Company's liquidation form. Upon receipt of the duly filled liquidation form, the Company shall process and make payment within five (5) working days.
5. Any request for withdrawal before the maturity date shall be subject to penal charges on interest earned as at the date of receipt of the liquidation form
6. Upon maturity, interest shall be paid by the Company on the 7th of the month immediately following the maturity date.
7. All interest payments by the Company to the Investor shall be subject to charges imposed by Tax and/or other Regulatory bodies.
8. The Company is bound to comply with and enforce relevant tax and regulatory laws in the course of the relationship with the Investor. The Company will strive to promptly communicate any new regulatory and compliance issues affecting the transaction to the Investor. Nevertheless, failure of the Company to communicate such regulatory and compliance measures to the Investor before the implementation of such measures does not amount to a breach of the terms and conditions herein by the Company, in so far as the Company is only complying with the law.
9. Unless the Investor gives a written instruction for liquidation at least two (2) weeks before maturity, funds invested with the Company shall be rolled-over automatically at maturity under the same terms and conditions except for the interest rate, which shall be the Company's prevailing interest rate at the time of roll-over.

**Declaration:**

I declare that

- I voluntarily and conscientiously accept to become an investor and carry out business transactions with UK-DION INVESTMENT LIMITED (the Company).
- I certify that the funds making up the investment capital are not proceeds of crime, fraud or any other illegal or proscribed venture and undertake that the Company shall not be liable if it is discovered that the said funds were obtained illegally.
- The information I have given in this form is correct to the best of my knowledge and belief, and I will inform the Company of any change in the information given in this form within ten (10) working days of such change.
- I have read and understood the terms and conditions stated above and I wholeheartedly accept same.

NAME: .....

SIGNATURE: .....

DATE: .....

**For a non-literate, please enter your details below**

I ..... of ..... agree to abide by the contents of this form and acknowledge that it has been truly and audibly read over and carefully explained to me by an interpreter.

Mark/Thumbprint of investor:



Date: 

D	D	M	M	Y	Y
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BEFORE ME

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MAGISTRATE/COMMISSIONER FOR OATHS

Name of interpreter: .....

Address of interpreter: .....

Mobile: .....-Other Mobile:.....

Language of Interpreter: .....

### FOR OFFICE USE ONLY

INVESTOR'S USER ID (THIS IS ISSUED BY THE COMPANY)

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BROKER'S NAME/SIGN

TEAM LEAD/SIGN

Date: 

D	D	M	M	Y	Y
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