

Redeem Funds

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One Time Access Code

A unique and time sensitive access code used as added security on the Online Redemption Platform. This code does not replace the password you use to log on to the Website but provides a second layer of security. This access code will be sent to you via SMS and is valid for one online redemption session only.

Limitation of liability

For the purpose of this clause, 'we', 'us' or 'our' includes SIAML, as well as its affiliates, shareholders, employees, consultants, and agents. Although we have taken care to ensure that the content provided on the website is accurate, and that you suffer no loss or damage as a result of using it, the website is provided 'as is' and SIAML shall not be liable for any damages whatsoever, relating to your use of the Website or the Online Redemption Platform. SIAML, shall in no way be liable for any direct, indirect, incidental, special or consequential loss or damages which might arise from the use of , or reliance upon, any material or content contained in the Website or any linked Websites, even if SIAML has been advised of the possibility of such loss, expense and claim or damages. We shall not be liable for:

- a. Any damages which you suffer as a result of a compromise of your password and / or access codes;
- b. Any interruption, malfunction, downtime or other failure of the Website, Online Redemption Platform, third party system, databases or any component part thereof for whatever reason;

- c. Any interruption, malfunction, downtime or other failure of services provided by third parties, including, without limitation, third party systems such as the public switched telecommunication service providers, internet service providers, local authorities and certification authorities;
- d. Any event over which we have no direct control. You hereby indemnify us against all losses, costs, claims or damages which we incur on your behalf in respect of any third party arising from:
 - a. your use of this Website;
 - b. Unauthorized instructions executed which were not due to our negligence.

Termination and Amendments

SIAML may in its sole discretion terminate, suspend and modify this Website and/or your use of this Website, with or without notice to you. You agree that SIAML will not be liable to you in the event that it chooses to suspend, modify or terminate this Website or your use of this Website. SIAML is authorized and regulated by Securities & Exchange Commission as an investment adviser and portfolio manager. By clicking on the 'I AGREE' button you shall be deemed to have accepted and agreed to be bound by the terms of this Important Legal Notice.

Privacy Statement

If you choose to complete any of our on-line forms the personal information you provide will be used by SIAML to enable us answer your queries and to provide you with information about the products that are of interest to you. It may also be used to monitor the progress of your enquiry within SIAML and to register any subsequent sale of any of our products about which you have enquired. We may also use such information to update our website and keep you informed of further product information and site developments if you have indicated any such preference.

If you have appointed a financial adviser to act on your behalf, we will make details of the investment available to him and also send copies of correspondence to him where appropriate to enable him give you advice. The personal information you provide to us will be kept confidential. We will not sell or transfer the personal information that you provide us to third parties outside the SIBTC group for the purposes of marketing products or services to you. Agents and contractors of ours who are given access to the personal information that you provide us will be required to keep this information confidential and not to use it for any purpose other than to carry out the services they are providing for us.

Your personal data shall not be used or disclosed in any manner incompatible with the purposes for which they are held save that, circumstances may arise when we are required to disclose your personal information to third parties for purposes other than to support your customer relationship with us such as in a corporate divestiture or dissolution where we sell all or a portion of our business or assets (including our associated customer lists containing your personal information), or if disclosure is required by law or is pertinent to judicial or governmental investigations or proceedings.

Important information
Please read carefully, the second section enables you to increase your online redemption limit

Confidential

- The minimum redeemable amount is NGN 5,000.00 except in a situation whereby your Net Asset Value ("NAV") falls below NGN 5,000.00 and in such an instance, you can only redeem ALL your available balance.
- Applicable bank transfer charges will be deducted from your redemption proceeds.
- Redemption proceeds can only be paid to nominated bank accounts owned by the Mutual Fund account holder. That is, third party payments will not be processed in line with regulatory requirements.
- The default daily redemption amount is NGN1,000,000.00 (One Million Naira Only) and can be extended to NGN2,500,000.00 (Two Million, five hundred thousand Naira Only)
- Please note that, this facility is not applicable to corporate or institutional bodies.
- This facility is only accessible to clients for which SIAML possesses valid telephone numbers and email addresses on its database. Please contact SIAML on +234 1 280 1266; +234 1 280 5595 or email mutualfunds@stanbicibtc.com to validate your contact details.