



# CLIENT AGREEMENT

Client Representative (Corporate, trust) \_\_\_\_\_

Client Categorisation <sup>1</sup>  RETAIL  
 PROFESSIONAL  
 ELIGIBLE COUNTER-PARTY

Client Reference \_\_\_\_\_

Service<sup>1</sup>  INSURANCE RELATED SERVICES  
 INVESTMENT ADVICE + RECEIPT & TRANSMISSION (FINANCIAL INSTRUMENTS)  
 ADMINISTRATION SERVICES

Financial Institution/ Product \_\_\_\_\_

Reference/ Policy Number \_\_\_\_\_

Date \_\_\_\_\_

<sup>1</sup> Tick as appropriate

Client Initial [ ]

## PARTIES

This Agreement is between:

a) (Please tick)

- 3D Global Financial Services Ltd. ("3DG FS")  
 3D Global Insurance Advisors, Agents & Sub-Agents Ltd. ("3DG INS")  
("The Company"); and

b)

Name of Client ("The Client") \_\_\_\_\_

Representative \_\_\_\_\_

of (Address) \_\_\_\_\_

Tel/ Fax \_\_\_\_\_

Email \_\_\_\_\_

## INTRODUCTION

**3D Global Financial Services Ltd. (3DGFS)** is an Investment Firm regulated by the Cyprus Securities & Exchange Commission ("CySEC") in accordance with the Markets in Financial Instruments Directive (MiFID) (registration number: 063/06), with registered offices at: First Floor Toumazis Linopetra Center, Agios Athanasios & Kantaras 61, 4102 Limassol, Cyprus

**3D Global Insurance Advisors, Agents & Sub-Agents Ltd. (3DGIA)** is authorised by the Cyprus Insurance Companies Control Service ("ICCS") to carry out insurance distribution activities as defined in the Insurance Distribution Directive (Reg. No. 5057), with registered offices at: First Floor Toumazis Linopetra Center, Agios Athanasios & Kantaras 61, 4102 Limassol, Cyprus.

3DGIA provide restricted advice which means that the principal regulated activities of the firm are provided on the basis of a limited number of contracts with product producers for whom they exclusively conduct insurance distribution business and are remunerated by commission for these services.

This Client Agreement should be read in conjunction with all accompanying literature including the booklet 3D GLOBAL BUSINESS PRACTICES and any other applicable terms and conditions, prospectuses, brochures, fact sheets, application forms and key features documents in order to understand fully the nature of the product/service and associated risks. The Client's attention is drawn, in particular, to the jurisdiction of the Financial Institution, its products, services and funds, the risk profile of assets, vehicles and instruments as well as product/service terms and conditions including, *inter alia*, charges, fees and any possible liquidity restrictions and early redemption fees.

## CONTACT INFORMATION

Physical Head Office Address: 1st Floor, Toumazis Linopetra Center, Agios Athanasios & Kantaras 61, Agios Athanasios, Cyprus.

Postal Address: PO Box 53720, 3317 Limassol, Cyprus.

Telephone:	++ 357 25 82 82 92	Fax:	++ 357 25 87 34 60
Website	www.3dglobal.com		
Email:	Administration	admin@3dglobal.com	
	Online (login)	info@3dglobal.com	
	General	invest@3dglobal.com	

The Client is requested to send instructions (orders) to The Company via email (admin@3dglobal.com) or by fax (++ 357 25 87 34 60) or in writing (PO Box 53720, 3317 Limassol, Cyprus). The Company cannot take responsibility for instructions that are transmitted in any other way. Client instructions received by The Company will be passed to the relevant Financial Institution, which has the responsibility for their execution, accuracy and timely processing.

The Company may refuse at its discretion to accept certain instructions, although such discretion will not be exercised unreasonably.

## CLIENT CATEGORISATION

The Company categorises its clients as Retail, Professional or Eligible Counter-party. Clients of 3DG FS have the right to request a change of their client category and those wishing to do so are requested to apply in writing to The Company.

## ANTI-MONEY LAUNDERING

Before The Company enters into any agreement for Investment Services with a client, it is obliged to validate client identification and source of funds. The Company will only be able to provide a product or service after these procedures have been carried out satisfactorily.

The Company is obliged to maintain current records of client identification on file and will, from time to time, request up-to-date records from its clients.

## QUALIFICATIONS & TRAINING

The Company's associated persons are required to possess the qualifications, knowledge and expertise to carry out their duties and responsibilities. This forms a process of continuing professional development and training. For example, The Company's directors and managers satisfy the requirements of its two regulators in respect of 'fit & proper' criteria, education and qualification; in addition, associated persons providing Investment Services are required to hold an appropriate Certificate of Professional Competence.

## SUITABILITY & APPROPRIATENESS

Based on information supplied (including financial situation, investment objectives and investment knowledge & experience), The Company will carry out the applicable suitability or appropriateness testing.

### Investment Objectives

a) **Amount of Investment** \_\_\_\_\_

b) **Purpose of Investment**

(Please tick)

Income/ Growth

Saving

Other \_\_\_\_\_

c) **Investment Time Horizon** \_\_\_\_\_

d) **Acceptable Assets and Instruments**

Delete any assets, instruments or vehicles that you DO NOT wish to hold.

- Collective Investment Schemes (Comprising: Absolute Return/ Alternative Strategy/ Hedge Funds, Bonds, Cash, Commodities, Equities/ Stocks & Shares, ETFs, Property)
- Transferable Securities
- Insurance-Linked Funds

e) **Reporting Currency For This Investment**

(Tick one)

Euros

Sterling

US Dollars

Other \_\_\_\_\_

(The Company's recommendations and portfolios may include non-base currency assets, vehicles and instruments).

f) **Investment Strategy/ Risk-Return Attitude**

(Tick one)

**NO RISK**

You have no tolerance to investment risk, you should consider paying off any debts that you may have and then building up a reserve in a high interest deposit account or national savings.

**CAUTIOUS**

You are prepared to take only a small amount of investment risk and it is important to you that your capital is protected.

This means that your portfolio will concentrate on investments that provide low returns in the long term but present lower risk to your capital. Only a small amount of riskier assets will usually be included in your portfolio in order to increase the chance of obtaining better long term returns. A typical Cautious investor will be invested mostly in fixed interest gilts and bonds as well as in cash, with a small element in equities and property that can boost longer term returns but are associated with more risk.

Using a broad range of assets gives you a varied portfolio and that diversification helps to reduce the overall levels of risk.

**CAUTIOUS to MODERATE**

You are prepared to take limited investment risk in order to increase the chances of achieving a positive return but you only want to risk a small part of your capital to achieve this.

A typical Cautious to Moderate portfolio will usually have the larger part of the portfolio invested in fixed interest gilts, bonds or cash that are low risk but offer only low returns. The remainder of the portfolio will usually be invested in equities and property which can boost longer term returns but are associated with more risk.

Using a broad range of assets gives you a varied portfolio and that diversification helps to reduce the overall levels of risk.

**MODERATE**

You are prepared to take a moderate amount of investment risk in order to increase the chance of achieving a positive return. Capital protection is less important to you than achieving a better return on the investment.

A typical Moderate investor will usually invest in a variety of assets to obtain diversification and therefore reduce risk. Equities and property, which can boost longer term returns but are associated with more risk, would often account for a higher proportion of assets than fixed interest gilts and bonds or cash. At shorter investment terms the proportion of higher risk assets is usually reduced. The range of asset types helps reduce the overall risks while increasing the chance of better returns.

**MODERATE to ADVENTUROUS**

You are prepared to take a medium degree of risk with your investment/s in return for the prospect of improving longer term performance.

Short term capital protection is not important to you and you are willing to sacrifice some long term protection for the likelihood of greater returns.

A typical Moderate to Adventurous investor will be invested in equities but with other assets included to provide some diversification. There may be a small amount of specialised equities within the portfolio, which focus on a particular sector of the economy or relate to a particular market or industry. Specialised equities can boost longer term returns but are associated with more risk than standard type equities.

**ADVENTUROUS**

You are prepared to take a substantial degree of risk with your investment/s in return for the prospect of the highest possible longer term performance.

You appreciate that over some periods of time there can be significant falls, as well as rises, in the value of your investments and you may get back less than you invest. This strategy holds significant risk in the shorter term.

A typical Adventurous investor will usually be invested entirely in higher risk assets such as equities. There may also be a proportion of the investment in specialised equities, which focus on a particular sector of the economy or relate to a particular market or industry. Specialised equities can boost longer term returns but are associated with more risk than standard type equities.



## INVESTMENT DURATION, LIQUIDITY, EARLY REDEMPTION

Some investment products are taken out for a specific period of time (known as the term). Investments should always be seen as medium to long-term (8-15 years+) with some being for the very long-term such as pension or other savings plans.

The Client should be aware of possible liquidity restrictions of some investments (see also Investment Risk) and the fact that some investment products may not allow redemptions for a specified period. There is also the possibility of early redemption penalties on some investment products. Information regarding restrictions on liquidity or redemption penalties can be found in the product literature, brochure and other key features documents.

## INVESTMENT SERVICE

The Investment Service(s) offered is/ are indicated on the front page. The Company will act in accordance with the information provided to it by The Client (namely, their financial situation, investment objectives and knowledge & experience, as per the Client Financial Review).

Recommendations by The Company may be communicated verbally or in writing by fax or email. The Client may choose, at their discretion, to accept or reject recommended products and services. The Company can take no responsibility for circumstances that arise out of either an acceptance or rejection of a recommendation.

Financial Institutions provide client reports on a regular basis (some quarterly, others yearly). The Company also produces reports through its online reporting service on a more frequent basis; for example, in many cases we are able to give daily updates of reports, showing a breakdown of portfolio holdings. In addition, on a monthly basis, The Company provides a summary report, showing the total value. These summary reports are available through The Company website [www.3dglobal.com](http://www.3dglobal.com).

The frequency of fund valuation varies between Financial Institutions and can be daily, weekly or monthly. Precise valuation schedules can be found on individual fund fact sheets and other documentation.

## 3D FEES, COMMISSIONS AND ASSOCIATED CHARGES

(Delete as appropriate)

- a) For the initial setting-up of the Product/ Investment: \_\_\_\_\_  
(Deducted from the Investment/ Payable Directly to The Company)
- b) For Investment Advice/R&T: \_\_\_\_\_ % p.a.  
(Deducted monthly/ quarterly/ annually in arrears from the Investment)
- c) For Insurance Related Services: \_\_\_\_\_ % p.a.
- d) For Administration Services: \_\_\_\_\_ % p.a.
- e) Service Fee: \_\_\_\_\_ % p.a.

The above fees are exclusive of VAT which may become payable (and added to the fees) in future.

## BEST EXECUTION

(See “3D GLOBAL BEST EXECUTION POLICY”)

The Company operates according to a Best Execution Policy: Best execution is the process by which a Financial Institution takes all reasonable steps to obtain the best possible result in the execution of client orders, taking into account price, cost, size of trade and other factors such as quality of execution (speed, likelihood of execution) and any other relevant consideration.

## RECORD KEEPING AND DISCLOSURE OF INFORMATION

The Company maintains records of client information that is supplied to The Company during the provision of a Product or Service and will maintain such records for a period of at least 5 years from the cessation of such provision. This information is kept electronically and/or as a hard copy.

In signing this Agreement, The Client consents to The Company's use and disclosure of this information as follows:

- a) At the instruction or request of The Client
- b) To provide a third party (such as a Financial Institution) necessary information in order to complete a Product application or for the on-going provision of a service
- c) In the transfer of information between its offices and its associated persons on a need-to-know basis
- d) For compliance with any legal or regulatory or internal policy requirements that The Company may have
- e) In order to assess potential products and services that may be suitable to The Client

## CONFLICTS OF INTEREST

(See "3D GLOBAL CONFLICTS OF INTEREST POLICY")

It is a policy of The Company to avoid conflicts of interest. Where it is not possible to avoid a conflict of interest, The Company will seek to minimise its effect and ensure fairness in dealing with the situation in such a way that the conflict does not impair The Company's continued ability to act in its clients' best interests.

## CLIENT COMPLAINTS

The Company's Compliance Officer will handle client complaints. All associated persons will be required to co-operate in the investigation of any complaint or dispute. Client complaints should be addressed to The Company in writing accompanied by all details and supporting documentation.

## COMPENSATION FUND/ PROFESSIONAL INDEMNITY

The Company's Investment Firm is obliged to maintain a level of capital consistent with the European Union 'MiFID' directive and Cyprus' Provision of Investment Services Law 144(I)/2007. It is also a member of and contributes to an Investor Compensation Scheme ("The Fund") run by the Cyprus Ministry of Finance.

The Company endeavours to recommend third party Financial Institutions that are based in jurisdictions with investor protection legislation and compensation schemes. But, where these do not exist, investors may be exposed to risks of default by these Financial Institutions.

The Company's Insurance Mediation Company carries professional indemnity insurance in respect of its insurance mediation activities.

## GOVERNING LAW

The governing law of this Agreement is that of the Republic of Cyprus.

## START DATE, AMENDMENT, TERMINATION AND ACKNOWLEDGEMENT

This Agreement is effective from the Date of Agreement below and continues until indicated by either party giving the other one month's notice of Termination. The Company reserves the right to immediately terminate this Agreement should The Client not conform to The Company's anti-money laundering policies and procedures. The Company accepts no responsibility for any Insurance or Investment Service in relation to the Financial Institution/ Product indicated on Page 1 prior to the Investment services in relation to the date of this agreement.

The Company may make reasonable amendments to this Agreement from time to time and will inform The Client in writing of any such amendment. Clients wishing to make amendments to the Agreement are requested to apply in writing to The Company.

In signing this Agreement, The Client:

- Acknowledges receipt of 3D GLOBAL BUSINESS PRACTICES
- Acknowledges receipt of and gives consent to The Company's Best Execution Policy, Conflicts of Interest Policy, Outsourcing Policy, Business Continuation Policy and Public Disclosure Policy
- Confirms that information provided by them to The Company is, to the best of their knowledge, true and accurate
- Consents to receiving information such as valuation and other reports via email and/or through The Company's website and/or through the website of a third party Financial Institution
- Understands, agrees to and accepts each section of this Agreement
- Understands that cancelling a Product (with a term or an earnings period) before maturity will normally carry a penalty
- Understands the aims and benefits of the Product and associated Service and confirms that they meet their needs
- Understands the Product fees, charges and any cancellation or early redemption penalties
- Understands the risks involved and does not hold The Company liable for any losses that may occur; and further understands that the value of investments can fall as well as rise, that past performance is no guarantee of future returns and that projections and simulations of future performance and returns are purely indicative and do not represent a guarantee of actual returns (unless otherwise stated in the product terms and conditions) which may be higher or lower than indicated

Date of Agreement \_\_\_\_\_

I/ We have read and understand this Agreement and accompanying information

Signed \_\_\_\_\_  
(The Client)

Signed \_\_\_\_\_  
(For and on behalf of The Company)



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