

Standing instruction for cash management facility

(Effective from 24.02.2025)

This is my instruction to use cash management facility for available non-invested cash on my brokerage account. Cash management facility is a financial product managed by AM Wealth Limited using different money market instruments, including but not limited to repurchase agreements, bank deposits, money market mutual funds, treasury bills, certificates of deposit and other classes of financial instruments which are normally dealt in on the money market between Market Counterparties and AM Wealth Limited. By sending this instruction, I acknowledge and consent to the following:

1. **Cash management facility structure:**

- Amount invested in cash management facility (Amount)
- Interest rate on cash management facility is adjusted on each business day depending on the market conditions and counterparties offer rates, presented per annum (IR Amount)
- AM Wealth Ltd fee for managing cash management facility is presented per annum, including VAT for UAE residents, accrued on a daily basis (AMWL Fee)
- Basis for cash management facility (basically 360 Days per year)

Income on cash management facility is calculated per each day in cash management facility as follow:

Amount * IR Amount/ Basis for cash management facility

AM Wealth Ltd fee for managing cash management facility is calculated as follow:

Amount * AMWL Fee/ Basis for cash management facility.

AM Wealth Limited while managing cash management facility monitors and negotiates interest rates and costs associated with this facility to ensure financial and economic reasoning for a client to use cash management facility. Depending on prevailing market conditions and available interest rates AM Wealth Limited at its own discretion may choose not to place funds at the cash management facility if market conditions are not favorable or create no economic value to use this facility.

2. **Limitations on amount invested in cash management facility:** AM Wealth Limited upon receiving instruction for cash management facility at its own discretion will define the percentage of available cash on my account to be invested in cash management facility. This amount may be lower than available cash at my account, depending on available limits within a Market Counterparty and internal liquidity maintenance requirements for each client account.
3. **Settlement:** I agree with the condition that once receiving this instruction, my funds will be placed on or withdrawn from cash management facility at any time solely at the discretion of AM Wealth Limited, depending on prevailing market conditions and available limits within a Market Counterparty. In addition I agree that upon receipt of any order to use cash for purchase transaction or external money transfer, money will be withdrawn from cash management facility by AM Wealth Limited without prior notice and at its own discretion in the amount necessary to execute the received order/instruction for such purchase or external transfer. I agree that in certain cases I will be able to use my cash position, placed in cash management facility once these cash is fully withdrawn from cash management facility and settled.
4. **Margin requirement:** I agree that while using cash management facility, AM Wealth Limited can place any amount of cash to maintain margin.
5. **Duration:** The term of cash management facility will be unlimited in number of days, commencing on the day when AM Wealth Limited receives my standing instruction for cash

management facility and maturing on the day when I revoke my instruction plus 2 working days to make withdrawal and to settle.

6. **Interest Rate:** The interest rate for cash management facility will depend on prevailing market conditions, actually placed amounts, number of days when funds were placed at the facility, negotiated rates with Market Counterparties and all associated costs while using this facility. Interest rate is not fixed and constantly changes. I agree that no prior notice of interests' rate changes will be communicated to me, it remains on a sole discretion of AM Wealth Limited to judge economic reasoning to place funds on such cash management facility to achieve financial benefits for managing my cash. AM Wealth Limited reserves the right not to make any placements if current interest rates and conditions from Market Counterparties will not cover all expenses and costs of such placements. I agree that the interest will be accumulated in my account and will be paid to my account on the date when cash is revoked from cash management facility fully or partially.
7. **Collateral:** In case the cash management facility implies a collateral, than the collateral in securities can be received from a Market Counterparty to ensure the fulfillment of Market Counterparty`s obligation. The type and the amount of collateral to be received remains at the discretion of AM Wealth Limited and depends on conditions in money markets. The collateral management process can constitute a part of financial services provided by AM Wealth Limited within this cash management facility. For the avoidance of any complexity the collateral will be managed on separate segregated client account by AM Wealth Limited, and will not be disclosed within client report and portfolio statement, since the collateral will be eventually returned to a Market Counterparty upon termination of placement within cash management facility. I have no objection that securities placed as collateral while using cash management facility will be not disclosed to me as the main goal of cash management facility is to increase my cash value.
8. **Commissions:** AM Wealth Limited ensures liquidity day-to-day management, ensures best available rates quotation, and performs collateral management and settlement process. In order to ensure adequate liquidity management, AM Wealth Limited reserves the right to place via reverse repo less than 100% of available cash at your account. AM Wealth Limited will charge you for such cash management services according to Fees and commissions schedule disclosed in AM Wealth Limited website and deducted accordingly from accumulated and paid interest on such transactions. You will see your cash position placed in cash management facility in AM Wealth Limited's portfolio statements along with accrued and paid interest and fees for cash management facility.

Date of instruction:

Client Full Name:

Client Signatory: