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 info@sycamorestockbrokers.com
 Victoria Avenue, Chayamba House,
Third Floor P.O. Box 805, Blantyre
 www.sycamorestockbrokers.com



Member of the Malawi Stock Exchange | Licensed Investment Dealer

KEY FACT STATEMENT

EQUITY INVESTMENT PRODUCTS & SERVICES

IMPORTANT NOTICE

This Key Fact Statement provides a summary of the key features, benefits, risks, costs, and client rights relating to equity investment products offered through Sycamore Stockbrokers Limited.

Clients are encouraged to read this document carefully before making any investment decision. This document should be read together with the Investment Mandate, Client Agreement, and applicable Terms and Conditions.

SECTION I: PARTIES TO THE INVESTMENT

Investment Service Provider

Company Name:

Sycamore Stockbrokers Limited

Physical Address:

Victoria Avenue, Chayamba House
Third Floor

Postal Address:

P.O. Box 805, Blantyre, Malawi

Telephone:

+265 999 60 09 63
+265 991 38 87 79

Email:

info@sycamorestockbrokers.com

Website:

www.sycamorestockbrokers.com

Investor Details

Investor Name: _____

Account Number: _____

Physical Address: _____

Telephone Number: _____

Email Address: _____

Regulatory Status

Sycamore Stockbrokers Limited is licensed and regulated in accordance with applicable financial services laws and regulations governing securities trading and investment services in Malawi.

SECTION II: KEY TERMS – REVIEW CAREFULLY BEFORE INVESTING

A. Investment Overview

Investment Type

Listed Equity Securities (Shares)

Investments are made in companies listed on the Malawi Stock Exchange (MSE) with the objective of generating capital growth and/or dividend income.

Investment Objective

- Capital Growth
- Dividend Income

Balanced Growth and Income

Long-Term Wealth Creation

Key Benefits

- Potential for long-term capital appreciation.
 - Opportunity to earn dividend income.
 - Participation in company ownership.
 - Portfolio diversification opportunities.
 - Liquidity through the Malawi Stock Exchange subject to market availability.
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Key Risks

- Share prices may rise or fall.
 - Past performance does not guarantee future returns.
 - Dividend payments are not guaranteed.
 - Market liquidity may affect the timing of sales.
 - Economic, political, and regulatory changes may affect investment performance.
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B. Costs & Charges

Brokerage Fees

Brokerage commissions and transaction charges shall be applied in accordance with Sycamore Stockbrokers' prevailing fee schedule.

Regulatory Charges

Applicable Malawi Stock Exchange, Central Securities Depository, and regulatory fees may apply.

Taxes

Any applicable taxes shall be deducted or paid in accordance with prevailing tax laws and regulations.

Administration Fees

Where applicable, administration fees shall be disclosed separately before execution of any transaction.

C. Minimum Investment Requirements

Minimum Initial Investment

MWK _____

(Subject to prevailing investment requirements and market conditions.)

D. Expected Returns

Returns are not guaranteed and depend on:

- Share price performance.
- Dividend declarations.
- Market conditions.
- Economic and company-specific factors.

The value of investments may increase or decrease over time.

SECTION III: INVESTMENT SCHEDULE

Recommended Investment Horizon

- Short Term (Less than 1 Year)
 - Medium Term (1 – 3 Years)
 - Long Term (3 – 5 Years)
 - Extended Long Term (More than 5 Years)
-

Deal Confirmation

Trade confirmations and contract notes shall normally be issued within regulatory timelines following execution of a transaction.

Additional Benefits

Subject to lender requirements, certain listed securities may be accepted as collateral for financing facilities.

Transfer of Ownership

Transfer of ownership of securities shall be subject to:

- Written instructions from the investor.
 - Verification of ownership.
 - Compliance with applicable laws and market regulations.
 - Payment of any applicable transfer charges.
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Early Termination

Equity investments do not have a fixed maturity date.

Investors may sell or transfer their securities at any time, subject to market conditions and applicable regulations.

Early Termination Penalties

None

Any transaction-related charges applicable at the time of disposal shall remain payable.

SECTION IV: CLIENT RIGHTS & PROTECTION

4.1 Right to Information

You have the right to receive:

- Contract notes.
 - Account statements.
 - Portfolio reports.
 - Information relating to your investments.
-

4.2 Payment of Investment Proceeds

Dividend payments and proceeds from security sales shall be paid to the investor's designated account after settlement and receipt of funds.

4.3 Customer Complaints & Enquiries

For complaints, enquiries, or feedback:

Customer Service

Sycamore Stockbrokers Limited

Telephone:

+265 999 60 09 63

+265 991 38 87 79

Email:

info@sycamorestockbrokers.com

Postal Address:

P.O. Box 805, Blantyre, Malawi

4.4 Dispute Resolution

Where a complaint is not resolved satisfactorily, the investor may refer the matter to the appropriate regulatory authority or pursue legal remedies available under the laws of Malawi.

4.5 Right to Terminate Services

Clients may terminate their relationship with Sycamore Stockbrokers Limited by providing written instructions and complying with any outstanding obligations.

SECTION V: CLAIMS PROCESSING

Any person claiming rights or interests over an investment account must provide:

- Proof of identity.
- Legal authority to act.
- Supporting documentation.
- Any additional information reasonably required by Sycamore Stockbrokers Limited.

Claims shall be reviewed in accordance with applicable laws, regulations, and internal procedures.

SECTION VI: COMPANY CERTIFICATION

Authorized Officer: _____

Position: _____

Signature: _____

Date: _____

SECTION VII: CLIENT ACKNOWLEDGEMENT

I acknowledge that:

- I have received this Key Fact Statement prior to making an investment decision.
 - I have read and understood the contents of this document.
 - I understand the risks associated with equity investments.
 - I have had an opportunity to ask questions and obtain clarification where necessary.
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Investor Details

Investor Name: _____

Account Number: _____

Signature: _____

Date: _____

FOR OFFICIAL USE ONLY

Relationship Manager: _____

Reviewed By: _____

Date: _____

Reference Number: _____

DISCLAIMER

Investment returns are not guaranteed. The value of investments may rise or fall due to market conditions. Investors should carefully consider their investment objectives, financial circumstances, and risk tolerance before investing in securities.

This Key Fact Statement may be amended from time to time to reflect changes in legislation, regulations, market conditions, or company policies.