



KEY FACT STATEMENT FOR INVESTMENT PRODUCT AND SERVICES

Continental Capital Limited (CCL) is authorized and supervised by the Registrar of Financial Institutions as a broker and dealer of equities and securities.

I. Key Terms - Please review this carefully before investing

A. Investment Details

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| Type of investment: Share purchase/disposal. | Costs: a) Brokerage commission: MWK0-MWK50,000 @ 2% MWK50,000-MWK100,000 @ 1.5% Above MWK100,000 @ 1% b) Other fees and charges: (1) VAT will be charged on commission paid (16.5%). (2) Capital Gains Tax will be charged on shares bought and sold within 1 year. Applicable tax rate is 30%. (3) Basic charge of MWK 50 is applicable (4) Bank transfer charge MWK499.99 | Consequences of selling shares before 1 year. Capital Gains Tax will be charged on shares bought and sold within 1 year. Applicable tax rate is 30%. Time and mode of payment after sale of shares. CCL will remit proceeds of sale of shares within 3 working days from transaction date by way of electronic transfer |
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B. Cost and benefits of Product and Service

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| Minimum investment amount payable: None Administration costs: None | Benefits associated with the investment. (1) Dividends. (2) Capital gains. |
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Conditions and costs of transferring ownership of investment

CCL will require the following to transfer ownership by way of favour registration: Fees :K2,500 per transfer

1. IDs of both parties to the transaction.
2. Written instruction from the investors, giving full particulars of the third party to whom the investment should be transferred.
3. Proof of relationship (e.g. Birth certificate, Marriage certificate, Business registration).
4. In case of a deceased estate (death certificate, will, Affidavit, letters of administration).
5. Any other documents deemed necessary.

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| II. Statutory rights | | |
| <p>3.1 Payment on disposal of shares: Your investment benefit payment is expected to be made 3 working days from the date of sell of shares.</p> <p>3.2 Customer Recourse: In case of any complaint or comment, please call 0111 828 363 or Email: feedback@continental.mw or write to: The General Manager, Continental Capital Limited, Ground Floor Ulimi House, P. O Box 1444, Blantyre.</p> | <p>3.3 Redress Mechanism: In case of a dispute, you may lodge a complaint with the Registrar or file a lawsuit. To contact the Registrar call: 0111 820 299 or Toll Free 80008444: email complaints-handling@rbm.mw: mail: The Consumer Protection Unit, Reserve Bank of Malawi, P O Box 565, Blantyre, or visit http://www.rbm.mw</p> <p>3.4 Right to Statement: You have the right to obtain a certificate of the proposed investment free of any charge.</p> <p>3.5 Termination of the investment: You may terminate your contract by written notice to the General Manager.</p> | |
| III. Claims processing: See Customer recourse above | | |
| By Member | Third Party | Documentation required |
| Refer to customer recourse method in 3.2 above | Only claims supported with the appropriate legal documentation will be accepted. | Claim in writing to the General Manager |
| The service terms and conditions are subject to review and change from time to time | | |