

Licensed under the Financial Services Act 2010
Sycamore Wealth Limited Victoria Avenue,
Chayamba House, Third Floor Blantyre,
Malawi Tel: +265 991 38 87 79
Email: info@sycamorewealthltd.com
Website: www.sycamorewealthltd.com



KEY FACT STATEMENT FOR INVESTMENT (INTEREST-BEARING INVESTMENTS)

I. PARTIES CONCERNED

Investment Company:
Sycamore Wealth Limited

Investor Name:

Sycamore Wealth Limited Contact Information:

Address: _____

P.O. Box: _____

Telephone: _____

Email: _____

Investor Contact Information:

Address: _____

Phone: _____

Email: _____

Information Valid Until: _____

Sycamore Wealth Limited is duly licensed and regulated by the relevant financial authorities in Malawi.

II. KEY TERMS – PLEASE REVIEW CAREFULLY BEFORE INVESTING

A. Investment Details

Item	Description
Investment Type	Money Market Investment
Minimum Investment	MWK 1,000,000.00
Investment Objective	Capital preservation and growth
Expected Returns	Based on prevailing market rates
Service Fees	Margin embedded within the agreed investment rate
Tax Treatment	20% withholding tax on interest income (where applicable)
Early Termination	Permitted at any time
Early Termination Penalty	None

B. Costs and Benefits

Item	Description
Administration Fees	None
Additional Charges	None unless otherwise agreed
Benefits	Competitive returns on money market investments
Investment Decision Basis	Wealth preservation and investment growth

C. Investment Schedule

Item	Description
Minimum Investment Period	91 Days
Maturity Date	Varies according to investment term
Deal Confirmation	Issued within 2 business days
Additional Benefits	Investment may be used as collateral for approved credit facilities
Exclusions	None

Transfer of Ownership

Ownership may be transferred upon written instructions from the investor, providing full details of the intended transferee. Any costs associated with the transfer shall be borne by the investor.

III. YOUR STATUTORY RIGHTS

3.1 Payment of Benefits

Investment proceeds and accrued returns will be paid on the agreed maturity date.

3.2 Customer Complaints and Feedback

For enquiries, complaints, or feedback, contact:

Chief Executive Officer
Sycamore Wealth Limited
Email: _____
Telephone: _____

3.3 Dispute Resolution

If a complaint remains unresolved, the investor may escalate the matter to the appropriate regulatory authority or seek legal recourse in accordance with applicable laws.

3.4 Right to Information

You are entitled to receive investment confirmations, receipts, and related documentation at no additional cost.

3.5 Investment Termination

Investors may terminate their investment by providing written notice in accordance with the applicable terms and conditions.

IV. CLAIMS AND COMPLAINTS PROCESSING

Please refer to the Customer Complaints and Feedback section above for guidance on submitting claims or complaints.

COMPANY CERTIFICATION

Authorized Representative:

Name: _____

Signature: _____

Date: _____

INVESTOR ACKNOWLEDGEMENT

I acknowledge that I have received, read, and understood this Key Fact Statement before making my investment decision.

Investor Name: _____

Signature: _____

Date: _____

Disclaimer: The terms and conditions governing this investment product may be amended from time to time in accordance with regulatory requirements and company policy.