

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

Money Market & Interest-Bearing Investments

This document provides a summary of the key features, benefits, risks, costs, and terms applicable to your investment.

1. INVESTMENT PROVIDER DETAILS

Sycamore Wealth Limited

Information	Details
-------------	---------

Physical Address	Chayamba House, Victoria Avenue, Blantyre, Malawi
------------------	---

Postal Address	P.O. Box _____
----------------	----------------

Telephone	+265 991 38 87 79
-----------	-------------------

Email	info@sycamorewealthltd.com
-------	--

Website	www.sycamorewealthltd.com
---------	--

Investor Details

Information	Details
-------------	---------

Investor Name	_____
---------------	-------

Physical Address	_____
------------------	-------

Mobile Number	_____
---------------	-------

Information	Details
-------------	---------

Email Address	_____
---------------	-------

2. INVESTMENT SUMMARY

Investment Feature	Details
--------------------	---------

Product Type	Money Market Investment
--------------	-------------------------

Investment Objective	Capital Preservation & Income Generation
----------------------	--

Minimum Investment	MWK 1,000,000
--------------------	---------------

Investment Duration	Minimum 91 Days
---------------------	-----------------

Maturity Date	As stated on Deal Confirmation
---------------	--------------------------------

Interest Rate	As agreed and confirmed at placement
---------------	--------------------------------------

Deal Confirmation	Issued within 2 business days
-------------------	-------------------------------

3. FEES & COSTS

Investment Charges

Charge Type	Amount
-------------	--------

Administration Fee	None
--------------------	------

Account Maintenance Fee	None
-------------------------	------

Early Withdrawal Penalty	None
--------------------------	------

Transfer Processing Costs	Actual third-party costs incurred
---------------------------	-----------------------------------

Management Margin

A management margin of **0.5% – 2.0%** is incorporated within the investment rate agreed between the investor and Sycamore Wealth Limited.

4. TAX CONSIDERATIONS

Tax Type	Rate
----------	------

Withholding Tax on Interest Earnings 20%

Tax treatment may change in accordance with applicable laws and regulations.

5. BENEFITS OF THIS INVESTMENT

- ✓ Competitive interest income
 - ✓ Capital preservation
 - ✓ Flexible early redemption
 - ✓ No administration fees
 - ✓ Eligible as collateral for certain credit facilities
 - ✓ Professional portfolio management
-

6. EARLY TERMINATION

Item	Details
Early Redemption Allowed	Yes
Notice Required	Written Instruction
Early Termination Penalty	None
Processing Time	Subject to market settlement arrangements

Investors may redeem or terminate investments prior to maturity by providing written instructions to Sycamore Wealth Limited.

7. TRANSFER OF OWNERSHIP

Investments may be transferred to another party upon receipt of written instructions from the investor.

The transfer request must include:

- Full name of transferee
- Identification details
- Contact information
- Supporting documentation where applicable

Any costs associated with the transfer shall be borne by the investor.

8. IMPORTANT RISKS

Before investing, please note:

- ☐ Returns are subject to prevailing market conditions.
 - ☐ Future performance cannot be guaranteed.
 - ☐ Tax treatment may change over time.
 - ☐ Liquidity may be affected by market settlement periods.
 - ☐ Investors should ensure this investment meets their financial objectives and risk profile.
-

9. YOUR RIGHTS AS AN INVESTOR

Payment of Benefits

Investment proceeds and accrued returns are payable on the agreed maturity date.

Deal Confirmation

You are entitled to receive:

✓ Investment Confirmation

✓ Investment Receipt

✓ Account Statements

at no additional cost.

Account Closure

You may terminate your investment relationship by providing written notice to Sycamore Wealth Limited.

A minimum notice period of **7 days** may apply.

10. COMPLAINTS & CUSTOMER RECOURSE

Should you have any concerns, complaints, or queries, please contact:

Sycamore Wealth Limited

Telephone: +265 991 38 87 79

Email: complaints@sycamorewealthltd.com

Address: Chayamba House, Victoria Avenue, Blantyre

External Dispute Resolution

If your complaint is not resolved satisfactorily, you may contact:

Reserve Bank of Malawi

Consumer Protection Unit

Telephone: 01820299

Toll Free: 80008444

Email: complaints-handling@rbm.mw

Website: www.rbm.mw

11. CLIENT ACKNOWLEDGEMENT

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

Investor Details

Name:

Signature:

Date:

COMPANY CERTIFICATION

Authorized Officer:

Position:

Signature:

Date: