

**HALÓ**

# **Onboarding Form**

Corporate Application

## Welcome to Halo!

Prior completing this Onboarding Form (the "Form"), please make sure you have read and understood all the information and agreements relating to your business relation with Halo Investing MEA Ltd ("Halo MEA"), including the General Terms & Conditions, Risk Disclosures, Business Terms, and the Conflict of Interest and Best Execution Policy.

To comply with anti-money laundering, counter terrorism financing and sanctions compliance regulations and to further understand our business relationship, Halo MEA is required to obtain the following information in this Form along with the documentation requested below. Halo MEA also reserves the right to request further documentation at any time during or following the approval process to renew and to comply with the applicable laws and regulations.

Please check the below documentations that are to be submitted with this Form

### Corporate Documentation

1. Commercial or Trade License (Valid)
2. Certificate of Incorporation
3. Certificate of Incumbency
4. Articles of Association / Memo. of Association
5. Proof of Address (Utility Bill or Account Statement)
6. Proof of Authorized Signatories
7. Management Structure (Organizational Chart)
8. Shareholding / Ownership Structure
9. List of Other Branches / Locations
10. Proof of Shareholding / Ownership Structure:  
one or more of the following documents, which proves the ownership structure: (i) Transcript of company register or similar, Group chart including ownership structure (signed), (iii) Shareholders register (signed), (iv) Most recent audited annual accounts, (v) Any shareholders agreements (if containing information about the actual ownership structure), (vi) Any pledge agreements (if such agreement exists), or (vii) Trust deed. **OR** Legal letter, confirming the ownership and control structure (The document should be issued or certified by an external lawyer or accountant, which is licensed in the country where the corporation is incorporated).
11. U.S. FATCA Status / Certification Form (Optional)
12. OECD CRS Status / Certification Form (Optional)

### Individual Documentation

#### A. Proof of Identity for all Individuals in Section 2 holding a PoA, and whom are identified as a UBO of the Firm.

Types of acceptable documents:

- valid passport
- valid driver's license
- valid national identity card

Identity documents must be current and valid, issued by official government authority and include:

- ✓ Full name
- ✓ unique personal identification number
- ✓ date and place of birth
- ✓ clear visible picture which identifies the person
- ✓ Signature

#### B. Proof of Address for Individuals identified above.

This document must be valid and include the current residential address of the holder and be issued by an official government authority.

- Bills or Statements from public utility providers
- Government issued documents
- Property purchase, lease, or rental agreement
- Documents from supervised third party financial institutions (bank statements, insurance policy, bank reference letter)

For any questions related to the completion of this Form or the required documents above, please contact your Halo MEA Sales Representative. Please return all pages of this Form with the above checked documentation directly to Halo MEA by saving or scanning the signed Form, together with the required documentation above, and e-mailing them to: [onboarding@haloinvesting.ae](mailto:onboarding@haloinvesting.ae)

# Onboarding Form

Please complete all information as accurately as possible by typing below or using a black or a blue pen.

## 1. Corporate Details

1.1 Registered name of the entity:

(Full legal name of the "Firm")

1.2 Other or Previous Name: (if applicable)

1.3 Type of Legal Entity

1.4 Date of Incorporation

1.5 Place of Incorporation

1.6 Registration Number

1.7 Tax Registration Number

1.8 License Issue Date

1.9 Legal Entity Identifier (LEI)

1.10 License Expiry Date

1.11 Is the Firm classified as a PEP\* (Politically Exposed Person) or SOE (State Owned Enterprise)?

No

PEP/SOE

Local Government

Federal Government

1.12 Registered Office Address

Phone Number

Email Address

1.13 Correspondence Address

Phone Number

Email Address

1.14 Principle Trading Address

Phone Number

Email Address

1.15 Principal Contacts  
(at least one is required)

Primary Contact

Secondary Contact

Full Name

Full Name

Position

Position

Phone Number

Phone Number

Email Address

Email Address

## 2. Corporate Structure

Please use page 13 should you need to add more details.

### 2.1 Details of CEO or Senior Management

Name (Full Name Including Surname)	Title	Date of Birth	Nationality	PoA*	PEP**
1.					
2.					
3.					
4.					

### 2.2 Details of Board of Directors

Name (Full Name Including Surname)	Title	Date of Birth	Nationality	PoA*	PEP**
1.					
2.					
3.					
4.					

### 2.3 Details of Shareholders

A company or a natural person holding at least 10% of the Firm's shares.

Individual or Entity Full Name	Type	% of shares held	Date of Birth / Incorporation	Nationality / Place of Incorporation	PEP**
1.					
2.					
3.					
4.					

### 2.4 Details of Ultimate Beneficial Owner (UBO)

A natural person(s) who: (1) directly or indirectly, owns or controls, 25% or more of the Company shares or voting rights, or (2) exercises effective ultimate control over the Company.

Name (Full Name Including Surname)	% of shares held	Date of Birth	Nationality	PEP**
1.				
2.				
3.				
4.				

\*PoA (Power of Attorney) / Authorized Signatory allowing the individual to act or sign on behalf of the Firm.

\*\*PEP (Politically Exposed Persons): is a natural person, or an entity owned by a natural person (and includes, where relevant, family member or close associate) who is or has been entrusted with a prominent public function, including but not limited to a head of state or of government, a senior official and functionaries of an international or supranational organisation, a senior politician, a senior government, a judicial or military official, an ambassador, a senior executive of a state-owned corporation, or an important political party official. This definition does not include middle ranking or more junior individuals in the above categories.

### 3. Origin of Funds/Source of Wealth

#### 3.1 Details of Source of Funds

'Origin of Funds' refers to the origins of the funds involved in the business relationship or occasional transaction.

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#### 3.2 Details of Source of Wealth

'Source of Wealth' describes how the Firm or beneficial owner acquired their total wealth.

## 4. Corporate Activities

### 4.1 What is the Firm's relevant business?

**Bank**

A financial institution that is licensed and supervised by the central bank of the country where the Bank is operating.

**Broker-Dealer**

A financial institution buying and selling securities on behalf of its clients, or for its own account. A Broker-Dealer is licensed to Deal in Investments, either as an Agent or in a Principal capacity (own account or matched-principal basis).

**Trust / Custodian / Clearing Agent**

A financial institution licensed to provide custody, clearing, settlement or trust services.

**Fund / Asset Manager**

A financial institution licensed and regulated to manage Collective Investment Funds or Profit Sharing Investment Account (PSIA).

**Wealth Manager (EAM and Multi Family Office)**

A financial institution, or an individual, licensed and regulated to Manage Assets, commonly referred as External Asset Managers (EAM), or Independent Asset Managers (IAM). An EAM/IAM usually has control over their managed client accounts with third party banks and custodians.

**Independent Financial Advisor**

A financial institution or an individual licensed and regulated to Advise on Financial Products and Arrange Deals in Investment.

**Single Family Office / Holding Company**

Non-regulated legal entity acting on its own account capacity.

**Proprietary Investment Manager**

A licensed financial institution, or Special Purpose Vehicle (SPV), acting on its own account capacity.

**Other:**

4.2 Is the Firm Regulated? Yes No

- a. If "Yes", who is the Regulator?
- b. If "Yes", what is the Registration / Approval Number?
- c. If "Yes", what are the Regulated Activities?

- 1st Activity
- 2nd Activity
- 3rd Activity
- 4th Activity
- Other:

## 5. Corporate Business

5.1 Description of the Firm's business.

5.2 What is the Firm's experience in the above mentioned business and activities.

5.3 What is the Firm's size.

If available: employee count, number of volumes, transactions, clients, assets under management, etc...

## 6. Structured Products

6.1 Does the Firm have experience in distributing or trading Structured Products? Yes  No

a. If "Yes", how long?

b. If "Yes", which Structured Products?

Capital guaranteed only	Product on rates - FX - commodities
Non-capital guaranteed products	CLN
Products on equities	
Other:	

6.2 Is your Firm dealing with any other Structured Product provider? Yes  No

a. If "Yes", please describe.

6.3 In which capacity will your Firm act?

Issuer	Investment Manager	Broker for Own Account
Custodian	Advisor	Broker for Third Parties
Other:		

6.4 What are the Marketing Materials that will be used by your Firm to promote the product to end clients?

Excluding term sheets and KID

Distributor Marketing Material prepared by your Firm only.

No Marketing Material

Others:



# Onboarding Form

## 7. Compliance

- |     |   |                        |                          |
|-----|---|------------------------|--------------------------|
| 7.1 | Where are your compliance functions?<br>If "Outsourced Compliance", please elaborate.   | In-house<br>Compliance | Outsourced<br>Compliance |
| 7.2 | Does the Firm have AML Policies & Procedures?<br>If "Yes", please elaborate.  | Yes                    | No                       |
| 7.3 | Does the Firm delegate any KYC/AML checks on end investors to any affiliate or third party?   | Yes                    | No                       |
| 7.4 | Does the Firm delegate any suitability assessment and responsibilities to any affiliate or third party?<br>If "Yes" or "No", please elaborate.  | Yes                    | No                       |
| 7.5 | Has there been any complaint, sanction, warning, fine against the Firm, or any of its related entities, in relation to the distribution or trading of any Structured Product, or any other Investment?<br>If "Yes", please elaborate. | Yes                    | No                       |

## 8. Distribution

- 8.1 Does the Firm directly distribute the products to the end investor?  
If "No", please clarify your sub-distribution set-up. Yes  No
- 8.2 Does the Firm use any affiliates in its distribution process? Yes  No
- 8.3 How does the Firm ensure appropriate training of its financial advisors or affiliates to distribute Structured Products to end clients?
- 8.4 How does the Firm provide Structured Products?
- Execution only
  - Execution with appropriateness
  - Investment advice with suitability
  - Portfolio management
  - Through life insurances (Reserved exclusively to insurance companies)

## 9. Target Market

9.1 What type of End Clients does your Firm target with respect to Structured Product distribution?

Market Counterparty

Professional

Retail:

Provide any relevant additional information with respect to client categorization above for Structured Products distribution.

9.2 How does the Firm ensure a target market has been identified before selling a product?

Yes

No

If "Yes", how does the Firm ensure that the Structured Product meets the needs of the target market.

9.3 In what countries will the Structured Product be promoted / distributed ?

### Asia & Africa

### Europe

### Americas & Oceania

Bahrain  
China  
Egypt  
Hong Kong  
India  
Israel  
Japan  
Kuwait  
Malaysia  
Mauritius  
Morocco  
Oman  
Qatar  
Saudi Arabia  
Singapore  
South Africa  
South Korea  
Tunisia  
Turkey  
UAE

Andorra  
Austria  
Belgium  
Bulgaria  
Croatia  
Cyprus  
Czech  
Denmark  
Estonia  
Finland  
France  
Germany  
Greece  
Hungary  
Iceland  
Ireland  
Isle of Man  
Italy  
Jersey  
Latvia

Liechtenstein  
Lithuania  
Luxembourg  
Monaco  
Netherlands  
Norway  
Poland  
Portugal  
Romania  
Russia  
Slovakia  
Slovenia  
Spain  
Sweden  
Switzerland  
United Kingdom

Australia  
Canada  
Mexico  
New Zealand  
United States

## 10. Product Approval & Monitoring

10.1 Has the Firm adopted a product approval process with respect to Structured Products?

Yes

No

What are the key features reviewed in the product approval process?

10.2 Does each Structured Product go through the same approval process?

Yes

No

If "No", please elaborate.

10.3 Does the Firm review the performance of the product after sale, in terms of its ability to meet the needs of the target market?

Yes

No

If "Yes", How does your Entity assess customer satisfaction with regard to distributed products?

10.4 Which of the following policies does the Firm implement?

Best Execution

Conflicts of Interest

Treating Customers Fairly

10.5 Has the Firm implemented a complaints dealing policy?

Yes

No

# Onboarding Form

Additional Notes:

# Onboarding Form

## I/We acknowledge and agree that personal information submitted by me/us to Halo MEA:

- may be shared with any Introducing/Executing Broker for the purpose of completing the due diligence and approving my/our application in case I have appointed such Introducing/Executing Broker.
- may be shared with a third party agency working on behalf of Halo MEA with the purpose of performing client analysis for the use of Halo MEA sale and marketing.
- may be used to undertake a search with a third party authentication service provider for the purposes of verifying my identity. To do so the third party authentication service provider may check the details I/we supply against any particulars on any database (public or otherwise) to which they have access. They may also use my/our details in the future to assist other companies for verification purposes. a record of the search will be retained.
- my/our personal information, including my/our name, personal identification number, address, etc., as well as client information, including account information, entries, investments, etc., submitted by me/us when registering as a client with Halo MEA or later or which otherwise comes into Halo MEA possession, may be disclosed to other companies within the Halo Group (herein referred to "Halo Investing, Inc. and its subsidiaries").
- have the written consent from the disclosed Data Subjects to process his/her personal data with Halo MEA.

## By signing this form I/We consent to the below disclosure:

- Some companies of the Halo Group are located in countries where data protection laws may not provide an equivalent level of protection to the laws of Abu Dhabi Global Market ("ADGM").
- The information may be disclosed for the purposes of meeting regulatory requirements, conducting risk management, providing and executing investment advice, investment services and other services offered by the Halo Group, marketing and administering my client relationship.
- That companies in the Halo Group may provide me/us with marketing material regarding investments and related services, including new products and services offered by the Halo Group, and newsletters, market updates, by email, regular mail, or telephone.

**By submitting this form, you attest and attain that you are authorised to complete this form on behalf of your organization, that the organization acknowledge the Disclosures in this Form, that the information provided is correct and true to the best of your knowledge and you are not aware of any circumstances that you have not disclosed to us which might influence our assessment; and I/we undertake to inform you of any material alteration or addition to these statements or particulars which occurs.**

Name:

Date:

Position:

Stamp and Signature:

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FOR OFFICIAL USE:

# Disclosures

Halo Investing MEA Ltd ("Halo MEA") is regulated by Abu Dhabi Global Market ("ADGM") Financial Services Regulatory Authority ("FSRA") with Financial Services Permission Number 220081 and Registration Number 000007257. Halo MEA is a wholly owned subsidiary of Halo Investing, Inc. Halo MEA's registered address is Office 709, Al Sarab Tower, ADGM Square, Al Maryah Island, Abu Dhabi, United Arab Emirates.

- Halo MEA acts solely as distributor/selling agent and is not the Issuer or guarantor of any structured note products.
- Halo MEA is authorized to provide financial services only to Professional Clients and Market Counterparties.
- The onboarding information and documents ("KYC Data") provided herein shall be kept in compliance with ADGM's Data Protection regime and categorized as confidential at all times. Halo MEA is committed to protecting this KYC Data and under no circumstances will Halo MEA be authorized to distribute this KYC Data to any other person or entity.
- Interest rates, volatility, price movements or any other macro variable may negatively impact the investment principal and performance.
- Investing involves risk. Past performance is not indicative of future results.
- Nothing herein should be considered as an investment recommendation or advice. All investment decisions should be made by an experienced investment professional.

## What are Structured Notes?

Structured notes are securities Issued by financial institutions whose returns are based on, among other things, equity indexes, a single equity security, a basket of equity securities, interest rates, commodities, and/or foreign currencies. Thus, your return is "linked" to the performance of a reference asset or index. Structured notes have a fixed maturity and include two components—a bond component and an embedded derivative. Financial institutions typically design and issue structured notes, and broker-dealers sell them to individual investors. Some common types of structured notes sold to individual investors include: principal protected notes, reverse convertible notes, enhanced participation or leveraged notes, and hybrid notes that combine multiple characteristics.

## Risks and Other Considerations with Structured Notes Complexity

You and your broker should take time to fully understand the manner in which your return on a structured note is calculated. You should understand the reference asset(s) or index(es) and determine how the note's payoff structure incorporates such reference asset(s) or index(es) in calculating the note's performance. This payoff calculation may include leverage multiplied on the performance of the reference asset or index, protection from losses should the reference asset or index produce negative returns, and fees.

## Market Risk

Some structured notes provide for the repayment of principal at maturity, which is often referred to as "principal protection." This principal protection is subject to the credit risk of the issuing financial institution. Many structured notes do not offer this feature. For structured notes that do not offer principal protection, the performance of the linked asset or index may cause you to lose some, or all, of your principal. Depending on the nature of the linked asset or index, the market risk of the structured note may include changes in equity or commodity prices, changes in interest rates or foreign exchange rates, or market volatility.

## Issuance Price and Note Value

The price you will pay for a structured note at issuance will likely be higher than the fair value of the structured note on the date of issuance. Issuers now disclose an estimated value of the structured note on the cover page of the offering prospectus, allowing investors to gauge the difference between the issuer's estimated value of the note and the issuance price. The estimated value of the notes is likely lower than the issuance price of the note to investors because issuers include the costs for selling, structuring or hedging the exposure on the note in the initial price of their notes. After issuance, structured notes may not be re-sold on a daily basis and thus may be difficult to value given their complexity.

## Liquidity

Your ability to trade or sell structured notes in a secondary market is often very limited as structured notes (other than exchange-traded notes known as ETNs) are not listed for trading on security exchanges. As a result, the only potential buyer for your structured note may be the issuing financial institution's broker-dealer affiliate or the broker-dealer distributor of the structured note. In addition, issuers often specifically disclaim their intention to repurchase or make markets in the notes they issue. You should, therefore, be prepared to hold a structured note to its maturity date, or risk selling the note at a discount to its value at the time of sale.

## Daily Pricing

The pricing accuracy is questionable because most structured notes never trade after issuance. Prices are usually calculated by a matrix, which is very different than net asset value. Matrix pricing is essentially a best-guess approach by the issuer.

## Tax Considerations

The tax treatment of structured notes is complicated and, in some cases, uncertain. Before purchasing any structured note, you may wish to consult with a tax advisor. You also should read the applicable tax risk disclosures in the prospectuses and other offering documents of any structured note you are considering purchasing.

# Disclosures

## Payoff Structure

Structured notes may have complicated payoff structures that can make it difficult for you to accurately assess their value, risk and potential for growth through the term of the structured note. Determining the performance of each note can be complex and this calculation can vary significantly from note to note depending on the structure. Notes can be structured in a wide variety of ways. Payoff structures can be leveraged, inverse, or inverse-leveraged, which may result in larger returns or losses for you. You should carefully read the prospectus for a structured note to fully understand how the payoff on a note will be calculated and discuss these issues with your broker.

For example, the payoff on structured notes can depend on:

### Participation Rates

Some structured notes provide a minimum payoff of the principal invested plus an additional payoff to you based on multiplying any increase in the reference asset or index by a fixed percentage. This percentage is often called the participation rate. A participation rate determines how much of the increase in the reference asset or index will be paid to investors of the structured note. For example, if the participation rate is 50 percent, and the reference asset or index increased 20 percent, then the return paid to you would be 10 percent (which is 50 percent of 20 percent).

### Capped Maximum Returns

Some structured notes may provide payments linked to a reference asset or index with a leveraged or enhanced participation rate, but only up to a capped, maximum amount. Once the maximum payoff level is reached, you do not participate in any additional increases in the reference asset or index. For example, a note may provide the investor 100% of all funds invested at the end of two years, plus an enhancement of any rise in the performance of the S&P 500 up to 20%. If the performance of the S&P 500 increases 25% in those two years, you only receive a return of 20%.

### Knock-In Feature

If the reference asset or index falls below a pre-specified level during the term of the note, you may lose some or all of your principal investment at maturity and also could lose coupon payments scheduled throughout the term of the note. This pre-specified level may be called a barrier, trigger, or knock-in. When this level is breached, the payout return changes on the note. For example, if the reference asset or index falls below the knock-in level and its value is lower than on the date of issuance, instead of receiving a return of your principal, you may instead receive an amount that reflects the decline in value of the reference asset or index. For certain types of structured notes, you may actually receive the reference asset that has declined in value during the term of the note.

## Credit Risk

Structured notes are unsecured debt obligations of the issuer, meaning that the issuer is obligated to make payments on the notes as promised. These promises, including any principal protection, are only as good as the financial health of the structured note issuer. If the structured note issuer defaults on these obligations, investors may lose some, or all, of the principal amount they invested in the structured notes as well as any other payments that may be due on the structured notes.

## Call Risk

Some structured notes have "call provisions" that allow the issuer, at its sole discretion, to redeem the note before it matures at a price that may be above, below or equal to the face value of the structured note. If the issuer "calls" the structured note, investors may not be able to reinvest their money at the same rate of return provided by the structured note that the issuer redeemed.

### Additional Considerations Before Investing in Structured Notes.

Before investing in any structured note, do your research and ask your Halo MEA investment professional:

- Fees and other costs associated with the investment.
- Cost premium above an issuer's estimated value of a structured note investor will be paying for the structured note and its relevance to the investment decision.
- Structured notes may not be a suitable investment for you. You should review your investment objectives, tolerance for risk and costs with your broker or financial adviser before you consider investing in a structured note.
- Alternative products that may be available that provide investment exposure to similar assets, indices or strategies. Carefully consider what might be a suitable investment for you, and whether there are better alternatives to the structured note you are considering, both from a return, fee, and risk perspective. Structured notes are meant to be illiquid typically held to maturity. Investors could lose a significant portion of their investment if principal is needed prior to maturity.
- Understand applicable call features to ensure you understand what can trigger the call and the earliest date that the structured note may be called and if so, potential returns can be negatively impacted or capped.
- Consult with a tax advisor to understand the consequences of any particular structured note, including imputed interest and any foreign tax consequences.
- Purchasing a structured note does not guarantee positive returns. The reference asset or index might not increase in value—or even if it does, there may be conditions that limit your returns.
- Be sure to understand the financial condition of the issuer and read its disclosures as carefully as you would for any other investment.
- Many structured notes are complex so it is important to review disclosure materials and discuss all aspects of the investment with your financial professional.