

Letter of Instructions

Business Partner No:	
Name of 1st Applicant	
Name of 2nd Applicant	

PURCHASE TRANSACTIONS

Please purchase the following:

Security Name	Amount/ Quantity	FEES	NET AMOUNT	EXCH NAGE RATE	AMOUNT IN OMR

SALE TRANSACTIONS

Please sell the following:

Security Name	UNITS

BANK DETAILS

NAME OF THE BANK	<u>Bank Muscat</u>
SETTLEMENT A/C #	

1. I have received copy of the prospectus / term sheet / fact sheet of the investment product that I am Buying / Selling and have read, understood and agree to all the terms and conditions as set out in them. I have been explained the key features and risk factors of the above mentioned investments.
2. I/we understand that the investments are NOT bank deposits or bank insured; are NOT obligations of or guaranteed by Bank Muscat SAOG (the Bank), or any of its affiliates or subsidiaries. I will not hold the Bank / its employees responsible for any losses that I may suffer in connection with the above investments.
3. The value of my investments can fluctuate. When I sell my investments, I may receive more or less than the amount I paid depending upon the market value of the investments on the date of actual sale. Depending on the notice period required for sale for each of the above investment, the actual sale date would be later than the date of this application.
4. Past performance is not a guarantee of future performance.
5. My investments are also bound by the Non Discretionary Portfolio Management Agreement that I have signed with Bank.
6. I represent that my investment choice(s) are consistent with my investment objective, time horizon and risk tolerance level.
7. For fax instructions sent by me to the bank, further to my fax indemnity, it shall be my responsibility to subsequently send original of my letter of instruction to the Bank. Such fax messages received by the Bank shall be deemed to be the original letter of instructions and all actions based on the faxed message taken by the bank shall be binding on me.

1st Applicant: _____ Date _____

2nd Applicant: _____