

تمت الموافقة في اجتماع مجلس الإدارة
البيروت لعام ٢٠١٨ بتاريخ ٢٤/١٤/٢٠١٨

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شركة الساحل للتنمية والاستثمار ش.م.ك.ع

COAST INVESTMENT & DEVELOPMENT CO. K.S.C.P

منذ 1975 Since

COAST INVESTMENT & DEVELOPMENT COMPANY

INVESTMENT PORTFOLIOS DEPARTMENT

POLICIES & PROCEDURES

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Preface

Coast Investment & Development Company (hereinafter 'Coast' / Company) is an investment Company operating in the State of Kuwait and is engaged in investment activities in the Local and International Markets.

This Policies & Procedures Manual details the policies and procedures that are followed in managing the Investment Portfolios Dept. of the company.

It is the responsibility of the VP & AVP – Investment Portfolios Dept. Under the supervision of SVP – Asset Management Group to ensure that the department functions are in line with this Manual.

If any Company entity within Coast considers that compliance with any of the guidelines, policies, instructions, and procedures set out in this manual is not possible for any reason, it should refer the matter in writing to the CEO for resolution.

The manual is divided into five sections and fifteen appendices.

The general main section applicable to all investment activities includes the following headings in the following format:

Policy Code: IPD

Policy Name: _____

Purpose:

xyz

Scope:

Xyz

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Contents:

The contents section includes all relevant policy statements and any procedural steps that are required to implement any of the policy statements.


Distribution of this manual is made against a Manual Distribution Form which is sent to each designated resource person with the manual. The resource person should sign and return the form to the CEO. The form is enclosed at the end of this preface.

Any future updates to this manual will be distributed to all resource personnel and it will be their responsibility to ensure that the manual is properly updated in adding new pages or appendices, removing superseded pages or appendices, or making any manual edit changes in form or content.

The manual and its contents are strictly for internal use and are as such treated as highly confidential material.

Changes to the manual are usually made as a result of one – or a combination of – the following reasons:


1. Changes in trading laws.
2. Changes in Central Bank of Kuwait, CMA regulations.
3. Changes in Kuwait Stock Exchange regulations.
4. Changes in functions and activities of the company.
5. Changes in business processes
6. Changes in company organizational structures
7. Changes in authority structures
8. Changes in job roles, duties, and descriptions.

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If any company entity requires amending the contents of this manual, it should complete a Request for Amendment Form enclosed at the end of this preface.

The request has to be processed according to the following steps:

1. The company entity has to fill out the Request for Amendment Form and addresses it to the CEO.
2. The CEO discusses the need for amendments and agrees with the company entity on a course of action.
3. Once agreed on needed amendments, the forms along with proposed changes to the manual are addressed to the Board of Directors for post-facto approval.
4. Upon approval of the Board of Directors, the amendments are addressed to the requesting company entity (resource person) responsible for including the amendments in the manual.
5. The resource person holds responsibility for implementing the amendments to the manual by communicating it to personnel involved in the operations of the company entity.

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Manual Distribution Form

Manual for: _____

Distributed By: _____

Date of Distribution: _____

To the resource person,

When you sign this form, you agree to adhere to all cited policies and procedures included in this manual.


You may be asked to sign additional material and changes thereto to give effect to these policies and procedures currently and in the future.

To acknowledge that you have reviewed and understood all of this material in the manual, please sign this form with date and return it to the CEO within 10 days of receipt of this manual.

I acknowledge that I have read, understood, and am subject to all of the material contained in this manual.

Signature (Please print name)

Date

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Request for Amendment Form

Name of entity requesting amendments: _____

Manual for: _____

Section/s Reference: _____

Policy/ies Code: _____

Policy/ies Name: _____

Description of needed amendments (problem):

Proposed amendments (solution):

Proposed by: _____

(requesting entity)

Reviewed by: _____

(CEO review)

Approved by: _____


(Board of Directors' approval)

Implementation Date: _____

(as set by the Board of Directors)

Resource Person's Signature: _____

(upon receipt of approval)

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Policy Code: IPD – 1

Policy Name: Investment Portfolios Management Policy

Purpose

The company recognizes its responsibility to direct the portfolio investment operations of the company's clients through a set of procedures assisting company personnel in managing these portfolios. The investment policy of the company defines the practices under which the investment portfolio accounts will be managed. The following policy is intended to provide basic principles to be followed and considered in administering Clients Portfolio's accounts to attain the primary objectives of profitability and liquidity within local regulatory and legal constraints.

Scope


The scope of implementing this policy is within the jurisdiction of the Board of Directors, CEO, SVP–Support Group and the SVP – Asset Management Group.

Contents


1. General Policy Statements

The following statements represent the guiding policy, as set by the Board of Directors, in implementing the Investment Portfolios Department policy:

- 1.1 Investment Portfolios Department should have hierarchy of organizational structure and job descriptions and detailed authority matrix that lays down the areas of authority and responsibility, and powers delegated to officials at different hierarchical levels.
- 1.2 Continuous appraisal of risks involved is required from all cores functional personnel, including the Investment Portfolios Department under the direct supervision of the SVP – Asset Management Group and the CEO.

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- 1.3** Risk management and assessment includes assessing the performance of securities being traded in comparison to the local indices of the Kuwait Stock Exchange and Global index.
- 1.4** The Investment Portfolios Department should create the most profitable and least risky mix of investment instruments in each of its client portfolio unless other requirements may be dictated by the client in a non-discretionary portfolio directly managed by the client.
- 1.5** The Company should prohibit entering any arrangement or transaction that releases it from the responsibility towards the client unless the CMA decides to exempt the company from such responsibility.
- 1.6** The Company should not use the Clients' assets and funds or rights arising from the same for its own account or any other Client or third party unless it is under written approval from the Client.
- 1.7** Prior to providing services or performing a transaction for the Client, the Company shall not offer to share any loss which the Client would be exposed to unless there is a joint investment agreement between the Client and the Company which provides for sharing in the benefits and losses of investment.
- 1.8** The Company shall not make unnecessary purchases and sales in respect of any Client's account for the purpose of gaining resultant commissions and fees.
- 1.9** The Company shall not enter into any transaction or dealing in respect of any Client's account which may have any of the following purposes or consequences:
- 1.9.1** Influencing prices of securities listed on an exchange of or any relevant security.
- 1.9.2** Creating any false or illusionary impression of the value of any security listed on an exchange or of the level of interest in selling or purchasing the same.

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1.9.3 Setting an artificial price of any security listed on an exchange or of that of any relevant security.

1.10 The Company Shall not execute the Client's order if such would incur a penalty set by a regulatory body or nor issue any order when a ruling or instruction of an investigatory authority or judicial entity has ordered the suspension of the Client's relevant activities nor if there are reasons or information indicating that Client's orders may entail the following:


- Improper and misleading practices for the purpose of securities manipulation.
- Insider trading.
- Not abiding by applicable laws and rules concerning securities activity, especially the clearing and settlement rules applicable in the Exchange and Clearing Agency.

1.11 The Company should determine the investment portfolio related risks and the securities therein, as well as the applicable ways to reduce such risks.

1.12 The Company shall separate all transactions and orders executed by it for its own benefits from the transactions and orders it executes for Clients.


1.13 The Company shall manage the Client's investments by itself and shall not delegate any other licensed person so to do. Subject to the Client's approval given in writing, the Company may delegate specialist companies to manage Client's investments outside Kuwait in accordance with the relevant foreign markets' systems and without violating provisions of the CMA regulations.

1.14 The Company shall commit to establishing one primary Investment Portfolio for each Client, and for every Investment Portfolio category subject to the system managing the


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portfolio. This in addition to the possibility of establishing Investment sub-Portfolios of the primary Investment Portfolios owned by the Client in order to strictly control the components of each portfolio and procure effective and sufficient management thereof.


- 1.15** The Company shall not participate in the shares of newly established companies on behalf of the Client, yet without violating its rights to subscribe on behalf of these Clients. Subscription applications shall be provided to each subscriber and securities certificate shall be issued in the name of each subscriber separately.
- 1.16** The Company and its employees shall be responsible for any mistake that may occur while executing Client's transactions and orders. The Company shall take the necessary actions to recover the same. Defaults of gross negligence or bad intention or deliberate violations of the Company's duties in managing Client's investments shall not be waived.
- 1.17** The Company shall not provide false or exaggerated data or information about any existing or possible investments in order to direct Clients to take decisions serving the Company's own interests.
- 1.18** The Company shall not provide any guarantee for the Client against losses arising from securities dealings unless the nature of the security so guarantees.
- 1.19** The Company shall not make any promise of, nor promote any investment by promising, profit or gain from making an investment in an Investment Portfolio.
- 1.20** The Company shall not use the Investment Portfolios it manages for Clients in different purposes nor for its own benefit, especially in financing purposes of whatever type, whether in the form of giving loans or credit facilities or mortgaging Investment Portfolio as collateral to obtain loans or credit facilities for its own benefit.
- 1.21** Trading in locally non-listed securities is not allowed without written instruction from the Client.

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- 1.22** For securities to be held to maturity, the Investment Portfolios Department should strictly follow a maturity schedule as approved by the Client (for Client Portfolio), and the company (for the Company Portfolio).
- 1.23** The Company must, upon execution of any purchase or sale of a security, send to the Client a notification related to execution of such deal, as long as the Client waives such notification, according to the form prepared by the Company.
- 1.24** The Company must prepare notifications on executing securities deals and send them on the same day of the execution of the deal.
- 1.25** The format of the deal execution notice may be prescribed by CMA.
- 1.26** The Company may transfer Clients' funds to third parties such as a clearing Agency for the purpose of fulfilling the Clients' obligations arising from Securities transactions, provided that such transfer shall be limited to the amount necessary for such fulfilment. The Company shall ensure that an entity receiving Clients' funds keeps the same in an independent and separate account designated for the Company's Clients.
- 1.27** The company should ensure that the Client is the interested person of all his fund related transactions in regard of deposit, withdrawal and money transfer. Besides, these transactions shall be issued and received from Client's named accounts.
- 1.28** The company should maintain separate registers and records for each client portfolio in the company.
- 1.29** The company should ensure that client portfolio related documents should be stored safely within the company premises.

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- 1.30** The company should, at a minimum, maintain a register that includes the name of the client and number of shares.
- 1.31** The company should ensure that client portfolio does not include the clients' own shares (if the client is a listed company).
- 1.32** The investment company should restrict dealing in shares of a company in which the client is a BOD member.
- 1.33** Sufficient controls should be maintained over the basis of distributing the purchased shares among managed client portfolios.
- 1.34** The company should ensure that the client portfolio manager is competent and maintains required expertise to manage a portfolio.
- 1.35** The Company shall adopt policies and procedures for maintaining confidentiality of available information or inside information it obtains while practicing Securities activities, more specifically, data and information related to its Clients and their investments, by taking all actions to ensure data and information remain confidential except in the following cases:
- 1.35.1** Disclosure requirements in accordance with the applicable laws.
 - 1.35.2** Disclosure based on judicial orders and judgments or investigation authorities.
 - 1.35.3** If Clients approve such disclosure.
- 1.36** It is obligatory on the part of External auditor to ensure the Company's compliance with CMA regulations and provide it with an annual report of the same.

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- 1.37** The Company should, on receiving any Client funds, shall immediately place such funds into a separate and independent account opened with a local bank except in cases where settlement of a Client's dealing is to be performed in a foreign market in which case these shall be settled in accordance with the relevant settlement procedures. The Company shall take the care of a prudent person in the selection, appointment and periodic review of the bank where such clients' funds are deposited, ensuring that such Client accounts are segregated from the accounts of the Company's accounts. Clients' funds may be placed in one or more banking account.
- 1.38** The Company may deposit Clients' assets held by it on behalf of its Clients into an account or accounts open with a third party who is license by CMA, or by an equivalent regulatory entity, to keep Clients' assets. The Company shall take care of a prudent person while selecting this person and thereafter in respect of it keeping and possessing the relevant Clients' assets.
- 1.39** The Company shall ensure segregation between its Clients' assets deposited with a third party and any other assets belonging to the Clients of such person by maintaining separate accounts with the person where the Clients' assets are held.
- 1.40** The Company shall keep safekeeping ownership documents which prove ownership in the name of the Client or where applicable in the name of the Company who manages client's investments.
- 1.41** The Company shall keep safe documents relating to sale and purchase transactions performed for the Client.
- 1.42** Client funds and assets should be used only for the benefit of Client.

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- 1.43** Any funds paid into the account of the Client, by the Company, will always be treated as funds of the Client.
- 1.44** Funds can be transferred from one Client account to another Client account, solely for the purpose of settlement of deals entered by and between them, or as a guarantee in compliance of any specific agreement.
- 1.45** Client funds and assets should not be used by for the operations of Company.
- 1.46** Client Funds and Assets should not be used for the benefit of another Client.
- 1.47** The Company should not pay into the Client's account any amount unless it pertains to the Client.
- 1.48** Funds received for and on behalf of the Client, should not be held back by the Company for deposit into account at a subsequent time or date.
- 1.49** The Company should make and document a risk assessment of the third-party before placing Client's assets with the outside investment trustee and/or investment custodian.
- 1.50** The Company should notify the Client in advance, prior to handing over custody of Client assets to any investment trustee of the Company's group and receive Client's approval.
- 1.51** The Company shall always consider Client's benefit and endeavours to achieve its Clients' benefits and care for their investment. Accordingly, the Company shall enable the Client which holds an investment portfolio of any type to exercise all his rights arising from his ownership of securities, such as rights of taking any action on securities, voting, nomination and appointment to Board except if there is a condition in the agreement between the Client and the Company and other person(s) which restricts the Client's right of exercising all or part of his rights arising from securities ownership. The Company may not exercise any such rights on behalf of the Clients without a written authorization by the Client whether in the contract or via special authorization.


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- 1.52** The Company shall not establish Investment portfolios for its interest with another Licensed Company by CMA, except for the Portfolios established with another Licensed Company for investment in foreign markets or an Investment Portfolio mortgaged as guarantee for any bank. Both Portfolio Agreement parties and the bank are required to have agreed on the mechanisms for managing the Investment Portfolio concerned.
- 1.53** The Company shall not make internal transfers between Investment Portfolios it manages.
- 1.54** The Company shall not establish Securities Investment Portfolios for individual institutions.
- 1.55** The Manager of Investment Portfolio is prohibited from purchasing or selling Treasury Shares in a Portfolio owned by the Company which has issued those Shares.
- 1.56** The Company shall ensure that a person managing the Investment Portfolio is not a member of a Board of Directors of, and shall not hold any Executive Positions in, any other Licensed Companies.
- 1.57** The Company, while practicing an activity involving Securities shall not pay any fees or commissions, provide monetary or non-monetary benefits or gifts, whether directly or indirectly, to its Clients. Furthermore, it shall not receive any of the mentioned except in the following cases:
- 1.57.1** Fees, commissions or non-monetary benefits that are not intended to encourage the Company to provide better service for its clients, such as symbolic gifts.
- 1.57.2** Any charges or monetary amounts incurred by the Company for providing services to its clients such as, costs of safekeeping, commissions of settlement and clearing and fees that do not contradict in its nature with the duties of the Company to act honestly, fairly and professionally in a way that fulfils the

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interests of its clients. The prohibition set out herein shall apply to the Company's employees.

- 1.58** The Company shall categorize its Client as either retail or professional Clients. The professional Client shall be divided into professional Client by nature and Qualified Professional Client. Each Client who is not professional shall be categorized as retail Client.
- 1.59** The Company shall notify each Client of his categorization at the beginning of dealing with him or when such categorization is changed; and the Client must be informed of the following:
- The benefits and limitations of each category.
 - The right of the Client related to the change of his category.
- 1.60** The Company shall prepare a specific record for Client categorizes including:
- Category of the Client, and reasons and justifications of such categorization.
 - Sample of notices, declarations and agreements related to the Client's category.
- 1.61** The Company must notify the Client – as applicable – in writing with the required information under Articles (2.11) to (2.15) of Book 8 (Business Conduct) before providing its services related to securities activities and any changes that may occur.
- 1.62** The Company has a Chinese Wall Policy to limit cases of conflicts of interest. Also, the Company obliged all its employees or agents to withhold the information held from any other employee or person working in favour of the Company in other activities.
- 1.63** When executing the Client order, the Company must take into account the following criteria:
- Nature and needs of the Client.
 - Client's categorization as a as a retail or professional Client.
 - Characteristics of the order to be executed.

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d. Characteristics of securities subject of order, including type and nature.

e. Characteristics of the execution venues to which that order can be directed.

f. Execute orders with priority according to the order they were received by the Clients.

1.64 If the transactions are executed based on the Client's orders, then the Company shall be released from the obligations mentioned above.

1.65 If the Company executes an order on behalf of a retail Client, the best possible result must be determined in terms of the total consideration, representing the price of the security and the costs related to execution, including expenses, fees and commissions.

1.66 In case there is more than one venue through which an order could be executed, then the Company must compare such venues while taking into consideration fees and other expenses related to the order execution.

1.67 The Company may not receive any commissions in a way as to discriminate unjustifiably between execution venues.

1.68 The Company shall execute any order or instructions that may be issued by the Client.


1.69 The Company shall provide its Clients with any information that may be required by those Clients regarding policies and procedures of executing their orders.

1.70 The Company must review the policies and procedures of executing its Client's orders regularly, such review must be performed in case of any material change that may affect such policies and procedures, and such review shall include evaluating these policies and procedures and what extent they are complied with.

2. Primary Default Event

2.1 A primary default event shall be deemed to occur in the following cases:

2.1.1 Disclosure of the financial or administrative status of the Company, including inability to fulfil an obligation on the due date or appointing a liquidator or a receiver or bankruptcy administrator or any attachment of its assets.

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2.1.2 When CMA imposes a limitation on the Company prohibiting it from holding Clients' funds.

2.2 In the event of primary default event, the following actions shall be taken:

2.2.1 Notifying the CMA immediately.

2.2.2 Instituting, and informing the CMA of, a plan within 5 business days as of the date of primary default event.


2.2.3 Suspending all the Company's dealings of, except in the cases approved by the CMA.

2.3 In the event that the CMA rejects the plan proposed by the Company in the event of a primary default event, the following actions shall be taken:

2.3.1 All Clients' funds held in a Client Bank account and all Clients' transaction accounts of the Company shall be treated as pooled and placed in an independent account, except for Clients' funds held in a Clients' transaction account at a Clearing Agency as a part of clearing and settlement process.

2.3.2 The Company, the liquidator, receiver, administrator, or the person who manages the Company shall distribute Clients' funds after settlement of required expenses, so that each Client who is a beneficiary receives a sum which is in proportion to his entitlement to the Clients' funds.

2.3.3 If, in connection with a clearing arrangement, Client's funds are remitted directly to the Company, any such remittance shall be included in the notional pool referred

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to in paragraph (2.3.1), and they shall be distributed in accordance with paragraph (2.3.2), except for the cash monies of a specific Client which shall be transferred directly to him after deducting any transfer charges in the following cases:

a. No Client funds in excess of the amount recorded in the relevant Client transaction account are held by the Company as margin in relation to the positions recorded in that Client transaction account.

b. If the accounts or reports of clearing agency clearly indicate that these funds are for specific Client of the Company.

2.4 The CMA may require implementation of precautionary actions or procedures other than the ones above in respect of any primary default events.


2.5 The Company shall immediately stop receiving Clients' funds upon the occurrence of a primary default event. In the event that a transfer of an any Client's assets to the Company occurs, it shall return the same immediately to the Client, except in the following cases:

2.5.1 The funds are Client's funds relating to a transaction that has not settled at the time of primary default event of the Company.

2.5.2 The funds are due from the Client to the Company at the time of the primary default event.

3. Secondary default Event

3.1 A secondary default event occurs upon disorder of the financial or administrative status of a third party who holds funds of the Company's Clients, including the inability of the party to fulfil any obligation on its due date or the appointment of appointing a liquidator, receiver or administrator or the attachment of any of its assets.

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3.2 In the event of a secondary default event, all Clients' assets shall be treated as a pooled and deposited in an independent account with a local bank or the Company Client's account held with the defaulted person pursuant to Article (3.1) and shall be treated in the following way:

3.2.1 Any shortfall in Clients' funds held shall be borne by all the Clients pro-rata in accordance with their entitlements unless a breach of the Company's obligations stipulated herein would then occur.


3.2.2 The Company's accounts and registers shall be amended to reflect the result of applying paragraph (3.2.1). The Company shall prepare a record showing the total shortfall resulting from the secondary default event and each Client's share thereof.

3.3 The CMA may require implementation of any action or procedure differing from the actions set out above to resolve any secondary default event.

3.4 The Company shall not transfer Clients' funds to an insolvent after the incidence of a secondary default event only under the Client's order to settle a commitment for the Client towards another insolvent person, these funds should return to the Client immediately or transfer to another person based on the Clients instruction.

4. Client Contact and Agreement

4.1 The Company could either receive contacts from prospective Clients or initiate contacts itself. Upon establishing means of contact, an initial meeting with the prospective Client is arranged by the Asset Management Group represented by the Senior Vice President.

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4.2 Before providing any services to the Client, the Company shall take all required actions to obtain correct and full information and data which enable the Company identify the Client and determine his/her investment purposes according to article (5.1.1) of Book No. 7 of the executive Bylaws of CMA. Accordingly, the following procedure shall be followed by the Asset Management Group employees to open an account:

4.2.1 Send a blacklist inquiry form to the Compliance Officer by the name of the Client.

(Appendix 1)

4.2.2 If the Client is not listed in the blacklist, the said form will be approved by the Compliance Officer and send it back to the Asset Management Group.

4.2.3 The Client should fulfil the Know Your Client Form (KYC) (Appendix 2).

4.2.4 All forms and applications will need to be approved by the Compliance Officer.

4.3 All applications and supporting documentation should be carefully reviewed and studied by different Company Personnel prior to final approval or denial of the application. These entities review the latter in the following order:

4.3.1 The responsible Employee.


4.3.2 The SVP – Asset Management Group.

4.3.3 The Compliance Officer.


4.3.4 The CEO.

4.4 The CEO could reject the application.


4.5 If the application meets minimum requirements, then the final decision is vested to the CEO.

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- 4.6** The CEO provides the final decision to the SVP– Asset Management Group, and as such, the Client is informed of acceptance or denial of the application.
- 4.7** If the decision is to accept, then the Client is required to sign the Investment Portfolio Agreement.
- 4.8** The Company shall not take any fee for establishing an Investment Portfolio.
- 4.9** The Company shall not ensure validity of the information provided by the Client as stipulated in article (4.2).
- 4.10** The Company may provide services for Clients based on the provided information unless it knows or may know invalidity or inaccuracy of the same.
- 4.11** If there is sufficient information relating to the Client in respect of article (4.2), the Company shall notify him that it shall suspend services to him unless such information is provided within 3 business days as of the notice. The Company shall suspend such services to a client who fails to provide the information after the expiry of the notice term.
- 4.12** The Company shall be exempt from obtaining the information referred to in sub (4) and (5) of article (5.1.1) if the services to be provided are for a Qualified Professional Client.
- 4.13** The Company shall be exempted from obtaining the information referred to in sub – articles (3) and (4) of article (5.1.1) if the services to be provided are for a Professional Client by Nature.
- 4.14** After final approval, the Company shall enter into an agreement with the Client Including the following information:
- 4.14.1** Profile of the Company and the services it provides.
- 4.14.2** Conditions of the services to be provided and the mutual obligations between the parties.

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- 4.14.3** A report on the proposed investment strategies, including the necessary guidelines and precautions regarding the risks accompanying investments, or regarding specific investment strategies in case the company shall manage the Client's funds.
- 4.14.4** Information that enables the Client to understand the nature of the service and its risk.
- 4.14.5** The procedures that need to be followed in case of any error committed while executing the Client's orders, and mechanism for resolving such an error and the person responsible for such error, whether it was committed by the Company, one of its employees or a third party.
- 4.14.6** The departments entrusted with making decisions for the benefit of the Company's Client.
- 4.14.7** The related expenses, fees and charges for the services provided by the Company and the method of its calculation.
- 4.14.8** The contract should state the limits of the authorization issued by the client to the company which indicate the extent of the powers and authorities of the company in managing the investment portfolio as appropriate to the form of the portfolio.
- 4.14.9** The contract should define the form and type of investment portfolio, goals and purpose thereof, relevant controls, and where the portfolio is to be managed by the company, the investment policy which shall be followed, provided that the company shall obtain written consent of the client in the event that the investment policy is to be changed.


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- 4.14.10** The contract should include the documentation of order transmission and confirmation, stating whether this shall be done in writing or via recorded phone calls or e-mail.
- 4.14.11** The contract should include the way the company should manage clients' funds and the way of maintaining documents and accounts.
- 4.14.12** The contract should describe the way of delivering the investment portfolio's components, including Securities, funds and any other assets to the client, or to the party concerned with holding, managing, or safe-keeping, in the event that the client requires the same or upon non-renewal or termination of the contract between the company and the client, or upon the cancelation of the company's license, taking into account the care of the Prudent Person, immediately and without delay in the execution of the Client's requests and the delivery of the investment portfolio's components, taking into account the stipulations in Appendix (3) of the Book No. (7).
- 4.14.13** The contract should include the way to compute commission charged by the company managing the portfolio.
- 4.14.14** The contract should indicate whether it is intended to persist for a specific or indefinite time and the notice period which shall be considered and applied by the two parties should any party wish to terminate the contract. In the event of a contract with a specific time limit, any party may terminate the contract before the expiry date provided that such termination is in proper time and for reasonable excuse. The Company shall not terminate the contract before its expiry date if there is an agreement with a third party gives him a right against the Investment portfolio and in such case the Company shall notifies the third party of the termination with sufficient notice to enable him to take proper actions to protect his interests.

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- 4.14.15** The contract should state that the contract is in compliance with Kuwaiti applicable laws and other governmental regulations and announcements.
- 4.14.16** The contract should state the policy for informing the client of completed transactions as well as frequent reports regarding the results of client request.
- 4.14.17** The contract should state the reports to be provided to the client, including their frequency and method of presentation.
- 4.14.18** The contract should indicate whether the client is member of a board of directors of any listed company or holds an executive position or is an insider with inside information. The Client shall provide the Company with any changed thereof.
- 4.14.19** The contract should state the company policy for keeping the accounting records and the relevant supporting documentation.
- 4.14.20** The contract should state the method of delivery of reports, notices and other communications whether written to be delivered by courier or mail, or through fax or e-mail or any other modern communication mechanism.
- 4.14.21** The contract should include the procedures that should be followed by the Company in the event of termination of the contract at the request of the Client or the Company, or the cancelation of the licensed activity of the Investment Portfolio Manager by the Authority, provide they include – as a minimum– the following:

A– Mechanism of delivering the funds and assets components of the Client's investment portfolio managed by the Company under the activity of Investment Portfolio Manager to be operated by another licensed person.

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B– Mechanism of delivering the investment portfolio's components, including assets, securities and funds held, to the Client or to the party concerned with holding, managing, or safe-keeping.

4.15 In executing the Client's transactions, the Company shall abide by the mechanisms stipulated in the Agreement and in addition shall comply with the following:

4.15.1 Secure the Client's interest when transmitting the Client's orders to another entity for execution.

4.15.2 Not to combine orders regarding Securities traded on an exchange received from one Client with those of any other Client. In the case of non-listed Securities, the Client's orders may be combined with those of another Client or of other Clients provided that all the Clients concerned are informed accordingly.


4.15.3 To execute the Client's orders for Securities sales or purchases without interfering directly or indirectly in the Client's decision concerning the same, without prejudicing any duties required of the Company to give advice and guidance.

4.15.4 To abide by the tools and mechanisms approved by the Exchange when executing relevant transactions.

4.15.5 Not to execute the Client's order concerning a sale or purchase unless their sufficient funds or Securities respectively, in the Client's account and also, not to use any other Client's funds or assets for the benefit of another Client.

4.15.6 Keep safe documents relating to sale and purchase transactions performed for the Client.


4.15.7 Paragraph 4.15.2 shall not apply to Investment Portfolios managed by the Company.

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5. Reporting System and Notices

5.1 The Company should provide to the Client comprehensive periodic reports – on monthly basis at least– which indicate the composition of the assets of the portfolio and the value of the investment portfolio, and including the following at least:

- a. Investment portfolio number.
- b. Report date.
- c. Cash balances available for the Client.
- d. Securities included in the investment portfolio.
- e. Total value of investment portfolio on the report date.
- f. Realized and unrealized profits/losses ratio for the year to date.
- g. Mortgage details and determining the person/entity to which the portfolio is mortgage and the rank of such mortgage.
- h. Total fees and commissions whether for the purchase and / or sale of securities or managing an investment portfolio or for any other service provided by the company within the period.
- i. Description of each security in the investment portfolio:
 1. Security name.
 2. The exchange the security is listed on.
 3. Security average purchase cost.
 4. Market value of security listed on the exchange.
 5. Value of each security according to purchase currency thereof, complying with international accounting standards in determining and evaluating the security value as per exchange rate.
 6. Security weight to total investment portfolio.
- j. Statement of movements within the investment portfolio for the period.

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5.2 The Company shall set up a comprehensive reporting system for providing its Clients a clear and accurate image of the status of their investment portfolios and complete transactions' including notices concerning any matters related to securities in the investment portfolio owned by the Client. The notices are as follows:

5.2.1 Notices regarding the dates of companies' general assembly meetings where the Client owns securities and of other meetings of securities holders.

5.2.2 Notices regarding declarations of general assembly where the Client owns securities of any profits or revenues distribution whether in cash or bonus shares or physical assets or other rights.

5.2.3 Notices regarding the Company receiving any profits and revenues distributions in cash or bonus shares or physical assets or other rights, provided that profits receipt period shall not exceed ten business days as of distribution commencement.


5.2.4 Notices regarding the resolutions taken by Boards of companies where the Client owns securities and related to any amendments in the capital of the issuer, limited to the authorized capital or converting securities to shares in company capital.

5.2.5 Notices of any subscription or capital increase or acquisition offer or merger or liquidation or changing a security issuer company's objectives or name or in the event that suspension thereof or withdrawal from the exchange.

5.2.6 Notices regarding any resolutions issued by regulatory bodies against the companies where the Client owns securities.

5.3 The Company shall provide the Client with the notices set out above immediately upon the occurrence of any amendment on securities as above mentioned.

5.4 The Company shall provide the CMA with Quarterly reports concerning all Securities Investment Portfolios for which the Company is responsible, whether managed by the

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Client or by the Company or for is held for custody purposes pursuant to the forms stipulated in appendix (2) of Book No. (7) of the executive bylaws of Capital Market Authority. These reports are to be submitted within a period not exceeding (10) business days from the end of each quarter.

5.5 The Company should inform the CMA immediately of the following:


5.5.1 Upon any change or development which genuinely affect the Company's performance of its duties in managing investment portfolios activity.

5.5.2 Upon refraining from executing transactions for a Client pursuant to paragraph 8 of Article (5.1.8) of the Book No. (7).

5.5.3 Upon any problem or default in the internal control system of the Company.

5.5.4 Report indicating name of the entity authorized to manage Investment Portfolios. This report shall define in detail the managerial entity which manages each Clients' Investment Portfolio and any company portfolios. This is in addition to immediately informing the CMA of any change in the identity of the entity authorized to manage any investment portfolio.


5.5.5 A copy of the Investment Portfolios management manual and its policies for managing Investment Portfolios as approved by the Company's Board of Directors. This is in addition to notifying the CMA of any amendment of such manual.

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5.6 The Company shall, when its license is cancelled by the CMA, submit monthly reports on the condition of the portfolios subject to the closure, according to forms No. (1) and (2) stipulated in Appendix (2) of the Book No. (7) of the executive bylaws of Capital Market Authority. These reports are to be submitted within a period of (5) business days at the end of each month.

6. Registers, Accounts and Reconciliations

- 6.1** The Company should keep records and accounts to enable it to distinguish assets and funds held for one Client from the assets and funds held for any other Client or for the company. The Company shall ensure that each Client's assets and funds are recorded in a separate account in the name of the Client.
- 6.2** The Company should, on regular basis, conduct reconciliations, either when there are transactions or on weekly basis whichever comes earlier, between its internal accounts and records with the bank accounts in which clients' funds are held and with the records of any third party by whom clients' funds and assets are held in respect of any security activity.
- 6.3** The Company should, in the event that any difference or discrepancy arises as a result of a Company's reconciliation concerning Client's records and accounts, revolved at the end of the business day on which the reconciliation is performed; and in no case later than three business days after the day on which the discrepancy arose. When any discrepancy arises as a result of reconciliation between the Company's internal records and with a Clients' account at a bank where Clients' funds are held or with the records of any third party which holds Clients' funds, the Company shall correct the discrepancy immediately. If the Company's reconciliation identifies that the sum required to be held in such an external account is greater than the sum reported by the party concerned, then the Company shall pay the difference from its own account. The Company shall inform the CMA immediately in such an event.

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6.4 The Company is required to maintain accurate records for each executed deal and all records must be updated at all times and sufficient enough to demonstrate compliance with CMA executive regulations. These records must:

6.4.1 Clearly indicate, at all times, the assets and liabilities of each Client and liabilities of all Clients collectively.

6.4.2 Include the necessary information to enable the Company to prepare a statement of the assets and liabilities of each Client and details of the deals executed for his account.

6.4.3 Determine all Client's funds and assets for which the Company is responsible whether under its control or under the control of another person.

6.5 Company's records must include the following:

6.5.1 Details of all orders entered by any client concerning a security whether it was modified, cancelled, executed or not executed.

6.5.2 Details of all purchase and sale deals of any securities performed by the company for a client or performed by the company for its own account.


6.5.3 A record of income and expenses related to each client along with an explanation of their nature.

6.5.4 Details of all received amounts and expenses from the client's funds and assets.

6.5.5 A record of the client's funds and assets.

6.6 Only pre-approved brokers in the Kuwait Stock Exchange are to be dealt with.

6.7 Expected returns from each investment activity should be clearly defined and accordingly continuously monitored by the Asset Management Group on behalf of the company and clients in its effect on portfolio performance.

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6.8 Stop loss limits should be clearly conveyed to and followed by the Portfolio Management Dept. personnel as set by the client and the company.

6.9 Per deal limits should be clearly conveyed and followed by the Portfolio Management Dept. personnel for company portfolio.

6.10 It should be ensured that appropriate procedures are in place to ensure that deals executed for the customer account are in accordance with granted authorization / powers awarded.

6.11 Portfolio Management department should have adequate authorization controls to ensure that carrying out operations and disposal of assets are duly authorized.


6.12 The company must maintain records, reports, telephone conversations and written and electronic correspondences as well as documents related to its activity; for no less than five years commencing from the date the record was created or until settlement of a dispute between the company and the client or any other person; provided that they shall be valid for review on request during such a period, and that they shall remain subject to inspection and audit at all times by the authority or anyone appointed for this purpose.

6.13 Creditors of the Company shall not have recourse on Company's Clients' funds and assets.


7. Portfolio Main Principles and Theory

7.1 The expected rate of return on an investment is determined using an expected value calculation. The greater the variation and volatility in the rate of return (represented by the standard deviation), would implicate in a wider range of possible returns, but higher rates of investment risk. All share Market index should be followed as benchmark of discretionary Portfolios.

7.2 Whether the expected return entices an investor depends on its risk, the risks and returns of alternative investments, and the investor's attitude toward risk.

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- 7.3 Most investors are risk averse, and due to that, risky securities must have higher expected returns.
- 7.4 When a portfolio is held, risk and return should be evaluated for the entire portfolio, not for individual assets only. Thus, the expected return on a portfolio is the weighted average of the returns on the individual securities.
- 7.5 Portfolio management involves determining how much to invest and which securities to choose so as to maximize expected return and minimize risk.
- 7.6 A feasible portfolio that offers the highest expected return for a given risk or the least risk for a given expected return is an efficient portfolio.
- 7.7 An optimal portfolio is the best portfolio selected from a set of efficient portfolios, usually providing the optimal combination of least risk and highest rate of return.
- 7.8 Portfolio investment should be based on expected net cash flows and cash flow uncertainty evaluations.
- 7.9 Arranging a portfolio so that the maturity of funds will coincide with the need for funds will maximize the average return on the portfolio and provide increased flexibility. Maturity matching ensures the following:
- 7.9.1 Securities will not have to be sold unexpectedly.
 - 7.9.2 The cost of debt funding in case of short cash positions will be minimized.
 - 7.9.3 Transaction costs are a consideration in the forecasting of net cash liquidity positions resulting from investment portfolio transactions.
 - 7.9.4 Portfolio risk can be eliminated by proper diversification of investments.
 - 7.9.5 The relevant risk of an individual security held in a portfolio is its contribution to the overall risk of the portfolio.
 - 7.9.6 When much of a security's risk can be eliminated by the diversification, its relevant risk is low.

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7.10 In principle, diversifiable risk should continue to decrease as the number of different securities held increases. In practice, the benefits of diversification become extremely small when more than 30 to 40 different securities are held.

7.11 There is one type of risk which cannot be minimized by diversification which is the market or systematic risk.

7.12 In light of the above portfolio management principles, the company should focus on the following:

7.12.1 A company's operational functions should be designed to regulate the custody and movement of securities to account for trading transactions in client portfolio.

7.12.2 Because of the high money volume and speed of portfolio trading activities, operational inefficiencies can quickly result in major problems and losses that the company and the client could incur.

7.12.3 The legal responsibilities of company's management require ensuring that client portfolio trading activities are conducted based on a sound investment and legal bases. This can be accomplished through a sound set of policies and procedures to be implemented in the portfolio securities trading activities within the Asset Management Group.


8. General Portfolio Investment Guidelines

8.1 Allocate a portion of the portfolio to securities investment transactions to meet the portfolio's profit needs.

8.2 Invest to maximize profits, within risk constraints.

8.3 At acquisition, securities in a portfolio will be classified as held to maturity, available for sale, or trading account securities.

8.4 Securities bought and held for the purpose of selling them in the near short term (one day to one month) will be designated as trading account securities.

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8.5 Securities bought and held for the purpose of selling them in the medium term (one month to one year) will be designated as available for sale securities.

8.6 Securities bought and held not for the purpose of sale in the short and medium terms will be designated as securities held to maturity in the context of long-term investments.

8.7 Investment Portfolio is one of main investment tools which consist of various Securities that differ in type or revenue or maturity term, and which is managed or archived or pursued by a person licensed by the Authority. It is often for trading and investment in local and foreign markets, as well as achieving the highest possible revenue for Clients under acceptable level of risks. There are three different client portfolio agreements as follows:


8.7.1 Type I – Investment Portfolio Managed by the Client

In this portfolio the client shall identify goals, risks level and portfolio investment policy. The client shall personally manage and vary investments as per his trends and investment vision. The company role shall be limited to executing client's orders and instructions, pursuing investments and providing him with all investment portfolio-related services.

8.7.2 Type II – Investment Portfolio Managed by the Company in favour of Client

Components of this portfolio are managed and investment resolutions are taken by the company in accordance with the client's investment desires and aims, which are agreed with the company based on set or non-set scale investment policy as below:


- a. Set scale (restricted) investment policy: The client shall determine goals and risks level as well as the desired investment tools for example, not limited to: Securities type, risks degree, economic activity sector and targeted markets. The company shall manage the investment portfolio in accordance with the client's goals.

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- b. Non-set scale (absolute) policy: The client shall determine goals and risks level without identifying the portfolio investment policy. The company shall identify and manage the portfolio with full investment powers pursuant to client's policies and goals.

8.7 3 Type III – Custody Investment Portfolio

This type serves the client's desire to maintain securities at average or long term through achieving with the company. The client shall set a fixed policy to maintain investment portfolio components. The role of the company shall be limited to pursuing the client's portfolio components and provision with all investment portfolio relevant services, especially using portfolio's components for archive and long-term investment in order to – possibly – prevent using components thereof in other purposes.

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Policy Code: IPD – 2

Policy Name: Discretionary Portfolio Management strategy, constraints

Purpose

The following policy has been developed to assist company personnel directly involved in trading in local and International Markets to establish pertinent policies and procedural steps that could be followed in local and International Markets trading operations strategy, stop loss mechanisms.

Scope

The scope of monitoring implementation of this policy is within the jurisdiction of the Board of Directors and senior management represented by the CEO and SVP – Asset Management Group. However, this policy should be performed taking into consideration the delegation of authority structure in trading in the financial Markets on behalf of the company and clients.


Contents

1. General Policy Statements

- 1.1 The following statements represent the guiding policy, as set by the Board of Directors, in implementing the Local and International Financial Market Trading policy.
- 1.2 It is the policy of the company to comply with all laws and regulations governing local and International Financial Market trading activities including the Central Bank of Kuwait, Kuwait Stock Exchange guidelines and rules and Capital Market Authority and other regulators.

2. Portfolio Management constrains/limitation

- 2.1 Based on Client's investment plans, time horizon, Portfolio Manager will design an investment strategy for the clients in Local or International markets or in both markets. The Portfolio manager must give priority for investments being made in "Blue Chip" large

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capital Stocks, Growth Stocks and Value Stocks (see Definitions). However, the client will have the authority to change the investment policy by written instructions either in terms of concentration or stock classification, stop loss policy.

2.2 International Portfolios

2.2.1 The International Markets (IM) encompasses a wide range of sectors, including technology, healthcare, finance, and consumer goods. By investing in International stocks, client can gain exposure to industries that may not be as prevalent or well-developed in the GCC market. This diversification across sectors can help Client's capture opportunities and reduce sector-specific risks.

2.2.2 The US market is one of the top choices to invest in when it comes to diversifying your portfolio across geographies since many top Global companies are listed in US Market. The country is home to some of the best technology and other wealth-creating businesses that offer great investment opportunities.

2.2.3 Clients get the benefit of a reduction in volatility and risk when they decide to diversify their portfolio by investing in International markets and other asset classes. As per historical returns and data, for example, the US markets are less volatile and more stable as compared to any major stock markets. As Clients diversifying their funds

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across the stocks of multiple companies all over the world, the overall risk is reduced while client get the benefit of the best returns from diversified markets.

2.2.4 With regard to Professional clients, based on the market regulations in which allows clients to trade in differ asset classes (e.g. USA or European market), the client may be allowed to trade in numerous financial instruments, to enhance the Clients risk rewards. Coast will be using a multimarket system which searches for opportunities in financial instruments for best investment opportunities.


2.2.5 The Traders checks which market is the best for the day based on fundamental and technical research and trades accordingly. The Trading System keeps positions for short term, medium term, and long term. The Traders follows the Intermarket Analysis that is intergraded in the System.

2.2.6 Traders implement always a Stop Loss, and the Money management is set from the beginning of the account according to the client's risk management requirements.

2.3 AMG will review the list of the stocks based on the below defined stock classifications on an annual basis.

2.3.1 Blue Chip large capital

Stocks of a large, well-established, financially stable and sound company that has operated for many years. A Blue chip company typically posts stable to growing earnings.

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A Blue-chip stock typically has a market capitalization that is among the top fifty companies in the market. The average liquidity should be among the top 20 companies of the aforementioned large cap companies. Most blue chip companies have a long standing record of consistently paying dividends or profitability growth.

2.3.2 Growth Stocks


Growth stocks are companies who are expected to undergo a rapid increase in value. They are companies whose earnings have grown at a minimum of 10% year on year aggregate growth in the past four quarters. These companies do not necessarily have dividend payments. Growth stocks have P/E ratios that are above the sector average and up to 20% above the sector P/E.

2.3.3 Value Stocks

These are stocks that are neither considered Blue-Chip or Growth but rather are somewhere in between. Value companies have a market cap that is among the top one hundred companies in the market. They typically reside in mature industries with positive net profits for many years. Value stocks typically but not necessarily post stable to growing dividend payments. Value stocks typically trade at below average sector levels for P/BV or P/E ratios.

2.3.4 Speculative Stocks

Stocks with high risks relative to potential returns. Speculative stocks are usually purchased with a short-term gain in mind and are typically bought and sold within 5–10 business days. Due to that speculative stocks have high volatility, and liquidity in terms of a 90 days weekly average when compared to the market as a whole.

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2.4 For all portfolios managed under our discretion, the Portfolio Manager should have a cost exposure in a company based on its stock type and its liquidity ratio as follow:


2.4.1 Single exposure in Blue Chip large capital stock cost exposure shall not exceed 35% of the NAV of the portfolio.

2.4.2 Single exposure in Growth and value Stocks cost exposure shall not exceed 15% of the NAV of the portfolio.

2.4.3 Single exposure in Speculation Stocks cost exposure shall not exceed 10% of the NAV of the portfolio.

2.4.4 However, client will have the authority to change the investment policy by stating the risk and exposure parameters in KYC or by written instructions either in terms of concentration or stock classification, stop loss policy.

2.5 In the event a stock or scrip has a market value weight that exceeds the above-mentioned limits, the portfolio manager shall have the right to hold a cost exposure up to its market cap weight, but not to exceed the above-mentioned liquidity ratio limits. The Investment manager should reduce the exposure once the single exposure limit exceeds the market cap unless approved by the Client.


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2.6 Maximum Exposures as per Stock Classifications for Discretionary Portfolios

<u>Stock Classifications</u>	<u>Conservative management</u>	<u>Balanced management</u>	<u>Non-Conservative management</u>
Blue Chip Stocks maximum	100.0%	100.0%	100.0%
Value Stocks maximum	50.0%	50.0%	50.0%
Growth Stocks maximum	35.0%	50.0%	50.0%
Speculative Stocks maximum	20.0%	25.0%	75.0%

2.7 Discretionary Portfolios

The customer should choose his/her risk appetite by choosing in the customer contract whether the company should follow a conservative, balanced or non-conservative policy in managing the portfolio assets (Asset allocation limits described in 2.3 & 2.4). Based on these instructions, the Operations department at the time of customer due diligence understand customers investment preference and shares the same with portfolio management team so as to make the transactions as per customers instructions and preferences. The portfolio manager based on the customer investment preference will categorize the asset allocation based on the customers instructions. Method of determining target markets are subject to the Customer's instructions. At the time of filling

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the client application form, the client service officer through its due diligence process identifies the markets and financial instruments the client would like to target its investments and the same information will be shared by the operations department with the Portfolio manager.


2.8 In the event where the customer transfers new shares to his investment portfolio, these shall not be counted within the mentioned limitation in the preceding item.

2.9 In the event where the customer wishes to sell or buy any of the constituent parts of the portfolio during the validity of the contract, the customer should request this from the Operations Dept by means of written instructions before performing any deal, these shall not be counted within the mentioned limitation in the preceding item.

2.10 The above-mentioned Limits and Constraints have to be adhered by the Portfolio Manager and any deviations to the limits are to be approved by the CEO or by the Client. However, if any of the above limits or Constrains conflicts with the CMA bylaws, then the CMA bylaws will overrule the above limits and constrains.

2.11 Portfolios under Company's discretion diversify by investing in a minimum of one sector with a maximum exposure of 100% of the cost of investments of the portfolio to each sector. Minimum exposure to any sector could be even 0%. Cash held in hand without investing will also be considered as a sector for the purposes, cash positions can be maintained by the portfolio manager if he believes there is no attractive sector for investing. A maximum exposure up to 100% on the market value basis of the portfolio to a sector is allowed.

2.12 The Manager may reduce/increase his exposure once any opportunities are identified in the scrip/sector to invest.

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2.13 The manager should also pay due attention to the constantly moving market situation and maximize his chances of exploiting the market opportunities as and when they arise. In portfolios/Equity Funds under our discretion in the Local Market, daily trading activity turnover (buy and/or sell) could be up to 100% of the portfolio value.

2.14 For Local Market Portfolios should, within 5 working days, maintain cash balance of 5% in the portfolio to take advantage of a declining market condition. Cash as a sector could be 100% of the portfolio value, considering liquidating all investments in case of an unfavorable market condition.


2.14 Furthermore, with reference to the above points, the Portfolio manager should once a month review his exposure in the shares he has invested in and decide if he requires shifting or modifying his exposure in these investments. The manager should consider the risk return scenarios and strive to realize profits to protect the portfolio from any downturn in the market.

3. Stop Loss Limits for Discretionary portfolio's

3.1 The proposed policy is applicable for all Discretionary assets managed by the company. However, this policy could be altered by a formal client written instruction.

3.1.1 Stop loss, deal and trader limits should be clearly conveyed to and followed by the AMG personnel for Discretionary portfolio management.

3.1.2 The Operations and Settlement Department function should constantly monitor the Discretionary portfolio positions and notify the SVP – AMG in case of any limit violation.

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3.1.3 The SVP – AMG is responsible for taking remedial action to return within operating limits.


3.1.4 For Local & International Market, the initial target return of a security for Discretionary investments are 20%. In case of a single asset achieving capital gains of more than 20%, the Operations and Settlement Department should notify the SVP – AMG and VP/AVP– Clients’ Portfolios Dept.

3.1.5 The SVP – AMG should liquidate any of the asset holdings in the case of that asset achieving capital gains of 20% or higher. If the Portfolio manager decides not to sell the asset after achieving 20% gains, the SVP–AMG will have the authority to stop the liquidation of the asset, subject to the fact that the stop loss be raised below 20% of the new market value of the security unless the client approves to continue in the investment.

3.1.6 In case of a single trading asset incurs capital loss of more than 20% from the investment cost, the Operations and Settlement Department should notify the SVP – AMG and VP/AVP – Clients’ Portfolios Department

3.1.7 The SVP – AMG should liquidate any of the trading asset holdings in the case of that asset achieving capital loss higher than 20%. In case the SVP–AMG decides to retain the position, which has suffered a loss of 20%, he can do so after acquiring an approval from the Client.


3.1.8 If any discretionary portfolio clients officially inform by writing not to liquidate an asset fallen under the stop loss limits, the department could hold such assets based on the instruction of the client.

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3.1.9 The Dividend pay-out, splits, Bonus shares distribution will have price drops. The SVP- AMG can authorize to revise the stop loss limits based on the pro-rata adjustments from the distributions or capital adjustments.

3.2 Local & International Investment Exposure Limitations for Discretionary portfolios

3.2.1 Geographic Limitations: The geographical limits will be as mandated as per the clients' contract for Local & International Markets.

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Policy Code: IPD – 3

Policy Name: Securities Trading

Purpose

The following policy has been developed to assist company personnel directly involved in trading in local shares to establish pertinent policies and procedural steps that could be followed in local securities trading operations.

Scope

The scope of monitoring implementation of this policy is within the jurisdiction of the Board of Directors and senior management represented by the CEO and SVP – Asset Management Group. However, this policy should be performed taking into consideration the delegation of authority structure in trading in the Kuwait Stock Exchange or other markets on behalf of the company and clients.

Contents


1. General Policy Statements

1.1 The following statements represent the guiding policy, as set by the Board of Directors, in implementing the Securities Trading policy.

1.2 It is the policy of the company to comply with all laws and regulations governing local securities trading activities including the Central Bank of Kuwait, Kuwait Stock Exchange guidelines and rules and Capital Market Authority or competent foreign authorities.

2. Operational and Reporting Controls

2.1 The portfolio position should be reviewed on a daily basis to be checked according to the present requirements and policies within the portfolio agreement and this policy.

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2.2 The Investment Portfolios Department should confirm, on a daily basis, that the portfolio operations comply with all the conditions and procedures set by the company's investment policies, in addition to compliance with the Kuwait Stock Exchange, Central Bank of Kuwait's guidelines and CMA regulations or competent foreign authorities.

3. Research Prior to Trading

3.1 Following a thorough understanding of the current state of market(s), Sectors(s), Industry(s), each dealer will target specific investment opportunities for potential investment, as per the guidelines of the respective portfolio(s).


3.2 Prior to the establishment of a position in a quoted security, dealers must decide on the course(s) of analysis to be followed (i.e., fundamental and/or technical) and perform the following:

3.2.1 Fundamental research discipline:

- Review average weekly/monthly liquidity.
- Review quarterly earnings (actual vs. estimate) for the previous two quarters.
- Review earnings estimates for the current/upcoming quarters.
- Review the P/E ratio.
- Review externally conducted research material.

3.2.2 Technical research discipline:

- Review the price action of the position (i.e. advancing, declining, ranging).
- Review and compare the price action of the position with that of competitors and/or the associated industry/sector.
- Review the trend of the underlying market.
- Review support/resistance levels for the position.

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The above, depending on the chosen discipline, is the minimum that each dealer is required to do prior to the establishment of a position. Due to the dynamic nature of financial markets and the multitude of information sources available, each dealer is at liberty to conduct additional research at his discretion, or at the request of the division's manager. However, there is no requirement for a formal documentation of the research.

4. Procedural Work Steps – Review Prior to Trading

4.1 Dealers should review and perform the following on a periodic basis (preferably on a daily basis whenever applicable):

4.1.1 Review the closing prices of securities from the previous trading day and compare with the opening prices of the current day through the on-line information connection with Kuwait's Stock Exchange provided to the Vice President and the senior dealer.

4.1.2 Review the daily market index, Kuwait Investment Company index, and the Global index. Compare performance of such indices to the performance of particular portfolio being managed by the Department.


4.1.3 Read daily, weekly, and monthly investment publications, newspapers, and magazines.

4.1.4 Read incoming mail from brokers, investment counterparties, and publications from investment publishing houses for new developments in the local and regional securities area and new services provided by financial intermediaries and brokers.

4.1.5 On an ongoing basis, ensure compliance with the investment policies for trading.

4.1.6 Dealers should also review back office daily and weekly reports on investment details of portfolio they are managing including amounts, quantities, and expected returns. At a minimum, that includes review of:


a. Total limit for a particular investment activity.

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- b. Expected return per activity.
- c. Average cost of funding per activity.
- d. Net return.
- e. Amount in KD.
- f. This projection includes the maximum and minimum allowable amounts of stock to be traded as well as the maximum and minimum allowable buying and selling prices for each stock in the market per each portfolio and in each economic sector.
- g. Particular to client portfolios, the dealers should review the following before trading on client portfolios' behalf:
 - 1. Client portfolio position report.
 - 2. Client account and cash positions with the company to which dealing is intended to transact on his/ her portfolio's behalf.
 - 3. Differentiation between client portfolios which are being funded and managed by the client directly and client portfolios which are being funded by a "margin" trading credit facilities agreement.

4.1.7 After the dealer decides on which client portfolio, he/ she is trading for, that entails the dealer to check for the following:

- a. Availability of sufficient funds in the client's cash position.
- b. Securities position of the client as per the books of the company pertinent to the client's securities position account.
- c. Limits allowed per the client portfolio agreement or written instructions of the client.
- d. Consideration for whether the portfolio agreement is discretionary or non-discretionary in relation to the trading decision.

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4.1.8 Dealers should also review back office daily reports on investment details of portfolio they are managing including stop loss limits.

4.1.9 On a monthly basis, dealers should review the monthly trading report as a monitoring and review tool over all transactions taking place in a particular client portfolio.

5. Procedural Work Steps – Trading

5.1 Dealers review the material described above.

5.2 By doing so, the dealer is updated on the cash and security position restrictions and would allow the dealer to forecast any short position in company or client funds needed for trading.


5.3 The dealer is then ready to deal who performs his deals by contacting a broker in the Kuwait Stock Exchange by the direct phone line.

5.4 The deal could encompass one of the following transactions:

- a. security purchase,
- b. security sale,

5.5 The latter deal transaction includes details related to the following:

- a. Type of deal (sale – purchase)
- b. Order number,
- c. Booking time,
- d. Deal date,
- e. Client portfolio/ company,
- f. Floor broker,
- g. Stock,
- h. Number of stock,
- i. Price of stock,

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- j. Nominal amount,
- k. Deal charges (such as commission),
- l. Net amount (after deduction of all deal charges),
- m. Whether the deal has been affected or not,
- n. KCC account.

5.6 After the deal is agreed upon by phone with the broker/send via email/entered in Brokers trading application system, the dealer fills in a deal ticket which includes all the latter details.

5.7 The deal is treated as a “good” deal once the broker sends a confirmation on affecting the deal. This confirmation is received by email / automated computer systems for deals that have been affected.

5.8 The confirmation includes the following:

- a. Coupon number.
- b. Printing date.
- c. Floor Brokerage Company.
- d. Brokerage company address.
- e. Telephone.
- f. Fax.
- g. Printed by.
- j. Order number.
- k. Order time.
- l. Stock of (name of company).
- m. Deal number.

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- n. Deal time.
- o. Type of deal (purchase/ sale).
- p. Number of shares.
- q. Price.
- r. Nominal.
- s.

5.9 Upon the receipt of the deal confirmation from the broker, the Operations and Settlement Dept. updates the deals in the System.

6. Trading Errors Procedures

6.1 This section specifies the policies and procedures on handling Trade errors. Examples include:

- a. Buying or selling the wrong security.
- b. Buying or selling the wrong amount of security.
- c. Buying instead of selling a security.
- d. Executing at the wrong price.
- e. Trading in the wrong account.
- f. Violating a client's investment program or trading restrictions.
- g. Duplicating trades.
- h. Allocating incorrectly among clients, among other errors.

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6.2 A trading error is defined as an error in the placement, execution, or settlement of a client's trade. The trading error does not include a situation where Asset Management Group recommends a particular investment that does not perform as expected. Such an occurrence, which happens quite frequently, is a bad investment choice and not a trading error. It is not a trading error if the mistake is corrected before the trade is settled with no loss or gains. A Trading Error occurs when the company incorrectly executes various online and/or offline transactions.

6.3 the company and/or its employees shall be responsible for any mistake that may occur while executing Clients' transactions and orders. The Company shall take necessary actions to recover the same. Defaults of gross negligence or bad intention or deliberate violations of employees' duties in managing Client's investments shall not be waived.

6.4 The trader shall be responsible to avoid trade errors by adhering to the following guidelines:

- a. Order should be carefully taken from client to avoid any errors.
- b. Clearly and completely review order/transaction by referring to voice recordings of calls in case of any ambiguity, emails or a signed letter from the client.
- c. Confirm the status of order/transaction.
- d. Confirm the order by repeating it back to the client in case of telephone conversations.

6.5 Upon identifying a trade error, the concerned trader shall inform the error in full to the concerned SVP-AMG/VP-AMG/AVP-AMG.

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6.6 The employee shall then fill in a Trading Error Report (**Appendix 15**) within the same working day with the following information and submit to SVP-AMG:

- a. Date (in which a Trade Error occurred).
- b. Account number (in which a Trade Error occurred).
- c. Market (in which a Trade Error occurred).
- d. Side responsible for error (The company/Trader/ External Broker).
- e. Error Description (full and detailed account of events).
- f. Action(s) taken(what action was taken on/after error).
- g. Signatures (handling order/transaction when error occurred).

6.7 Once a Trading Error Report is prepared and handed in, an internal inquiry ensues by SVP-AMG. The aim of the inquiry is to determine the details of the trading error, its effects (gain/ loss), disciplinary measures to be taken (if any), future steps to be taken for avoiding further occurrence of the same.

6.8 Where an error has been identified, the SVP-AMG shall conduct a review and give recommendations for system and control enhancements, and accordingly take remedial action to prevent the same incident from re-occurring in the future.

6.9 Where the error results in losses to the portfolio, the portfolio must be reimbursed so as to bring it back to the position it would have been in, had the error not occurred. The SVP-AMG can approve for payment of KD 500 loss to be reimbursed to the client

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portfolio, or corporate portfolio. For above KD 500, the CEO's approval must be obtained before making any such payment into a portfolio.

6.10 Trade errors are a risk to the company both financially and in its reputation. To discourage, limit and/or avoid such errors, Traders will be liable to handle parts of costs incurred should a Trade Error occur where the Trader is found to be at fault. **(Appendix 16)**

6.11 If the trade error resulted in a short position in a client's portfolio, an action to be taken to cover the short position the same day or subsequent days maximum to avoid any market risk. If the error is due to a Broker error, the Broker is responsible for covering the position and the expense.

6.12 SVP-AMG will decide on the reasons for the error and take necessary action to assign the responsibility for the loss to the Staff, Company, or the Broker.


6.13 AMD obligations relating to trading errors:

6.14 As part of their compliance obligations, AMG must create and retain trading error files and records.

6.15 These trading error records should explain what errors occurred, how they were corrected, and must be maintained for five years.

6.16 AMG must retain records of all trading errors including the following:


a. Transaction date.

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b. Security.

c. Account and broker– dealer involved.

d. Summary of the error and its ultimate disposition, including the conditions of any financial settlement.

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Policy Code: IPD - 4

Policy Name: Operations & Settlements Dept. – Trading Operations

Purpose

The purpose of this policy is to set the boundaries within which the Operations and Settlement Department support function is performed in co-ordination with Operations and other Departments in relation to local trading. This policy is also intended to provide basic steps to be followed in processing Operations transactions whilst controlling business risks to comply with company and client requirements within the local regulatory and legal constraints.

Scope


The scope of implementing this policy is within the jurisdiction of the Board of Directors, CEO and the VP, AVP – Operations and Settlement Dept. under the direct supervision of SVP– Support Group.

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1. Opening a New Portfolio

After signing two original copies of the Agreement between the Company and Client, the following procedures shall be followed:

- 1.1** The Client Services & Regulatory Reports Dept. (CSD) will keep one original and the second original copy shall be delivered to the client. A copy of the original is send to Operations and Settlement Dept.(OSD)

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1.2 The CSRD personnel will initiate system data entry in the CRM module of the Asset Management software.

1.3 Data entry of new portfolio in the system is done according to prearranged classifications.

1.4 The client's number and the portfolio number are entered into the investment portfolio management system.

1.5 The KYC information provided by the client to the company is entered into the investment portfolio management system.


1.6 Files are opened for each client by the CSRD, where the portfolio and client's number are put on each file. File contents includes all correspondence between the company and the client, between the company and other parties concerning the same client, copy of the portfolio contract, purchases and sale deals taking place in the stock exchange, copies of deal confirmations and details of cash and stock transfers, copies of reports sent to client.

2. Change & Transfer of Stock Ownership

2.1 The client sends a letter to the company concerning the transfer of ownership of his/ her stocks to Coast.

2.2 CSRD sends a letter to the Kuwait Stock Exchange to approve the transfer of ownership of the stocks to Coast.

2.3 Attached to this letter is a copy of the stock that is to be transferred, a copy of the client's letter, and a copy of the client's portfolio contract.

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2.4 After getting the approval and payment of transfer charges, which are to be borne by the client, a letter is received from Kuwait Boursa, which states the approval to the transfer of ownership.

2.5 A new certificate with Coast's name is issued or the share is electronically credited to the Coast Account – Clients with KCC.

2.6 The client is notified of the transfer of ownership by CSRD, and the stocks information is fed into the portfolio management system by OSD at the closing price of the stocks at the date of transfer or at the intimated price by the client.


3. Transfer of shares of unlisted companies

Unlisted securities may not be transferred or traded before the lapse of two financial years after the date on which the company is entered into the commercial register.

4. Transfer of Cash Amounts

4.1 From Portfolio Account to the Client

4.1.1 A letter is sent from the client to Coast stating the amount he/she would like to be transferred.

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4.1.2 The CSRD receives the letter. A copy of the letter is emailed to SVP-AMG, SVP-SG and VP/AVP – Operations and Settlement Department.

4.1.3 The Operations and Settlement Department confirms the presence of cash balance in the client's account and prepares a letter/cheque/electronic transfer to affect the transfer.

4.1.4 The Operations and Settlement Dept. deducts the amount transferred to the client from the system and informs the client of the transfer.

4.1.5 The letter received from the client and the journal vouchers are filed by the Operations and Settlement Dept. personnel.


4.2 From the Client to the Portfolio Account

4.2.1 A letter is received from the client, stating the amount transferred to the portfolio, name of bank, and the account number.

4.2.2 The CSRD receives the letter. A copy of the letter is emailed to SVP-AMG, SVP-SG and VP/AVP – Operations and Settlement Department.

4.2.3 The Operations and Settlement Department confirms the transfer of the amount stated in the client's letter.

4.2.4 The Operations and Settlement Dept. adds the amount transferred to the client in the system and informs the client of the transfer.

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4.2.5 A copy of the sent letter, system prints out and the intimations to the client are filed by the Operations and Settlement Dept. Personnel.

5. Processing deals

5.1 The deal report is reviewed by Operations and Settlement Dept. staff for accuracy.

5.2 Operations and Settlement Dept. prints out deal allocation report, which is given to the dealers, so they allocate the deals to the different portfolio.

5.3 Each dealer reviews the portfolio under his management, after feeding all the documents into the system by Operations and Settlement Dept., whom should be notified by the dealer of any mistakes on the same day, so that necessary corrections can be made, in order not to allow the accumulation of mistakes.


5.4 After allocation by dealers, the report is sent back to the Operations and Settlement Dept. to enter the allocation data in the portfolio management system to the portfolio that was selected by the dealers.

6. Printout of Portfolio Positions

Print outs of portfolio position are sent by e-mail, fax and hard copies to the clients who are requested for the report.

7. Preparing & Sending Letters to Clients

7.1 Clients are addressed by sending them letters/ system generated reports by fax or e-mail or by direct delivery, and that is when there are transactions in the client's portfolio (purchase, sale, transfer of funds, receipt of cash dividends, stock dividends, management fees, or interest, ... etc.).

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7.2 The letters/ system generated reports are prepared by the Operations and Settlement Dept. personnel.

7.3 The SVP – SG or VP / AVP–OSD normally signs on any outgoing letters, and a copy of this letter is put in the client’s file.

8. KCC Statements

8.1 KCC statements are received electronically on a daily basis by the Operations and Settlement Dept.

8.2 Based on these statements, the portfolio and cash balances are reviewed, prepared, and reconciled.


8.3 Based on these statements, Coast issues cheques to KCC on T+2 basis, if there are any payments to be made on behalf of any one of the accounts as a result of purchase transactions from 2 days before.

8.4 Transactions that took place in the account are accurately reviewed, including all the purchases and sales deals from the previous day, and stock transfers to and from the account, in addition to any other transaction that took place in that account.

8.5 KCC statements are also available on a daily basis.

8.6 These statements include all the transactions that took place in that account, in addition to the consolidated account fees, commission, and brokerage.

8.7 These statements clarify if there is any cheque to be received from KCC.

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8.8 When the cheque is received from KCC, the representative sends the cheque to the Operations and Settlement Department to be deposited in the pertinent bank account.

9. Management Fees

9.1 Management fees are calculated at a previously agreed upon percentage as noted in the agreement between the client and the company and are payable on a quarterly basis.

9.2 It is calculated based on the daily market value of the portfolio and then added up on a quarterly basis.


9.3 The daily fees are then added up on a quarterly basis to be due at the end of March, June, September, and December.

9.4 Performance incentive fees as per agreement could also be charged by the company in Type II portfolio, which are based on a ratio of the difference between the market index performance and the portfolio performance.

9.5 The outstanding management fees are ageing schedule be prepared on quarterly basis.

9.6 Management fees due are deducted within a week from the end of each quarter. In case of portfolios which don't have cash, the management fees due shall be deducted when the cash injected by portfolio. The outstanding management fees will be shown as payable on the balance sheet and also in portfolio position.

9.7 The Operation and Settlements Department is keep tracking the schedule on excel by the end of each quarter of outstanding management fees.

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9.8 All the Clients whose don't have a cash balance in their portfolios will receive a reminder letter with instructions to transfer the outstanding management fees.

9.9 Each quarter the Operation and Settlements Department preparing a memo for the management fees due and preparing a memo for each management fees payment to be sent to the Finance Department after it get approved by the SVP – SG or/and VP Operations and Settlements Department.


10. Declaration of Profits & Losses for Listed Companies

10.1 Declaration of profits and losses for the companies listed in the Kuwait Boursa takes place after the company declares its own profits and losses on a quarterly, semi-annually, or annual basis.

10.2 This information could be declared in the daily newspapers, or through the Kuwait Boursa, where Coast receives a copy of the declaration of profits and losses via Kuwait Bourse company's disclosure, or from the daily press.

10.3 After receiving the declaration, the steps below are followed by the Operations and Settlement Dept.:

10.3.1 Prepare a sheet including the names of all the companies listed in the Kuwait Boursa.

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10.3.2 The sheet is updated and reviewed on a continuous basis, after reviewing and correcting any mistakes.

11. Declaration of Cash & Stock Dividends

11.1 Declaration of profits and dividends takes place at the beginning of every year. Declaration takes place through the daily newspapers, or through the Kuwait Boursa. When these announcements are received, the following are done:

11.1.1 Receipt of Cash Dividends


11.1.1.1 Cash dividends are received in the form of a cheque/direct transfer to Coast–Client Bank account from Kuwait Clearing company.

11.1.1.2 The dividend value is equal to the number of shares owned at the date of general assembly meeting multiplied by the percentage of cash dividends.

11.1.1. 3 Dividends are received in favor of Coast–Clients’ name, which later on are allocated to the clients as per the holding.

11.1.2 Receipt of Stock Dividends

11.1.2.1 Stock dividends are received electronically in KCC account of Coast with KCC.

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11.1.2.2 The number of stock dividends would be equal to the number of shares owned at the date of the ex-date of the Company's distribution multiplied by the percentage of stock dividends.

11.1.2.3 The stock dividends are distributed between the portfolios depending on each client's holding, which is also fed into the portfolio management system.

11.1.2.4 Confirmations are sent for Cash or Stock dividends by OSD upon receipt of the dividend.

12. Listed Companies' Financial Statements


12.1 At the beginning of each quarter, listed companies declare the issuance of their financial statements.

12.2 Coast representative gets the financial statements and delivers them to the Research from the Kuwait Boursa site.

13. Client Reports

13.1 Reports are prepared by the Operations and Settlement Dept. on a monthly basis, in which the report shall include all the information stated in the article (5.3.1) of Book No. 7 of the executive by-laws of CMA.

13.2 Client portfolio reports are sent to the SVP – Support Group/VP–Operations and Settlements for review.

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13.3 After review and approval of senior management, client reports are sent to clients through the company's representatives.

14. CMA Reports

14.1 Reports are prepared by the Operations and Settlement Dept. on a quarterly basis, in which the report shall include all the information stated in the article (5.3.2) of Book No. 7 of the executive by-laws of CMA.

14.2 CMA Reports are sent to the SVP – Support Group/VP–Operations and Settlements for review.


14.3 After review and approval, CMA reports are sent to CMA.

15. General procedures in the event of the cancelation of the Company license by the CMA

15.1 The Company shall announce immediately within a maximum of (3) Business Days from the date of issuance of the cancelation resolution in the following means of media:

- a. Company's Website.
- b. All approved social media accounts and official approved electronic applications of the Company.
- c. Two local daily newspapers.

15.2 The announcement Shall include the CMA resolution and evidence that the Company's' Clients are asked to hand over their funds and assets and the end date of the hand over period.

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15.3 In case the Clients assets and funds are managed by specialized companies licensed to manage Clients' investments outside the State of Kuwait, the Company should inform these companies by the CMA resolution and activate the terms of handing over Clients' funds and assets to the party concerned with holding, managing or safe keeping concluded in the contract between the two parties.


15.4 The Company shall within a maximum of (10) business days from the date of the resolution submit to CMA a clear plan for the procedures that the Company shall undertake to hand over the Clients' assets and funds and the time periods for implementing the handover process, including the following:

- a. Mechanism for handing over Clients' assets and funds to the party concerned with holding, managing or safe keeping.
- b. Reports Form (1) & (2) stipulated in Appendix (2) of Book No. (7).

15.5 The Company shall update and submit a follow – up report of the process of handing over Clients' funds and assets to the party concerned with to holding, managing or safe keeping to CMA on a monthly basis.

15.6 The Company shall communicate with its Clients according to what is agreed upon in the contracts concluded between them to implement the procedures for handing over Clients' Assets and funds and settling their obligations immediately or transferring them to another person's account in accordance with the Client's instructions for each Client separately according to the terms of contracting with Clients.

15.7 The Company shall communicate with its Clients according to what is agreed upon in the contracts concluded between them to implement the procedures for handing over

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Clients' Assets and funds and settling their obligations immediately or transferring them to another person's account in accordance with the Client's instructions for each Client separately according to the terms of contracting with Clients.


15.8 The Company shall take the Care of a Prudent in the process of handing over Clients' funds and assets to the party concerned with holding, managing or safe keeping.

15.9 The Company shall provide the CMA and the concerned authorities in the handover process with all information in a clear and accurate manner and notify the CMA immediately of any material developments that may delay the handover process.

15.10 The Company shall preserve supporting documents regarding the Client's receipt of his assets and funds, or the receipt of the party concerned with holding, managing or safe keeping.

15.11 In the event that the Company is committed to carrying out the hand over process within the period specified by CMA, the final report of the hand over process and clearance certificates shall be submitted from the concerned authorities inside and outside the State of Kuwait (If any).

15.12 In the event that the Company does not comply with the implementation of the hand over process within the period specified by the CMA, for several reasons, for example, but not limited to, failure to contact some of the Company's clients, the Company shall keep the unclaimed Funds and Assets of its Clients with the obligation to ensure the continuity of separating those funds and assets from the company's funds and assets.

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16. General procedures in the event of termination of the client's contract based on the company's or client's request


16.1 When the client is willing to terminate his/her contract with the company, the client shall send a formal request to the company by email, fax or by hand.

16.2 When the company or client is requesting to terminate the client's contract for any contractual or non-contractual reasons, the company shall deliver all the portfolio's components including securities, funds and any other assets within a period of three months from the date of the client's or company's termination request.


16.3 the company shall comply with the client's instructions in delivering the portfolio's components to the Client or to the party concerned with holding, managing, or safe keeping.

16.4 As per the client's instructions, the company shall transfer the cash amounts available in the client's portfolio to his bank account or to any licensed person and shall also transfer the remaining assets available in the portfolio to his name or to any licensed person through the Kuwait Clearing Company (KCC) in order to finalize the transferring of the deal.

16.5 In case of the company is intended to transfer the client's assets to another licensed person, the company shall arrange with the concerned licensed person in order to take the necessary approvals and execute the transferring deal unless the portfolio is mortgaged to others against a debt owed by the client.

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16.6 The company is not liable or responsible for any losses which maybe arises due to the liquidation of the client portfolio's assets at an inconvenient time.

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Policy Code: IPD – 5

Policy Name: Periodic Meetings

Purpose

This policy defines the work steps needed in implementing periodic meetings within the Investment Portfolios Dept. and with other company entities. The purpose of such meetings could include the discussion and agreement on unified sets of department investment guidelines and distribution of operational functions in a most efficient and least costly manner.


Scope

The scope of implementing this policy is within the jurisdiction of the Board of Directors, CEO and the Asset Management Group.

Contents

1. General Policy Statements


- 1.1 The following statement/s represents the guiding policy, as set by the Board of Directors, in implementing the Periodic Meetings policy.
- 1.2 It is the policy of the department to arrange for periodic meetings to provide Investment Portfolios Dept. personnel with clear instructions in respect of duties expected of them in affecting investment transactions and other administrative needs.
- 1.3 It is the policy of the department to arrange for continuous meetings with the CEO, VP and AVP– Investment Portfolios Department, VP and AVP – Operations and Settlement Department, SVP–Support Group and SVP– Asset Management Group to liaise the core function of local investment operations of the company each in its own direction and special area of responsibility.

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- 1.4 Whenever needed, meetings could be arranged with other company entities for various support services needed in affecting core function transactions.

2. Quarterly Management Meetings

- 2.1 It should be practice for the SVP/VP/AVP to meet with all Investment Portfolios Department personnel by the end of every Quarter for discussion of operational and investment matters as well as administrative matters.
- 2.2 The meeting is headed by the SVP. In case of his absence, then the VP – Investment Portfolios Department will assume this responsibility.

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Policy Code: IPD – 6

Policy Name: Filing

Purpose

This policy pertains to the work steps followed by Investment Portfolios Department in the process of transfer, filing, mail, record keeping of Department documents, references, internal and external correspondence, and other written communication material.


Scope

The scope of implementing this policy and related procedures is within the jurisdiction of Investment Portfolios Department.

General Policy Statements

The Investment Portfolios Department shall:


1. Maintain a fully secured environment for all transactions resulting in documentary evidence.
2. Safeguard documents, references, internal and external correspondence against theft, loss, unauthorized access.
3. The Client account applications, personal information and securities related transactions' records should be retained minimum for a period for five years and even if the retention period expires, accounting records should be maintained during tendency of court cases, etc.
4. All files will be physically stored, within the Operations and Settlement Department custody, in a separate and secure room with adequate security measures:

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4.1 Locked storages and filing cabinets.

4.2 Viewed and accessed only to authorized personnel.

5. All files will also be copied and stored electronically utilizing very secure software and are only viewed and accessed by authorized personnel.

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Policy Code: IPD – 7

**Policy Name: Regulating The Relation Between the Client, The Company and Any
Subsidiary or Associate or Related Parties**

Purpose


This policy regulating the relation between Clients' investments with those of the Company and any Subsidiary, Associate company, or Related Party.

Scope

The scope of implementing this policy and related procedures is within the jurisdiction of Investment Portfolios Department.

General Policy Statements

1. An Interested Person is any person who has an interest that represents 5 % or more in a Listed Company's Capital. This interest may be held directly, indirectly, as a Group or in Alliance with others, even if such interests result from multiple sources or cases as set out in article (2-1) of Module 10 of CMA Bylaws.
2. An interest reaching 5% or more of a Listed Company's capital shall be regarded as an indirect interest or in alliance with others in the following cases:
 - 2.1 Shares owned by the Interested Person through Investment Portfolios, electronic trading accounts, or through third parties provided that he controls the voting rights of such Shares.
 - 2.2 Shares owned by minor children included under the custody of the Interested Person.


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2.3 Voting rights held by a third party under an agreement concluded with that Interested Person providing for the temporary or permanent transfer of the voting rights of those Shares.

2.4 Voting rights attached to shares lodged as collateral with a lender (the Interested Person).

2.5 Voting rights attached to Shares deposited with an Investment Portfolio or electronic trading account, provided that the Person holding the Investment Portfolio or electronic trading account (the Interested Person) controls the voting rights of such shares.

- 3.** The Company, its subsidiary companies, and the companies over which it has effective control shall be deemed as a Group acting as an interested person if its collective ownership of Shares reaches 5% or more of a Listed Company's capital. In this case, that Company shall be liable to disclose such collective ownership, its details and any change occurring to it that exceeds 0.5 % of the Listed Company's capital, even if the change is made by one of its subsidiary companies or companies in which it has effective control on owning 5% or more in the same Listed Company. Disclosure shall be made in accordance with Appendix 3 of Module 10 of CMA Bylaws.
- 4.** In all cases, subsidiary companies of the Company and the companies in which it has effective control shall immediately notify the Company of any ownership they have in a Listed Company or any change occurring to that.
- 5.** The disclosure shall be made to the CMA, the Boursa Kuwait, and the Listed Company within not more than five business days from acquiring the interest by CSRD. In addition, any change occurring to this interest that exceeds 0.5% of the Listed Company's capital, shall be made within not more than ten business days as of the date of the change; such notification shall remain

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mandatory when the change results in a decline of interest below 5% of the Listed Company's capital.

6. The disclosure of an interest, or change to an interest, shall include, in particular, the following information:

6.1 Name of the Interested Person.

6.2 The date on which the relevant threshold was reached or crossed.

6.3 Name of persons associated with the interest. Refer Article (2-1) of Module 10 of CMA Bylaws.

6.4 The purpose of acquiring the disclosed interest.


6.5 The type of interest.

6.6 The percentage of previous interest in comparison with percentage of the disclosed interest.


7. If the purpose of acquiring the disclosed interest has been changed, the Interested Person shall immediately disclose to the CMA, the Exchange and the Listed Company such a change, and he shall not dispose Shares subject to the interest unless such disclosure is made.

8. In the event that the Company owns alone or in alliance more than 5% of the Shares of a Listed Company on the Exchange and desires to increase such share to less than 30% of the Listed Company's Shares, it shall do so in accordance with the rules of trading applicable on the Exchange provided that the provisions of disclosure of interests in accordance with regulations of Module 10 of CMA Bylaws.

9. The Company shall transfer unlisted securities by recording such action on the Security's register maintained by a Clearing Agency.


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10. The Clearing Agency shall set the rules and regulations of transfer, prepare the transfer forms and shall be responsible for verifying the procedures of transferring unlisted Securities.

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Appendix 1 – Blacklist Form

<p><u>طلب إستعلام عن القائمة السوداء</u></p>	
	التاريخ :
	إلى :
	الإدارة :
	من :
	إسم المستعلم عنه :
	- عربي :
	- إنجليزي :
	- الرقم المدني :
	- الجنسية : كويتي
	- العلاقة بالشركة :
<p>موظف / عميل</p>	- الصفة القانونية :
<p>أفراد / مؤسسات وشركات</p>	
<p>الختم والموافقة</p>	<p>توقيع الجهة المستعلمة</p>

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Appendix 2 – KYC Form – Individual




Know Your Client Form - Individual

نموذج إعرف عميلك – أفراد

<input type="checkbox"/> New <input type="checkbox"/> Renew <input type="checkbox"/> No	<input type="checkbox"/> تحديث <input type="checkbox"/> جديد <input type="checkbox"/> رقم
<p>Client Personal Information</p>	
<p>Full Name:</p> <p>Are you a guardian? <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, please fill the guardian details Form attached</p> <p>Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female</p> <p>Name of authorized signatory:</p> <p>Date & Place of birth:</p> <p>ID Number:</p> <p>Passport Number:</p> <p>Nationality:</p> <p>Other Nationalities/Passports (If available):</p> <p>Current Residence Address:</p> <p>Mobile Number:</p> <p>Residence Phone:</p> <p>E-mail Address:</p> <p>Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed</p> <p>Spouse Name:</p> <p>Place of spouse employment (If any):</p> <p>Do you or your first & second degree relatives have account with Coast? <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, please mention the relative name and the kinship:</p> <p>Mailing/Residential Address outside Kuwait (If applicable):</p> <p>Phone Number outside Kuwait (If applicable):</p> <p>Any residency outside Kuwait for Tax purposes (It is essential to mention the Tax identification Number TIN):</p>	<p>البيانات الشخصية للعميل</p> <p>الاسم الكامل :</p> <p>هل أنت وصي ؟ <input type="checkbox"/> نعم <input type="checkbox"/> لا في حال الإجابة بنعم ، برجاء تعبئة نموذج معلومات الوصي المرفق</p> <p>الجنس : <input type="checkbox"/> ذكر <input type="checkbox"/> أنثى</p> <p>إسم المخول بالتوقيع :</p> <p>تاريخ ومكان الولادة :</p> <p>رقم الهوية :</p> <p>رقم جواز السفر :</p> <p>الجنسية :</p> <p>الجنسيات الأخرى / جوازات السفر الأخرى (في حال وجودها) :</p> <p>عنوان السكن الحالي :</p> <p>رقم الهاتف النقال :</p> <p>رقم هاتف المنزل :</p> <p>البريد الإلكتروني :</p> <p>الحالة الاجتماعية : <input type="checkbox"/> متزوج <input type="checkbox"/> أعزب <input type="checkbox"/> مطلق <input type="checkbox"/> أرمل</p> <p>إسم الزوج / الزوجة :</p> <p>مكان عمل الزوج / الزوجة (إن وجد) :</p> <p>هل لديك أو لدى أي من أقاربك من الدرجة الأولى والثانية حساب لدى الشركة : <input type="checkbox"/> نعم <input type="checkbox"/> لا في حال نعم ، يرجى ذكر إسم القريب وصلة القرابة :</p> <p>عنوان بريدي أو إقامة خارج الكويت (في حال وجوده) :</p> <p>رقم الهاتف الدولي خارج الكويت (في حال وجوده) :</p> <p>هل لديك أي إقامة خارج دولة الكويت يترتب عليها التزامات ضريبية مع ضرورة ذكر رقم التعريف الضريبي :</p>

في حال وجود شكوى يرجى إرسال بريدي إلكتروني إلى clients-support@coast.com.kw أو زيارة الشركة شخصياً أو إرسال الشكوى بالبريد إلى لجنة الشكاوى
In case of any complaints send e-mail to clients-support@coast.com.kw or by personal visit to the company or send the complaint by mail to complaints committee

 <p>شركة الساحل للاستثمار والتطوير COAST INVESTMENT & DEVELOPMENT CO. K.S.C.P. منذ 1975</p>	<p align="center">INVESTMENT PORTFOLIOS DEPARTMENT POLICIES AND PROCEDURES</p>	<p>ISSUE DATE: February 2012</p>
		<p>VERSION:</p>
		<p>APPROVED BY: BOD</p>

Client Personal Information	البيانات الشخصية للعميل
<p>Educational Status</p> <p><input type="checkbox"/> PHD or Master <input type="checkbox"/> University Degree</p> <p><input type="checkbox"/> Diploma <input type="checkbox"/> High School or Less</p> <p>Job Information</p> <p><input type="checkbox"/> Employed <input type="checkbox"/> Retired</p> <p><input type="checkbox"/> Unemployed <input type="checkbox"/> Student</p> <p><input type="checkbox"/> Private Business (please mention):</p> <p>Employer Name:</p> <p>Job Title/Department:</p> <p>Employment Period:</p> <p>Business Address:</p> <p>Business Phone:</p> <p>Fax Number:</p> <p>Email Address:</p> <p>Are you trading for your own account or on behalf of other/s?</p> <p><input type="checkbox"/> My Own Account <input type="checkbox"/> On behalf of Others</p> <p>Please mention the Beneficiary Name:</p> <p>Relationship Nature:</p>	<p>الحالة التعليمية</p> <p><input type="checkbox"/> دكتوراه أو ماجستير <input type="checkbox"/> جامعي</p> <p><input type="checkbox"/> دبلوم <input type="checkbox"/> ثانوية أو أقل</p> <p>معلومات العمل</p> <p><input type="checkbox"/> موظف <input type="checkbox"/> متقاعد</p> <p><input type="checkbox"/> غير موظف <input type="checkbox"/> طالب</p> <p><input type="checkbox"/> عمل خاص (اذكر):</p> <p>جهة العمل:</p> <p>المسمى الوظيفي / الإدارة:</p> <p>مدة الخدمة:</p> <p>عنوان العمل:</p> <p>هاتف العمل:</p> <p>رقم الفاكس:</p> <p>البريد الإلكتروني:</p> <p>هل تقوم بالتداول لحسابك الخاص أو بالنيابة عن شخص/ أشخاص آخرين؟</p> <p><input type="checkbox"/> لحسابي الخاص <input type="checkbox"/> بالنيابة عن آخرين</p> <p>برجاء ذكر اسم المستفيد الفعلي:</p> <p>طبيعة العلاقة به:</p>
<p>Beneficiary Bank Account Information</p> <p>Bank Name:</p> <p>Account Number:</p> <p>Beneficiary Name:</p> <p>Account Currency:</p> <p>IBAN Number:</p> <p>Do you have any other bank accounts you would like to add to transfer from and to in the future?</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>If (Yes), please mention:</p> <p>Bank Name:</p> <p>Account Number:</p> <p>Account Currency:</p> <p>IBAN Number:</p> <p>Swift Code Number:</p>	<p>بيانات الحساب المصرفي للمستفيد الفعلي</p> <p>إسم البنك:</p> <p>رقم الحساب:</p> <p>إسم المستفيد من الحساب:</p> <p>عملة الحساب:</p> <p>رقم الأيبان:</p> <p>هل لديك حسابات بنكية أخرى تود إضافتها للتحويل منها واليها مستقبلاً؟</p> <p><input type="checkbox"/> نعم <input type="checkbox"/> لا</p> <p>في حال (نعم) برجاء ذكر الآتي:</p> <p>إسم البنك:</p> <p>رقم الحساب:</p> <p>عملة الحساب:</p> <p>رقم الأيبان:</p> <p>رقم تعريف السويقت:</p>

سيتم إجراء التحويلات إلى حساب العميل أو المستفيد الفعلي فقط . Transfers will be processed to the account of Client or the Beneficiary only .



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منذ 1975


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Client Knowledge & Experience in Investment Field	معلومات وخبرات العميل في مجال الإستثمار
Did you invest before? <input type="checkbox"/> Yes <input type="checkbox"/> No	هل قمت بالاستثمار سابقاً ؟ <input type="checkbox"/> لا <input type="checkbox"/> نعم
Investment Period <input type="checkbox"/> Long Term <input type="checkbox"/> Short Term <input type="checkbox"/> Speculations <input type="checkbox"/> Other (please mention)	فترة الإستثمار <input type="checkbox"/> قصير الأمد <input type="checkbox"/> طويل الأمد <input type="checkbox"/> مضاربة <input type="checkbox"/> أخرى (إن ذكر)
Trading Experience <input type="checkbox"/> No Experience <input type="checkbox"/> Simple <input type="checkbox"/> Good <input type="checkbox"/> Expert	الخبرة في التداول <input type="checkbox"/> لا يوجد <input type="checkbox"/> بسيط <input type="checkbox"/> جيد <input type="checkbox"/> خبير
Risk Acceptance <input type="checkbox"/> Very Conservative <input type="checkbox"/> Conservative <input type="checkbox"/> Moderate <input type="checkbox"/> Aggressive	درجة تحمل المخاطر <input type="checkbox"/> متحفظ جداً <input type="checkbox"/> متحفظ <input type="checkbox"/> معتدل <input type="checkbox"/> مخاطر
Investment Objective <input type="checkbox"/> Growth <input type="checkbox"/> Additional Income <input type="checkbox"/> Capital Preservation <input type="checkbox"/> Other (please mention)	أهداف الإستثمار <input type="checkbox"/> النمو <input type="checkbox"/> دخل إضافي <input type="checkbox"/> المحافظة على رأس المال <input type="checkbox"/> أخرى (إن ذكر)
Monthly Trading Volume (Kuwaiti Dinars) <input type="checkbox"/> Less than 25,000 <input type="checkbox"/> 25,000 – 50,000 <input type="checkbox"/> 50,000 – 100,000 <input type="checkbox"/> 100,000 – 250,000 <input type="checkbox"/> 250,000 – 500,000 <input type="checkbox"/> 500,000 – 1,000,000 <input type="checkbox"/> More than 1,000,000	حجم التداول شهرياً (بالدينار الكويتي) <input type="checkbox"/> أقل من 25,000 <input type="checkbox"/> 25,000 – 50,000 <input type="checkbox"/> 50,000 – 100,000 <input type="checkbox"/> 100,000 – 250,000 <input type="checkbox"/> 250,000 – 500,000 <input type="checkbox"/> 500,000 – 1,000,000 <input type="checkbox"/> أكثر من 1,000,000
Income Information	معلومات الدخل
Annual Income <input type="checkbox"/> Less than 10,000 <input type="checkbox"/> 10,000 – 25,000 <input type="checkbox"/> 25,000 – 50,000 <input type="checkbox"/> 50,000 – 100,000 <input type="checkbox"/> 100,000 – 250,000 <input type="checkbox"/> 250,000 – 500,000 <input type="checkbox"/> 500,000 – 1,000,000 <input type="checkbox"/> More than 1,000,000	الدخل السنوي <input type="checkbox"/> أقل من 10,000 <input type="checkbox"/> 10,000 – 25,000 <input type="checkbox"/> 25,000 – 50,000 <input type="checkbox"/> 50,000 – 100,000 <input type="checkbox"/> 100,000 – 250,000 <input type="checkbox"/> 250,000 – 500,000 <input type="checkbox"/> 500,000 – 1,000,000 <input type="checkbox"/> أكثر من 1,000,000
Net Worth <input type="checkbox"/> 5,000 – 50,000 <input type="checkbox"/> 50,000 – 100,000 <input type="checkbox"/> 100,000 – 250,000 <input type="checkbox"/> 250,000 – 500,000 <input type="checkbox"/> 500,000 – 1,000,000 <input type="checkbox"/> 1,000,000 – 5,000,000 <input type="checkbox"/> More than 5,000,000	صافي الثروة <input type="checkbox"/> 5,000 – 50,000 <input type="checkbox"/> 50,000 – 100,000 <input type="checkbox"/> 100,000 – 250,000 <input type="checkbox"/> 250,000 – 500,000 <input type="checkbox"/> 500,000 – 1,000,000 <input type="checkbox"/> 1,000,000 – 5,000,000 <input type="checkbox"/> أكثر من 5,000,000
Source of Income (Select One or More) <input type="checkbox"/> Job <input type="checkbox"/> Retirement Salary <input type="checkbox"/> Inheritance <input type="checkbox"/> Personal Saving <input type="checkbox"/> Business Profit (please mention): <input type="checkbox"/> Investment Income (please mention): <input type="checkbox"/> Other (please mention):	مصدر الدخل (اختيار واحد أو أكثر) <input type="checkbox"/> معاش تقاعدي <input type="checkbox"/> وظيفة <input type="checkbox"/> إجازات شخصية <input type="checkbox"/> ميراث <input type="checkbox"/> أرباح تجارية (برجاء التحديد) : <input type="checkbox"/> عوائد إستثمارية (برجاء التحديد) : <input type="checkbox"/> أخرى (برجاء التحديد) :

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Client Additional Information		معلومات إضافية عن العميل	
إسم الشركة المدرجة Listed Company Name	نسبة الأسهم المملوكة % Owned Shares %	الصفة Position	
		<input type="checkbox"/> Board Member <input type="checkbox"/> Executive Manager <input type="checkbox"/> Shareholder <input type="checkbox"/> Insider Person	عضو مجلس إدارة مدير تنفيذي مساهم شخص مطلع
		<input type="checkbox"/> Board Member <input type="checkbox"/> Executive Manager <input type="checkbox"/> Shareholder <input type="checkbox"/> Insider Person	عضو مجلس إدارة مدير تنفيذي مساهم شخص مطلع
		<input type="checkbox"/> Board Member <input type="checkbox"/> Executive Manager <input type="checkbox"/> Shareholder <input type="checkbox"/> Insider Person	عضو مجلس إدارة مدير تنفيذي مساهم شخص مطلع

- في حال كونك عضو مجلس إدارة / مدير تنفيذي / مساهم / شخص مطلع في أي شركة مدرجة ، يرجى الذكر .

- الشخص المطلع هو أي شخص اطلاع بحكم موقعه على معلومات أو بيانات ذات أثر جوهري عن شركة مدرجة لم تكن متاحة للجمهور .

- If you are a Board Member/Executive Manager/a Shareholder/an Insider, please mention.

- Insider means any Person, in view of his position, has access to information or data of material effect on a listed company that is not available to the public.

Politically Exposed Persons Information	معلومات الأشخاص ذوي النفوذ السياسي
<p>Are you of political position? (Now or before)</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p>	<p>هل أنت ذو منصب سياسي ؟ (حالي أو سابق)</p> <p><input type="checkbox"/> نعم <input type="checkbox"/> لا</p>
<p>If Yes, please mention:</p> <p><input type="checkbox"/> Ruling Family <input type="checkbox"/> Parliament Member</p> <p><input type="checkbox"/> Judge <input type="checkbox"/> Diplomatic (please mention):</p>	<p>في حال نعم ، يرجى تحديد المنصب :</p> <p><input type="checkbox"/> من الأسرة الحاكمة <input type="checkbox"/> عضو مجلس أمة</p> <p><input type="checkbox"/> قاضي <input type="checkbox"/> دبلوماسي (الذكر)</p>
<p><input type="checkbox"/> High Military Rank (please mention):</p>	<p><input type="checkbox"/> رتبة عسكرية رفيعة (الرجاء ذكرها)</p>
<p><input type="checkbox"/> High Governmental Position (please mention):</p>	<p><input type="checkbox"/> منصب حكومي رفيع (الرجاء ذكره)</p>
<p><input type="checkbox"/> High position in a global Organization (please mention):</p>	<p><input type="checkbox"/> منصب رفيع في منظمة دولية (الرجاء ذكره)</p>
<p><input type="checkbox"/> Senior Executive in one of the companies or banks which the government owns or contributes in (please mention):</p>	<p><input type="checkbox"/> كبار التنفيذيين في إحدى الشركات أو البنوك التي تملكها الدولة أو تساهم فيها (الرجاء ذكره)</p>
<p><input type="checkbox"/> Member in Political Party (please mention):</p>	<p><input type="checkbox"/> عضو في حزب سياسي (الرجاء ذكره)</p>

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Politically Exposed Persons Information	معلومات الأشخاص ذوي النفوذ السياسي
<p>Is any of your First and Second degree relatives or any of your partners of high position or member in a political party? (Now or Before) <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>If Yes, please mention:</p> <p><input type="checkbox"/> Ruling Family <input type="checkbox"/> Parliament Member</p> <p><input type="checkbox"/> Judge <input type="checkbox"/> Diplomatic (please mention):</p> <p><input type="checkbox"/> High Military Rank (please mention):</p> <p><input type="checkbox"/> High Governmental Position (please mention):</p> <p><input type="checkbox"/> High position in a global Organization (please mention):</p> <p><input type="checkbox"/> Senior Executive in one of the companies or banks which the government owns or contributes in (please mention):</p> <p><input type="checkbox"/> Member in Political Party (please mention):</p>	<p>هل أحد أقاربك من الدرجة الأولى والثانية أو أحد شركائك ذو منصب سياسي رفيع أو عضو في حزب سياسي؟ (حالي أو سابق) <input type="checkbox"/> نعم <input type="checkbox"/> لا</p> <p>في حال نعم ، يرجى ذكر الآتي :</p> <p><input type="checkbox"/> من الأسرة الحاكمة <input type="checkbox"/> عضو مجلس أمة</p> <p><input type="checkbox"/> قاضي <input type="checkbox"/> دبلوماسي (اذكر)</p> <p><input type="checkbox"/> رتبة عسكرية رفيعة (اذكر)</p> <p><input type="checkbox"/> منصب حكومي رفيع (اذكر)</p> <p><input type="checkbox"/> منصب رفيع في منظمة دولية (اذكر)</p> <p><input type="checkbox"/> كبار التنفيذيين في إحدى الشركات أو البنوك التي تملكها الدولة أو تساهم فيها (اذكر)</p> <p><input type="checkbox"/> عضو في حزب سياسي (اذكر)</p>
Client Classification	تصنيف العميل
<p>Did you carry out securities transactions, in significant size, at an average no less than KD 250,000 per quarter over the previous two years? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Are your funds and assets with us or with other licensed companies no less than KD 100,000? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Are you work or has worked in the financial sector for at least one year in a Professional Position which requires knowledge of the transactions or services envisaged by us? <input type="checkbox"/> Yes <input type="checkbox"/> No</p>	<p>هل لديك تعاملات في الأوراق المالية بأحجام كبيرة وبمتوسط لا يقل عن 250,000 دينار كويتي في كل ربع سنة على مدار الصنفين السابقين ؟ <input type="checkbox"/> نعم <input type="checkbox"/> لا</p> <p>هل حجم أموالك وأصولك لدينا أو لدى شركة أخرى مرخص لها لا يقل عن قيمة 100,000 دينار كويتي ؟ <input type="checkbox"/> نعم <input type="checkbox"/> لا</p> <p>هل تعمل حالياً أو سبق لك العمل في القطاع المالي لمدة سنة على الأقل في منصب مهني محترف يتطلب معرفة بالمعاملات أو الخدمات التي ستقدم إليك ؟ <input type="checkbox"/> نعم <input type="checkbox"/> لا</p>
Acknowledgement	إقرار
<p>I, the undersigned, acknowledge that the above mentioned Information are correct, and that I have read and understand the Instructions of CMA concerning classification of clients. I also agree in case of my answer with (Yes) to any of the above mentioned questions, I shall be classified as a qualified professional client, but, if my answer are with (No), I shall be classified as normal client.</p> <p>Client's name:</p> <p>Client's signature:</p>	<p>أقر أنا الموقع أدناه بصحة المعلومات المذكورة أعلاه وبأنني قرأت واستوعبت تعليمات هيئة أسواق المال الخاصة بتصنيف العملاء . كما أوافق بأنه في حال الإجابة بـ (نعم) على أي من الأسئلة المذكورة أعلاه بأنه سيتم تصنيفي كعميل محترف مؤهل ، أما إذا كانت إجابتي بـ (لا) سيتم تصنيفي كعميل عادي .</p> <p>إسم العميل :</p> <p>توقيع العميل :</p>

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APPROVED BY: BOD

نموذج الالتزام الضريبي للحساب الأجنبي (FATCA) – حساب الأفراد

<p>وفقاً للوائح المعمول بها بموجب قانون الولايات المتحدة الأمريكية فيما يخص المجلد الضريبي وتحديد الوضع والتأهيل بالنسبة لصاحب الحساب للأغراض الخاصة بالحجز الضريبي للولايات المتحدة ، يقر صاحب الحساب الموقع أثناء يصفته شخص غير أمريكي أو شخص أمريكي ويؤكد لشركة الساحل للاستثمار والتطوير على ما يلي :</p>		
Yes <input type="checkbox"/> No <input type="checkbox"/>	نعم لا	1- هل أنت شخص أمريكي ؟ (بتعين عليك الإجابة بـ " نعم " إذا كنت تحمل عدة جنسيات من بينها الجنسية الأمريكية) 1- Are you a U.S citizen?
Yes <input type="checkbox"/> No <input type="checkbox"/>	نعم لا	2- هل ولدت داخل الولايات المتحدة أو في منطقة تابعة لها ؟ (إذا ولدت داخل الولايات المتحدة أو في منطقة تابعة لها ولكن لم تصبح مواطن أمريكي فبتعين تقديم إثبات كتابي يؤكد على وضعك كشخص غير أمريكي) 2- Are you born in U.S or any other U.S jurisdiction?
Yes <input type="checkbox"/> No <input type="checkbox"/>	نعم لا	3- هل أنت حامل لبطاقة " الجرين كارد " الأمريكية (بغض النظر عن تاريخ الإنتهاء) ؟ هل لديك بطاقة تسجيل الأجانب للولايات المتحدة كمقيم قانوني دائم صادرة من إدارة خدمات الجنسية والهجرة بالولايات المتحدة () 3- Do you hold a green card (Irrespective of due & validity date)?
Yes <input type="checkbox"/> No <input type="checkbox"/>	نعم لا	4- هل أوفيت باختبار الإقامة الفعلية الأساسية ؟ تعتبر مقيم داخل الولايات المتحدة وذلك بالنسبة لأغراض الضريبة بالولايات المتحدة إذا كنت قد أوفيت باختبار الإقامة الفعلية الأساسية وتكون قد أوفيت بهذا الاختبار إذا كنت متواجد داخل الولايات المتحدة لمدة على الأقل (أ) 31 يوم خلال السنة الميلادية الحالية و (ب) 183 يوم بشكل تراكمي خلال السنة الحالية والسنتين السابقتين وفقاً للصيغة التالية : (عدد الأيام في السنة الميلادية الحالية + عدد الأيام في السنة الميلادية السابقة الأولى ضرب 3/1 + عدد الأيام في السنة الميلادية السابقة الثانية ضرب 6/1 ... 183) 4- Do you pass basic effective residence test?
Yes <input type="checkbox"/> No <input type="checkbox"/>	نعم لا	5- بغض النظر عن السؤال رقم 4 أعلاه ، هل إقامتك مؤقتة / دائمة داخل الولايات المتحدة ؟ (إذا أجبت على السؤال رقم 4 بـ " نعم " والسؤال رقم 5 بـ " لا " عليك تقديم إثبات رسمي وفعلي لمكان الإقامة غير الولايات المتحدة أو إذا لم يصدر هذا الإثبات في بلد الإقامة فيجب تقديم نموذج W-8BEN) 5- Do you have a permanent or temporary residence in U.S?
Yes <input type="checkbox"/> No <input type="checkbox"/>	نعم لا	6- مواطن أمريكي – مقيم و/أو حامل جرين كارد خاضع للضريبة الأمريكية ؟ 6- Are you a Tax payer of the U.S?
Yes <input type="checkbox"/> No <input type="checkbox"/>	نعم لا	7- هل لديك مقر بالولايات المتحدة أو بريد أو عنوان إقامة بالولايات المتحدة ؟ في حالة نعم يجب ذكره : 7- Do you have U.S address or post address or current residence in U.S? If yes, please mention:
Yes <input type="checkbox"/> No <input type="checkbox"/>	نعم لا	8- هل لديك رقم هاتف حالي بالولايات المتحدة ؟ في حالة نعم يرجى ذكره : 8- Do you have a U.S telephone No.? If yes, please mention:
Yes <input type="checkbox"/> No <input type="checkbox"/>	نعم لا	9- تعليمات كتابية ثابتة لتحويل مبالغ إلى حساب داخل الولايات المتحدة . 9- Do you have fixed outstanding orders for transferring in a U.S bank account?
Yes <input type="checkbox"/> No <input type="checkbox"/>	نعم لا	10- تفويض بالتوقيع لشخص لديه عنوان بالولايات المتحدة . في حالة نعم يرجى ذكر اسم الوكيل : 10- Do you have authorized signature proxy to someone who has an address in the U.s? If yes, please mention the name of the authorized:
Yes <input type="checkbox"/> No <input type="checkbox"/>	نعم لا	11- عنوان بواسطة طرف آخر (Of Care) أو خدمة الاحتفاظ بالبريد (Holdmail) . في حالة نعم يرجى ذكره : 11- Do you have (Of Care) or (Holdmail) address in the U.s? If yes, please mention:

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نموذج معيار الإبلاغ المشترك (CRS) – حساب الأفراد

<p>1- Are you a resident of a Reporting Jurisdiction?</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p>	<p>1- هل لديك إقامة في إحدى السلطات القضائية (الدول) المكلفة بالإبلاغ؟</p> <p><input type="checkbox"/> لا <input type="checkbox"/> نعم</p>
<p>2- Do you have a mailing or residence address (including a post office box) in a Reporting Jurisdiction?</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p>	<p>2- هل لديك عنوان بريدي أو عنوان إقامة (يتضمن أيضا صندوق بريدي) في إحدى السلطات القضائية (الدول) المكلفة بالإبلاغ؟</p> <p><input type="checkbox"/> لا <input type="checkbox"/> نعم</p>
<p>3- Do you have one or more telephone numbers in a Reporting Jurisdiction and no telephone number in the Jurisdiction of the Reporting Financial Institution?</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p>	<p>3- هل لديك رقم هاتف في إحدى السلطات القضائية (الدول) المكلفة بالإبلاغ ولا يوجد لديك رقم هاتف في السلطة القضائية التي بها المؤسسة المالية المكلفة بالإبلاغ؟</p> <p><input type="checkbox"/> لا <input type="checkbox"/> نعم</p>
<p>4- Do you have standing instructions (other than with respect to a Depository Account) to transfer funds to an account maintained in a Reporting Jurisdiction?</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p>	<p>4- هل لديك تعليمات كتابية ثابتة لتحويل مبالغ (بخلاف حساب الودائع) إلى حسابات قائمة في إحدى السلطات القضائية المكلفة بالإبلاغ؟</p> <p><input type="checkbox"/> لا <input type="checkbox"/> نعم</p>
<p>5- Did you grant an effective power of attorney or signatory authority to a person with an address in a Reporting Jurisdiction?</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p>	<p>5- هل أجريت وكالة أو تفويض بالتوقيع لشخص لديه عنوان في إحدى السلطات القضائية المكلفة بالإبلاغ؟</p> <p><input type="checkbox"/> لا <input type="checkbox"/> نعم</p>
<p>6- If you don't have any address, do you have (Holdmail) instructions or (In-care-of) address in a Reporting Jurisdiction?</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p>	<p>6- في حال عدم توفر عنوان لك في أي من السلطات القضائية المكلفة بالإبلاغ - هل لديك تعليمات للاحتفاظ بالبريد (Holdmail) أو عنوان بواسطة فرد آخر (In-care-of) في ذات السلطات؟</p> <p><input type="checkbox"/> لا <input type="checkbox"/> نعم</p>

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Client Declaration

Under penalties of perjury, I declare that I have examined the information on this form and to the best of my knowledge and belief it is true, correct and complete. I agree to provide a copy of this form, or use and disclose the information mentioned above to any third party, or any competent authority responsible for the company FATCA compliance. I declare that I am the individual that is the beneficial owner (or am authorized to sign for the individual that is the beneficial owner) of all the income to which this form relates or am using this form to document myself as an individual that is an owner or account holder of a foreign financial institution. I understand and agree that on specific request from any relevant authorities or any party authorized to audit or conduct a similar control for tax purposes, the information contained in this form and/or a copy of this form can be disclosed to such tax authorities or such party. In case of any change in circumstances that causes the information contained herein to become incorrect I recognize that I will have to provide a suitable update within (30) days of such change in circumstances and shall bear the entire legal liability in case of my failure to comply with the same. I acknowledge and undertake to update my data on annual basis or whenever Coast company request me to make such update in accordance with the regulatory rules. In event, of my failure of the same or if it is evidenced that the data provided by me to Coast company are invalid, inaccurate or incomplete, I authorize Coast company in advance to freeze/ suspend all or part of my accounts with Coast company right to resort to any other means available to it in accordance with the applicable rules and regulations from time to time. I also understand and agree that Coast company may exchange my personal and credit information with regulatory bodies for the purpose of matching and verification of my identity and for any other purposes required by the laws in the finance markets as well as for the purpose of and compliance with all regulating laws such as the laws of anti-money laundering and transactions with designated persons. I acknowledge that Coast company may inquire about my credit position and request a report for matching the information with my identity and the source of any financial payments in order for Coast company to be able to determine the scope of my qualification for opening the account and for any other legal purposes related to my business.

I also, declare that I will reveal my membership in any board directors for companies listed in KSE, or if I hold a managerial position, or own 5% or more of any listed company before making any transaction, and that I will immediately reveal my membership in case of acquiring this capacity at any time after this declaration. I undertake not to deal on the companies shares in which I currently a board of director's member, or in which I acquire membership thereafter and in which case coast shall not be responsible.

Signature:

Date:


إقرار العميل

أقر أنا الموقع أدناه أنه أخذت بعين الاعتبار العواقب القانونية المترتبة عن تقديم معلومات غير صحيحة أو مغلوطة أو غير كاملة ، بأنني أؤكد قدامي بمراجعة جميع البيانات والمعلومات المقدمة أعلاه وأن جميع هذه المعلومات صحيحة ودقيقة وكاملة . كما أنني أوافق على تقديم نسخة من هذا النموذج ، أو استخدام المعلومات أعلاه والإفصاح عنها لأي أطراف ذات صلة ، أو أي جهة معنية بالتدقيق أو الرقابة على التزام الشركة تجاه قانون الفاتكا ، كما أقر بأنني المستفيد فقط (المعفوض بالتوقيع نيابة عن الشخص المستفيد فقط) من إجمالي الدخل المتعلق بهذا الاستثمار . كما أنني أوافق في حال ورود أي استفسارات حول إلزامي بقانون الفاتكا باستخدام المعلومات المتعلقة بحسابي بما يتضمن معلومات عن رصيد الحساب والنفقات المستتمة إلى الجهات الضريبية أو الأطراف ذات الصلة . وأنه يمكن لهذه الجهات / الأطراف إرسال هذه المعلومات للجهات الضريبية في الدول التي تخضع إقامتي فيها للضريبة والمذكورة أعلاه ، وفي حال طرأ أي تغيير على المعلومات بشكل يؤدي إلى أن تكون المعلومات أعلاه غير محدثة وغير دقيقة ، فإنني أتعهد بإخطار الشركة خلال (30) يوما من تاريخ حدوث هذا التغيير ، مع تحملي كامل المسؤولية القانونية في حال عدم التزامي بذلك ، كما أقر وأتعهد بتحديث بياناتي سنويا أو حينما تطلب شركة الساحل ذلك طبقا للقوانين المنظمة ، وفي حال عدم التزامي بذلك أو في حال ثبت عدم صحة أو عدم دقة أو عدم اكتمال البيانات المقدمة مني لشركة الساحل فإنني أقرض شركة الساحل مقدما في تحديد كل أو بعض حساباتي لديها مع احتفاظ شركة الساحل بحقها في اللجوء إلى أي وسيلة أخرى متاحة لها وفقا للقوانين واللوائح المطبقة من وقت لآخر . كما أدرك وأوافق على أن تقوم شركة الساحل بتبادل المعلومات الشخصية والائتمالية الخاصة بي مع الجهات الرقابية وذلك لأغراض المطابقة والتحقق عن هويتي وأي أغراض أخرى تتطلبها قوانين أي من الأسواق التي سوف أتعامل بها وأيضا لأغراض التقيد والالتزام بكافة القوانين المنظمة مثل القوانين الخاصة بعمليات غسل الأموال وتمويل الإرهاب والمعاملات مع بعض الأشخاص المحددين ، كما أوافق على أنه يحق لشركة الساحل الاستفسار عني وعن وضعي الائتمالي وطلب تقرير لمطابقة المعلومات بخصوص هويتي ومصدر أي دفعات مالية وذلك لتمكين شركة الساحل من تحديد مدى أهليتي لفتح أي حساب لديها ولأية أغراض قانونية أخرى تتعلق بالعمل ، كما أفهم أنه قد يطلب من شركة الساحل من قبل مختلف الهيئات الرسمية تقديم تقرير عن تحويلاتي وممتلكاتي وعمليات البيع والشراء التي تمت على حساباتي بدون إشعاري بذلك مسبقا أو أخذ موافقتي على ذلك .


كما أقر بأن أفصح لشركة الساحل عن عضويتي بأي من مجالس إدارات الشركات المدرجة في بورصة الكويت أو إذا كنت أشغل منصب في الجهاز التنفيذي أو أمتلك 5 % أو أكثر في أي شركة مدرجة قبل إجراء أي عملية تداول وأن أفصح قورا في حال اكتساب هذه الصفة في أي وقت لاحق لهذا الإقرار وأتعهد بعدم إجراء أي تعامل على أسهم الشركات التي أشغل عضوية مجلس إدارتها حاليا أو التي أكتسب عضوية مجلس إدارتها لاحقا مع عدم تحمل شركة الساحل لأي مسؤولية عن ذلك .

التوقيع :


التاريخ :

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Required Documents	المستندات المطلوبة
<p>1- Civil ID for Kuwaiti and residents and Identity for the citizens of the GCC countries and other countries.</p> <p>2- For Non-residents, Passport copy or Diplomatic Passport for Diplomatic Persons.</p> <p>3- In case of multi-nationality, a copy of the other citizenship held should be provided.</p> <p>4- In case of delegation to another person to manage the account, an official authorization from the client should be provided with KCC authorization Form.</p> <p>5- Authenticated signature of the client or the authorized person of a local bank in the country of origin in the event that the client cannot be present at the headquarters of the company.</p> <p>6- Sign FATCA form by the client.</p> <p>7- Sign W9 form for the US citizens or even if there are evidence showing relation between the client and US.</p> <p>8- Sign CRS form by the client.</p>	<p>1- نسخة من البطاقة المدنية للعملاء الكويتيين والمقيمين والجنسية لمواطني دول مجلس التعاون الخليجي والدول الأخرى .</p> <p>2- لغير المقيمين نسخة من جواز السفر أو الجواز الدبلوماسي للشخص الدبلوماسي .</p> <p>3- في حال تعدد الجنسيات يجب تقديم نسخة من الجنسية الأخرى التي يحملها العميل .</p> <p>4- في حال تفويض شخص آخر بإدارة الحساب لا بد من تقديم كتاب تفويض رسمي موقع من العميل مع نموذج التفويض الصاندر عن المقاصة .</p> <p>5- المصادقة على توقيع العميل أو توقيع المفوض من أحد البنوك المحلية في بلد المنشأ في حال عدم تمكن العميل من الحضور شخصياً إلى مقر الشركة .</p> <p>6- توقيع نموذج التصديق الذاتي - فاتكا للأفراد من قبل العميل .</p> <p>7- توقيع نموذج W9 في حال كون العميل شخص امريكي أو هناك أدلة على ارتباطه بالولايات المتحدة الأمريكية .</p> <p>8- توقيع نموذج التصديق الذاتي - CRS للأفراد من قبل العميل .</p>

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خاص بالإدارة	
The Results of Clients' Risk Degree Evaluation	نتائج تقييم درجة مخاطر العميل
<input type="checkbox"/> High <input type="checkbox"/> Low	<input type="checkbox"/> مرتفعة <input type="checkbox"/> منخفضة
مراجعة ومطابقة مستندات العميل	
Customer's Service	خدمة العملاء
<input type="checkbox"/> Original required documents verified. <input type="checkbox"/> Stamp & sealed copies as original documents. <input type="checkbox"/> Blacklist checked.	<input type="checkbox"/> تم التحقق من المستندات المطلوبة. <input type="checkbox"/> تم الحصول على نسخة من المستندات الأصلية والمصادقة عليها بصيغة "طبق الأصل". <input type="checkbox"/> تم مراجعة القائمة السوداء.
Responsible Officer Name: Signature: Responsible Manager Name: Signature:	إسم الموظف المسؤول : التوقيع : إسم المدير المسؤول : التوقيع :
Compliance Officer	مسؤول المطابقة والالتزام
<input type="checkbox"/> Followed procedures verified. <input type="checkbox"/> Attached documents revised. Signature:	<input type="checkbox"/> تم التحقق من الإجراءات المتبعة. <input type="checkbox"/> تم مراجعة المستندات المرفقة. التوقيع :
Accreditation	الإعتماد
<input type="checkbox"/> Accepted <input type="checkbox"/> Not accepted	<input type="checkbox"/> موافقة <input type="checkbox"/> عدم موافقة
Authorized signatory name: Signature: Date:	إسم المفوض بالتوقيع : التوقيع : التاريخ :

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Guardian Information	معلومات الوصي
Trustees <input type="checkbox"/> Court <input type="checkbox"/> Minors' Affairs Please provide us with a copy of the trusteeship	الجهة المانحة للوصاية <input type="checkbox"/> المحكمة <input type="checkbox"/> شؤون القصر الرجاء تزويدنا بنسخة من الوصاية
Relative Relation <input type="checkbox"/> Grandfather <input checked="" type="checkbox"/> Mother <input type="checkbox"/> Other	العلاقة <input type="checkbox"/> جد <input type="checkbox"/> أم <input type="checkbox"/> أخرى
Guardian Name: Nationality:	إسم الوصي: الجنسية:
Identity of the Guardian <input type="checkbox"/> Civil ID <input type="checkbox"/> Passport <input type="checkbox"/> Certificate	نوع وثيقة إثبات الشخصية للوصي <input type="checkbox"/> البطاقة المدنية <input type="checkbox"/> جواز السفر <input type="checkbox"/> شهادة
ID number of Guardian: Expiry Date: Mobile Number: Home Number: Work Phone: Fax Number: E-mail:	رقم وثيقة إثبات الشخصية للوصي: تاريخ الانتهاء: الهاتف النقال: هاتف المنزل: هاتف العمل: رقم الفاكس: البريد الإلكتروني:

 <p>شركة الساحل للاستثمار والتطوير COAST INVESTMENT & DEVELOPMENT CO. K.S.C.P. منذ 1975 Since</p>	<p>INVESTMENT PORTFOLIOS DEPARTMENT POLICIES AND PROCEDURES</p>	<p>ISSUE DATE: February 2012</p>
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Appendix 3 – KYC Form – Corporate



Know Your Client Form - Corporate

نموذج إعرف عميلك – شركات

<input type="checkbox"/> New <input type="checkbox"/> Renew <input type="checkbox"/> No	<input type="checkbox"/> جديد <input type="checkbox"/> تحديث <input type="checkbox"/> رقم
<p>Client Information</p>	
<p>Company Name:</p>	<p>اسم الشركة :</p>
<p>Company Legal Form:</p> <p> <input type="checkbox"/> Public Shareholding <input type="checkbox"/> Governmental <input type="checkbox"/> W.L.L. <input type="checkbox"/> Closed Shareholding <input type="checkbox"/> Other (please mention): </p>	<p>الشكل القانوني للشركة :</p> <p> <input type="checkbox"/> مساهمة عامة <input type="checkbox"/> حكومية <input type="checkbox"/> ذات مسؤولية محدودة <input type="checkbox"/> مساهمة مغلقة <input type="checkbox"/> أخرى (يرجاء ذكرها) </p>
<p>Company' Capital:</p>	<p>رأس مال الشركة :</p>
<p>Place & Date of Establishment:</p>	<p>مكان وتاريخ التأسيس :</p>
<p>Commercial Registration No.:</p>	<p>رقم السجل التجاري :</p>
<p>Commercial License No.:</p>	<p>رقم الرخصة التجارية :</p>
<p>Company's Address:</p>	<p>عنوان الشركة :</p>
<p>Company's Regulatory Authority Name:</p>	<p>الجهة الرقابية على الشركة :</p>
<p>Phone No:</p>	<p>رقم الهاتف :</p>
<p>Fax No.:</p>	<p>رقم الفاكس :</p>
<p>E-mail Address:</p>	<p>البريد الإلكتروني :</p>
<p>P.O Box:</p>	<p>صندوق البريد :</p>
<p>Zip Code:</p>	<p>الرمز البريدي :</p>
<p>Company Main Activity:</p>	<p>طبيعة النشاط الرئيسي للشركة :</p>
<p>Other Activities(if any):</p>	<p>أنشطة أخرى (إن وجدت) :</p>
<p>Sources of Income:</p> <p> <input type="checkbox"/> Business Profits <input type="checkbox"/> Credit Facilities <input type="checkbox"/> Investments Income <input type="checkbox"/> Others (please mention): </p>	<p>مصادر الدخل :</p> <p> <input type="checkbox"/> أرباح تجارية <input type="checkbox"/> تسهيلات ائتمانية <input type="checkbox"/> عوائد استثمارات <input type="checkbox"/> أخرى (يرجى التحديد) : </p>
<p>Total Annual Income (Kuwaiti Dinars):</p> <p> <input type="checkbox"/> Up to 100,000 <input type="checkbox"/> 100,000 – 250,000 <input type="checkbox"/> 250,000 – 500,000 <input type="checkbox"/> 500,000 – 750,000 <input type="checkbox"/> 750,000 – 1,000,000 <input type="checkbox"/> More than 1,000,000 </p>	<p>إجمالي الدخل السنوي (بالدينار الكويتي) :</p> <p> <input type="checkbox"/> 250,000 – 100,000 <input type="checkbox"/> 100,000 حتى <input type="checkbox"/> 750,000 – 500,000 <input type="checkbox"/> 500,000 – 250,000 <input type="checkbox"/> 1,000,000 من أكثر <input type="checkbox"/> 1,000,000 – 750,000 </p>

في حال وجود شكوى يرجى إرسال البريد الإلكتروني إلى clients-support@coast.com.kw أو زيارة الشركة شخصياً أو إرسال الشكوى بالبريد إلى لجنة الشكاوى
In case of any complaints send e-mail to clients-support@coast.com.kw or by personal visit to the company or send the complaint by mail to complaints committee

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Major Shareholders Names who own 25% & above		اسماء كبار مساهمي الشركة التي تبلغ نسبة ملكيتهم 25 % وما فوق
نسبة الملكية % Ownership %	رقم البطاقة المدنية/ السجل التجاري Civil ID No./CR No.	اسم المساهم Shareholder's Name

يرجاء تزويدنا بنسخة من المستندات المؤلفة والمالية المعول لكل مساهم

Company Board Members / Partners		اسماء أعضاء مجلس الإدارة / الشركاء
Name	رقم البطاقة المدنية / جواز السفر Civil Id No. / Passport No.	الاسم


يرجاء تزويدنا بنسخة من البطاقات المدنية المالية المعول لأعضاء مجلس الإدارة

Company Executive Management Members		اسماء أعضاء الإدارة التنفيذية (ومن ضمنهم الرئيس التنفيذي)
Name	رقم البطاقة المدنية / جواز السفر Civil Id No. / Passport No.	الاسم

يرجاء تزويدنا بنسخة من البطاقات المدنية المالية المعول لأعضاء الإدارة التنفيذية

Subsidiaries & Affiliates Information		معلومات الشركات التابعة والزميلة	
نسبة الملكية % Ownership %	رقم السجل التجاري CR No.	نوع الشركة Company Form	اسم الشركة Company Name


1- Does the Company have an Internal System to ensure that all compliance laws are applied? <input type="checkbox"/> Yes <input type="checkbox"/> No	1- هل لدى الشركة نظام داخلي للتأكد من أن كافة قوانين المطابقة والالتزام مطبقة؟ <input type="checkbox"/> نعم <input type="checkbox"/> لا
2- Does the Company have an Internal System to monitor & detect AML operations? <input type="checkbox"/> Yes <input type="checkbox"/> No	2- هل لدى الشركة نظام داخلي لمراقبة واكتشاف عمليات غسل الأموال وتمويل الإرهاب؟ <input type="checkbox"/> نعم <input type="checkbox"/> لا
3- Is the Company owned by any governmental entity or contributes in? <input type="checkbox"/> Yes <input type="checkbox"/> No	3- هل الشركة مملوكة من قبل أي جهة حكومية أو مساهمة فيها؟ <input type="checkbox"/> نعم <input type="checkbox"/> لا
4- Is the Company listed? Please mention the Market & Share Symbol: <input type="checkbox"/> Yes <input type="checkbox"/> No	4- هل الشركة مدرجة؟ أذكر السوق ورمز التداول: <input type="checkbox"/> نعم <input type="checkbox"/> لا
5- Do any of your Subsidiaries or Affiliates have any accounts with Coast? <input type="checkbox"/> Yes <input type="checkbox"/> No	5- هل لأي من الشركات التابعة أو الزميلة لكم أي حسابات لدى الساحل؟ <input type="checkbox"/> نعم <input type="checkbox"/> لا

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Authorized Signatory Personal Information	البيانات الشخصية للمخول بالتوقيع
<p>Full Name:</p> <p>Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female</p> <p>Place & Date of Birth:</p> <p>Civil ID No.:</p> <p>Passport No.:</p> <p>Nationality:</p> <p>Mobile No.:</p> <p>E-mail:</p> <p>Do you or your first degree relative have an account with Coast? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>If Yes, please mention the relative name & kinship:</p>	<p>الإسم الكامل :</p> <p>الجنس : <input type="checkbox"/> ذكر <input type="checkbox"/> أنثى</p> <p>مكان وتاريخ الميلاد :</p> <p>رقم البطاقة المدنية :</p> <p>رقم جواز السفر :</p> <p>الجنسية :</p> <p>رقم الهاتف النقال :</p> <p>البريد الإلكتروني :</p> <p>هل لديك أو لدى أي من أقاربك من الدرجة الأولى أي حساب لدى الساحل ؟ <input type="checkbox"/> نعم <input type="checkbox"/> لا</p> <p>في حال "نعم" يرجى ذكر إسم القريب وصلة القرابة :</p>

<p>Does the Company trade for its own or on behalf of other/s? <input type="checkbox"/> Own Account <input type="checkbox"/> On behalf of others</p> <p>Please mention the Beneficiary/s name:</p> <p>Relationship Nature:</p>	<p>هل تقوم الشركة بالتداول لحسابها الخاص أو بالنيابة عن شخص / أشخاص آخرين ؟ <input type="checkbox"/> لحسابها الخاص <input type="checkbox"/> بالنيابة عن آخرين</p> <p>برجاء ذكر إسم المستفيد / المستفيدين القطريين :</p> <p>برجاء تحديد طبيعة العلاقة مع المستفيد القطري :</p>
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Company Bank Account Information	بيانات الحساب المصرفي للشركة
<p>Bank Name:</p> <p>Beneficiary Name:</p> <p>Account No./Account Currency:</p> <p>IBAN No.:</p> <p>Does the Company have any other bank accounts would like to add to transfer from and to in the future? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>If Yes, please mention:</p> <p>Bank Name:</p> <p>Account No./Account Currency:</p> <p>IBAN No.:</p> <p>Swift Code:</p>	<p>إسم البنك :</p> <p>إسم المستفيد القطري من الحساب :</p> <p>رقم الحساب / عملة الحساب :</p> <p>رقم الحساب الدولي :</p> <p>هل لدى الشركة حسابات مصرفية أخرى تود إضافتها للتحويل منها وإليها مستقبلًا ؟ <input type="checkbox"/> نعم <input type="checkbox"/> لا</p> <p>في حال "نعم" يرجى ذكر الآتي :</p> <p>إسم البنك :</p> <p>رقم الحساب / عملة الحساب :</p> <p>رقم الحساب الدولي :</p> <p>رقم تعريف السويقت :</p>

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معلومات إضافية عن الشركة (تعبأ من المفوض بالتوقيع عن الشركة) Additional Information of the Company (To be filled by the Authorized Signatory Person)		
إسم الشركة المدرجة Listed Company Name	نسبة الأسهم المملوكة % Owned Shares %	الصفة Position
		<input type="checkbox"/> Board Member <input type="checkbox"/> Shareholder عضو مجلس إدارة مساهم
		<input type="checkbox"/> Board Member <input type="checkbox"/> Shareholder عضو مجلس إدارة مساهم
		<input type="checkbox"/> Board Member <input type="checkbox"/> Shareholder عضو مجلس إدارة مساهم

(يجب الإفصاح عن عضوية الشركة أو شركاتها التابعة أو الزميلة أو الشركة الأم في أي من مجلس إدارات الشركات المدرجة ، أو إذا كانت الشركة أو شركاتها التابعة أو الزميلة أو الشركة الأم يملكون 5 % أو أكثر في رأس مال أي شركة مدرجة)

Company Knowledge & Experience in Investment Field	معلومات وخبرات الشركة في مجال الاستثمار
Have you invested before? <input type="checkbox"/> Yes <input type="checkbox"/> No	هل قامت الشركة بالاستثمار سابقاً ؟ <input type="checkbox"/> نعم <input type="checkbox"/> لا
Investment Period <input type="checkbox"/> Long Term <input type="checkbox"/> Short Term <input type="checkbox"/> Speculations	فترة الاستثمار <input type="checkbox"/> طويلة الأمد <input type="checkbox"/> قصيرة الأمد <input type="checkbox"/> مضاربة
Trading Experience <input type="checkbox"/> No Experience <input type="checkbox"/> Simple <input type="checkbox"/> Good <input type="checkbox"/> Expert	الخبرة في التداول <input type="checkbox"/> لا يوجد <input type="checkbox"/> بسيط <input type="checkbox"/> جيد <input type="checkbox"/> خبير
Risk Acceptance <input type="checkbox"/> Very Conservative <input type="checkbox"/> Conservative <input type="checkbox"/> Average <input type="checkbox"/> Aggressive	درجة تحمل المخاطر <input type="checkbox"/> متحفظ جداً <input type="checkbox"/> متحفظ <input type="checkbox"/> معتدل <input type="checkbox"/> مخاطر
Investment Objective <input type="checkbox"/> Growth <input type="checkbox"/> Additional Income <input type="checkbox"/> Capital Preservation	هدف الاستثمار <input type="checkbox"/> النمو <input type="checkbox"/> دخل إضافي <input type="checkbox"/> المحافظة على رأس المال
Monthly Trading Value (Kuwaiti Dinars) <input type="checkbox"/> Less than 25,000 <input type="checkbox"/> 25,000 – 50,000 <input type="checkbox"/> 50,000 – 100,000 <input type="checkbox"/> 100,000 – 250,000 <input type="checkbox"/> 250,000 – 500,000 <input type="checkbox"/> 500,000 – 1,000,000 <input type="checkbox"/> More than 1,000,000	حجم التداول شهرياً (بالدينار الكويتي) <input type="checkbox"/> 50,000 – 25,000 <input type="checkbox"/> 25,000 من أقل <input type="checkbox"/> 250,000 – 100,000 <input type="checkbox"/> 100,000 – 50,000 <input type="checkbox"/> 1,000,000 – 500,000 <input type="checkbox"/> 500,000 – 250,000 <input type="checkbox"/> أكثر من 1,000,000

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Politically Exposed Persons Information	معلومات الأشخاص ذوي النفوذ السياسي	
<p>Is any Member of the BOD / any Partners / any Executive Management or any relative to him of First and Second degree is an Exposed Person? (Now or Before)</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>If Yes, please mention:</p> <p><input type="checkbox"/> Ruling Family <input type="checkbox"/> Parliament Member</p> <p><input type="checkbox"/> Judge <input type="checkbox"/> Diplomatic</p> <p><input type="checkbox"/> High Military Rank</p> <p><input type="checkbox"/> High Governmental Position</p> <p><input type="checkbox"/> High position in a global Organization</p> <p><input type="checkbox"/> Senior Executive in one of the companies or banks which the government owns or contributes in.</p> <p><input type="checkbox"/> Member in Political Party</p>	<p>هل أحد أعضاء مجلس الإدارة / أحد الشركاء / أحد أعضاء الإدارة التنفيذية ، أو قريب له من الدرجة الأولى أو الثانية ذو منصب سياسي ؟ (حالي أو سابق)</p> <p>لا <input type="checkbox"/> نعم <input type="checkbox"/></p> <p>في حال نعم ، يرجى ذكر الآتي :</p> <p>من الأسرة الحاكمة <input type="checkbox"/> عضو مجلس أمة <input type="checkbox"/> قاضي <input type="checkbox"/> دبلوماسي <input type="checkbox"/></p> <p>رتبة عسكرية رفيعة <input type="checkbox"/></p> <p>منصب حكومي رفيع <input type="checkbox"/></p> <p>منصب رفيع في منظمة دولية <input type="checkbox"/></p> <p>كبار التنفيذيين في إحدى الشركات أو البنوك التي تملكها الدولة أو تساهم فيها <input type="checkbox"/></p> <p>عضو في حزب سياسي <input type="checkbox"/></p>	
<p>رقم البطاقة المدنية Civil ID No.</p>	<p>المنصب Position</p>	<p>الاسم Name</p>

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نموذج الإلتزام الضريبي للحساب الأجنبي (FATCA) - حساب الشركات

<p>وفقاً للوائح المصنوع بها بموجب قانون الولايات المتحدة الأمريكية فيما يخص الحجز الضريبي ولتحديد الوضع والتأهيل بالنسبة لصاحب الحساب للأغراض الخاصة بالحجز الضريبي للولايات المتحدة ، يقر صاحب الحساب الموقع أثناء يسلطه شخص غير أمريكي أو شخص أمريكي ويؤكد لشركة الساحل للتنمية والاستثمار ش.م.ك.ع. على ما يلي :</p>	
1- Is the Company Incorporated in US? <input type="checkbox"/> Yes <input type="checkbox"/> No	1- هل تم تأسيس الشركة في الولايات المتحدة الأمريكية ؟ <input type="checkbox"/> لا <input type="checkbox"/> نعم
2- Does the Company has US address? <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, please mention:	2- هل لدى الشركة عنوان في الولايات المتحدة الأمريكية ؟ <input type="checkbox"/> لا <input type="checkbox"/> نعم في حال نعم ، برجاء التحديد :
Name: Signature: Date:	الإسم : التوقيع : التاريخ :

نموذج معيار الإبلاغ المشترك (CRS) - حساب الشركات

3- Is the Company incorporated in any of the reportable Jurisdiction? <input type="checkbox"/> Yes <input type="checkbox"/> No	2- هل تم تأسيس الشركة في إحدى السلطات القضائية المكلفة بالإبلاغ؟ <input type="checkbox"/> لا <input type="checkbox"/> نعم
4- Does the Company has an address in any of the reportable Jurisdiction? <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, please mention:	3- هل لدى الشركة عنوان في أي من السلطات القضائية المكلفة بالإبلاغ ؟ <input type="checkbox"/> لا <input type="checkbox"/> نعم في حال نعم ، برجاء التحديد :
Name: Signature: Date:	الإسم : التوقيع : التاريخ :

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Client Classification	تصنيف العميل
1- Are you a government, or public entity, or central bank, or an international institution / a licensed person from CMA / a company whose paid capital is at least 1 million Kuwaiti Dinars or its equivalent? <input type="checkbox"/> Yes <input type="checkbox"/> No	1- هل أنت جهة حكومية أو هيئة عامة أو بنك مركزي أو مؤسسة مالية دولية / أو شخص مرخص له من الهيئة / صندوق استثمار / أو شركة رأس مالها المدفوع مليون دينار كويتي أو ما يعادلها على الأقل؟ <input type="checkbox"/> نعم <input type="checkbox"/> لا
2- Did you carry out securities transactions, in significant size, at an average no less than KD 250,000 per quarter over the previous two years? <input type="checkbox"/> Yes <input type="checkbox"/> No	2- هل لديك تعاملات في الأوراق المالية بأحجام كبيرة وبمتوسط لا يقل عن 250,000 دينار كويتي في كل ربع سنة على مدار السنتين السابقتين؟ <input type="checkbox"/> نعم <input type="checkbox"/> لا
3- Are your funds and assets with us or with other licensed companies no less than KD 100,000? <input type="checkbox"/> Yes <input type="checkbox"/> No	3- هل حجم أموالك وأصولك لدينا أو لدى شركة أخرى مرخص لها لا يقل عن قيمة 100,000 دينار كويتي؟ <input type="checkbox"/> نعم <input type="checkbox"/> لا
4- Are you working or has worked in the financial sector for at least one year in a Professional Position which requires knowledge of the transactions or services envisaged by us? <input type="checkbox"/> Yes <input type="checkbox"/> No	4- هل تعمل حالياً أو سبق لك العمل في القطاع المالي لمدة سنة على الأقل في منصب مهني محترف يتطلب معرفة بالمعاملات أو الخدمات التي ستقدم إليك؟ <input type="checkbox"/> نعم <input type="checkbox"/> لا
Acknowledgement	إقرار
I, the undersigned, acknowledge that the above-mentioned information are correct, and that I have read and understand the instructions of CMA concerning classification of clients. I also agree in case of my answer with (No) for all questions, I shall be classified as Normal Client, but in case of my answer with (Yes) for question (1), I shall be classified as a Professional Client by nature and if my answer with (Yes) for question (2) or (3) or (4), I shall be classified as a Qualified Professional Client.	أقر أنا الموقع أدناه بصحة المعلومات المذكورة أعلاه وبأنني قرأت واستوعبت تعليمات هيئة أسواق المال الخاصة بتصنيف العملاء . كما أوافق بأنه في حال الإجابة بـ (لا) على جميع الأسئلة أعلاه سوف يتم تصنيفي كعميل عادي . أما في حال الإجابة بـ (نعم) على السؤال (1) بأنه سيتم تصنيفي كعميل محترف بطبيعته . وفي حال الإجابة بـ (نعم) على أي من الأسئلة (2) أو (3) أو (4) بأنه سوف يتم تصنيفي كعميل محترف مؤهل .
Client's name:	إسم العميل :
Client's signature:	توقيع العميل :

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Client Declaration	إقرار العميل
<p>I the undersigned, in my capacity as the authorized signatory, request to open an account/s with Coast Investment & Development Company K.S.C.P and acknowledge my capacity and authority to conclude contracts and declare that all Information provided in the KYC Form and all documents and deeds attached thereto are legal, accurate and valid. I also declare, in my capacity as authorized signatory on behalf of the Company to comply with the laws, rules, regulations and instructions of Coast and the financial markets which will trade on, and that I severally bear the responsibility of disclosure of all necessary information to the regulatory and concerned bodies upon demand. I undertake that in the event of any changes effected to the company's data and documents or the personal data and documents relevant to us shall notify Coast in writing of such changes within a period not exceeding (30) days from the date of that change and shall bear the entire legal liability in case of our failure to comply with the same. I acknowledge and undertake to update our data on an annual basis or whenever Coast requests us to make such an update in accordance with the regulatory rules. In the event of my failure of the same or if it is evidence that the data provide by me to Coast are invalid, inaccurate, or incomplete, I authorize Coast in advance to freeze/suspend all or part of our accounts with Coast right to resort to any other means available to it in accordance with the applicable rules and regulations from time to time. I acknowledge in my capacity as authorized signatory that our company is the sole beneficial owner of the assets and the income related to the account/s and that I managed the account/s on behalf of the company by virtue of the official documents of the company and/or the official authorization. I acknowledge and conclusively and explicitly agree for Coast entitlement and authority to apply and execute all the necessary and required measures and transactions for compliance with the Tax compliance law in Kuwait and abroad and In all financial markets, as well as foreign account "Tax Compliance Act (FATCA)", In the USA.</p> <p>I also acknowledge In my capacity as the authorized signatory on behalf of the company to disclose about all properties of our company, its subsidiaries or affiliates or the mother company or its representatives represent 5% or more of any company, either directly or within our accounts inside or outside Coast. I undertake to disclose the membership of our company, its subsidiaries or affiliates or the mother company or their representatives in Board of Directors of the companies listed In Kuwait Stock Exchange.</p>	<p>أنا الموقع أدناه بصفتي المفوض بالتوقيع عن الشركة أطلب فتح حساب / حسابات لدى شركة الساحل للتنمية والاستثمار ش.م.ت.ج. وأقر بأهليتي وصلاحيتي للتعاقد وبأن كل المعلومات المقدمة في نموذج " إعرف عميلك " وكافة الوثائق المرفقة به قانونية ودقيقة وصحيحة . كما أتعهد بصفتي مفوض بالتوقيع عن الشركة بالالتزام بالقوانين والأنظمة واللوائح والتعليمات الخاصة بشركة الساحل وبجميع الأسواق المالية التي سوف تتعامل بها وبأنني مسؤول وحدي في الإفصاح عن جميع المعلومات الضرورية إلى الجهات التنظيمية والمعملة المختصة عند الطلب . كما أقر بأنه في حال وجود أي تعديلات على بيانات ومستندات الشركة أو البيانات والمستندات الشخصية المتعلقة بي باعتباري شركة الساحل كتابيا بذلك خلال مدة لا تتجاوز (30) يوما من تاريخ التغيير مع تحملي كامل المسؤولية القانونية في حال عدم التزامي بذلك . كما أقر وأتعهد بتحديث البيانات سلبيا أو حينما تطلب منا شركة الساحل ذلك طبقا للقوانين المنظمة . وفي حال عدم التزامي بذلك أو في حال ثبوت عدم صحة أو عدم دقة أو عدم اكتمال البيانات المقدمة منا لشركة الساحل فلنأخذ الفرض شركة الساحل مقسما في تجديد كل أو بعض حسابات الشركة لديهم مع احتفاظ شركة الساحل بحقوقها في اللجوء إلى أي وسيلة أخرى متاحة لها وفقا للقوانين واللوائح المطبقة من وقت لآخر . كما أقر بصفتي مفوض بالتوقيع بأن الشركة هي المالك والمستفيد الوحيد من الأصول والدخل الذي يرتبط بهذا الحساب / الحسابات وبأنني أدير الحساب نيابة عن الشركة بموجب المستندات الرسمية للعميل وأو التفويض الرسمي الذي وكلت به وذلك وفقا لكافة القوانين المنظمة لذلك . كما أقر وأوافق نهائيا وصراحة على أحقية وصلاحيته شركة الساحل بالتقادم بتطبيق وتنفيذ كل ما يلزم ويتطلب من إجراءات وعملات لتتوافق مع كافة قوانين الإمتثال الضريبي داخل وخارج دولة الكويت وفي كافة الأسواق المالية بالإضافة إلى قانون الإمتثال الضريبي الأمريكي (فاتكا) .</p> <p>كما أقر بصفتي المفوض بالتوقيع عن الشركة بالإفصاح عن أي من ملكيات شركتنا أو شركاتها التابعة أو الزميلة أو الشركة الأم أو من يمثلهم في 5% أو أكثر في أي شركة سواء بشكل مباشر أو من خلال حساباتنا داخل أو خارج شركة الساحل وبأن أفصح عن عضوية شركتنا أو شركاتها التابعة أو الزميلة أو الشركة الأم أو من يمثلهم بأي من مجالس إدارات الشركات المدرجة في سوق الكويت للأوراق المالية .</p>
<p>Name:</p> <p>Signature:</p> <p>Date:</p>	<p>الاسم :</p> <p>التوقيع :</p> <p>التاريخ :</p>

 <p>شركة الساحل للاستثمار والتطوير COAST INVESTMENT & DEVELOPMENT CO. K.S.C.P. Since 1978 ميل</p>	<p>INVESTMENT PORTFOLIOS DEPARTMENT POLICIES AND PROCEDURES</p>	<p>ISSUE DATE: February 2012</p>
		<p>VERSION:</p>
		<p>APPROVED BY: BOD</p>

**إستبيان مكافحة غسل الأموال وتمويل الإرهاب
(للشركات والمؤسسات المالية فقط)**

معلومات عامة عن الشركة	
إسم الشركة	
الشكل القانوني	
العنوان المسجل	
النشاط الرئيسي للشركة	
إسم السلطة الرقابية	
تاريخ التأسيس	
بلد التأسيس	
رقم الترخيص / تاريخ إصداره	
نوع الترخيص	
الموقع الإلكتروني	
البريد الإلكتروني	
عنوان المركز الرئيسي	
هل يلتزم بـ (40) بشأن مكافحة غسل الأموال وتمويل الإرهاب والتي وضعتها مجموعة العمل المالي (FATF) ؟	<input type="checkbox"/> نعم <input type="checkbox"/> لا
إذا لم يكن بـ (40) يلتزم بـ مجموعة العمل المالي ، يرجى الإفادة بـ المؤسسة المماثلة التي ينتمي إليها بـ (40) ؟	
هيكل الملكية	
هل الشركة مدرجة في أي بورصة ؟	<input type="checkbox"/> نعم <input type="checkbox"/> لا
في حال الإجابة بـ (40) ، يرجى الإفادة بـ البورصة ؟	
السياسات والإجراءات العامة لمكافحة غسل الأموال وتمويل الإرهاب	
1	هل توجد أية قوانين خاصة بشأن منع غسل الأموال في بـ (40) ؟
2	هل يوجد لدى الشركة سياسات وإجراءات بشأن مكافحة غسل الأموال وتمويل الإرهاب تشمل تعيين مسؤول في الشركة للإشراف على إطار مكافحة غسل الأموال ؟ في حال الإجابة بـ (40) ، يرجى ذكر الأتي : إسم المسؤول بالكامل : المسمى الوظيفي : البريد الإلكتروني :
3	هل تم اعتماد سياسات وإجراءات مكافحة غسل الأموال وتمويل الإرهاب من قبل مجلس إدارة الشركة ؟
4	هل يوجد لدى الشركة إجراءات معتمدة من ضمن سياساتها لكشف حالات الإشتباه بغسل الأموال والإبلاغ عنها ؟
5	هل تخضع شركتكم للتفتيش من قبل سلطة رقابية ؟ يرجى ذكر إسم السلطة الرقابية :
6	بالإضافة إلى عمليات التفتيش التي تحصل من قبل الجهات الرقابية على شركتكم ، هل يوجد لديكم إجراءات رقابية داخلية بالإضافة إلى وجود طرف مستقل للتأكد بشكل منتظم من مدى كفاية وفعالية السياسات والإجراءات المطبقة داخل الشركة والخاصة بمكافحة غسل الأموال وتمويل الإرهاب ؟
7	هل يوجد لدى الشركة سياسات وإجراءات خاصة بالتعامل مع الأشخاص المعرّضين سياسياً وعائلاتهم والمقربين منهم ؟
8	هل يوجد لدى الشركة سياسات وإجراءات للاحتفاظ بالسجلات بشكل يتوافق مع القانون المطبق في بـ (40) ؟ في حال الإجابة بـ (40) ، يرجى الإفادة بالفترة الزمنية المطبقة لديكم للاحتفاظ بالسجلات :

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9	هل يوجد مدقق داخلي مستقل عن مسؤول المطابقة والإلزام في شركتكم؟	<input type="checkbox"/> لا <input type="checkbox"/> نعم
10	هل يوجد لدى الشركة آلية للمراجعة لإختبار مدى كفاية السياسات والإجراءات المتعلقة بمكافحة غسل الأموال وتمويل الإرهاب والمطابقة في شركتكم؟	<input type="checkbox"/> لا <input type="checkbox"/> نعم
تقييم المخاطر		
11	هل يوجد لدى الشركة نظام تقييم للمخاطر يستند إلى قاعدة العملاء ومعاملاتهم؟	<input type="checkbox"/> لا <input type="checkbox"/> نعم
12	هل تحدد الشركة مستوى مناسب للعناية الواجبة اللازمة لمجموعة العملاء التي يوجد سبب للاعتقاد بتشكيلهم مخاطر عالية نتيجة طبيعة الأنشطة التي يزاوونها من خلال الشركة؟	<input type="checkbox"/> لا <input type="checkbox"/> نعم
إعريف عميلك وإجراءات العناية الواجبة		
13	هل تطبق الشركة إجراءات التعرف والتحقق من هوية العملاء الذين يتم نيابة عنهم إدارة الحساب وإجراء المعاملات؟	<input type="checkbox"/> لا <input type="checkbox"/> نعم
14	هل تشمل سياستكم الخاصة بمكافحة غسل الأموال وتمويل الإرهاب العناصر التالية : • تحديد هوية العميل والتحقق منها قبل البدء في علاقة العمل ؟ • إجراءات للتعرف على العملاء ؟ • هل يتم التحقق من الهوية الحقيقية لجميع العملاء والمستفيدين الفعليين بما في ذلك العملاء غير المقيمين ؟ • هل يتم رصد النشاط على الحساب الخاص بجميع العملاء بما في ذلك (الإيداعات / السحوبات) النقدية الكبيرة للكشف عن نشاط غير معتاد ومشبه ؟ • هل يتم البحث في قاعدة بيانات حساب العميل عن أسماء يشتبه تورطها في أنشطة إرهابية ؟ • هل يوجد لديكم إجراءات لتحديد والتحقق من مصدر الأموال الخاص بطلبات التحويل الخارجية ؟	<input type="checkbox"/> لا <input type="checkbox"/> نعم
15	هل تقوم الشركة بتقييم عملائها وفقاً للسياسات والإجراءات الخاصة بقبول العملاء لديها بشكل منتظم ؟	<input type="checkbox"/> لا <input type="checkbox"/> نعم
16	هل توجد لدى الشركة عملية مراجعة وتحديث للمعلومات والبيانات الخاص بالعملاء المصنفين كعملاء يشكلون مخاطر عالية ؟	<input type="checkbox"/> لا <input type="checkbox"/> نعم
17	هل تقوم الشركة باستكمال تقييم مخاطر العملاء لديها بشكل يستند إلى فهم العمليات الطبيعية والمتوقعة لهم ؟	<input type="checkbox"/> لا <input type="checkbox"/> نعم
18	هل الشركة لديها إجراءات لإنشاء سجل لكل عميل جديد يتضمن وثائق هويتهم ومعلومات تتعلق بـ " إعرف عميلك " ؟	<input type="checkbox"/> لا <input type="checkbox"/> نعم
الإبلاغ عن المعاملات المشبوهة		
19	هل يتم الإبلاغ عن أي معاملات مشبوهة لجهات تطبيق القانون ؟	<input type="checkbox"/> لا <input type="checkbox"/> نعم
20	هل لدى الشركة سياسات وإجراءات للتعرف على المعاملات المشبوهة وكيفية الإبلاغ عنها ؟	<input type="checkbox"/> لا <input type="checkbox"/> نعم
21	هل يوجد لدى الشركة سياسات وإجراءات لحماية المبلغين عن المعاملات المشبوهة ؟	<input type="checkbox"/> لا <input type="checkbox"/> نعم
22	هل لدى الشركة نظام خاص يسمح لها بمطابقة بيانات عملائها الجدد والحاليين بشكل مستمر بالأسماء الموضوعة على القوائم السوداء سواء المحلية أو الدولية ؟	<input type="checkbox"/> لا <input type="checkbox"/> نعم
العقوبات		
23	هل تعرضت شركتكم لأي عقوبات أو غرامات من أي جهة رقابية بشأن مكافحة غسل الأموال وتمويل الإرهاب ؟ في حال الإجابة بنعم ، يرجى الإفادة :	<input type="checkbox"/> لا <input type="checkbox"/> نعم

المفوضية المالية : أي شخص يمارس عملاً تجارياً أو أكثر من الأنشطة والعمليات التالية لصالح أحد العملاء أو نيابة عنه على النحو التالي :

قبول ودائع وغيرها من الأموال القابلة للرد من الجمهور، بما في ذلك المصارف الخاصة / الإقراض / التأجير التمويلي / خدمات تحويل اللد أو القيمة / إصدار وإدارة وسائل للدفع (مثل بطاقات الائتمان وبطاقات الخصم والشيكات السيادية والتأجير التمويلي وأوامر الدفع والحالات المصرفية والتقود الإلكترونية) / الضمانات والالتزامات المالية / التداول في : 1- أدوات السوق النقدي بما في ذلك الشيكات والكمبيالات وشهادات الإيداع . 2- النقد الأجنبي . 3- أدوات مؤشرات سعر الصرف وسعر الفائدة والمؤشرات المالية . 4- الأوراق المالية القابلة للتداول والمشتقات المالية . 5- العقود المستقيلة للمسلع الأساسية / معاملات القطع الأجنبي / المشاركة في إصدار الأوراق المالية وتقديم الخدمات المالية المتعلقة بهذه الإصدارات / إدارة المحافظ الفردية والجماعية / حفظ وإدارة اللد أو الأوراق المالية السائلة نيابة عن أشخاص آخرين / إبرام عقود التأمين على الحياة وغيرها من أنواع التأمين المتعلقة بالاستثمار بصفته مؤمن أو وسيط لمعد التأمين / استثمار الأموال أو إدارتها أو تشغيلها نيابة عن أشخاص آخرين / أي أنشطة أو معاملات أخرى تحددها اللائحة التنفيذية لهذا القانون .

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Required Documents	المستندات المطلوبة
1- Copy of the Memorandum of Association/Articles of Association/all its amendments (if any).	1- نسخة عن عقد التأسيس / النظام الأساسي / وجميع التعديلات عليهما (إن وجدت).
2- Copy of the Commercial Registrar and Commercial License.	2- نسخة عن السجل التجاري والرخصة التجارية .
3- Copy of "To Whom it May Concern" issued by the Public Authority of the Civil Information.	3- نسخة عن شهادة لمن يهمه الأمر صادرة عن الهيئة العامة للمعلومات المدنية (للشركات الكويتية) .
4- Copy of "To Whom it May Concern" including Board Members' names & the Authorized Signatories with their Civil ID in addition to signature verification.	4- نسخة عن شهادة لمن يهمه الأمر صادرة عن وزارة التجارة والصناعة باسماء أعضاء مجلس الإدارة والمخولين بالتوقيع وبطقاتهم المدنية بالإضافة إلى اعتماد توقيعهم .
5- Copy of the Shareholders List who own 25% and more of the company's capital while opening the account and on annual basis, with their Civil ID (Individual) and the official documents (Corporate).	5- نسخة عن سجل مساهمي الشركة عند فتح الحساب وعند تحديث البيانات سنوياً ، بالإضافة إلى نسخة عن البطاقات المدنية للمساهمين (الأفراد) والمستندات الرسمية والسارية المفعول (للشركات) الذين يملكون نسبة 25 % وأكثر من رأس مال الشركة .
6- Copy of the Civil ID of the CEO and his assistants.	6- نسخة عن البطاقات المدنية للرئيس التنفيذي ونوابه .
7- List of the authorized traders who deal on behalf of the company & the letter of authorization and their Civil ID.	7- قائمة بأسماء المفوضين بالتداول على الحساب وكتب تفويضهم بالإضافة إلى نسخ من بطقاتهم المدنية .
8- Copy of the Partners Civil ID/Passport Copy/Identity for W.L.L Company.	8- نسخ عن البطاقات المدنية / الهوية / جوازات السفر للشركاء في حالة كون العميل شركة ذات مسؤولية محدودة .
9- If the Company's activity requires licensing from a government body, a copy of this license is required.	9- إذا كان نشاط الشركة يتطلب ترخيص من جهة حكومية ، يرجى إبراز نسخة عن الترخيص .
10- Filling AML & CTF Form.	10- تعبئة إستبيان مكافحة غسل الأموال وتمويل الإرهاب للمؤسسة المالية .
11- Sign FATCA Form for Corporate.	11- توقيع نموذج التصديق الذاتي - فاتكا للشركات .
12- Sign W9 Form for the US citizens or even if there are evidences showing relationship between the client and US.	12- توقيع نموذج W9 في حال كون العميل شخص أمريكي أو هناك أدلة على ارتباطه بالولايات المتحدة الأمريكية .
13- Sign CRS form for Corporate.	13- توقيع نموذج التصديق الذاتي - CRS للشركات .

 <p>شركة الساحل للاستثمار والتطوير COAST INVESTMENT & DEVELOPMENT CO. K.S.C.P. منذ 1975 Since</p>	<p>INVESTMENT PORTFOLIOS DEPARTMENT POLICIES AND PROCEDURES</p>	<p>ISSUE DATE: February 2012</p>
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خاص بالإدارة	
The Results of Clients' Risk Degree Evaluation	نتائج تقييم درجة مخاطر العميل
<input type="checkbox"/> High <input type="checkbox"/> Low	<input type="checkbox"/> مرتفعة <input type="checkbox"/> منخفضة
مراجعة ومطابقة مستندات العميل	
Customer's Service	خدمة العملاء
<input type="checkbox"/> Original required documents verified. <input type="checkbox"/> Stamp & sealed copies as original documents. <input type="checkbox"/> Blacklist checked.	<input type="checkbox"/> تم التحقق من المستندات المطلوبة. <input type="checkbox"/> تم الحصول على نسخة من المستندات الأصلية والمصادقة عليها بصيغة "طبق الأصل". <input type="checkbox"/> تم مراجعة القائمة السوداء.
Responsible Officer Name:	إسم الموظف المسؤول :
Signature:	التوقيع :
Responsible Manager Name:	إسم المدير المسؤول :
Signature:	التوقيع :
ممسؤول المطابقة والالتزام	
Compliance Officer	
<input type="checkbox"/> Followed procedures verified. <input type="checkbox"/> Attached documents revised.	<input type="checkbox"/> تم التحقق من الإجراءات المتبعة. <input type="checkbox"/> تم مراجعة المستندات المرفقة.
Signature:	التوقيع :
الإعتماد	
Accreditation	
<input type="checkbox"/> Accepted <input type="checkbox"/> Not accepted	<input type="checkbox"/> موافقة <input type="checkbox"/> عدم موافقة
Authorized signatory name:	إسم المفوض بالتوقيع :
Signature:	التوقيع :
Date:	التاريخ :

 <p>شركة الساحل للاستثمار والتطوير COAST INVESTMENT & DEVELOPMENT CO. K.S.C.P. Since 1975</p>	<p>INVESTMENT PORTFOLIOS DEPARTMENT POLICIES AND PROCEDURES</p>	<p>ISSUE DATE: February 2012</p>
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Appendix 4 – W9 Form

Form W-9
(Rev. December 2014)
Department of the Treasury
Internal Revenue Service

Request for Taxpayer Identification Number and Certification

Give Form to the requester. Do not send to the IRS.

1 Name (as shown on your income tax return). Name is required on this line; do not leave this line blank.

2 Business name/disregarded entity name, if different from above

3 Check appropriate box for federal tax classification; check only one of the following seven boxes:

☐ Individual/sole proprietor or single-member LLC
☐ Limited liability company. Enter the tax classification (C-C corporation, S-S corporation, Partnership) ☐ Trust/estate
☐ Other (see instructions) ☒ Corporation ☐ S Corporation ☐ Partnership

Note. For a single-member LLC that is disregarded, do not check LLC; check the appropriate box in the line above for the tax classification of the single-member owner.

4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3)
 Exempt payee code (if any)
 Exemption from FATCA reporting code (if any)

5 Address (number, street, and apt. or suite no.)

6 City, state, and ZIP code

7 List account numbers here (optional)

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, use the Part I instructions on page 3. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN* on page 3.

Note. If the account is in more than one name, see the instructions for line 1 and the chart on page 4 for guidelines on whose number to enter.

Part II Certification

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and

2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and

3. I am a U.S. citizen or other U.S. person (defined below); and

4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions on page 3.

Sign Here **Signature of U.S. person** **Date**

General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

Future developments. Information about developments affecting Form W-9 (such as legislation enacted after we release it) is at www.irs.gov/w9.

Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) which may be your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN), to report on an information return the amount paid to you, or other amount reportable on an information return. Examples of information returns include, but are not limited to, the following:

- Form 1099-INT (interest earned or paid)
- Form 1099-DIV (dividends, including those from stocks or mutual funds)
- Form 1099-MISC (various types of income, prizes, awards, or gross proceeds)
- Form 1099-B (stock or mutual fund sales and certain other transactions by brokers)
- Form 1099-S (proceeds from real estate transactions)
- Form 1099-K (merchant card and third party network transactions)

• Form 1098 (home mortgage interest), 1098-E (student loan interest), 1098-T (tuition)

• Form 1099-C (canceled debt)

• Form 1099-A (acquisition or abandonment of secured property)

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN.

If you do not return Form W-9 to the requester with a TIN, you might be subject to backup withholding. See *What is backup withholding?* on page 2.

By signing the filled-out form, you:

1. Certify that the TIN you are giving is correct (or you are waiting for a number to be issued).
2. Certify that you are not subject to backup withholding, or
3. Claim exemption from backup withholding if you are a U.S. exempt payee. If applicable, you are also certifying that as a U.S. person, your allocable share of any partnership income from a U.S. trade or business is not subject to the withholding tax on foreign partners' share of effectively connected income, and
4. Certify that FATCA code(s) entered on this form (if any) indicating that you are exempt from the FATCA reporting, is correct. See *What is FATCA reporting?* on page 2 for further information.

Cat. No. 10231X Form W-9 (Rev. 12-2014)



شركة الساحل للاستثمار والتطوير
COAST INVESTMENT & DEVELOPMENT CO. K.S.C.P.
منذ 1975 Since


INVESTMENT PORTFOLIOS DEPARTMENT POLICIES AND PROCEDURES

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البيانات الشخصية للشخص	البيانات المهنية للشخص	البيانات المالية للشخص	البيانات المهنية للشخص
<p>5. منظمة خيرية / غير هادفة للربح Charity/ Non-profit Organization</p> <p>إنما كانت منظمة خيرية / غير هادفة للربح قائمة و تراول الأنشطة التالية بشكل حصري:</p> <ul style="list-style-type: none"> أغراض دينية، خيرية، علمية، فنية، ثقافية أو تعليمية أو مؤسسات مجتعية، إغاثية، مهنية، غرف التجارة، منظمة العمل، منظمات زراعية، اتحادات المنتجين المحليين، أو منظمة تعمل حصرياً للرعاية الاجتماعية المنظمة الخيرية / المنظمة الغير هادفة للربح يجب أن تفي كافة الشروط التالية: لا يوجد مساهمين أو أعضاء لديهم مصلحة خاصة أو فائدة من الدخل أو الأصول مستندات التأسيس أو القانون المحلي لا يسمح بتوزيع أي دخل أو أصول لصالح شخص أو كيان خاص أو مؤسسة غير خيرية باستثناء دفع مبالغ معقولة للخدمات المقدمة وفقاً للأنشطة المقررة للمنظمة الخيرية و مستندات التأسيس أو القانون المحلي تفصّل على ضرورة أن تعود جميع أصول المنظمة/المنظمة إلى جهة حكومية أو جهة غير هادفة للربح، في حالات تصفية أو تسويق المنظمة الخيرية / المنظمات الغير هادفة للربح 	<p>لا يوجد</p>	<p>لا يوجد</p>	<p>لا يوجد</p>
<p>6. شركة مساهمة عامة مدرجة و/أو ذاتها التابعة Publicly Listed Company and its Related Entity</p> <ul style="list-style-type: none"> بم تداول الأوراق المالية الصادرة بك على نحو منظم في واحد أو أكثر من أسواق الأوراق المالية، أنت تابعة (وبصراحة أخرى عضو) شركة/ كيان يتم تداول أسهمها بشكل منظم في سوق أوراق مالية الشركة/الكيان أو المجموعه لا تقوم بأي أنشطة مالية مثل التأمين، الحفظ المالي، الاستثمار أو قبول الودائع 	<p>لا يوجد</p>	<p>لا يوجد</p>	<p>لا يوجد</p>
<p>7. مركز مالي / مركز تمويل لمجموعة شركات Treasury / Financing Centre of Corporate Groups</p> <ul style="list-style-type: none"> تقوم بالمشاركة في عمليات التمويل والتوسط أو لصالح كيانات المجموعة (على أن تكون تلك الكيانات ليست مؤسسات مالية) تقوم بكيانات المجموعة في المقام الأول بأعمال غير أعمال المؤسسات المالية لا تقوم بتحويل أو أصول التمويل لأية كيان غير الكيانات بالمجموعة 	<p>لا يوجد</p>	<p>لا يوجد</p>	<p>لا يوجد</p>
<p>8. شركة تحت التأسيس Start-up Company</p> <ul style="list-style-type: none"> بدأت للتو ولم يتم البدء عمليات الشركة للكيان بعد، وليس لديك سابقة أعمال مستثمر رأس المال في أصول بقصد مباشره الأصول التجارية (على أن لا تتضمن أي أنشطة مالية) تاريخ تأسيس الشركة لا يتجاوز 24 شهراً من تاريخ نموذج التصديق الذاتي هذا 	<p>لا يوجد</p>	<p>لا يوجد</p>	<p>لا يوجد</p>
<p>9. شركة تحت التصفية أو الإفلاس Company under liquidation or Bankruptcy</p> <ul style="list-style-type: none"> أنت بتقديم خطة تصفية أو خطة إعادة هيكلة أو خطة الإفلاس (يرجى تمديد التاريخ): لم يتم بأعمال كمؤسسة المتهمة أو لم تملك كيان اجنبي غير مالي غير نشط خلال الفترة أعوام الماضية أنت في حالة التصفية أو في طور الخروج من إعادة هيكلة أو خطة إفلاس بقصد استكمال أو معاودة العمليات كمؤسسة غير مالية سوف تقوم بتقديم خطة مؤقتة مثل وثيقة الإفلاس أو وثائق عامة أخرى تدعم المطالبة الخاص بك أنك لا تزال في حالة الإفلاس أو تصفية لأكثر من ثلاث سنوات 	<p>لا يوجد</p>	<p>لا يوجد</p>	<p>لا يوجد</p>
<p>10. كيان اجنبي غير مالي مغول يرفع التقارير بشكل مباشر Direct Reporting NFFE</p> <ul style="list-style-type: none"> كيان اجنبي غير مالي يرفع التقارير على نحو مباشر، فلت مسجل لدى مكتب الإيرادات الداخلية الأمريكية (IRS)، وليتوك رقم تعريف وسيط دولي (GIIN) 	<p>لا يوجد</p>	<p>لا يوجد</p>	<p>لا يوجد</p>

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البيان	البيان	البيان
11. كيان اجنبي غير مالي نشط (Active NFFE)	أقل من 50% من إجمالي الدخل (للسنة المالية السابقة) كان من دخل غير نشط/حقيقي (مثل الاستثمارات، التوزيعات، الفوائد، والأموال المستلمة مقابل الانقاع بحقوق الملكية). كما أن أكثر من 50% من نسبة المتوسط المرجح للأصول المملوكة من قبل الكيان ليست تستخدم لتوليد أو إنتاج تشغيلا/حقيقي. (يتم احتساب النسبة على أساس ربع سنوي، باستخدام القيمة السوقية العادلة أو القيمة العادلة للأصول المملوكة في المركز المالي).	لا يوجد
12. كيان اجنبي غير مالي غير نشط (Passive NFFE with no Controlling Persons who are US persons)	أكثر من 50% من إجمالي الدخل (للسنة المالية السابقة) كان من دخل غير تشغيلا/حقيقي (مثل الاستثمارات، التوزيعات، الفوائد، والأموال المستلمة مقابل الانقاع بحقوق الملكية). كما لا يوجد أي شخص أمريكي يملك حصص مسيطرة بشكل كبير.	لا يوجد
13. كيان اجنبي غير مالي غير نشط (Passive NFFE with no Controlling Persons who are US persons)	أكثر من 50% من إجمالي الدخل (للسنة المالية السابقة) تحصل من دخل غير فعال (مثل الاستثمارات، التوزيعات، الفوائد، والإيجارات، والأموال المستلمة مقابل الانقاع بحقوق الملكية). كما يوجد شخص أمريكي أو أكثر يملك حصص مسيطرة بشكل كبير.	لا يوجد
14. أخرى	أنت لست أيا من الأشخاص/الكيانات المشار إليها أعلاه، ولا ينطبق عليك أي من هذه التعريفات.	لا يوجد

البيان	البيان	البيان	البيان	البيان
الإسم	العنوان لأغراض الضريبة	تاريخ الميلاد/التأسيس شهر - يوم - سنة	رقم التعريف الضريبي الأمريكي TIN(SSN/EIN)	نسبة الملكية (%)

البيان	البيان	البيان
أخذ بعين الاعتبار المتطلبات القانونية الناتجة عن تقديم معلومات غير صحيحة أو خاطئة، فإني أؤكد ههنا بمراجعة جميع التبعات والمعلومات المقدمة أعلاه وأن جميع هذه المعلومات صحيحة ودقيقة وكاملة.		
كما أؤكد التالي:		
• الكيان الذي تم تحديده وتعريفه في القسم (ب) من هذا النموذج هو المالك المستفيد من كامل الدخل الذي يخص هذا النموذج، وبغرض هذا المالك باستخدام هذا النموذج لتأكيد حيلته الضريبية وفقاً لمتطلبات قانون الامتثال الضريبي للبيانات الأجنبية FATCA		
• الكيان الذي تم تحديده وتعريفه في القسم (ب) من هذا النموذج ليس شخص أمريكي		
• أقر مالي بكوني بتقديم نموذج محدث خلال 30 يوم في حال حدوث أية تغييرات في الظروف قد تؤدي إلى التأثير على التبعات والمعلومات المذكورة في هذا النموذج		

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Appendix 7 – Opening and Closing of Securities Investment Portfolios by the Company

Form



نموذج رقم (1)

تقرير يوضح المصطفات الاستثمارية للأوراق المالية التي قام الشخص المرخص له بإفتتاحها أو إغلاقها

(إضافة اسم الشخص المرخص له)
الرقم لسنة



تاريخ التقرير									
رقم السجل	اسم الشخص المرخص له	نوع الأوراق المالية	تاريخ الافتتاح	تاريخ الإغلاق	القيمة	القيمة	القيمة	القيمة	القيمة
1									
2									
3									
4									
5									

يتم ملء هذا التقرير من قبل الشخص المرخص له في نهاية كل فترة استثمارية أو عند انتهاء فترة الاستثمار.

Appendix 12 – Portfolio Position Form


VERSION:

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Appendix 12 – Portfolio Position Form

[illegible][illegible]

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Appendix 13 – Daily Portfolio Share Movement Form

 <p>شركة الساحل للاستثمار والتطوير COAST INVESTMENT & DEVELOPMENT CO. K.S.C.P. سنة 1975</p>		Account Currency											
Daily Portfolio Share Movement (Details) Period From 21/05/2025 To 21/05/2025 Portfolio Ref No.													
Date	Portfolio No.	Time	Curr	Share Code	Quantity	Price	Amount	Comments	Net Value	Adj. Cost	Total Cost	Profit/Loss	Explain
Share:													
Type:													
Total:													
Net Profit / Loss:													
Profit / Loss From Sale:													
Evaluation:													
Prepared By:													
Approved By:													
Period By:													



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Security Purchase/Sale Report

From Date : 21/05/2025 To : 21/05/2025

21/05/2025 2:12:19PM

Page 1 of 1

KCC Account:

Time	Type	Deal No.	Security	Portfolio	Quantity	Price	Gross	Commission	Expense	Net Amount	P
------	------	----------	----------	-----------	----------	-------	-------	------------	---------	------------	---

Security:

Putnam


345

三

Purchase Grand Total :

Sale Grand Total:

三

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Appendix 15 – Trade Error Report Form

Date of Error:	
Client Portfolio #	
Account #	
Market(s):	

Trade Error on side of: ☐ Coast Trader ☐ System Vendor / External Broker ☐ Other:


Error Description:

Action Taken:

Trader: _____


SVP - AMG: _____

VP - AMG: _____

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Appendix 16 – Trade Error Cost Coverage Matrix

Error Occurrence	Error Cost Coverage		Disciplinary Action
	Team	Company	
First Error	100%		First Notice
Second Error	25%	75%	First Warning Letter
Third Error	50%	50%	Second Warning Letter
Fourth Error	75%	25%	1-day Wage Deduction Final Warning Letter
Fifth Error	100%		Possible Employee Dismissal

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Appendix 17 – Revision History Form

Policy Ref. No.	Issue No.	Revision No.	Date of Revision	Approved By	Approver's Signature
		1	4/3/2012	BOD	
		2	4/3/2013	No changes	
		3	4/3/2014	" "	
		4	28/12/2015	BOD	
		5	4/3/2016	No changes	
		6	4/3/2017	" "	
		7	26/4/2017	BOD	
		8	4/3/2018	No changes	
		9	9/9/2018	BOD	
		10	24/12/2018	"	
		11	4/3/2019	No changes	
		12	8/11/2020	BOD	
		13	18/5/2021	No changes	
		14	21/9/2022	BOD	
		15	2/11/2022	"	
		16	28/3/2023	"	
		17	26/7/2023	"	
		18	24/10/2023	"	
		19	22/1/2024	"	
		20	8/8/2024	"	
		21	29/5/2025	"	