

www.eticacap.com



Etica Capital Limited (ECL) is a wealth tech company looking to revolutionize wealth management for retail investors through technology, by creating a platform that instills confidence in the investing public that breeds transparency, innovation and financial inclusion with as little as **KES 100**.

Etica App Available;



ETICA CAPITAL IS REGULATED BY THE CAPITAL MARKETS AUTHORITY (CMA)

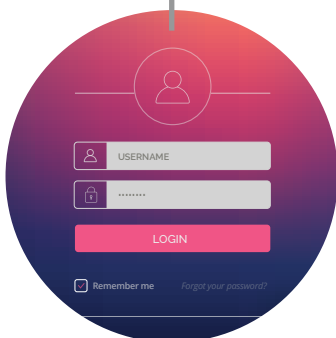
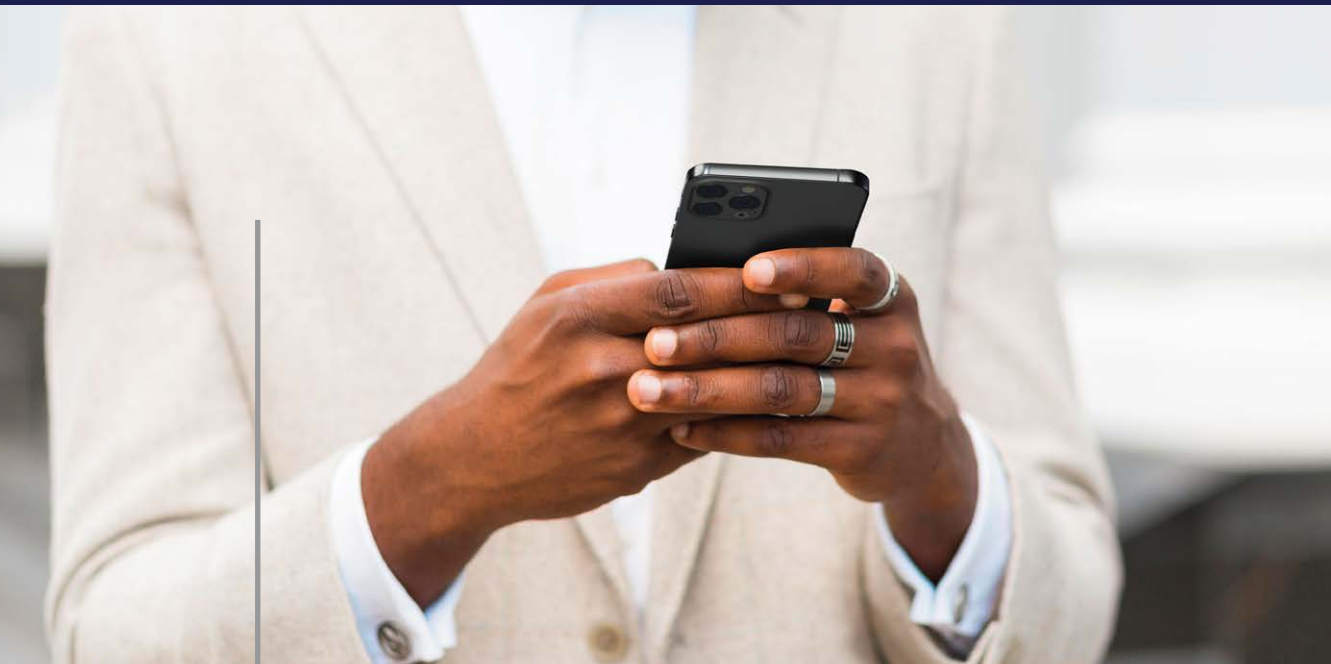
Overview

Etica Unit Trust Fund comprises four sub-funds, highlighted below, which enable the client access to diverse regulated products that suit their needs. The fund's governance is as below;

Trustee: The Co-operative Bank of Kenya

Custodian: Equity Bank Kenya

Fund Manager and Fund Administrator: Etica Capital Limited.



How to Open an Account:

1. Through the Etica Mobile App (iOS and Android)
2. Web Portal on the Etica website, or
3. Filling a manual/physical application form.



Etica Money Market Fund

Etica Money Market fund targets investors with a short-term investment horizon and offers them an opportunity to get attractive returns at the same time protecting their capital and offering liquidity. The fund primarily invests in short-term money market instruments.



Minimum Investment and top up: **Kshs 100**

Risk profile: **Low risk**

Lock in period: **No lock in period**

Benchmark: **Average 91 day T-bill +1% p.a.**

Management fee: **2.0% p.a.**

Why Etica MMF

1. Etica MMF can offer attractive return and at the same time provide liquidity.
2. Flexibility - one can directly withdraw to M-PESA, bank, or pay their bills directly from their investment.
3. A channel where clients can invest their idle cash and easily access it when needed.
4. Investment safety due to oversight from the Capital Markets Authority and the Trustee.
5. Stability as the Fund invests in assets with low volatility. The principal is also protected.

Etica Money Market Fund - USD

Etica Money Market fund USD targets investors with a short-term investment horizon and offers them an opportunity to get attractive returns at the same time protecting their capital and offering liquidity. The fund primarily invests in short-term money market instruments.

Minimum Investment: **USD 100**

Minimum Top up: **USD 50**

Risk profile: **Low risk**

Initial lock in period: **30 days**

Benchmark: **The average 3-months**

USD deposit rate for tier 1 Banks

Management fee: **2.0% p.a.**

Why Etica MMF-USD

1. Etica MMF-USD can offer attractive return, which are normally higher than the USD bank deposits, and at the same time provide liquidity.
2. Allows to reduce their exposure in local currencies, by diversifying their investments in different currencies.
3. Investment safety due to oversight from the Capital Markets Authority and the Trustee.
4. Stability as the Fund invests in assets with low volatility. The principal is also protected.

Etica Shariah Fund

Etica Shariah Fund targets investors who are looking for an investment opportunity that follow the Islam principals of investing. The fund holds a diversified portfolio of shariah-compliant investments and aims to offer investors regular income.

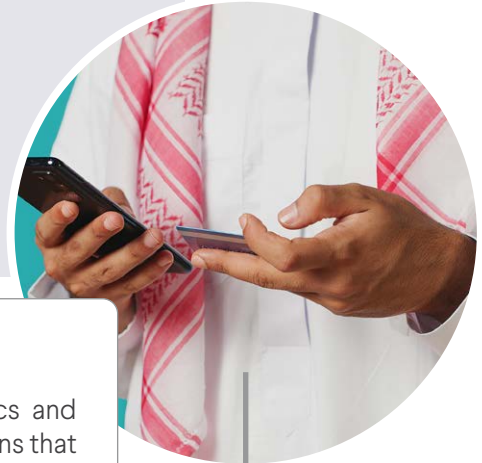
Minimum Investment and top up: **Kshs 100**

Risk Profile: **Moderate**

Lock in period: **No lock in period**

Management fee: **2.0% p.a.**

Benchmark: **The average rate of Shariah Compliant 3 months deposits (offered by a Shariah Compliant Bank) +2% p.a.**



Why Etica Shariah Fund

1. The Fund follows the Islam principals on ethics and socially responsibility while investing which means that the investments not only benefit the investor but also contribute to the overall development of society.
2. Oversight from the Capital Markets Authority and Trustee ensures investors' interest are protected.



Etica Shariah Fund - USD

Etica Sharia Fund-USD targets investors who are looking for an investment opportunity that follow the Islam principals of investing. The fund holds a diversified portfolio of shariah-compliant investments and aims to offer investors regular income and allowing the investors o diversify their investment into USD currency.

Minimum Investment: **USD 100**

Minimum Top up: **USD 50**

Risk profile: **Moderate**

Initial lock in period: **30 days**

Benchmark: **The average rate of Shariah Compliant 3 - months USD deposits +2% p.a.**

Management fee: **2.0% p.a.**

Why Etica Shariah Fund-USD

1. The Fund follows the Islam principals on ethics and socially responsibility while investing which means that the investments not only benefit the investor but also contribute to the overall development of society.
2. Oversight from the Capital Markets Authority and Trustee ensures investors' interest are protected.

Etica Fixed Income Fund

Etica Fixed Income Fund invests in a diversified portfolio of fixed income securities such as government bonds, bank deposits and other fixed income instruments, with the aims of offering attractive returns by outperforming the income yield available on money market instruments and fixed deposit accounts and at the same time.



Why Etica Fixed Income Fund

1. A unit holder can invest and withdraw whenever they want as the funds have no lock in period.
2. The fund targets to offer attractive returns while protecting the investors' capital.
3. Offers liquidity. Investors can access their funds easily.
4. Investment safety due to oversight by the Capital Markets Authority and the Trustee.

Minimum Investment and top up: **Kshs 100**

Risk profile: **Low risk**

Lock in period: **No lock in period**

Benchmark: **Average 182 day T-bill +1% p.a.**

Management fee: **2.0% p.a.**

Etica Special Wealth Fund

Etica Special Wealth Fund targets sophisticated investors who have a medium-term investments horizon and allows clients to participate in a well-diversified portfolio that is able to offer attractive returns, by investing in a wide range of securities including but not limited to treasury securities and corporate instruments.

Minimum Investment: **Kshs 1,000,000**

Top up: **Kshs 500,000**

Risk Profile: **Moderate risk**

Benchmark: **Average 182 day T-bill +2% p.a.**

Why Etica Special Wealth Fund

1. The fund is able to offer competitive returns, above returns available in money market instruments.
2. The fund is compounded on a daily basis hence investors' funds grow fast.
3. The fund is regulated by the Capital Markets Authority and has oversight from the Trustee to protect investors.

Class of Units	Lock in Period	Management Fees
Class A	6 months	1.80% p.a.
Class B	9 months	1.65% p.a.
Class C	12 months	1.50% p.a.

Disclaimer: The past performance is no indication of future performance as the price of units may go up as well as down. The Capital Markets Authority does not take responsibility for the financial soundness of the scheme or for the correctness of any statements made or opinions expressed. For more information about the products, investors can request and review the products information memorandum.

Payment Options & Account Opening Options

Payment Options

1.

Bank Transfers

Account Name

Etica Unit Trust Collection Account

Account Number

0180283951027

Bank Name

Equity Bank Kenya Limited

Branch

Community Supreme

Branch Code

018

2.

M-PESA Option

PaybillNumber

4096483

Account Number

**Your Member Number
(For Example 1020F)**



3.

Bank Transfers

Account Name

Etica Unit Trust Collection Account - USD

Account Number

0180285106666

Bank Name

Equity Bank Kenya Limited

Branch

Community Supreme Branch

Code

018

4.

Equity Bank Channels

This includes Equity Bank Agents, Equitel, Equity Bank **USD *247#** and Equity Bank Branches.

Use Biller Number **919292** and your Member Number as the Account Number.

For Example, Biller Number of 919292 and Account Number 1020F.

For Equity Bank Branches Use Biller **Code Etica** and your member number.



To open an account and to view your account details kindly log on to:

[Open Account](#)

KYC Requirements for different types of Accounts

Individual Account/Joint account

(for each joint holder)

- National ID/Passport Copy
- Recent coloured passport sized picture
- Tax certificate copy/Equivalent

Self Help Groups / Welfare Societies

- National ID / Passport copy of each signatory
- Recent Colour Passport - sized photos of each signatory
- Committee resolution on approval of account opening
- List of approved signatories and their specimen signatures and emails
- Constitution of group
- Certificate of registration

Minor Account

- National ID/Passport Copy for the parent/guardian
- Recent coloured passport sized picture for the parent/guardian
- Tax certificate copy / Equivalent for the parent/guardian
- Birth certificate/birth notification for the minor

Partnership (for each partner)

- National ID / Passport copy of partner
- Recent color Passport - sized photos of each partner
- Copy of Partnership Agreement / Deed
- Written approval for account opening by partners
- Copy of Certificate of Registration

Sole Proprietorship

- Registration certificate for the sole proprietorship business
- National ID/Passport Copy of the sole proprietor
- Recent coloured passport sized picture of the sole proprietor
- Tax certificate copy/Equivalent of the sole proprietor

Corporate / Institutional Accounts

- National ID / Passport copy of each director and signatory
- Color Passport - sized photos for each director and signatory
- Copy of Memorandum and articles of Association
- Board resolution on approval of account opening
- List of approved signatories and their specimen and email
- Certificate of registration
- CR12/list of the ultimate beneficial owners and their Ids/Passports



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