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## **Guaranteed Investment Agreement of Amicus Investment Ltd Special Terms and Conditions**

Amicus Investment Ltd (hereinafter called “Amicus”) guarantees to pay to its clients (hereinafter called “account holder”) both the invested capital and the agreed return for the period they have been invested in Amicus investment products. Investments can be made in all major currencies and the return is the same despite of the currency choice.

The investment products under Amicus Guaranteed Investment Agreement are Amicus Regular Savings Plan and Amicus Single Investment Plan. Minimum investment to Amicus Regular Savings Plan is 100 USD or currency equivalent and to Amicus Single Investment Plan accordingly 5,000 USD or currency equivalent. Amicus Guaranteed Investment Agreement can be signed up both by private individuals and companies.

### **Amicus Cash Account – Non-interest-bearing transactions account**

All account holders who signed the Amicus Guaranteed Investment Agreement have a Cash Account as their main account. The Cash Account works also as a transactions account, showing the transaction history of the account holder’s Investment Agreement with Amicus. All investments made will first be booked to the Cash Account and then transferred to the chosen Fixed Term Account on the date we receive the relevant funds from the client. Payments made to Regular Savings Plans will accordingly be transferred into the Plan Account on the last day of the relevant month.

There is no interest payable to the Cash Account. Transfers into the Cash Account can be made on any banking day. Withdrawals from the Cash Account will be paid to the account holder’s bank account within five banking days of the receipt of the withdrawal request. Clients can also request payments to be made to an International Payment Card account linked to their Cash Account. The number of withdrawals from Cash Account is unlimited and free of charge.

### **Investment products available under an Amicus Single Investment Plan:**

#### **Amicus Bonus Cash Account with Guaranteed 3.00% Annual Return plus Bonus interest 1.00% per annum**

Interest is counted on a daily balance and added to the account balance annually on the 31st December. The bonus interest is counted on the average quarterly balance and added to the account balance annually on the 31st December. The new investment period on this account starts on the date when the client’s funds have been received.

The number of withdrawals from the Bonus Cash Account is unlimited and free of charge. Withdrawals from the Bonus Cash Account will be paid to the account holder’s bank account within ten days from the receipt of the withdrawal request. Clients can also request payments to be made to an International Payment Card account linked to their Bonus Cash Account.

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**Amicus 3-month Automatically Renewable Fixed Term Account with Guaranteed Annual Return of 4.00%:**

The new investment period on this account starts on the date when we have received the relevant funds from the client. Capital and agreed returns are automatically re-invested at the maturity to a new 3-month Account if not otherwise advised in writing at least one week prior to the maturity date.

**Amicus 6 and 12-month Renewable Fixed Term Accounts with Guaranteed Annual Return of 5.00% and 6.25%:**

The new investment period on these accounts always starts on the date when we have received the relevant funds from the client. Capital and agreed returns are automatically re-invested at maturity to a new 6 or 12-month Account if not otherwise advised in writing at least one month prior to the maturity date. The instructions not to renew the account can also be given already at the inception.

**Amicus 24 and 36-month Fixed Term Accounts with Guaranteed Total Return of 15.00% and 26.00%:**

The new investment period on these accounts always starts on the date when we have received the relevant funds from the client. When the investment period of a 24 or 36-month account ends the capital and agreed return will be transferred to a Cash Account.

Interest payment intervals available over 50,000 USD or the currency equivalent accounts: Monthly, quarterly, semi-annually and annually. Please contact our Customer Service for the current rates.

**Amicus 60 and 120-month Fixed Term Accounts with Guaranteed Total Return of 45.00% and 100.00%:**

The new investment period on these accounts always starts on the date when we have received the relevant funds from the client. When the investment period of a 60 or 120-month account ends the capital and agreed return will be transferred to a Cash Account.

Interest payment intervals available over 50,000 USD or the currency equivalent accounts: Monthly, quarterly, semi-annually and annually. Please contact our Customer Service for current rates.

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### **Investment products available under Amicus Regular Savings Plan:**

Regular Savings Plan Terms are 1-10 years with Interest payable 6.00-10.00% per annum:

#### Savings Term Annual Interest:

1 year	6.00%
2 years	7.00%
3 years	8.00%
5 years	9.00%
10 years	10.00%

- The minimum monthly regular investment is 100 USD or the currency equivalent. Higher regular investments are possible without notice. There are no penalties if the payments are not made regularly or made just once.
- Payments can be made in all major currencies. Interest payable is the same regardless of currency choice.
- New payments are invested on the last day of each month.
- Capital and accrued interest is transferred to a cash account on the last day of the month at the end of the chosen savings term.
- Early redemption is possible at any time with 30 days' notice with a loss of accrued interest for the part of the capital to be withdrawn. Clients should therefore consider carefully the length of their savings term choice.

### **AVAILABLE CURRENCIES AND RETURNS**

Amicus Guaranteed Investment Agreement can be signed in all major currencies. A list of acceptable currencies can be requested from our Customer Service. Returns are the same regardless of currency choice. If the client requests a currency exchange to be made, a Currency Exchange Fee of 0.25% of the exchanged amount is added to the normal bank rates and is withdrawn from the Cash Account.

### **BANK CHARGES AND FEES**

Bank charges and fees arising from clients' payments to/from Amicus accounts are charged from the clients' Cash Accounts as banks have charged them from Amicus. This also concerns also possible transfers to clients' payment card accounts.

### **EARLY REDEMPTIONS**

Account holders are expected to hold their investment products to the end of their chosen investment period. Early withdrawals can be made from Amicus Regular Savings Plan with 30-day's notice by paying the accrued interest as the penalty. In case account holders need to redeem funds from their Amicus Single Investment Plan before the agreed maturity of the underlying investment account they should contact our Customer Service to receive the terms available for early redemptions.