

INVESTMENT AGREEMENT

This Agreement sets forth the investment advisory engagement entered into by and between Century LendInvest Limited (Century), an unregulated collective investment scheme whose registered address is 20-22 Wenlock Ave, London, N1 7GU, United Kingdom and the Client.



Definitions

Day Calendar day

Investment pool Managed investment portfolio

Assets Cash

Manager Appointment manager of UCIS investment pools

Client Individual, corporate body or a registered non-profit organisation party to this agreement

Internet web site www.centurytrust.com

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Services

As a UCIS, Century provides investment management services to the Client. The Client appoints Century as the investment manager and the custodian for those assets designated to be held in investment pools. Client funds investment is limited to investment pools managed by Century.

Investment Policy

Investment pools managed by Century place funds in short-term, high-yielding microfinance loans as per the discretion of the relevant investment pool managers.

Authority

The Manager will manage assets in the investment pool with complete discretion, in accordance with investment policy and terms set forth in the investment attached as Appendix I, which, among other things, outlines the Client's investment needs and objectives, and to which the Client consents. Without limiting the authority granted above, the Manager is authorised with respect to managing the Account to select microfinance organisations and place assets held in investment pools into short-term debt notes as described in the investment policy.



Anti-Money Laundering & Anti Terrorism Financing Legislation

In order to comply with legislation aimed at the prevention of money laundering and terrorism financing, Century may at any time require additional information concerning the source of funds and net worth and the Client agrees to provide all such information.

Instructions & Notices

Instructions and notices shall be provided by the Client to Century exclusively through the internet website. Century will not accept instructions by telephone or email. The client agrees that he/she is responsible for protecting his/her access credentials from compromise, release, or discovery by any unauthorised person. Instructions provided through the internet website are final and non-revocable.



Standard Of Care

Century shall, in carrying out its obligations under this Agreement, act honestly, in good faith and in the best interests of the Client and in connection therewith shall exercise the degree of care, diligence and skill that a reasonably prudent investment manager would exercise in similar circumstances.



Retention Period

Each investment pool has a fixed retention period outlined in the investment terms. During the retention period, the Client's ability to request withdrawals of invested capital is limited. Any withdrawals will be subject to early capital withdrawal penalties outlined in the investment terms and subject to 14-day notice. The Client is free to withdraw any available interest in his/her account during the retention period.

Variation

The Client understands and agrees that Century does not represent and cannot guarantee performance results for the investment pools.

In case Century is not able to meet performance indicators outlined in the investment terms attached as Appendix I, Century shall provide the Client with a written notice no later than 30 days before the date after which Century will not be fulfilling its obligations under the terms of investment in full. The notice shall state the new terms of investment and reasons for variation under this agreement. After receipt of such notice, the Client has the right to terminate the current agreement and request a complete refund on his investment and interest.

Representations & Warranties



By entering into this agreement, the Client warrants and represents to Century that:

- The Client has the legal power to enter into the Agreement without notice to, or consent of, any party, and entering into and complying with this Agreement will not result in the breach of any term or condition of any agreement that the Client is a party to;
- The Client has full power and authority under the provisions of applicable documents, instruments and legislation governing the assets in the Account and the Client to execute, deliver and perform this Agreement on behalf of itself and the contributions to the Account, and the transactions contemplated by this Agreement are duly authorised by the Client, comply with applicable policies, resolutions, agreements or legislation or other supporting documents and, when entered, will be legal, valid and binding obligations of the Client and the contributions to the Account and are consistent with and permissible for the Client and the contributions to the Account, as applicable.

Dispute Resolution

Any dispute arising out of or in connection with this Agreement, including any question regarding its existence, validity or termination, shall be referred to and finally resolved by arbitration under the LCIA Rules, which Rules are deemed to be incorporated by reference into this clause.

Governing Law

This Agreement is governed by and shall be construed in accordance with the laws of England and Wales.

Entire Agreement

This Agreement constitutes the entire agreement between the parties relating to the subject matter addressed in this Agreement. This Agreement supersedes all prior communications, contracts, or agreements between the parties with respect to the subject matter addressed in this Agreement, whether oral or written.

Termination

This agreement may be terminated by either party upon 180 days written notice, save where a party is in material breach, in which circumstance the other party may terminate the agreement immediately.

For the purposes of this clause, material breach includes non-compliance with Anti-Money Laundering clause of this agreement and fraud or misrepresentation on the part of the Client. If the agreement is terminated due to material breach on the part of the Client, Century reserves the right to hold Client's assets in trust for the Client for a period of up to 90 days following termination of this agreement.



Appendix I

Investment Terms

Investment pool “Dream”

Weekly interest - 3.5%
Minimum investment amount - \$10
Denomination - U.S. Dollar
Retention period - 30 days
Penalty for early capital withdrawal - 100% of interest paid
Available to individual accounts only

Investment pool - “Alpha”

Weekly interest - 4.5%
Minimum investment amount - \$100
Denomination - U.S. Dollar
Retention period - 60 days
Penalty for early capital withdrawal - 100% of interest paid
Available to individual and corporate accounts

Investment pool - “Alpha Plus”

Daily interest - 6%
Minimum investment amount - \$100
Retention period - 120 days
Early capital withdrawal is not allowed
Available to individual and corporate accounts



Disclaimer

Century LendInvest Limited is a UCIS limited company registered in the United Kingdom. Financial services provided by Century LendInvest Limited are not regulated by the SEC, the FCA or any other regulatory body. Investment with Century LendInvest Limited is subject to investment agreement and is conditioned on meeting industry standard KYC and AML procedures. Investment with us may not be appropriate to individuals who are not classified as “professional” or “accredited” investors. Our registered office is located at 20-22 Wenlock Road, London, N1 7 GU, United Kingdom.

Get In Touch

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www.centurytrust.com