

ENGAGEMENT NOTICE

Online Disclaimer:

The services referred to in this online form are only offered in the jurisdiction where and when they may be lawfully offered by Charles Monat Associates Limited ("Charles Monat"). The forms available on our website are not intended to be used by persons located in or resident in jurisdictions that restrict the offer of such services or products by Charles Monat. Users accessing these pages are required to observe all applicable laws and regulations. These forms should not be regarded as an offer or solicitation to sell anything in any jurisdiction to anyone to whom it is unlawful to make such an invitation or solicitation in such jurisdiction, and Charles Monat may reject any applications from locations it is not licensed in.

You should seek separate legal, financial and/or tax advice to ensure that life insurance is the right type of financial product for you and you will obtain, or have obtained, separate advice on these matters to the extent you consider it necessary.

In submitting this form, you understand and agree that Charles Monat may decline your application at its sole discretion without giving any reason and without entering into any correspondence. No binding engagement shall be construed as in force or assumed as a result of your submission of this form to Charles Monat by any means, via email or otherwise, unless and until a written notification expressly approving Charles Monat's engagement has been sent to you by the relevant Charles Monat entity. Further information may need to be provided by you before such confirmation of engagement is provided.

Charles Monat cannot guarantee the security of the forms sent electronically to Charles Monat, and will not be responsible for any damages or losses incurred by internet users if they send an electronic message to Charles Monat, or if Charles Monat sends an electronic message to them upon their request. Charles Monat is not responsible in any manner for direct, indirect, special or consequential damages arising out of the use of its website or communications.

For any enquiry, please contact the Charles Monat entity you are interested in engaging, or you may email us at info@monat.com.

You have asked Charles Monat Associates Ltd ("**Charles Monat DIFC**"), a company within the Charles Monat group of companies, to advise you generally on life insurance contracts that qualify as Long Term Insurance products (as defined in the Glossary Module of the Dubai Financial Services Authority ("**DFSA**") Rulebook (the "**LTI Products**"). In due course, you or a third party may instruct Charles Monat DIFC to provide advisory services and arrange the purchase of an LTI Product in respect of which you are the life insured. This Engagement Notice sets out the terms on which Charles Monat DIFC agrees to provide you with general advisory services in relation to LTI Products.

Commencement, amendment and termination

This Engagement Notice will come into effect on the date on which you receive it.

We will give you at least one month's notice of any changes that will be made to these terms in advance of their coming into effect, unless it is impracticable to do so (e.g. if immediate changes are required pursuant to applicable law) or we agree with you to the changes being implemented sooner.

Both you and Charles Monat DIFC reserve the right to terminate Charles Monat DIFC's appointment as your advisor at any time by giving one month's notice in writing to the other or as otherwise agreed. Where you wish to terminate our appointment, please write to us at the following address explaining the reason for your decision:

- Address for service: Charles Monat Associates Ltd at: Office 603, Level 6, Gate District 5, DIFC, P.O. Box 507269, Dubai.

General terms and conditions

You are not under any obligation to purchase any particular LTI Product at this stage. If you decide to purchase a LTI Product, Charles Monat DIFC's services (including the provision of a report or recommendation on the availability and suitability of any LTI Product, and arranging any Policy you decide to purchase) will also be subject to the Client Engagement Guide that Charles Monat DIFC will provide to you before you give the final instruction to purchase a LTI Product. This Engagement Notice, together with the Client Engagement Guide, constitutes our 'Client Agreement' as required by section 3.3 of the Conduct of Business Module of the DFSA Rulebook.

You understand and agree that:

- Charles Monat DIFC cannot advise you on any investments or financial products other than LTI Products. You should seek separate financial advice to ensure that life insurance is the right type of financial product for you. Some life insurance policies allow you discretion regarding the investments that support the value of the policy. If you purchase such a policy, Charles Monat DIFC will not advise on those investments or the selection of an investment manager or custodian and we recommend that you seek appropriate professional advice as the performance of the investments selected can have an effect on the policy value and continuation. You understand that Charles Monat DIFC cannot offer advice in relation to tax, accounting, foreign exchange control, regulatory or legal matters (including your ability to enter into any LTI Product and sanctions) and you will obtain, or have obtained, separate advice on these matters to the extent you consider it necessary. The decision regarding the suitability of any LTI Product or insurer ultimately rests with you.

- In order to provide advice in relation to LTI Products, it is necessary for Charles Monat DIFC to collect personal information about you (including sensitive information concerning your health/finances). You agree that personal information you provide to Charles Monat DIFC in connection with the services provided to you by Charles Monat DIFC will be handled by Charles Monat DIFC in accordance with the applicable data protection legislation in the Dubai International Financial Centre ("DIFC") and the Charles Monat's Privacy Policy, of which the full version can be found on the Charles Monat website www.monat.com/privacy and of which a summarized version can be found are attached to this Engagement Notice in the format of a Short Version Privacy Policy.
- Any instructions that you wish to give us in relation to the purchase of a LTI Product must be delivered to us by registered mail or such other method as you may prefer and notify us of in writing. We will acknowledge and confirm your instructions in writing by email or such other method as you may prefer and notify us of in writing or through our Information and Disclosure Form (the "IDA"), such copy to be supplied to you alongside this document.
- If asked to arrange the purchase of a LTI Product, Charles Monat DIFC will be remunerated for its services by the receipt of commission paid by insurers and if a third party has introduced you to Charles Monat DIFC, that third party will receive a referral fee unless we advise you to the contrary. Prior to the purchase of any LTI Product, Charles Monat DIFC will disclose to you the terms, conditions, benefits, risks, premiums, fees, charges and cost of distribution in relation to that LTI Product. Charles Monat DIFC will not charge you for its advisory services provided further to this Engagement Notice.
- A LTI Product may be arranged or effected wholly or in part with an insurer authorized in another jurisdiction other than the United Arab Emirates. Such insurers are not subject to the local laws and regulations applicable to life insurance providers in the United Arab Emirates. Charles Monat DIFC will provide you with the name, address and country of authorization of any recommended insurers not authorized in the United Arab Emirates or such insurers' financial standing and which country's laws will determine disputes under the insurance policy.

About Us

Charles Monat DIFC is incorporated as a private company limited by shares in the DIFC with DIFC Registered Number 3197 and is authorised and regulated by the DFSA under DFSA Reference Number F005417. Details of the regulated financial services which Charles Monat DIFC is authorised to undertake can be found at: <https://www.dfsa.ae/Public-Register/Firm>.

Charles Monat DIFC's registered office address is: Unit GD-PB-05-06-OF-03, Level 6, Gate District Precinct Building 05, Dubai International Financial Centre, Dubai, 507269.

Charles Monat DIFC is a wholly owned subsidiary of Charles Monat Limited incorporated in Hong Kong and its ultimate parent company is Monat Global Wealth Pte. Ltd. with its registered office situated at Singapore.

Confirmation

Please sign, date and return a copy of this Engagement Notice to us to confirm your acceptance of its terms. Please send the signed and dated copy to Charles Monat Associates Ltd at: Office 603, Level 6, Gate District 5, DIFC, P.O. Box 507269, Dubai.

Name (Please PRINT clearly)	
Signature	Date (mm/dd/yyyy)
x	

SHORT FORM PRIVACY POLICY

This document summarizes how Charles Monat (a group of the Charles Monat companies that provides insurance advice and planning support to discerning high net worth individuals and families) handles the personal information about you (including sensitive information concerning your health and finances) in connection with the services it provides. A more detailed version of this Privacy Policy is available upon request, and can also be accessed at <http://www.monat.com/privacy/>.

1. WHO AT CHARLES MONAT IS RESPONSIBLE FOR MY PERSONAL INFORMATION?

The company responsible for your personal information which Charles Monat collects in connection with the services provided by Charles Monat will vary depending on geographical location and includes:

- **Charles Monat Associates AG**, Bleicherweg 10, 8002 Zürich, Switzerland (Company No. CHE-469.487.855), in respect of services provided by Charles Monat in or from Switzerland;
- **Charles Monat Associates Limited**, 12/F, St. George's Building, 2 Ice House Street, Hong Kong (BR No. 06596473) in respect of services provided by Charles Monat in or from Hong Kong;
- **Charles Monat Associates Pte Ltd**, 80 Raffles Place #26-01/02, UOB Plaza 1, Singapore 048624 (Company No. 200405282G) in respect of services provided by Charles Monat in or from Singapore;
- **Charles Monat Associates AG**, Landstrasse 123, 9495 Triesen, Liechtenstein (Company No. FL-0002.511.251-6) in respect of services provided by Charles Monat in or from Liechtenstein;
- **Charles Monat Associates LLC**, 701 Brickell Avenue, Suite 1550 Miami, Florida 33131, USA (Company No. 1023238), if services are provided by Charles Monat in or from the USA;
- **Charles Monat Agency Limited**, 12/F, St. George's Building, 2 Ice House Street, Hong Kong (BR No. 516122) in respect of agency services provided by Charles Monat in or from Hong Kong;
- **Charles Monat Associates Limited**, Unit 37-2 Level 37, Q Sentral, No. 2A, Jalan Stesen, Kuala Lumpur Sentral, Kuala Lumpur 50470, Malaysia (Company No. LL15206) in respect of services provided by Charles Monat in or from Malaysia;
- **Charles Monat Associates Limited**, Office 603, Level 6, Gate District 5, DIFC, P.O. Box 507269, Dubai (Company No. 3197), in respect of services provided by Charles Monat in or from the Dubai International Financial Centre.

Furthermore, some of the personal data can also be processed at the holding entities in the Charles Monat group, being Charles Monat Limited (12/F, St. George's Building, 2 Ice House Street, Hong Kong, BR No. 55184) and Monat Global Wealth Pte. Ltd. (80 Raffles Place #26-01/02, UOB Plaza 1, Singapore 048624, Company No. 201711561D), the registered address of Charles Monat Associates LLC (191 Union Street, Holden, MA 01520, USA), the registered address of Charles Monat Associates Limited Malaysia (Brumby Centre, Lot 42, Jalan Muhibbah, 87000 Labuan F.T., Malaysia) or the co-office of Charles Monat Associates Limited Malaysia (Office Suite 1660, Level 16 (A), Main Office Tower, Financial Park Complex Labuan, Jalan Merdeka, 87000 Labuan F.T, Malaysia).

2. WHY DOES CHARLES MONAT COLLECT MY PERSONAL INFORMATION?

Charles Monat collects, processes, and retains your personal information primarily to provide the services which you request such as but not limited to reviewing and considering the potential insurability, reconciling offers, determining the extent of potential coverage that may be offered under a Policy, reviewing the extent of tentative assessment which may be made by the insurer), or services which you did not personally request but is to be arranged for your benefit upon your instruction (e.g. undertaking necessary due diligence, KYC, AML and similar checks necessary for compliance with laws and regulations and risk management). Charles Monat may also use your personal information for certain other purposes (e.g. to improve or develop the services Charles Monat provides, or to generate statistics to analyze the market trend for insurance-related products and services), as described in the full version of Privacy Policy. Charles Monat does not make decisions based solely on automated processing, including profiling. Charles Monat will not use your personal information for marketing purposes without your consent for the same.

3. DOES CHARLES MONAT SHARE MY PERSONAL INFORMATION WITH THIRD PARTIES?

Charles Monat will share your personal information with third parties only to the extent Charles Monat is legally required to do so, or Charles Monat needs to do so in order to provide the services you request, or services which you did not personally request but is to be arranged for your benefit upon your instruction (e.g. other members of the Charles Monat companies, service providers that support Charles Monat's operation, IT-providers, storage or telecommunications providers, business partners, medical practitioners, insurers, premium finance providers, etc. who may also share data within their group and/or affiliated companies and third parties such as reinsurer(s) and other service providers). Some of such third parties may be located outside your country of residence (see below).

4. DOES CHARLES MONAT TRANSFER MY PERSONAL INFORMATION OVERSEAS?

Due to the international nature of the services Charles Monat provides and the way in which Charles Monat operates, you agree Charles Monat needs to transfer your personal information across international borders to a destination where the law governing the protection of your personal information may not be equivalent to the law that applies in your country of residence or the country in which the collection of your personal information takes place (e.g. for the purposes of IT systems, administration, servicing, or to arrange insurance with insurers that operate internationally).

Whenever Charles Monat transfers your personal information across international borders, appropriate steps and safeguards that are within Charles Monat's control will be taken to ensure that such transfer complies with the applicable legal requirements.

5. WHO AT CHARLES MONAT CAN I CONTACT ABOUT MY PERSONAL INFORMATION?

You have the right to access your personal information held by Charles Monat, and to ask Charles Monat to correct or delete your personal information where it is inaccurate or out-of-date. Furthermore, you are entitled to request for portability of your data and to restrict further processing of data, to withdraw your consent or to object against the processing. This all within the limits of the applicable laws. If you wish

to exercise a right, or if you have any question or concern regarding the way in which your personal information is handled by Charles Monat, please contact your Lead Consultant at the first instance. Alternatively, you can also write to Charles Monat Group DPO Appurva Bhatia at dpo.cma@monat.com with any question, concern, or complaint at the address given in Section 1 above.

6. CAN I WITHDRAW MY CONSENT AT ANY TIME?

You may at any time withdraw any consent given or deemed to have been given in respect of the collection, use or disclosure by Charles Monat. The withdrawal of consent shall not affect the lawfulness of processing based on consent before its withdrawal. You always have the right to lodge a complaint with the relevant supervisory authority. Please be aware that exercising some of these rights may mean that Charles Monat will be unable to provide its services to you because it concerns information that is essential to Charles Monat being able to do so.

7. WHETHER THE PROVISION OF PERSONAL INFORMATION IS MANDATORY AND THE CONSEQUENCES OF REFUSAL TO PROVIDE

It is not mandatory for you to provide all of the personal information Charles Monat asks you to provide, but if you refuse to provide your personal information, your refusal may restrict the availability of insurance that can be placed through the services provided by Charles Monat, or otherwise adversely affect the ability of Charles Monat to provide its services in a timely and satisfactory manner.

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- Address for service: Charles Monat Associates Ltd at: Office 603, Level 6, Gate District 5, DIFC, P.O. Box 507269, Dubai.

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- Any instructions that you wish to give us in relation to the purchase of a LTI Product must be delivered to us by registered mail or such other method as you may prefer and notify us of in writing. We will acknowledge and confirm your instructions in writing by email or such other method as you may prefer and notify us of in writing or through our Information and Disclosure Form (the "IDA"), such copy to be supplied to you alongside this document.
- If asked to arrange the purchase of a LTI Product, Charles Monat DIFC will be remunerated for its services by the receipt of commission paid by insurers and if a third party has introduced you to Charles Monat DIFC, that third party will receive a referral fee unless we advise you to the contrary. Prior to the purchase of any LTI Product, Charles Monat DIFC will disclose to you the terms, conditions, benefits, risks, premiums, fees, charges and cost of distribution in relation to that LTI Product. Charles Monat DIFC will not charge you for its advisory services provided further to this Engagement Notice.
- A LTI Product may be arranged or effected wholly or in part with an insurer authorized in another jurisdiction other than the United Arab Emirates. Such insurers are not subject to the local laws and regulations applicable to life insurance providers in the United Arab Emirates. Charles Monat DIFC will provide you with the name, address and country of authorization of any recommended insurers not authorized in the United Arab Emirates or such insurers' financial standing and which country's laws will determine disputes under the insurance policy..

About Us

Charles Monat DIFC is incorporated as a private company limited by shares in the DIFC with DIFC Registered Number 3197 and is authorised and regulated by the DFSA under DFSA Reference Number F005417. Details of the regulated financial services which Charles Monat DIFC is authorised to undertake can be found at: <https://www.dfsa.ae/Public-Register/Firm>.

Charles Monat DIFC's registered office address is: Unit GD-PB-05-06-OF-03, Level 6, Gate District Precinct Building 05, Dubai International Financial Centre, Dubai, 507269.

Charles Monat DIFC is a wholly owned subsidiary of Charles Monat Limited incorporated in Hong Kong and its ultimate parent company is Monat Global Wealth Pte. Ltd. with its registered office situated at Singapore.

Confirmation

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SHORT FORM PRIVACY POLICY

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1. WHO AT CHARLES MONAT IS RESPONSIBLE FOR MY PERSONAL INFORMATION?

The company responsible for your personal information which Charles Monat collects in connection with the services provided by Charles Monat will vary depending on geographical location and includes:

- **Charles Monat Associates AG**, Bleicherweg 10, 8002 Zürich, Switzerland (Company No. CHE-469.487.855), in respect of services provided by Charles Monat in or from Switzerland;
- **Charles Monat Associates Limited**, 12/F, St. George's Building, 2 Ice House Street, Hong Kong (BR No. 06596473) in respect of services provided by Charles Monat in or from Hong Kong;
- **Charles Monat Associates Pte Ltd**, 80 Raffles Place #26-01/02, UOB Plaza 1, Singapore 048624 (Company No. 200405282G) in respect of services provided by Charles Monat in or from Singapore;
- **Charles Monat Associates AG**, Landstrasse 123, 9495 Triesen, Liechtenstein (Company No. FL-0002.511.251-6) in respect of services provided by Charles Monat in or from Liechtenstein;
- **Charles Monat Associates LLC**, 701 Brickell Avenue, Suite 1550 Miami, Florida 33131, USA (Company No. 1023238), if services are provided by Charles Monat in or from the USA;
- **Charles Monat Agency Limited**, 12/F, St. George's Building, 2 Ice House Street, Hong Kong (BR No. 516122) in respect of agency services provided by Charles Monat in or from Hong Kong;
- **Charles Monat Associates Limited**, Unit 37-2 Level 37, Q Sentral, No. 2A, Jalan Stesen, Kuala Lumpur Sentral, Kuala Lumpur 50470, Malaysia (Company No. LL15206) in respect of services provided by Charles Monat in or from Malaysia;
- **Charles Monat Associates Limited**, Office 603, Level 6, Gate District 5, DIFC, P.O. Box 507269, Dubai (Company No. 3197), in respect of services provided by Charles Monat in or from the Dubai International Financial Centre.

Furthermore, some of the personal data can also be processed at the holding entities in the Charles Monat group, being Charles Monat Limited (12/F, St. George's Building, 2 Ice House Street, Hong Kong, BR No. 55184) and Monat Global Wealth Pte. Ltd. (80 Raffles Place #26-01/02, UOB Plaza 1, Singapore 048624, Company No. 201711561D), the registered address of Charles Monat Associates LLC (191 Union Street, Holden, MA 01520, USA), the registered address of Charles Monat Associates Limited Malaysia (Brumby Centre, Lot 42, Jalan Muhibbah, 87000 Labuan F.T., Malaysia) or the co-office of Charles Monat Associates Limited Malaysia (Office Suite 1660, Level 16 (A), Main Office Tower, Financial Park Complex Labuan, Jalan Merdeka, 87000 Labuan F.T, Malaysia).

2. WHY DOES CHARLES MONAT COLLECT MY PERSONAL INFORMATION?

Charles Monat collects, processes, and retains your personal information primarily to provide the services which you request such as but not limited to reviewing and considering the potential insurability, reconciling offers, determining the extent of potential coverage that may be offered under a Policy, reviewing the extent of tentative assessment which may be made by the insurer), or services which you did not personally request but is to be arranged for your benefit upon your instruction (e.g. undertaking necessary due diligence, KYC, AML and similar checks necessary for compliance with laws and regulations and risk management). Charles Monat may also use your personal information for certain other purposes (e.g. to improve or develop the services Charles Monat provides, or to generate statistics to analyze the market trend for insurance-related products and services), as described in the full version of Privacy Policy. Charles Monat does not make decisions based solely on automated processing, including profiling. Charles Monat will not use your personal information for marketing purposes without your consent for the same.

3. DOES CHARLES MONAT SHARE MY PERSONAL INFORMATION WITH THIRD PARTIES?

Charles Monat will share your personal information with third parties only to the extent Charles Monat is legally required to do so, or Charles Monat needs to do so in order to provide the services you request, or services which you did not personally request but is to be arranged for your benefit upon your instruction (e.g. other members of the Charles Monat companies, service providers that support Charles Monat's operation, IT-providers, storage or telecommunications providers, business partners, medical practitioners, insurers, premium finance providers, etc. who may also share data within their group and/or affiliated companies and third parties such as reinsurer(s) and other service providers). Some of such third parties may be located outside your country of residence (see below).

4. DOES CHARLES MONAT TRANSFER MY PERSONAL INFORMATION OVERSEAS?

Due to the international nature of the services Charles Monat provides and the way in which Charles Monat operates, you agree Charles Monat needs to transfer your personal information across international borders to a destination where the law governing the protection of your personal information may not be equivalent to the law that applies in your country of residence or the country in which the collection of your personal information takes place (e.g. for the purposes of IT systems, administration, servicing, or to arrange insurance with insurers that operate internationally).

Whenever Charles Monat transfers your personal information across international borders, appropriate steps and safeguards that are within Charles Monat's control will be taken to ensure that such transfer complies with the applicable legal requirements.

5. WHO AT CHARLES MONAT CAN I CONTACT ABOUT MY PERSONAL INFORMATION?

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to exercise a right, or if you have any question or concern regarding the way in which your personal information is handled by Charles Monat, please contact your Lead Consultant at the first instance. Alternatively, you can also write to Charles Monat Group DPO Appurva Bhatia at dpo.cma@monat.com with any question, concern, or complaint at the address given in Section 1 above.

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