

FAQs about Unit Trusts:

➤ **How do I redeem/withdraw units?**

Single applicants can redeem by writing an email instruction indicating their account number and amount to be withdrawn or by visiting any of branches.

Joint account holders can issue email withdrawal instructions if mandate is either; alternatively the signatories can visit any of our branches and sign a redemption instruction

Corporate clients must submit signed instructions via email or by a visit to any of our branches

Withdrawal instructions are sent to clientservices@oldmutualkenya.com. All email withdrawal instructions have to be sent from the email address on record. In the event that the withdraw is being made to a new account the client (s) have to visit any of our offices.

➤ **How do I change my banking details?**

Single, Joint or Corporate applicants are required to visit any of our offices and sign a bank details change form and provide either a certified bank statement, ATM Card or cancelled cheque as proof of their banking details. For Joint and corporate applicants ALL signatories must sign for the change.

➤ **How do I switch funds?**

Single applicants can switch funds by writing an email instruction indicating their account number and amount to be switched or by visiting any of branches.

Joint account holders can issue email fund switch instructions if mandate is either; alternatively the signatories can visit any of our branches and sign a fund switch instruction

Corporate clients must submit signed instructions via email or by a visit to any of our branches

Fund switch instructions are sent to clientservices@oldmutualkenya.com. All instructions have to be sent from the email address on record.

➤ **How do I transfer to my other accounts from my unit trust account?**

A Cash Flow Plan can be set up to enable transfer of funds from a client's unit trust account to their bank account or policy account on a regular basis.

➤ **How do I sign up?**

Single or Joint applicants can sign up for a unit trust account by visiting any of our offices and filling in application forms or by requesting for a financial advisor to visit them and guide them through the sign up process.

Applications require the following attachments; copy of the ID or Passport, certified bank statement or ATM card as proof of given bank detail and a copy of the PIN certificate.

Corporate applicants have additional requirements as per the checklist on the form.

➤ **What is a unit trust?**

A Unit Trust is an excellent way to accumulate wealth. It is a pool of savings by members. Old Mutual portfolio managers then invest the pooled funds in selected securities. Each receives units depending on the size and value of his/her investment.

➤ **How do I reset my I-invest PIN?**

- Dial *480#.
- Enter your PIN.
- Select "Change PIN".
- Enter your Old PIN.
- Enter your New PIN.
- Re-enter your new PIN.

➤ **Any charges on withdrawal?**

YES. Under I-invest all withdrawals attract a charge. Under conventional unit trust one free withdrawal is allowed per month, subsequent withdrawals attract a Kshs. 800.00 fee.

➤ **What are the redemption/withdrawal options?**

1. Bank Account – Withdrawals can be made to a bank account in the client's name i.e. no third party accounts are allowed
2. M-Pesa – For single and joint accounts withdrawals can be made to the clients M-Pesa account (i.e. phone number registered in the client's name). M-Pesa withdrawals do not apply to corporate clients

Old Mutual Securities:

- How do I open a CDS account?

One can sign up for a CDS account by visiting any of our offices and filling an application form. Original ID, Certified and Current Bank Statement, PIN Certificate, and One Passport Photo are the required attachments

- How do I sell off my shares?

An email instruction from the client's email address on record to omsclientservice@oldmutuakenya.com indicating the shares, price and number of shares to be sold will suffice. Alternatively the client can visit any of our offices and fill a Sell Order Form

- How do I buy shares?

To buy shares credit our bank account

Bank: CFC Bank

Branch: Kimathi Street

Account Name: Old Mutual Securities Ltd

Account No.: 010 0000 451 864

Payment Reference: CDS Account Number/ID Number

Alternatively you can pay through M-Pesa Paybill Number 814355, the account number is the CDS Account Number/ID Number

Once the payment has been made a buy instruction can be sent on email to omsclientservice@oldmutuakenya.com indicating the shares, price and number to be bought, also attached proof of the payment. Alternatively the client can visit any of our branches and fill a Purchase Order Form

- How do I transfer shares from one broker to another?

To transfer shares visit your current broker with your original ID and fill forms 4A/B then submit the same to our offices for processing

- How do I immobilize my shares?

To immobilize shares visit any of our offices with your share certificates to get advice on what is required depending on the company certificates that you hold

- How do I change contact details?

To change contact details visit any of our offices with your original ID/Passport used to sign up for the CDS account and fill a CDS 1 form