

CICAM APP MANUAL

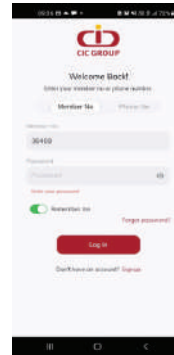


1. How to Login

Input your Member Number as username and the password to login.

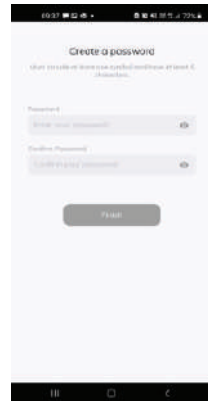
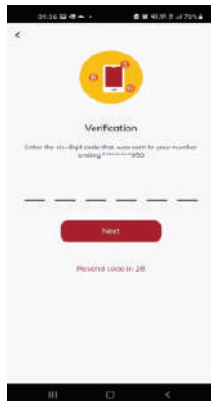
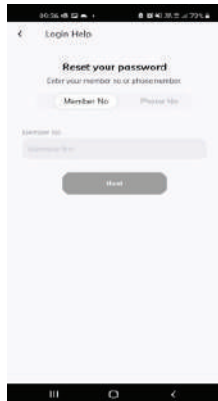
How to get your member number

- Statement, on the top right side.
- Welcome letter sent when the account was opened.
- If you cannot trace your member number, please contact **0703 099 322** or write an email to **cic.asset@cic.co.ke**



How to get a Password.

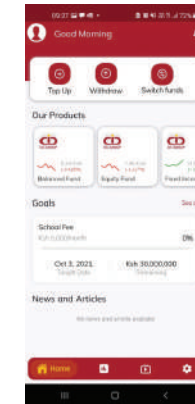
1. Click on the 'Forgot Password' button.
2. Enter your Member Number or Phone Number, then click on 'next'
3. Key in the OTP sent to your registered number; the OTP expires after five minutes.
4. Key in your Preferred password, i.e., it must have at least six characters and one symbol.
5. An SMS notification will be sent confirming the password change.



2. Home Page

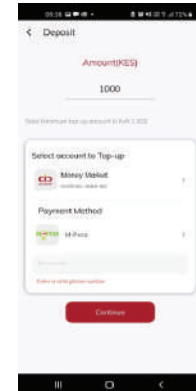
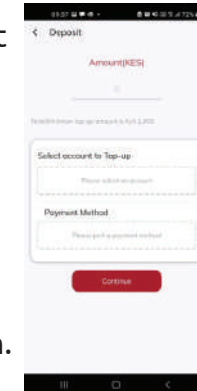
The home page will provide you with a set of quickly accessible account actions: -Top-up, withdrawals, Fund switch, quick view of the product's performance.

Using the icon buttons at the bottom of the screen, you can quickly change the screen to see your accounts, article, and settings pages.



3. How Top-up

- Click the 'Top Up' button on the Home tab
- Key in the amount to deposit (note that the minimum investment amount is kes 1,000).
- Select the account to top up.
- Pick the payment method.
- Click continue.
- You will get payment summary details and a pop-up screen to key in your MPESA PIN to authorize the transaction.
- On successful funds transfer, SMS notifications will be sent by both CIC and MPESA.



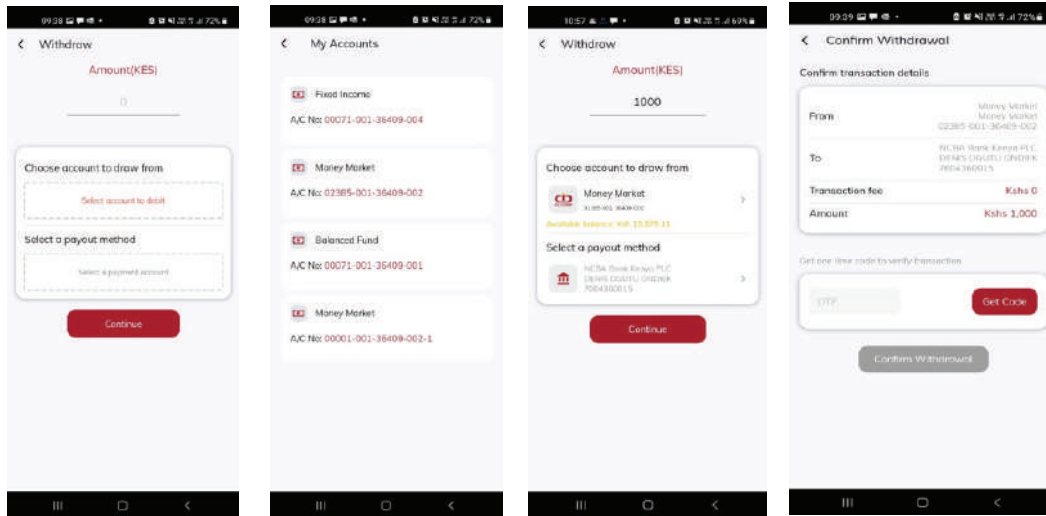
4. How to make a withdrawal request

To withdraw your existing funds;

1. Click on the “withdrawal” button, enter the amount you wish to withdraw,
2. Select the account you want to debit.
3. Confirm your bank account details.
4. Enter the six-digit code sent on SMS to your number.
5. Confirm withdrawal request.

Kind Note:

- The online withdrawals are only permissible for individual and joint accounts with a ‘one to sign’ mandate.
- We will execute all requests sent after 9.00 am the following working day.
- 3. You will receive an email and SMS confirmation once the account is debited.



5. Frequently Asked Questions

1. What is a unit trust?

A unit trust is a separate, independent legal trust set up to meet a stated investment objective. The trust is then broken up into equal-ranking units.

2. What is Capital Gain?

The term refers to the unit price appreciation from the initial purchase price. This gain is, however, not realized until the unit is sold.

3. Is the interest made on investments taxed? If so, what is the rate?

Yes, interest earned is taxed at 15%. This is withholding tax which is a final tax.

4. Can CIC Asset Management (CICAM) guarantee a specific rate of return for the investments?

CICAM cannot guarantee a specific return on Investment because all earnings are subject to market dynamics external to the organization.

5. What are the differences between the daily yield and effective yield?

Daily yield is the nominal yield that does not consider the power of compounding. Effective yield is the rate of interest when the compounding of interest is considered. Interest is compounded on a monthly basis.

6. How safe is my Investment?

The Capital Market Authority regulates Investment in Unit trust. Furthermore, the roles are split between the Fund Manager, the Trustee, and the Custodian to ensure proper governance is in place. The independent party called the Trustee safeguards the asset of the scheme.

7. When do I receive my monthly statement?

The end of the Month statement is sent by the 5th working day of the following month.

8. When do I get a purchase confirmation?

Purchase confirmation of top-up and initial investment are sent by close of business of the following working day once funds have cleared. Kindly ensure that you clearly and correctly capture the member number to

ensure we deliver on this promise.

9. How long does it take to receive funds once a withdrawal has been made?

Withdrawal request received by 9.00 am is executed the same day & funds are transferred to the client's bank account within 2-4 working days.

10. How does unit trust compare to other forms of Investment – Fixed deposit accounts in banks, bonds, treasury bills?

Unit Trust offers;

1. High liquidity and ease of access
2. Open ended investment period.
3. Competitive return.
4. Diversification
5. Expert opinion in decision making.

11. How can I pay when ready to invest?

You can pay by;

I. Depositing cash or directly transferring the money into the collection account:

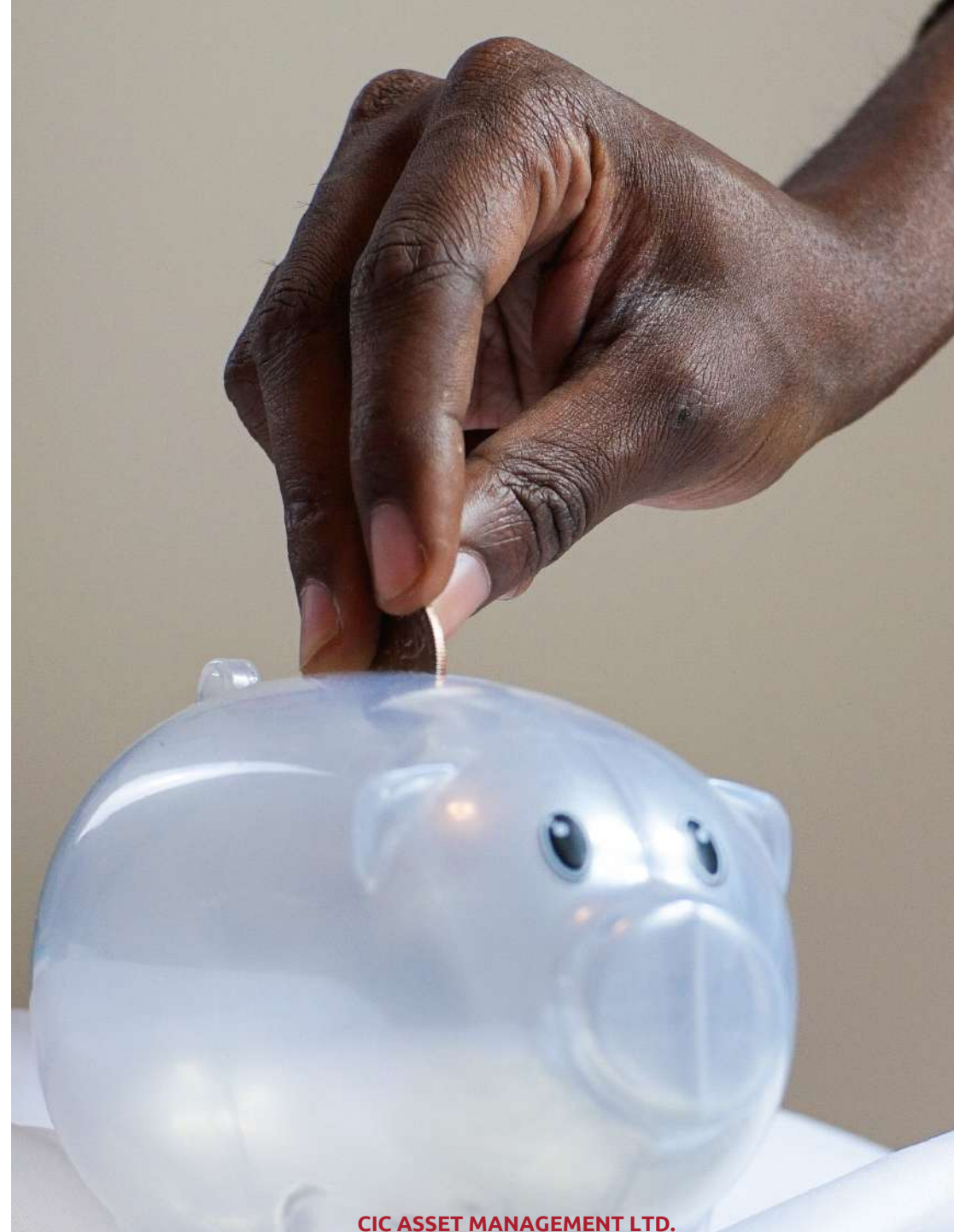
Account Name: CIC Unit Trust Collection Account

- Bank: Co-operative Bank
- Branch: Co-operative House
- Branch No: 02
- Branch Code: 11
- Account No: 01122190806600

II. Personal or bankers cheque Payee Account name: "CIC Unit Trust Collection Account."

III. Once an account has been created, you can deposit money via MPESA using the pay bill number 600118, account number is the member number

****We do not accept cash payments in any of our offices.****



CIC ASSET MANAGEMENT LTD.

📍 CIC PLAZA MARA ROAD, UPPERHILL 📍 P.O. BOX 59485-00200 NAIROBI, KENYA

☎ +254 020 282 3000, 0703 099 322 📧 cic.asset@cic.co.ke 🌐 www.cic.co.ke

📱 CICGroupPLC 📱 CICGroupPLC 📱 CICGroupPLC

KENYA • SOUTH SUDAN • UGANDA • MALAWI

GENERAL • LIFE • HEALTH • ASSET